



1. RCBC ePiso

The ePiso is an electronic money instrument redeemable only at face value. It is not a depository account hence, is not covered by the Philippine Deposit Insurance Corporation (PDIC) and it shall not earn interest nor monetary rewards and other similar incentives convertible to cash, nor shall any monetary amount be purchased at a discount. It is subject to the rules and regulations of the Bangko Sentral ng Pilipinas (BSP) and the Anti-Money Laundering Act (AMLA).

2. GLOSSARY

- **Biller** – refers to any RCBC accredited company authorized to accept bills payment using the Service.
- **Distributor** - refers to an RCBC accredited business entity that is authorized to distribute the ePiso to its sub-distributor and agents.
- **Merchant** – refers to a business establishment which accepts payments for the purchase of goods and services using the ePiso
- **Message** – refers to communication message sent through the SMS, Facebook Messenger or other Phone Messaging App.
- **Mobile App / Mobile Application** - application software stored in mobile device that serves as the interface between the subscriber and his ePiso mobile application. ePiso subscriber can use its mobile application to store, manage and use their ePiso funds.
- **Peso Value**-- refers to the equivalent monetary value in Philippine Peso (Php) used as a basis for all account transactions in the Philippines.
- **Purchase** - refers to a payment transaction by the Subscriber using the ePiso in exchange of goods or services.
- **Short Message Services (SMS)** – refers to a communications protocol allowing the interchange of short text messages between mobile telephone devices.
- **Sub-Distributors and Agents** - refers to ePiso subscribers linked to a distributor for business to business transactions. The Sub-Distributor and Agent can also perform ePiso services for the consumers and merchants such as: cash-in and cash-out.
- **Subscriber** – refers to an individual who uses the RCBC ePiso and whose name appears on the online form, or signed enrollment form or application form, as may be applicable.

3. EPISO MOBILE APPLICATION

The RCBC ePiso mobile application will be used to store, manage and use ePiso. It can be downloaded and activated using any mobile device. The ePiso subscriber is then required to completely fill-out the registration form via the Mobile App. The ePiso mobile application has the following types based on the registration:

- Distributor – is an accredited ePiso distributor. A distributor funds his RCBC deposit account and request conversion to ePiso for distribution its sub-distributors. A distributor can also collect payments from its sub-distributors using ePiso mobile application.
- Sub-Distributor – can download ePiso mobile wallet application and distribute ePiso to agents and merchants. . A sub-distributor can also collect payments from its agents or merchants using ePiso mobile application.
- Agent – can download the ePiso mobile wallet application and distribute ePiso to merchants. . An agent can also collect payments from its merchants using ePiso mobile application.
- Merchant – can download the ePiso mobile wallet application and provide services to consumers as cash-in and cash-out, accept ePiso payments and bills payment.
- Consumer - can download the ePiso mobile wallet application and ePiso to purchase, bills pay and fund transfer among other. A consumer can request for as cash-in and cash-out from Merchants.

Each ePiso mobile application type has its distinct feature and functionality available to the user role.

For Distributors

- Send Payment Collection Notice to Sub-Distributors
- Receive ePiso payment from Sub-Distributors
- Receive and Process ePiso request from Sub-Distributors
- Distribute ePiso to Sub-Distributors
- Process Cash Out Request from Sub-Distributors
- View Transactions

For Sub-Distributors and Agents

- Send Payment Collection Notice to Merchants or Agents
- Receive Payments from Merchants or Agents
- Request ePiso from Sub-Distributor or Distributor
- Process Cash Out for Merchants or Agents
- Process Requests for ePiso from Merchants or Agents
- Cash Out from Sub-Distributor or Distributor
- Pay Supplier
- View Transactions

For Merchants

- Receive Payments
- Pay Bills
- Request Cash In from other Merchants
- Process Cash-In for Consumers/Merchants
- Process Cash-Out for Consumers and other Merchants
- Transfer of funds from ePiso wallet to another ePiso wallet (FULL WALLET ONLY)
- Cash-Out (FULL WALLET ONLY)
- Pay Supplier (FULL WALLET ONLY)
- View Transactions

