

Our Privacy Statement

At AEON, everything we do, we do for our customers. Consistent with this, for your benefit, AEON is committed to protecting your privacy. Your privacy matters to us because we value our relationship with you.

AEON complies with Republic Act No. 10173 or the Data Privacy Act of 2012 (DPA) and its Implementing Rules and Regulations (IRR). In this Privacy Statement you will know how we handle your personal data and how we protect them. We want you to know what data we have on you, how you can access your personal data, and when necessary, how you can correct or have your data with us deleted. In case you have a complaint regarding your privacy, we undertake to settle the same immediately.

This privacy statement covers:

1. What is AEON Credit Service (Philippines), Inc.
2. What information we collect about you
3. How we use your information
4. Who we share your information with
5. How we keep your information safe
6. How you can access, update, correct and withdraw your information
7. How to make a privacy complaint
8. How to contact us

In this Privacy Statement “AEON”, “Us”, “We” refer to AEON Credit Service (Philippines), Inc.

I. All about AEON Credit Service (Philippines), Inc.

AEON Credit Service (Philippines) Inc. offers AEON Installment Plan (AIP), a loan facility that allows customers to purchase consumer products without any credit card from its partner merchants and store affiliates.

AEON Credit is a subsidiary of AEON Financial Service Co., Ltd. Japan (‘AEON Financial’), a company listed on the First Section of the Tokyo Stock Exchange. The core business of AEON Financial is the issuance of credit cards and prepaid cards. It has 35 million credit card holders in Japan and overseas and 41 million prepaid card holders in Japan. It is in fact one of the biggest credit card issuers and a leading consumer credit provider in Japan.

AEON Financial is a member of the AEON Group of Companies (‘AEON Group’), a global retail and financial services group based in Japan. AEON Group consists of around 300 subsidiaries and affiliated companies operating in—

| | |
|-----------|-------------|
| Cambodia | Malaysia |
| China | Myanmar |
| Hong Kong | Philippines |
| India | Taiwan |
| Indonesia | Thailand |
| Japan | Vietnam |
| Laos | |

II. The Personal Data we collect from you

We may collect your personal data, which can either be Personal Information (PI)¹ and/or Sensitive Personal Information (SPI)², when you avail of our services or products, contact us, access our website or Facebook account.

¹ **Data Privacy Act of 2012, Section 3 (g).** Personal information refers to any information whether recorded in a material form or not, 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.

² **Data Privacy Act of 2012, Section 3 (l).** Sensitive Personal Information refers to personal information:

(1) About an individual’s race, ethnic origin, marital status, age, color, and religious, philosophical or political affiliations;

YOUR INSTALLMENT PARTNER



We will collect your Sensitive Personal Information only if necessary but with your prior express consent.

Below are the instances when we collect your personal data:

- i. By availing of our services and products, primarily through our AEON Installment Plan (AIP), we may collect your information when:
 - a. you fill out an Application Form for our products and services such as your name, date of birth, address, telephone number, civil status, employment name, employment type, employment address, name and contact number of references, among others;
 - b. our field surveyors conduct credit investigation and gather additional information and take photo(s) of your house to verify your home address;
 - c. when our credit collectors call you to remind you of your installment payment, they may ask you of your salary details;
 - d. when our field collectors conduct field investigation in the course of collecting payments due from you, since they may ask other information from persons in your community like your neighbors, such as when they are unable to locate you;
- ii. In the course of fraud investigations or whenever required by government authorities and/or courts to provide additional information about you;
- iii. When you fill out an application form for a job vacancy in AEON such as your name, date of birth, educational attainment, address, and name and contact details of your references;
- iv. When you leave your name and contact details, email address in an inquiry through our website, Facebook page or call our customer relations representative;
- v. By visiting our website, we may collect your IP address; and
- vi. We may also collect your personal information from third parties, as allowed by law, such as your family members, co-employees, employers, or service providers.

When you refuse or withdraw your personal data, AEON cannot extend credit through the AIP and provide you other related services.

III. What do we do with your Personal Data

In general, we use your Personal Data in order for us to provide you with the best service consistent with AEON's guiding principle – "Everything we do; we do for our customers." Specifically, we use your personal data to:

- i. process your application for our product or service, such as the AEON Installment Plan, including confirming your identity, assessing your ability to meet your payment obligation, verifying the information you have provided in our application form, and later contacting you regarding your application and/or contract;
- ii. answer your queries in our website, Facebook page, when you call our customer relations representative, or when you email us;
- iii. contact you when we have something important to tell you regarding our business relationship;
- iv. design, price, and manage our products to serve you better;
- v. improve our service and relationship with you;
- vi. assist us in minimizing identity theft and fraud or to enforce our rights and/or file claims with the appropriate government agency;
- vii. process and assess your job application with us;
- viii. comply with government rules, processes, requirements, and laws;
- ix. other similar purposes/circumstance and
- x. to better manage our business.

