

On-Line Privacy Statement

September 2016

PETNET Inc. ("PETNET") is an authorized representative of Western Union Business Solutions ("WUBS"), and provides Western Union co-branded payment services (the "WUBS Services") in the Philippines under its Remittance Agent and Foreign Exchange Dealer licenses issued by the Bangko Sentral ng Pilipinas. This Privacy Statement describes how PETNET collects, transfers, uses and discloses personal information ("Information") that we have obtained in connection with the Customer's use of the WUBS Services. It applies only to clients and consumers of PETNET. This information is collected, processed and used in accordance with applicable laws and regulations.

IMPORTANT: PETNET provides notices related to the use of your Information that is specific to the WUBS Service. These notices and/or terms and conditions may be contained in online forms, in electronic documents or on links contained within the website, and shall prevail over this Privacy Statement.

INFORMATION WE COLLECT

PETNET collects Information about you from a variety of sources including, but not limited to, those listed below. We collect information:

- That you supply when you submit Information in applications or other forms to PETNET, authorized service providers or when you otherwise submit Information to us;
- About your transactions with us, our affiliates or other third parties;
- About you from a variety of third party sources such as our business customers, government agencies and consumer and credit reporting agencies and other suppliers of public information to assist us in providing you with the products and services requested or to assist us in running our business;
- When we are required to do so by law and as part of compliance programs, in particular those related to anti-money laundering, prevention of crime, and fraudulent activity;
- About the domain and host from which you access the Internet; your computer's Internet address; the browser and operating system software you use; the date and time you access our website and the Internet address of the site from which you linked to our website when you visit us; and
- We collect Information from your online activity as described in the paragraph below titled "INTERNET TECHNOLOGY."

INTERNET TECHNOLOGY

PETNET or WUBS may use Internet technologies like cookies and web beacons to collect Information and for other purposes, including, but not limited to, those identified below:

- To assist us in providing services to you;
- To store your preferences and other information and to track activity on our website;
- To better understand the effectiveness of our promotional campaigns;
- To determine whether you came to our site from a banner ad or an affiliate website;
- To deliver Information specific to your interests on additional web sites; and
- To determine whether you've acted on our promotional messages.

A "cookie" is a text file placed on your computer's hard drive by a web page server. Cookies contain data that can be read by the website that issued the cookie. "Web beacons" are transparent electronic images placed in the web code, also called "clear GIFs" or "web bugs" that collect non-personal data while visiting a website. Your web browser usually has documentation on how to disable cookies and web beacons. This will limit the performance of this website.

INFORMATION WE DISCLOSE

Subject (in certain cases) to your opt-out selections we may disclose the Information we collect in the paragraphs titled, "INFORMATION WE COLLECT" and "INTERNET TECHNOLOGY" to our affiliates, to WUBS and its affiliates, and to unaffiliated third parties as described below. The opt-out selections are subject always to mandatory disclosure obligations and where PETNET is legally compelled to disclose Information.

We may disclose Information or supplement the Information with information from publicly available sources, to effect, administer and complete transactions.

We may disclose Information about current and former consumers to the following types of third parties and for the following purposes, which are not subject to your consent:

1. WUBS and other affiliates of The Western Union Company;
2. Companies which help us to deliver products and services to you such as banks, credit card companies, and credit reference agencies;
3. To organisations which help us to process transactions, validate customer information and help us to prevent debt, fraud, theft or loss;
4. To law enforcement, official and government bodies, in accordance with legal, regulatory, security and processing requirements and foreign government requirements applicable to us or our affiliates or service providers; and
5. To third parties as permitted or required by law, for the purposes specified in the relevant and applicable laws and regulations.

We may disclose Information about current and former clients to perform marketing, business analysis and advertising services with companies with whom we have contractual or joint marketing arrangements, including WUBS and other affiliates of The Western Union Company.

CONFIDENTIALITY AND SECURITY

We endeavour to maintain physical, electronic and procedural safeguards to guard your Information. We also endeavour to restrict Information access to only those of our employees, agents and representatives and the employees, agents and representatives of WUBS that need to know it. Despite our efforts, and as you probably know, third parties may unlawfully intercept or access your transmissions to us or may wrongly instruct you to disclose Information to them while posing as PETNET.

PERSONAL CHOICE

To better serve you and provide communications regarding new services or promotions, you will need to instruct PETNET on your choice regarding Information disclosure. Your choice may be for disclosures of Information to our affiliates and those of WUBS (including affiliates of The Western Union Company) only, or to non-affiliated third parties with whom PETNET and/or WUBS have contractual or joint marketing arrangements as well as the aforesaid affiliates. Your choice can be submitted to us during the registration or transaction process or you can contact us using the information provided in the "Contact Us" section below. Unless you inform us of your choice, we shall assume, without incurring any liability whatsoever, that you are amenable to disclosure of your Information to both the aforesaid affiliates and to non-affiliated parties with whom PETNET and/or have contractual or joint marketing arrangements.

Some disclosures, however, are not subject to your consent. These include, among others, disclosures necessary to effect, administer or enforce a transaction you request; disclosures: i) as permitted or required by law; ii) for public safety; iii) to prevent fraud; or iv) in connection with other illegal activities.

PETNET maintains your choice and transaction history based on our record retention policies. If you do not perform another transaction within the retention time period, your Information, as well as your choice will be removed.

ACCURACY OF INFORMATION

We permit consumers to exercise their rights of access, correction, cancellation and objection. To do so, you can contact us using the information provided in the "Contact Us" section below. To protect your privacy, we will also take reasonable steps to verify your identity before making corrections. We reserve the right to independently verify claims made, where permitted by law. PETNET reserves the right to assess a service charge for providing you any information in connection with your request.

EXTERNAL WEBSITES

Our website (and websites operated by WUBS or other affiliates of The Western Union Company) may be linked to or from third party websites. Neither PETNET nor WUBS and its affiliates are responsible for the content or privacy practices of websites that are linked to or from our websites.

CHANGES

PETNET reserves the right to modify this Privacy Statement. You can get updated Privacy Statements by calling us at the telephone number listed below or by visiting our website at <http://www.business.petnet.com.ph/>. We urge you to review this Privacy Statement regularly through the above contact points to ensure that you are aware of the most recent version.

CONTACT US

To provide your personal choice or to request information stored about you, you may email, call or contact us by mail through the contact points listed below to instruct us not to share your Information. In all cases, please provide the request type, i.e., Marketing Opt-Out, Request for Copy of Information, your name, physical address and any contact information required.

By Email:

Roel Eric C. Garcia - rookie.garcia@petnet.com.ph
Honeylet P. Hingzon - honey.hingzon@petnet.com.ph

**Roel Eric C. Garcia (Vice President - Legal, Compliance, Risk Management & Human Resources & Development); and/or
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