For Consumers:

- Buy from Merchants
- Pay Bills
- Request Cash In from Merchants
- Transfer of funds from ePiso wallet to another ePiso wallet (FULL WALLET ONLY)
- Cash-Out (FULL WALLET ONLY)
- View Transactions

4. ENROLLMENT and ELIGIBILITY

To access the ePiso you must have an eligible Mobile Device and our mobile application. We may determine, in our sole discretion, which Mobile Devices are eligible for the ePiso mobile application. You must also comply with any security procedures and policies we may establish from time to time for accessing the ePiso mobile application.

Use of the ePiso mobile application requires a connection to a wireless data network. Depending on your agreement with your mobile service provider, you may incur charges for accessing the ePiso mobile application.

5. DISTRIBUTE / CASH-IN

- A EPISO WALLET Consumer subscriber can cash-in Peso Value via accredited Agents or Merchants.
- A EPISO WALLET Distributor can only cash-in through RCBC.
- A EPISO WALLET Sub-Distributor or Agent can only cash-in through its authorized Distributor or Sub-Distributor.
- Consumers and Merchants can request cash-in to any RCBC EPiso Agents or Merchants
- Sub-Distributor and Agents can request cash-in from their Distributors
- Distributors can request ePiso from RCBC by converting its deposit account to ePiso

RCBC may impose minimum and/or maximum amounts per load, per account depending on business needs and applicable law, rules and regulations.

6. CASH-OUT

The Peso Value cashed-in to the ePiso mobile application may be cashed-out via Distributors, Sub-Distributors, Agents or Merchants subject to withdrawal amount limits, and fees as may be applicable. The applicable charges and fees shall be automatically deducted from the balance in the account.

7. COLLECT

An ePiso subscriber acting as a Distributor, Sub-Distributor or Agents has the capability to send collection notice to its customers for payments of goods or services. The applicable charges and fees shall be automatically deducted from the balance in the account.

- A Distributor can send a collection notice to its Sub-Distributor or Agent
- A Sub-Distributor can send a collection notice to its Agent
- An Agent can send a collection notice to its Merchant

8. PAYMENT OF GOODS & SERVICES

The Peso Value cashed-in the ePiso Wallet may be used to purchase goods and services from Merchant honoring ePiso.

The act of payment to the Merchant's ePiso mobile application shall be sufficient evidence that the payment made has been authorized, validated, and cannot be disputed by the payer. Once the payment transaction has been authorized and consummated, RCBC shall not be held liable for any undelivered goods or non-performance of services, defects, damages, and after-sales services of such goods and/or services, and/or any other dispute between the Payer and the Merchant arising from such payment.

9. TRANSFER OF VALUE

ePiso Subscriber may transfer value from his/her ePiso to another ePiso subscriber. Once authenticated and logged-in to the ePiso mobile application and once the transfer is consummated therein, the transfer of any value and/or any activity is deemed valid, and cannot be disputed by the ePiso subscriber.

Where applicable, recipients of transfer of value or amounts have a limited time to accept the transaction, or may themselves cancel the transfer. Once cancelled, or the time allotted has lapsed or expired, the transfer of value will no longer be received, and cannot be disputed by the ePiso subscriber.

10. BILLS PAYMENT

Payment of bills does not require a printed receipt from the Biller. The act of paying a biller to a biller's shall be sufficient evidence that the payment made has been authorized, validated, and cannot be disputed by the ePiso subscriber. Once the transaction has been authorized and consummated, RCBC shall not be held liable for any undelivered goods and non-performance of services, defects, damages, and after-sales services of such goods and/or services, any error in the amount keyed-in or entered, and/or any other dispute between the biller and the ePiso subscriber arising from such payment. The reference number and confirmation provided in the ePiso mobile application shall be the subscriber's proof of payment.

