



FOR PSA USE	
SKILL CODE(S)	
DRIVING LICENCE	
PSA PASS NO.	

☐ New Applications ☐ Renewal

The PSA Temporary Pass / PSA Pass is issued pursuant to the Infrastructure Protection Act (IPA 2017) and the Free Trade Zones Act (Chapter 114) and at the absolute discretion of PSA Corporation Limited ("PSA"). Entry into PSA's Restricted Areas without a valid PSA Temporary Pass / PSA Pass constitutes an offence.

INSTRUCTIONS TO THE APPLICANT

- The application for the PSA Pass is subject to the terms and conditions set out in the PSA Pass Conditions, the PSA Safety Rules and the PSA Security Rules as appended to this application form and any other terms and conditions as may be implemented by PSA from time to time. Such an application is the 'Application' referred to in the PSA Pass Conditions.
- To apply for the PSA Pass, please complete this application form and submit it together with the following:
 - Where required by PSA, a letter by the Applicant's Employer, Sponsor or relevant person confirming its sponsorship of the Applicant's application for the PSA pass for the purpose as stated in this application form and undertaking to ensure that the Applicant complies with the PSA Pass Conditions, the PSA Safety Rules, the PSA Security Rules and any other terms and conditions as may be implemented by PSA from time to time (singly and jointly referred to as the "Requisite Documents");
 - For first time company sponsoring a PSA Pass, the company must first apply for PSA License. The License application form is available for download at www.singaporepsa.com (under Port Users tab).
- Modes of payment are NETS/Cash Card/Flashpay or Paynow.
All fees are subjected to GST.
- The fees payable for the application of each PSA Pass are as follows:

<u>Validity Period</u>	<u>New Application Fee</u>	<u>Renewal Fee</u>
1 year (12 months) or part thereof	S\$25.00 (Excluding GST)	S\$15.00 (Excluding GST)
3 years (36 months) or part thereof	S\$35.00 (Excluding GST)	S\$25.00 (Excluding GST)

A new application / renewal fee of S\$10.00 (subjected to GST) is applicable for staff from Singapore Government Agencies / Statutory Boards requiring a personal-to-holder PSA Pass, regardless of validity period required. All fees paid are non-refundable irrespective of the outcome of the Application.
- Please apply personally and present the duly completed application form together with the Original Requisite Documents to PSA Pass Centre located at No. 7B Keppel Road, #01-28, Tanjong Pagar Complex, Singapore 089055. Upon requests, please present applicant's NRIC (for Singapore Citizen and Permanent Resident) OR Passport (for foreigner); Applicant's Work Permit OR Employment Pass and Valid Driving License / Vocational Driving License (if occupation is Driver / Bus Driver) for verification. Please note that PSA Pass Centre is opened between 8.00am and 5.00pm from Monday to Friday, between 8.00am and 12.00pm on eve of New Year, Chinese New Year and Christmas. Closed on Saturdays, Sundays and Public Holidays.
- This application form and Frequently Asked Questions (FAQs) are available at www.singaporepsa.com. For further inquiries, please contact PSA Pass Centre at Telephone No. 6771 6886.

SECTION A: DECLARATION OF APPLICANT'S PERSONAL PARTICULARS

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|--|--|
| <p>1. Singapore NRIC No.</p> <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <p>Foreign Identification Number (FIN)*</p> <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> | <p>Malaysian NRIC / Passport No.*</p> <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> |
| <p>2. ID Type</p> <div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="text-align: center;"> <input type="checkbox"/> 1. Singapore </div> <div style="text-align: center;"> <input type="checkbox"/> 2. Fin </div> <div style="text-align: center;"> <input type="checkbox"/> 3. Malaysia </div> <div style="text-align: center;"> <input type="checkbox"/> 4. Passport </div> </div> | |
| <p>3. Date of Birth (DDMMYYYY) 4. Age</p> <div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; margin-bottom: 5px;"></div> </div> | |
| <p>5. Work Permit / Employment Pass No.* Work Permit / Employment Pass Expiry Date* (DDMMYYYY)</p> <div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> </div> | |
| <p>6. Name (as in NRIC / Passport)</p> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 5px;"></div> | |
| <p>7. Gender</p> <div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="text-align: center;"> <input type="checkbox"/> 1. Male </div> <div style="text-align: center;"> <input type="checkbox"/> 2. Female </div> </div> | |
| <p>8. Race</p> <div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="text-align: center;"> <input type="checkbox"/> 1. Chinese </div> <div style="text-align: center;"> <input type="checkbox"/> 2. Indian </div> <div style="text-align: center;"> <input type="checkbox"/> 3. Malay </div> <div style="text-align: center;"> <input type="checkbox"/> 4. Eurasian </div> <div style="text-align: center;"> <input type="checkbox"/> 5. Others (please specify) _____ </div> </div> | |
| <p>9. Residential Address</p> <p>Block No. <div style="border: 1px solid black; width: 40px; height: 20px; margin-bottom: 5px;"></div> Unit No. # <div style="border: 1px solid black; width: 40px; height: 20px; margin-bottom: 5px;"></div> - <div style="border: 1px solid black; width: 40px; height: 20px; margin-bottom: 5px;"></div></p> <p>Street Name</p> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 5px;"></div> <p>Postal Code</p> <div style="border: 1px solid black; width: 40px; height: 20px; margin-bottom: 5px;"></div> | |
| <p>10. Nationality</p> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 5px;"></div> | |
| <p>11. Contact Numbers</p> <p>Residential Telephone No. <div style="border: 1px solid black; width: 40px; height: 20px; margin-bottom: 5px;"></div> Handphone No. <div style="border: 1px solid black; width: 40px; height: 20px; margin-bottom: 5px;"></div></p> | |
| <p>12. Designation / Occupation</p> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 5px;"></div> | |
| <p>13. PSA Contract No. (Applicable to PSA Contractors / Suppliers only)</p> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 5px;"></div> | |
| <p>(a) PSA Contract Start Date (DDMMYYYY) (b) PSA Contract Expiry Date (DDMMYYYY)</p> <div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid black; width: 40px; height: 20px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; margin-bottom: 5px;"></div> </div> | |

☐ 1. Yes ☐ 2. No

Are you currently under any police investigation in Singapore or overseas? ☐ Yes ☐ No

Have you ever been convicted by any court in Singapore or overseas? ☐ Yes ☐ No

Have you been charged with any offence in a court of law in Singapore or overseas for which the outcome is still pending? ☐ Yes ☐ No

Have you been fully vaccinated against Covid-19? ☐ Yes ☐ No

Date _____

1. Name of Employer / Sponsor

[illegible]

Block No.

