

TERMS AND CONDITIONS OF THE SALARY LOAN

1. The loan shall be payable in ____ equal monthly amortizations to be effected through periodic salary deductions by the Employer to commence on the payroll date immediately succeeding the date the loan was granted.
2. The Borrower hereby agrees to pay to the Bank an interest on the loan at the rate of ____ percent (____) per annum throughout the term of the loan payable monthly to coincide with principal amortization.
3. At the option of the Bank, renewal of the loan by the Borrower may be allowed provided that the Borrower has completed payment of ____ (____) monthly amortizations.
4. A penalty of two percent (2.0%) per month shall be charged for the unpaid installments. There shall be no penalty charged on advanced partial payment of principal or pre-termination of the loan through full payment.
5. The Borrower agrees:
- a. to pay a one-time Service Fee of one (1) per cent of the loan amount released or Php 1,500.00, whichever is lower, deductible from the loan proceeds and for every renewal thereof.
 - b. to obtain a Mortgage Redemption Insurance, credit insurance or its equivalent in the amount of P ____ through the DBP Insurance Brokerage, Inc. and assign the proceeds of the same to cover his/her outstanding obligation with DBP.
 - c. that any excess amount from the insurance proceeds after settlement of outstanding obligation with DBP shall be distributed equally to the following beneficiary/ies:

Name	Age	Relationship

- d. that in case the borrower failed to declare beneficiary/ies in item 5.c above, heir/s shall be determined in accordance with existing laws.
6. The Borrower also agrees that in case of his/her transfer of assignment, where he/she no longer receives his/her salary from his/her former work station, the loan shall be transferred to the Bank's servicing unit nearest to the Borrower's new work station which is also accredited as SLP.
7. In the event the Borrower is transferred to a non-accredited SLP or retires or resigns or is terminated or separated from the service of the Employer or went on Absence Without Official Leave (AWOL) (a) the Borrower's outstanding loan shall become due and demandable; (b) the Borrower hereby agrees that all his/her salaries, bonuses, separation/gratuity pay, retirement benefits due from his/her employer, GSIS, or SSS and from any other source shall be withheld by his/her employer to the extent of the total outstanding obligation with the Bank and remitted to the Bank in payment of his/her outstanding loan; failure of his/her employer to cause the withholding of the amount due to DBP shall entitle DBP to debit the Borrower's DBP deposit account/s, if any, to cover such liability; (c) once the outstanding loan plus all interest thereon have been fully settled, the Borrower shall submit to his/her employer a notice from the Bank certifying that all outstanding obligations to the Bank have been fully settled; (d) If the amount collected from the Borrower is insufficient to cover the Borrower's outstanding obligations with the Bank, the Co-maker agrees to settle the balance of the loan and authorizes the Bank to cause deduction thereof from his/her salary and remittance thereof to the Bank;
8. The Borrower and Co-Maker shall be jointly and severally liable to the Bank for the full payment and complete performance of all obligations of the Borrower provided herein. Accordingly, the Bank may demand payment and performance of such obligations from any one of them. In the event the Co-Maker dies, retires, resigns or is seconded or terminated/separated from the service of his/her employer or went on AWOL, the Borrower shall submit to the Bank a qualified and acceptable replacement of the Co-Maker for the loan as determined by the Bank within three (3) banking days from the date of secondment, termination, resignation, death, separation or when the co-maker went on Absence Without Leave (AWOL). Failure to do so shall constitute an event of default hereunder.
9. The Borrower and Co-Maker hereby assign in favor of the Bank their salaries, allowances, bonuses, retirement benefits, separation pay, monetary value of their accumulated leave credits and any other monies or benefits (the "Receivables") due them from their Employer, GSIS, SSS or from any other source. The liability of the Borrower under the Assignment shall extend to all renewals and/or extension of payment or restructuring of the loan plus all interest and penalties accruing thereon.
10. The Borrower and Co-Maker each agree and authorize the Employer to act as his/her agent to (i) periodically deduct from his/her salary and other remuneration the amortization and all amounts due on the Loan; and (ii) remit the same to the Bank on or before the due date. The Borrower and Co-Maker further authorize the Bank to directly deduct from his/her payroll/deposit account with the Bank the amount of loan amortization and all amounts due when no remittance is received by the Bank after the due date or when the amortization remitted falls short of the amount required for a given payroll date.
11. In the event (i) the Borrower and/or Co-Maker fail to pay the Bank any amount when due which the Borrower and Co-Maker are obligated to pay hereunder and other documents contemplated herein; or (ii) any representation or warranty of the Borrower or Co-Maker hereunder or under any certifications, applications for loan or other documents given to the Bank in connection with the Loan is shown to have been incorrect and misleading in any material respect, or (iii) the Borrower or Co-Maker fail to perform or violate any of the covenants and other provisions hereof, then the Bank may, by written notice to the Borrower and Co-Maker, declare the loan together with the accrued interest thereon and any other sums payable hereunder to be immediately due and payable without the need for demand, protest or notice of any kind.
12. Whenever the Borrower and/or Co-Maker have several obligations to the Bank, including but not limited to the obligation hereunder, the Bank shall have the right to apply to the payment of any of the Borrower's obligations which the Bank may at its option, select, whether or not any one of the obligations is more onerous than the others, any and all sums that the Bank may receive from the Borrower or from other parties for and in behalf of the Borrower, as well as, all monies on deposit or account with the Bank belonging to or to the credit of the Borrower. Loan payments are applied following the hierarchy of payment application as follows: (1) Taxes; (2) Accounts Receivables; (3) Penalties; (4) Interest; (5) Principal. Loan payments for accounts classified as under litigation shall be applied in the following order: (1) Taxes; (2) Legal Expenses; (3) Charges; (4) Penalties; (5) Out-of-pocket expenses; (6) Interest; (7) Principal.
13. The Borrower and Co-Maker agree that any legal action, suit or proceeding arising out of or relating hereto or the other documentation contemplated hereby may be instituted by the Bank at its option, in the appropriate courts of Makati or any other jurisdiction where assets or properties of the Borrower may be found. The Borrower and Co-Maker hereby irrevocably submit themselves to the jurisdiction of such court.
14. The Borrower and Co-Maker shall pay the Bank reasonable attorney's fees which shall be in an amount equal to ten percent (10%) of the total amount due but which shall not be less than Pesos: Ten Thousand (Php 10,000.00), regardless of whether or not the Bank institutes a suit for purposes of collection, and any costs of litigation in the event the Bank is constrained to institute a court suit to enforce collection of amounts due hereunder or for breach of any of the terms and conditions herein stipulated.
15. The Borrower and Co-Maker hereby acknowledges and/or authorizes the Bank (a) to obtain my/our credit information from (i) credit bureaus/reporting agencies such as, but not limited to, the Credit Information Corporation (CIC), BAP Credit Bureau, Inc. and Credit Management Association of the Philippines; (ii) banks and/or financing companies/institutions, and (iii) my/our other creditors/lenders; (b) to regularly submit and disclose my/our credit information to the CIC as well as any updates or corrections thereof; and (c) to share my/our credit information with other creditors/lenders and credit bureaus/credit reporting agencies. Pursuant thereto, confidentiality of information provided under R.A. 10173 (Data Privacy Act of 2012) and/or R.A. 9510 (Credit Information System Act) is hereby waived by the Borrower and Co-Maker.

