

TAIPEI FUBON COMMERCIAL BANK CO. LTD., SINGAPORE BRANCH PRIVACY POLICY

1. This Privacy Policy will form part of the terms and conditions governing your relationship with Taipei Fubon Commercial Bank Co. Ltd., Singapore Branch, and its related corporations (the “Bank”), and should be read in conjunction with any and all terms and conditions to which your relationship with the Bank is subject.
2. For the purposes of this Form, “personal data” means data, whether true or not, about you, from which you can be identified, or from that data and other information which the Bank has or is likely to have access to. Personal data includes, but is not limited to, data such as your name, identification number, telephone numbers, addresses, email addresses and any other information relating to individuals which you have provided to the Bank.
3. The Bank collects, uses and discloses your personal data for the following purposes in connection with your relationship with the Bank, to the extent applicable:
 - (a) evaluating and processing your request for any of the products and/or services offered or distributed by the Bank (including but not limited to third party products and/or services);
 - (b) evaluating and determining the terms of such offering or distribution, including price and eligibility;
 - (c) providing products and/or services requested;
 - (d) conducting research (whether conducted by the Bank or by a third party) for the purposes of developing or improving products, services, security, service quality, and marketing strategies (including but not limited to that provided by third parties);
 - (e) offering and marketing to you, in various modes, any products, services, special offers, promotions or events provided by the Bank which we think may be of interest to you;
 - (f) managing your business, obligations and relationship with the Bank and the Bank’s obligations to you;
 - (g) performing verification and such security checks as the Bank may reasonably require to detect, prevent and/or investigate any crime, offence or breaches of terms of agreements;
 - (h) performing checks with the Do Not Call Registry;
 - (i) generating financial, regulatory, management or other related reports and performance of analytics;
 - (j) meeting or complying with the Bank’s internal policies and procedures and any applicable rules, laws, regulations, codes of practice, guidelines, orders or requests issued by any court, legal or regulatory bodies (both national and international);
 - (k) International tax compliance agreement and any regulation prescribed to facilitate

the implementation thereof. For the purpose of Foreign Account Tax Compliance Act (FATCA), a further explanation is given in the notice attached hereto;

- (l) performing audit checks and for legal purposes (including but not limiting to seeking advice and enforcing the Bank's legal rights, drafting and reviewing of documents and facilitating dispute resolution);
 - (m) facilitating any proposed or actual business assignment, transfer, participation or sub-participation in any of the Bank's rights or obligations;
 - (n) handling feedback and/or complaints; and
 - (o) purposes which are reasonably related to the aforesaid.
4. Personal data held by the Bank will be kept confidential and the Bank will make reasonable security arrangements to prevent unauthorised access, collection, use, disclosure, copying, modification, disposal or similar risks. However, in order to carry out the purposes listed above, the Bank may, to the extent permitted by applicable law and/or regulation, share personal data with third parties, whether in Singapore or elsewhere. When doing so, the Bank will require them to ensure that personal data so disclosed is kept similarly confidential and secure.
 5. In addition to the foregoing, by providing personal data of a third party (e.g. information of next-of-kin, emergency contact, family members, shareholders, employees or officers) to us, you also represent and warrant that you have notified such third party of the purposes listed above and obtained consent therefrom for the collection, use and disclosure of that personal data by the Bank for such purposes.
 6. Many webpages and mobile applications use "cookies". A cookie is a small text file that a webpage or mobile application can send and store on your computer or mobile device. The Bank uses cookies in some of its webpages to collect information about users of the same (such as session information). You can adjust your browser's settings to disable cookies, but note that in doing so, you may not be able to access certain parts and/or functions of our webpage.
 7. You may at any time withdraw any consent given, in respect of the collection, use or disclosure by the Bank of your personal data, for any purpose. If you withdraw any consent given, depending on the nature of your request, the Bank may not be able to carry on certain business and transactions with you, and your withdrawal may result in a breach of contractual obligations or undertakings to the Bank, in which case, the Bank's legal rights and remedies are expressly reserved.
 8. The Bank retains your personal data until it is reasonable to assume that the purpose for which your personal data was collected is no longer being served by its retention, and retention is no longer necessary for legal or business purposes.
 9. You may request access to and correction of your personal data held by the Bank.

Depending on the nature and complexity of your request, the Bank may charge a fee for processing your request for access and/or correction. The Bank will inform you of the fee beforehand and take further instructions before it is charged to you.

10. As the Bank relies on your personal data to provide products and services to you, you shall ensure that at all times, the information provided to the Bank is correct, accurate and complete, and you shall update the Bank in a timely manner of any and all changes to the same.
11. Any consent given pursuant to this Form shall not derogate from, and shall be without prejudice to, any other rights which the Bank may have to collect, use and disclose your personal data, and nothing herein is to be construed as limiting the same.
12. The Bank may amend this Form from time to time to ensure that it is consistent with any changes in laws and regulations. The Bank will make available such updated policy at its office in Singapore. All communications, transactions and dealings with the Bank shall be subject always to the latest version of this Form in force at the time.

To contact us on any personal data protection matters, please get in touch with the Bank's Data Protection Officer at sgpdpa.bank@fubon.com.