

# Privacy Policy

PeraWise respects the privacy of users of our online platform. We strive to embed privacy in all of our processes in compliance with Republic Act No. 10173, also known as the Data Privacy Act of 2012, its implementing rules and regulations, and other issuances of the National Privacy Commission.

We recognize the importance of protecting your personal information as well as the importance of transparency in the way that we collect, use, store, transfer/disclose, and dispose information derived from your use of our online portal.

## 1. Collection of Information

Personally Identifiable Information “Personally identifiable information” is information that can be used to uniquely identify an individual such as name, password, age, civil status, gender, mailing address, email address, telephone number, mobile number, income, employment details, financial information, credit info, photographs, and other personal info. We also consider personal information and sensitive personal information as defined under the Data Privacy Act of 2012 as personally identifiable information.

We collect personally identifiable information when you register an account on our online platform. You may be asked to provide us with personally identifiable information through our website.

### Location Data

We may use location data in our scoring models to determine your creditworthiness.

### Cookies and Other Information on a User’s Machine

PeraWise site may employ cookies and other similar and applicable technologies. We may use third party website analytic tools that employ cookies to collect certain non-personally identifiable information concerning your use of our websites, such as referring web site addresses, page views and browser types. This allows us to serve you a more personalized experience and more relevant content.

## 2. Use of Personally Identifiable Information

Having accurate information about you permits us to provide you with a smooth, efficient, and customized experience. The personally identifiable information you share will be used for calculation of scoring.

### **3. Storage and Security of Personally Identifiable Information**

Personally identifiable information provided to PeraWise are stored in a secure database under our control. The security of your personal information is our priority. Personal data is under constant physical, electronic and procedural control. We have modern control, technical and security mechanisms ensuring the maximum possible protection of the processed data against unauthorized access or transmission, against their loss or destruction, as well as against other possible misuse. All persons who come into contact with users' personal data as part of the performance of their work or contractually assumed duties are bound by a contractual duty of confidentiality. Compliance with all rules is under the constant control of the Data Protection Officer.

### **4. Retention of Personally Identifiable Information**

All Personal Data that has been collected from you will only be stored for a duration that is relevant to the purpose for which it was processed and for as long as permissible by applicable law(s).

We will only retain your Personal Data for as long as reasonably necessary to fulfill the purposes we collected it for, including for the purposes of satisfying any legal, regulatory, tax, accounting or reporting requirements. We may retain your Personal Data for a longer period in the event of a complaint or if we reasonably believe there is a prospect of litigation in respect to our relationship with you, but in any case no longer than for 10 years.

### **5. Disclosure and Transfers of Personally Identifiable Information**

We may share your information with our partners such as government agencies, partner stores, utility companies, remittance companies, insurance providers, financial service providers, courier service providers, order or payment processors, merchandise warehouse and fulfillment services and other services providers, but only to the extent necessary to provide the services you consented to or signed up for.

PeraWise may share personally identifiable information to comply with court orders or laws that require us to disclose such information.

PeraWise may share anonymous data, aggregated or not, with third parties. We ensure that such anonymous data does not allow the identification of customers and users to which they relate.

## **6. Persons under the Age of 18**

PeraWise will not knowingly collect personally identifiable information from any person under the age of 18. PeraWise encourages parents to instruct their children to never give out personal information when online. Parents who are concerned about the transfer of personal information from their children may contact us.

## **7. Data Subject Rights**

Under the Data Privacy Act, you have the right to be informed, the right to object, the right to access, the right to rectification, the right to erasure or blocking, the right to damages and the right to file a complaint.

If you wish to exercise any of these rights, you may contact us at [info@perawise.ph](mailto:info@perawise.ph). These rights, however, are subject to certain limitations. As such, we may decline requests that are excessively repetitive, require disproportionate technical effort, are against public interest, jeopardize the privacy of others, or are extremely impractical or unreasonable.

PeraWise's Data Protection Officer provides support for any data privacy related inquiries or complaints. You may contact PeraWise's DPO through the following information:

Office Address: Klicperova 604/8, Smíchov, 150 00 Praha, Czech Republic

Email address: [info@perawise.ph](mailto:info@perawise.ph)

Individuals with inquiries or complaints regarding our privacy practices should first contact our DPO. Our DPO will always use reasonable efforts to address and settle any requests or complaints brought to our attention.