Fresh law graduate Tang Shangjun was puzzled when he received an embossed credit card, and a PIN number, from Standard Chartered Bank recently.

He had not applied for it. When he called the bank, he was told the card was a result of a tie-up between his alma mater, the National University of Singapore (NUS), and the bank.

“My first thought was that it would lead to more spam and other unsolicited communication. It was inappropriate of NUS to give out our information like that,” said Mr Tang, 26.

In a letter to The Straits Times online forum last week, he expressed concern that NUS may end up “implicitly endorsing a lifestyle sustained by credit”.

“Giving a fresh graduate a credit card may not be the wisest thing to do for someone who may be uncertain how to manage his new-found earning power,” he said.

He added that some of his friends had posted comments on Facebook articulating concerns about their personal details being leaked.

When contacted, NUS declined to specify the information released to the bank but emphasised that it was “very limited” and for “one-time access” only.

The university has since apologised for the privacy gaffe and discontinued the issuing of the cards, The bank was also told to destroy the information.

Mr Joseph Mullinix, deputy president (administration), said: “This approach was taken in error and is a serious lapse in judgment on the part of the office concerned. The university is taking additional measures to prevent a recurrence.”

The credit card in question is part of a bank affinity card programme under the Office of Alumni Relations. Based on the amount spent on these alumni credit cards, the bank makes a contribution that helps fund NUS student financial assistance schemes.

While NUS and StanChart have been in a partnership for over 20 years, this is the first time pre-embossed credit cards were sent to students by way of making it convenient for them to opt into the programme, said a bank spokesman.

The cards, which have a low credit limit of $500, cannot be used until activated by the recipient.

Previously, students were given forms to fill in should they want the credit card.

Over the past four years, the bank has given between $50,000 and $80,000 to the university.

NUS has a privacy policy which allows students to opt out of disclosure of information by the university that is not for official or educational purposes.

NUS said it “respects the privacy of information on its students and all other members of its community, and has stringent guidelines on the use of such confidential information”.

Other universities The Sunday Times contacted said they abide by strict rules regarding student information. Nanyang Technological University said it does not disclose personal information to third parties for marketing purposes.

The Singapore Management University said student data is shared only in cases concerning scholarship awards. Even then, only selected details such as basic identification, the programme they are enrolled in, contact information and overall grades are disclosed.

Kimberly Spykerman