



## FIRST COMMERCIAL BANK, LTD. MANILA BRANCH

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### CUSTOMER PRIVACY NOTICE

Pursuant to the **Data Privacy Act of 2012 (RA 10173)** and its Implementing Rules and Regulations (IRR), **First Commercial Bank Ltd., Manila Branch**, (FCB) joins the privacy march to meet the full extent of data privacy and protection, exercise compliance and demonstrate respect of your rights.

This Notice outlines the general practices of the FCB in relation to our processes. Also, this covers the privacy practices for our customers who apply and obtain products and services from us, such as, but not limited to, deposits, loans, and other such products and services that the Bank may offer from time to time.

Furthermore, this provides you with detailed information relating to the protection of your personal data. This explains the type of personal information we collect, why and how we collect it.

For the purposes of this Privacy Notice, please note that:

**“Personal information”** 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”** refers to personal information.

- ✓ The individual's race, ethnic origin, marital status, age, color, and religious, philosophical or political affiliations.
- ✓ The individual's health, education, genetic or sexual life of a person, or any proceeding for any offense committed or alleged to have been committed, disposal of such proceedings and the sentence of any court in such proceedings
- ✓ Issued by government agencies specific to an individual. This includes, but not limited to, social security numbers, previous and current health records, licenses or its denials, suspension and revocations, and tax returns
- ✓ Specifically established by an executive order or an act of Congress to be kept classified.



## FIRST COMMERCIAL BANK, LTD. MANILA BRANCH

### Compliance Policy – Privacy of Consumer Financial Information

FACTS	What does First Commercial Bank Ltd., Manila Branch do with your Personal Information?
WHY	<ul style="list-style-type: none"> <li>▪ We collect and use your personal data to the extent necessary in the framework of our activities and to achieve a high standard of personalized products and services;</li> <li>▪ To comply with our legal and regulatory obligations;</li> <li>▪ To conduct identity verification and customer due diligence in order to comply with regulation and applicable laws of the Philippines including the prevention of money laundering (pursuant to the Anti-Money Laundering Act of 2001, as amended);</li> <li>▪ To conduct our everyday business purposes such as processing your transactions and maintaining your account including sending notices and other such documents necessary for the continued use of our products and services.</li> </ul>
WHAT	<p>The types of personal information we collect and share depend on the product or service you have with us. These information can include:</p> <ul style="list-style-type: none"> <li>▪ Basic personal information which includes the name, nationality, date and place of birth, civil status, gender, occupation/nature of work, name of employer or nature of self-employment/business, Tax Identification Number (TIN) or Social Security System (SSS) number or Government Service and Insurance System (GSIS) Number, ; source of fund/s; Name, present address, date and place of birth, nationality, nature of work and source of funds of beneficial owner, whenever applicable; , and valid identification documents (IDs), Contact details like present address, permanent address, office address, telephone number, mobile phone number, fax number and email address;</li> <li>▪ Personal information including your photo to establish your identity and background;</li> <li>▪ Personal information to establish your financial standing, creditworthiness and/or suitability for any of our products/services applied for;</li> <li>▪ Personal information that you provide which relate to use of our products and services in relation with banking, financial and transactional data.</li> </ul>
HOW	<ul style="list-style-type: none"> <li>▪ There are many ways that we get personal data from you such as when you fill out a form with us, when you give us a call, when you submit records and official documents, when we conduct background and credit investigation in relation to a prospective business relationship with us, when you interact with us and other electronic means. Or when the Bank’s representative attending to the customers will collect such information from the client through accomplished application forms.</li> </ul>

#### **ACCESS AND CORRECTION**

How do you access or correct your personal data?

Unless there are practical, contractual and legal reasons why we cannot process your request, you have the right to ask for a copy of any personal information we hold about you, as well as to ask for it to be corrected if you think it is wrong. To do so, please email the FCB Manila Branch [i923a@firstbank.com.tw](mailto:i923a@firstbank.com.tw).

#### **Security of Your Personal Information**

FCB Manila Branch strictly enforces data privacy and information security policies. We place great importance on ensuring the security of the collected personal information. We regularly review and implement up-to-date technical and organizational security measures when processing your personal information. Also, as our additional measure, we restrict access to your personal data only to qualified and authorized personnel who hold your personal data with strict confidentiality.



## FIRST COMMERCIAL BANK, LTD. MANILA BRANCH

### **HOW FCB MANILA SHARES YOUR DATA**

FCB Manila Branch will not share your personal data with third parties unless necessary for the above-mentioned purposes and unless you give your consent thereto. Such third parties may include FCBs business units, subsidiaries, affiliates, outsourced service providers and other third parties.

