

Privacy Statement

This statement informs you how Taishin FHC processes and uses the collected personal information and follows its policy to protect your privacy. Please do not hesitate to contact us via the Stakeholders section on the Taishin FHC website if you have any questions regarding this statement. We will respond as soon as possible. The Privacy Protection Statement is as follows:

I. Purpose

Taishin FHC has established this privacy protection statement to ensure personal information is managed and protected effectively; meet the requirements under the Personal Information Protection Act and protect the rights of data owners; and reduce the potential impact of personal data/file infringement.

II. Scope

(1) This statement describes the structure and approach to implementation of the personal information management system in Taishin FHC. It provides the objectives for personal information protection for all Taishin FHC employees and their roles and responsibilities in the work plans, practices, and continuing improvement of personal information management.

(2) This statement applies to all employees and suppliers of Taishin FHC.

III. Developing a personal information protection culture

(1) Verify that all Taishin FHC employees possess the knowledge and understanding of personal information protection;

(2) Evaluate the effectiveness of the training and related measures regarding personal information protection;

(3) Create and maintain relevant records of personal information protection training, experience, and qualifications;

(4) Launch programs as needed to raise awareness of the importance of compliance with this statement and the regulations and continuing improvement.

IV. Personal Information Management System (PIMS)

To ensure personal information is protected, Taishin FHC establishes clearly the roles and responsibilities by level of authority in the organization, and follows the three lines of defense for internal control. The structure contains a self-inspection system, compliance system, and risk management mechanisms. PIMS activities are described below:

(1) Presidents and Group CEOs of Taishin FHC and its subsidiaries support, coordinate, oversee, and improve PIMS activities on an ongoing basis.

(2) Managers of Taishin FHC and its subsidiaries supervise PIMS activities corresponding to their roles and responsibilities. All employees are required to fully understand the personal information protection and management regulations and be able to comply with the requirements when performing their duties.

(3) Conduct PIMS evaluation or audit to review regularly compliance of the objectives, measures, and procedures of personal information protection with the laws and regulations

and their consistence with the needs of personal information management. The system is implemented and maintained effectively as to continuing improve the validity of PIMS.

V. Components of personal information management

(1) Comply with the laws of the Republic of China, letters and orders from the competent authorities, and requirements in contracts with clients or as part of professional ethics of personal information protection.

(2) Protect the personal rights of data owners by giving them full discretion over their personal information.

(3) Personal information is collected, processed, and used in accordance with the principle of bona fide and in a manner that is justifiable and rationally associated with the intended purposes and not exceeding the extent necessary to achieve the intended purposes.

(4) The types of personal information to be collected, such as your name, date of birth, ID number, passport number, attributes, fingerprints, contact details, financial records, email, nationality, and other information that has to be collected, process, used, and internationally transmitted to enter and perform a contract (as detailed in respective application forms or contracts), are based on the business relationship, account, or service between you and the Taishin FHC subsidiaries and what is actually collected from you or a third party (e.g. Joint Credit Information Center, Fiscal Information Agency, Ministry of Finance, etc.).

(5) Period of using the personal information: a. For the entire duration needed to serve the underlying purposes. b. For the entire duration required by law (including but not limited to the Business Entity Accounting Act), or specified in contracts, or as deemed necessary to perform service activities, or as with your consent (whichever is longer).

(6) Parties of using the personal information: 〈i〉 The institution using the information in compliance with regulations (e.g. Taishin Financial Holdings and its subsidiaries and affiliated companies) 〈ii〉 Institutions related to the business of the Taishin FHC subsidiaries (including but not limited to correspondent banks, Joint Credit Information Center, Taiwan Clearing House, Financial Information Service Co., Ltd, Fiscal Information Agency of Ministry of Finance, credit guarantors, National Credit Card Center, credit card organizations, Taiwan Depository and Clearing Corporation, and Taiwan Stock Exchange). 〈iii〉 Institutions as authorized by law (including but not limited to judicial, law enforcement, and tax authorities and property declaration agencies/institutions or financial regulators under the Act on Property-Declaration by Public Servants). 〈iv〉 Any party you give consent to (including but not limited to insurance companies, electronic stored value card institutions, domestic or foreign tax withholders, and domestic or foreign governments or tax authorities).

(7) Taishin FHC and its subsidiaries have adopted stringent measures for safekeeping and storage of personal information and data security and maintenance. Apart from the existing transmission encryptions (such as SSL, SET) and firewalls to prevent illegal or unauthorized access, a secure customer database has been created and the appropriate levels of authorization built into it to manage access and keep customer data safe.

(8) Your rights:

1. According to the Personal Information Protection Act, you may exercise the following rights with regard to your own personal data: the right to inquire, view, duplicate, supplement or amend existing information, and the right to ask for your personal data to cease to be collected, processed, or used or be deleted. Provided it is technically feasible and the data owner is a citizen of one of the European Union countries, the

right to data portability and the right not to be subject to automated decision-making also apply.

