

## **EWIBI PRIVACY STATEMENT**

East West Insurance Brokerage, Inc. (EWIBI) values the confidentiality of your personal data and is committed to safeguard your privacy. This Data Privacy Statement (“Statement”) complies with the Philippine Republic Act No. 10173 known as the Data Privacy Act of 2012 (DPA) and adheres to the privacy principles of transparency, legitimate purpose and proportionality.

This Statement details how EWIBI collects, protects, uses, processes, stores, transmits, discloses, retains, disposes and destroys information and when applying for, availing of or inquiring about our services through its insurance partners, such as, but not limited to, motor car insurance, fire insurance travel personal accident insurance, liability insurance such other products and services that EWIBI offers or may offer from time to time.

This Statement is primarily intended for individuals in the Philippines. When accessing the EWIBI’s website, digital and electronic banking and communication channels, and/or social media pages 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 jurisdiction.

### **How We Collect Information From You**

We collect your personal information through various interactions such as, but not limited to the following:

- When visiting and/or transacting at EastWest Bank stores/ EWIBI office ;
- When interacting with our employees, authorized representatives, agents and service providers;
- When inquiring about, applying for and availing of our products or services;
- When filling out application forms or other forms related to our products and services and enter into a transaction with us
- When browsing or using our website for your inquiries and other concerns;
- When participating in any surveys, market research, studies and the like;
- When recording your voice and video conversations with us;
- When capturing your images via CCTV and other similar recording devices when visiting EastWest Bank stores or EWIBI offices and/or when using other facilities ;
- When interacting with our third-party service providers, accredited merchants and utility companies

### **What Information We May Collect**

We may collect personal information and data, such as, but not limited to the following:

- Your name and other particulars, such as contact details, addresses, birthdate
- Specimen signature
- Government-issued IDs and ID details (such as TIN, SSS, GSIS, Driver's license, Passport, etc.)
- Privately-issued IDs and ID details (such as company/employment ID, school ID, etc.)
- Financial information (such as income, insurance, relationships with other banks and/or financial institutions, business interests and assets, financial statement, income tax return and the like)

- Employment details
- Voice and video recordings of our conversations with you
- Images captured via CCTV and other similar recording devices which may be observed when visiting EastWest Bank stores or EWIBI offices and/or other facilities
- Information provided to our third party service providers, accredited merchants and utility companies

When necessary, we may ask our third party service provider or EastWest Bank, its subsidiaries or affiliates, to directly verify with you the supplied information or request you to provide additional information in order to comply with the requirements of regulators, supervisory or administrative bodies of the government, tax authorities, or to comply with the order of courts of competent jurisdiction.

When you access our website or use any of our electronic communication platforms, we collect non-personal information such as those provided by the device you are using (e.g. your phone) which may include the IP address, operating system, type and version of browser and other machine-related identifiers.

### **What We Do with The Information We Gather**

We use the information collected to:

- Process, evaluate, facilitate and administer applications for our products and services, and transactions;
- Perform due diligence, including background investigation, credit investigation to verify your financial capacity, credit worthiness and the like;
- Provide you with information about our products or services,
- Manage your account and facilitate your transactions;
- Respond to your inquiries, fulfill requests, feedback and other concerns, and use these information to further improve our products and services;
- Communicate with you, by sending out welcome letters, statements for collection of premium, notifications, advisories, alerts, investigation and settlement of claims, and other forms of communication, whether written or using electronic or digital platform, necessary for continued use of our products and services;
- Provide you information on our products and services, marketing and sales offers, promotions, rewards, other features and benefits, and information about third parties which we think you may find interesting, through personalized customer touchpoints like EastWest Bank stores, call center, telemarketing, direct mail, e-mail, messaging, and other channels;
- Perform customer profiling, behavioral and transactional analyses, to understand customer needs, preferences and market trends, improve and offer suitable products and services, and enhance customer relationship;
- Conduct surveys, market research, studies and the like to review, evaluate, develop, and improve our products, services, policies and processes;
- Evaluate the effectiveness of marketing and sales programs and offers;