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 Unit No.

#			-			
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[illegible]

2. Employer's / Sponsor's Telephone No.

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[illegible][illegible]

DECLARATION

- (a) We hereby sponsor the Applicant's application for the PSA Pass and affirm that
- (i) The Applicant is our employee and his / her* duties require him / her* to enter PSA's Restricted Areas.
 - (ii) The information provided in this Section B are true in all respects.
- (b) We hereby also agree and undertake
- (i) To notify PSA immediately of any inaccuracy or change of the information provided in Section A;
 - (ii) To notify PSA as soon as the Applicant is no longer employed by us.
 - (iii) To notify PSA and ensure that the PSA Pass is returned to PSA as soon as the Applicant is no longer employed by us or the PSA Pass serial number and PIN are disclosed or cease to be valid or otherwise as required pursuant to the PSA Pass Conditions.
 - (iv) To abide by and also ensure that the Applicant abides by the PSA Pass Conditions, the PSA Safety Rules, the PSA Security Rules and any other terms and conditions as may be implemented by PSA from time to time.
 - (v) To be jointly and severally responsible for all acts, obligations and liabilities whatsoever of the Applicant arising from or in relation to the Applicant's use of PSA Pass.

Signature of Employer / Sponsor: _____

Name: _____

Designation and Date: _____

Please affix Company's stamp

I hereby consent to PSA and any company within the PSA group to collect, use and/or disclose my personal data for the purpose of assessing my eligibility for a PSA Pass. I hereby acknowledge receipt of my PSA Pass issued to me upon the terms and conditions as set in the PSA Pass Conditions, the PSA Safety Rules, the PSA Security Rules and any other terms and conditions which may be implemented by PSA from time to time.

☐ I hereby acknowledge receipt of Safety Pointers for Port Users and declare that I have read and understood the safety guidelines for which I am to observe in PSA.

☐ I hereby declare that I have received the Safety Pointers for Port Users previously and have read and understood the safety guidelines for which I am to observe in PSA.

☐ I acknowledge receipt of my PSA PIN

☐ I am required to drive within the port and have attained valid driving license and met PSA Port driving requirements.

Signature of Applicant / Date / Time

Pass Issued By: _____
Signature / Date

Checked and Processed By:

Safety Pointers for Port Users issued? ☐ Yes ☐ No

Signature / Date / Time

Pass Printed By: _____
Signature / Date

* Delete if not applicable

PSA CORPORATION LIMITED

PSA PASS CONDITIONS

1. DEFINITIONS

- 1.1 Unless the context otherwise requires:
- "Application"** means the application form which these terms and conditions refer to.
- "Employer"** means the company, firm or business which employs the applicant as stated in the Application.
- "FAST"** means all or any of the operations and services made available at or through PSA's Freight Auto-Service Terminals from time to time.
- "Pass Conditions"** means these PSA Pass Conditions, Terms and Conditions of PSA Safety Rules and PSA Security Rules.
- "Passholder"** means the person to whom a PSA Pass is issued by PSA.
- "PIN"** means the personal identification number issued to a Passholder.
- "PSA"** means PSA Corporation Limited.
- "PSA Pass"** means a pass issued by PSA pursuant to the Application and any replacement or renewal or amendment thereof.
- "Restricted Areas"** means PSA's premises which are designated as protected places pursuant to Infrastructure Protection Act (IPA 2017) and/or free trade zones pursuant to the Free Trade Zone Act (Chapter 114) and any other PSA's premises as may be determined by PSA from time to time which access requires the production of PSA Pass and/or any other documents as required by PSA from time to time.
- "Sponsor"** means the person who sponsors the Application.
- 1.2 Words importing the singular number includes the plural and vice-versa.
- 1.3 Words referring to the masculine also refer to the feminine.
- 1.4 Reference to a person includes reference to a sole proprietor, partnership or company or other form of organisation.
- 1.5 Reference to a Clause are for reference only and are not to be taken into consideration in the interpretation of the Pass Conditions.

2. USE AND OWNERSHIP

- 2.1 The PSA Pass is issued pursuant to the Infrastructure Protection Act (IPA 2017) and the Free Trade Zones Act (Chapter 114) and at the absolute discretion of PSA.
- 2.2 Only the Passholder may use the PSA Pass and only for entry into such part of the Restricted Areas as may be stipulated in the PSA Pass and then only for the specific purpose of carrying out activities permitted or authorised by PSA and no other activity. Where the Passholder has a Sponsor, the Passholder shall personally use the PSA Pass only for entry into the Restricted Areas for the purpose of carrying out the Sponsor's official business within the Restricted Areas and for no other purposes.
- 2.3 The Sponsor and the Passholder jointly and severally accept full responsibility for all transactions made by the use or the purported use of the PSA Pass in whatsoever manner effected with or without the Passholder's knowledge or authority and whether or not in error as if the PSA Pass had been used by the Passholder personally.
- 2.4 The PSA Pass remains the property of PSA at all times. PSA shall have the right to invalidate the PSA Pass at any time or refuse to re-issue, replace or renew the PSA Pass without any reason being assigned therefore and without any refund of any fees paid.
- 2.5 The Passholder shall immediately return the PSA Pass at PSA's request made at any time. Unless otherwise stated, a PSA Pass is valid for no more than three years.
- 2.6 If the PSA Pass is no longer required or if the Passholder is no longer in the Employer and/or the Sponsor's employ or if the Pass is lost or stolen, the Employer and/or the Sponsor shall immediately report the same to the PSA Pass Centre.
- 2.7 Without prejudice to clause 2.6 hereof, the Passholder shall not use the PSA Pass when the Pass is no longer required or when the Passholder is no longer in the Employer's and/or the Sponsor's employ and the Passholder and/or the Employer/Sponsor shall inform PSA immediately by reporting to PSA Pass Centre and shall return the Pass to PSA.

