



PNB GENERAL INSURERS COMPANY INC. Privacy Statement

Introduction

This Privacy Notice intends to assure you that we, PNB General Insurers Company, Inc. (PNBGEN), respect your privacy and recognize the need for appropriate management and protection of your personal data. Furthermore, through this Privacy Notice, we would like to tell you how we manage and protect your personal data and inform you of the steps that you can take if you want us to change how we use your personal data, or if you want us to stop using your personal data in view of applicable data privacy laws, including the Data Protection Policy.

As used herein, "personal data" refers to all types of personal information.

We may process your data as necessary in order to interact with you, receive information submitted to us by yourself or another party, and provide you with our products or services. "Processing" includes the collection, use, transfer, sharing, disclosure, retention and deletion of your personal data in the manner set forth herein.

What type of personal data do we collect?

The type of personal data that we will collect about you depends on your particular purpose. We will only collect and process personal data to the extent that it is necessary for the specific purpose in question. Common types of data collected by PNBGEN generally include the following:

- Personal Information such as name, address and contact information.
- Sensitive personal information is personal information that includes your age, date of birth, marital status, social security and other government identification numbers, policy information and financial information

Please note that you are responsible for ensuring that all such personal data you submit to the Company is accurate, complete and up-to-date. If your personal details changes or you become aware of any inaccuracies in the personal data we hold about you, please let us know.

Why do we collect your personal data?

Primarily, PNBGEN collects personal data for certain specific purpose necessary for the provision of services to you, in view of the nature of your business relationship with us and in compliance with legal and regulatory requirements applicable to PNBGEN. We process personal data for the following purposes, among others:

- To evaluate customers' suitability and eligibility for PNBGEN products and services;
- to verify your identity as our customer, or our customer contact, and confirm instructions which purport to come from you;
- To manage business operations of PNBGEN which include reporting, storage and retrieval of data;
- To manage customer accounts with us including handling of requests, resolution of complaints etc;
- To provide you with our information, product and services
- To develop and improve our products and services;
- To exercise our legitimate interests in the insurance business;
- To prevent, detect, resolve unusual or illegal activity;
- To carry out other functions with your specific consent;

- Complying with statutory and regulatory requirements, issuances and directives from Regulators, Supervisory Body, Enforcement Agency, Court, Quasi-Judicial body or tribunal;
- To protect, comply with and enforce legal and contractual rights and obligations.

How do we collect your personal data?

We collect personal data through some or all of the following ways:

- when you submit an application form or other forms relating to any of our products or services;
- when you enter into a contract with us;
- when you interact with our personnel, agents and other service providers;
- when your images are captured by us on CCTV while you are within our premises;
- when you use our products and services provided through online and other platforms;
- when you request that we contact you, or include you in an email or other mailing list;
- when we seek information about you and receive your personal data from third parties in connection with your relationship and transaction with us; for example, from referrers, business partners, external or independent asset managers, credit reference agencies, public agencies or the relevant authorities;
- when we seek information about you and receive your personal data from a family member such as your spouse, child or parent;
- in connection with any investigation, litigation, or inquiry which may be related to you or any Connected Person; and
- when you submit your personal data to us through any other means.

"Connected Person" may include, but is not limited to, any beneficial owner, authorized signatory, director, shareholder, officer of a company, partner or member of a partnership, settlor, beneficial owner, power of attorney holder, surety, third party security provider, provider of funds, founder and/or employee, payee of designated payment, representative, agents.

How do we process your personal data?

We will process your personal data in accordance with the following principles:

- all personal data must be processed lawfully, fairly and in a transparent manner;
- all personal data must be collected for one or more specified, explicit and legitimate purposes and not processed in a manner incompatible with those purposes;
- all personal data shall be restricted to what is adequate, relevant and limited for those purposes;
- all personal data shall be kept accurate and up to date (and reasonable steps must be taken to erase or rectify inaccurate personal data);
- all personal data must be kept for no longer than is necessary for those purposes;
- all personal data must be protected by appropriate technical and organisational security measures to prevent unauthorized or unlawful processing and accidental loss, destruction or damage.

With whom do we share your personal data?

Subject to the provisions of any applicable law, your personal data may be provided to the extent necessary and through secure means for a permitted purpose to entities or parties, as follows:

- Our parent company, its affiliate and subsidiaries; our partner companies, organizations, or agencies including their sub-contractors or prospective business partners that act as our service providers and contractors; or
- Law enforcement and government agencies and other parties as required by law;

How do we protect your personal data?

We take appropriate steps to make sure that your personal data which we process is and remains accurate, and up-to-date. We have implemented appropriate technological, organizational and physical security measures to protect your personal data from loss, theft, misuse, unauthorized or accidental access, modification, disclosure, alteration or destruction.

Where and how long do we keep your personal data?

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 until such time as it is no longer required nor necessary to keep your information for any other legal, regulatory or business purposes.

What happens if there are changes in our Privacy Notice?

PNBGEN may from time to time update this Privacy Notice to ensure that it is consistent with future developments, industry trends or any change in legal or regulatory requirements. Subject to your rights at law, you agree to be bound by the prevailing terms of the Privacy Notice as updated from time to time at www.pnbgen.com. Please check regularly for updated information on the handling of your personal data. Changes in Data Privacy Notice will not be retroactively applied and will not alter how we handle previously collected personal data without obtaining your consent, unless required by law.

What are your rights in connection with your personal data?

You have the right:

- to be informed of the processing of your personal data (please see this Privacy Notice for details);
- to object to or restrict the processing of your personal data;
- to access your personal data;
- to correct and rectify any error or inaccuracy on your personal data;
- to have your personal data erased or deleted in certain circumstances;
- to obtain a copy of personal data in a commonly used format or have it transferred to another controller; and
- to file a complaint and enforce the above-mentioned rights.

How can you contact us regarding the personal data we have about you?

To provide feedback, exercise your rights as stated herein or raise any data privacy concern, you may reach us through (02) 573-4212 or you email us at pnbgencustomerservice.com.ph.

You may also write our Compliance Officer for Privacy (COP):

Compliance Officer for Privacy
2/F PNB Financial Center
Diosdado Macapagal Blvd.
Pasay City, 1300