

## PRIVACY POLICY

BANANA FINTECH SERVICES CORPORATION (the “Company”, “Us”, and/or “We”) is committed to protecting and respecting your privacy.

### SCOPE OF POLICY

This policy and any additional terms of use incorporated by reference into the Terms of Use, applies to your access and use of the wireless service provided to you by the Purchaser of the router (the “Services”).

This policy sets out the basis on which any personal data we collect from you, or that you provide to us will be processed accordingly. Please read the following carefully to understand our views and practices regarding your personal data and how the Company will treat it.

#### 1. INFORMATION THAT MAY BE COLLECTED FROM YOU

- a.Submitted Information: The log in information which you provide, through which you access the Service, and/or the information you provide to Forms, including but not limited to: name, address, birthday, gender, mobile phone number, email address, and preferences.
- b.Additional information: If you contact the Company Service Center, the Company will collect information you provide about the problem you are reporting about the Service and may keep a copy of that information;
- c.Some information requested from you (e.g. surveys, opt-in advertising), will be optional and you do not have to respond to them;
- d.Information necessary to perform Know-Your-Customer (“KYC”) procedures in accordance with law and BSP rules, including: Name, date of birth, place of birth, e-mail, mobile number, present address, permanent address, nationality, government ID, photos, source of income, nature of work, employment details, signature.
- e.Details of your use of our Service including, but not limited to, location data, weblogs and other communication data and the resources that you access.
- f.Device information: Information about the mobile telephone, smart phone, hand held device, laptop, computer or any other device which you may use to access and use the Services (Device), including, where available, the Device's unique Device identifiers, operating system, browser type and mobile network information as well as the Device's telephone number if applicable, for system administration and to report aggregate information to our advertisers. The Device information may be associated with Submitted Information and such combined information will be treated as personal data in accordance with this policy for as long as it is combined.
- g.Location information: The information about your actual location may likewise be collected and processed.

- h. Log information: When you use the Service, certain information are automatically collected and stored in server logs, including but not limited to internet protocol (IP) addresses, internet Company (ISP), clickstream data, browser type and language, viewed and exit pages and date or time stamps.
- h. Transaction information: The information about your Transactions, Account activity, and Wallet activity shall be collected and stored by the System.

## **2. COOKIES AND SIMILAR TECHNOLOGIES**

The Company uses cookies (small text files placed on your device) and similar technologies to distinguish you from other users of the Service, and to help collect data. The text in a cookie often consists of a string of numbers and letters that uniquely identifies your computer, but it can contain other information as well. These cookies are used to provide you with a good experience when you use the Service, and to also allow the improvement of the Service. Cookies and similar technologies are used for several purposes including:

1. Sign-in and Authentication: When you sign in, we store a unique ID number, and the time you signed in, in an encrypted cookie on your device. This cookie allows you to move from page to page without having to sign in again on each page.
2. Interest-Based Advertising: We use cookies to collect data about your online activity and identify your interests so that we can provide advertisements that are most relevant to you. You can also opt out of receiving interest-based advertising from the use of the Service.
3. Analytics: We use cookies and other identifiers to gather usage and performance data.

## **3. WHERE WE STORE YOUR INFORMATION**

All information you provide to us is stored on our secure cloud servers. By joining and using the Service, you agree to this transfer, storing or processing. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy policy.

## **4. TRANSMISSION VIA THE SERVICE**

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted via the Service; any transmission is at your own risk. Once any information is received, strict procedures and security features are implemented accordingly to prevent unauthorized access. These involve RSA-based encryption and authentication and use of SSL certificates for data transmission.

You should ensure when using the Services that you do not submit any personal data that you do not want to be seen, collected or used by other users.

## **5. USES MADE OF THE INFORMATION**

The information collected and/or held about you may be used in the following ways:

- a. To process your Transactions, and to fulfill the Company's contractual obligations to you;
- b. To verify identity and Transactions;
- c. To perform the necessary KYC procedures and other regulatory requirements;
- d. To report aggregate or individual information to our advertisers or selected third parties that we work with (Third Parties) for consumer analysis and/or marketing.
- e. To provide you with information about goods and services that may be of interest to you, including those goods and services of Third Parties.
- f. Access and use of the application;
- g. Payment of your billing statements and other Services;
- h. Communication with you in relation to the website and our Services;
- i. Communication with you regarding any questions, concerns, or complaints that you may have in relation to your use of the website, avilment of our Services, and exercise of your data privacy rights;
- j. Improvement of the Service;
- k. Comply with statutory and regulatory requirements, including directives, issuances by, or obligations of the Company to any competent authority, regulator, supervisory body, enforcement agency, exchange, court, quasi-judicial body, or tribunal;
- l. Enable the Company to exercise sound corporate governance over its businesses, ensure that risks arising therefrom are duly identified, measured, managed and mitigated, and enhance risk assessment and prevent fraud;
- m. Conduct company audits or investigate a complaint or security threat;
- n. Other legitimate business purposes;
- o. Establish, exercise, or defend legal claims;
- p. Fulfill any other purposes directly related to the above-stated purposes.

