

# Privacy Policy

Curo Teknika, Inc. respects our customers' fundamental right to privacy, and we commit to take great care in safeguarding your personal data. While Our Privacy Commitment sets out our privacy practices, we have developed this Privacy Policy to inform you more specifically about the collection and processing we do on your personal data.

## **Our Privacy Commitment**

### Our Privacy Commitment

Throughout your use of our services, you agree and allow Curo Teknika to use your personal information for the following purposes:

1. To create and nurture a relationship with you.  
We collect personal information about you when you apply for our products and services so that we can validate your identity and credit history. We use your personal information for billing and the collection of fees for the products and services that you avail from us.
2. Getting to know you better.  
We also collect personal information about you through other activities such as our market research initiatives, when you contract a service with us, when you visit and use our websites and mobile apps such as Curo Teknika Website, and from our subsidiaries, affiliates, and third-party business partners to whom you have given your consent for them to share your information with us. For a list of these partners, please visit below:

#### Subsidiaries

- **ABM Global Solutions**
- **ePDS**
- **IPC Data Center**

#### Partners

- **ePLDT**
- **PLDT Enterprise**

3. The improvement of our business and operations.  
We analyze data about how you use our products and services to help us manage your account better, to provide you with customer care activities, to ensure your fair use of

our products and services, to monitor the quality and security of our technology, to train our staff, and to plan for our future growth. We do this so that we can continue to provide you with the best experience for the products and services that you avail from us.

4. The improvement of our products and services.

We analyze how you use our products and services so that we can understand how to improve them for your benefit. In all cases, we ensure to aggregate and anonymize this information so that you are never identified as an individual.

*\* Aggregating simply means presenting information in segments or categories like industry groups; anonymizing means removing information that can personally identify you from the data.*

5. Sending you product recommendations.

From time to time, we will send you product recommendations that we think will interest you. We keep a record of the products and services that you avail from us so that we can gain a better insight of the kinds of products and services that would be relevant to you. We communicate these through our Sales Representatives. You can choose to unsubscribe from this communication anytime. Just let us know.

6. To interact with you on Social Media.

We place advertisements about our products and services on some of the most popular Websites, Social Media, and Search platforms. From time to time, we may share information such as your mobile number, e-mail address, and cookies (from when you visit our websites) with the likes of Facebook and Google, to ensure that advertisements about our products and services are seen by you, as you browse their websites and apps.

7. Compliance with other legal and regulatory requirements.

We perform other activities and disclose data in cases where we are required to do so for us to comply with government laws, rules, or regulations and with other legal processes and orders.

There are some instances where we may need to share your information to our subsidiaries and affiliates, agents, business partners and other third-party agencies and service providers. We only share your information to enable us to continue providing you with the products and services that you have availed from us, and as part of our regular business operations that allow us to serve you better.

When you accept this Privacy Policy, you also acknowledge that we may share your information with:

1. Our service providers, contractors, professional advisers, and their sub-contractors, who help us provide our products and services to you. For example: our couriers for bill delivery and our customer contact centers for our hotline operations;
2. Our Subsidiaries and Affiliates with whom you have also signed-up with. We do so only for the improvement of each other's business and operations. For example: we share information about your credit standing to facilitate your service applications with them, resulting in faster approvals;
3. Other companies to whom you have also given consent for us to share your information with; and
4. Law enforcement and government agencies, but only when required by laws and regulations and other lawful orders and processes.

See the list of our partners below:

#### Subsidiaries

- **ABM Global Solutions** [ABM Global Solutions](#)
- **ePDS** [ePDS](#)
- **IPC Data Center** [IPC Data Center](#)

#### Partners

- **ePLDT** [ePLDT](#)
- **PLDT Enterprise** [PLDT Enterprise](#)

We would like you to know that your personal data will be kept in our records for as long as you continue to use our products and services, and for a maximum of 2 years after. After which, your personal data shall be deleted or anonymized so that you are never identified as an individual.

The Data Privacy Act of 2012 (Republic Act No. 10173) gives you rights in relation to the personal data that we have collected about you, including the right to object to certain ways in which we may use your data, the right to access your data at your request, the right to correct any inaccurate or outdated data about you, and the right to erase or remove your data from our records.

We want you to know that you can withdraw your consent for the following provisions stated in this policy. Just let us know.

1. Receiving product recommendations

2. Sharing of your mobile number, e-mail address, cookies, and browsing behavior with third-party Websites, Social Media and Search platforms.
3. Getting more personal information about you from other sources such as our subsidiaries, affiliates, and third-party business partners.

Curo Teknika respects your right to privacy, and we commit to take great care in safeguarding your personal data. For more information on your rights and how you may exercise them, please contact our Data Protection Officer through the contact details provided below:

**Christopher de los Santos**

ePLDT, L.V. Loocsin Building, Makati Avenue, Makati City  
[dataprivacyofficer@epldt.com](mailto:dataprivacyofficer@epldt.com)