

Pag-IBIG Fund Privacy Policy

1. Introduction

The Pag-IBIG Fund operates www.pagibigfund.gov.ph (this “site”).

This page informs you of our policies regarding the collection, use, storage, disclosure, and disposal of the personal data we collect and receive from our members and/or from users of this site, as well as those who:

- a. Contact our trunkline at 8724-4244;
- b. Email us at contactus@pagibigfund.gov.ph; and
- c. File applications, complaints, submit inquiries and when you apply for and avail of our other services.

We are committed in ensuring that your personal data are protected and secured. Should we ask you to provide certain information by which you can be identified, you can be assured that it will only be used in accordance with this Privacy Policy and in delivering our mandate, subject to compliance with applicable laws and regulations on personal data privacy protection.

By using this site and availing of our services, you agree to the collection and use of your personal data in accordance with this Privacy Policy.

2. Collection and Use of Personal Data

Personal data refers to all types of personal information, whether recorded in material or digital form, 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.

We may collect, among others, the following types of personal information:

- Name
- Birthdate
- Home address
- Email address
- Phone number(s)
- Government identification number(s)
- Educational background
- Other relevant information in connection with your transactions with Pag-IBIG Fund.

We may obtain these personal data when you:

- Become a member of, or update your information with, Pag-IBIG Fund through filling out the Member’s Data Form;
- Avail our services and fill out application forms or other similar documents online or when you visit any Pag-IBIG Fund Office or Service Desk;
- Pay your contributions and/or loan amortizations;
- Apply for employment with us; and
- Voluntarily participate in our research, surveys, raffle promos, events, or contests.

We require the information to understand your needs and provide you with the best service, in accordance with our mandate.

3. Data Sharing

There will be circumstances that we may, with your consent and/or pursuant to the applicable rules and regulations under the Data Privacy Act, disclose your personal data to third parties as part of our regular business operations and for the provision of our services.

4. Information Control and Limitation

You may request for a copy of any personal data we hold about you, and have it corrected or revised if inaccurate or incomplete. If you wish to request for a copy of your personal data, or have it corrected, please reach out to us through our contact information found below. We will promptly respond to your request and execute the corresponding corrections of any information found to be incorrect or incomplete.

5. Personal Data Security

We are committed to ensuring the safety and security of your personal information. Nevertheless, keep in mind that no method of transmission over the Internet or method of electronic storage will guarantee full security. In order to prevent unauthorized access or disclosure, we have implemented physical, technical and organizational measures and procedures to safeguard the data we collect from you. While we use such means and methods to protect your personal data, we cannot guarantee its absolute security.

6. Log Data

We collect information that your browser sends whenever you visit our site. This Log Data may include information such as your computer's Internet Protocol (IP) address, browser type, browser version, the pages of our site that you visit, the time and date of your visit, time spent on those pages, and other statistics.

7. Use of Cookies

A cookie is a small file which asks permission to be placed on your computer's hard drive. Once you agree, the file is added and the cookie helps analyze web traffic or lets you know when you visit a particular site. Cookies allow web applications to respond to you as an individual. The web application can tailor its operations to your needs, likes and dislikes by gathering and remembering information about your preferences.

We use traffic log cookies to identify which pages are being used. This helps us analyze data about web page traffic and improve our website in order to specifically model it to customer needs. We only use this information for statistical analysis purposes; after which, the data is removed from the system.

Overall, cookies help us provide you with a better website by enabling us to monitor which pages you find useful and which you do not. A cookie in no way gives us access to your computer or any information about you, other than the data you choose to share with us.

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify browser setting to decline cookies if you prefer. However, this may prevent you from taking full advantage of the features and services of this site.

8. Links to other websites

Our site may contain links to other websites of interest. Once you have used these links to leave our site, you should note that we do not have any control over any other website. Therefore, we cannot be held responsible for the protection and privacy of any personal information which you provide whilst visiting such sites.

9. Personal Data Retention and Disposal

We keep personal data only for as long as is necessary:

- a. For the fulfillment of the declared, specified, legitimate purposes provided above, or when the processing relevant to the purpose has been terminated;
- b. For the establishment, exercise or defense of legal claims; or
- c. For legitimate business purposes, which must be consistent with the Fund's Records Retention and Disposition Policy duly approved by the National Archives of the Philippines.

After which, personal data shall be disposed or discarded in a secure manner that would prevent further processing, unauthorized access, or disclosure to any other party or the public, or prejudice the interests of the data subjects.

10. Changes to this Privacy Policy

This Privacy Policy will remain effective except with respect to any changes in its provision in the future, which will take effect immediately after being posted on this site.

We may occasionally update our Privacy Policy which you should check periodically. Your continued use of our services after we post amendments or revisions to this Privacy Policy will constitute your acknowledgement, acceptance, and adherence to the modifications, and your consent to abide and be bound by the modified Privacy Policy.

11. Contact us

If you have questions about this Privacy Policy, please contact us through the following:

Agency Office / Division	:	Data Protection Office
Telephone Number	:	(02) 8654-7836
Email Address	:	dpo@pagibigfund.gov.ph
Office Address	:	15 th Floor, JELP Business Solutions Center 409 Shaw Blvd., Mandaluyong City