



PHILTRUST BANK'S DATA PRIVACY NOTICE

Philtrust Bank is committed in maintaining your privacy pursuant RA 10173 also known as the Data Privacy Act of 2012 and provide you better financial products and services. This Privacy Statement explains how we collect and process your information when you apply for and avail of our products and services.

What information we may collect from you

When you apply for or avail of any product or service that Philtrust offers or when you transact with our employees, authorized representatives, agents and service providers, we collect your personal information. This may include, among others:

- your name and personal information such as contact details, address,
- birthdate, education;
- specimen signatures;
- government ID details;
- financial information (*such as income, expenses, balances, investments, tax, insurance, financial and transaction history, etc*);
- employment details;
- business interests and assets; and
- images via CCTV and other similar recording devices and processes which may be observed when visiting our offices and/or using our other facilities;

When you access our website, we may provide information about us as well as information regarding our products and services. If you have enrolled your account as a condition of use, you may conveniently access your accounts through the website. In the course of using our websites and electronic platforms, we may collect non-personal information such as those provided by your device which may include the IP address, operating system, browser type and version, and other machine identifiers.

How we use your information

We use the information collected to serve you and deliver the products and services that you have availed, such as:

- Approve, facilitate, administer and process applications and transactions;
- Respond to queries, requests and complaints and improve how we interact with you;
- Send you statements, billings, notices and other such documents necessary for continued use of our products and services;
- Conduct studies and researches for the purpose of reviewing, developing and improving our products and services;
- Reach out to you regarding products and services information, including offers, promotions, discounts, rewards;
- Comply with our operational, audit, administrative, credit and risk management processes, policies and procedures, the terms and conditions governing our products, services, facilities and channels, the Bangko Sentral ng Pilipinas rules and regulations, legal and regulatory requirements of government regulators, judicial, supervisory bodies, as the same may be amended or supplemented from time to time.
- Comply with applicable laws of the Philippines and those of other jurisdictions including the United States Foreign Account Tax Compliance Act (FATCA), the laws on the prevention of money laundering including the provisions of Republic Act No. 9160 (Anti-Money Laundering Act of 2001, as amended (AMLA) and the implementation of know your customer and sanction screening checks.
- Comply with legal and regulatory requirements such as submission of data to credit bureaus, credit information companies, the Credit Information Corporation (CIC) (pursuant to RA No. 9510 and its implementing rules and regulations) responding to court orders and other

instructions and requests from any local or foreign authorities including regulatory, governmental, tax and law enforcement authorities or other similar authorities;

How we protect your information

We fully understand the value of your personal information thus, we strive to maintain the confidentiality, integrity and availability of your personal information by employing physical, technological and procedural safeguards.

We train our employees to properly handle your information. Whenever we engage other companies to provide services for us, we require them to protect personal information aligned with our own security standards.

How long do we keep your information

Your personal information shall be retained for as long as the purpose for which it was collected subsists and until such time as it is no longer required nor necessary to keep your information for any regulatory and/or business purposes.

Your rights

You are entitled to exercise the following rights to privacy:

- The right to know if your data is being or processed or has been processed, and for what purposes.
- The right to demand reasonable access to your data.
- The right to dispute and correct inaccuracies and errors in your data.
- The right to revoke, block or remove your data if it's proven to be incomplete, outdated, unlawfully obtained, or used for unauthorized transactions.

We may charge a fee for processing your request/s for access and/or update. Such a fee depends on the nature and complexity of your request.

How to contact us

For any queries or clarifications on any aspect of this Statement, the exercise of your rights pertaining to your personal information or to provide any feedback that you may have about our processing of your personal data, you may call us at 028-5249061 local 232. You may also email us at renniel.mailom@philtrustbank.com.

DATA PROTECTION OFFICER

Philippine Trust Company
Philtrust Bank Building 1000, United Nations Avenue
Corner San Marcelino Street, Paco Manila.