



**CENTER FOR AGRICULTURE AND RURAL DEVELOPMENT (CARD), MUTUAL BENEFIT ASSOCIATION INC.  
DATA PRIVACY STATEMENT**

**GENERAL STATEMENT**

Center for Agriculture and Rural Development (CARD MBA), Mutual Benefit Association Inc., including its affiliates and subsidiaries and all members of the CARD Mutually Reinforcing Institutions (“CARD MRI”), values the confidentiality of personal data and committed in maintaining the privacy of its members. This Data Privacy Statement (“Statement”), details how CARD MBA, Inc. uses and protects personal data for the purpose of obtaining the consent of data subject in accordance with the Republic Act No. 10173, otherwise known as the Data Privacy Act of 2012, and its Implementing Rules and Regulations (“DPA”). This Statement also covers the privacy practices for our members who apply for and obtain products and services from us, such as, but not limited to, deposits, loans, insurance, remittances, and other such products and services that CARD MBA, Inc. may offer from time to time.

**OUR PRIVACY PRACTICES**

The privacy practices described in this Statement are primarily intended for individuals in the Philippines and are designed to comply with the provisions of the DPA. When accessing our application and/or availing of our services through our provincial offices, you acknowledge and agree that your information may be collected, processed, and transferred within the Philippines following legal and regulatory standards for data protection that may differ from your current or home jurisdictions.

**WHAT DATA DO WE COLLECT FROM YOU**

To provide the member with CARD MBA, Inc. financial and non-financial products and services and/or to implement member-requested transactions, CARD MBA, Inc. shall collect personal information from the member which may include, but are not limited to:

- Name, Age, Date/Place of Birth, Gender, Civil Status, Nationality;
- Address and Contact Details (Home/Business);
- Religion;
- Source of Income;
- Husband/Housewife Information (such as name, citizenship, date of birth, age, gender, place of birth, occupation, source of income, contact number)
- Legal Dependents and Children’s Information (name, birthday, relationship to applicant, gender, with congenital disability or not)
- Beneficiary/ies (name, birthday, relationship to applicant, gender, contact details)
- Specimen Signature;
- FB page conversation through our Customer Service Manager;
- CCTV footage for security purposes;
- Valid IDs and Photos
- Regulatory Numbers (HDMF/SSS/TIN/SSS/Philhealth)



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## **HOW WE USE YOUR INFORMATION**

CARD MBA, Inc. uses your personal information to provide the products and services that you have availed or intend to avail from CARD MBA, Inc., including and together with following purposes:

- Evaluate member's eligibility for CARD MBA, Inc.'s products and services
- Maintaining and/or closing of the membership status to the Association;
- Ease of contacting/communicating with members for membership status update;
- Evaluate, approve, provide, or manage applications of any claims benefits needed by the member as agreed on his/her insurance policy;
- Comply with know-your-customer (KYC) information requirements as specified under Anti Republic Act No. 9160 otherwise known as the Anti-Money Laundering Act of 2001;
- Member's segmentation according to age, religion, gender, etc.
- Data analytics for developing new insurance products and services for the members and/or the evaluation of CARD MBA's existing products and programs.
- Perform risk profile and risk assessment;
- Provide extensive and quality support to the member;
- For internal purposes, such as administrative, operational, audit, credit and risk management; and
- Perform other such activities permitted by law or with your consent.

## **WHEN DO WE COLLECT PERSONAL INFORMATION**

CARD MBA, Inc. collects personal information through, but not limited to, any of the following:

- Face-to-face and/or telephone conversation with CARD MBA, Inc. Customer Service Representative;
- Accomplishment and/or signing of forms/documents (e.g. Application Form per insurance products, Transfer Form, Claims Validation Form and Resignation form );
- Conducting Claims Validation for the insurance benefits applied by the members
- Giving services to members such as Mass Wedding, CARD MRI Disaster Relief Assistance Program (CDRAP), PSA-Document request.
- When registering the members on the CARD MBA's IT initiatives (e.g. e-Tanong Mo Chatbot, Mobile Application, e-Claims Filing)

## **RECIPIENTS OF INFORMATION**

We may share your personal information with our subsidiaries, affiliates and third parties, including members of CARD MRI, for the purposes above and with an obligation of confidentiality. Your personal information may similarly be disclosed to government agencies, supervisory bodies, tax authorities, or courts of competent jurisdictions for purposes of complying with regulations which CARD MBA, Inc. may be subject to such as Republic Act No. 9160 otherwise known as the Anti-Money Laundering Act of 2001 or RA 10607 Amended Insurance Code, among others. If necessary, for the efficient delivery of CARD MBA, Inc.'s products and services, we may also outsource processing of your personal information to third-party service providers or CARD MRI, consistent with the terms of this Statement and the provisions of the DPA.



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## **WE SAFEGUARD PERSONAL INFORMATION**

In accordance with the provisions of the RA 10173 known Data Privacy Act and RA 10607 known Amended Insurance Code, CARD MBA, Inc., its employees, agents and representatives, shall handle personal information with utmost care and adhere to the implemented organizational, physical, and technical security measures to maintain the confidentiality, integrity, security, and availability of all personal information under its custody.

## **HOW LONG DO WE KEEP YOUR INFORMATION**

Documents containing your personal information will be retained in the records and systems of CARD MBA, Inc. for a period no longer than five years from the date of the resignation/termination of your account or of the specific transaction with CARD MBA, Inc., unless the Association is required by law to retain the information for a longer period.

## **YOUR RIGHTS AS DATA SUBJECT**

CARD MBA, Inc. respects your rights to:

1. Be informed;
2. Object to the processing of your personal data;
3. Have reasonable access to your personal data under the custody of CARD MBA, Inc.;
4. Require immediate correction of inaccurate or erroneous personal data under the custody of CARD MBA, Inc.;
5. Suspend, withdraw or order the blocking, removal or destruction of your personal data from CARD MBA, Inc.'s records and/or system; and
6. Be indemnified in case of violation of your rights as data subject.

You may reach us for any questions, concerns or requests you may have on your personal data and exercising the above rights.

## **HOW TO CONTACT US**

Should you need to get in touch with us for any data privacy concerns or requests or should you have any questions or clarifications regarding the Statement, you may reach our Data Protection Officer at the following contact information: Email: [cardmba9999@cardmri.com](mailto:cardmba9999@cardmri.com) Telephone Number: (049) 562-2878 Address: 120 M. Paulino St. corner Burgos St. Brgy. VII-D, San Pablo City, Laguna Alternatively, you may also e-mail us at [cmba.compliance@cardmri.com](mailto:cmba.compliance@cardmri.com) or visit our website at [www.cardmba.com](http://www.cardmba.com)

## **CHANGES TO OUR PRIVACY STATEMENT**

We may amend or modify the terms of this Statement from time to time to ensure relevance with the relevant laws and regulations applicable to CARD MBA, Inc. Any relevant modification will be posted on our website and distributed to all CARD MBA, Inc Provincial Offices.