(2) About an individual's health, education, genetic or sexual life of a person, or to any proceeding for any offense committed or alleged to have been committed by such person, the disposal of such proceedings, or the sentence of any court in such proceedings;

(3) Issued by government agencies peculiar to an individual which includes, but not limited to, social security numbers, previous or current health records, licenses or its denials, suspension or revocation, and tax returns; and

(4) Specifically established by an executive order or an act of Congress to be kept classified.

YOUR INSTALLMENT PARTNER



IV. Who we share your Personal Data with

We only share your information with third parties as allowed by law and when amply covered by a contractual agreement. These third parties are as follows:

- i. Merchants and store affiliates, who accept transactions settled through our AIP. You can view the list of these stores and affiliates in our website;
- ii. Store promoters, who assist you to avail of our products and services;
- iii. Credit investigators, who assist us to confirm your identity and vet your credit standing to better assess your application;
- iv. Credit collectors, who assist us in our collection of specific credits;
- v. Government bodies and entities, pursuant to law or lawful order addressed to AEON, such as when we address regulatory inquiries or complaints;
- vi. To law enforcement authorities, public authorities and other government bodies;
- vii. Other people that you have identified that we can contact such as the references you provided us when you applied for our products and services, your family members who may be asked during our credit investigation or in the course of collection; and
- viii. Other businesses or people such as fraud investigators, lawyers, service providers, and who assist us in our business.

V. We make sure your Personal Data is safe

AEON's management is committed to keeping your privacy protected by making sure that it complies with the Philippines' Data Privacy Act of 2012 and its Implementing Rules and Regulations. AEON complies with the National Privacy Commission (NPC) directive on keeping Personal Data safe by ensuring that organizational, physical, and technical securities are in place. We will only keep your information for as long as we need them for business or legal purposes. As soon as purposes for collection are served, we will take the necessary steps to destroy, de-identify, or delete your information.

Organizational Security – AEON's staff are trained on how to keep your information safe and secure.

Physical Security – Hard copies of documents containing your personal data are kept in secure cabinets and stored in secure warehouses owned by third parties who have expressly bound themselves to protect and secure the documents/files of AEON containing Personal Information that are placed under their custody. AEON conducts its business in a secure building with well-placed security cameras and people. AEON also prevents unauthorized access to its work areas by installing access controls.

Technical Security – AEON has an Information System Security in place. AEON has firewalls, intrusion detection, and virus scanning tools to prevent viruses and unauthorized people from accessing its system. AEON encrypts data and uses passwords when it sends data to authorized persons or entities

VI. How you can access, update, correct, or delete your Personal Data

You can view the information we have about you by contacting us through our website or by calling us. Please see information below on how to contact us.

Generally, you can view your information without a fee, but if you will request for your information to be stored in a material form such as a CD or in a printed form, we may ask for a reasonable fee to cover for the time we spent recording or printing your information and for the photocopying or printing expense. We will tell you of the fee before proceeding to process your request.

In instances when you believe that your information with us needs correction or you want your information deleted, you can email or call us to ask us to correct or update your information. We will promptly do what you have requested, at no cost to you. In the event, however, that the information you want to correct was supplied to us by a government agency, we will have to check first with the concerned government agency before correcting or updating the pertinent information. Should we find that the information we have is correct and does not need correction/updating, we will not implement your request but we will inform you of the reason for the same. If you still do not agree, you can send us a letter request for us to make a notation in your information that you believe that the information we have is inaccurate, incorrect, misleading or out of date.

YOUR INSTALLMENT PARTNER



VII. How to make a privacy complaint

At AEON, your privacy is of primary importance. Once you lodge a complaint with us regarding your privacy through email or through a call with our customer relations representative, we will try to make it right the first time. However, if it happens that you are still not satisfied, you can send us a letter complaint detailing the personal information that is involved and how the error or the violation of your privacy was committed. Immediately after receipt of the same, we will send you a system reply with the name and contact details of the staff you can contact if you want to follow-up your complaint. We will answer your complaint within 15 days or inform you if we need more time to study or investigate. You may also raise privacy concerns to the National Privacy Commission through their website at www.privacy.gov.ph.

VIII. How to contact us

With regard your privacy concerns, you may contact AEON at:

Data Protection Officer

AEON Credit Philippines, Inc.

3rd Floor Hanston Square, 17 San Miguel Avenue, Ortigas Center, Pasig City 1605

Metro Manila, Philippines

Telephone No. +63(2) 6311399

Fax No. +63(2) 631-1367

Email: customercare@aeonphilippines.com.ph

YOUR INSTALLMENT PARTNER