11. AIRTIME LOAD

Once available, loading of airtime credits using funds from ePiso, an SMS notification will be sent to your mobile phone as evidence of a successful transaction and the reference number shall be the subscribers proof of payment. The SMS/ Text message sent to the mobile phone and the transaction history in the mobile wallet application shall be sufficient evidence that the ePiso subscriber authorized the transaction and therefore, cannot be disputed by the subscriber.

12. MERCHANT

The Service is accepted at any accredited Merchant honoring ePiso transactions. In the event that the Service is not honored by the Merchant or is honored but payment is declined or not authorized, the Subscriber agrees to hold RCBC free from any liability, claim for damages. The ePiso subscriber shall not hold RCBC responsible for any defective product or service purchased through the Service.

13. TRANSACTION AND WALLET LIMIT

Transaction and Wallet balance limits may be assigned or changed by RCBC, at its option pursuant to wallet type of the ePiso subscribers, completeness of the information provided by the subscriber, applicable law, rules and regulations, subject to fifteen (15) days prior notice to the Subscribers. An SMS/Text message/Message shall be deemed as notification to the ePiso subscribers.

14. ACTIVATION AND DEACTIVATION OF ePISO WALLET FEATURES

RCBC may introduce other Service features. Moreover, it may also deactivate existing features at its option at any time. On a case to case basis, RCBC may opt to suspend or terminate An ePiso subscriber's

privilege to use a particular feature whenever it deems appropriate and without prior notice, particularly, but not limited to occasions when there are fraudulent transactions or suspicious activity. In such cases, RCBC may charge a fee upon reactivation of the said feature, as per request of the Subscriber. The approval of the request shall be the sole option of RCBC.

15. FEES, RATES & OTHER CHARGES

The ePiso subscriber shall pay an annual fee in such amounts as may be fixed by RCBC to entitle the Subscriber to the use of ePiso mobile application and the privileges that come with it. Annual fees are non-refundable.

| Transaction | Fees | Transaction Limits |
|--------------------------------|--------------------------|--------------------------------------|
| Pay Supplier - Sub-Distributor | 1% of Transacted Amount | Not Applicable |
| Pay Supplier - Agent | .5% of Transacted Amount | Not Applicable |
| Cash-Out | Php 15.00/Transaction | Maximum of Php 5,000 per transaction |
| Bills Payment | Php 15.00/Transaction | Not Applicable |
| Fund Transfer | Php 10.00/Transaction | Maximum of Php 3,000 per transaction |
| Wallet Fees | Php 10.00 | Annual Fee |

The Subscriber agrees to pay other fees and charges and applicable taxes, related to the ePiso mobile application and its use, as maybe imposed by RCBC, such as, but not limited to, ATM withdrawal, payments, collections, send money, bills payment, cash-in and cash-out fees. Fees and other charges, as may be applicable, shall be inclusive of all applicable Philippine taxes and shall be debited from the Subscriber ePiso or paid up front. Should these fees and other charges result in a debit balance in the Subscriber’s ePiso; the amount shall be due and demandable from the Subscriber. The amount of fees and charges may be revised from time to time as RCBC may deem necessary.

16. TRANSACTION HISTORY

The ePiso subscriber at any time may view his/her transactions by logging-in to the ePiso mobile application. The mere act of RCBC in making the Transactions viewable at any time via an ePiso mobile application is conclusive presumption that the Subscriber is informed of the same. RCBC shall be held free and harmless from any and all liability should the Transactions be read by a person other than the Subscriber. Neither may Subscriber thereafter raise the defense that he/she failed to be informed of the History of Transactions. In all instances, the Subscriber may inquire about the History of Transactions by contacting the Customer Service Hotline.

17. DISPUTES OF UNAUTHORIZED TRANSACTIONS

The details in the confirmation message after every transaction and / or the entries in the Transaction History are presumed true and correct unless ePiso subscriber notifies RCBC in writing of any disputes thereon within fifteen (15) days from the date of transaction. If no dispute is reported within the said period, all transactions and the entries in the Transaction History are considered conclusively true and correct. Disputed transactions shall only be credited back to ePiso subscribers' wallet once the claim/

dispute has been properly processed, investigated, and proven to be in favor of the ePiso subscriber. On the other hand, there shall be no reversals for transactions that are proven erroneous transactions made by the ePiso subscriber.

