

Privacy Policy

PeraMuning ("us", "we", or "our") operates the peramuning.ph website (hereinafter referred to as the "Service").

This Privacy Policy sets out the manner in which we collect, use, manage and protect the data that is capable of identifying you as an individual whether on its own or in conjunction with other data accessible by us ("Personal Data") in compliance with the Personal Data Protection Act 2012.

We believe we provide a great service aimed to make your life easier when you are searching for certain financial products. For the purpose of making the desired price comparison between the products of the various Financial Services Providers, it is however necessary for us to collect and use certain Personal Data.

In some cases, it is necessary for us to disclose and forward your Personal Data to the Financial Services Provider that you select by clicking on the relevant button on our Website and the Selected Financial Services Provider may contact you for the purpose of processing the product or service.

User Consent

You agree to this Privacy Policy, which includes full consent to the actual or possibility of collecting, processing, cross-border transfer and storing of Personal Information, as defined in this policy, when you sign up for, access, or use <https://peramuning.ph> (the "Website"), any of its features, processes, functions and its related services (collectively "Services"). Unless otherwise defined in this Privacy Policy, terms used in this Privacy Policy have the same meanings as in our Terms and Conditions.

Scope of Use

This Privacy Policy informs you of our policies on your privacy rights regarding our collection, use, storage, processing, disclosure and security of your information when you use the Website. This Privacy Policy applies to all information we process in connection with your relationship with us as a customer or potential customer.

Personal Information Collection

While using the Website, we may ask you to provide us with certain personally identifiable information that can be associated with you or that can be used to contact or identify you. We collect several different types of information (collectively "Personal Information") for various purposes to provide and improve our Service to you. This may include, but not limited to:

- Contact information:
 - full name;
 - mobile number;

- email address.
- Financial Information:
 - monthly income
- Sensitive personal information:
 - date of birth;
 - government-issued ID number

We may also require photographs of your Personal Information, as may be applicable, during the application process in order to verify all information you supplied to the Company. We may also collect your Personal Information from other sources, such as any information you provide us directly or indirectly, including information collected that you have provided us through other related services or that we collect from the third parties. We may also collect information on how the Service is accessed and used ("Usage Data"). This Usage Data may include information such as your computer's Internet Protocol address (e.g. IP address), browser type, browser version, the pages of our Service that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers and other diagnostic data.

Use of Personal Information

The Personal Information we collect from you will be used to allow us to perform the Services requested from us. We may use your Personal Information for various purposes:

- To provide and maintain the Service
- To notify you about changes to our Service
- To allow you to participate in interactive features of our Service when you choose to do so
- To provide customer care and support
- To provide analysis or valuable information so that we can improve the Service
- To monitor the usage of the Service
- To detect, prevent and address technical issues

Sharing Of Personal Information

We may share your Personal Information with third-parties, which includes, but is not limited to the following entities:

- Companies that list their financial offers on peramuning.ph
- Customer support for customer service purposes
- Service Providers, to secure our operations, such as fraud prevention, marketing, customer service and technology services

Links To Other Sites

Our Service may contain links to other sites that are not operated by us. If you click on a third party link, you will be directed to that third party's site. We strongly advise you to review the Privacy Policy of every site you visit.

We have no control over and assume no responsibility for the content, privacy policies or practices of any third party sites or services.

Children's Privacy

Our Service does not address anyone under the age of 18 ("Children").

We do not knowingly collect personally identifiable information from anyone under the age of 18. If you are a parent or guardian and you are aware that your Children has provided us with Personal Data, please contact us. If we become aware that we have collected Personal Data from children without verification of parental consent, we take steps to remove that information from our servers.

Manage Your Personal Information

Since it's your Personal Data it's only fair that you have control of what happens to it. These are your rights and powers:

- You are entitled to withdraw your consent to any use or disclosure of your Personal Data by contacting us on compliance@peramuning.ph.
- You have access to the Personal Data we hold and you can ask us about the ways in which your Personal Data is used or disclosed by contacting us on compliance@peramuning.ph.
- You have the right to update, rectify or make corrections to your Personal Data by contacting us on compliance@peramuning.ph.

Security Of Personal Information

The security of your Personal Information is important to us, but remember that no method of transmission over the Internet, or method of electronic storage is 100% secure. While we strive to use commercially acceptable means to protect your Personal Information, we cannot guarantee its absolute security. We may use and amend from time to time various security measures, as new technology becomes available, as appropriate, such as firewalls and data encryption, access controls to data centers.

Tracking & Cookies Data

We use cookies and similar tracking technologies to track the activity on our Service and hold certain information.

Cookies are files with small amount of data which may include an anonymous unique identifier. Cookies are sent to your browser from a website and stored on your device. Tracking technologies also used are beacons, tags, and scripts to collect and track information and to improve and analyze our Service.

You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of our Service. You can learn more how to manage cookies in the Browser Cookies Guide.

Examples of Cookies we use:

- Session Cookies. We use Session Cookies to operate our Service.
- Preference Cookies. We use Preference Cookies to remember your preferences and various settings.
- Security Cookies. We use Security Cookies for security purposes.

Inquiries and Complaints

If you believe your account or any of your personal data may have been misused or abused, or if you believe that the security and protection of your respective personal data may have been compromised, you may lodge your inquiries and complaints to the Contact Information below and briefly discuss such matter, together with your contact details for reference.

If you are not satisfied with the manner of how your complaint was handled, or if you still believe that there exists a threat of breach of your Personal Information, you may directly lodge your complaint with the National Privacy Commission.

Changes To This Privacy Policy

We may update our Privacy Policy from time to time. We will notify you of any changes by posting the new Privacy Policy on this page.

We will let you know via email and/or a prominent notice on our Service, prior to the change becoming effective and update the "effective date" at the top of this Privacy Policy.

You are advised to review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective when they are posted on this page.

Contact Information

If you have any questions about this Privacy Policy, please contact us on compliance@peramuning.ph