

MANULIFE BUSINESS PROCESSING SERVICES (Philippines)

PRIVACY POLICY

Manulife Business Processing Service's (MBPS) subsidiary of Manulife Financial, are committed to respect and safeguard your personal information. That commitment incorporates protecting the privacy of all personal information under our control. This privacy policy aims to ensure the adoption of appropriate standards for personal information protection in compliance with the Philippine Data Privacy Act of 2012 (the "Act") and its Implementing Rules and Regulations ("IRR").

While this privacy policy governs how we collect, use, disclose and retain personal information, we adhere to the principles of transparency, legitimate purpose and proportionality in handling both internal & external personal information.

How we **Collect** Personal Information:

- When you accomplish application forms, agreements and other related documents through any of our available channels (online forms and physical forms).
- When you request for a service or feedback on your applications.
- When you or your authorized representative(s) interacts with us.
- When you allow a third-party to share information with us or accounts you allow us to access.

How we **Use** Personal Information:

- To conduct background verification to confirm your identity and facilitate the processing of your application.
- To provide your personal data to Ministries, public agencies, statutory boards or other similar organizations;
- Retain and use the information relating to any matter which may arise in connection with your application, engagement and/or agreement with MBPS;
- To communicate with you in connection with changes, updates and opportunities;
- To maintain records and comply with our legal obligations.
- For customer support, including resolving and helping or responding to other inquiries, requests or investigation;
- To process your personal information for data analysis and for any other purposes in proportion to the declared purposes of the company.
- To comply with all regulatory requirements within and outside the Philippines including disclosures to judicial, regulatory, statutory boards or other similar entities.
- To manage the security and protection of Manulife employees and company, customer assets and ensure adherence to company policies.
- For disclosure to its subsidiaries and affiliates and other third parties globally as Manulife in its sole discretion deems necessary, for purposes described above.
- To engage the services of third parties globally as agents to carry out the activities described above.

To whom we **Disclose** Personal Information:

- People, financial institutions, affiliate, and other parties we work with to administer the products and services we provide
- Authorized employees, agents, and representatives who need the information to complete their duties for us
- Your advisor and any agency we work with that has direct or indirect supervisory authority over your advisor, and their employees
- Any person or organization you give consent to
- People who are legally authorized to view your personal information
- Service providers who need this information to perform their services for us. Examples of the services include: data processing, programming, data storage, market research, printing and distribution services, and investigative agencies.
- People, organizations, and investigative bodies who work to prevent, detect, or investigate suspected fraud, breaches of agreement, or contravention of law.
- People, organizations, and service providers in jurisdictions within or outside Philippines. They are therefore subject to the laws of those provinces or jurisdictions.

What your Privacy Rights are:

- **Be informed** on the nature, purpose and extent of the processing of your personal data;
- **To access** the information, you have given and be furnished a copy thereof;
- **To correct, rectify** or supplement information should any data be found to be inaccurate or incomplete;
- **To suspend, withdraw or object** to the processing of your personal data;
- **To order the erasure, blocking, removal or destruction** of your personal data from the company's filing system upon discovery of substantial proof that the personal data are already incomplete, outdated, false, unlawfully obtained or are no longer necessary for the purposes which they were collected;
- **Be indemnified** for damages suffered due to the violation of the lawful processing of your personal data or your rights as a data subject; and
- **To obtain a copy of your personal data** in an electronic and structured format.
- **To file a complaint** if you feel that your personal information has been misused, maliciously disclose or improperly dispose or that any of your privacy rights have been violated.

How we Safeguard Personal Data:

We take the security of your personal information seriously and have implemented technical, organizational, and physical security measures that are designed to protect your information from unauthorized or fraudulent access, alteration, disclosure, misuse, and other unlawful activities. These are also designed to protect your information from other natural and human dangers. We effectively put the following safeguards to ensure the confidentiality, integrity and availability of your personal information:

- We keep and protect your information using a secured server behind a firewall, encryption and security controls;
- We keep your information only for as long as necessary for us to (a) for our legitimate business purposes, (b) to comply with pertinent laws, and (c) for special cases that will require the exercise or defense of legal claims and for a maximum retention period stated in Manulife Global Retention Policy.
- We restrict access to your information only to qualified and authorized personnel who are trained to handle your information with strict confidentiality;
- We undergo regular audits and rigorous testing of our infrastructure's security protocols to ensure your data is always protected;
- We promptly notify you and the competent data protection authority, when sensitive personal data that may, under the circumstances, be used to enable identity fraud are reasonably believed to have been acquired by an unauthorized person;
- We let you update your information securely to keep our records accurate.

Consent to Data Processing:

- I hereby agree and consent that Manulife Business Processing Services., may collect, use, disclose, store and process my given personal and sensitive personal information and/or otherwise provided by me or possessed by Manulife Business Processing Services.
- The purposes listed in the above clauses may continue to apply even in situations where my relationship with Manulife Business Processing Services. (for example, pursuant to a contract) has been terminated or altered in any way, for a reasonable period thereafter (including, where applicable, a period to enable Manulife Business Processing Services. to enforce its rights under any contract with me).
- Nevertheless, Manulife Business Processing Services., respects my privacy and assures me that my personal data will be kept securely according to Data Privacy Act of 2012.
- **If transacting and/or acting in behalf of other person(s)**, I hereby warrant that I am duly authorized to perform such acts and that I am duly allowed to give their information to Manulife Business Processing Services. I hereby bind myself to advise all other persons in whose behalf I have acted or transacted with of all the terms and conditions herein.
- **If the Personal Information was provided by a minor** or one who is not legally capable of entering into contractual transactions without parental or guardian consent, the parent or guardian shall be responsible in giving the consent required under Manulife Business Processing Services. Data Privacy Policy and in correcting any information given or in informing Manulife Business Processing Services. that the information should be disregarded or deleted.
- I agree that my consent will remain in place until my withdrawal by officially notifying Manulife Business Processing Services.
- I have read this form, understood its contents and consent to the processing of my personal data. I hereby warrant that all personal and sensitive information given by me are true and correct to the best of my knowledge, freely and voluntarily given to the company for above-mentioned purposes. I understand that my consent does not preclude the existence of other criteria for lawful processing of personal data and does not waive my rights under the Data Privacy Act and other applicable laws.

- I shall hold Manulife Business Processing Services. free and harmless from any liability that may arise as a result of the authorization given above.

Contact Us:

Should you have questions or concerns in relation to our handling of your Personal Data or our Privacy Policy or wish to exercise any of your rights as described above please contact us via the details as described below:

Data Protection Officer
Manulife Business Processing Services

Manulife Building,
UP North Science & Technology Park, Commonwealth Ave.,
Diliman, Quezon City,
Metro Manila, Philippines 1101
Email: MBPS_Privacy MBPS_Privacy@manulife.com

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