

DATA PRIVACY STATEMENT

GENERAL STATEMENT

Kasagana-ka Mutual Benefit Association, Inc. (“we”, “our”, “us”, “platform”), respect your personal data privacy. We treat your personal information in full confidentiality and with strict adherence to the principles of privacy as required by Republic Act No. 10173, otherwise known as the Data Privacy Act (DPA) of 2012, and its Implementing Rules and Regulations (IRR).

This Data Privacy Statement details how Kasagana-ka Mutual Benefit Association, Inc. uses and protects personal data to obtain the consent of the data subject. It also covers the privacy practices for our members who apply for and obtain products and services from us, such as, but not limited to, insurance, premium payments, and other such products and services that Kasagana-ka Mutual Benefit Association, Inc. may offer.

Before continuing to use the platform, please take time to read this Statement on how we process your personal information. As used in this Privacy Notice, the term “personal information” includes “sensitive personal information” and “privileged information” as defined in Section 3 of R.A. 10173.

OUR PRIVACY PRACTICES

The privacy practices described in this Statement are primarily intended for individuals in the Philippines and are designed to comply with the provisions of the National Privacy Commission (NPC) and Insurance Commission (IC). When accessing our mobile application, you acknowledge and agree that your information may be collected, processed, and transferred within the Philippines following legal and regulatory standards for data protection that may differ from your current jurisdictions. We have implemented appropriate and reasonable security measures to protect your personal information and maintain the integrity, availability, and confidentiality of it.

HOW WE COLLECT YOUR DATA

Providing us with your personal information is voluntary. However, if you refuse to share or withdraw your personal data, you may not be able to access some of our platform’s services.

WHAT INFORMATION DO WE COLLECT?

To provide the member with Kasagana-ka Mutual Benefit Association, Inc. financial and non-financial products and services and/or to implement member-requested transactions Kasagana-ka Mutual Benefit Association, Inc. shall collect personal information from the member, through several means, including but not limited to the following:

- Name
- Age
- Date/Place of Birth
- Gender
- Marital Status
- Nationality
- Address and Contact Details (Home/Business);
- Source of Income;
- Legal Dependents Information (name, birthday, gender, relationship to member)
- Beneficiary/ies Information (name, birthday, gender, relationship to member)
- Electronic Signature;
- Valid IDs and Photos;
- Birth Certificate
- Identification Numbers (HDMF/SSS/TIN/SSS/PhilHealth)
- Membership Information (certificate number, branch, center)
- Claimant Details (application type, name, contact number, email, claimant type, relation to member)

As part of our continuous enhancements of our platform, products, and services, we may occasionally request additional information beyond the aforementioned details.

HOW WE PROCESS YOUR INFORMATION

Kasagana-ka Mutual Benefit Association, Inc. uses your personal information to provide the products and services that you have availed or intend to avail from Kasagana-ka Mutual Benefit Association, Inc. including but not limited to the following purposes:

- For administrative, operational, and audit management
- Generation of monthly reports
- Generation of membership certificate
- Review, evaluate, and manage new membership applications and existing member status.
- Data analysis for developing new insurance products and services for the members
- Social marketing and member-engagement

WHEN DO WE COLLECT PERSONAL INFORMATION?

Kasagana-ka Mutual Benefit Association, Inc. collects personal information through, but not limited to, any of the following:

- Electronic Application Form through the Kasagana-ka Mutual Benefit Association, Inc. mobile app
- PersonL and/or telephone conversation with Kasagana-ka Mutual Benefit Association, Inc. field/agent officer
- Accomplishment and/or signing of forms/documents

WHOM DO WE SHARE YOUR PERSONAL INFORMATION?

We may share your personal information with our subsidiaries, affiliates, and third parties, including members of Kasagana-ka Mutual Benefit Association, Inc. for the purposes above and with an obligation of confidentiality. Your personal information may similarly be disclosed to government agencies, supervisory bodies, tax authorities, or courts of competent jurisdictions for purposes of complying with regulations which Kasagana-ka Mutual Benefit Association, Inc. and may be subject to such as Republic Act No. 9160 otherwise known as the Anti-Money Laundering Act of 2001 or RA 10607 Amended Insurance Code, among others.

HOW DO WE KEEP YOUR INFORMATION SAFE?

We have implemented appropriate and reasonable technical and organizational security measures designed to protect the security of any personal information we process. Its employees, agents and representatives, shall handle personal information with utmost care and adhere to the implemented organizational, physical, and technical security measures to maintain the confidentiality, integrity, security, and availability of all personal information under its custody.

HOW WE MAINTAIN YOUR DATA

We store your personal information through Google Cloud. You may request access to your personal information, have it corrected, edited, erased, or block its processing. We will consider your request in accordance with law. Only authorized Kasagana-ka Mutual Benefit Association, Inc. personnel and partner developer has access to this personal information.

HOW LONG DO WE KEEP YOUR INFORMATION?

We will only keep your personal information for as long as it is necessary for the purposes set out in this privacy notice for a period no longer than five years from the date of the resignation/termination of your account or of the specific transaction with

Kasagana-ka Mutual Benefit Association, Inc. unless a longer retention period is required or permitted by law.

YOUR RIGHTS AS DATA SUBJECT UNDER DATA PRIVACY ACT

Data subjects have the following rights:

- Right to be informed;
- Right to object;
- Right to access;
- Right to rectify or correct erroneous data;
- Right to erase or block;
- Right to secure data portability;
- Right to indemnified for damages; and
- Right to file a complaint.

To do so, the member or data subject must inform the Kasagana-ka Mutual Benefit Association, Inc., its employees, agents, and representatives should there be any alterations, deletions, and questions with their data. It is important to note that any decisions made by Kasagana-ka Mutual Benefit Association, Inc. regarding providing access, correcting or erasing data, and addressing objections to data processing are always subject to relevant laws and regulations, such as the DPA, its implementing rules and regulations, and other issuances by the NPC and IC.

RISKS INVOLVED

We recognize the risks involved in the processing of personal information, such as, but not limited to, exposure to malware, ransomware, computer viruses, or unauthorized access. However, we are putting in place appropriate physical and technical security measures to minimize, if not completely avoided, the danger of a personal data breach.

HOW TO CONTACT US

Should you have any inquiries, feedback, and/or complaints, you may reach the Data Protection Officer (DPO) through the following contact details:

Kasagana-ka Mutual Benefit Association, Inc.

Address: #5 Matimpiin Street Barangay Pinyahan, Quezon City Philippines

Telephone: (63-2) 8990-7915 / 7799-5518

Email: kasaganaka.mba@gmail.com

CHANGES TO OUR PRIVACY STATEMENT

From time to time, it may be necessary for the Kasagana-ka Mutual Benefit Association, Inc. to revise this document. Any revision made to this document shall be communicated via posting in the MBA website, email or mobile app. Any change will not be applied and will not alter how the Kasagana-ka Mutual Benefit Association, Inc. handles previously collected personal data without obtaining your consent, unless required by law.

CONSENT

By using this platform, I agree to the platform collecting, generating, utilizing, processing, storing, and retaining personal data for the above-mentioned purposes.