You may only be contacted by us and/or Third Parties by electronic means (e-mail, SMS, or phone call) with information about goods and services.

If you do not want your data to be used this way, or to pass your details on to Third Parties for marketing purposes, you have the option not to use or partake in the Service. Access to the Service is only allowed when the End-User/s does so in accordance with the Terms of Use and this Privacy Policy, therefore if the End-User/s do not accept them then we will cease to provide the Services to them until and unless the same is duly accepted.

## **6. DISCLOSURE OF YOUR INFORMATION**

- a. We may disclose the information collected from you to any member of our group, subsidiaries, holding company and its subsidiaries, if any.
- b. We may disclose your personal information to third parties as specified in this privacy policy such as the Cash-In and Cash-Out service providers, Merchants, service providers engage in security and anti-fraud protection, bill collection, licensors, and others.
- c. In the event that we sell or buy any business or assets, we may disclose your personal data to the prospective seller or buyer of such business or assets.

- d. In case all or substantially all of our assets are acquired by a third party, the personal data we hold about our users will be one of the transferred assets.
- e. In case we are under a duty to disclose or share your personal data in order to comply with any legal or regulatory obligation or request.
- f. We may disclose your information in order to:
  - i. Enforce or apply the Terms, this Privacy Policy, terms and other agreements or to investigate potential breaches; or
  - ii. Protect the rights, property or safety of the Company, its other customers, or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.

## **7. THIRD PARTY SITES**

The Services we offer may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates (including, but not limited to, websites on which the Services are advertised). If you follow a link to any of these websites, please note that these websites and any services that may be accessible through them have their own privacy policies and that both the Purchaser and the Company shall be free and harmless and do not accept any responsibility or liability for these policies or for any personal data that may be collected through these websites or services, such as contact and location data. Please check these policies before you submit any personal data to these websites or use these services.

## **8. CHANGES TO PRIVACY POLICY**

Any changes made to this privacy policy in the future will be posted on this page and, where appropriate, notified to you by SMS or e-mail or notifying you of a change when log onto one of the Services Sites. The new terms may be displayed on-screen and you may be required to read and accept them to continue your use of the Services.

## **9. DATA SUBJECT RIGHTS**

You have the following rights under the DPA, which you may exercise at your discretion

### *1. The right to access personal information*

Under the DPA, it is possible for individuals to request access to any of their personal data held by the Company, subject to certain restrictions. A request for disclosure of such information is called a subject access request. Any such requests should be addressed to the Data Protection Officer.

### *2. The right to make corrections to personal information*

The DPA requires the Company to take reasonable steps to ensure that any personal data it processes is accurate and up-to-date. It is your responsibility to inform us of any changes to the personal information that you have supplied to us during the course of your engagement.

### *3. The right to object to the processing of personal information*

You have the right to object to the processing of his/her personal information, including processing for direct marketing, automated processing or profiling. You shall also be notified and be given an opportunity

to withhold consent to the processing in case of changes or any amendment to the information supplied or declared to you in this Data Privacy Statement. Please note that some of the personal data you have provided to us is necessary for us to comply with statutory and regulatory requirements, as well as the Company's administrative policies and is thus mandatorily required to be collected and processed. Withholding of your consent to the processing of certain personal data may prevent you from availing of certain benefits.

4. *The right to erasure or blocking of personal information*

You have the right to suspend, withdraw or order the blocking, removal or destruction of your personal information from our filing system.

5. *The right to be informed of the existence of processing of personal information*

You have the right to be informed whether personal information pertaining to you shall be, is being, or have been processed, including the existence of automated decision-making and profiling.

6. *The right to damages*

Upon presentation of a valid decision, the Company recognizes your right 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 freedoms as a data subject.

7. *The right to lodge a complaint before the NPC.*

## **10. CONTACT**

Questions, comments and requests regarding this privacy policy are welcomed and should be addressed to [support@bananapay.com.ph](mailto:support@bananapay.com.ph).