DATA PRIVACY NOTICE

Dear FCB Client,

Pursuant to the Data Privacy Act of 2012 and its Implementing Rules and Regulations, FCB hereby issues this Notice.

Protecting your personal data and information is important to us, however in order for us to give you better services and products, it is necessary for you to provide FCB with your personal data and information, including relevant documents and records. Rest assured, the FCB, its directors, officers and staffs have adhered to confidentiality principles and have designed strict security measures to prevent unauthorized access or disclosure of any of your personal data and information.

Aside from the information required by the Anti-Money Laundering Act and other applicable laws, Bangko Sentral Ng Pilipinas and other regulatory or governmental bodies, we shall collect from you, by various modes-personal inquiry, telephone call, mobile, SMS/text message, facsimile, email and other technological tools and development, the data and information that we believe to be relevant, adequate and required to understand your needs and for you and FCB to establish a relationship. These may include but not limited to names, identification particulars, contact details, employment information, family background, financial background, educational background, demographic data, or property or asset or credit information, photo/fingerprints, signature or handwriting. For further information or for information verification or confirmation or update for maintaining "know-your-customer" information, FCB may collect from or contact any person authorized by you, or third parties including your family members, friends, beneficiaries, attorneys, agents, beneficial owners if applicable, or partners, and other individuals. FCB may likewise share or transfer such data and information upon your or your attorney-in-fact's consent or when it is necessary to comply with any law, regulation, government requirement, treaty, agreement or policy or as required by or for the purpose of any court, legal process, examination, inquiry, audit or investigation of any authority.

Please be informed that we will retain and store your data and information even after the termination of our relationship as permitted by policy, regulation or law and subject to your rights under the Data Privacy Act.

For any questions, you may speak to Atty. Johnness Pasilbas-Batoy, Vice President - Legal/Data Protection Officer at 038-412-7310 local 4090 or contact thru email at jpasilbas@fcb.com.ph or thru mail in the below given address:

FIRST CONSOLIDATED BANK 0982 FCB Head Office Bldg., CPG North Ave., Taloto District, Tagbilaran City 6300 Bohol, Philippines

DATA PRIVACY AND PROTECTION STATEMENT

FCB has always built a high-trust relationship with its clients. To preserve the confidentiality of all data and information, FCB commits to the following:

- 1. FCB will only collect personal data and information that it believes to be adequate, relevant and required to understand the client's financial needs and to conduct FCB's business, as well as those in compliance with any law, regulation, government requirement, treaty, agreement or policy or as required by or for the purpose of any court, legal process, examination, inquiry, audit or investigation of any authority.
- 2. FCB will use the personal data and information to provide clients with better services and products.
- 3. FCB will not disclose, pass or share the personal data and information to any natural or juridical person unless FCB has the consent in a written, electronic or recorded form or evidence or is required by any law, regulation, treaty, agreement or policy, government agency or office or by the court, or in a legal process, examination, inquiry, audit or investigation of any authority.
- 4. FCB maintains strict security systems designed to prevent unauthorized access to the data and information and all FCB directors, officers and staff with permitted access to the data and information are specifically required to observe FCB's confidentiality policy and to perform their confidentiality undertakings.

FCB maintains its commitment to data privacy and protection. We thank FCB's clients for placing their inherent trust in us.