

台新金融控股公司及各子公司客戶資料保密措施

台新金融控股股份有限公司(下稱台新金控)於民國九十一年二月十八日成立，旗下涵蓋銀行、證券、投信、保險等子公司。台新金控及各子公司(下合稱本集團)將秉持對客戶資料嚴密保護之做法，採取必要之保密措施，以維護您所提供資料之安全性。茲將本集團之客戶資料保密措施說明如下：

本集團之客戶資料保密措施，除依據金融控股公司法、金融控股公司子公司間共同行銷管理辦法(下稱共同行銷管理辦法)、個人資料保護法以及主管機關之相關法令辦理外，各子公司亦將同時遵循其業法之其他相關法令(包括但不限於銀行法第四十八條第二項等)之規定，善盡客戶資料保密之職責。

一、客戶資料之蒐集方式

本集團擁有您的個人資料，係因您已經是台新金控子公司之客戶，或您於參與台新金控子公司舉辦之行銷活動時所提供之資料。

二、客戶資料之儲存、保管及資料安全與維護方式

本集團採取嚴格措施保護客戶資料，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。任何未經本集團正式授權之人員，絕對禁止接觸客戶資料。

三、資料分類

您的個人資料，包括基本資料、往來交易資料及其他相關資料(包含帳務資料、信用資料、投資資料與保險資料)等；上述各項資料之定義，以共同行銷管理辦法第十條之規定為準。

四、資料利用範圍、項目及揭露對象

依主管機關及共同行銷管理辦法之規定，台新金控子公司間於揭露、轉介或交互運用客戶資料時，除法令另有規定、經客戶簽訂契約或書面明示同意者外，所揭露、轉介或交互運用資料不得含有客戶姓名、地址、電子郵件地址以外之其他基本資料及往來交易資料。與客戶之往來契約，有關客戶資料之使用條款經客戶選擇同意提供其他基本資料及往來交易資料或其他相關

資料作為行銷建檔、揭露、轉介或交互運用；或客戶另以書面明示同意時，台新金控子公司間得揭露、轉介或交互運用您的基本資料、往來交易資料及其他相關資料（包含帳務資料、信用資料、投資資料與保險資料）進行行銷；在符合法令規定，或遇法院或其他依法有調查權之機關依法要求本集團提供客戶資料時，本集團有義務揭露或提供相關資料。依相關法令之規定，台新金控子公司基於業務管理而與財團法人聯合徵信中心、票據交換所或同業進行徵信作業時，得交換與揭露客戶資料。

五、客戶資料利用目的

為了提供您更完整及便利之投資理財產品及服務，依據相關法令並在符合前述第四點之情況下，台新金控子公司間得揭露、轉介或交互運用您的基本資料、往來交易資料及其他相關資料（包含帳務資料、信用資料、投資資料與保險資料）進行行銷；另，台新金控子公司亦得依法令函釋規定或相關政府機關之要求，將您的資料提供予台新金控、主管機關、稅捐稽徵機關、法院、司法機關及其他依法有調查權之機關。

六、委外作業客戶資料之保密

本集團委託他人處理涉及客戶資料之相關作業時，將會要求受託機關嚴格遵守本集團之客戶資料保密措施且不得向其他第三人揭露您的資料，並隨時檢查與監督其遵守情況。

七、客戶資料變更修改方式

您的個人資料有變動時，可以隨時通知台新金控子公司之客戶服務中心，請求更正或補充之。

八、客戶選擇退出方式

您可以隨時通知台新金控子公司之客戶服務中心，停止交互運用您的個人資料進行行銷或業務推廣行為。

本集團保有修訂保密措施之權利，並將於本集團網站或以其他主管機關認定公開揭露之管道公告揭露保密措施相關訊息，修訂時亦同；若您有其他與保密措施相關之問題，亦可隨時洽詢台新金控或任一子公司。

- 子公司間交互運用

本集團目前有進行客戶資料交互運用之子公司如下：

- 台新國際商業銀行股份有限公司
- 台新綜合證券股份有限公司
- 台新證券投資顧問股份有限公司
- 台新證券投資信託股份有限公司
- 台新資產管理股份有限公司
- 台新創業投資股份有限公司
- 台新大安租賃股份有限公司
- 台新人壽保險股份有限公司
- 台新期貨股份有限公司

台新金控之子公司未來如有新增或異動者，將於本集團之網站揭露公告之。

Customer information confidentiality for Taishin Financial Holding Co., Ltd. and subsidiaries