3. FEES

- 3.1 The applicant and/or his/her Sponsor shall pay the relevant processing fees for the application, issuance, renewal, replacement of the PSA Pass as may be imposed by PSA in its absolute discretion from time to time.
- 3.2 PSA reserves the right to levy and other fees or charges for any service provided or action taken by PSA in respect of the PSA Pass.
- 3.3 All fees and charges payable are subject to changes which may be made by PSA at its absolute discretion at any time and from time to time without notice and without giving any reason.
- 3.4 Goods and Services Tax on all fees and charges shall be payable by the applicant and/or his/her Sponsor.

4. PIN

- 4.1 If a PIN is issued to the Passholder:
- (a) the PIN shall be collected by the Passholder or person duly authorised by such Passholder;
- (b) the Passholder shall not disclose the PIN to any other person and shall take all care to prevent the PIN from becoming known to any other person;
- (c) the Passholder shall be liable for all transactions effected by the use of the PIN with or without the Passholder's knowledge or authority.
- 4.2 If the PSA Pass is lost or stolen or if the PIN is disclosed, the Passholder shall:
- (a) immediately cease to use the PIN;
- (b) immediately notify PSA;
- (c) assist in the recovery thereof;
- (d) if the lost or stolen PSA Pass is recovered, immediately return it to PSA without using it.
- 4.3 PSA shall be entitled in its absolute discretion, to change, de-activate or revoke the use of the PIN at any time without giving any reason whatsoever and without prior notice to the Passholder.
- 4.4 PSA's records of the use of the PSA Pass and/or PIN shall be conclusive and binding on the Passholder and/or Sponsor.

5. APPLICATION, RENEWAL, REPLACEMENT AND AMENDMENT

- 5.1 To apply for a PSA Pass, the applicant shall attend personally at the PSA Pass Centre and provide the following:
- (a) his NRIC (for Singapore citizens or Permanent Residents) or passport (for foreigners);
- (b) a valid work permit or employment pass;
- (c) a letter from his Employer and/or Sponsor supporting his application;
- (d) any other documents as required by PSA.
- 5.2 To apply to renew a PSA Pass, replace a lost or damaged PSA Pass or to amend a PSA Pass, the Passholder shall attend personally at the PSA Pass Centre with:
- (a) his NRIC or passport;
- (b) a letter from his Employer and/or Sponsor (if applicable) supporting his application;
- (c) where renewal and amendment is concerned, the existing PSA Pass; and
- (d) any other documents as required by PSA.

6. INVALIDATION, ETC

- 6.1 PSA may at any time in its absolute discretion without notice and without giving any reason invalidate or refuse to renew, amend or replace the PSA Pass without giving any explanation thereof.
- 6.2 Without prejudice to the foregoing, PSA may invalidate or refuse to renew, replace or amend the PSA Pass upon the occurrence of any one or more of the following events:
- (a) where PSA is of the view that the Passholder has breached or may have breached any terms of the Pass Conditions (including PSA Safety Rules and PSA Security Rules) and/or any other terms and conditions as may be implemented by PSA at any time and from time to time;
- (b) where the Passholder has breached any legislation of Singapore;

- (c) where the Passholder is no longer employed by the Employer or Sponsor;
- (d) where the Passholder is no longer required to enter the Restricted Areas for official purposes;
- (e) where the PSA Pass is lost or stolen; and
- (f) where the PIN has been disclosed.

- 6.3 Notwithstanding anything to the contrary provided in the Pass Conditions, PSA may at its sole discretion at anytime withdraw the PSA Pass forthwith if the Passholder shall have offered or given, or agreed to give to any person, or shall have received or agreed to receive from any person a gratification within the meaning of the Prevention of Corruption Act (Chapter 241) as an inducement or reward for doing or forbearing to do, or for having done or forborne to do anything in relation to his work or business in PSA's premises, or for showing favour or disfavour to any person in relation thereof, or if the like acts shall have been done by any of the employees or temporary workers of the Passholder with or without his knowledge, or if the Passholder shall have abetted or attempted to commit such an offence, or shall have given or received any fee or reward the giving or receipt of which is an offence under the Act, PSA shall be the sole arbiter whether or not any such acts shall have been committed.