2. To exercise the rights above, Taishin FHC and its subsidiaries may accept your request. You may also find telephone numbers, email, and office addresses to contact individual Taishin FHC subsidiaries on the Taishin FHC website.

(9) In the event of an infringement on personal information leading to damage to a stakeholder's rights, Taishin FHC and its subsidiaries will follow their respective Management Regulations on Personal Information Infringement Incidents and proceed accordingly. Taishin FHC will notify the data owners in an appropriate manner according to Article 12 of the Personal Information Protection Act after a thorough investigation has been completed. If you wish to file a complaint to Taishin Bank, please send your message through the website or call the 24-hour customer service hotline at 886-2-2655-3355 or you may contact the customer service center of the subsidiary of Taishin FHC.

VI. Use of Cookies

(1) To facilitate your visit to the Taishin FHC websites, the websites of Taishin FHC Group may use cookie technology to provide services that are more appropriate to your individual needs; cookie is a technique used by a Web server to communicate with your browser, which may store certain information in your computer/mobile device, but you can cancel or restrict this feature through browser settings. If you want to know how to cancel, or restrict this feature, you may contact the customer service center of the subsidiary of Taishin FHC subsidiary.

(2) The Taishin FHC website or webpages may contain links to other websites or webpages. Taishin FHC assumes no responsibility for any of the contents and privacy policies of such third party websites and webpages that are not owned by Taishin FHC Group.

VII. Continuing improvement of personal information management system

(1) Taishin FHC makes continuing improvement to PIMS to make it more effective by having auditors review regularly or as needed the audit results, corrective and preventive measures, and managers of individual departments in Taishin FHC.

(2) All Taishin FHC employees understand and adhere strictly to the Privacy Protection Statement established by Taishin FHC. Any violation shall be subject to disciplinary action under the Taishin Holdings Employee Code of Conduct.

VIII. Amendment of The Privacy Protection Statement

Taishin FHC will amend its Privacy Protection Statement in response to updates in the personal data or privacy protection regulations or as needed to ensure your privacy is protected. Any amendment to the Privacy Protection Statement that we have made will be disclosed promptly in a clearly visible manner on the Taishin FHC website.

VIII. Miscellaneous

(1) Taishin FHC reserves all rights with regard to the content of its website. No content herein may be reproduced, republished, or used for other purposes in any form by using electronic, mechanical, photocopying, or any other methods without the prior authorization or consent of Taishin FHC.

(2) Without the consent of Taishin FHC, no website could be able to Links to the Taishin FHC website for online marketing or any other purpose.

隱私權保護聲明

這份聲明將告訴您，台新金控集團所蒐集的個人資料之處理與利用方式，以及我們對您的隱私權保護政策。對於聲明事項，您如有任何疑問，均可利用台新金控網站利害關係人專區服務與我們聯絡，我們會在第一時間回覆您的問題。有關隱私權保護的聲明如下：

一、目的

台新金控集團為落實個人資料保護及管理，並遵循《個人資料保護法》所述之相關要求及保障個人資料當事人之權利，降低任何個人資料/檔案受侵害之事件所可能帶來的衝擊，特訂定本隱私權保護的聲明（以下簡稱本聲明）。

二、範圍

- （一）本聲明描述台新金控集團之個人資料管理體系之架構與建置方法，闡明台新金控集團全體同仁應遵循的個人資料保護目標，以及在個人資料管理的工作規劃、實踐與持續改進過程中所應扮演的角色與權責。
- （二）台新金控集團所有人員及往來供應商均屬適用本聲明的涵蓋對象。

三、個人資料隱私保護文化的深植

- （一）確認台新金控集團所有人員均具備個人資料隱私保護所需相關知識與觀念；
- （二）評估個人資料隱私保護訓練與相關措施之有效性；
- （三）建立並維護個人資料隱私保護教育訓練、經驗與資格之相關紀錄；
- （四）不定期宣導遵守本聲明與法令規章及持續改善之重要性。

四、個人資料管理體系

台新金控集團為確保個人資料能受到保護，明確界定集團內各層人員之責任與義務，並依據自行查核制度、法令遵循制度與風險管理機制及內部稽核制度等內部控制三道防線精神，說明管理體系運行如下：

- （一）台新金控集團及各子公司總經理、各事業總處執行長均持續推動、協調、督導及改善個人資料管理體系之運行。
- （二）台新金控集團及各子公司各級主管依其權責督導管理各單位個人資料管理體系運作；全體員工須充分瞭解個人資料保護管理之相關規範，並於執行業務時皆能遵循其要求。
- （三）辦理個人資料管理體系的評估或查核作業，以定期檢討個人資料隱私保護之目標、措施與相關程序是否合乎相關法令規範或個人資料管理需求，並依預期規劃有效執行與維持，