Taishin Financial Holding Co., Ltd. (hereinafter referred to as "TSH") was incorporated on February 18, 2002; it holds a number of subsidiaries, including a bank, a securities firm, a securities investment trust company and an insurance company. TSH and its subsidiaries (hereinafter together referred to as "TSH Group", subsidiary of TSH hereinafter referred to as "TSH Subsidiary or TSH Subsidiaries") shall continue their existing practices to ensure the confidentiality of customers' information and implement any necessary measures to offer the best security over your information. The following is a description of the policies undertaken by TSH Group to maintain the confidentiality of customers' information:

The data confidentiality measures adopted by TSH Group comply with the Financial Holding Company Act, Guidelines for Cross Marketing among Subsidiaries of Financial Holding Company (referred to as the Cross Marketing Guideline), Personal Information Protection Act and other relevant regulations stipulated by the competent authority. Meanwhile, each TSH Subsidiary is also bound to comply with regulations pertaining to their professions (including but not limited to Article 48, paragraph 2 of The Banking Act) to fulfill duties of confidentiality.

1. Methods for gathering customers' information

TSH Group gains knowledge of your personal information only if you are a customer in one of TSH Subsidiary or have voluntarily provided such information during the marketing campaigns organized by TSH Subsidiary.

2. Storage, maintenance and security of customers' information

TSH Group has adopted stringent measures to protect customers' information. Apart from introducing file encryptions (such as SSL, SET) and firewalls to prevent unauthorized access, a secured customer database has also been built with access rights assigned according to employees' job roles to ensure security. No employees of TSH Group may access customers' information without proper authorization.

3. Data classification

Your personal information will be classified into several categories, such as personal profile, transaction data and others (including account data, credit information, investment data, insurance data etc). Refer to Article 10 of the Cross Marketing Guideline for definitions of the above categories.

4. Scope of use and disclosure

According to the Cross Marketing Guideline and directives of the competent authority, any client information disclosed, referred or shared among TSH Subsidiaries may not contain any personal information and transaction-related details except for customers' names, addresses and e-mail addresses unless otherwise stipulated by law or agreed in writing by the customer. TSH Subsidiaries may record, disclose, refer, or share the customer's transaction-related details for marketing purpose if the customer has explicitly chosen to consent on the specific terms of the contract agreeing to provide his/her personal information or transaction-related details,. Or when obtaining the written consent of the customer, TSH Subsidiaries may disclose, refer or share your personal profiles, transaction data and other information (including account data, credit information, investment data, insurance data etc.) for marketing purposes. TSH Group will be obligated to disclose or provide customer information when requested by the requirement of laws and regulations or by the court or government authorities with investigation rights. To the extent permitted by law, TSH Subsidiary may exchange and disclose customers' information with Joint Credit Information Center, Taiwan Clearing House and other banking peers as part of the credit assessment process.

5. Purpose of using customers' information

To provide more comprehensive financial products and services, TSH Subsidiary may disclose, refer or share your personal profiles, transaction data and other information (including account data, credit information, investment data, insurance data etc.) among them, to the extent permitted by law and compliant with Note 4 above. In addition, TSH Subsidiary may provide your data and information to TSH., regulatory authorities, tax bureau, court, judiciary or other institutions that have the power to investigate, which obey the laws and regulations or requests of the relevant government agencies.

6. Confidentiality in outsourced data processing

When engaging outsourcing parties to process customers' information, TSH GROUP will strictly enforce data confidentiality measures on the outsourcing parties to ensure that they do not disclose your information to any third party, and such outsourcing parties are subject to inspections and supervision to ensure compliance.

7. Change of customer information

You may contact the customer service centers of TSH Subsidiary to update or

supplement your personal information.

8. Ways to withdraw

You may contact the customer service centers of TSH Subsidiary requesting to stop the exchange of your personal information for marketing or business promotion activities.

TSH Group reserve the right to modify its confidentiality measures and will announce any news or amendments regarding confidentiality measures over TSH Group websites or via means deemed public by the competent authority. You may contact TSH or any of TSH Subsidiary to clarify any queries regarding information confidentiality.

- Information exchange among TSH Subsidiaries

The subsidiaries that may share and exchange customer information are as follows:

- Taishin International Bank Co., Ltd.
- Taishin Securities Co., Ltd.
- Taishin Securities Investment Advisory Co., Ltd.
- Taishin Securities Investment Trust Co., Ltd.
- Taishin Asset Management Co., Ltd.
- Taishin Venture Capital Investment Co., Ltd.
- Taishin D.A. Finance Co., Ltd.
- Taishin Life Insurance Co., Ltd.
- Taishin Futures Co., Ltd.

Any future additions or changes to the list of subsidiaries shall be disclosed on the websites of TSH Group.

Note : This Example has been translated into English. If there is any inconsistency or ambiguity between the English version and the Chinese version, the Chinese version shall prevail ◦