18. COMPLAINTS HANDLING

Our customer's needs are very important and if you encountered a problem with our service, you can contact us thru RCBC Customer Care: For Metro Manila (02) 877-7222 or For Domestic Toll Free - 1-800-10000-7222

19. MESSAGE SERVICES

An ePiso subscriber agrees and authorizes RCBC to send promotional advertisements of its and of ePiso partners' products and services through mail, short messaging service, multimedia messaging services, electronic mail and other forms of telecommunication, unless it has notified RCBC otherwise.

An ePiso subscriber hereby irrevocably agree to hold free and harmless RCBC and indemnify RCBC against all actions, claims, demands, liabilities, losses, damages, costs and expenses of whatever nature as a result of agreeing to this section. RCBC shall in no way be liable to Subscriber for any action/s it takes in reliance on Messages purporting to be from RCBC, but does not proceed from RCBC official Message Number or Channel.

20. SUBSCRIBER RESPONSIBILITIES

The Subscriber shall be responsible for the security of the ePiso mobile app, his/her username and password. All transactions made using the ePiso mobile app are conclusively presumed made by the Subscriber and the Subscriber shall be liable therefor.

Subscriber shall be responsible in supplying the correct, updated and accurate information in order for RCBC to process the transaction. RCBC shall solely depend on the information given by the Subscriber, any loss or damage suffered by the error, mistake or incorrect debit/credit in the transaction, as a result of the information given, shall be borne by the Subscriber.

All transactions made using the Service are conclusively presumed made by Subscriber and Subscriber shall be responsible therefore. The Subscriber has the option to change his/her PIN/password from time to time or when he suspects the possibility of unauthorized present or future use of his/her ePiso mobile app.

21. LOSS OF MOBILE DEVICE

The security as well as the confidentiality of ePiso mobile app shall be the Subscriber's sole responsibility. In case of loss of Mobile Device, Subscriber shall immediately inform RCBC through the Customer Care Hotline of such loss within twenty-four (24) hours, via telephone: For Metro Manila (02) 877-7222 or For Domestic Toll Free - 1-800-10000-7222 or thru a written report. If blocking is requested, it will be processed only upon proper authentication of the phone call or the signature in the written report, as the case may be. All purchases and transactions made thru the use of the service prior to the report of loss shall continue to be the liability of the Subscriber.

22. EXCLUSION FROM LIABILITY

RCBC makes no warranty, express or implied, regarding the performance or functionalities of the Service offered hereunder.

The Service is offered on an "AS IS", "AS AVAILABLE" basis without warranties of any kind, other than warranties that are incapable of exclusion, waiver or limitation under the laws applicable to this terms. Without limiting the generality of the foregoing, RCBC makes no warranty (1) as to the content, quality or accuracy of data or information provided by RCBC hereunder or received or transmitted using the digital mobile application functionalities; (2) as to any service or product obtained using the Service functionalities; (3) that the Service will be uninterrupted or error-free; or (4) that any particular result or information will be obtained.

RCBC shall not be liable for any loss, costs, compensation, damage or liability to the Subscriber or third party arising directly or indirectly as a result of any or all of the following:

