

# Privacy Policy and Handling of Personal Information

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

### Recitals

To protect our customers and provide them with the confidence to work with us in the knowledge that their personal data is fully protected, we observe the Act on the Protection of Personal Information (hereinafter referred to as the "Act"), the Guidelines for the Protection of Personal Information in the Financial Sector, and other related Japanese laws and guidelines (hereinafter referred to as the "Laws and Regulations") with respect to the personal information of customers. We aim to maintain the accuracy and confidentiality of personal information by properly managing personal information in accordance with the following principles and in accordance with the Bank's relevant rules and regulations.

### 1. Purposes of Acquiring Information

We acquire personal information from customers in a lawful and appropriate manner to promote safe and reliable business transactions with customers and to provide better products and services. We will use personal information of customers within the scope of the following purpose of use, and will not use such information for other purposes, except as otherwise provided by Laws and Regulations, nor by any means that encourages or threatens to induce illegal or unjust acts.

#### (a) Description of business

- Businesses concerning deposits, foreign exchange and loans, and operations incidental thereto; and
- In addition to the above, the businesses that are permissible for the branch office of foreign banks pursuant to the act and other business incidental thereto.

#### (b) Purpose of Use

- (1) Soliciting, opening accounts, accepting, managing and implementing our products and services related to various transactions;
- (2) Facilitating confirmation and management at the time of transactions based on the Act on Prevention of Transfer of Criminal Proceeds and other Laws and Regulations, the exercise of rights and the performance of obligations based on contracts or Laws and Regulations, and other legal procedures;
- (3) Management of continuous transactions, such as the management of dates in various transactions conducted by us;
- (4) Making decisions on offers for various transactions, confirming the qualifications for using instruments and services, and continuous transactions, etc.;
- (5) Judging the appropriateness of our products and services;
- (6) Providing personal information to third parties to the extent necessary for the performance of our business, including where personal information is provided to a personal credit information agency, etc. in the course of credit business;
- (7) Appropriate performance of the entrusted business in the cases where the processing of personal information is entrusted in whole or in part by other companies, etc.;
- (8) For exercising rights and performing obligations under contracts and Laws and Regulations with customers;
- (9) For research and development of products and services through market research, data analysis, and questionnaire surveys;
- (10) For making proposals concerning products and services by means of direct mail, e-mail, etc. (including the distribution of advertisements on products and services in line with customer interests by analyzing customer transaction record, web site browsing record, and other methods);
- (11) For providing individual proposals and information on various instruments and services of affiliated companies in the marketing area including advertising (including the distribution of advertisements on products and services in line with customer interests by analyzing customer transaction records, web site browsing records, and other methods);
- (12) Cancellation of various transactions and post-cancellation management of transactions;
- (13) Appropriate and smooth performance of other transactions with customers.

### 2. Type of Information to be Acquired

We obtain the following information:

Customer name, age, date of birth, residential address, telephone number, facsimile number, e-mail address, company name, job title, location of workplace, type of products or services, transaction amount, contract date, and other information necessary or related to business transactions with us.

### 3. Information Acquisition Method

To the extent necessary for the achievement of the Purpose of Use, we acquire personal information of the customer orally or in writing by appropriate and lawful means, for example, from the following information sources.

- Where the information is provided directly by a document that the customer is required to fill in and submit (e.g. submission of an application form by the person in question, data entry via the website by the person in question).
- Cases where personal information is provided by third parties, such as a joint user or a personal credit information organization\*.

\*Personal Credit Information Center was consolidated to a unit of Japanese Bankers Association

Tel: 03-3214-5020

### 4. Provision of Information

(1) We will not provide personal information of customers to third parties except in the following situation and any situation stipulated by law.

- Where the customer consents;
- Where the provision of personal information is based on Laws and Regulations;
- Where the rights and interests of a person, such as life, body, or property (including property of a juridical person), are likely to be infringed and in which it is necessary for the protection of such rights and interests and in which it is difficult to obtain the consent of the person in question;
- Where there is a special need to enhance public hygiene or protect the health of children, and when it is difficult to obtain a consent of the person;
- Where there is a need to cooperate in regard to a central or local government organization, or a person entrusted by them to perform tasks prescribed by laws and regulations, and when there is a possibility that obtaining the person's consent would interfere with the performance of those tasks;
- Where the third party is an academic research institution, etc., and it is necessary for the third party to handle the personal information of the customer for academic research purposes. (including where part of the purpose of handling personal information of the customer is for academic research purposes, and excluding cases in which the rights and interests of individuals are likely to be unreasonably infringed);
- Cases in which the personal information of customers is provided as a result of business succession due to merger or other reasons.

(2) We may entrust the handling of all or part of the customer's personal information to the extent necessary for the achievement of the Purpose of Use. When outsourcing, supervision of the outsourcee shall be necessary and appropriate.

(3) We may provide customers personal information to third parties in foreign countries. Except as otherwise provided by Japanese laws and regulations, we shall provide necessary information in accordance with the provisions of such Laws and Regulations and obtain the prior consent of the Customer to permit the provision of such information to a third party in a foreign country.

#### **5. Handling of Sensitive Information**

We will not acquire, use, or provide a third party with sensitive information as stipulated in the Guidelines on the Protection of Personal Information in the Financial Sector, except in accordance with Laws and Regulations or in the event that the customer's consent is obtained to the extent necessary for the performance of its business, or otherwise as stipulated in the Guidelines.

#### **6. Information Management Method**

We take appropriate measures to ensure that our customers' personal information is accurate and up-to-date. In order to prevent the leakage, loss, or damage (hereinafter referred to as "leakage") of personal information of our customers, we will implement organizational security management, human safety management, physical safety management, and technical safety management measures. When handling personal information of customers in foreign countries, we will appropriately manage such information after assessing the external environment.

#### **7. Request for Suspension or Disclosure from Customers**

If you wish us to notify you of the purpose of use, disclose, correct, add or delete the contents of, cease the utilization of, erase, cease the third-party provision, or disclose a record of provision to a third party, please contact us at the following address. We will, after confirming the identity of the customer, respond in accordance with the provisions of Laws and Regulations. Please note that notice or disclosure of the purpose of use may be subject to a fee as prescribed by us.

#### **8. Customer inquiries and complaints**

Contact Information:

We accept requests to notify the purpose of use, disclose, correct, add or delete the contents of, cease the utilization of, erase, cease the third-party provision, or disclose a record of provision to a third party, or other questions regarding the handling 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

Privacy Policy Inquiries Desk

〒108-0073 Mita-Kawasaki Bldg 2F, 2-11-15 Mita, Minato-ku, Tokyo

Tel: 03-6858-5910

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

Contact point : Japanese Bankers Association Customer Relations Center

Tel : 0570-017109 or 03-5252-3772

#### **9. Modifications**

The above information may be modified as a result of amendments to the Laws and Regulations or other reasons to the extent stipulated by Laws and Regulations. In this case, the information will be posted at the branch or disseminated through this website, etc.

April 2022