

PRIVACY NOTICE

Updated Last May 4, 2022
Statement of Policy

Bangko Mabuhay (A Rural Bank), Inc. is committed to protect and respect your personal data privacy in compliance with the Data Privacy Act of 2012. We will provide you this Privacy Notice whenever we collect personal data from you in order to inform you of what, how and why personal data is being collected, how we safeguard your personal data, and of your data privacy rights.

Personal Information

We collect the following personal information from you when you apply for and avail our products and services, or when updating your personal data which was previously submitted to us, thru forms or collection of information from third parties such as, but not limited to credit bureaus and consumer credit reporting agencies:

- Details and photocopies of your government or other IDs
- Full name
- Present and permanent address
- Contact Details
- Birth date and birth place
- Citizenship
- Gender
- Marital Status
- Specimen signature
- Nature of business/work
- Source of Funds
- Beneficial Owners, if applicable
- TIN, SSS or GSIS ID Details, if applicable

We may also collect other types of personal information, as follows:

- Financial information such as income, expenses, deposits, investments and credit cards
- Employment details
- Images captured via closed circuit television (CCTV) and other similar recording devices when visiting our offices and/or using our automated teller machine (ATM)
- Information about your transactions with third parties, including merchants and utility companies.

We will not obtain confidential information from you such as your account numbers, passwords, and ATM numbers via email. An authorized bank personnel will get in touch with you in case we require confidential or other types of information. In order to avoid phishing emails, do not click on a suggested link to Bangko Mabuhay's website – you may access this directly by typing www.bangkomabuhay.com.ph in your browser; do not give confidential information via email or to access link to the Bangko Mabuhay website.

Use

The collected personal information is utilized to 1) process and approve your application for the Bank products and services that you will avail of; 2) to respond to your queries, requests and complaints; send notices, statements, billings; and 3) to comply with relevant laws such as RA 9160, as amended, or the Anti-Money Laundering Act (AMLA), RA 9510 or the Credit Information System Act (CISA) on the submission of data to the Credit Information Corporation (CIC).

Data Sharing

Your personal data may be used, stored, processed, shared and disclosed by us to third parties for legitimate purposes in order to provided services to you or implement transaction which you request, allow or authorize or to address fraud, security or technical issues. Personal data shared with third parties shall be covered by appropriate agreement to ensure that all personal data is adequately protected.

Protection Against Risks Involved in Processing of Personal Data

We assure to protect your information from loss, misuse, modification, unauthorized or accidental access or disclosure, alteration or destruction by employing industry best practices, both technically and procedurally, and comply with the rules and regulations issued by the National Privacy Commission (NPC). We implement safeguards such as, but not limited to, by protecting data using a server secured by firewall and physical security controls, restricting access to your personal data only to qualified and authorized personnel, training our personnel to properly handle your data, and requiring third parties to secure shared personal data aligned with the Bank's security standards.

Storage and Disposal of Personal Data

Your personal data is stored in a data center in the Bank's premises and physical documents are kept in the Bank's vault and locked drawers.

Your personal information shall be retained in a database and in physical form for as long your account exists with Bangko Mabuhay and after ten (10) years from date of closure of your account pursuant to existing BSP regulations. Physical records shall be disposed of through shredding, while digital files shall be deleted from the system, in a secured manner. However, the Bank may retain your data when necessary to establish, exercise or defend legal claims, for legitimate business purposes, or when provided by law.

Your Role in Ensuring the Completeness, Accuracy and Protection of Your Personal Data

You should ensure that your personal data submitted to us is complete, accurate, true and correct. Failure on your part to do so may result in our inability to provide you with products and services you have requested. You should inform Bangko Mabuhay immediately of any change of facts or circumstance which may render any information or personal data previously provided inaccurate, untrue, or incorrect, and provide any information or documentation Bangko Mabuhay may reasonably require for the purposes of verifying the accuracy of your updated data.

We encourage you to be vigilant in protecting your personal data by ensuring that your account details, PINs, username and password are not disclosed to others or written somewhere accessible to others. We advise you to exercise caution in protecting yourself against phishing, skimming and other electronic fraud.

Your Data Privacy Rights

Under the Data Privacy Act, you have the following rights:

- Right to be informed;
- Right to object;
- Right to access;
- Right to rectify or correct erroneous data;
- Right to erase or block;
- Right to secure data portability;
- Right to be indemnified for damages; and
- Right to file a complaint with Bangko Mabuhay or the National Privacy Commission

For a complete reference of your rights under the Data Privacy Act, you may access the National Privacy Commission website at www.privacy.gov.ph.

The Bank's decisions to provide access, consider requests for correction or erasure, and address objection to process data as it appears in the Bank's official records, are subject to applicable internal policies, relevant laws and regulation.

How You May Contact Us

For further inquiries or complaints, please visit any of our branches or call hotline number (046)489-20-03 or email us at consumercare@bangkomabuhay.com.ph.

For requests and concerns regarding your data privacy rights, you may write to our Data Protection Officer:

Email Address: dpo@bangkomabuhay.com.ph

or

Postal Address:

The Data Protection Officer
Compliance Department
Bangko Mabuhay (A Rural Bank) Inc.
Bangko Mabuhay Building, A. Soriano Highway,
Brgy. Daang Amaya III, Tanza, Cavite