



CONSENT TO PROCESSING OF PERSONAL INFORMATION &  
WAIVER OF RIGHTS TO THE BANK SECRECY LAW OF THE PHILIPPINES (R.A. 1405)

I expressly agree and consent, without need of notice, to the Company's collection, recording, organization, storage, updating, retrieval, verification, consultation, use, consolidation, blocking, erasure or destruction of all information relating to me in connection with, or arising from my contract/agreement with the Company and/or use of the information by the Company in relation to my contract, and disclosure or any such information to any or all of the following:

- i. Its directors, officers, employees, advisers, auditors, agents and authorized representatives;
- ii. Its parent, subsidiaries, affiliates and related interests, whether based in the Philippines or other jurisdictions;
- iii. Its participating merchants, payments technology companies, credit information investigation companies, financing companies and/or associations of financing companies that functions as a credit investigation entity, financial institutions, credit bureaus, loyalty program partners, consumer reporting or reference agencies, network, marketing and promotional partners, insurers, and other relevant external parties, i.e. Social Security System, Government Service Insurance System, Armed Forces of the Philippines and their affiliates and subsidiaries, whether based in the Philippines or other jurisdictions;
- iv. Service providers engaged by the Company, its parent, subsidiaries, affiliates and related interests whether based within or outside the Philippines;
- v. Judicial, governmental, supervisory, regulatory or equivalent body having authority or jurisdiction over the Company, its parent, subsidiaries, affiliates and related interests;
- vi. Such person or entities as required by laws or regulations of any country with jurisdiction over the affairs or business of the Company, its parent, subsidiaries, affiliates and related interests
- vii. Persons or entities engaged by the Company, its parent, subsidiaries, affiliates and related interests to facilitate administration, servicing and implementation of my contract with the company,
- viii. Any potential transferee or assignment of the Company's rights and/or obligations under the relevant contracts or agreements; and
- ix. Such other person or entities as the Company may be deem as having authority or right to such information, as and when required by the circumstances.

I have the right to dispute or file a complaint with the National Privacy Commission against the personal information processor for alleged violations of the Data Protection Act of 2012. I have the right to correct errors in the personal information collected, if any. My personal information shall be stored by the Company during the duration of his contractual obligation and/or in compliance with the laws and lawful orders and directives of the appropriate government regulatory agencies.

I also agree to receive marketing, advertising and promotional information from INNOVATIVE INVESTORS & FINANCING CO., INC. and its affiliates (collectively known as "INNOVATIVE") and third-party service providers and agents ("REPRESENTATIVES"). I hereby authorize and consent the company and/or representatives to send me marketing, advertising and promotional information, materials and/or documents relating to the company's products, services, activities, and/or product, services and activities of the third parties that the company may collaborate with (the "Marketing Purpose") via TEXT, EMAIL, PHONE CALL, etc. Further, I hereby represent and warrant that I am the authorized user and/or subscriber of the email address and/or mobile or telephone number(s) provided by me/to be provided by me, whether verbally or in writing, and that I have read and understood the above provisions.

I hereby authorize and consent to the use of my payroll automated teller machine (ATM) card account as collateral for my loan obligation, as such I agree to disclose my ATM personal identification number or PIN to facilitate the payment of my loan obligations with the Company.

Finally, I hereby waive my rights under the Bank Secrecy Law of the Philippines or R.A. 1405 or the LAW ON SECRACY OF BANK DEPOSITS, or R.A. 6426 or the FOREIGN CURRENCY DEPOSIT ACT and R.A. 8791 or the GENERAL BANKING LAW of 2000 and other confidentiality obligation with regards to any information directly or indirectly relating to the extent as required for the execution, performance and administration of my Contract Agreement with the company. I attest that all information stated above is true and correct to the best of my ability and personal knowledge. I agree to indemnify and hold harmless the Financing Company and its agents, employees, officers, directors, successors, and assigns from any and all claims, liabilities, damages, costs, and expenses, including reasonable attorney's fees, arising out of or in connection with the Financing Company's use of the aforementioned documents.

I acknowledge that I have read and understand the terms of this waiver and that I have been given the opportunity to ask any questions that I may have before signing it.

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Name and Signature of Applicant / Date