



# ALLIEDBANKERS INSURANCE CORPORATION

## Privacy Notice

This Privacy Policy outlines how the Company collects, uses, retains and discloses or otherwise manages your personal information and how you can contact us about this Policy.

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## I. Introduction

Your privacy is important to us. This privacy notice explains how Alliedbankers Insurance Corporation (ABIC) collects, handles, retains and protects the personal data you give when you access our websites, visit any of our office premises, and/or apply for and avail of any of our products, offers and services.

This Privacy Notice outlines the general practices of ABIC in relation to our websites, our e-commerce, business operations and third party payment facility provider such as the issuer of credit cards and other related websites.

## II. What Personal Data we collect from you and why we collect them?

“Personal Data” refers to all types of personal information.

ABIC collects data from you, through our interactions with you and through our products. You may provide some of this data directly, and we may collect some of data about your interactions, use, and experiences with our products. The data we collect depends on the context of your interactions with ABIC and the choices you make. We also obtain data about you from third parties.

Primarily, ABIC collects personal data to provide insurance and guaranty services to you and to comply with the Insurance Code (As Amended), circulars and issuances issued by the Insurance Commission and any other applicable rules or laws governing insurance and surety.

We may also collect information about you when required or authorized by law, statutory complying with statutory and regulatory requirements, issuances and directives from Regulators, Supervisory Body, Enforcement Agency, Court, Quasi-Judicial body or tribunal. This may include compliance to, but not limited to, verification of identity pursuant to Republic Act No. 9160 or the Anti-Money Laundering Act of 2001.

The following types of information we will collect or you may share and give access:

### **Contact Information**

Data elements in this category include names (including nicknames and previous names), titles, mailing address, email address, telephone/mobile number and contact information for related persons (such as authorized users of your account). These are the usual information you voluntarily and actively give us when you interact with us, register, access, inquire, use or avail our products and / or services. We may use these to contact you to send you promotional materials, offers and other information that may interest you; and to request for your feedback or participation in surveys.

### **Unique identifiers**

Data elements in this category include unique ID number (such as customer number, account number, subscription number), and system identifiers (including username or online credentials). These may be collected to manage your accounts with us including handling your requests, resolution of your complaints etc; to help us recognize you and respond to, process and handle your complaints, queries, requests, feedback and suggestions; and assists us in managing our business operations which include reporting, storage and retrieval of data.

### **Government-issued identification information numbers**

Data elements in this category include, driver's license number, passport number, SSS, Philhealth, HDMF, or any other recognized government-issued identification numbers. These are used for us to verify your identity as our customer, or our customer contact, and help us confirm instructions which purport to come from you.

### **Financial information**

Data elements in this category include bank account number and details and payment card information. These are collected when you purchase or avail our products and services. Your payment information and purchase details will be used and kept for audit purposes.

### **Demographic Information and Preferences**

Data elements in this category include personal characteristics and preferences, such as age range, marital and family status, preferences, and professional information, hobbies and interests and other information that may be used for customer surveys, marketing offers or online promotions. We gather and use these to evaluate customers' suitability and eligibility for ABIC products and services; and, conduct market research and / or analysis for statistical, profiling or other purposes for us to design our products, understand customer behaviour, preferences and market trends, and to review, develop and improve the quality of our products and services.

### **Transaction and Commercial Information**

Data elements in this category include customer account information, qualification data, purchase history and related records (returns, product service records, records of payments, credits etc.), and customer service records. These are collected to manage our administrative and business operations and comply with internal policies and procedures (including but not limited to facilitating business continuity planning).

### **Audio Visual Information**

To manage the safety and security of our premises and services (including but not limited to carrying out CCTV surveillance and conducting security clearances), we may collect and retain photographs you shared as well as, your video images, CCTV recordings, call recordings and call monitoring records, and voicemails.

### **Data from Third Parties**

We may also collect information about you from third parties. These third-party sources vary over time and include:

- Insurers, insurance brokers, reinsurance brokers or other reinsurers
- Industry and professional associations;
- Insurance intermediaries, agencies and their authorized representatives and distributors;
- Facilitators and service providers such as lawyers, loss adjusters, assessors, accountants, investigators, advisers, researchers, experts, contractors, IT experts and providers, credit or financial providers or institutions, actuaries, and their agents and subcontractors;
- Doctors, medical service providers and other providers and experts;
- Publicly available information such as those found on websites;
- Statutory or government organizations, bodies or agencies; and
- Your employer.

Additionally, the personal data you allowed us to collect may be used to:

- Protect, comply with and enforce legal and contractual rights and obligations;
- Exercise our legitimate interests in the insurance business;
- Manage business operations of ABIC which include reporting, storage and retrieval of data;
- Manage and prepare reports on incidents and accidents;
- Gather facts for data analytics of our products;

- Prevent, detect and investigate crime, including fraud and money-laundering or terrorist financing, and analyze and manage commercial risks (including but not limited to prevention and detection of loss of ABIC's proprietary and sensitive information); and
- To carry out other functions with your specific consent.

