



Schritt-für-Schritt-Anleitung für den Geldtransfer in die Philippinen

Verehrte Kunden!

Als bereits registrierter Kunde folgen Sie bitte dieser Anleitung für Ihre nächsten Transfers:

1. Füllen Sie den Transferauftrag aus.
2. Überweisen Sie den gewünschten Betrag auf das Commerzbank-Konto von CBN Germany GmbH **COMMERZBANK Frankfurt (IBAN: DE28 5008 0000 0903 3518 00 / BIC: DRESDEFFXXX)**. Sie können auf das Konto sowohl überweisen als auch bar einzahlen.
3. Faxen oder mailen Sie den Transferauftrag und Nachweis der Einzahlung Fax an 069 / 60 32 56 -05 oder info@padala.de oder senden Sie die Dokumente per Post an: CBN Germany GmbH, Reineckstr. 1, 60313 Frankfurt am Main.

Step by step procedure for sending money to the Philippines

To our valued customers!

You are an already registered and identified customer.

To remit money please follow the following steps:

1. Fill up the Remittance Order
2. Transfer the money to the Commerzbank - Account of CBN Germany GmbH
COMMERZBANK Frankfurt:
IBAN: DE28 5008 0000 0903 3518 00 / BIC: DRESDEFFXXX.
You can do it Bank to Bank or by paying the amount directly at any Bank or Post Office.
3. Fax the receipt or transfer slip and your Remittance Order to 069 / 60 32 56 -05 or info@padala.de or send these documents by mail to:

CBN Germany GmbH, Reineckstr. 1, 60313 Frankfurt am Main.



Remittance Order / Transfer Auftrag

Please remit the Amount of EUR _____

Remittance fee of EUR _____

SENDER:

Name: _____

Street: _____

PLZ _____

Place _____

Phone _____

BENNEFICIARY:

Name: _____

Address: _____

Phone-No. _____

e-mail-Adress. _____

Name of Bank _____

Branch _____

Account No. _____

Kind of Service

Door to Door Manila

Door to Door Provinces

to Bank Manila

Bank to Bank Provinces

Cash-Pick-Up-Services (M Lhuillier, Palawan Pawnshop, Bayad Center, AUB, Globe G-Cash and LBC)

Data according to section 8 German Money Laundering Act / Erklärung gemäß § 8 GWG

I act for my/our own account / Ich handele auf eigene Rechnung

I act for other account / Ich /wir handeln auf fremde Rechnung von:

Name/Adress: _____

Place, Date, Signature /Ort, Datum, Unterschrift: _____



Terms & Conditions / Allgemeine Geschäftsbedingungen

1. CBN Germany GmbH (CBN) agrees to deliver/deposit/transfer the remittance based on the information provided by the sender. CBN Germany GmbH (CBN) führt Aufträge zum Finanztransfer anhand der Informationen des Sender/Kunden gegen eine Servicegebühr aus.
2. The sender signs this form and attests that all information contained herein are true and correct. Upon signing this form, the sender confirms that he/she is fully informed of the terms and conditions and that these also apply to his/her succeeding remittances. Der Sender/Kunde versichert mit seiner Unterschrift auf dem Kundeninformationsblatt, dass alle von ihm gemachten Angaben wahrheitsgemäß sind. Er bestätigt ebenfalls mit seiner Unterschrift, dass er über die AGBs ausführlich informiert ist und sie Anwendung auf seinen Auftrag zum Finanztransfer finden.
3. The sender is under obligation to pay the corresponding fees for every remittance. The service fees are subject to change without prior notice to the sender. Der Sender/Kunde verpflichtet sich, die für ihn zutreffende Servicegebühr für jede Transaktion zu zahlen. Die Servicegebühr kann von CBN geändert werden ohne dass der Sender/Kunde vorher darüber informiert werden muss.
4. CBN reserves the right to interrogate the sender for the purpose/s of his/her remittance. Likewise, CBN has the right to incorporate said purpose in the remittance confirmation receipt for CBN's record keeping. CBN behält sich das Recht vor, über den wirtschaftlichen Hintergrund des Sender/Kunden und den Zweck der Transaktion Informationen einzuholen. CBN hat das Recht, diese Informationen zu speichern.
5. CBN assumes no liability when remittance is delayed due to omissions or incomplete/wrong information about the beneficiary given by the sender. CBN will try its very best to fulfil delivery commitments of the remittance except when the delay is due to force majeure or circumstances beyond its control. CBN übernimmt keine Haftung für Verzögerungen oder das Nichtzustandekommen der Transaktion, wenn die Informationen bezüglich des Empfängers vom Sender/Kunden nicht ausreichend oder falsch angegeben wurden. CBN wird sein Möglichstes tun, um den Kundenauftrag auszuführen, kann für höhere Gewalt oder für Gründe, die nicht im Verantwortungsbereich von CBN liegen, keine Haftung übernehmen.
6. The agreement shall be governed by and construed in accordance with German Law. Place of performance is Frankfurt/Main, Germany. The courts of Frankfurt/Main, Germany shall be the exclusive jurisdiction. Für die Geschäftsbeziehung zwischen Sender/Kunde und CBN gilt deutsches Recht. Erfüllungsort und Gerichtsstand ist Frankfurt am Main.
7. In compliance to cover customers money CBN Germany fulfills safety requirements regarding to the § 17 ZAG with a guaranty insurance. Zur Absicherung der Kundengelder erfüllt die CBN Germany die Sicherheitsanforderungen des § 17 ZAG durch eine Personenkautionsversicherung.
8. The attached privacy policy forms part of these terms and conditions. Die beigefügten Datenschutzerklärungen sind Bestandteil dieser AGB.
9. Severability Clause. Should any individual provisions in the above options terms be or become invalid, either in part or in full, or impracticable, this will not affect the validity of the other provisions. The invalid or impracticable provision will be replaced by a ruling that is as close as possible in economic purpose to the invalid or impracticable provision in a legally effective and practicable form. The same will also apply in the event of any unintended omissions. Salvatorische Klausel. Sollten eine oder mehrere Bestimmungen dieser Geschäftsbedingungen aus irgendeinem Grund ungültig oder rechtswidrig sein, bleiben die übrigen Bestimmungen davon unberührt und in Kraft. An die Stelle der unwirksamen oder undurchführbaren Bestimmung soll diejenige wirksame und durchführbare Regelung treten, deren Wirkungen der wirtschaftlichen Zielsetzung am nächsten kommen, die die Vertragsparteien mit der unwirksamen bzw. undurchführbaren Bestimmung verfolgt haben.

