



## **DATA PRIVACY STATEMENT**

### **GENERAL**

1. This Data Privacy Statement (“Privacy Statement”) applies to any person who has applied for, is currently using, or is proposing to apply and use an Account, Application, Card, or Service of UNObank (the “Data Subject”). This Privacy Statement is made in accordance with the Data Privacy Law of 2012 and its implementing rules and regulations.
2. Under this Privacy Statement, the terms “we”, “our”, “us”, the “Bank”, and “UNObank” refer to UNObank, Inc. The terms “You”, “your”, the “Applicant” or “Account holder” refer to every person who opens an account with, or uses an Application, Card, or Service of UNObank.
3. You agree that the use or continued use of UNObank’s Account, Application, Card, or Service shall be deemed your acceptance and agreement to be bound by the terms of this Privacy Statement.
4. As Data Subject, you acknowledge that it is necessary for UNObank to undertake the processing, profiling and sharing of your personal data, and customer, transaction, account data or information (“Information”) in connection with your application, the establishment or maintenance of your Account, Application, Card, and the provision of banking services (the “Services”), and you agree to such processing, profiling and sharing of such Information by UNObank.
5. You acknowledge and agree that the Information may be processed, profiled and shared by UNObank to a third party located in the Philippines or in another country or jurisdiction, as necessary and indicated below. Such Information may be processed, profiled and shared by such third parties solely for the purposes indicated below and in accordance with the laws and regulations of the Philippines or in such other country or jurisdiction.

6. You acknowledge and agree that the processing, profiling and sharing apply during the application stage, as well as for the duration of use of the Services and even after the rejection, termination, closure or cancellation of the Services (“Termination”) for a period of at least five (5) years from Termination, or even longer in the event of and until the final conclusion or judgment of any regulatory or court proceeding, dispute or action.

### **INFORMATION WE PROCESS**

7. UNObank processes your personal data, and customer, transaction, account data or information (“Information”), including, among others, the following:
  - a. Personal data, including your name, date and place of birth, age, mailing address, email address, telephone or mobile number, nationality, gender, specimen signature, government ID number, postal code, social security number. The name, date of birth, gender, email address, mailing address, and telephone or mobile number of your relatives and spouse (“relatives”), may also be collected and processed, when applicable. Where information from third parties is required, you are responsible for securing the consent of such third parties;
  - b. Transaction data, including your bank account number, any deposits, withdrawals and transfers made to or from your account, when and where such transactions took place, the customer account number, and card number;
  - c. Financial data, including your credit history, credit capacity, financial products you have with UNObank, payment behavior, invoices, credit notes, the value of your property or other assets, whether you are registered with a credit register, your payslips, and information on your income;
  - d. Know your customer (KYC) data, as part of UNObank’s customer due diligence, and in order to prevent fraudulent conduct or behavior and to

comply with regulations against money laundering, terrorism financing, and tax fraud;

- e. Audio-visual data, where applicable and legally permissible. We can use phone or video recordings to verify your telephone requests, or use them for fraud prevention or staff training purposes;
- f. Biometric data, including facial recognition data, voice identification or fingerprint, which the Bank will use for customer verification;
- g. Socio-demographic profile, including education, employment details, whether you are married and have children;
- h. Sensitive personal information, including health, education, ethnicity, religious or political beliefs, which may be processed by UNObank if:
  - i. You have provided your explicit consent; or
  - ii. We are required or allowed to do so under applicable laws and regulations.
- i. Social media interactions with UNObank. You acknowledge that we may follow public messages, posts, likes and responses to and about UNObank on the internet;
- j. Information on your behavior and preferences, such as, but not limited to, data you share with us when you fill up our survey or when you contact our Customer Service, IP address, operating system, and other machine identifiers of the mobile device or computer you use and the pages you visit on UNObank websites and the Application;
- k. Information from cookies, or other technologies used for analysis of visits to, usage and transactions in websites, mobile applications, use of any information technology application used by us, social media networks, data aggregators and data integrators, and other available data sources.