We hereby acknowledge to have read, fully understood and agree to be governed by the said terms and conditions.

Signature over Printed Name of Applicant

Signature over Printed Name of Co-Maker



DEVELOPMENT BANK OF THE PHILIPPINES

APPLICATION FOR SALARY LOAN

I hereby apply for Salary Loan in the amount of PESOS: _____ Php _____ only. I hereby swear that (1) I am up-to-date in the payment of my existing loans; (2) I have no pending application for retirement within the term of loan; (3) I am a regular/permanent employee of _____ (Name of Employer) and have been in the service for _____ years/months; (4) I have no leaves without pay for the past 12/ _____ months; (5) the pay slips I submitted in connection with my application for loan are correct and authentic; (6) I am not a respondent/party to any pending administrative or criminal case; (7) I have no pending/approved loan application with any government institutions with higher priority over DBP per General Appropriations Act (GAA), i.e., Pag-ibig, GSIS, Cooperative, etc. for the last three months and which are not yet reflected in the payslips.

I, the Co-Maker, am not a co-maker for any outstanding loan granted to Borrower under this program;

We attest that the statements declared above are true and correct to the best of our knowledge and that this application is made for the purpose and consideration expressed above. We agree that should there be any misrepresentation discovered, the Development Bank of the Philippines may cause the outright disapproval of our loan or if the loan has already been granted, the Development Bank of the Philippines may immediately declare our loan due and demandable.