Information on data protection for clients and other data subjects¹

With the following information, we would like to give you an overview on the processing of your personal data by us and your rights under data protection law. Which data are processed in detail and the manner in which they are used is predominantly determined by the services requested or agreed. Therefore, not every element of this information may be applicable to you.

Who is responsible for data processing and who can I contact?

Responsibility lies with

CBN Germany GmbH
Reineckstr. 1
60313 Frankfurt am Main

Telefon: 069 /603256-03
Fax: 069 / 603256-05
Email: info@padala.de

There you can reach our internal Data Protection Officer

Which sources and which data do we use?

We process personal data which we receive from our clients and other concerned parties in connection with our business relationship. Moreover, we process personal data legitimately obtained from publicly accessible sources (such as debtors' lists, land registers, registers of commercial establishments and associations, press, Internet) or which have been legitimately transmitted to us from third parties to the extent necessary for rendering our services.

Relevant personal data are personal details (name, address and other contact data, date and place of birth and nationality), legitimisation data (such as data from ID cards) and also authentication data (such as a specimen signature). In addition, these may also be contract data (such as a payment order), data resulting from the performance of our contractual obligations (such as turnover data in payment transactions), information about your financial status (such as data on credit standing, data on scoring or rating, origin of assets),, documentation data (such as a protocol on consultations) and other data comparable with the above-mentioned categories.

What is the purpose of processing your data (purpose of personal data processing) and on which legal basis does this take place?

We process personal data in accordance with the provisions of the EU General Data Protection Regulation (GDPR) and the German Federal Law on Data Protection (BDSG)

- a. in order to comply with contractual obligations (Art. 6 (1 b) GDPR)

Data are processed for the purpose of providing and arranging financial services in connection with the performance of our agreements with our clients or for performing pre-contractual measures as a result of queries. The purposes of data processing are primarily determined by the specific product and may, among other things, include needs assessments, consultation, asset management and administration and the execution of transactions. For further details on the purposes of data processing, please refer to the pertinent contractual documents and our General Terms and Conditions.

- b. within the scope of the balancing of interests (Art. 6 (1 f) GDPR)

To the extent necessary, we will process your data beyond the scope of the actual performance of the contract so as to protect justified interests of our own and of third parties. Examples:

- Consultation of and exchange of data with credit bureaus (such as SCHUFA) so as to determine credit standing or default risks in connection with loans and the requirements in connection with exemption from seizure or basic accounts,
- analysis and optimisation of processes for needs analysis for the purpose of the direct approach of clients,
- advertising or market and opinion research unless you have objected to the use of your data,
- lodging legal claims and defence in case of legal disputes,
- ensuring IT security and the IT operation of the bank,
- prevention and investigation of criminal acts,
- video surveillance to exercise domiciliary rights, to collect evidence in case of attacks or fraud or as proof of disposals and deposits,
- measures for securing buildings and systems (such as admission control),
- measures to protect our domiciliary right,
- measures for business management and advanced development of services and products,
- risk management within CBN Germany GmbH.