7. ACTIVITIES

- 7.1 **"Operational Areas"** means any place within the Restricted Areas where the conveyance, loading, unloading, handling or storage of goods takes place and include wharves, wharf aprons, container freight stations, transit and backup warehouses, alleyways, eaves of container freight stations, roadways, handstandings, container yards, chassis yards, interchange areas, any place on board vessels and any other place deemed as such by PSA.
- 7.2 While the Passholder is in any Operational Areas, the Passholder shall exercise due care and diligence for his own safety and that of others and shall comply with all laws and regulations relating to his safety, health and welfare including the Workplace Safety and Health Act 2006 and all its regulations, rules, orders, directions promulgated pursuant thereto and observe generally accepted safe work practices. The Passholder shall also comply with all safety rules, practices and requirements that may be implemented by PSA at any time and from time to time.
- 7.3 A Passholder below 18 years and above 62 years of age shall not work in any Operational Area. Exceptions may be made for such Passholder who is 62 years old and above on such terms and conditions as PSA may in its absolute discretion requires, provided that he has obtained all the relevant certification to the satisfaction of PSA, including medical certification by a registered medical practitioner on PSA's prescribed form and other necessary training and/or safety certification from the relevant authorities and/or the accredited agencies at his own expense.
- 7.4 A Passholder who is 62 years old or above shall not work as a stevedore and/or on board vessels in the Operational Areas save as winch/deck crane operators. Exceptions may be made for such Passholder who is 62 years old or above on such terms and conditions as PSA may in its absolute discretion requires, provided that he has obtained all the relevant certification to the satisfaction of PSA, including medical certification by a registered medical practitioner on PSA's prescribed form and other necessary training and/or safety certification from the relevant authorities and/or accredited agencies at his own expense.
- 7.5 A Passholder who is between 62 and 69 years of age and engages in any of the occupations listed in Appendix A (which Appendix may be modified at any time and from time to time by PSA at its absolute discretion) may operate mechanical/lifting equipment or perform stevedoring/ cargo handling operations in the Operational Areas on such terms and conditions as PSA may in its absolute discretion requires, provided that he has obtained all the relevant certification to the satisfaction of PSA, including medical certification by a registered medical practitioner on PSA's prescribed form and other necessary training and/or safety certification from the relevant authorities and/or accredited agencies at his own expense.
- 7.6 A Passholder who is between 62 and 69 years of age and employed as a safety supervisor, supervisor, ship foreman or chief foreman may continue their supervisory work in the Operational Areas on such terms and conditions as PSA may in its absolute discretion requires but may not operate mechanical/lifting equipment or handle cargo manually in the Operational Areas.
- 7.7 A Passholder of 51 years of age or above and employed to perform lashing/unlashing operations may only continue to perform such operations in the Operational Areas which exclude any place on board vessels. Exceptions may be made for such Passholder who is between 51 and 61 years of age to continue to perform lashing/unlashing Operations on board vessels on such terms and conditions as PSA may in its absolute discretion requires, provided that he has obtained all the relevant certification to the satisfaction of PSA, including medical certification by a registered medical practitioner on PSA's prescribed form and other necessary training and/or safety certification, including but not limited to the Functional Capacity Evaluation (between 55 and 61 years of age), from the relevant authorities and/or accredited agencies at his own expense.
- 7.8 A Passholder may not work as a mobile crane operator, prime mover driver and/or forklift driver in the Operational Areas unless he is 18 years of age or above, possesses a valid driving licence and duly authorised by PSA to do so.
- 7.9 As and when deemed necessary by PSA, the Passholder shall undergo a medical examination at his own expense by a PSA medical officer.
- 7.10 The Passholder shall, upon entry into the Restricted Areas, declare to the PSA security officer all articles (except goods for shipment or storage and personal effects) which he is bringing into the Restricted Areas and, upon exit from the Restricted Areas, produces proof of purchase or receipt of all such articles as and when required by PSA.
- 7.11 The Passholder shall have the PSA Pass, work chit (if applicable), NRIC or passport and work permit/employment pass with him at all times while in the Restricted Areas and must produce the same for inspection as and when required by PSA. The Passholder shall also display his PSA Pass prominently at all times in the Restricted Areas.
- 7.12 The Passholder shall not photograph or film any part of the Restricted Areas without a valid PSA Photographer's Pass. The Passholder is also prohibited from posting any photograph and / or video of PSA and / or its related events in any social media platforms and to refrain from commenting and / or responding to any discussions on or about PSA on the internet.
- 7.13 A Passholder shall not drive a motor-vehicle into and/or within the Restricted Areas without a valid PSA Car Entry Permit and shall only park at authorised parking lots designated by PSA in its absolute discretion at any time and from time to time.
- 7.14 The Passholder shall not drive a motor-vehicle into and/or within the Operational Areas in Tanjong Pagar Terminal, Keppel Terminal, Brani Terminal and Pasir Panjang Terminal without prior written approval of the respective Terminal Managers.
- 7.15 The Passholder shall comply with all rules, regulations and lawful directions given by any authorised officer of PSA or as indicated by any signboard upon entering and/or within the Restricted Areas.

8. LIABILITY

- 8.1 The Passholder enters the Restricted Areas entirely at his own risk and the Passholder and the Employer and/or Sponsor shall indemnify PSA and absolve PSA from all liability and any loss or damage to any property or death or injury of any person arising directly or indirectly out of any act, omission, negligence or of default on the part of any person (including the Passholder, the Employer and/or the Sponsor and PSA, its servants or agents) including any:
- (a) any use or misuse of the PSA Pass; and/or
- (b) breach of any provision of the Pass Conditions and/or any other terms and conditions as may be set by PSA at any time and from time to time on the part of the Passholder; and/or
- (c) any act of enforcement or protection of PSA's rights and remedies against the Passholder and/ or Sponsor under the Pass Conditions.
- 8.2 Without prejudice to the generality of clause 8.1, PSA shall not be liable in any way:
- (a) for any inconvenience, loss, damage or embarrassment of any nature suffered by the Passholder, the Employer and/or Sponsor due or arising from the PSA Pass or PIN not being accepted or honoured or being invalidated or withdrawn for any reason whatsoever including but not limited to the error, defect, failure or interruptions in any operations facilities services resulting or arising from any breakdown, repair, servicing, mechanical or other defect of the computer terminal communications lines or any equipment whether or not belonging to PSA or from any other cause and whether or not PSA, its servants or agents shall have been negligent.
- (b) If PSA is unable to perform its obligation under the Pass Conditions due directly or indirectly, to the failure of any machine, system of authorisation, data processing or communication system or transmission link or any industrial dispute, war, Act of God or anything outside the control of PSA, its servants or agents.

9. **VARIATION OF THE PASS CONDITIONS**

9.1 PSA may vary any part of the Pass Conditions at any time in such manner as PSA may decide and such changes may be notified to the Passholder in writing or by publication thereof or by any other means or manner as PSA may decide.

10. **GENERAL**

10.1 The Passholder is deemed to have read and understood the current editions of the Pass Conditions and agreed to abide therewith.

10.2 If any provision of the Pass Conditions or any part thereof is declared to be void, invalid, illegal or otherwise unenforceable under any applicable law, such provision or part thereof shall be severed and the remaining provisions or the remaining parts of the provision shall remain in full force and effect.

10.3 The rights and remedies of PSA under the Pass Conditions are cumulative and are not exclusive of other rights and remedies available to PSA at law.

10.4 The PSA Pass is neither transferable nor assignable. Its unauthorised possession, use, retention or transfer to another person are penal offences.

10.5 No forbearance or failure or delay by PSA in exercising any right, power or remedy is to be deemed a waiver or partial waiver thereof on the part of PSA. No waiver by PSA of any breach of the Pass Conditions on the part of the Passholder is to be deemed as waiver of any subsequent breach of the same or any other provision of the Pass Conditions.

10.6 The Pass Conditions are governed by Singapore law. The Passholder submits irrevocably to the non-exclusive jurisdiction of the Courts of Singapore.