- Refusal of RCBC or any other bank, financial institution, ATM or Merchant and the like to allow, accept or honor the ePiso transaction.
- The Service is honored by any other bank, financial institution, ATM or Merchant; however payment transaction is not authorized, for any reason whatsoever.
- Adjustments or reversals caused by incorrect entries, a missed or misdirected credit to the ePiso Subscriber.
- Subscriber is unable to perform or complete any transaction thru the use of Mobile Phone or Service online payments due to service/system/line unavailability.
- Any delay, interruption or termination of the Service transaction whether caused by administrative error, technical, mechanical, electrical or electronic fault or difficulty or any other reason or circumstance beyond RCBC's control (including but not limited to acts of God, strike, labor disputes, fire, disturbance, action of government, atmospheric conditions, lightning, interference or damage by third parties or any change in legislation).
- Theft or unauthorized use of the ePiso or any loss, costs, damages or payable to any third party by the Subscriber.
- Any misrepresentation or fraud by or misconduct of any third party, such as but not limited to owners, employees or agents..
- A Subscriber shall not hold RCBC responsible or liable for any loss or damage which he may incur or suffer directly or indirectly arising out of or in connection with the Services due to any reason whatsoever including but not limited to breakdown or malfunction of the computer, its terminal connection lines, data processing system or transmission line whether or not belonging to RCBC or any circumstances beyond RCBC's control.
- In the event of any unauthorized use of the Service, RCBC shall not be liable for any inconvenience or damage caused to the Subscriber or any third person. Moreover, RCBC shall not be liable for any failure by the Subscriber to avail itself of the Service for any reason whatsoever.

23. LIMITATION OF LIABILITY

In the event of any action that the Subscriber may file against the RCBC, the Subscriber agrees that the RCBC liability shall not exceed One Thousand Pesos (P1,000.00) or the amount of damages actually suffered by the Subscriber, whichever is lower.

24. FRAUDULENT TRANSACTIONS

- a) Blocked Wallet – RCBC shall have the right to automatically suspend or block the wallet in the event that RCBC has reason to believe that the Subscriber’s wallet may be used for fraudulent or suspicious transactions or by an unauthorized person. RCBC may, but shall not have the obligation to, inform the Subscriber prior to suspending or blocking the wallet pursuant to this Section. The Subscriber acknowledges the authority of RCBC to suspend or block the wallet and accordingly, the Subscriber shall hold RCBC free and harmless against any and all consequences of such suspension or blocking, or any loss or damage which the Subscriber may suffer as a result thereof.
- b) Discretion – Without giving any reason or notice, and without prejudice to the other provisions hereof, RCBC has the absolute discretion (a) to refuse to approve any proposed wallet transaction even if there is sufficient available balance; (b) to suspend, terminate or cancel the Subscriber’s right to use the wallet; (c) to increase or decrease the balance limit; (d) to refuse to renew the ePiso mobile application and/or (e) to introduce, amend, vary, restrict, terminate or withdraw the benefits, services, facilities and privileges with respect to or in connection with the ePiso mobile application, whether specifically relating to the Subscriber or generally to all or specific Subscribers, but subject to paragraph 29 below.
- c) RCBC shall not be responsible if it does not approve any service transactions or settlement under the Service of the Subscriber even if there is sufficient balance limit available. Neither shall RCBC be responsible if the merchant does not accept or honor the wallet, even if there is sufficient balance available.
- d) RCBC may limit the number wallet transactions which may be approved in one day. If RCBC detects any unusual or suspicious activity in the wallet, RCBC may require the Subscriber to contact the Customer Care Hotline or temporarily suspend the Subscriber’s privileges until RCBC can verify the activity. RCBC may likewise approve purchases, service transactions, or other wallet transactions which in the aggregate cause the card usage to exceed the limit without waiving any of RCBC’s right hereunder.
- e) Subscriber authorizes RCBC and/or any of its Agents to disclose to third parties any and all provided information relevant to the transaction or any investigation in relation thereto and consent to the use and processing of such information by RCBC and or any of its agents or third parties

TERMINATION OF SERVICE

Should the ePiso subscriber (a.) fail to comply with the Terms & Conditions provided herein or (b.) the ePiso mobile application contains suspicious/fraudulent activity or (c.) Subscriber dies or becomes insolvent, however evidenced; the right to use the ePiso shall be terminated without prior notice.

