

DATA PRIVACY CONSENT AND DECLARATION FORM

A. GENERAL INFORMATION

Name of Borrower/Buyer/Representative of Originating Institution/Client	Account Number/s (if any)
Name of Originating Institution (if applicable) – If this form is being accomplished by the authorized representative of an Originating Institution.	
Address	Address of Originating Institution
Telephone No.	Mobile No. Email Address

B. DATA PRIVACY STATEMENT (DPS)

The National Home Mortgage Finance Corporation (“NHMFC”, for brevity) is a government owned and controlled corporation operating as the country’s sole Secondary Mortgage Institution (“SMI”). It is subject to current and future government regulations. Therefore, all its borrowers/buyers/clients will be bound by all applicable laws relating to any matter including but not limited to information sharing and tax reporting.

NHMFC upholds an individual’s data privacy rights and assures that all your personal information, sensitive information and privileged information (collectively, “Personal Data”), collected and to be collected, are processed in compliance to the Data Privacy Act of 2012 (RA No. 10173) and its Implementing Rules and Regulations (IRR).

In line with this, by purchasing/availing/transacting with and continuing to transact with and/or avail of NHMFC’s products and services, and applying for employment, you have given your consent to:

- Allow NHMFC and its authorized representatives to use, process and share Personal Data needed in the processing of your application, administration of your account, with any person or organization (private or public), including authorized institutions, investigative agencies, regulators, and third party/ies to securitization;
- Allow NHMFC to use your Personal Data to provide services to you or for other reasonable purposes related to the upgrading of our systems and business processes, which may include data analytics and other automated processing; and
- Allow NHMFC to use your contact details, demographic information and account details, to contact you to provide promotional information regarding our products and services, for purposes of informing you of the status of your account and to occasionally conduct surveys and studies through phone, ordinary mail, email, SMS or other communication facility.

C. PRIVACY POLICY

NHMFC, upholds an individual’s data privacy rights and assures that all your personal information, sensitive personal information and privileged information (collectively, “Personal Information/Data”), collected and to be collected, are processed in compliance to the Data Privacy Act of 2012 (RA No. 10173) and its Implementing Rules and Regulations (IRR).

Personal data refers to all types of personal information, sensitive personal information and privileged information. Personal information refers to “any information, whether recorded in a material form or not, from which the identity of an individual is apparent or can be reasonably and directly ascertained by the entity holding the information, or when put together with other information would directly and certainly identify an individual”.

Privileged information refers to any and all forms of data which under the Rules of Court and other pertinent laws constitute privileged communication.

This Privacy Statement provides information on how we collect, use, manage and secure your personal information necessary to serve you better.

Why do we collect your personal information/data?

To enable us to perform our processes related with your application for housing finance, employment and other products and services, it is important that NHMFC collects, uses and stores your personal data. Thus, we are using your information to:

- Process your information and administer your account, together with any person or organization who has information about you, including your housing developer or account originator, authorized institutions, investigative agencies, and regulators;
- Provide services to you or for other reasonable purposes related to the upgrading of our systems and business processes; which may include data analytics and other automated processing;
- Serve as a reference for promotional information regarding our products and services, and to occasionally conduct surveys and studies through phone, ordinary mail, email, SMS or other communication facility; and
- Perform any other action as may be necessary to implement the terms and conditions of our contract.

What kind of personal information/data do we collect?

Vital to our service is the collection of your personal information/data. This includes information such as:

1. Personal information such as full name, mailing and e-mail addresses, contact numbers; and
2. Sensitive information such as nationality, spouse name, civil status, gender, age, birthdate, government issued identification card/document with photograph which includes, but not limited to identity cards, passport, social security number, TIN, driver’s license, COMELEC, PRC, UMID, company ID, proof of billing, latest payslip, financial statement, certificate of registration, DTI registration, business permit, Mayor’s permit, credit card information, individual health and medical records, school and employment service.

When you provide information other than yours, you certify that you obtained the other person’s consent to disclose and process that information. You also certify that all personal information/data you submit is accurate, complete and up-to-date.

When do we collect your personal information/data?

NHMFC collects your personal information/data when you:

1. Apply for employment, housing finance and avail of our various products and services.
2. Apply for insurance coverage and submit insurance claim.