PSA SAFETY RULES

Safety Enforcement System (Individuals)		
Type of Offence	Penalty for Safety Offences	
	Demerit Points	Enforcement charges
Warning	No Demerit Points	No Enforcement Charges
Less Serious Offence (L)	2 Demerit Points	S\$75
Serious Offence (S)	4 Demerit Points	S\$150
Very Serious Offence (V)	8 Demerit Points	S\$300
On accumulation of 24 demerit points or more for any offences within a 24-month period:		
1 st Infringement period	3 months debarment and attend Safety Remedial Training (at PSA University)	
2 nd infringement period	6 months debarment and Safety Remedial Training (at PSA University)	
3 rd infringement period	Permanent debarment (immediate)	
Serious infringement resulting in death or serious injuries or serious damage to equipment or property	<ul style="list-style-type: none">Enforcement charges and immediate debarment (irrespective of whether it is the first or any other number of infringements).The offenders must attend a Safety Remedial Training at PSA University before the PSA Pass may be re-issued to them.	
Escalated measures to monitor offenders who return from 24pt suspension:		
- No Warning will be issued within 6mths		
- Personnel will be suspended if clock more than 12pts within a year		
For those who apply for a PSA pass from 1 April 2023		
(Personnel whose PSA pass has been cancelled or expired for more than 1 year will be treated as first-time pass applicants.		
On accumulation of 12 demerit points or more for offences committed within a 12-month period :-		
1st infringement period	1-month debarment & Safety Remedial Training	
2nd infringement period	3-month debarment & Safety Remedial Training	

SAFETY RULES (INDIVIDUAL)

1 **Proper Protective Apparel**

L101 Failing to ensure appropriate head protection is worn properly

L102 Failing to ensure appropriate foot protection is worn properly

V103 Failing to ensure appropriate personal fall protection equipment is worn properly or anchor personal fall protection to proper securing point

S106 Failing to ensure appropriate high visibility vest is worn properly

V107 Failing to ensure appropriate life jacket is worn properly

L108 Failing to ensure appropriate hand protection is worn properly

S109 Failing to ensure appropriate hearing protection is worn properly

L110 Failing to ensure appropriate uniform is worn properly

V111 Failing to wear appropriate head protection

S112 Failing to wear appropriate foot protection

V116 Failing to wear appropriate high visibility vest

S118 Failing to wear appropriate hand protection

V119 Failing to wear appropriate hearing protection

S120 Failing to wear appropriate uniform

L149 Failing to ensure suitable personal protective apparel is worn properly

S159 Failing to wear appropriate personal protective apparel

2 **Safe Lifting Equipment/Slinging Operations**

L201 Failing to ensure use of proper guide rope of adequate length

S202 Use of non-certified or expired lifting machines/appliances/gears

S203 Use of non-appropriate lifting machines/appliances/gears for lifting operations

S204 Use of defective lifting machines/appliances/gears

S205 Failing to ensure 3-step lifting operational procedure is properly observed and loads are lifted with due care and attention

S206 Failing to ensure lifting operations are properly guided by a Signaller, Lifting Supervisor and/or Ship Traffic Assistant, Wharf Operations Supervisor or Authorised Personnel

S207 Failing to be at proper vantage position to provide guidance to crane operator

S208 Failing to provide proper supervision to lifting operations (including over height container, hatch cover etc)

V209 Lifting of load beyond safe working load/weight

V210 Failing to ensure that no load is suspended over or near any person at all times and/or that no person is allowed to work under or near a suspended load

S249 Failing to ensure lifting machines/appliances/gears are operated in a safe manner and in compliance with relevant safety requirements

3 **Safe Equipment Operations** (Including Prime Movers, Forklifts, Mobile Cranes, etc.)

S301 Failing to ensure equipment used is installed with proper and standard safety features eg. brakes, horns, meter gauges, blinker lights and reverse buzzer, etc.

S302 Failing to ensure that headlights of equipment are switched on between 7.00 pm and 7.00 am and at any time when visibility is poor

S303 Failing to ensure that only proper equipment for the intended work purpose is used and that such equipment is used carefully according to its function and operational instructions.

L304 Failing to ensure that the engine of equipment is promptly switched off and handbrake is engaged during refueling or before leaving the cabin

V310 Failing to ensure safety devices are not tampered with

S312 Failing to ensure seat belt is worn when operating/driving any equipment (less vehicle)

S349 Failing to ensure equipment is driven/operated with due care and attention and in compliance with safety procedures / guidelines / instructions at law and/or stipulated by PSA

4 **Safe Work Method/Procedures**

L401 Failing to ensure means of access and/or fire/life-saving appliances are free from obstruction

L402 Failing to ensure work areas are kept from obstruction and tripping hazards

S403 Failing to ensure work areas or any unguarded openings are adequately illuminated/ barricaded before work

S404 Failing to ensure safety warning signs/devices including traffic cones/blinkers, etc as required are placed in appropriate places

S405 Failing to take prompt action to rectify a hazardous situation

S406 Failing to ensure wheel chocks and/or proper support stands are used for vehicles or other equipment under repair or maintenance

S408 Failing to ensure compliance with safety requirement for work at height activities

S410 Failing to ensure that all trailer twistlocks are properly unlocked before offloading or locked properly after loading of containers

V411 Performing work for more than 12 continuous hours

S413 Failing to ensure appropriate tools/gears are used properly

V414 Failing to ensure safe ingress and egress into work area

S415 Using tools, gears or equipment in substandard or defective condition

S417 Failing to ensure number of adequate trained personal to perform work safely

S418 Failing to ensure that all loose items from the surfaces of or not properly secured to the hatchcover or container are removed or properly secured.

