

Porac Bank is committed to adhere to Republic Act No. 10173, also known as the Data Privacy Act of 2012 (DPA) as it aims to protect the personal data, information and communications systems of the general public. As such, it is the policy of Porac Bank to ensure that all personal data collected from its clients and employees are handled pursuant to Data Privacy Act of 2012.

In this regard, Porac Bank adopts a Privacy Statement, hereafter referred to as "Statement", which explains how we collect, protect, use, and share information when you access our websites and/or apply for and avail of our products and services.

This Statement indicates the general practices of Porac Bank in relation to our processes and content which are made available through our websites and social media pages. This Statement also covers the privacy practices for our customers who apply for and obtain products and services from us, such as, but not limited to, deposits, loans, bills payment and other such products and services that the Bank may offer from time to time.

### **PRIVACY PRACTICES**

The privacy practices described in this Statement are primarily intended for individuals in the Philippines and are designed to comply with the Data Privacy Act of 2012 (R.A. 10173) and its implementing rules and regulations. When accessing our websites and/or availing of our services from outside the Philippines, you acknowledge and agree that your information may be transferred to and processed in the Philippines following legal and regulatory standards for data protection that may differ from your current or home jurisdictions

### **INFORMATION WE COLLECT**

When you apply for or avail of any product or service that Porac Bank offers or when you interact with our employees and service providers, it shall be the responsibility of the bank to collect personal information from you. This may include, among others:

- o your name and personal information such as contact details, address, birthdate, education;
- o specimen signatures;
- o government ID details;
- o financial information (such as income, expenses, balances, investments, tax, insurance, financial and transaction history, etc);
- o employment details;
- o business interests and assets;
- o images via CCTV and other similar recording devices and processes which may be observed when visiting our offices and/or using our other facilities;

Porac Bank may seek to verify or augment these information with third-party entities including government regulators, judicial, supervisory bodies, tax authorities or courts of competent jurisdiction and, in the process, gain additional information about you.

In the course of availing our products and services, Porac Bank also collects information about your transactions and dealings which include your account activities, movements and interactions with third parties such as merchants and utility companies.

When you access our websites, we may provide information about us as well as information regarding our products and services. We may also collect, use and keep your personal opinions or comments made known to us via feedback or responses to surveys or any other interaction that you had with our employees, authorized representatives, agents and service providers.

### **USAGE OF YOUR INFORMATION**

Porac Bank shall use the information collected to deliver and provide the products and services that you have availed in order to:

- o approve, facilitate, administer and process applications and transactions;
- o respond to queries, requests and complaints and improve how we interact with you;
- o send you statements, billings, notices and other such documents necessary for continued use of our products and services;
- o conduct studies and researches for the purpose of reviewing, developing and improving our products and services;
- o perform profile analysis, behavioral modeling and analytics to understand needs, preferences and market trends to be able to improve and recommend suitable products and services;
- o reach out to you regarding products and services information, including offers, promotions, discounts, rewards; and for personalizing your experience with our various touchpoints such as branches, contact nos., call, email, messaging and other channels;

- o determine the effectiveness of our marketing efforts and initiatives;
- o perform certain protective safeguards against improper use or abuse of our products and services including fraud prevention;
- o comply with our operational, audit, administrative, credit and risk management processes, policies and procedures, the terms and conditions governing our products, services, facilities and channels, the Bangko Sentral ng Pilipinas rules and regulations, legal and regulatory requirements of government regulators, judicial, supervisory bodies, tax authorities or courts of competent jurisdiction, as the same may be amended or supplemented from time to time.
- o comply with applicable laws of the Philippines and those of other jurisdictions including the United States Foreign Account Tax Compliance Act (FATCA), the laws on the prevention of money laundering including the provisions of Republic Act No. 9160 (Anti-Money Laundering Act of 2001, as amended (AMLA) and the implementation of know your customer and sanction screening checks
- o comply with legal and regulatory requirements such as submission of data to credit bureaus, credit information companies, the Credit Information Corporation (CIC) (pursuant to RA No. 9510 and its implementing rules and regulations) responding to court orders and other instructions and requests from any local or foreign authorities including regulatory, governmental, tax and law enforcement authorities or other similar authorities;
- o perform other such activities permitted by law or with your consent.

