

個人資料保護之法定告知事項

親愛的客戶您好，由於個人資料之蒐集，涉及您的隱私權益，台新國際商業銀行股份有限公司（以下簡稱台新銀行）向您蒐集個人資料時，依據個人資料保護法第 8 條第 1 項規定，應明確告知您下列事項：〈一〉非公務機關名稱〈二〉蒐集之目的〈三〉個人資料之類別〈四〉個人資料利用之期間、地區、對象及方式〈五〉當事人依個人資料保護法第 3 條規定得行使之權利及方式〈六〉當事人得自由選擇提供個人資料時，不提供將對其權益之影響。

一、蒐集之目的：

（一）共通特定目的：

040 行銷（包含金控共同行銷業務）、059 金融服務業依法令規定及金融監理需要，所為之蒐集處理及利用、060 金融爭議處理、061 金融監督、管理與檢查、063 非公務機關依法定義務所進行個人資料之蒐集處理及利用、069 契約、類似契約或其他法律關係事務、090 消費者、客戶管理與服務、091 消費者保護、098 商業與技術資訊、104 帳務管理及債權交易業務、135 資(通)訊服務、136 資(通)訊與資料庫管理、137 資通安全與管理、157 調查、統計與研究分析、177 其他金融管理業務、181 其他經營合於營業登記項目或組織章程所定之業務、182 其他諮詢與顧問服務，以及美國海外帳戶稅收遵循法及跨政府協議之遵循。

（二）業務特定目的：

1、存匯/信託/財富管理業務：

036 存款與匯款、001 人身保險、020 代理業務、022 外匯業務、037 有價證券與有價證券持有人登記、044 投資管理、065 保險代理業務、067 轉帳卡或電子支付業務、068 信託業務、082 借款戶與存款戶存借作業綜合管理、093 財產保險、094 財產管理、111 票券業務、112 票據交換業務、148 網路購物及其他電子商務服務、166 證券、證券投資信託及顧問相關業務等。

2、授信業務：

106 授信業務、001 人身保險、022 外匯業務、036 存款與匯款、037 有價證券與有價證券持有人登記、065 保險代理業務、067 轉帳卡業務、068 信託業務、082 借款戶與存款戶存借作業綜合管理、088 核貸與授信業務、093 財產保險、094 財產管理、111 票券業務、112 票據交換業務、126 債權整貼現及收買業務、154 徵信等。

3、信用卡業務：

067 信用卡、轉帳卡或電子支付業務、001 人身保險、022 外匯業務、036 存款與匯款、

065 保險代理業務、082 借款戶與存款戶存借作業綜合管理、088 核貸與授信業務、093 財產保險、106 授信業務、148 網路購物及其他電子商務服務、154 徵信等。

二、個人資料之類別：

- (一) 如您的姓名、國民身分證統一編號、出生年月日、聯絡方式、您訪問台新銀行官網或行動應用程式 (APP) 之線上瀏覽行為相關資訊 (例如：Cookies、廣告識別碼、供應商識別碼等) 及其他詳如各項業務申請書及相關業務申請文件之內容，並以台新銀行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、財團法人聯合信用卡處理中心、臺灣票據交換所、信用卡國際組織、收單機構暨特約商店、保險公司、電子支付機構、公用事業單位、國家發展委員會等) 所實際蒐集之個人資料為準。
- (二) 如您於台新銀行官網或行動應用程式 (APP) 使用電子銀行業務為相關交易行為時，您係採用他行存款帳戶作為身分驗證者，您所提供的他行存款帳戶資料，將會被傳送至財金公司之「跨行金融帳戶資訊檢核」機制進行驗證，以檢核他行存款帳戶之有效性。
- (三) 如您於台新銀行官網或行動應用程式 (APP) 使用電子銀行業務為相關交易行為 (包含但不限於線上申辦信用卡) 時，您係採用他行信用卡作為身分驗證者，您所提供的他行信用卡資料，將會被傳送至信用卡處理中心 (NCCC) 及財金公司之「信用卡輔助持卡人身分驗證平臺」機制進行驗證，以檢核他行信用卡之有效性。
- (四) 如您於台新銀行官網或行動應用程式 (APP) 使用電子銀行業務為相關交易行為時，您係採用電信認證作為身分驗證者，台新銀行將會自您所提供的手機門號 SIM 卡之電信業者，就您的姓名、住址、電話、電子郵件信箱、繳款紀錄及電信評分等個人資料，為蒐集、處理與利用。

三、個人資料利用之期間、地區、對象及方式：

〈一〉期間：

- 1、特定目的存續期間。
- 2、依相關法令所定 (包括但不限於金融機構防制洗錢辦法、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就資料之保存所定之保存年限 (以期限最長者為準)。