### **III. When do we collect Your Personal Data?**

Generally, we collect your Personal Data in 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;
- When you are contacted by, and respond to, our marketing representatives, agents and other service providers;
- When information was obtained through third-parties as mentioned in this Privacy Notice; 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.

#### **IV. How do we Process Your Personal Data?**

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

- all personal data are processed lawfully, fairly and in a transparent manner, in accordance with the data privacy principles of (1) transparency, (2) legitimate purpose, and (3) proportionality;
- all personal data are collected only for one or more specified, explicit and legitimate purposes and not processed in a manner incompatible with those purposes;
- all personal data are restricted to what is adequate, relevant and limited for those purposes;
- all personal data are kept accurate and up to date (and we take steps to erase or rectify inaccurate personal data);
- all personal data are kept for no longer than is necessary for those purposes; and
- all personal data are protected by appropriate technical and organizational security measures to prevent unauthorized or unlawful processing and accidental loss, destruction or damage.

#### **V. Sharing your Personal Data**

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

- With other companies and/or persons we hire to help us in delivering services to you.
- Enforcing our terms of use including, among others, our rights as creditor to customers availing of our insurance products, or such other applicable policies with respect to the services that we provide;
- To help us protect our rights or property;

- 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;
- Complying with legal requirements such as court orders; and
- When required by law or government authorities.

If necessary and appropriate, and subject to the provisions of any applicable law, we may share/transfer your Personal Data through secure means, to any of our business partner, investor, assignee or transferee (actual or prospective) to facilitate business asset transactions (which may extend to any merger, acquisition or any debt or asset sale) involving ABIC, whether located overseas or in the Philippines.

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.

#### **VI. How do we secure and protect your Personal Data?**

ABIC is committed to protecting the security of your personal data. We use a variety of security technologies and procedures, and have set up organizational security measures to safeguard the personal data that we collect from loss, theft, misuse, unauthorized or accidental access, modification, disclosure, alteration or destruction.

#### **VII. How do we store your Personal Data?**

ABIC may retain personal data for as long as necessary to provide the products and fulfill the transactions you have requested, or for other legitimate purposes such as complying with our legal obligations, resolving disputes, and enforcing our agreements. Because these needs can vary for different data types, the context of our interactions with you or your use of products, actual retention periods can vary significantly.

#### **VIII. What are Your Rights to Control your Personal Data**

To control your personal information, you can exercise the following Data Subject Rights

- a. to be informed of the processing of your personal data ;
- b. to object to or restrict the processing of your personal data;
- c. to access your personal data;
- d. to correct and rectify any error or inaccuracy on your personal data;

- e. to have your personal data erased or deleted in certain circumstances;
- f. to obtain a copy of personal data in a commonly used format or have it transferred to another controller; and
- g. to file a complaint and enforce the above-mentioned rights.

In recognizing these rights, we assure you that we will not disclose to third parties to use your personal data unless you give us your consent or we are required or allowed by law to do so.

You may send us a written request to the contact details provided at the end of this privacy notice to access your personal data and see the details, or if you want to make any correction of your personal data.

You may also complain to the National Privacy Commission if you have reasonable ground to believe that we mismanage your personal information.

## **IX. Other Important Privacy Information**

### **a. Changes to this statement**

ABIC may, from time to time, update this Privacy Notice to better protect your personal information and privacy, and ensure that this Privacy Notice is consistent with future developments, industry trends and / or any changes in legal or regulatory requirements of the National Privacy Commission. We advise you to check this Privacy Notice for updated information on the handling of your Personal Data if you visit our website: [www.alliedbankers.com.ph](http://www.alliedbankers.com.ph).

### **b. Warranties**

- i. You should ensure that all 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 agree to inform ABIC 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 as ABIC may reasonably require for the purposes of verifying the accuracy of the updated information or Personal Data.
- ii. If purchasing or transacting in behalf of other person(s), you hereby warrant that you are duly authorized to conduct transactions for and in the latter's behalf, and that you are duly authorized to give their information to ABIC;



- iii. You will advise all other person(s) in whose behalf you have acted, transacted with and/or purchased any product or service from ABIC of all the terms and conditions mentioned in all agreements.

**c. Contact details**

You can reach us out through the following means:

In person or in writing: Data Protection Officer, 17<sup>th</sup> floor, Federal Tower, Dasmarinas Street, Cor. Muelle de Binondo, Binondo, Manila

By phone: +63 (2) 8-245-2886

By email: [customercare@alliedbankers.com.ph](mailto:customercare@alliedbankers.com.ph)

Or if you wish to contact our Data Protection Officer, you can send an email to: [privacy@alliedbankers.com.ph](mailto:privacy@alliedbankers.com.ph)