RCBC at its exclusive option and without giving any reason and/or prior notice to the Subscriber may block, suspend, cancel and withdraw or terminate the services and/or its privileges at any time for whatever reason including but not limited to Subscriber's default, non-payment, financial incapacity, change in personal and/or economic circumstance, change in residency status or country or territory of stay, failure to provide additional documents requested by RCBC, misrepresentation and fraud.

In all instances, any aggregate and unpaid charges, fees and other expenses for which the Subscriber is liable shall immediately become due without need of demand and may be immediately debited without prior notice from any remaining funds, money, assets of the aforementioned Subscriber.

The Subscriber agrees to hold RCBC free and harmless from any claim, damages, loss, expense, suit or liability whatsoever, arising from such suspension, termination.

DATA PRIVACY NOTICE

We at Rizal Commercial Banking Corporation (RCBC) respect and value your privacy. We believe that you are entitled to know how we use and protect your personal information. We give this notice to inform you of the ways in which we process your personal information and the means by which you can control, to a certain extent, these processes.

While this notice is intended mainly for the benefit of our individual clients, we stress that we handle and protect the information of our entity clients in the same manner that we handle and protect the information of individuals.

Who is providing this notice?

As the personal information controller under Republic Act No. 10173 or the Data Privacy Act of 2012, RCBC give this notice to inform you of your rights and our obligations under the law.

What personal information do we collect?

The types of personal data that we collect depend on the product or service that you avail or intend to avail from us, including but not limited to:

- Full name, gender, place and date of birth;
- Residential/permanent address;
- Copy of identification cards, passport, TIN, SSS/GSIS number;
- Employment or business information;
- Payment details, including credit card and banking information;
- Contact details, including telephone number and email address;
- Latest income documentation;
- Latest billing proof of address (where applicable); and
- Other information necessary to provide you with the product or service that you need.

Additional personal data that we collect over the course of our relationship with you

Over the course of our relationship, we may collect data about you including but not limited to your transactions, account history and information, inquiries about our products and services. Personal data that we collect as authorized or required by law.

We may also collect information about you when required or authorized by law. For example, we require your personal data to verify your identity under Republic Act No. 9160 or the Anti-Money Laundering Act of 2001.

Personal data that we collect via your web activities

RCBC uses “Google Analytics” to collect information about use of this site. Google Analytics collects information such as how often users visit this site, what pages they visit when they do so, and what other sites they used prior to coming to this site. We then use the information collected from Google Analytics only for purposes of improving this site. Google Analytics collects only the IP address assigned to you on the date you visit this site, rather than your name or other identifying information. RCBC does not combine information collected through the use of Google Analytics with any of your personally identifiable information.

Please note that some information may be gathered with the use of ‘cookies’ which are small pieces of information stored on your browser that may be retrieved by the site. Although Google Analytics plants a permanent cookie on your web browser to identify you as a unique user the next time you visit this site, the cookie cannot be used by anyone but Google and will allow Google Analytics to recognize you on any return visit to this site. Should you wish to disable these cookies, you may do so by changing the appropriate settings on your web browser.

Personal data that we collect through social media

We know that some of you like to engage with us through social media. So that we can respond to your inquiries, we may ask for your name, contact number and email address. We will only collect your information with your consent. For account and transaction inquiries, you can always call RCBC Customer Care.

How do we collect your personal data?

There are many ways that we get information from such as when you fill out a form with us, when you give us a call, or use our websites. We might collect your information via the following:

- In applications, emails and letters, in customer surveys, during financial reviews and interviews.
- From data analysis (for example, the amount, frequency, location, origin, and recipient) of your payments and other transactions, and your use of our products and services.
- Information that we receive from our subsidiaries and affiliates, and from or through other organizations (for example, card associations, credit bureaus, insurance companies, and fraud prevention agencies) whether in the course of providing products and services to you or otherwise.

How we collect and manage your sensitive personal information?

The Data Privacy Act considers the following information as sensitive:

- Race, ethnic origin, marital status, age, color, and religious, philosophical or political affiliations;
- Health, education, genetic or sexual life of a person, proceeding for any offense committed or alleged to have been committed by such person; and

- TIN, SSS/GSIS no., health records, licenses, tax returns, etc.

