

# Privacy Policy and Handling of Personal Information

## Philippine National Bank Tokyo branch / Nagoya Sub-branch

The Philippine National Bank Tokyo Branch, together with its Nagoya Sub-branch (hereinafter referred to as “the Bank”) aspires to be a bank that enjoys the full confidence of its customers. The goal of the Bank is to be a bank of customer’s choice that strictly observes the relevant laws relating to customers’ personal information protection. The Bank shall not use, without the consent of the customer, any customers’ personal information for purposes other than the ones designated and disclosed.

The Bank upholds the protection of personal information/data appropriately and in good faith. If in case the Bank receives a complaint from the customer regarding his/her personal information, the Bank shall exert every effort to resolve, at the earliest possible stage, the complaint and any issues that may result from the complaint.

### 1. Purposes of Use of Personal Information

The Bank acquires the personal information of the customers so that the transactions requested by the customers will be handled and processed in a secure and a sound way, and so that the customers can receive information on better financial products and services that are being offered by the Bank. Any information received and to be received from the customers shall be used for purposes such as checking the identity of the customers; verifying the customer’s eligibility to transact with the Bank; and, from time to time, to introduce new financial products and services to the valued customers.

The Bank shall confirm the customer’s name, address, date of birth, sex, telephone number, visa validity and expiry date of ID of a customer, etc. for the prevention of money laundering as stipulated in the Law for Prevention of Transfer of Criminal Proceeds. The Bank currently makes public the purposes for acquiring such personal information through a notice posted in the lobby of the Bank.

In more concrete terms, the purposes of receiving personal information are as follows:

- In order to fulfill, as Financial Institutions, the Know-Your-Customer (KYC) identification obligations stipulated in the Law for Prevention of Transfer of Criminal Proceeds, the Foreign Exchange and Foreign Trade Law (Gaitame-ho) and the various regulations in the Enforcement Ordinances and Rules relating to the said Law.
- In order to confirm a natural person’s identity as a representative or agent of a corporation when the Bank concludes various transactions and contracts (outward and inward overseas remittance transaction, deposit contract, loan contract and contract for foreign exchange, etc.) with a customer that is a corporation and when an individual representing the corporation is required to write his/her name and position in the corporation.
- In order to provide information on the financial products and services of the Bank.

The announcement of the aforementioned purposes of use is made through this policy posted in the lobby of the Bank and offering free access for it.

Personal information is used within the purposes listed above and in case necessary. The Bank shall not use customer’s personal information for purposes other than its designated and disclosed purposes.

### 2. Types of Information to be Acquired

The personal information the Bank requests are the customer’s name, address, date of birth, sex, telephone number, visa validity and expiry date of ID of the customer. In addition to these personal information, the Bank may request additional information when necessary, especially at the commencement of a new transaction.

#### (1) The purposes for obtaining “Personal Data” information

The main purpose for obtaining personal data information is to check the name, address, date of birth, sex, telephone number, visa validity and expiry date of ID of the customer, etc. for the prevention of money laundering required by the Law for Prevention of Transfer of Criminal Proceeds, etc.

#### (2) Disclosure and Correction

When the customer requests the Bank to disclose or correct any personal data held by the Bank, the Bank shall handle the request following the procedure explained below:

1. The request needs to be forwarded to Information Desk for Personal Data Protection provided below.
2. Method of making request: The customer is kindly asked to make a written request.
3. Customer identification: The Bank shall first check the customer’s identity by certificates of identity, etc. before the customer’s request will be considered.
4. Handling charges: The Bank collects the actual cost of copying and postage, etc.

### 3. Information Acquisition Method

Adequate security measures shall be taken and the personal information will be acquired mainly through postal mail, fax, internet and telephone.

### 4. Use and Dissemination of Information

- The Bank shall not use any personal information other than its designated purposes, and appropriately handle with complaints from the customers.
- The Bank shall make easy-to-understand explanation of procedures such as notification to the customers and making public the purposes for which personal information is used under Article 18 of the Personal Information Protection Law.
- The Bank shall make easy-to-understand explanation of various procedures for handling personal information, such as procedures for disclosures, etc., under Article 24 of the Personal Information Protection Law.
- The Bank shall establish Information Desk for Personal Data Protection for questions or complaints on the handling of personal information.

#### The Bank shall not use or provide to the third party personal information except in the following cases:

- Where the customer has given a consent
- Where it is judged as being necessary under laws or ordinances
- Where it is considered as being necessary for the interests of the customer or community
- Where the Bank introduces a financial product or service thought to be of great interest to the customer
- Where the personal information is provided to the entrusted third party for the purpose of outsourcing operations (In this situation, the said third party is investigated and necessary contracts are concluded. Other measures required under the laws and regulations are also taken.

### 5. Information Management Method

Appropriate measures shall be constantly taken so that personal information can be kept accurate and up-to-date. In addition, to prevent the loss, destruction, falsification, and leakage, etc. of the personal information of the customers, the Bank shall take appropriate information security measures such as measures against unauthorized access and computer virus countermeasures.

In addition, the Bank shall ensure that any company handling the personal data of customers, etc. on consignment from the Bank also enforces rigorous protection measures.

### 6. How to apply “Request for Disclosure, Correction” and “Application for the Discontinuation”

#### Disclosure and Correction

Unless there is a particular reason, the Bank shall approve customer’s requests for the disclosure of his/her own information only after checking that the applicant is the person concerned. In addition, if the information about the customer is inaccurate, the Bank shall correct the information so that the Bank maintains an accurate record of the customer. Inquiries shall be forwarded to the Information Desk for Personal Data Protection specified below. Please note that costs may be charged by the Bank for the disclosure of personal information.

#### Discontinuation

If a customer does not want to receive introductory materials by direct mail, postal mail, telephone, or by e-mail, etc., such request must be forwarded to the Information Desk for Personal Data Protection specified below. The Bank shall discontinue sending information upon such request of discontinuation.

### 7. Modifications

The above information may be modified as a result of amendments to the laws and other reasons. In such case, a notice will be posted at the Bank’s premises.

## Information Desk for Personal Data Protection

The customer may contact the persons-in-charge as provided below for inquiries, complaints and requests for disclosure, correction of data and the discontinuation of the use of personal information.

Opening hours : 9:00 to 15:00 (excluding weekends, public holidays and year-end/new year banking holidays)

Philippine National Bank Tokyo Branch

Personal Data Protection Manager : Julius T. Rifareal / Joseph Peter R. Banzon

〒108-0073 Mita43MT Bldg 1F, 3-13-16 Mita, Minato-ku, Tokyo

Tel: 03-6858-5910

Philippine National Bank Nagoya Sub-Branch

Personal Data Protection Manager : Patricia Tambuyat

〒460-0003 Nishiki 324 Bldg 7F, 3-24-24 Nishiki, Naka-ku, Nagoya-shi

Tel: 052-968-1800

#### Designated Dispute Resolution Institution contracted with the Bank is “Japanese Bankers Association”.

Contact point : Japanese Bankers Association Customer Relations Center

Phone number : 0570-017109 or 03-5252-3772