

Effective date:21 February 2023

Vamo Lending Inc. respects your privacy and is committed to protecting your personally identifiable information (PII) that may be collected through your use of our website or mobile application. This privacy policy describes how we collect and use your personally identifiable information and how you can control that use

Please read this Policy carefully. By using our Site or Services, you agree to our collection, use, and sharing of your personally identifiable information as described in this.

Information Collection and Use

Personal data

While using our website or Services, we might ask you to provide us with certain personal data that can be used to contact or identify you. Personal data may consist, but is not limited to

- Contact information:
 - full name
 - contact number
 - email address
 - postal address
 - and other similar information

- Financial Information:
 - full bank account details

- sensitive personal information :
 - contact information
 - marital status
 - government-issued ID details
 - postal address
 - Address, State, Province, ZIP/Postal code, City

Personally identifiable information (PII) input by Third Party

Please note that if you use our Website or Services in place of other people, such as your family, friends or employees, you must ensure that you are authorized to provide us with their Personal Information. Use of the Website in this manner automatically presumes that you have obtained proper authorization from the owners of the Personal Information and have informed said persons of this Privacy Policy. You hereby represent and warrant that all your family, friends or employees whose personal information you have

provided to us have agreed to the use, processing, storage, and/or disclosure of their data in accordance with this policy and all applicable laws.

Tracking and Cookies

Depending on your When you access our Website, we may use cookies or similar technologies on your computer or other devices to record information. Cookies are files with a piece of data, which may include an anonymous unique identifier and can be stored on your hard drive to help us improve your access to the Website and identify repeat visitors. You are free to decline our Cookies on your computer or other devices unless our Cookies are required to prevent fraud or ensure the security of websites we control. However, the use of the Website may be limited if you do not accept our Cookies.

Use of Data

- We use the collected data for various purposes:
- To provide and maintain the Service
- Verify your identity and contact details
- To notify you about your transactions & changes to our Service
- contact you and update you on the performance of our Services
- Communicate with you and process your requests
- Offer surveys, promotions, and marketing communications
- Contact supplied personal references to verify the accuracy of the information and coordinate as to the identity and personal circumstances of the client
- To Provide funds transfer services and related services
- To provide customer care and support
- To monitor the usage of the Service
- To detect, prevent and address technical issues
- Provide electronic funds transfer services and related services
- Collection of delinquent accounts

Electronic communications

- From time to time you will receive disclosures, notices, documents and information based on your current loan status (“Communications”) from Vamo Lending Inc. e.g.:
- confirmations of Loans obtained by you
- confirmation of email address or password changes
- inquiries regarding the activity or status of

By creating an account with Vamo Lending Inc. on the Website, you agree that all Communications from Vamo Lending Inc. relating to your use of the Website and participation in the Program may be provided or made available to you electronically by mobile SMS, by e-mail or at the Website

Mobile Accessibility

We may offer you the ability to connect with our Services using a mobile device, either through a mobile application or via a mobile optimized website. This Privacy Policy applies to all the devices.

Disclosure of Data

Vamo Lending Inc. will not rent or sell your personal information to third parties for their business purposes, such as, including without limitation, marketing and advertising without your express consent and authorization unless it's a Legal Requirement

Legal Requirements

- We may disclose your Personal Information in the good faith belief that such action is necessary to:
 - To comply with a legal obligation
 - To protect and defend the rights or property of **Vamo Lending Inc.**
 - To avoid or examine possible wrongdoing in connection with the Service
 - To avoid or examine possible wrongdoing in connection with the Service
 - To protect against legal liability

Security of Data

The security of your data is our priority & important for us, however, no method of transmission over the Internet, or method of electronic storage is 100% secure. Though we strive to practice commercially satisfactory means to protect your Personal Data, we cannot assure its absolute security.

Service Providers

We may get the service of third-party companies and individuals to facilitate our Service to provide the Service on our behalf, to perform Service-related services or to assist us in analyzing how our Service is used.

These service providers have access to your Personal Data only to accomplish these tasks on our behalf and are obliged not to disclose or use it for any other purpose.

Links to Other Sites

Our Service might contain links to other websites that are not operated by us. If you click on a third-party web link, you will be directed to that third party's

website. We have no control over and assume no responsibility for the content privacy policies and practices of other websites and other parties are governed by their respective terms of use and privacy policies.

Children's Privacy

Our website or Service does not aim anyone under the age of 18 years old. We do not knowingly collect, use, provide, or process in other forms any personally identifiable information from anyone under the age of 18.

Changes to this Privacy Policy

We may update or modify this Privacy Policy from time to time. If any changes are made, we will reflect on the date on which any such changes are made and posted by updating the "effective date" date at the top of the page. If we make any material changes, we will notify you by email or a notice on this Website prior to the change becoming effective. Please be sure to check this page periodically for changes.

Contact Us

If you have any queries about this Privacy Policy, please contact us:

- **By email:** compliance@vamo.ph
- **Address:** Unit 1606-1607 One Park Drive Office Condominium, 11th Dr. cor 9th Ave. Bonifacio Global City, Taguig City