Unless allowed or required by law or regulation, we will only collect your sensitive information with your consent.

When will we notify you that we have received your information?

When we receive your personal information, we will take reasonable steps to notify you on how and why we collected your information, who we may disclose it to and how you can access it, seek correction of it or file a complaint. This notice may already be included in the form or document that you filled out and submitted to us.

When we receive your personal data from third parties, we will take reasonable steps to notify you of the circumstances of that collection upon your request.

How do we take care of your personal data?

We store information in paper and electronic formats. The security of your personal data is important to us and we take reasonable steps to protect it from misuse, interference, loss, unauthorized access, modification, and unauthorized disclosure by establishing and enforcing:

- Confidentiality requirements and data privacy training of our employees;
- Document storage security policies;
- Security measures to control access to our systems and premises;
- Limitations on access to personal data;
- Strict selection of third party data processors and partners; and
- Electronic security systems, such as firewalls and data encryption of our websites and mobile applications.
- We may store your personal data physically or electronically with third party data storage providers. When we do this, we use contractual arrangements to ensure those providers take appropriate measures to protect that information and restrict the uses to which they can put that information.

What happens when we no longer need your information?

We will only retain your information for as long as necessary for the purpose for which they were collected or as required by law and regulation. We will destroy your personal data when its retention is no longer required by purpose, law or regulation.

How do we use your personal data?

We use your personal data for various reasons, mainly:

- To comply with law and regulation (for KYC or client identification);
- To carry out our obligations arising from contracts entered between you and us;
- To conduct our everyday business purposes (to process your transactions and maintain your account).
- Because we offer a range of products and services, collecting your personal data allows us to provide you with the products and services you requested. This means we can also use your information to:
 - Consider your request for products and services, including eligibility;
 - Process your application; and
 - Conduct market research

Will we use your personal data for marketing our products and services?

With your consent, we may use your personal data to let you know about products and services that we believe may be of interest to you, including products and services from our related companies. Such marketing activities may be via mail, telephone, SMS, email, or any other electronic means. We may also market our products to you through third party channels (such as social media sites), or via other companies who assist us to market our products and services. You can let us know at any time if you no longer wish to receive direct marketing offers.

With whom do we share your Personal Data?

Sharing with the government

To comply with legal and regulatory mandates, we submit required information to government agencies, like the Bangko Sentral ng Pilipinas (BSP), Bureau of Internal Revenue (BIR), and Securities and Exchange Commission (SEC).

Sharing with Credit Reporting Bodies

Pursuant to Republic Act No. 9510 or the Credit Information System Act, we may disclose your personal and other relevant information to the Credit Information Corporation in connection with your application for and avilment of a credit facility with us. This information may include data on your creditworthiness. With your permission, we may also share such information with other credit bureaus authorized by the Credit Information Corporation.

Sharing with other persons and entities

Only after obtaining your consent, we may also disclose your information to third parties for marketing, cross-selling and other specified legitimate purposes. In instances where your information is shared with third parties, we will ensure that we would only share your data with entities that can demonstrate sufficient organizational, technical and physical security measures that can and will protect your personal data.

How do you access or correct your personal data?

Unless there are practical, contractual and legal reasons why we cannot process your request, 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 email dataprivacy@rcbc.com.

If you have queries, requests and complaints

Contact us

We care about what you think and we welcome your feedback. You can contact us thru RCBC Customer Care: For Metro Manila (02) 877-7222 or For Domestic Toll Free - 1-800-10000-7222

Data privacy requests and concerns

For your data privacy concerns and requests, you can email our Data Protection Officer at dataprivacy@rcbc.com

You may also contact the National Privacy Commission

Email: info@privacy.gov.ph or complaints@privacy.gov.ph

Address: 3rd Floor, Core G, GSIS Headquarters Building, Financial Center, Pasay City, Metro Manila 1308