以持續增進個人資料管理系統的有效性。

五、個人資料管理內涵

- (一) 符合我國個人資料保護之法律、主管機關函令以及客戶契約或專業職責等要求；
- (二) 維護個人資料當事人之人格權，提供其個人資料的完全自主權；
- (三) 對個人資料之蒐集、處理及利用過程，將以誠實信用方法為之，不逾越特定目的之必要範圍，並應與蒐集之目的具有正當合理之關聯。
- (四) 蒐集個人資料類別，如您的姓名、出生年月日、國民身分證統一編號、護照號碼、特徵、指紋、性別、聯絡方式、財務情況、電子郵遞地址、國籍及其他一切就協助成立及履行契約所需蒐集、處理、利用與國際傳輸之個人資料(詳如相關業務申請書或契約書所載之內容)，並以台新金控集團各子公司與您往來之相關業務、帳戶或服務，及自您或第三人處(例如：財團法人金融聯合徵信中心、財政部財政資訊中心等)所實際蒐集之個人資料為準。
- (五) 蒐集個人資料之利用期間：1、特定目的存續期間。2、依相關法令所定(包括但不限於商業會計法等)或因執行業務所必須之保存期間或依個別契約約定就資料之保存所定之保存年限或經您同意之期間(以期限最長者為準)。
- (六) 蒐集個人資料之利用對象：〈1〉依法令規定利用之機構(例如：依金融控股公司法之台新金控及各子公司等)。〈2〉台新金控集團各子公司業務相關機構(包括但不限於：通匯行、財團法人金融聯合徵信中心、臺灣票據交換所、財金資訊股份有限公司、財政部財政資訊中心、信用保證機構、財團法人聯合信用卡處理中心、信用卡國際組織、臺灣集中保管結算所、臺灣證券交易所等)。〈3〉依法有權機關(包括但不限於司法、警察、稅捐、依公職人員財產申報法之受理申報機關或金融監理機關)。〈4〉您所同意之對象(包括但不限於：保險公司、電子票證機構、國內外稅務扣繳義務人、國內外政府或稅務機關等)。
- (七) 個人資料之儲存、保管及資料安全與維護方式，台新金控集團及各子公司皆採取嚴格之保護措施，除以現行之安全加密方式(如SSL、SET等)進行資料的傳輸及建立防火牆，以防範不法入侵及避免客戶資料遭到非法存取外，並依相關作業規範建立客戶資料庫，按業務權責指定專門人員控管資料庫存取，以保護客戶個人資料之安全性。
- (八) 您得行使之權利：
 - 1. 依據個人資料保護法，您對自己的個人資料所能行使之權利，包含查詢或請求閱覽、請求製給複製本、請求補充或更正、請求停止蒐集、處理或利用及請求刪除；以及在技術可行之前提下且個資當事人為歐盟境內公民之資料可攜權及拒絕被自動化決策等權利等。

2. 您欲行使上述權利時，台新金控集團各子公司皆能受理您的請求。亦可在台新金控集團網站查詢各子公司聯繫的電話號碼及各營業單位地址。

(九) 當個人資料發生侵害事件導致利害關係人權益受損時，台新金控集團各子公司將依自訂之「個人資料侵害事件管理規範」進行適當地處理，同時於調查明確後，依個人資料保護法第十二條，台新金控集團將以適當方式通知當事人。如銀行客戶欲提出申訴，可透過線上留言或 24 小時客戶專線 (02) 2655-3355 / 0800-023-123，或與台新金控集團各子公司聯絡。

六、Cookie 之使用

(一) 為了便利您瀏覽台新金控集團網站，台新金控集團網站可能使用 cookie 技術，以提供更適合您個人需要的服務；cookie 是網站伺服器用來和您的瀏覽器進行溝通的一種技術，它可能在您的電腦/行動裝置中儲存某些資訊，但是您可以經由瀏覽器的設定，取消、或限制此項功能。如果您想知道如何取消、或限制此項功能，可與台新金控集團各子公司聯絡。

(二) 台新金控集團網站或網頁可能包含其他網站或網頁的連結，對於此等不屬於台新金控集團的網站或網頁，其內容或隱私權政策，均與台新金控集團無關。

七、個人資料管理體系之持續改進

(一) 台新金控集團將藉由稽核人員定期或不定期對台新金控集團各單位稽核結果、矯正及預防措施及管理階層審查，以持續改進個人資料管理體系之有效性。

(二) 台新金控集團所有人員，皆瞭解並將確實遵守台新金控集團揭櫫之隱私權保護聲明。任何人員如有違反，將依台新金控員工行為準則予以相關懲處。

八、隱私權保護聲明之修正

台新金控集團將會視需要並因應個人資料或隱私保護相關法規之更新，適時調整台新金控集團的隱私權保護聲明，以落實保障您的隱私權。當我們完成隱私權保護聲明之調整時，將立即刊登於台新金控集團網站，並以醒目標示提醒您前往點選閱讀。

九、附則

(一) 台新金控集團對網站內容保留一切法律權利，非經台新金控集團授權使用或同意，此處資料均不得以任何形式、利用任何電子、機械、影印或其他方式予以重製、轉載或製作衍生物等。

(二) 任何網站皆不得以非法且未經台新金控集團同意連結至台新金控集團網站做為網路行

銷或其他任何使用。