- Establish safeguards to identify, investigate and protect you from any unlawful activity, actual or suspected fraud or threats to our systems;
- Manage EWIBI operations, business continuity planning, and safety and security;
- Comply with EWIBI and EastWest Bank's obligations under the law and as required by government organizations such as, but not limited to, Insurance Commission, BSP and AMLC, SEC, NPC, BIR, DOLE, HDMF, PhilHealth, SSS, as well as those of other jurisdictions including the United States Foreign Account Tax Compliance Act (FATCA);
- Establish, exercise and defend EWIBI's legal rights;
- Comply with legal and regulatory requirements, 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;
- Comply with the requirements of audit and privacy assessments/ reviews;
- Comply with the required reporting disclosures under applicable laws and regulations; and
- Perform such other activities allowed by law or with your consent.

### **To Whom Do We Share Your Information With**

We take reasonable steps to enforce our privacy policy in EWIBI and make sure that the personal information we collect shall be kept strictly confidential. However, in order to provide you with products and services suitable to your needs, with your prior consent, we may share your information with:

- various units, offices and stores of EastWest Bank
- subsidiaries, affiliates, and companies of the Filinvest Group
- authorized/accredited agents, representatives and third-party service providers
- regulatory and government agencies as required or authorized by law
- lawyers and other professionals

We may share your personal information to external third parties for outsourced operation within the extent necessary to accomplish the purpose of use to enable us to deliver the products and services you required from us.

We will not sell, distribute or lease your personal information to third parties unless we have your permission or are required by law to do so.

Please refer to Annex A for the list of regulatory agencies/credit agencies to which we share your personal information with.

### **How We Protect Your Personal Information**

We are committed to ensuring that your information is secure. In order to prevent unauthorized access or disclosure, we have put in place suitable physical, electronic and operational procedures to safeguard and secure the information we collect.

- We keep and protect your personal data using a secured server behind a firewall, deploying encryption on computing devices and employing physical security controls.

- We restrict access to your personal data only to qualified and authorized personnel who hold your personal data with strict confidentiality.
- We are especially careful in our communications with minors and will not directly collect data from minors without the parents' or guardian's consent.

Our website may contain links to other websites of interest or other websites operated by third parties. EWIBI does not have control over these links and does not endorse or approve of the operators or the information, graphics and material on those websites. Therefore, we cannot be responsible for the protection and privacy of any information which you provide whilst visiting such sites. As such, sites are not governed by this Data Privacy Statement, it is important that you exercise caution and check into their own privacy statement.

A cookie is a small piece of information which a website stores on your web browser on your PC. A cookie is stored temporarily when you "Sign In" and is automatically destroyed when you close your browser.

We use traffic log cookies to identify which pages are being used and use this information for statistical analysis. This helps us analyze data about web page traffic and improve our website in order to tailor it to customer needs and thereafter the data is removed from the system.

Overall, cookies help us provide you with a better website by enabling us to monitor which pages you find useful and which you do not. A cookie does not give us access to your computer or any information about you other than the data you choose to share with us. You can choose to accept or decline cookies. If you choose to accept cookies, you will be able to take advantage of all the features of our website.

Non-identifiable web traffic data for the collection of technical information from devices that you use may include:

- Your internet protocol (IP) address
- The search terms you used
- The pages and internal links accessed on our site
- Demographics
- The date and time you visited the site, including frequency of visits
- Geolocation
- Your operating system; and
- Web browser type

### **How Long Do We Keep your Personal Information**

EWIBI reserves the right to retain your personal information for as long as necessary for the fulfillment of the purposes for which the information was obtained or for the establishment, exercise or defense of legal claims or for legitimate purposes or as provided by law until such time that the information is no longer required nor necessary to keep to comply with legal, regulatory or internal requirements.