All our engagements with third parties shall be fully-compliant with our obligation of confidentiality imposed on us under applicable agreements and/or terms and conditions or any applicable laws that govern our relationship with you.

### **SHARING WITH CREDIT REPORTING BODIES**

Pursuant to Republic Act No. 9510 or the Credit Information System Act, we may disclose your personal and other relevant information to the Credit Information Corporation in connection with your application for and availment of a credit facility with us. This information may include data on your creditworthiness. We may also share such information with other credit bureaus authorized by the Credit Information Corporation.

### **DATA RETENTION**

How long do we keep your personal data?

Personal data originally collected for a declared, specified, or legitimate purpose may be processed further for historical, statistical purposes, and, in cases laid down in law, may be stored for longer periods, subject to implementation of the appropriate organizational, physical, and technical security measures required by the Act in order to safeguard the rights and freedoms of the data subject.

Personal data which is aggregated or kept in a form which does not permit identification of data subjects may be kept longer than necessary for the declared, specified, and legitimate purpose.

Retention of the customers' personal data shall only be for as long as necessary.

### **YOUR RIGHTS AS A DATA SUBJECT**

Under the Data Privacy Act, you have the right:

1. To be informed– as a data subject, you have the right to be informed that your personal data will be, are being, or were, collected and processed.
2. To access– you have a right to obtain a copy of any information relating to you that we have on our computer databases and/or manual filing systems. It should be provided in an easy-to-access format, accompanied with a full explanation executed in plain language.
3. To object– unless required by law, rules and other regulations, you have a right to object to the processing of your personal data, including processing for direct marketing, automated processing or profiling.
4. To erasure or blocking– you have the right to suspend, withdraw or order the blocking, removal or destruction of your personal data.
5. To be indemnified of damages– you may claim compensation if you suffered damages due to inaccurate, incomplete, outdated, false, unlawfully obtained or unauthorized use of personal data, considering any violation of your rights and freedoms as data subject.
6. To data portability– you have the right to obtain and electronically move, copy or transfer your data in a secure manner, for further use.
7. To rectify– you have the right to dispute and have corrected any inaccuracy or error in the data we hold about you.
8. To file a complaint– If you feel that your personal information has been misused, maliciously disclosed, or improperly disposed, or that any of your data privacy rights have been violated, you may file a complaint or any concern with our Data Protection Officer and/or with the National Privacy Commission.



## FIRST COMMERCIAL BANK, LTD. MANILA BRANCH

### FCB MANILA CLIENTS' ROLE IN ENSURING THE COMPLETENESS, ACCURACY AND PROTECTION OF YOUR PERSONAL DATA

You should ensure that personal data submitted to us is complete, accurate, true and correct. Failure on your part to do so may result in our inability to provide you with products and services you have requested. You should inform FCB immediately of any change of facts or circumstances which may render any information or personal data previously provided inaccurate, untrue, or incorrect and provide any information or documentation FCB may reasonably require for the purposes of verifying the accuracy of the updated information or personal data.

We encourage you to be vigilant in protecting your personal data by ensuring that your account details are not disclosed to others or written somewhere accessible to others. We advise you to exercise caution in protecting yourself against phishing, skimming and other electronic fraud.

### REPORT ANY DATA BREACH

If you think that your personal data was improperly handled in terms of confidentiality or integrity, or if someone tampered with your personal data without your consent, or for inquiries and complaints on this Form, you may visit the Branch or mail the customer support of the Branch through [i923a@firstbank.com.tw](mailto:i923a@firstbank.com.tw).

#### YOU CAN ALSO CONTACT US

We care about what you think and we welcome your feedback.  
You can contact us thru our Customer Contact Center:  
 (02) 8896-8888 / (02)8366-8350

You may also contact the National Privacy Commission  
Email: [info@privacy.gov.ph](mailto:info@privacy.gov.ph) or [complaints@privacy.gov.ph](mailto:complaints@privacy.gov.ph)  
Address: 5th Floor Delegation Building, PICC Complex, Roxas Boulevard  
Mobile Nos. 09451534299 / 09399638715

### CHANGES TO OUR PRIVACY NOTICE

We may amend this Notice to comply with changes in relevant laws and regulations and to keep you informed of changes in the ways we process your personal data.

We may modify or amend this Notice 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. Any relevant updates will be posted / sent to all FCB clients.