

Privacy Policy

The Pera Hub Mobile Application (the “Application”) is operated by PETNET, Inc. (“PETNET”).

This Privacy Policy defines how PETNET collects, records, stores, uses and processes data classified as personal information from its customers connected with the services available through the Application.

I. PERSONAL DATA

“Personal Data” are information about you, from which you are identifiable, including but not limited to your name, valid identification number, birth date, address, telephone/mobile number, gender, occupation, civil status, email address, any other information which you may have provided in the Application registration, sensitive personal data such as age, social security identification number, and other information similar thereto and other information as may be required by law or regulation.

The collection of your Personal Data is mandatory and a pre-condition in order to avail of the Application services. You will not be able to access any of these services unless you provide the required Personal Data.

II. CONSENT FOR COLLECTION

Your registration in and use of the Application constitutes your consent to the terms of this Privacy Policy. PETNET reserves the right to amend this Privacy Policy at any time with or without notice and your continuous access and use of the Application constitute your acceptance of any changes to the terms of this Privacy Policy. You have the right to access, review and edit any personal information PETNET has collected and retained from you.

III. COLLECTION OF PERSONAL DATA

PETNET will collect Personal Data when you sign up and register in the Application and when you use any of the services available in the Application. PETNET does not knowingly collect information which are unnecessary for availment of the services and for them to be performed or undertaken.

IV. PURPOSE OF COLLECTION AND USE OF PERSONAL DATA

PETNET reserves the right to collect and use your Personal Data for the following purposes:

- a. To comply with any applicable law, regulation, legal process and/or government and law enforcement request including but not limited to “Know Your Customer” processes, customer due diligence, anti-money laundering and anti-terrorist financing related purposes;
- b. To comply with Western Union policies;
- c. To fulfill transactions;
- d. To improve the products and services offered under the Application;
- e. For market research to better identify and respond to the needs of customers and enhance user experience;
- f. To more effectively deliver targeted advertisement and offers from PETNET;
- g. To communicate any upgrades or enhancements to the Application;
- h. To identify and resolve any technical problems relating to the Application; and/or
- i. For PETNET’s business and operational analyses.

V. DISCLOSURE AND RETENTION OF PERSONAL DATA

A. PETNET shall disclose your Personal Data only:

- 1. To PETNET’s employees, affiliates, business partners, service providers and agents acting on behalf of PETNET for any purpose identified under the immediately preceding Section IV of this Privacy Policy;
- 2. If disclosure is necessary upon reasonable belief to identify or bring legal action against someone who may be causing damage to PETNET’s rights;
- 3. To provide necessary information to law enforcement agencies in connection to an investigation of whatever nature;
- 4. To respond to judicial process;
- 5. To comply with the requirements of any applicable law or regulation and/or
- 6. To identify and prevent fraud, security and technical issues

- B. When you unsubscribe to the Application and/or your account is suspended, PETNET will keep your information for a duration as may be required by law or regulation.

VI. SECURITY

PETNET protects your personal information by restricting third party access to any Personal Data and maintaining relevant software and technology such as the Secured Socket Layer (SSL) and data encryption within the Application to prevent unauthorized access.

You should create a password that is a unique combination of numbers, letters and special characters. To make your password more secure, we recommend a password that is unrelated to your personal information and uses a combination of letters, numbers, and symbols. Do not share your password with anyone. You are responsible for all actions taken in the name of your account and shall be subject to legally binding actions taken on your behalf. If your password has been compromised, immediately contact PETNET customer service +63 2 812 92 09. Always log off from your account after every completed transaction.

VII. CONTACT

For any concerns, you may reach us at +63 2 812 92 09