

**TO: PHILIPPINE NATIONAL BANK
TOKYO BRANCH**
Mita 43MT Building 1F
3-13-16 Mita Minato-ku,
Tokyo 108-0073 Japan

DATE: _____

PERSONAL DATA INFORMATION AUTHORIZATION

I/We, _____ and _____ of legal age, presently residing at _____, hereby authorize Philippine National Bank Tokyo Branch ("the BANK") to release my/our personal data, i.e. credit and financial information to the Private Credit Information Institutions ("the INSTITUTIONS") and their members ("the MEMBERS") for verification and investigation purposes concerning my/our Own a Philippine Home Loan Program ("OPHL") application, as required in Article 23.1 of the Personal Information Protection Law in Japan.

1. I/We, agree to confirm the validity of the following information from my/our designated employers and other institutions:
 - a. Employment background (length of employment, income, benefits and compensation);
 - b. Banking personal deposit accounts;
 - c. Loan / Credit accommodation information (opening date, large payment amount, loan balance and payment record);
 - d. Bank, Commercial Transaction, Lawsuit history (in Philippines);
 - e. Any other information deemed necessary in connection with a credit report.

2. I/We, agree when my/our personal information including the following:
 - a. The conditions of agreements;
 - b. The repayment status recorded by the MEMBERS;
 - c. Dishonored checks, and the information on listed in the official gazette.

is registered at the INSTITUTIONS and other personal data information agencies allied with the INSTITUTIONS, the BANK will use it for the purpose of determining whether to provide credit (i.e., research on capacity for repayment and new address; that the research for capacity of repayment shall be limited to investigation of repayment capacity, as required in Article 13.6.6 of the Banking Act Ordinance for Enforcement; the same shall apply hereinafter).

I/We, also agree that my/our personal information (including the history) which will be registered on record and will be used for the purpose of determining creditworthiness by the INSTITUTIONS, the MEMBERS, and members of any other Personal Data Information Agencies allied with the INSTITUTIONS.

Japan Bankers Personal Credit Information Center (JBPCIC)	
<u>Registered Matters</u>	<u>Period of Record</u>
Personal information such as name, birth date, gender, address (including information on whether mails are delivered), telephone number, employment.	As long as any of the following information is registered.
Contents of agreement such as amount of debt, date of borrowing and the status of repayment (any delinquency, subrogation, enforced collecting procedures, termination, full repayment, etc.).	During the term of the contract and not over 5 years after the termination date (in case non-full repayment, the date of full repayment).

Date on which the INSTITUTIONS are referred, with contents of contract or application.	Not over 1 year from date of referral.
Dishonor of check.	Not over 6 months from the first dishonor, not over 5 years from the date of suspension.
Announcement through Public Gazette.	Not over 10 years from date of initiation of bankruptcy proceeding.
Under investigation due to complaints on the recorded information.	During the period of investigation.
Self-Report on loss or theft of personal information	Not over 5 years from the date of report.

I/We, agree, in addition to the purpose mentioned above, my/our information will be mutually disclosed and used by the INSTITUTIONS and the MEMBERS to the extent necessary for the purposes of safeguarding and securing proper use of the personal information, such as maintenance of its accuracy and updating, dealing with complaint, and monitoring by the INSTITUTIONS of compliance with regulations by the MEMBERS.

3. The name and the contact of the INSTITUTIONS referred to above the provisions of the preceding article are as follows. Eligibility for membership in the INSTITUTIONS, name of the MEMBERS, etc. are listed on their websites. Please note that disclosure to customers of the information registered with the INSTITUTIONS will be made by such the INSTITUTIONS. The BANK will not deal with such disclosure.

a. The Institution which the Bank is a member :

JBPCIC http://www.zenginkyo.or.jp/en/personal_credit/ ☞ Tel: 03-3214-5020

b. The institution allied with JBPCIC:

Japan Credit Information Center Corp. <http://www.jicc.co.jp/> ☞ Tel: 0120-441-481

Credit Information Center Corp. <http://www.cic.co.jp> ☞ Tel: 0120-810-414

4. I/We, also authorize the BANK to use my/our personal identification, financial information, and any other information that may be needed for the purpose of audit by the Philippine Authority and Japanese Authority concerned.

5. This also allows the BANK to perform the engagement through the clarified address stated on my/our identification

The BANK shall govern this authorization strictly for loan purpose and any other related bank transactions only.

Borrower's signature over printed name

Borrower's signature over printed name

For Bank's Use

Confidentiality

The BANK never discloses the information provided herein to any third party in case not related to the loan application process and any other bank-transactions.

Noted:

Authorized Signature

Date: _____

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