3. When you avail the services of our collection and other operating/support units.
4. Contact our personnel or authorized agents to update your information, in relation to your queries or requests, participate in our survey, when you refer a person to verify information you provided to us, or when you visit and connect to our website and social media pages.

How do we preserve and protect your personal information/data?

NHMFC preserves your personal data:

1. To the extent agreed upon by the parties to a policy and/or contract, if any.
2. To the extent necessary in keeping track of your records and servicing your account and contract.

To maintain the integrity and confidentiality of your personal information/data, we have implemented measures to secure and protect it from theft, loss, penetration or breach. We have put in place organizational, physical and technical security measures necessary to protect your personal information, namely:

1. Use of secured servers, firewalls, encryptions and other security tools.
2. Limited access to personal information to duly authorized processors or personnel.
3. Maintenance of a secured server operating environment by performing regular security and server updates.

How do we use and share your personal information/data?

NHMFC uses the personal data you submit to us, fairly and lawfully, only to:

1. Arrange or provide the products and services we offer.
2. Communicate our latest products, services, promos and events that will enhance your client experience.
3. Respond immediately to your needs, requests, queries and complaints.
4. Comply with the law and all legal orders and processes.
5. Perform the necessary processes in conducting due diligence and documentation.
6. Process your application for employment.
7. Any other purpose relating to any of the above.

We may share your personal information/data only to the extent that is reasonable and necessary, to:

1. Our employees and officers handling your account and requests.
2. Our subsidiary/ies, affiliates, partners, joint venture & other related third parties e.g. collection agents, collecting banks and third parties to securitization.
3. Banks, Insurers and Professional advisers and providers performing due diligence checks.
4. Any third-party service providers performing financial, administrative, technical and other ancillary services.
5. Government institution and other competent authorities which by law, rules or regulations require us to disclose.
6. Person or entity that we contractually entered with, that ensures the confidentiality standard we implement and adhere to the DPA.
7. Any person that fall within matters of public concern, in order to carry out functions of public authority only to the extent of collection and further processing consistent with a constitutionally or statutorily mandated function pertaining to law enforcement, taxation and other regulatory function.

Thus, as a rule, NHMFC is not allowed to share your personal information/data to a third party. However, by giving your consent, you authorize NHMFC to disclose your personal information/data to the aforementioned individuals and entities that is necessary for the proper execution of processes related to the declared purposes in this Consent Form and in NHMFC's Privacy Policy and may not use it for any other purpose.

Where and how long do we store your personal data?

Your personal data will be stored in secured filing rooms in NHMFC's offices or archived in a third-party storage facility located in the Philippines, within the period set forth and in accordance with the rules and regulations set by the National Archives of the Philippines (NAP).

What if there are updates/changes in our Privacy Policy?

NHMFC may periodically update or amend its Privacy Policy in order to adhere to new and existing laws affecting the DPA, including any change or improvement we establish to secure your personal information. If we amend our Privacy Policy, we will post the updated and revised version in our website: www.nhmfc.gov.ph and will take effect immediately. Rest assured, however, that any updates or changes shall not alter how we handle previously collected personal data without obtaining your consent, unless required by law.

Contact us:

Should you have any inquiries or feedbacks on this Consent and Privacy Policy and/or complaints, you may contact our office at:

Filomena Building III, 104 Amorsolo St., Legaspi Village, Makati City
Telephone No.: 893-1501 loc. 210

Please note that our decisions to provide such access or consider any request for objection, erasure, correction to process your personal information/data as it appears in our records are always subject to any exceptions under the applicable and relevant law/s and/or the DPA, its IRR and NPC circulars and issuances.

CONSENT

I, the undersigned hereby certify that I explicitly and unambiguously consent to the collection, processing, sharing, storing of my personal and sensitive personal information by NHMFC for the purpose/s described in this Privacy Policy. I hereby certify that I carefully understood and comprehend the terms above before giving my consent.

Name and Signature of Borrower/Buyer/Client/
Representative of Originating Institution

Date

Time

Right Thumbmark
(Borrower/Buyer)

(If unable to sign or if
signature is in block letters)