S419 Failing to ensure that no equipment or tools are thrown or dropped from a high workplace

V420 Failing to comply with spreader ride SWP

V421 Double up to perform other duty/task during work

V422 Failing to comply with Confined Space Entry Permit requirement

V430 Performing work beyond the stipulated/ approved work schedule/rosters

L431 Waiting within less than 40ft behind from the front trailer in the yard

V432 Performing works (that require PTW approval) without PTW/approval

S433 Failing to ensure relevant energy source is Lock-out and Tag-out before work commencement

S434 Working on rotating component, energy source without adequate control measure

V435 Unauthorised entry to automated areas

V436 Failing to adhere instructions/steps stated in safe work procedure or requirement under Permit-to-work

V437 Failing to have proper authorisation for disabling of safety devices, sensors (including cameras), edit of software functions, etc of container handling equipment

S438 No proper handshake during handling/taking over of equipment

S439 Did not perform pre-ops checks

L449 Failing to ensure necessary precautionary measures are taken at all times

VT26 Using mobile communication devices while driving

VT34 Failing to conform to traffic light signals

VT44 Driver failing to wear a seatbelt or failing to ensure every passenger wears a seatbelt

5 **Safe Stacking/Unstacking Operations**

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6 **Competency of Workers**

V607 Failing to ensure required competency and/or authorisation is obtained to drive or operate equipment

V649 Failing to ensure required competency and/or authorisation is obtained before performing works

V650 Failing to obtain required competency and/or authorisation to perform Supervisory roles

V651 Failing to obtain required competency and/or authorisation to perform Assessor / Manager roles

7 **Submission Of Documents**

L701 Failing to ensure an accurate and updated checklist of safety measures and other requisite measures are submitted, and within the time required by PSA

L702 Failing to ensure an accurate and updated Labour Attendance Sheet is submitted, and within the time required by PSA

L703 Failing to ensure that any safety document, report, or plan as required by PSA is promptly updated at all times.

8 **Safety Behaviour/Conduct**

S801 Failing to ensure a safe distance is maintained from equipment gantry paths at all times

L802 Failing to ensure that cycling is prohibited inside the port area

S804 Failing to ensure that rest is taken at appropriate areas

S805 Failing to ensure that personnel climbing ladders, stairs, spreader, accessing containers and equipment are done in a safe manner

V806 Failing to ensure that a safe distance is maintained from a container that is being lifted or lowered

S807 Failing to ensure a safe position is maintained at the edge of ships, hatches, cargo stacks, container tops, unguarded openings, equipment or work areas

V809 Failing to ensure person does not go under suspended loads, paths of suspended loads, areas between suspended load and stationary object, unstable stacks or paths of moving equipment at all times

V810 Failing to ensure only persons who are not under the influence of alcohol or drug or any substance which may impair judgement or action at work are permitted to work

V811 Smoking in non-designated areas

S813 Failing to ensure that there shall be no littering or spitting at all times

S821 Failing to provide proper supervision (applicable to those with supervisory duties)

S849 Failing to ensure that a safe position is maintained in PSA facilities at all times

COMPANY SAFETY SYSTEM	
Any breach by a company of the Safety Rules (Company) shall result in demerit points accruing to, and enforcement charges levied on, such company, as set out in the table below in relation to less serious offences (indicated by an "L" prefix to the safety rule number), serious offences (indicated by an "S" prefix to the safety rule number) and very serious offences (indicated by a "V" prefix to the safety rule number):	
Type of Safety Offence	Penalty
Less Serious Offence (L)	2 demerit points + \$500 enforcement charge
Serious Offence (S)	4 demerit points + \$1,000 enforcement charge
Very Serious Offence (V)	8 demerit points + \$2,000 enforcement charge
On accumulation of 24 demerit points or more for offences committed within a 24-month period: -	
1st infringement period	The Infringing Company must submit to PSA a letter of undertaking and safety improvement action plan to the satisfaction of PSA.
2nd infringement period	PSA reserves the right to suspend or terminate all licenses and/or contracts held by the Infringing Company.
Serious infringement resulting in death or serious injuries or serious damage to equipment or property	PSA reserves the right to suspend or terminate all licenses and/or service contracts held by the Infringing Company with immediate effect.

SAFETY RULES (COMPANY)

1 Proper Protective Appare!

- L151

To ensure that sufficient quantities of safety helmets are provided to workers.
- L152

To ensure that sufficient quantities of other protective apparel, including high visibility clothing, etc., acceptable to PSA are provided for workers.
- S153

To ensure that safety belts/harnesses are provided to workers working from a height riding on quay crane spreaders.
- S154

To ensure that life jackets acceptable to PSA are provided for workers working at all ship edge/wharf edge.
- L199

To ensure that all other requisite personal protective apparel acceptable to PSA are adequately provided for workers.

2 Safe Lifting Equipment/Slinging Operations

- L251

To ensure that guide ropes of adequate length and strength are used for handling heavy and lengthy loads.
- S252

To ensure that only lifting machines/appliances/gear marked with "SWL" and with valid test certificates are used.
- S253

To ensure that appropriate lifting machines/appliances/gear, including self-locking spreaders, etc., are used for container handling operations.
- S254

To ensure that proper and defect-free lifting machines/appliances/gear, including pallets, etc., are used.
- S299

To ensure there is compliance with all safety requirements of the law and as stipulated by PSA regarding the use of lifting machines/appliances/gears.

3 Safe Equipment Operations

(Including Prime Movers, Forklifts, Mobile Cranes, etc)

- S351

To ensure that only equipment installed with proper and standard safety features, e.g.brakes, horns, meter gauges, blinker lights, reversed buzzer, good tyres, etc., are used.
- S352

To ensure that any equipment which is not in use is properly parked and secured to prevent any unauthorised use.
- S358

To ensure that only lifting machines/appliances/gears with valid statutory certificates are used.
- S399

To ensure that only proper and defect-free equipment are used.

4 Safe Work Method/Procedures

- S451

To ensure that workers are not deployed for more than 12 continuous hours.
- S452

To ensure that proper save-all nets are used for rigging at shipside.
- S453

To ensure that only proper and defect-free tools/gears/appliances are used.
- S454

To ensure only proper and safe means of access to and from worksites at a height, e.g.cargo stacks, container tops, etc., are used.
- S455

To ensure that any tool, gear, appliance, machine, equipment and means of access (e.g. ladder, platform, man-cages, gondola, scaffold, etc.) which is defective and/or without valid test certificates is immediately removed from PSA premises.
- S456

To ensure that only proper lashing/unlashing tools, receptacles and aids in lashing/ unlashing operations are used.
- V457

To ensure that there is at all times a sufficient number of properly trained workers as required by PSA to perform cargo handling/lifting operations or other services.
- S498

To ensure that all workers strictly comply with all necessary precautionary measures at all times when working in PSA premises.
- L499

