

Privacy Protection Statement

1. Our Commitment to Privacy Protection

Bank SinoPac values your privacy. Complying with the "Personal Information Protection Act" to maintain the security, integrity and accuracy of customer information and ensure the purpose of data use, and developing and implementing a personal information management system to implement the policy are Bank SinoPac's commitment to you.

2. Personal Information Collection Policy

You can register as an online customer of Bank SinoPac or apply for credit or other financial services online. Bank SinoPac will ask you to provide personal information online (such as address, email address, telephone number, fax number, ID number, bank information, credit card information, general background and customer identification information, etc.). In addition, Bank SinoPac will also retain the relevant records generated by the server when you browse or make queries on this website during the continuation of the above purposes (including but not limited to the IP address of the device you use, the browser you use, the usage time, browsing and clicking data records, etc.), and ensure timely and appropriate disposal.

Reminder: Other websites linked to this website may also collect your personal information. When you voluntarily provide the above personal information to other websites, these websites have their own privacy protection policies. This website's privacy protection statement does not apply to the data processing measures of other websites mentioned above.

3. How We Use Your Information

Bank SinoPac's collection, processing and use of customer personal information (including but not limited to automated decision-making, instant analysis and information involving meanings logically) are all based on the specific purpose (including but not limited to applying for Bank SinoPac financial products, participating in this website's prize draw activities or market research analysis) and use scope stated at the time of collection, and comply with the provisions of the "Personal Data Protection Act" and related laws. Information is only collected, processed and used within the necessary scope and within a legitimate and reasonable relationship with the purpose of collection. Unless otherwise provided by laws or the competent authority, or in accordance with the relevant agreement between you and Bank SinoPac regarding the use of this website or other contracts signed between Bank SinoPac and you, Bank SinoPac will not disclose (share, sell or leak) the personal information you provide to Bank SinoPac to any third party without your consent or authorization (if you are a minor, the consent or authorization of your legal representative must be obtained). If Bank SinoPac shares the personal information you provide with a third party other than the organizations or individuals listed in this privacy statement, Bank SinoPac will explicitly inform you of the third party with whom your information will be shared before the data is collected or transmitted and will do so after obtaining your consent. Bank SinoPac will require the third party to comply with Bank SinoPac's privacy protection regulations in writing.

4. Commitment to Data Security Protection

In order to prevent unauthorized persons from accessing your personal information, Bank SinoPac has formulated a set of security protection control principles to ensure the correct and legal use of the personal information you provide online. Bank SinoPac allows only authorized staff who have received customer information processing training courses to access customers' personal information, maintains a list of the categories of personal information processed, ensures personnel designated with specific duties and responsibilities can access the personal information management system, and records and retains the collection, processing and use of personal information in detail as a measure to control the security of personal information. Staff who violate Bank SinoPac's privacy protection regulations will be punished.

5. Use by other Financial Institutions

For business and risk management purposes, Bank SinoPac may provide the personal information you



provide to the Joint Financial Credit Information Center, the Small and Medium Enterprise Credit Guarantee Fund of Taiwan, Taiwan Clearing House, National Credit Card Center of R.O.C., Financial Information Service Co., Ltd., a person who acquires or participates in the loan (or intends to acquire or participate in the loan) of Bank SinoPac's claims and debts, or other domestic and foreign financial affairs processing institutions. Bank SinoPac will collect, process and use the personal information you provide to Bank SinoPac in accordance with the provisions of the Personal Data Protection Act, within the business scope specified in the business registration items or articles of association, or for specific purposes. Bank SinoPac promises that before implementing the relevant provisions set forth in this statement, Bank SinoPac will not provide personal information to any of the above-mentioned units, especially those located abroad.

