

Personal Data Protection Policy *(For uploading in PNB Singapore's website)*

Philippine National Bank ("PNB") respects the privacy of all our customers and business contacts, and is committed to safeguarding the personal information provided to us. Please read this Personal Data Protection Policy ("Policy") to learn more about the ways in which we collect, use and protect your personal information.

Effective Date of the Policy: 02 July 2014.

1. Application of the Policy

This Policy is based on the Singapore Personal Data Protection Act 2012 ("PDPA") and all the associated regulations and guidelines as may from time to time be issued by the Personal Data Protection Commission ("PDPC") of Singapore. In jurisdictions outside of Singapore, PNB's practices may be subject to different or more restrictive local laws.

Please review this Policy carefully before providing us with any of your personal data.

2. Collection of Personal Data

Personal Data

For the purpose of carrying on the PNB's business, including registration and administration of PNB's related products and services, you may be requested to provide personal data such as, but not limited to the following, without which it may not be possible to satisfy your request:

- a) Full Name;
- b) Residential Address;
- c) Copy of identity card or Passport & Employment Pass;
- d) Payment details, including credit card and banking information;
- e) Contact details, including telephone number or email address
- f) Employment information;
- g) Latest income documentation;
- h) Latest billing proof of address (where applicable).

Cookies

When you visit our website, we may assign your computer one or more "cookies." By accessing our website, you agree that we can place cookies on your device.

A cookie is a small text file that contains information that can later be read by us to facilitate your access to our website, gather statistical data, and personalize your online experience. We currently use cookies on our website for purposes including, but not limited to, detecting your web browser's multimedia capabilities, tracking promotional advertisements that we have displayed to you, maintaining current login and purchase information on secure portions of the website and providing a unique identifier to your computer so that we can generate statistics regarding website usage.

Most browsers automatically accept cookies, but you can modify your browser setting to decline cookies. Generally, you can remove these cookies by following directions provided in your Internet browser's "help" file. If you choose not to allow us to place a cookie on your computer, you may be restricted from some services and some of the interactive features offered on our websites may be similarly restricted or rendered inoperable.

3. Use of Personal Data Collected

PNB either currently uses or may in the future use your personal data for any purpose not prohibited by applicable law. This includes the following purposes:

- a) account opening and operations relating to the Savings Account, establishing or revising a Credit Limit and closing the Savings Account;
- b) providing services and facilities to you;
- c) administering or managing the relationship between you and us;
- d) conducting identity or credit checks;
- e) developing new services or products;
- f) providing (by post or e-mail) with marketing, advertising and promotional information, materials or documents we think may be of interest to you. You have the right to opt out of receiving such marketing information. You can do so by writing to us, telephoning us or sending an e-mail to us at our address or number on the Website. If you do not exercise your right to opt out of receiving such marketing information, you will be considered to have consented to the receiving of such marketing information and we may continue to provide such marketing information to you;
- g) complying with any law or the requirements of any regulatory authority. We reserve the right to collect, use or disclose your Personal Data if the collection, use or disclosure is required or authorised under any written law, even where you have exercised your right to withdraw your consent;
- h) updating you on our products and services;
- i) processing any applications or requests for new products or services made by you;
- j) enforcing our rights against you;
- k) maintaining the safety and security of our premises with the use of security cameras.

We will not use, disclose or process your Personal Data for purposes which are not stated above or for which we have not obtained your consent. If we wish to use, disclose or process your Personal Data for another purpose we will seek your prior written consent.

4. Disclosure of Personal Data

All personal data held by PNB will be kept confidential but PNB may, where such disclosure is necessary to satisfy the purpose, or a directly related purpose, for which the data was collected provide such information to the following parties:

- a) Any subsidiaries, holding companies, associated companies, or affiliates of, or companies controlled by, or under common control with PNB;
- b) Any person or company who is acting for or on behalf of PNB, or jointly with PNB, in respect of the purpose or a directly related purpose for which the data was provided;

- c) Any financial institutions, charge or credit card issuing companies, credit bureau, or collection agencies necessary to establish and support the payment of any services being requested.

5. Withdrawal of Consent

- a) For direct marketing purposes
 - You have the right to opt out of receiving such marketing information. You can do so by writing, calling or sending us an e-mail at our address or number on the Website. If you do not exercise your right to opt out of receiving such marketing information, you will be considered to have consented to the receiving of such marketing information and we may continue to provide such marketing information to you.
- b) To collect, use, disclose or retain personal data:
 - If you do not wish us to use or disclose your Personal Data for any of the above purposes, you may withdraw your consent at any time by giving written notice to us pursuant to the Personal Data Protection Act 2012. However, depending on the circumstances and the nature or extent of your withdrawal, the withdrawal of your consent may result in us not being able to provide services to you and we may terminate the Savings Account.

6. Access and Correction of Personal Data

If you wish to access, update or otherwise change or remove any information that you provided us, please contact us at SGDPO@pnb.com.ph.

7. Accuracy of Personal Data

PNB keeps personal data as accurate, complete and up-to-date as necessary, taking into account its use and the interests of our customers. Where possible, we will validate data provided using generally accepted practices and guidelines. This includes the requests to see original documentation before we may use the personal data such as with Personal Identifiers and/or proof of address.

8. Protection of Personal Data

PNB protects personal data against loss or theft, as well as unauthorized access, disclosure, copying, use or modification with security safeguards appropriate to the sensitivity of the personal data, regardless of the format in which it is held.

We use various methods to safeguard personal data. They include:

- a) Physical measures: locked filing cabinets, restriction of access to offices and alarm systems.
- b) Technical measures: passwords and encryption, using generally industry best practices.
- c) Administrative measures: confidentiality agreements, limiting access on a need-to-know basis, staff training and security clearances.

Online security is also a priority. PNB incorporates security measures such as encryption and authentication tools to protect personal data from unauthorized use. Firewalls are utilized to protect

our servers and network from unauthorized users accessing and tampering with files and other information that we store.

9. Retention of Personal Data

PNB will retain your personal data only for as long as the purposes for which such data is collected or used (as notified to you) continuously, or where necessary for our legal or business purposes. Thereafter, PNB will delete or destroy the personal data, or remove the means by which the data can be associated with you.

10. Transfer of Personal Data Outside of Singapore

We operate our website in Singapore and we may transfer personal data to our affiliates outside of Singapore. We have taken steps to ensure that appropriate levels of protection necessary to maintain the security and integrity of your personal data are in place and that any transferred data is processed only in accordance with the PDPA and any other applicable law.

Changes in the Policy

We reserve the right to modify or change this Policy at any time. The Effective Date, as stated above, indicates the last time this policy was materially revised. If we make material changes in the Policy, we will post any changes on this page. We encourage you to review this page periodically to understand our policy regarding the collection and use of your personal data.

Contact Us

For questions regarding this Policy, please contact us at SGDPO@pnb.com.ph.