We hereby authorize the Accounting/Disbursement Department of our employer to deduct the monthly Installment on this Loan from our salary or from any form of benefits due to us and to directly pay/remit the Amount so deducted to DBP for payment/application to the Loan.

Signature over Printed Name of Applicant

Signature over Printed Name of Co-Maker

CERTIFICATION

Office : _____

Date : _____

This office certifies that : (1) the above information and signature of applicant and co-maker are authentic (2) the above applicant and co-maker (a) are permanent employees of this office – have been in the government service for _____ years/months and _____ years/months, respectively, and have no leave of absence without pay for the past (12/____) months; (b) have no pending administrative and/or criminal charges filed against them; (c) have no pending application for retirement or is due for retirement within the term of the loan; (d) are up-to-date in the payment of their existing loans; and (e) no pending/approved loan application with any government institutions with higher priority over DBP per GAA, i.e. Pag-ibig, GSIS, Cooperative, etc. for the last three months and which are not yet reflected in the payslip (3) the Borrower is presently receiving a monthly net take-home pay of not less than the latest GAA requirement or prescribed company net take-home pay after statutory deductions and deductions on other obligations including therein the computed amortization for the loan being applied for; and (4) the Co-Maker is presently receiving a monthly take home pay of not less than the latest GAA requirement or prescribed company net take home pay, employed in the same entity/agency of the borrower, with a higher or at least equal in rank/salary grade as of the Borrower and have not previously acted as a co-maker under this financing program unless the previous loan in which he/she acted as co-maker is fully paid. This office certifies that the net take home pay of the applicant as of _____ amounted to Php _____ and the co-maker as of _____ amounted to Php _____.

Name and Signature of Certifying Official (preferably HR Head)

Instructions: All data fields should be completely and accurately filled-up, otherwise please indicate "NA" for Not Applicable and "N" for None. Those with asterisks are mandatory fields

PERSONAL DETAILS

Last Name*

First Name*

Suffix

Middle Name*

Nickname/Short Name

Local Name

Date of Birth*

Place of Birth*

Town/ Municipality / City

Province / Country

Marital Status*

Sex*

Citizenship*

Identification Card *Mandatory if alien

Name of Spouse

Number of Dependents: ____

Citizenship ☐ Philippines ☐ Others ____

Identification Card Number

Last Name

First Name

Suffix (e.g. Jr. Sr.)

Middle Name

Mother's Maiden Name*

Last Name

First Name

Suffix (e.g. Jr. Sr.)

Middle Name

Parent/Guardian's Name

Relationship: ____

Last Name

First Name

Suffix (e.g. Jr. Sr.)

Middle Name

With Beneficial Owner?* ☐ Yes ☐ No If yes, indicate complete name/s (attach separate sheet as needed) and refer to Beneficial Owner form

PhilSys Number*

Taxpayers Identification Number*

☐ SSS ☐ GSIS ☐ UMID Number

Identification Card *Mandatory if alien

☐ Passport* ☐ Voter's ☐ OFW

☐ Senior ☐ Driver's License

☐ Postal ☐ Police Clearance

☐ NBI Clearance

☐ Others: ____

ACR No. (Mandatory if alien)

ADDRESS AND CONTACT DETAILS

Preferred Mailing Address

Residency* Indicate full name of country of residency if non-resident

☐ Present ☐ Permanent ☐ Employer/Office or Business

☐ Resident ☐ Non-Resident ____

Present Address*

Home Ownership

House/Floor/Unit No.

Block No./Lot No./Phase No./Bldg Name

Street Name

Subdivision/Village/Purok/Sitio/Barrio

Barangay

Town/Municipality/City/District/State

Province/Region

Country

Zip Code

Permanent Address*

Home Ownership

House/Floor/Unit No.

Block No./Lot No./Phase No./Bldg Name

Street Name

Subdivision/Village/Purok/Sitio/Barrio

Barangay

Town/Municipality/City/District/State

Province/Region

Country

Zip Code

Telephone Number*

Mobile Number*

Email Address*

Country Code-Area Code Identifier-Phone Number-Local

Country Code-Provider Code-Phone Number

FINANCIAL DETAILS

Employment Status*

Name of Employer or Business*

☐ Employed ☐ Private ☐ Government

☐ Retired / Pensioner

☐ Entrepreneur

☐ Overseas Filipino Worker (OFW)

☐ Unemployed

☐ Self-employed

☐ Student

☐ Farmer / Fisher

Nature of Work or Business*

Employer/Business Address* if Employed/Entrepreneur/OFW

☐ Banking ☐ Financial Services ☐ Services ☐ Wholesale/Retail Trade

☐ Education ☐ Government ☐ Transport & Storage ☐ Others: ____

Position/ Rank

Years with Employer (if applicable)

Unit/Floor/Bldg. No.