## HOW WE OBTAIN YOUR INFORMATION

8. The following are the ways that UNObank may collect your Information:
  - a. You disclose and share it with UNObank when you register on our website or Application, apply for or avail of any product or service offered by UNObank, sign a contract with UNObank, or interact with or contact us through our employees, representatives, service providers, or one of our channels or visit our websites;
  - b. UNObank may collect your Information from your organization when it becomes a partner or if it is an existing partner, and your personal information is shared as a contact person of the organization, or when your organization refers you to UNObank;
  - c. UNObank collects your Information from other sources, including, government agencies, supervisory bodies, professional associations or organizations, tax authorities, courts of competent jurisdiction, and other third party sources.
  
9. Some of your information will be gathered through the use of 'cookies', which are small bits of information that are automatically stored on a person's web browser in their computer that can be retrieved by this site. We use cookies for a variety of reasons, such as to determine preferences, let users navigate between pages efficiently, verify the user and carry out other essential security checks. More importantly, we use cookies to give you the best possible experience on our Application and website. Should you wish to disable these cookies, you may do so by changing the settings on the Application or on our website. However, please remember that cookies are often used to enable and improve certain functions on our Application and website. If you choose to switch off certain cookies, it is likely to affect how our Application and our website would function.

## **PURPOSE OF PROCESSING, PROFILING AND SHARING**

10. You agree that the Information may be processed, profiled or shared by UNObank for any of the following purposes (“Permitted Purposes”):
  - a. To process applications for products and services of UNObank, and to provide, operate, process and administer the Account, Application, Card or other banking and credit/financial services;
  - b. To undertake activities related to the provision of products and services, including without limitation, transaction authorization, transaction notification and confirmation, preparation and delivery of statements, customer service and other support services, as well as the conduct of surveys, and administration of rewards and loyalty programs;
  - c. To establish, maintain or terminate accounts, and maintain accurate “know your customer” or due diligence information;
  - d. To perform agreements to which you are a party, or to enable UNObank to carry out your instruction and/or assess your eligibility for products and services;
  - e. To verify your identity or authority, or that of representatives who contact us or may be contacted by us and to carry out or respond to requests, questions or instructions from your representatives;
  - f. To monitor and record calls and electronic communication with you for record keeping, quality assurance, customer service, investigation, litigation and fraud prevention purposes;
  - g. To conduct anti-money laundering, terrorist financing, sanctions, credit and background checks, and to fulfill any legal, regulatory, tax, and other compliance or regulatory obligations applicable to UNObank and any of its affiliates or related companies;

- h. For risk assessment, statistical and trend analysis and planning purposes, creating and maintaining credit scoring models, and otherwise ensuring potential or ongoing credit worthiness of Data Subjects, and creating and maintaining business development plans and activities for present and future reference;
  - i. For service offering and/or service development or improvement so that you can enjoy the utmost benefit that UNObank, its affiliates, or merchant- partners have to offer from time to time;
  - j. For marketing and promotional purposes, or providing you with newsletters and other communications regarding UNObank, its affiliates, and merchant-partners, and offering or marketing to you and to individuals you refer to us products or services of UNObank, its affiliates, or merchant- partners; for conducting market, product and service research, and designing or refining any such products or services offered or marketed;
  - k. To enforce and defend our rights, as well as the rights of our affiliates, and our/their employees, officers, directors, and stockholders, including, without limitation, in order to collect amounts owing from you;
  - l. Other purposes directly related to the foregoing.
11. If the processing of Information is not compatible with the above purposes, UNObank will request for your explicit consent in order to process the Information.
12. Applicable laws require us to retain Personal Data for a period of time. In general, we delete your Personal Data or aggregate such Information and render it anonymous, and dispose of it after five (5) years in accordance with applicable laws and regulations. We may, however, retain your Personal Data for a longer period for an ongoing audit, investigation, litigation, or other legal proceeding.

