

JUDICIARY SAVINGS & LOAN ASSOCIATION, INC.

DATA PRIVACY NOTICE

In compliance with the Data Privacy Act of 2012 (Republic Act No. 10173), the JUSLA would like to inform our valued members of the following:

Processing of Personal Data

A. Collection

In processing your membership and loan application, the JUSLA collects the basic contact information of members including their full name, permanent address, present address, office address, e-mail address, contact number, birthdate, birth place, civil status, spouse's name, sex, nationality, TIN, GSIS No., Phil ID No., employment status, date of appointment, monthly gross income, beneficiaries, photo, signature and sources of funds.

B. Use

The collected personal information shall be utilized solely for documentation and loan processing based on existing laws and regulations of the BSP.

C. Storage, Retention and Destruction

The Association will ensure that personal data under its custody are protected against accidental or unlawful destruction, alteration, and disclosure as well as against any other unlawful processing. It will also supplement appropriate security measure in storing collected personal information depending on the nature of the information. All information shall be retained until 10 years after termination of membership. Thereafter, all hard and soft copies of personal information shall be disposed and destroyed through secured ways:

The Association shall ensure that personal data shall be disposed of properly in a way that the same be unreadable (for paper) or irretrievable (for digital records). It shall include in its procedure the use of degaussers, erasers and physical destruction of devices to secure the disposal of computer equipment, disk servers, desktop computers and mobile phones at end-of-life.

D. Access and Correction

You have the right to ask for a copy of any personal information we hold about you, as well as to ask for it to be corrected if you think it is wrong. To do so, please contact our Data Protection Officer, Mr. Bin Gui A. Uy, through the following email address: dpo@jusla.com.ph.

E. Disclosure and Sharing

All employees and personnel of the Association shall maintain the confidentiality and security of all personal data that come to the knowledge and possession, even after resignation, termination of contract, or other contractual relation. Personal data under the custody of the Association shall be disclosed only pursuant to or lawful purpose and to authorized recipient of such data.

Consent

The consent of the member is being sought in every form (e.g., Membership Application Form, Updating Membership Information Form and Loan Application Form) for the processing of personal information. The consent however will automatically expire ten (10) years from the member's last transaction (termination of membership) with JUSLA. The disposal of electronic and physical records relating to member's personal information can be done in accordance with existing laws and regulations.

Rights under the Data Privacy Act

Every member has the following rights:

1. Right to be Informed

- 1.1 The data subject has a right to be informed whether personal data pertaining to him or her shall be, are being, or have been processed, including the existence of automated decision-making and profiling.
- 1.2 The data subject shall be notified and furnished with information indicated hereunder before the entry of his or her personal data into the processing system of the Association, or at the next practical opportunity:
 - 1.2.1 Description of the personal data to be entered into the system;
 - 1.2.2 Purpose for which they are being or will be processed, including processing for direct marketing, profiling or historical or statistical purposes;
 - 1.2.3 Basis for processing, when processing is not based on the consent of the data subject;
 - 1.2.4 Scope and method of the personal data processing;
 - 1.2.5 The recipient or classes of recipients to whom the personal data are or may be disclosed;
 - 1.2.6 Methods utilized for automated access, if the same is allowed by the data subject, and the extent to which such access is authorized, including meaningful information about the logic involved, as well as the significance and the envisaged consequences of such processing for the data subject;
 - 1.2.7 The identity and contact details of the personal data controller or its representative;

1.2.8 The period for which the information will be stored; and

1.2.9 The existence of their rights as data subjects, including the right to access, correction, and object to the processing, as well as the right to lodge a complaint before the Commission.

2. Right to Object

The data subject shall have the right to object to the processing of his or her personal data, including processing for direct marketing, automated processing or profiling. The data subject shall also be notified and given an opportunity to withhold consent to the processing in case of changes or any amendment to the information supplied or declared to the data subject in the preceding paragraph.