〈二〉地區：

以下第〈三〉點所列之利用對象，其國內及國外所在地。

〈三〉對象：

- 1、台新銀行 (含受台新銀行委託處理事務之委外機構)。
- 2、依法令規定利用之機構 (例如：台新銀行所屬金融控股公司或所屬金融控股公司

其他子公司等)。

- 3、其他業務相關之機構〈例如：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、信用保證機構、財政部財政資訊中心、財團法人聯合信用卡處理中心、信用卡國際組織、收單機構暨特約商店等〉。
- 4、依法有權機關或金融監理機關。
- 5、您所同意之對象〈例如：保險公司、電子支付機構、公用事業單位、與台新銀行共同行銷或交互運用客戶資料之公司、與台新銀行合作推廣業務之公司、國內外稅務扣繳義務人、國內外政府或稅務機關等〉。

〈四〉方式：符合個人資料保護相關法令以書面或電子檔方式蒐集、處理、利用及傳遞/國際傳輸您的個人資料。

四、您就台新銀行保有您的個人資料，得行使下列權利：

- 〈一〉向台新銀行查詢、請求閱覽或請求製給複製本。
- 〈二〉向台新銀行請求補充或更正。
- 〈三〉向台新銀行請求停止蒐集、處理或利用及請求刪除。
- 〈四〉向台新銀行請求個人資料可攜權或拒絕個人資料自動化決策（需在技術可行之前提下，且個人資料當事人為歐盟境內之公民）。

五、如您欲行使上述各項權利，得向台新銀行各營業據點或客服（申請各項業務專線 0800-000-456 或客戶服務專線 02-26553355）洽詢。

六、除台新銀行為履行法定義務所必要之資料外，您得自由選擇是否提供相關個人資料及類別，惟您所拒絕提供之個人資料及類別，如果是辦理業務審核或作業所需之資料，將影響台新銀行進行必要之業務審核或作業而無法提供您相關服務，或依美國海外帳戶稅收遵循法，本行可能將您於台新銀行之帳戶列為不合作帳戶（Recalcitrant Account），敬請見諒。

Mandatory Disclosure Regarding Protection of Personal Data

Dear Customer: as collection and processing of your personal data concerns your privacy, Taishin International Bank Co., Ltd. (hereinafter the Bank) is bound by Article 8, Paragraph 1 of the Personal Data Protection Act to inform you of the following with regards to the collection and processing of your personal data: (I) The name of the non-government agency (II) The purpose of the collection (III) The categories of the personal data (IV) The time period, territory, subjects, and methods of which the personal data is used (V) The data subject's rights under Article 3 of the Personal Data Protection Act and the methods for exercising such rights (VI) The data subject's rights and interests that will be affected if he/she elects not to provide his/her personal data.

I. The purpose of the collection:

(I) Common purposes:

040 Marketing (including financial cross-selling business); 059 Financial service industry's collection and processing information in accordance with laws and requirements for financial supervision; 060 Financial dispute resolution; 061 Financial supervision, governance and inspection ;063 Non-government agency collect or process personal data under legal obligations; 069 Contract, contract-like or other legal relation matters; 090 Consumer, customer management and service; 091 Consumer protection; 098 Business and technical information; 104 Account management and debt trading business; 135 Information (communication) services; 136 Information (communication) and database management; 137 Information and communication security and management; 157 Investigation, statistics and research analysis; 177 Other financial administrative business; 181 Other business operation in accordance with the business registration; 182 Other consulting and consultant services; and compliance with the Foreign Account Tax Compliance Act of the U.S. and intergovernmental agreements.

(II) Service specific purposes:

1. Deposit/Remittance/Trust/Wealth management services:

036 Deposit and remitting; 001 Life and health insurance; 020 Agency and brokerage business; 022 Foreign exchange business; 037 Registration of securities and securities holders; 044 Investment management; 065 Insurance managing, agency and notary business; 067 Debit card or electronic payment business; 068 Trust business; 082 Operation of integrated management among the borrowing households with depositors saved business; 093 Property insurance; 094 Property management; 111 Bills business; 112 Negotiation instrument exchange business; 148 Internet shopping and other electronic commerce services; 166 Securities, futures, securities investment trusts and consultants related business.

2. Loans:

106 Credit business; 001 Life and health insurance; 022 Foreign exchange business; 036 Deposit and remitting; 037 Registration of securities and securities holders; 065 Insurance agency business; 067 Debit card; 068 Trust business; 082 Operation of integrated management among the borrowing households with depositors saved business; 088 Lending and trust business; 093 Property insurance; 094 Property management; 111 Bills business; 112 Negotiation instrument exchange business; 126 Claims the whole discounting and trading business; 154 Credit investigation.

