

For Cardmembers in the Philippines  
**Philippine Annex - Privacy Policy Addendum**

The following also apply to Philippine residents or Philippine nationals.

**1. Personal Information Collected and Manner of Collection**

Personal Data	Manner of Collection	Purpose
Cardholder Information: - Email Address - Card Number	Campaign Registration Process	<ul style="list-style-type: none"> <li>- The information collected is used to implement the campaign.</li> <li>- To process the application, validate eligibility, provide notices to the cardholder, process cashback, and implement other terms and conditions of the campaign.</li> <li>- Contact the registrant in case of cancellation, request for information or other inquiries and request by the cardholder in relation to the campaign.</li> <li>- Marketing and data analysis</li> <li>- Monitor and update cardholder on campaign participation</li> <li>- Exercise of data subject rights</li> </ul>
Transaction Information - Card Number - Name of Merchant - Location of Merchant - Transaction Date - Amount of Transaction	Whenever the card is used in a transaction with a merchant	<ul style="list-style-type: none"> <li>- To confirm eligibility of transactions in relation to the campaign</li> <li>- To process cashback for the transaction</li> <li>- Marketing and data analysis</li> <li>- Campaign performance</li> <li>- Improvement and development</li> </ul>

		of products and services
Support Information - Cardholder Name - Phone Number - E-mail address - Card Number - Card Validity Period	When cardholder contacts customer support, or the Data Privacy Officer	<ul style="list-style-type: none"> <li>- To process and respond to cardholder's request or inquiry.</li> <li>- To be able to contact and respond to cardholder's query or request</li> <li>- To perform KYC to validate cardholder's information and confirm identity</li> </ul>

## 2. Disclosure to Third Parties

The Company may share your personal information or sensitive personal information (collectively "**Personal Data**"), as applicable, with third parties in the instances provided under Clause 5 of the Policy.

Whenever the Company shares your Personal Data with a third party, the Company shall, in accordance with Republic Act No. 10173 or the Data Privacy Act of 2012 ("**Philippine Data Privacy Act**"), use contractual or other reasonable means to ensure that proper safeguards are in place to maintain the confidentiality, integrity and availability of the personal data processed, and prevent their use for unauthorized purposes.

## 3. Disclosure of Automated Profiling or Automated Decision Making

As part of the Company's continued efforts to develop its products and services, the Company uses data analytics, profiling and artificial intelligence to analyze your behavior, usage and predict products and services which best fit your wants and needs.

## 4. Disclosure of storage of Personal Information outside the Philippines

Your Personal Data may be transferred outside of the Philippines to the Company's cloud service providers or to the Company's servers in Japan, in each case in accordance with applicable laws. The Company will take reasonable measures to maintain the security and integrity of the Personal Data during transfer and at its final location or storage.

## 5. Retention of Personal Information

The Company will store and retain your Personal Data only for the periods provide under Clause 4 of the Policy. The Company may also retain your information to allow it to comply with any legal obligation, for a legitimate business interest taking into consideration any potential harm to you, or for such other cases authorized or required

by law.

## **6. Data Subject Rights**

In accordance with the Philippine Data Privacy Act, you have the right to be informed about the personal information collected by the Company and the manner in which it is used.

In addition, you have the right:

- (1) To request access to the personal information collected by the Company about you, provided that such access may not adversely compromise the rights and freedoms of others, in accordance with applicable law.
- (2) To request rectification of your information in case of inaccuracies or to update information the Company has stored or collected about you. The Company may require proof of identity and other additional information to verify your ownership of the account and the validity of your request.
- (3) To request for deletion or removal of your information if your information is no longer necessary to deliver the service (i.e. you have deleted your account), or such other legal grounds as provided by law. The Company may retain your information even after such request if such information is required by applicable law or regulation such as when information is required by government agencies for mandatory reporting.
- (4) To request the restriction of the processing or use of your personal information.
- (5) To request the provision of your personal information in a structured, commonly used, machine-readable format.
- (6) To file a complaint if there is a violation of your rights as a data subject.

As part of the Company's objective to serve our customers better, the Company encourages you to raise any such concerns with our Data Protection Officer at [jcbinter-eudataprotection@info.jcb.co.jp](mailto:jcbinter-eudataprotection@info.jcb.co.jp). The Company shall endeavor to address your concerns within the reasonable periods required by applicable laws and regulations.

## **7. Inquiries and Exercise of Rights**

If there are any questions, comments or request for exercise of any of your right under the Policy or this Addendum, you may contact our Data Protection Officer at [jcbinter-eudataprotection@info.jcb.co.jp](mailto:jcbinter-eudataprotection@info.jcb.co.jp).