When a data subject objects or withholds consent, the Association shall no longer process the personal data, unless:

2.1 The personal data is needed pursuant to a subpoena;

2.2 The collection and processing are for obvious purposes, including, when it is necessary for the performance of or in relating to a contract or service to which the data subject is a party, or when necessary or desirable in the context of an employer-employee relationship between the Association and the data subject; or

2.3 The information is being collected and processed as a result of a legal obligation.

3. Right to Access

The data subject has the right to reasonable access to, upon demand, the following:

3.1 Contents of his or her personal data that were processed;

3.2 Sources from which personal data were obtained;

3.3 Names and addresses of recipients of the personal data;

3.4 Manner by which such data were processed;

3.5 Reasons for the disclosure of the personal data to recipients, if any;

3.6 Information on automated processes where the data will, or is likely to, be made as the sole basis for any decision that significantly affects or will affect the data subject;

3.7 Data when his or her personal data concerning the data subject were last accessed and modified; and

3.8 The designation, name or identity, and address of the Association.

4. Right to Rectification

The data subject has the right to dispute the inaccuracy or error in the personal data and have the Association correct it immediately and accordingly, unless the request is vexatious or otherwise unreasonable. If the personal data has been corrected, the Association shall ensure the accessibility of both the new and the retracted information and the simultaneous receipt of the new and the retracted information by the intended recipients thereof: Provided, that recipients or third parties who have previously received such processed personal data shall be informed of its inaccuracy and its rectification, upon reasonable request of the data subject.

5. Right to Erasure or Blocking

The data subject shall have the right to suspend, withdraw or order the blocking, removal or destruction of his or her personal data from the Association's filing system.

5.1 This right may be exercised upon discovery and substantial proof of any of the following:

5.1.1 The personal data is incomplete, outdated, false or unlawfully obtained;

5.1.2 The personal data is being used for purpose not authorized by the data subject;

5.1.3 The personal data is no longer necessary for the purposes for which they were collected;

5.1.4 The data subject withdraws consent or object to the processing, and there is no other legal ground or overriding legitimate interest for the processing;

5.1.5 The personal data concerns private information that is prejudicial to the data subject, unless justified by freedom of speech, of expression, or of the press or otherwise authorized;

5.1.6 The processing is unlawful; and

5.1.7 The Association or personal information processor violated the rights of the data subject.

5.2 The Association may notify third parties who have previously received such processed personal information.

6. Right to Damages

The data subject shall be indemnified for any damages sustained due to such inaccurate, incomplete, outdated, false, unlawfully obtained or unauthorized use of personal data, taking into account any violation of his or her rights and freedoms as data subject.

7. Transmissibility of Rights of the Data Subject

The lawful heirs and assigns of the data subject may invoke the rights of the data subject to which he or she is an heir or an assignee, at any time after the death of the data subject, or when the data subject is incapacitated or incapable of exercising the rights as enumerated in the immediately preceding section.

8. Right of Data Portability

Where his or her personal data is processed by electronic means and in a structured and commonly used format, the data subject shall have the right to obtain from the Association a copy of such data in an electronic or structured format that is commonly used and allows for further use by the data subject. The exercise of this right shall primarily take into account the right of data subject to have control over his or her personal data being processed based on consent or contract, for commercial purpose, or through automated means. The NPC may specify the electronic format referred to above, as well as the technical standards, modalities, procedures and other rules for their transfer.

9. Limitation of Rights

The immediately preceding sections shall not be applicable if the processed personal data are used only for the needs of scientific and statistical research and, on the basis of such, no activities are carried out and no decisions are taken regarding the data subject: *Provided*, that the personal data shall be held under strict confidentiality and shall be used only for the declared purpose. The said sections are also not applicable to the processing of personal data gathered for the purpose of investigations in relation to any criminal, administrative or tax liabilities of a data subject. Any limitations on the rights of the data subject shall only be to the minimum extent necessary to achieve the purpose of said research or investigation.