## **Your Rights**

EWIBI respects your right to privacy under the Data Privacy Act as follows:

1. The right to be informed on the personal information that we collect and how it will be processed
2. The right to object to the processing of your personal information including processing for direct marketing, automated processing or profiling and to withhold consent to the processing in case of changes or any amendment to the information supplied or declared
3. The right to access or demand access to your personal information
4. The right to rectification and to dispute any inaccuracy or error in your personal information
5. The right to suspend, withdraw, order the blocking, removal or destruction of your information from EWIBI's system
6. The right to damages and to be indemnified for any damages sustained due to inaccurate, incomplete, outdated, false, unlawfully obtained or unauthorized use of personal information, taking into account any violation of your rights and freedom
7. The right to portability, to obtain a copy of such information in an electronic or structured format that is commonly used
8. The right to lodge a complaint before the National Privacy Commission

For further details, please refer to NPC's website: <https://privacy.gov.ph/mechanics-for-complaints/>.

We may charge a fee to cover administrative costs of verifying your request for information and for locating, retrieving, reviewing and copying any requested material or document.

## **Option to Opt-Out from Receiving Promotional Advertisements and Offers**

You may choose to opt-out from receiving promotional advertisements and offers by sending us an e-mail at [#EWIBI@eastwestbanker.com](mailto:#EWIBI@eastwestbanker.com).

## **Changes to our Data Privacy Statement**

It may be necessary for EWIBI to change its Data Privacy Statement from time to time to align with recent laws, rules and regulations. The revised version will be posted in our website: <https://www.ewbanker.com/EastWestInsuranceBrokerage> and will take effect immediately.

## **Contact Us**

For any inquiry, request or concern on this Data Privacy Statement or your personal information, you may visit any of our stores or offices or you may choose to call our Trunkline at (+632)8575-3888.

## Annex A: List of Regulatory Agencies and Entities to which we share your personal information

REF	NAME OF REGULATORY AGENCY/ ENTITIES/ PARTIES	PURPOSE(S) OF DATA SHARING	PERSONAL INFORMATION SHARED	INTENDED RECIPIENTS
1	Anti-Money Laundering Council (AMLC)	Regulatory Mandate	Customer Information Transaction Information	AMLC
2	Insurance Commission	Regulatory Mandate	Customer Information Transaction Information	Insurance Commission
3	External Auditors	Regular Audit	Customer Information Transaction Information	External Auditors
4	Lawyers	Legal purposes, Consultations, Opinion	Customer Information Transaction Information	Lawyers
5	Insurance Companies, Brokers, Re-insurers Adjusters, Surveyors	Underwriting requirements, policy issuance, claims investigation and settlement Other services	Customer Information Transaction Information	Insurance Companies, Brokers, Re-insurers

### List of Filinvest Group of Companies:

1. Filinvest Development Corporation
2. East West Rural Bank Inc.
3. East West Insurance Brokerage, Inc.
4. East West Ageas Life Insurance Corporation
5. East West Leasing and Finance Corporation
6. Quest Marketing and Integrated Services, Inc.
7. Assurance Solutions Insurance Agency
8. Pacific Sugar Holdings Corporation (PSHC)
9. FDC Forex Corporation (FFC)
10. Filinvest Mimosa, Inc.
11. Filinvest Land, Inc. (FLI)
12. Filinvest Alabang, Inc. (FAI)
13. Mactan Seascapes Services, Inc.

14. FDC Utilities, Inc. (FDCUI)
15. Filinvest Hospitality Corporation (FHC)
16. Corporate Technologies Incorporated
17. Chroma Hospitality, Inc.
18. Filinvest Development Cayman Islands
19. Countrywide Water Services, Inc.
20. Luzon International Premiere Airport Development Corporation
21. Professional Operations and Maintenance Experts Incorporated
22. Filinvest-Hitachi Omni Waterworks, Inc.