## WHO WE SHARE THE INFORMATION WITH

13. You agree that UNObank may share your Information with any of the following persons or entities inside or outside the Philippines (“Data Recipient”) in accordance with any of the Permitted Purposes:
  - a. Any person or entity which is an affiliate or related party of UNObank to the extent necessary to fulfill the Permitted Purposes;
  - b. Any person, agent, contractor or third party service provider who provides information technology, data processing, information security, payment, debt collection, credit or business information, reference or other background checks, leads and referrals, administrative, mailing, telemarketing, direct sales, telecommunications, knowledge management, human resource, , consulting service, or other services to UNObank in connection with the operation of the business of UNObank and the delivery of services to Data Subject;
  - c. Credit reference or information company or bureau, and fellow users, members or subscribers of the foregoing company, bureau or agency (including, where such entities are users, members or subscribers of the foregoing, universal, commercial and thrift banks, including their trust departments, rural banks and entities with quasi-banking license issued by the BSP, including their subsidiaries and/or affiliates that are engaged in the business of providing credit; life insurance companies, mutual benefit associations and other similar entities supervised by the Insurance Commission; credit card companies; financing companies; investment houses with quasi-banking license; nongovernmental organizations engaged in the micro financing business; government lending institutions, both government financial institutions and government-owned and controlled corporations engaged primarily in lending; cooperatives engaged in lending activities such as credit cooperatives or financial services cooperatives; other entities providing credit facilities;

telecommunications companies); and, in the event of default, skip or asset tracing, lawyers and debt collection agency;

- d. Any person or entity to whom UNObank is under legal obligation or otherwise required to make a disclosure pursuant to applicable foreign or domestic law, regulation or legal process or court order or agreement entered into, binding upon or applying to UNObank, whether such legal obligation, legal process, order, or agreement may be existing currently or created in the future;
- e. Any actual or proposed assignee or transferee of UNObank's rights in respect of any product or service offered to or availed by you, or any of our or our affiliates' actual or proposed assignee of all or any part of our or our affiliates' assets or business;
- f. Merchant-partners and third party reward, loyalty, privileges, programs or other related services and/or service or product provider;
- g. Charitable or non-profit making organizations or other recipients of donations or contributions from you;
- h. The subcontractors, assignees, vendors or delegates of each of the above- described persons or entities.

#### **YOUR RIGHTS AND HOW WE RESPECT THEM**

- 14. UNObank acknowledges and respects your rights as a Data Subject, namely:
  - a. The right to be informed as to whether your personal information is being or has been processed;
  - b. The right to be furnished with information as to the description of the personal information being entered into the system, the purpose(s) for which they are being processed, the scope and method of processing, the recipients to whom they may be disclosed, the methods utilized for



automated access, the identity and contact details of the entity collecting and processing the Information, and the period for which the Information will be retained or stored;

- c. The right to have reasonable access, upon demand, to the Information that were processed, the sources from which the personal information was obtained, contact details of the recipients of the personal information, reasons for the disclosure, date when the Information were last accessed and modified;
- d. The right to dispute the inaccuracy or error in the personal information and have UNObank immediately correct such error or inaccuracy, except in instances provided by law;
- e. The right to suspend and withdraw your consent. In such event, UNObank shall no longer process the personal information, unless the processing is pursuant to a subpoena, or pursuant to a legal obligation;
- f. The right to demand for deletion of the personal information in the event it is incomplete, outdated, false, unlawfully obtained, or used for unauthorized purposes or no longer necessary for the purpose it was collected;
- g. The right to lodge a complaint before the National Privacy Commission if your personal information has been misused, maliciously disclosed, or improperly disposed, or if any of your data privacy rights has been violated;
- h. As a Data Subject, you may be indemnified for any damages sustained due to such inaccurate, incomplete, outdated, false, unlawfully obtained or unauthorized use of personal information.

#### **KEEPING YOUR INFORMATION SAFE**

- 15. UNObank has put in place appropriate technical and organizational measures, including policies and procedures, to ensure the confidentiality and integrity of

your Information. We have an internal policy framework, which is reviewed regularly and updated in accordance with regulations, market developments, and industry standards.

16. UNObank employees, representatives, and service providers are subject to confidentiality obligations and will not disclose your Information unlawfully or unnecessarily. You may contact UNObank through the Application or by sending us an email at [dpo@uno.bank](mailto:dpo@uno.bank) if you suspect that your Information may have been compromised.
17. Should you have any concerns in relation to your personal information, or the manner or purpose for which it is processed, please contact UNObank's Data Protection Officer at [dpo@uno.bank](mailto:dpo@uno.bank).
18. UNObank may amend this Privacy Statement from time to time to remain compliant with any changes in the applicable laws and regulations, and/or to reflect how our business processes your Information. UNObank will notify you prior to the effect of any changes.

For more information regarding the Data Privacy Act, you may visit <https://www.privacy.gov.ph>.

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