Block No./Lot No./Phase No./Bldg Name

Street Name

Subdivision/Village/Purok/Sitio/Barrio

Barangay

Town/Municipality/City/District/State

Province/Region

Country

Zip Code

Occupation

Employer / Business Email Address*

Source of Funds*

Source of Wealth*

☐ Allowance ☐ Donation ☐ Pension ☐ Salary

☐ Business ☐ Inheritance ☐ Retirement Benefit ☐ Others: ____

☐ Allowance ☐ Donation ☐ Pension ☐ Salary

☐ Business ☐ Inheritance ☐ Retirement Benefit ☐ Others: ____

I hereby certify that the above information is true and correct to the best of my knowledge and confirm that I fully understand and agree to be governed by the rules and regulations of the Bank.

FOR BANK USE

CIF Number

Customer Contact:

Name & ID #

Relationship

(For FATCA Purposes) US Person ☐ Yes ☐ No

AR Rating ☐ Low ☐ Normal ☐ High

Authenticated by

Signature over Printed Name/Date Signed

Application: ☐ New ☐ Updating *Date: ____

Validated against the Bank's watchlist ☐ Yes ☐ No

If yes, ☐ OFAC/FATF ☐ PEP ☐ Others: ____

Approved by

Signature over Printed Name/Date Signed

SPECIAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

I, _____ (Borrower), of legal age, married/ single, and with office address at _____, do hereby name, constitute and appoint the Development Bank of the Philippines (DBP), a financial institution created and operating pursuant to the provisions of Executive Order No 81 dated December 3, 1986, as amended by Republic Act No. 8523 dated February 14, 1998, with principal office at DBP Building, Sen. Gil J. Puyat Avenue, Makati City, Philippines and branch at _____, through its duly authorized representative, as my attorney-in-fact, to do and perform the following acts, to wit:

- 1. To cause the deduction from my DBP savings account with number _____:
 - a. Loan amortizations due from me within three (3) banking days after payroll date in case the _____ (Employer-Participant) is delayed/unable to remit said amount, provided that the late remittance of the amortization duly delivered by the _____ (Participant) shall be deposited to my account, or when the amortization remitted falls short of the amount required for a given payroll date.
 - b. Whatever amount due to the DBP to fully cover my liability should the _____ (Employer-Participant) fail to withhold the said amount from all monies, bonuses, retirement and other benefits due to me in case of my retirement, resignation, separation or termination from employment;
- 2. To sign on my behalf, any and all documents acknowledging receipt of such amount so deducted;
- 3. In case of my retirement, resignation, separation or termination from employment, to cause the deduction of whatever amount due to DBP from all monies, bonuses, retirement, resignation, separation benefits and such other benefits due to me from my said Employer by reason of such retirement, resignation, separation or termination; and
- 4. To sign on my behalf, any and all documents acknowledging receipt of such amount so deducted to fully settle my obligation with DBP.

GIVING AND GRANTING unto my said attorney-in-fact full power and authority whatsoever requisite, necessary or proper to be done in and about the premises, as fully to all intents and purposes, as we might or could lawfully do if personally present, and hereby ratifying and confirming all that my said attorney-in-fact, shall do or cause to be done under and by virtue of these presents.

IN WITNESS WHEREOF, I have hereunto set my hand this day of _____ at _____.

Signature over Printed Name
(Borrower)

CONFORME:

Signature over Printed Name
(Cashier/ Payroll/ Disbursing Officer)

SIGNED IN THE PRESENCE OF

ACKNOWLEDGEMENT

REPUBLIC OF THE PHILIPPINES)
_____) S.S.

At _____, this _____ day of _____, 20____, personally appeared:
Name Competent Proof of Identity Date/Place Issued

known to me and to me known to be the same person who executed the foregoing instrument and acknowledged to me that the same is his/her own free act and deed. This instrument consisting of one page pertains to a Special Power of Attorney signed by the party and two witnesses.