6. Use and Policy of Web Tracking Tools

In order to provide better and more personalized services, facilitate your participation in personalized interactive activities, and allow Bank SinoPac to understand and manage the use of this website (including but not limited to analyzing the number of visitors, website traffic, user distribution, product/service attention, activity behavior and usage patterns), improve the quality of this website's services, and provide customized marketing information or advertisements that meet your needs or interests and track their effectiveness, and achieve other similar purposes, Bank SinoPac will use Cookies, beacons (Web beacon, Beacon API, etc., the same below) or other similar technology tools (hereinafter collectively referred to as tagging tools) to record, access and collect your online behavior data and location information by itself or through partners. If the browser, installed program or device allows, you can block, delete or disable the tagging tool at any time, such as choosing to modify the Cookies acceptance in the browser settings (please refer to the instructions below for the setting method), including accepting all Cookies, being notified when setting Cookies, and rejecting all Cookies. However, if you choose to reject all tagging tools, you may not be able to use some personalized services or participate in some activities.

Online behavior data includes information generated by your online behavior (including but not limited to IP address, cookie ID and its content, unique identifier, domain name, device information, usage time, browser type, language setting, geographic location, operating system, server records, web search/browsing/click records and usage patterns and information or similar information such as tags generated from above data obtained by cooperative vendors in their name and analyzed and summarized thereby) when you visit this website, other websites and social media platforms (whether or not linked to this website)

The above-mentioned online behavior data will be collected, processed, transmitted internationally and used domestically and abroad by automated or non-automated methods during the duration of the above-mentioned purpose for Bank SinoPac, Bank SinoPac's parent company and its subsidiaries and third parties or cooperative vendors entrusted with processing for the above-mentioned purpose. However, without your consent, only unidentifiable personal information be collected, processed, transmitted internationally and used in its domestic and foreign locations, and the personal information will only be transmitted outside the country when it is properly protected.

Reminder: When you visit or browse other websites and social platforms, the website may collect your information. You will be bound by the privacy protection policies of other websites. Bank SinoPac is not responsible for the behavior of other websites.

If you want to stop using Cookies or other similar technical tools, you can change the settings of your browser, installation program or device at any time (please refer to the instructions below for the setting method). If you choose to reject Cookies or other similar technical tools, you may not be able to use some personalized services of Bank SinoPac website or APP, or participate in some online activities. If you need to change Cookies settings, please refer to the official instructions of each browser:

- Google Chrome
- Internet Explorer
- Mozilla Firefox
- Apple Safari



7. **Third-party Websites and Services**

Bank SinoPac's website, products, applications and services may link to third-party websites, products or services. Bank SinoPac may also use or provide third-party products or services, such as third-party shopping voucher discount information, promotional information or advertising, Internet browsing trails and location information. Third parties may collect information including but not limited to location information or detailed contact information. It is recommended that you understand the privacy policies of the following third parties:

- Appier Privacy Policy
- Bridgewell Privacy Policy
- Google Privacy Policy
- Yahoo Privacy Policy
- Facebook Privacy Policy
- Line Privacy Policy
- Apple Privacy Policy
- Vpon Privacy Policy

8. **Policy on Providing Personal Information to Third Parties on this Website**

This website will never disclose your personal information, especially those located abroad, to other groups or individuals by means of arbitrarily selling, exchanging, renting or in any other disguised manner. However, in the following circumstances and in compliance with the laws and regulations, Bank SinoPac will provide your personal information collected by this website to third parties.

- With your prior consent or authorization (if you are a minor, the consent or authorization of the legal representative is required).
- When required by the judicial unit, financial regulator or other competent authority or administrative agency through legal and formal procedures.
- In order to provide you with other services or preferential rights, if it is necessary to share your information with a third party that provides such services or preferential rights, this website will provide sufficient explanation and notification during the event, and you can freely choose whether to accept such service or preferential rights.
- Other situations expressly stipulated by laws and regulations.

9. **Policy on the Transmission of Commercial Information or Emails on this Website**

Bank SinoPac will transmit commercial information or emails to your email box stored in Bank SinoPac through this website after obtaining your consent in advance or through registration and login (if you are a minor, the consent of your legal representative is required).