3. Credit cards:

067 Credit card, debit card or electronic payment business; 001 Life and health

insurance; 022 Foreign exchange business; 036 Deposit and remitting; 065 Insurance agency business; 082 Operation of integrated management among the borrowing households with depositors saved business; 088 Lending and trust business; 093 Property insurance; 106 Credit business; 148 Internet shopping and other electronic commerce services; 154 Credit investigation.

II. The categories of the personal data:

- (I) Information including your name, ID card number, date of birth, contact information, browsing behaviors on the Taishin Bank website or app (e.g. cookies, identifiers and identifierForVendor) and other details in application forms and related application documents that Taishin Bank collects and processes while conducting business with you or providing accounts or services for you; or information collected and processed from you or a third party (e.g. JCIC, MOF Fiscal Information Agency, National Credit Card Center, Taiwan Clearing House, credit card organizations, acquirers and merchants, insurance companies, e-payment institutions, public utilities agencies, and National Development Council).
- (II) If you use a deposit account from another bank as your identity verification when you conduct transactions via electronic banking on the Taishin Bank website or app, then the information you provide on the deposit account at the other bank will be sent to the Financial Information Service Co. Ltd.'s Interbank Financial Account Information Inspection system for verification, in order to inspect the validity of the other bank's deposit account.
- (III) If you use a credit card from another bank as your identity verification when you conduct transactions via electronic banking on the Taishin Bank website or app (including but not limited to applying for a credit card online), then the information you provide on the credit card from the other bank will be sent to the National Credit Card Center and Financial Information Service Co. Ltd.'s Credit Card Holders Auxiliary Authentication Platform for verification, in order to inspect the validity of the other bank's credit card.
- (IV) If you use mobile verification as your identity verification when you conduct transactions via electronic banking on the Taishin Bank website or app, then Taishin Bank will collect, process, and use your personal information obtained from the telecoms provider that provided the SIM card for the telephone number you provided, including your name, address, telephone number, e-mail address, payment history, and telco score.

III. The time period, territory, recipients, and methods of which the personal data is used:

- (I) Time period:
 1. For the entire duration needed to serve the underlying purposes.
 2. For the entire duration required by law (including but not limited to the Regulations Governing Anti-Money Laundering of Financial Institutions and the Business Entity Accounting Act), or specified in contracts, or as deemed necessary to perform service activities (whichever is longer).
- (II) Territory:

All places domestic and foreign to the target listed in (III) below.
- (III) Recipients:
 1. Taishin Bank (including outsourcees that Taishin Bank has commissioned to perform services).
 2. Institutions that are permitted by laws and regulations to make use of such information (e.g. Taishin Bank's parent holding company and other subsidiaries in the same holding company).

3. Other institutions that perform relevant services (e.g. correspondence banks, JCIC, Taiwan Clearing House, Financial Information Service, credit guarantors, Fiscal Information Agency of Ministry of Finance, National Credit Card Center, credit card organizations, acquirers and merchants).
 4. The financial supervisory authority and any authorized institutions which have rights according to the laws and regulations.
 5. Any party you have agreed to (e.g.: insurance company, e-payment institution, public utilities agency, a third party with which Taishin Bank engages in joint marketing or sharing of customer information or business promotion, domestic or foreign tax withholder, or domestic or foreign governmental authority or tax authority).
- (IV) Methods: Collect, process, use, and transmit/transmit internationally your personal data in print or electronic format by measures that comply with the Personal Data Protection Act.
- IV. You may exercise the following rights over your personal data held by Taishin Bank:
- (I) To enquire, request to view, or request to make a copy.
 - (II) To request to make a supplement or correction.
 - (III) To request Taishin Bank to stop the collection, processing, or use of your personal data and to request to delete your personal data.
 - (IV) To request from Taishin Bank the right of data portability or the right not to be subject to decisions based on automated processing (provided it is technically feasible and the data subject is a citizen of an EU country).
- V. To exercise any of the rights above, please visit a Taishin Bank branch or contact the customer service (at 0800-000-456 for application or 02-26553355 for general customer service).
- VI. Except for information necessary for Taishin Bank to perform its statutory obligations, you are free to choose whether or not to provide your personal data and the classification of information provided to the Bank. However, if you refuse to provide information that is necessary for due diligence or operational purposes, it may affect Taishin Bank's ability to complete the necessary reviews and other procedures and Taishin Bank may be unable to provide you with the services or have to list your account at Taishin Bank as a recalcitrant account according to the Foreign Account Tax Compliance Act of the U.S. We seek your understanding in this matter.