

DATA PRIVACY POLICY OF SALMON BANK (RURAL BANK) INC.

Introduction

At Salmon Bank (Rural Bank) Inc. (the "Bank"), we are committed to protecting and respecting your privacy. This Data Privacy Policy explains how we collect, use, store, and safeguard your personal data in compliance with the Data Privacy Act of 2012 (Republic Act No. 10173) and other applicable laws and regulations.

1. Information We Collect

We collect personal information that you provide to us when you use our services, including but not limited to:

- Full name, date of birth, gender, and marital status
- Contact details, including phone number, email address, and physical address
- Identification documents (e.g., government-issued IDs, TIN, etc.)
- Financial information, including account details, transaction history, and income information
- Employment details and other information necessary to assess creditworthiness
- Other information that may be required for the provision of banking services or as mandated by law

2. Purpose of Collection

We collect and process your personal data for the following purposes:

- To provide you with banking products and services, including account opening, loan processing, and transaction management
- To comply with legal and regulatory requirements, such as Anti-Money Laundering (AML) and Know Your Customer (KYC) obligations
- To manage our relationship with you, including addressing inquiries and concerns
- To enhance customer experience through tailored services and marketing
- For security purposes and to prevent fraud or unauthorized activities

3. Data Sharing and Disclosure

We will not share your personal data with third parties without your consent, except in the following circumstances:

- With regulatory authorities, government agencies, and other third parties as required by law or regulation
- With service providers and partners who assist us in operating our services, provided they also comply with applicable data privacy laws
- When necessary for fraud prevention or the investigation of illegal activities

4. Data Security

We take appropriate technical, organizational, and physical measures to protect your personal data from unauthorized access, use, alteration, or destruction. This includes encrypting sensitive data, implementing access controls, and conducting regular security audits.

5. Retention of Personal Data

Your personal data will be retained only for as long as necessary to fulfill the purposes for which it was collected, or as required by applicable laws, regulations, and internal policies.

Once your personal data is no longer necessary for such purposes, or upon the expiration of the relevant retention period, it will be securely deleted, destroyed, or anonymized in a manner that prevents further processing, unauthorized access, or disclosure, consistent with the standards prescribed by the National Privacy Commission (NPC) and other regulatory authorities.

6. Your Rights

As a data subject, you have the following rights under the Data Privacy Act:

- The right to be informed about the collection and processing of your personal data
- The right to access your personal data

- The right to correct inaccuracies in your personal data
- The right to object to or withdraw consent to processing of your personal data
- The right to file complaints with the NPC in case of violations of your rights

To exercise your rights or for inquiries related to your personal data, you may contact our Data Protection Officer at compliance-rb@salmon.ph.

7. Updates to the Privacy Policy

We may update this Data Privacy Policy from time to time to reflect changes in our practices, legal requirements, or services. Any updates will be posted on our website or communicated to you through appropriate channels.

Contact Us

If you have any questions or concerns about this Data Privacy Policy, or if you wish to exercise any of your rights as a data subject, please contact our Data Protection Officer at:

Salmon Bank (Rural Bank) Inc.

F. Gomez Street, Poblacion, Brgy. Malusak, City of Sta. Rosa, Laguna 4026

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