¹ e.g. authorised representatives, potential customers of products, non-customers such as providers of third-party collateral

Information on data protection for clients and other data subjects

c. as a result of your consent (Art. 6 (1 a) GDPR)

To the extent you have consented to the processing of personal data by us for certain purposes (such as passing on data within CBN Germany GmbH, analysis of payment transaction data for marketing purposes, photographs taken in connection with events, mailing newsletters), such processing is legitimate on the basis of your consent. Consent once given may be revoked at any time. This also applies to the revocation of declarations of consent given to us before the effective date of the GDPR, i.e. before 25 May 2018. Revocation of consent has an effect only for the future and does not affect the legitimacy of the data processed until revocation.

d. on the basis of statutory regulations (Art. 6 (1 c) GDPR) or in the public interest (Art. 6 (1 e) GDPR)

Moreover, we, as a payment institute, are subject to various legal obligations, i.e. statutory requirements (such as the Banking Act, Payment Services Oversight Act, the Law on Money Laundering, the Securities Trading Act, tax laws) and regulations relating to the supervision of banking (e.g. of the European Central Bank, the European Banking Supervisory Agency, the German Federal Bank and the Federal Agency for the Supervision of Financial Services). The purposes of processing include, among others, the assessment of creditworthiness, checking identity and age, prevention of fraud and money laundering, compliance with obligations of control and reporting under tax law and the assessment and management of risks in CBN Germany GmbH

Who will receive my data?

Within our institute, those units will be granted access to your data that need them in order to comply with our contractual and statutory obligations. Service providers and agents appointed by us may also receive the data for these purposes on the condition that they, specifically, observe banking secrecy. These are companies in the categories banking services, IT services, logistics, printing services, telecommunication, collection of receivables, consultation as well as sales and marketing.

As far as passing on data to recipients outside our bank is concerned, it must first be kept in mind that we, as a bank, are obliged to keep all client-related facts and assessments we become aware of in strict confidence. As a matter of principle, we may pass on information about our clients only if this is required by law, the client has given his consent or we have been granted authority to provide a bank reference. Under these circumstances, recipients of personal data may, for example, be:

- Public authorities and institutions (such as the European Central Bank, the European Banking

Supervisory Agency, the German Federal Bank, the Federal Agency for the Supervision of Financial Services, tax authorities, authorities prosecuting criminal acts, family courts, land register authorities), provided a statutory obligation or an official decree is in place,

- other loan and financial services institutes or comparable institutes to whom we transmit your personal data for the purpose of performing transactions under our business relationship (depending on the agreement, for example, correspondent banks, depositary banks, stock exchanges, information bureaus),
- other companies belonging to the CBN Germany GmbH for the purposes of risk management on the basis of statutory or official obligations,
- creditors or liquidators submitting queries in connection with a foreclosure,
- service providers in connection with credit or bank cards or businessmen submitting queries if payment by card is denied,
- third parties involved in loan granting processes (such as insurance companies, building societies, investment companies, funding establishments, trustees, service providers carrying out value assessments),
- partners in the credit card business
- service providers whom we involve in connection with contract data processing relationships.

Other recipients of data may be those bodies for which you have given us your consent to data transfer or, respectively, for which you have granted an exemption from banking secrecy on the basis of an agreement or consent or to which we may transfer personal data on the basis of the balancing of interests.

Will the data be transferred to a third country or an international organisation?

Data transfer to bodies in states outside the European Union (so-called third countries) will take place to the extent

- this is required to carry out your orders (such as payment or securities orders),
- it is required by law (such as obligatory reporting under tax law) or
- you have given your consent.

Moreover, transfer to bodies in third countries is intended in the following cases:

- If necessary in individual cases, your personal data may be transmitted to an IT service provider in the United States or in another third country to ensure that the IT department of the bank remains operative, observing the European data protection rules.

Information on data protection for clients and other data subjects

- With the consent of the data subject the personal data of parties interested in bank products can be processed in the course of a CRM system also in the United States.
- With the consent of the data subject or as a result of statutory provisions on controlling money laundering, the financing of terrorism and other criminal acts and within the scope of the balancing of interests, personal data (such as legitimisation data) will be transmitted, observing the data protection level of the European Union.

For how long will my data be stored?