In addition to indicating that the aforementioned information or emails are sent by Bank SinoPac, Bank SinoPac will also provide methods, instructions or functional links in the aforementioned information or emails for you to stop receiving the information or emails any time. If it is necessary to transmit commercial information or emails to a third party that provides the service or discount in order to provide you with other services or preferential rights (such as discount coupons), Bank SinoPac will provide sufficient explanations during the event and notify you before the transmission to the third party. You can freely choose whether to accept this specific service or activity.

10. **Exercise of the Rights of the Parties Involved**

Unless otherwise provided by law, you may request the following regarding the collection, processing, use and storage of your personal data by the Bank SinoPac website:

- Termination of previous consent for collection, processing or use
- Restriction of processing or use (applicable to personal data provided by EU residents and EU residents from within the EU)
- Inquiry or reading
- Make a copy of the personal data you provided and transfer it to a third party or device designated by you (applicable to personal data provided by EU residents and EU residents from within the EU)
- Stop collecting, processing, or using.
- Delete



Bank SinoPac will decide whether to accept your application in accordance with the Personal Data Protection Act and relevant laws and regulations. Unless otherwise provided by law, Bank SinoPac will destroy and delete your personal data in accordance with Bank SinoPac's internal policy after the specific purpose of collection has been achieved or eliminated or retain your personal data in a way that is de-identified and cannot be traced to you afterwards.

11. California Privacy Rights

Bank SinoPac uses your personal information for a number of “business purposes” as defined in the California Consumer Privacy Act of 2018, Cal. Civ. Code § 1798.100 et seq. and its implementing regulations (the “CCPA”), as modified by the California Privacy Rights Act (the “CPRA”). These business purposes include, without limitation:

- Performing services, including, without limitation, maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing advertising or marketing services, providing analytics services, or providing similar services;
- Auditing related to a current interaction with the consumer;
- Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity;
- Debugging to identify and repair errors that impair existing intended functionality;
- Short-term, transient use;
- Undertaking internal research for technological development and demonstration; and
- Undertaking activities to verify or maintain the quality or safety of a service and to improve, upgrade, or enhance the service.

Bank SinoPac does not sell personal information in exchange for monetary compensation or other valuable consideration and has not sold any personal information in the past twelve (12) months. We do not share personal information for cross-contextual behavioral advertising purposes, and we do not have actual knowledge that we sell or share the personal information of consumers under 16 years of age.

Pursuant to the CCPA, as amended by the CPRA, California residents receive certain rights with respect to their personal information, as described below. These rights are not absolute and are subject to certain exceptions more fully set forth in the CCPA. We will not discriminate or retaliate against you if you choose to exercise any of your rights under the CCPA. We are permitted, however, to charge you a reasonable fee to comply with your request.

Right to know about personal information collected, disclosed, or sold

Each California resident has the right to request, subject to certain exceptions described in the CCPA, that we disclose to that resident:

- the categories of personal information we have collected about them,
- the categories of sources from which the personal information is collected,
- the business or commercial purpose for collecting or selling the personal information,
- the categories of third parties with whom we have shared the personal information, and
- the specific pieces of personal information we have collected about them (collectively, a “Request to Know”).

To make such a Request to Know, you can contact us described in the section entitled “Contact Us” below.

In the past twelve months we have collected, and in the future, we will continue to collect, the categories of personal information cited in the sections entitled “Personal Information Collection Policy” and “Use and Policy of Web Tracking Tools” above from the sources described in those sections. This includes the following categories of personal information set out in the CCPA: identifiers, personal information described in Section 1798.80 of the California Civil Code, characteristics of protected classifications under California or federal law, commercial information; Internet or other electronic network activity information, geolocation data, professional or employment-related information and sensitive personal information. We use and share this information with third parties as described in the sections entitled “How We Use Your Information” and “Use by other Financial Institutions” above.



Right to request deletion of personal information

Each California resident has the right to request the deletion of their personal information that we collect or maintain (a "Request to Delete"), subject to certain exceptions set forth in the CCPA. To make such a Request to Delete, you can contact us described in the section entitled "Contact Us" below.