WITNESS MY HAND AND SEAL

NOTARY PUBLIC
Until December 31, _____

Doc. No. _____;
Book No. _____;
Page No. _____;
Series of 20____

DATA PRIVACY CONSENT FORM

Universal

By signing this consent form, I/we (as "Data Subject") grant my/our free, voluntary and unconditional consent to the collection and processing of all Personal Data (as defined below), and account or transaction information or records (collectively, the "Information") relating to me/us disclosed/transmitted by me/us in person or by my/our authorized agent/representative/s to the information database system of the Development Bank of the Philippines (DBP) and/or any of its authorized agent/s or representative/s as information controller, by whatever means in accordance with Republic Act (R.A.) 10173, otherwise known as the "Data Privacy Act of 2012" of the Republic of the Philippines, including its Implementing Rules and Regulations (IRR) as well as all other guidelines and issuances by the National Privacy Commission (NPC).

I/we understand that my/our "Personal Data" means any information, whether recorded in a material form or not, (a) from which the identity of an individual is apparent or can be reasonably and directly ascertained by the entity holding the information, or when put together with other information would directly and certainly identify an individual, (b) about an individual's race, ethnic origin, marital status, age, color, gender, health, education and religious and/or political affiliations, (c) referring to any proceeding for any offense committed or alleged to have been committed by such individual, the disposal of such proceedings, or the sentence of any court in such proceedings, and (d) issued by government agencies peculiar to an individual which includes, but not limited to, social security numbers and licenses.

I/we understand, further, that DBP shall keep the Personal Data and Information and the business and/or transactions that I/we do with DBP (the "Business") in strict confidence, and that the collection and processing of all Personal Data and/or Information by DBP may be used only for all of the following purposes (collectively, the "Purposes"):

- a. to make decisions relating to the establishment, maintenance or termination of accounts and the establishment, provision or continuation of banking/credit facilities or financial products and/or services including, but not limited to, investment, trust, insurance, loan, mortgage and/or other secured transactions, financial and wealth management products and services, ATM, credit, debit, charge, prepaid or any type of card, and otherwise maintaining accurate "Know Your Customer (KYC)" information and conducting anti-money laundering and sanctions, credit and background checks;
- b. to provide, operate, process and administer DBP accounts and services or to process applications for DBP accounts, products and/or services, including banking/financial transactions such as remittance transactions and credit/financial facilities, subscription or proposed subscription of products or services (whether offered or issued by DBP or otherwise), and to maintain service quality and train staff;
- c. to undertake activities related to the provision of the DBP accounts and services, including, but not limited to, transaction authorization, statement printing and distribution, customer service and conduct of surveys, the provision of research reports, offering documents, product profiles, customer profiling, term sheets or other product related materials, administration of rewards and loyalty programs;

d. to provide product related services and support, including, without limitation, provision of processing or administrative support or acting as an intermediary / nominee shareholder / agent / broker / market participant / counterparty in connection with participation in various products (whether such products are offered or issued by DBP, DBP's affiliates, third parties or through other intermediaries, providers or distributors);

e. to fulfill domestic and foreign legal, regulatory, governmental, tax, law enforcement and compliance requirements (including Philippine and/or foreign anti-money laundering, sanctions and tax obligations applicable to DBP and any of its affiliates and subsidiaries, and disclosure to any domestic or foreign market exchange, court, tribunal, and/or legal, regulatory, governmental, tax and law enforcement authority (each, an "Authority", and collectively, "Authorities") pursuant to relevant guidelines, regulations, orders, guidance or requests from the Authority) and comply with any treaty or agreement with or between foreign and domestic Authorities applicable to DBP and/or and any of its affiliates and subsidiaries, their agents or providers;

f. to verify the identity or authority of my/our family members, friends, beneficiaries, attorneys, attorneys-in-fact, shareholders, beneficial owners (if relevant), persons under any trust, trustees, partners, committee members, directors, officers or authorized signatories, sureties, guarantors, other security and other individuals or representatives who contact DBP or may be contacted by DBP (collectively, the "Related Persons"), and to carry out or respond to requests, questions or instructions from verified representatives or other parties pursuant to DBP's then-current security procedures;

g. for risk assessment, statistical and trend analysis and planning purposes, including to carry out data processing, statistical, credit, risk and anti-money laundering and sanctions analyses, creating and maintaining credit scoring models, and otherwise ensuring potential or ongoing credit worthiness of Data Subjects and Related Persons, including conducting banking, credit, financial and other background checks and reviews, and maintaining banking, credit and financial history of individuals (whether or not there exists any direct relationship between the Data Subject or Related Persons and DBP) and creating and maintaining business development plans and activities for present and future reference;