We process and store your personal data as long as this is required to meet our contractual and statutory obligations. In this respect, please keep in mind that our business relationship is a continuing obligation designed to last for years.

If the data are no longer required for the performance of contractual or statutory obligations, these will be erased on a regular basis unless – temporary – further processing is necessary for the following purposes:

- Compliance with obligations of retention under commercial or tax law which, for example, may result from the German Commercial Code (HGB), the German Fiscal Code (AO), the German Banking Act (KWG), the German Law on Money-Laundering (GwG) and the German Law on Trading in Securities (WpHG). As a rule, the time limit specified there for retention or documentation is 2 to 10 years.
- Preservation of evidence under the statutory regulations regarding the statute of limitations. According to Secs. 195 et seqq. of the German Civil Code (BGB), these statutes of limitations may be up to 30 years, the regular statute of limitation being 3 years.

What are my rights with regard to data protection?

Every data subject has the right of access pursuant to Article 15 GDPR, the right to rectification pursuant to Article 16 GDPR, the right to erasure pursuant to Article 17 GDPR, the right to restriction of processing pursuant to Article 18 GDPR, the right to object pursuant to Article 21 GDPR and the right to data portability pursuant to Article 20 GDPR. As far as the right to obtain information and the right to erasure are concerned, the restrictions pursuant to Secs. 34 and 35 BDSG are applicable. Moreover, there is a right to appeal to a competent data protection supervisory authority (Article 77 GDPR in conjunction with Sec. 19 BDSG).

Your consent to the processing of personal data granted to us may be revoked at any time by informing us accordingly. This also applies for the revocation of declarations of consent given to us before the effective

date of the GDPR, i.e. before 25 May 2018. Please keep in mind that such revocation will be effective only for the future with no impact on processing carried out before the date of revocation.

Am I obliged to provide data?

Within the scope of our business relationship, you are obliged to provide those personal data which are required for commencing, executing and terminating a business relationship and for compliance with the associated contractual obligations or the collection of which is imposed upon us by law. Without these data, we will generally not be able to enter into agreements with you, to perform under such an agreement or to terminate it.

Under the statutory regulations in connection with money laundering, we are especially obliged to identify you by an ID document before entering into business relations with you and, especially, to ask for and record your name, place of birth, date of birth, nationality, address and identity card details. So as to enable us to comply with these statutory obligations, you are obliged to provide the necessary information and documents in connection with the anti-money laundering law and to report any changes that may occur in the course of our business relationship. If you should fail to provide the necessary information and documents, we are not permitted to enter into the desired business relationship or to continue with such a relationship.

To what extent will decision-making be automated?

As a matter of principle, we do not use fully automated decision-making processes pursuant to Article 22 GDPR for establishing and performing a business relationship. In the event that we should use such processes in individual cases we will inform you of this and of your rights in this respect separately if prescribed by law.

Will profiling take place?

Your data will be processed automatically in part with the objective of evaluating certain personal aspects (profiling). For example, we will use profiling of the following cases:

- As a result of statutory and regulatory regulations, we are obliged to fight money laundering, the financing of terrorism and criminal acts jeopardising property. In that respect, data (among others, data in payment transactions) will be analysed. These measures also serve to protect you.
- So as to be able to inform you selectively about our products and to provide advice to you, we use analysis tools. These permit communication according to your needs and advertising including market and opinion research.

Information on data protection for clients and other data subjects

Information about your right to object pursuant to Article 21 GDPR

Right to object based on individual cases

You have the right to object, on grounds relating to your particular situation, at any time to the processing of personal data concerning you which is based on point (e) of Article 6 (1) (data-processing in the public interest) and point (f) of Article 6 GDPR (data-processing on the basis of the balancing of interests); this also applies for profiling as defined in Article 4 point 4 GDPR.

If you do object, we will no longer process your personal data unless we have compelling justified reasons for such processing which take precedence over your interests, rights and freedom or, alternatively, such processing serves to assert, exercise or defend legal claims.

Right to object to processing data for the purpose of direct marketing

In individual cases, we will process your personal data for the purpose of direct marketing. You have the right to object at any time against the processing of your personal data for the purposes of such marketing; this also applies for profiling to the extent it is connected to such direct marketing.

If you do object to processing for the purposes of direct marketing, we will refrain from using your personal data for such purposes henceforth.

Recipient of an objection

Such objection may be submitted informally under the heading "objection" indicating your name, your address and your date of birth and should be addressed to:

CBN Germany GmbH
Reineckstr. 1
60313 Frankfurt am Main
Telefon: 069 /603256-03
Fax: 069 / 603256-05
Email: info@padala.de