To ensure that all workers strictly comply with all safety requirements of the law and as stipulated by PSA at all times when working in PSA premises.
- S499
- V499

5 Safe Stacking/Unstacking Operations

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6 Competency of Workers

- S651

To ensure that only competent workers who are within the authorised age limits are employed to perform stevedoring work.
- S652

To ensure that only competent persons are employed to perform Wharfinger duties and/ or berthing/unberthing operations.
- S653

To ensure that competent persons are employed as Safety Supervisors, Foremen or Ship Checkers.
- V654

To ensure that only competent persons are employed to perform stevedoring works and/ or lashing/unlashing.
- V655

To ensure that only competent persons are employed as Ship Traffic Assistants and/or Wharf Operations Supervisors.
- S656

To ensure that only competent persons are employed to perform engineering and/or hot works.
- V657

To ensure that only competent persons are employed to drive/operate forklifts, vehicles,machines, prime movers or other port equipment.
- V658

To ensure that only competent persons are employed to operate winches, cranes and/or other lifting equipment.
- S699

To ensure that only persons who are duly authorised by PSA are employed to perform work in PSA premises.

7 Submission Of Documents

- L751

To ensure that an accurate and current checklist of safety measures or other measures, that is to PSA's satisfaction, is submitted in the form, and within the time, stipulated by PSA.
- L752

To ensure that an accurate and current Labour Attendance Sheet, that is to PSA's satisfaction, is submitted within the time stipulated by PSA.
- S753

To ensure that accurate and current information, e.g. weight of equipment, load, container, etc., is provided promptly to PSA and whenever required by PSA.
- L799

To ensure that any safety document, report or plan as required by PSA, and that is to PSA's satisfaction, is submitted within the time stipulated by PSA.
- S799
- V799

T PSA Traffic Rules

- ST01

Failing to ensure compliance with all traffic signs and markings, and height restrictions at all times.
- LT02

Failing to ensure compliance with traffic directions given by authorised officer engaged in regulating traffic
- LT03

Failing to ensure that loads are properly secured when being conveyed by vehicles.
- ST04

Failing to ensure passengers are carried on vehicle / equipment only when authorised to do so and in a safe manner
- ST05

Exceeding speed limit in the wharves (Chassis lanes and backreach) by 1 to 10km/hr
- WT06

Exceeding speed limit by 1 to 10 km/hr in areas other than wharves
- LT06

Exceeding speed limit by 11 to 20 km/hr in areas other than wharves
- ST06

Exceeding speed limit by 21 to 30 km/hr in areas other than wharves
- VT06

Exceeding speed limit by 30 km/hr in areas other than wharves
- VT07

Exceeding speed limit in the wharves (Chassis lanes and backreach) by 10km/hr
- ST08

Driving across unbroken white lines / road divider
- ST09

Failing to ensure that there is no obstructing flow of traffic
- ST12

Causing obstruction on crane gantry path
- LT16

Driving at the wharf and in operational areas without permission
- ST17

Failing to give way to emergency vehicles
- ST18

Failing to give way to persons on pedestrian crossings.
- LT19

Failing to ensure that only vehicles with tyres of good condition are used
- LT20

Unauthorised or undesignated parking areas
- ST21

Driving against traffic flow
- ST22

Driving on the backreach of quay crane
- ST23

Driving across yard block
- ST24

Driving into wharf between 2 quay cranes with less than 80ft clearance between the cranes or exiting wharf between 2 quay cranes of the same vessel
- ST25

Failing to give way to crane performing gantry operation
- VT26

Using mobile communication devices while driving (12pts with Suspension)
- VT27

Using mobile communication devices while stationary at unauthorised area
- ST28

Failing to maintain road discipline at junctions or congested areas.
- ST31

Failing to fill up every passenger seat in driver's cabin, or any additional cabin or enclosed space provided for the carriage of passengers or goods and which is adjacent to or is an extension of the cabin for the driver, before carrying any person on the floor of open deck goods vehicle
- ST32

Failing to obey 1.1 metre height restriction for persons carried on open deck goods vehicle
- ST33

Carrying passengers when the clear floor space of the open deck of goods vehicle available for each passenger is insufficient
- VT34

Failing to conform to traffic light signals (12pts)
- VT44

Driver failing to wear a seatbelt while driving or failing to ensure every passenger wears a seatbelt
- VT46

Driving in a reckless and/or dangerous manner
- LT49

Causing accident due to careless, misjudgement, negligent, inattentive, reckless or dangerous driving
- ST49
- VT49

PSA SECURITY RULES

A. Goods, Cargoes and/or Containers

- A.1 To ensure that only the correct quantity or weight of goods, cargoes and/or containers are taken delivery of.
- A.2 To ensure that only goods, cargoes and/or containers of the correct markings are taken delivery of.
- A.3 To ensure that no goods, cargo and/or container is removed from PSA's Restricted Areas without due authority or permission.
- A.4 To ensure that all dutiable goods, cargoes and/or containers are properly declared to the relevant authority and their requisite duties are duly paid before they are brought into or removed from PSA's Restricted Areas.
- A.5 To ensure that there is no dealing whatsoever of contraband, smuggled or unauthorised goods, cargoes and/or containers within PSA's Restricted Areas.
- A.6 To ensure that no seal or other security device of any goods, cargo and/or container is tampered with, damaged or otherwise dealt with without authority or permission

B. Port Property and Other Properties

- B.1 To ensure that no port property or other property is removed from PSA's Restricted Areas without due authority or permission.

C. Persons

- C.1 To ensure that no person enters or causes another to enter and/or remains or causes another to remain in PSA's Restricted Areas without a valid personal PSA Pass.
- C.2 To ensure that no person enters and/or remains in PSA's Restricted Areas for purposes other than purposes for which such person is issued with a PSA Pass.
- C.3 To ensure that there is no stowaway on board any vessel.
- C.4 To ensure that the relevant authority and PSA are notified immediately when a stowaway is found on board any vessel, and that such stowaway shall not leave the vessel until that stowaway is handed over to the relevant authority.
- C.5 To ensure that no person engages in any act of nuisance, coercion or harassment, or any act using force or any act which causes or may cause fear or hurt to any other person.
- C.6 To ensure that no person engages in any act which disrupts or interferes or may disrupt or interfere with any operation in or around PSA's Restricted Areas.
- C.7 To ensure that no person engages in any betting, wagering, gambling or moneylending activity in or around PSA's Restricted Areas.
- C.8 All drivers shall account for their passengers and ensure that they present and transact with their valid passes and/or produce the supporting documents to enter or exit PSA's restricted areas.

