

SMALL BUSINESS CORPORATION PRIVACY POLICY

POLICY STATEMENT

The Small Business Corporation (SB Corporation) is a government financial institution mandated to provide financing services to the MSME sector pursuant to R.A. 9501. SB Corporation is committed to ensure that your personal data is protected and secured. We only use your personal data for the purpose of providing services pursuant to our mandate. Our privacy policy values and protects your personal data under the Data Privacy Act of 2012.

PRIVACY NOTICE

Collection and Use of Information

Upon application of our financing and capacity building services, we will collect personal data which may include, but are not limited to the following:

- Full name
- Personal information (date and place of birth, gender, marital status, nationality, religion)
- Residential and provincial address
- Contact information (phone/mobile number and email address)
- Personal information of the spouse, children and other dependents, if applicable
- Education, business and employment information
- ID picture and specimen signatures
- Government identification documents
- Property information (assets, bank deposits, other sources of funds/income)
- Loan information with other financing entities
- Membership in associations

SB Corporation shall collect personal information through, but not limited to the following:

- Face-to-face and/or telephone conversation with SB Corporation personnel
- Accomplishment and/or signing of forms/documents
- Online application via self-serve application and other online web form

When you access our website, your device and browser automatically provides information to us so that we are able to track and serve relevant content to you. In order to provide better service, we employ the use of "cookies". A cookie is a small piece of information which a website stores on your web browser on your PC and can later retrieve. The cookie cannot be read by a website other than the one that set the cookie. We use cookies for a number of administrative purposes; for example, to store your preferences for certain kinds of information. Most cookies last only through a single session, or visit to our site. None will contain information that will enable anyone to contact you via telephone, e-mail, or any other means. You can set up your web browser to inform you when cookies are set or to prevent cookies from being set. However, if you choose to reject cookies, you may not be able to use some of our online services or website features. Your browser software may contain a feature which is intended to notify you of the cookie policies of the various web sites you visit (for details please see SB Corporation's Cookies Policy below).

Personal data collected or processed are used only for the following reasons:

1. To assess the qualifications and financial capability of the borrower;
2. Ease of communication with borrowers;
3. To comply with the know-your-customer information requirements;
4. Perform profile and risk analysis; and
5. Comply with its reporting obligation to government authorities under applicable laws, rules and regulations.

Personal data may be shared with other government offices as required by law or lawful order, or for the purpose of performing a public function, or providing public service. Further, personal data collected by SB Corporation will likewise be shared with its credit delivery partners and any related third-party service provider for purposes of loan evaluation, processing, and collection of payments. The sharing of personal information with other government agencies, as well as with credit delivery partners and third-party service providers, is subject to the adoption of adequate safeguards for data privacy and security as embodied in a sharing agreement.

Security and Protection Measures

We protect your information by implementing safeguards such as but not limited to the following:

- By only accessing and using your personal information to the extent necessary in order to administer Small Business Corporation's financing services;
- Restricting access to your information only to authorized personnel who handle your information with strict confidentiality;
- By using a secured server that is being maintained with firewall, encryption, anti-virus and other appropriate security controls;
- Undergoing regular audits by our internal audit team and other third party auditors to ensure that your personal information is secured and security controls are effective.

Client's Rights

In accordance with the Data Privacy Act, the Client has the right to:

- Be informed whether their personal data are being, or were processed. The client/borrower will be notified before his/her personal data is entered into the processing system;
- Demand reasonable access to their personal information;
- Require SB Corporation to update their personal information;
- Suspend, withdraw, or order the blocking, removal, or destruction of personal information if SB Corporation is not required to retain it by law or for legitimate business purposes and subject to the conditions for the legitimate exercise of the said rights under the Data Privacy Act and its IRR; and
- Demand payment for damages in the event of false, incomplete, outdated, unlawfully obtained or unauthorized use of their personal data in violation of his or her rights and freedoms under the Data Privacy Act and other relevant laws.

Retention and Disposal

Retention and disposal of personal information shall be made in accordance with the Records Disposal Policy and Records Disposition Schedule of SB Corporation as approved by the National Archives of the Philippines under RA 9470.

