



APPLICANT CONSENT FORM

I am applying for a loan (POS loan, cash loan, credit card, Qwarta) with HC Consumer Finance Philippines, Inc. ("Home Credit"). To continue with the processing of my loan application, I confirm the following:

- (1) All information and documents I provide Home Credit are true and correct. I also state that I have obtained the consent of the trusted contact person/s or any individual/s whose personal data I will share to Home Credit, which is necessary for the loan and future loans and products that I may subsequently avail. It is my right and responsibility to identify and correct wrong information submitted to Home Credit and ask Home Credit to correct it immediately unless my request is unreasonable. Home Credit can, at its sole discretion, automatically reject my application, cancel its approval, and/or file a case against me in court for cause including damages arising from false or inaccurate information I provide. I understand that the processing, use, storage, and sharing of my personal information and sensitive personal information are required for the evaluation of my loan application.
- (2) I understand that Home Credit works with Third Party Entities ("Partners") in the delivery of its services. These Partners refer to my employer (for auto-debit or other auto-deduction mechanism) whether private or government, telecommunication companies (e.g. Globe, PLDT, Smart, Sun Cellular), utility companies (i.e. Meralco, Maynilad), government agencies (e.g. SSS, GSIS, NSO, BIR), credit bureaus (CIC, NFIS), remittance companies (Palawan Express, Cebuana Lhuillier, etc.), insurance providers (e.g. Sun Life Grepa Financial Inc., Insular Life, etc.), social media platforms, e-commerce platforms, financial service providers (e.g. CC Mobile Financial Services Philippines, Inc.), and other service providers. The list of the Partners are available in Home Credit's website.
- (3) I allow Home Credit, directly or through the Partners, to collect and process my personal information and sensitive personal information including my name, age, photographs, fingerprints, other biometric data (facial recognition and voice recognition), mobile number/s, mobile phone usage data, employment details, income, financial data, financial profile, credit standing, loan payment history, and other information required in the application form. I allow the use of these information for credit verification, credit scoring, data analytics, collection, automated processing of the loan, collecting, data profiling, direct marketing of products and services of Partners, and offering of existing and new of Home Credit financial services. I also allow telecommunications companies to share with Home Credit call detail records, SMS data records, data usage records, billing records, subscriber profile (postpaid line), and location records for the same purpose.
- (4) I allow Home Credit to share my personal information and sensitive personal information with Home Credit's parent, affiliate, subsidiaries, and Partners, even after my loan with Home Credit is sold or assigned by it to another creditor. I agree that these personal information and sensitive information will be used to provide credit verification, credit scoring, data analytics, automated processing services, collecting, determination of insurable interest and amount insured, and direct marketing for other products and services of Partners and offering of existing and new services of Home Credit. I understand Home Credit processes personal data in order to analyze and produce statistics related to the product usage patterns and demographics of users, which may be shared to Partners.
- (5) I allow Home Credit's Partners to share with Home Credit, its parent, affiliates, or subsidiaries, my personal information and sensitive personal information for credit verification, credit scoring, data analytics, collection, automated processing of the loan, collecting, data profiling, and offering of existing and new Home Credit financial services.
- (6) I allow Home Credit to contact me via personal visit, phone call, SMS/text, email, mail, or any other means of communication to: (a) update me about the application and the loan; (b) to inform me about other products and services of Home Credit and its Partners; and (c) for any other legal purpose. I also authorize Home Credit to record my telephone conversations or any conversation with its employees, representatives, or agents. I understand Home Credit may communicate with my trusted contact person/s and individuals residing in my place of residence in enforcing its right to collect on the loan and this may require sharing of my personal data.
- (7) I allow Home Credit to keep a copy of and store my personal data, relevant information, and other documents it is able to collect for as long as necessary to exercise any legitimate business purpose, legal claims, or any other purpose to the extent allowed under applicable laws, including, but not limited to, Republic Act No. 10173 or the Data Privacy Act of 2012, its Implementing Rules and Regulations, and issuances of the National Privacy Commission (collectively "Data Privacy Laws").
- (8) My consent is subject to Data Privacy Laws, rules and regulations. I am aware of the existence of my rights as a data subject, including right to access, correction, and objection to the processing of my personal data, as well as the right to lodge a complaint before the NPC. I understand that I can contact Home Credit to request for information, access to, and correction of my personal data. I can also withhold consent to any further processing, except as may be required to continue any existing loan or necessary for a legal purpose, by sending an email to the Data Protection Officer at DPO@homecredit.ph.
- (9) **I agree with the following contents of Home Credit's Loan Agreement:**
 - **I personally decided to apply for the loan without financial or any other benefit from any third party.**
 - **I am personally responsible for paying the monthly installments.**
 - **The loan exists until it is fully repaid regardless of loss, defects of goods, or change of ownership; if applicable**

Violation of any of the above allows Home Credit to initiate the appropriate criminal, civil or administrative case against me in order to protect Home Credit's rights and interest. Should any part of this document conflict with the Loan Agreement, I understand that the Loan Agreement will be followed.

If any of the above later becomes illegal, invalid, or unenforceable in any way, it will not affect the legality, validity, or enforceability of the others. All consent and waivers in this form shall apply to all existing and future loans or products offered by Home Credit.