

25 October 2017

Good Day PBCOM Client,

Thank you for choosing PBCOM as your banking partner. Do trust that PBCOM shall continuously protect you and your loved ones in delivering quality banking services in a most secure way. As your banking partner, we hereby commit to keep you informed on any privacy related matters that might have impact on our business relationship.

This letter is published in compliance with the implementation of the Republic Act No. 10173, otherwise known as the Data Privacy Act of 2012 and its Implementing Rules and Regulations (IRR) issued by the National Privacy Commission (NPC) on 24 August 2016. With the implementing guidelines set forth by the NPC, we wish to inform that PBCOM shall continue to process your Personal Identifiable Information (PII) and/or Sensitive Personal Information (SPI) to enable the Bank properly manage and service your account as safe as possible.

- **PII** refers to any data, whether recorded in a material form or not, from which the identity of an individual is apparent or can be reasonably and directly ascertained by the entity holding the information, or when put together with other personal facts would directly and certainly identify an individual. This includes your name, address, phone number and email address, among others.
- **SPI** refers to personal data:
 - About an individual's race, ethnic origin, marital status, age, color, and religious, philosophical or political affiliations;
 - On an individual's health, education, genetic or sexual life of a person, or to any proceeding for any offense committed or alleged to have been committed by such individual, the disposal of such proceedings, or the sentence of any court in such proceedings;
 - Issued by government agencies peculiar to an individual which includes, but is not limited to, social security numbers, previous or current health records, licenses or its denials, suspension or revocation, and tax returns; and
 - Specifically established by an executive order or an act of Congress to be kept classified.

AUTHORIZATION

As a banking partner who continues to avail of our products and services, you authorize PBCOM to collect, use, disclose, share, and process your personal and/or sensitive information contained in your customer record form or any document for any of the following purposes prescribed by RA No. 10173 and its IRR:

- a. to process your customer record form and other requests;
- b. to administer all your banking related documentations;
- c. to provide client and/or customer servicing and support; and

d. to conduct research and data analytics to improve our banking services.

Such authorization will continue to be in effect throughout the duration of your deposit/loan and/or until expiration of the retention limit set by laws and regulations from account closure, and the period set until destruction or disposal of record, unless withdrawn in writing or withheld due to changes in the information supplied by the Bank.

PBCOM is a private financial institution supervised by the Bangko Sentral ng Pilipinas (BSP), which aims to embark on the next phase of its growth and development as it strives to deliver world-class customer service, expand its distribution network to bring next level banking, and introduce new products and services.

For further information on this matter, we strongly recommend to read the **PBCOM Data Privacy Notice** by visiting [www.pbcom.com.ph "about-us/data-privacy-notice"](http://www.pbcom.com.ph/about-us/data-privacy-notice) which contains, among others, information on:

- What personal data we collect from you;
- How we use your personal data;
- How we safeguard your personal data;
- Your rights as a data subject (<https://privacy.gov.ph/wp-content/uploads/07-Rights-of-a-Data-Subject.pdf>);
- Your right to access and correction; and
- Your right to object.

CONTACT US

Our mission is to promote enhanced fiduciary relationship to our clients, specifically in handling personal and/or sensitive information. Rest assured that the security of your personal and/or sensitive information is always on top of the Bank's priority. We shall continuously protect all clients' information by maintaining safeguards that meet applicable laws and ensure that our employees are well-trained to handle all provided personal and/or sensitive information.

If you have any question on this privacy notice or would like to be excluded from our list of recipients for marketing materials or promotional information, kindly contact us through our email customercare@pbcom.com.ph / dataprivacy@pbcom.com.ph or call (+632) 8777-2266 or our Domestic Toll-Free 1-800-10-777-2266 from 8:30 AM to 5:30 PM, Monday to Friday.

Respectfully yours,

PHILIPPINE BANK OF COMMUNICATIONS (PBCOM)