D. Environment

- D.1 To ensure that there is no pollution of, or harmful emission to, the environment within or around PSA's Restricted Areas at all times.
- D.2 To ensure that there is no photo-taking, video-taping or capturing of images, using electronic equipment, of any part of PSA's Restricted Areas or of any activity within or around such Restricted Areas without authority or permission.

E. Illegal and/or Prohibited Dealings or Conduct

- E.1 To ensure that no person deals or engages in or assists or abets the dealing or engagement of any other act or conduct which contravenes any legislation, rule stipulated by PSA or other written law.
- E.2 To ensure that no person deals or engages in or assists or abets the dealing or engagement of any activity which is or may be prohibited by PSA from time to time.
- E.3 To ensure that no person brings into and/or possess and/or use within PSA's Restricted Areas any article, item, device, equipment or property which is or may be used in any illegal or prohibited dealing or engagement or in the assistance or abetment thereof.
- I. Any person who infringes any of the aforesaid Security Rules shall be subject to the following:-
 - (i) immediate eviction from PSA's Restricted Areas and revocation of such person's PSA Pass, irrespective of the number of infringements; and/or
 - (ii) ban from entering PSA's Restricted Areas for:-
 - (a) in respect of the 1st infringement, 3 to 6 months as PSA deems fit;
 - (b) in respect of the 2nd infringement, 6 to 12 months as PSA deems fit; and
 - (c) in respect of the 3rd and any subsequent infringement, 12 to 18 months as PSA deems fit.
- II. In the event of a breach of Rule E.3, PSA may remove, confiscate and/or detain any such prohibited articles, items, devices, equipment or property from anyone or anywhere within PSA's Restricted Areas, and dispose of them as PSA deems fit.

F. Clamping and Towing of Vehicles

PSA Pass holders shall park their vehicles at designated parking lots and, failing which, their vehicles shall be wheel clamped and/or towed away and the following fees shall be charged:

<u>Type of Vehicle</u>	Wheel-clamping	Towage		Storage Fee
	<u>Releasing</u>	<u>Turn-up</u>	<u>Towing</u>	(Impounding of Vehicle) <u>per day</u>
Motorcycle	\$50	-	-	-
Light vehicle (Class 3 and below)	\$200	\$100	\$250	\$40
Heavy vehicle (Class 4 and above)	\$250	\$150	\$450	\$80

PRIVACY NOTICE

This privacy notice explains how PSA (also referred to as “we”, “our” or “us”) collects, uses and discloses personal data of the applicants and Passholder of the PSA Pass and PSA Temporary Pass (also referred to as “you” or “your”). If you have any questions about our collection, use and disclosure of your personal data, or our data protection practices, or if you would like to withdraw your consent, please contact us at: psac_passcentre1@globalpsa.com

What type of personal data is collected?

We collect the following personal data from you:

- Those you provide to us in the Application and Renewal Form for PSA PASS (“Application”)
- Professional qualifications, certifications and testimonials
- Health information in the medical certification (if your age is 62 and above)
- Biometrics samples (fingerprints, face, and voice, etc.)
- Photographs, video recordings and other audio-visual information
- Activities and performance assessments in PSA terminals and respective disciplinary records

We collect your personal data generally where you submit the Application and provide with us the relevant documents to support the Application. We may also collect your personal data over the course of our operation of PSA’s terminals and premises (including dormitories), through:

- creation and updating of your profiles in the computer systems maintained by PSA, either by yourself or your employer
- your employer
- CCTV recordings within the terminals and premises where PSA operates
- door access logs using mobile access cards, biometric or card access systems
- recording of your conduct and behaviors in PSA’s the computer systems
- photographs, video, voice recordings for newsletters, competitions, events, initiatives and corporate activities, taken at PSA’s terminals, premises or facilities, events, meetings, business functions and other activities. This may include events, meetings or activities held at a physical location or online

Purposes

We may use and disclose your personal data for the following purposes:

- granting access to PSA’s terminals, premises (including dormitories), and computer systems and applications
- Issuing PSA PASS and other security passes or cards
- facilitating registration and monitoring of lodging at PSA dormitories
- monitoring and ensuring compliance with any law, government or regulatory requirements in any jurisdiction which is applicable to PSA
- complying with any request, order or direction of any governmental authority which PSA are expected to comply with
- monitoring, ensuring, and improving PSA’s business operation, health, safety and security practices, regimes for compliance
- monitoring, evaluation and analysis for purposes of maintaining, improving and/or developing PSA’s internal IT systems and infrastructure including troubleshooting, upgrading and testing
- planning, administering, conducting and offering competitions, initiatives, training courses, seminars, meetings, business functions, talks, events and other activities related to PSA’s business operation
- exercising and performing rights and obligations under or in connection with the contract between PSA and you or your employer

The purposes listed above may continue to apply in cases where your access to PSA terminals and premises is ended.

Disclosure of Personal Data

In connection with the purposes set out above, PSA may need to disclose your personal data to the following parties within Singapore or to make public your personal data, which include:

- Any governmental or regulatory agency;
- Any related company or affiliate of PSA;
- Any agent, contractor or third party service provider of PSA that processes or will process your personal data on PSA’s behalf, or which requires access to your personal data in order to perform a service to PSA involving the purpose(s) above;
- PSA’s professional advisers such as auditors, lawyers, and insurers;

Retention of personal data

PSA retains your personal data during the period while you’re holding a PSA PASS, and for as long as it is necessary to fulfill the purposes for which they were collected, or as required or permitted by applicable laws. PSA will cease to retain your personal data, or will anonymise the data, as soon as it is reasonable to assume that such retention no longer serves the purposes for which the personal data was collected, and are no longer necessary for legal or business purposes.

Accuracy of personal data

The onus is on you to keep your personal data collected by PSA up-to-date and accurate. If there’s any change to your personal data, you may provide the updates by contacting us directly or through your employer.