Right to correct inaccurate personal information

Each California resident has the right to request the correction of any inaccurate personal information that we maintain (a "Request to Correct"), subject to certain exceptions set forth in the CCPA. To make such a Request to Correct, you can contact us described in the section entitled "Contact Us" below.

Process for verifying requests of California residents.

In order to protect your privacy and security, prior to completing any Request to Know, Request to Delete or Request to Correct that you may submit, we must verify your identity. We will verify your identity by asking you to provide certain data that we have already collected from you to confirm that they match our records. In certain instances, additional verification steps may be required.

Authorized agents

California residents have the right to designate an authorized agent to make a request under the CCPA on their behalf. Prior to completing a request made by such an authorized agent, we require that you provide your authorized agent with written permission to submit such a request and require that you or your authorized agent provide us with a copy of such written permission. Additionally, we require that you verify your identity pursuant to the procedure described above.

The rights and obligations discussed in this section entitled "California Privacy Rights" do not apply to any information collected, processed, sold, or disclosed pursuant to the Gramm-Leach-Bliley Act and its implementing regulations, or the California Financial Information Privacy Act.

12. How to Obtain or Update Your Information?

Bank SinoPac will do its best to keep customer information complete, updated and correct, and Bank SinoPac will inform customers how and where to obtain their account information. You may notify Bank SinoPac to correct any errors in your personal information. To protect your privacy and security, Bank SinoPac will certainly take necessary measures to confirm your identity before allowing access to or correction of information.

13. Self-protection Measures

This website uses Secure Socket Layer (SSL) encryption technology to protect the security of the information you provide and prevent it from being intercepted by a third-party during transmission. Bank SinoPac is committed to providing a secure information environment [including but not limited to establishing firewalls, encryption technology, user identification systems (such as passwords and personal accounts) and access control mechanisms, etc.] to control access to personal information.

Meanwhile, please keep your personal information, CA certificates or passwords properly. We would like to remind you not to provide any personal information (especially passwords) to anyone or other organizations. After using the various service functions provided by this website, please be sure to log out; if you share the same computer with others or use a public computer, please be sure to close the browser window to prevent others from reading your personal information or mails.

14. Changes to the Website Privacy Policy

To protect users' personal information and maintain online privacy, Bank SinoPac will update the privacy protection policy provided on this website any time in accordance with changes in laws and regulations and in response to the latest technology to protect your privacy. It is recommended that



you re-learn about Bank SinoPac's latest privacy policy and its changes when you visit again.

15. Contact Us

If you have any questions or have any questions about this privacy protection statement, please call:

- Bank SinoPac customer service hotline: (02) 2505-9999.
- For Bank SinoPac Global eBanking and MMAb2c services, please call the hotline (02) 2191-1005 or 0800-588-800 from 08:30 to 21:00 every business day.

Overseas customer service contact information:

- Hong Kong Tel: 852-2907-6968 Email: hkservice@sinopac.com
- Macao Tel: 853-8809-6873 Email: moservice@sinopac.com
- Vietnam Tel: 84-28-38220566 Email: mmab2bvn@sinopac.com
- United States Tel: 1-213-437-4800 Email: laoperations@sinopac.com

We, the company, declare that we have read and fully understood all the terms and conditions of the Privacy Protection Statement as follows:

To

Bank SinoPac

請簽蓋公司原留授權印鑑

Authorized company chop(s) and/or signature(s)
(should be the same as Specified in bank)

立約人簽章 : _____

Applicant's Signature

日期Date : _____ 年Year _____ 月Month _____ 日Day

銀行內部填寫欄位 / For Bank Internal Use (正本請留存於建檔單位Please keep the original in the Setting Department.)

進件單位 / Receiving branch : 臺灣TW 香港HK 澳門MO 越南VN 美國US

進件人員 Receiving	進件人員員編 Employee ID