

Privacy Policy

User Consent

You agree to this Privacy Policy, which includes full consent to the actual or possibility of collecting, processing, cross-border transfer and storing of Personal Information, as defined in this policy, when you sign up for, access, or use <https://cashxpress.ph> (the "Website"), any of its features, processes, functions and its related services (collectively "Services"). Unless otherwise defined in this Privacy Policy, terms used in this Privacy Policy have the same meanings as in our Terms and Conditions, accessible at <https://cashxpress.ph/terms-and-conditions>.

Scope of Use

This Privacy Policy informs you of our policies on your privacy rights regarding our collection, use, storage, processing, disclosure and security of your information when you use the Website. This Privacy Policy applies to all information we process in connection with your relationship with us as a customer or potential customer.

Personal Information Collection

While using the Website, we may ask you to provide us with certain personally identifiable information that can be associated with you or that can be used to contact or identify you.

Personally identifiable information may include, but is not limited to:

- a) contact information – such as your full name, contact number, email address, postal address, and other similar information;
- b) Financial Information – such as full bank account details and/or credit card details; and
- c) sensitive personal information – such as date of birth, marital status, and/or government-issued ID details (collectively "Personal Information"). Personally identifiable information does not include anonymous or aggregated information in a way that does not allow to identify a specific person. We may also require photographs of your Personal Information, as may be applicable, during the application process or while the loan is still active, in order to verify all information you supplied to the Company. We reserve the right, with prior notice to you, to amend the type of Personal Information you may need to provide by adding new components or deleting existing components from our required identification procedure from time to time.

We may also collect your Personal Information from other sources, such as any information you provide us directly or indirectly, including information collected that you have provided us through other related services, including our customer support team.

Please note that if you use our Website or Services in place of other people, such as your family, friends or employees, you must ensure that you are authorized to provide us with their Personal Information. Use of the Website in this manner automatically presumes that you have obtained proper authorization from the owner/s of the Personal Information and have informed said person/s of this Privacy Policy. You hereby represent and warrant that all your family, friends or employees whose personal information you have provided to us have agreed to the use, processing, storage and/or disclosure of their data in accordance with this policy and all applicable laws.

If you choose not to provide us with any Personal Information we require from you, or if you withdraw your consent, at any time during your use of our Services, to the collection, processing, and/or storage of any Personal Information, as defined in this Privacy Policy, we reserve the right to refuse your request for, or the continuation of, any of our Services.

Use of Personal Information

The Personal Information we collect from you will be used to allow us to perform the Services requested from us. We may use your Personal Information to:

- • Facilitate your use of the Website's Services, and/or access to the registration of your Website account, if any;
- • Verify your identity and contact details;
- • Provide our Services;
- • Process transactions and send notices about your transactions;
- • Contact you and update you on the performance of our Services;
- • Communicate with you and process your requests;
- • Offer surveys, promotions, and marketing communications;
- • Improve our Website content and layout;
- • Improve our Services;
- • Provide electronic funds transfer services, credit card account processing and related services;
- • Contact supplied personal references to verify accuracy of information and coordinate as to the identity and personal circumstances of the client;
- • Respond to any inquiries, comments, or concerns regarding our Services;
- • Provide Customer Support;
- • Collection of delinquent accounts;
- • Exercise the Company's legal rights for the protection of its interests;
- • Other specified and legitimate purposes determined and declared before, or as soon as reasonably practicable after collection of the Personal Information

We do not share your Personal Information with any third parties for their business purposes, such as, including without limitation, marketing and advertising without your express consent and authorization.

Service Providers

We may employ third party companies and individuals to facilitate our Service, to provide the Service on our behalf, to perform Services-related actions or to assist us in analyzing how our Service is used, or to assist us in the collection of delinquent accounts.

These third parties have access to your Personal Information only to perform these tasks on our behalf and are obligated not to disclose, use, or store your Personal Information for any other purpose.

Sharing of Personal Information

We may share your Personal Information with third-parties, which includes, but is not limited to the following entities:

- 1. Affiliates and/or Members of the CashXpress South East Asia Lending Inc. corporate family, including Cashxpress' direct and indirect subsidiaries, to assist in providing the Services listed in the Website, to help detect and prevent potentially illegal acts and violations of our policies, and to provide proper data analytics on the use of the Website, including marketing communications;
- 2. Courts of Law, government officials, law enforcement, or other regulators in relation to a subpoena, court order, or other legal process or requirement under Philippine law or regulation, when we need to do so to comply with such law or regulation, or when we believe, in our sole discretion, that the disclosure of Personal Information is necessary to prevent physical harm or financial loss, or to report suspected illegal activity or investigate violations of our Terms and Conditions;
- 3. Credit bureaus and collection agencies to report account information, as permitted by law.
- 4. Customer support for customer service purposes;
- 5. Banking or financial partners, as permitted by law or as required by the contractual business relationship;
- 6. Legal department, to ensure compliance with government rules and regulations and to protect us against harm to the rights, property, or safety, the other users of the Website or the public, as required or permitted by law;
- 7. Service Providers, to enable service providers under contract with us to support the business operations, such as fraud prevention, bill collection, marketing, customer service and technology services.