h. to monitor and record calls and electronic communications with Data Subjects and Related Persons for record keeping, quality assurance, customer service, training, investigation, litigation and fraud prevention purposes;

i. for crime and fraud detection, prevention, investigation and prosecution;

j. to enforce (including without limitation collecting amounts outstanding) or defend the rights of DBP and/or any of its affiliates and subsidiaries, its employees, officers and directors, contractual or otherwise;

k. to perform internal management and management reporting, to operate control and management information systems, and to carry out business risk, control or compliance review or testing, internal audits or enable the conduct of external audits;

l. subject to DBP's compliance with applicable legal requirements, to enable an actual or proposed assignee of DBP, or participant or sub-participant or transferee of DBP's rights in respect of the Data Subject to evaluate or consummate a transaction intended to be the subject of the assignment, transfer, participation or sub-participation;

m. to comply with contractual arrangements or to support initiatives, projects and programs by or between financial industry self-regulatory organizations, financial industry bodies, associations of financial services providers or other financial institutions (each, an "Industry Organization"), including assisting other financial institutions to conduct background or credit checks;

n. to manage DBP's relationship with the Data Subject, which may include providing information about the Data Subject or a Related Person/s, to DBP and any of its affiliates and subsidiaries;

o. for marketing to me/us and to individuals with similar profiles, attributes or behavior, banking, financial, credit, investment, trust, insurance, loan, mortgage, and wealth management related products or services, conducting market, product and service research, and designing or refining any products or services including by conducting data analysis, and surveys, by various modes of communication including mail, telephone call, SMS, fax, electronic mail, internet, mobile, social media, chat, biometric, and other technological tools and development;

p. to comply with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within DBP and any of its affiliates and subsidiaries and any other use of data and information in accordance with any DBP programs for compliance with tax, sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities; and,

q. any other transactions and/or purposes analogous to the foregoing.

I/we acknowledge, further, that if I/we was/were to exercise any of the Rights enumerated above, DBP reserves its right to re-evaluate and/or terminate its Business with me/us, as well as any of the Purposes and/or DBP services/products for which the information and/or Personal Data has been collected and processed, subject to the terms and stipulations of the contract on which each Business was made.

I/we have read and understood the above and hereby consent to, agree on, accept and acknowledge these terms of consent for myself/ourselves and/or as agent/s for and on behalf of the principals I/we represent by signing below.

Signed in on ____ 20__.

Signature over Printed Name

or

Company Name

By:

Authorized Signatory
Signature over Printed Name

At the same time, I/we agree that the Information shall be retained by DBP for as long as reasonably necessary for the fulfillment of any of the aforementioned Purposes and shall continue to be retained for a period of two (2) years from the termination of my/our, or that of Related Persons', last existing account, relationship, or any of the above Purposes.

Further, I/we understand that, with respect to my/our submission, collection and processing of the Personal Data of Related Persons, it is my/our duty and responsibility: (i) to inform said Related Persons of the Purposes for which their Personal Data have been submitted, collected and processed by DBP, (ii) to obtain consent from the said Related Person/s for the collection and processing of their Personal Data/Information in accordance with the Data Privacy Act of 2012, and (iii) to inform DBP that such consent from said Related Person/s have been obtained.

I/we hereby acknowledge that I/we have been provided with the written notification below on my/our rights as a Data Subject (each, a "Right", collectively, the "Rights") in accordance with the Data Privacy Act of 2012, to wit:

- i. to be informed whether Information and/or Personal Data is being or has been processed;
- ii. to require DBP to correct any Information and/or Personal Data relating to the Data Subject which is inaccurate;
- iii. to object to the processing of the Information and/or Personal Data in case of changes or amendments to the Information and/or Personal Data supplied or declared to the Data Subject;
- iv. to access the Information and/or Personal Data; and
- v. to suspend, withdraw or order the blocking, removal or destruction of the Data Subject's Personal Data from DBP's information database system.

ADDITIONAL INFORMATION

For inquiries or complaints, you may contact the Development Bank of the Philippines (DBP) Attention to: the **DBP Data Protection Officer or the DBP Customer Experience Management Department**, Sen. Gil J. Puyat Ave. cor. Makati Ave, Makati City, Philippines, Telephone No. (02) 8818-9511 to 20/ (02) 8818-9611 to 20, email: info@dbp.ph.