COOKIE POLICY

Last updated May 15, 2020

INTRODUCTION

SMALL BUSINESS CORPORATION may use cookies, web beacons, tracking pixels, and other tracking technologies when you visit our website <https://brs.sbgfc.org.ph>, including any other media form, media channel, mobile website, or mobile application related or connected thereto (collectively, the "<https://brs.sbgfc.org.ph>") to help customize the Site and improve your experience.

We reserve the right to make changes to this Cookie Policy at any time and for any reason. We will alert you about any changes by updating the "Last Updated" date of this Cookie Policy. Any changes or modifications will be effective immediately upon posting the updated Cookie Policy on the Site, and you waive the right to receive specific notice of each such change or modification.

You are encouraged to periodically review this Cookie Policy to stay informed of updates. You will be deemed to have been made aware of, will be subject to, and will be deemed to have accepted the changes in any revised Cookie Policy by your continued use of the Site after the date such revised Cookie Policy is posted.

USE OF COOKIES

A "cookie" is a string of information which assigns you a unique identifier that we store on your computer. Your browser then provides that unique identifier to use each time you submit a query to the Site. We use cookies on the Site to, among other things, keep track of services you have used, record registration information, record your user preferences, keep you logged into the Site, and track the pages you visit. Cookies help us understand how the Site is being used and improve your user experience.

TYPES OF COOKIES

The following types of cookies may be used when you visit the Site:

Analytics Cookies

Analytics cookies monitor how users reached the Site, and how they interact with and move around once on the Site. These cookies let us know what features on the Site are working the best and what features on the Site can be improved.

Our Cookies

Our cookies are "first-party cookies", and can be either permanent or temporary. These are necessary cookies, without which the Site won't work properly or be able to provide certain features and functionalities. Some of these may be manually disabled in your browser, but may affect the functionality of the Site.

Personalization Cookies

Personalization cookies are used to recognize repeat visitors to the Site. We use these cookies to record your browsing history, the pages you have visited, and your settings and preferences each time you visit the Site.

Security Cookies

Security cookies help identify and prevent security risks. We use these cookies to authenticate users and protect user data from unauthorized parties.

Site Management Cookies

Site management cookies are used to maintain your identity or session on the Site so that you are not logged off unexpectedly, and any information you enter is retained from page to page. These cookies cannot be turned off individually, but you can disable all cookies in your browser.

CONTROL OF COOKIES

Most browsers are set to accept cookies by default. However, you can remove or reject cookies in your browser's settings. Please be aware that such action could affect the availability and functionality of the Site.

For more information on how to control cookies, check your browser or device's settings for how you can control or reject cookies, or visit the following links:

[Apple Safari](#)

[Google Chrome](#)

[Microsoft Edge](#)

[Microsoft Internet Explorer](#)

[Mozilla Firefox](#)

[Opera](#)

[Android \(Chrome\)](#)

[Blackberry](#)

[Iphone or Ipad \(Chrome\)](#)

[Iphone or Ipad \(Safari\)](#)

In addition, you may opt-out of some third-party cookies.

OTHER TRACKING TECHNOLOGIES

In addition to cookies, we may use web beacons, pixel tags, and other tracking technologies on the Site to help customize the Site and improve your experience. A "web beacon" or "pixel tag" is tiny object or image embedded in a web page or email. They are used to track the number of users who have visited particular pages and viewed emails, and acquire other statistical data. They collect only a limited set of data, such as a cookie number, time and date of page or email view, and a description of the page or email on which they reside. Web beacons and pixel tags cannot be declined. However, you can limit their use by controlling the cookies that interact with them.

Contact Information

If you have any questions and /or concerns regarding your personal information, you may contact our Data Privacy Officer through the following contact details:

Data Privacy Officer

SMALL BUSINESS CORPORATION

17th, 18th and 19th (Unit 1903) Floors, 139 Corporate Center

Valero St., Salcedo Village, Makati City 1227

Phone number: 8751-1888

Email address: sbc-dpo@sbgfc.org.ph