### **SHARING OF YOUR INFORMATION**

Porac Bank may share your personal information with third parties, under an obligation of confidentiality.

- o We may share personal information with various units within PORAC BANK in order to better understand the way you use our products and services. This will allow us to improve our services and offer you opportunities to obtain such other useful products and services that may deliver greater value to you.
- o We may share with third parties that we engaged to support us in delivering our services to you. These may involve anonymous or aggregated information to help improve our products, services, and content.
- o We may also engage third parties to help us operate our business. These include support in:
  - complying with legal requirements such as court orders;
  - enforcing our terms of use including, among others, our rights as creditor to customers availing of our loan or credit products, or such other applicable policies with respect to the services that we provide;
  - addressing fraud, security or technical issues, to respond to an emergency or otherwise to protect the rights, property or security of our customers or third parties;
  - to carry out all other purposes set out above.

Porac Bank wish to assure you that we do not, and will not, sell personal data to any third parties. All our engagements with third parties shall be fully compliant with our obligation of confidentiality imposed on us under the applicable agreements and/or terms and conditions or any applicable laws that govern our relationship with you.

### **PROTECTION OF YOUR INFORMATION**

Porac Bank fully recognize the value of your personal information particularly as it may include sensitive personal information such as your gender, government-issued IDs, etc. Appropriately, we strive to maintain the confidentiality, integrity and availability of your personal information by employing physical, technological and procedural safeguards. We train our employees to properly handle your information. Whenever we engage other companies to provide services for us, we require them to protect personal information aligned with our own security standards.

### **RETENTION OF YOUR INFORMATION**

Your personal information shall be retained for as long as the purpose for which it was collected, and such other purposes that you may have consented to from time to time, remains in effect and until such time as it is no longer required nor necessary to keep your information for any other legal, regulatory or business purposes.

### CLIENT'S RIGHTS

In respecting your rights to privacy, you have the right to tell us:

1. not to share your information with other companies that we have business with provided that such information is not critical nor required by applicable laws and regulations in maintaining the services that you have availed with us;
2. to provide you with information that we currently have about you subject to restrictions applied to us as a bank and a company operating in the Philippines by certain laws and regulations;
3. to update your information;
4. your other concerns relating to how we collect, use, share, protect or dispose your information.

Porac Bank may charge a fee for processing your request/s for access and/or update. Such a fee depends on the nature and complexity of your request. Information on the processing fee will be made available to you prior to making the request.

### CONTACT US

For any queries, clarifications or requests on any aspect of this Statement, the exercise of your rights pertaining to your personal information or to provide any feedback that you may have about our processing of personal information, please visit any of our branches or get in touch with our hotline at (045) 624-6177. You may also email us at [dataprotection@poracbank.com](mailto:dataprotection@poracbank.com) which is manned during business hours.

You may also write our Data Privacy Officer at:

#### DATA PRIVACY OFFICER

Rural Bank of Porac (Pampanga) Inc.  
Corporate Office, Priser Building  
Brgy. Sto. Rosario, Sto. Rosario St.  
Angeles City, 2009  
Philippines

### CHANGES TO OUR PRIVACY STATEMENT

We may modify or amend this Privacy Statement from time to time to keep up with any changes in relevant laws and regulations applicable to us or how we collect, use, protect, store, share or dispose of your personal information.

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Definitions:

**Personal Information/ Data** - refers to any information 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 information would directly and certainly identify an individual.

**Sensitive Personal Information/ Data** - refers to personal information:

- a. About an individual's race, ethnic origin, marital status, age, color, and religious, philosophical or political affiliations;
- b. About 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 person, the disposal of such proceedings, or the sentence of any court in such proceedings;
- c. Issued by government agencies peculiar to an individual which includes, but not limited to, social security numbers, previous or current health records, licenses or its denials, suspension or revocation, and tax returns; and
- d. Specifically established by an executive order or an act of Congress to be kept classified.