Please note that some of these third parties may be located in other countries with different rules and regulations on processing personal information. By agreeing to this Privacy Policy you acknowledge that Personal Information can be transferred cross-border to other countries and you are consenting to such transfer.

Special Notice - Minors

Use of the Website is not aimed at persons under **21 years old** and we will not collect, use, provide or process in any other form any personal information of persons under the age of 21 deliberately.

We therefore also ask you, if you are under 21 years old, please do not send us your personal information (for example, your name, address and email address). If you are under 18 years old and you nevertheless wish to ask a question or use this Website in anyway which requires you to submit your personal information please get your parent or guardian to do so on your behalf.

Accuracy of Personal Information

If you would like to review, change or delete any Personal Information you have supplied us with, please contact us immediately using our contact information listed below.

Personal Information Storage

We retain your Personal Information no longer that it is necessary and relevant for our Services for the period of 1 (one) calendar year. We may also retain Personal Information to comply with the requirements of any laws and regulations, to prevent fraud, to resolve disputes and various troubleshoot problems, and to take other actions permitted or required by applicable laws and regulations. Under our data policies, we will dispose Personal Information in a secured manner and in accordance with applicable laws and regulations, after such Personal Information is no longer necessary and ceases to be relevant for our Services, unless applicable laws and regulations require otherwise, or unless the requested by the user in writing.

Security

Security of your Personal Information is our priority. Except as indicated in this Privacy Policy, we do not disclose your Personal Information to third parties without your express consent. Further, we take all reasonable procedures and exert our best efforts to ensure all Personal Information received shall be kept confidential and secure, whether online or offline. We protect your Personal Information using a variety of technical and administrative security measures to reduce the risks of loss, misuse, unauthorized access, disclosure and alteration. We may use and amend from time to time various security measures, as new technology becomes available, as appropriate, such as firewalls and data encryption, access controls to data centers.

Mobile Accessibility

We may offer you the ability to connect with our Services using a mobile device, either through a mobile application or via a mobile optimized website. The provisions of this Privacy Policy apply to all such mobile access and use of mobile devices.

Use of Cookies

Depending on your When you access our Website, we may use Cookies or similar technologies on your computer or other device to record information. Cookies are files with a piece of data, which may include an anonymous unique identifier and can be stored on your hard drive to help us improve your access to the Website and identify repeat visitors to the Website. You are free to decline our Cookies on your computer or other device, unless our Cookies are required to prevent fraud or ensure the security of websites we control. However, use of the Website may be limited if you do not accept our Cookies.

User Confidentiality

To further secure the privacy of your Personal Information, we advise to keep your any account details confidential at all times.

External Links

The Website may contain links to other sites that are not operated by us. If you click on a third-party link, you will be redirected to that third party's site. We strongly advise you to review the Privacy Policy of every site you visit. We have no control over, and assume no responsibility for the content, privacy policies or practices of any third-party sites or services.

Privacy Policy Updates

We may update our Privacy Policy from time to time. We may amend this Privacy Policy at any time by posting a revised version on the Website. You are advised to review this Privacy Policy periodically for the latest information. Changes to this Privacy Policy are effective from the date of posting. If we make any substantial changes to this Privacy Policy and the way in which we use your Personal Information, we will post these changes on the Website and will do our best to notify you of any significant changes. By continuing to use our Services, you accept and consent to the updated terms of this Privacy Policy.

Inquiries and Complaints

If you believe your account or any of your personal data may have been misused or abused, or if you believe that the security and protection of your respective personal data may have been compromised, you may lodge your inquiries and complaints to the

Contact Information below and briefly discuss such matter, together with your contact details for reference.

If you are not satisfied with the manner of how your complaint was handled, or if you still believe that there exists a threat of breach of your Personal Information, you may directly lodge your complaint with the National Privacy Commission.

Contact Information

Accordingly, if you have questions or concerns regarding this Privacy Policy, or if you want to inquire or request for information regarding any matter relating to the processing of your respective personal data, you can contact us through the following information:

Email:

info@cashxpress.ph

and

compliance@cashxpress.ph

Contact Number: (02) 7914-4236

CashXpress South East Asia Lending Inc

Avida CityFlex, 7th Ave. corner Lane T, Bonifacio Global City

Taguig City, Philippines