

SEDP - SIMBAG SA PAG-ASENSO, INC. (A MICROFINANCE NGO)

PRIVACY NOTICE

SEDP-SIMBAG SA PAG-ASENSO INC. (A MICROFINANCE NGO)

1. Introduction

SEDP-Simbag sa Pag-asenso Inc. (A Microfinance NGO), doing business under the name and style of Simbag Microfinance, is a non-stock, non-profit organization with a principal office at The Chancery, Cathedral Compound, Albay District, Legazpi City, Albay. Simbag Microfinance delivers financial and non-financial services with training and formation to micro-entrepreneurial families towards improved socio-economic condition, political empowerment, and enhanced spiritual well-being.

Simbag Microfinance commits to protecting and safeguarding the sensitive and personal data of our stakeholders. This Privacy Notice explains how we collect, use, store, share, and protect your information in compliance with the Republic Act No. 10173 or the Data Privacy Act of 2012 and its Implementing Rules and Regulations.

2. Personal Data We Collect

We collect personal and sensitive personal information that includes, but is not limited to:

- Full Name, Address, Contact Number, Date and Place of Birth, Educational Background
- Age, Gender, Civil Status, Religion, Family Information (Parents, Spouse, and Dependents)
- Government-issued IDs and Numbers, Health Data, Financial Information
- Employment History, Biometrics (Fingerprint)

3. Purpose of Collection and Processing

We process personal and sensitive personal information that includes, but is not limited to:

- Loan processing, approval, and monitoring as a member-client
- Compliance with legal and regulatory obligations (such as MIDAS and CIC)
- Employment management, payroll, and benefits administration
- Communications, marketing, training, and service improvement (such as surveys)
- Internal audits and risk management

Note: Sensitive Personal Information is handled with an elevated level of protection and processed only with the data subject's explicit consent, or when required by law.

4. Legal Basis for Processing

Your personal data is processed under any of the following legal bases:

- With your consent
- To fulfill a contract (e.g., loan or employment agreement)
- To comply with legal obligations
- To protect the legitimate interests of Simbsg Microfinance, provided your rights are not violated

5. Data Sharing and Disclosure

We may share your data with:

- Diocesan Mutually Supporting Institutions (MSIs)

- Regulatory agencies (such as Securities and Exchange Commission, Bureau of Internal Revenue, Bangko Sentral ng Pilipinas, Microfinance NGO Regulatory Council, Credit Information Corporation)
- Credit bureaus (Microfinance Information Data Sharing, Inc. or MiDAS)
- Government agencies (e.g., SSS, PhilHealth, Pag-IBIG, BIR, Small Business Corp.)
- Service providers (e.g., IT vendors, auditors, collection agencies)
- Legal counsel, if required by law or in the defense of legal claims

All data sharing is subject to applicable Data Sharing Agreements (DSAs) and includes appropriate security and confidentiality safeguards.

6. Data Retention and Disposal

- Follow the Policy on Document Retention and Disposal

7. Data Subject Rights

You have the right to:

- Be informed about how your data is processed
- Access your personal data
- Correct or update your data
- Object to or restrict certain processing
- Request data portability
- Withdraw consent at any time (subject to legal exceptions)
- File a complaint with the National Privacy Commission (NPC)

You may exercise these rights by contacting our Data Protection Officer (DPO).

8. Security Measures

We implement organizational, physical, and technical safeguards to protect your data from unauthorized access, alteration, or disclosure.

9. Contact Information

For questions, concerns, or to exercise your rights under this Privacy Notice, please contact:

Data Protection Officer
 SEDP-Simbag sa Pag-asenso Inc. (A Microfinance NGO)
 The Chancery, Cathedral Compound Albay District, Legazpi City
 Email: dpo@sedp.ph

10. Updates to This Privacy Notice

We may update this Privacy Notice to comply with changes in law or policies. Updates will be posted in our offices and on our website, if applicable.