

## 兆豐國際商業銀行個人資料蒐集、處理及利用告知書 Notification for Collection, Processing and Use of Personal Data by Mega International Commercial Bank

兆豐國際商業銀行（下稱「本行」）倫敦分行（下稱「本分行」）為蒐集、處理、利用 臺端之個人資料，依規定應明確告知 臺端下列事項：

Mega International Commercial Bank (hereinafter “the Bank”) London Branch (hereinafter “the Branch”) shall issue its statement of the following for collection, processing and use of your personal data.

### 一、個人資料之處理及權利行使

- (一) 本分行係於符合法令規定之情況下，蒐集、處理及利用 臺端之個人資料，包括但不限於依法令規定、於契約或類似契約之特定目的範圍內、 臺端同意等情形。
- (二) 臺端得自由選擇是否提供相關個人資料，惟 臺端所拒絕提供之相關個人資料如果是辦理業務審核或作業所需之資料，本分行可能無法進行必要之審核或處理作業，致無法提供 臺端相關服務或無法提供較佳之服務。
- (三) 如前揭執行方式係取得 臺端同意時， 臺端得隨時撤回該同意，惟不影響撤回前本分行基於同意所為之蒐集、處理或利用行為之合法性。
- (四) 請 臺端提供本分行正確、最新及完整之個人資料，且於個人資料有異動時，主動向本分行申請更正，使其保持正確、最新及完整，若提供之資料有錯誤、不實、過時、不完整或具誤導性之情況時，將可能損及 臺端相關權益。
- (五) 臺端可填具「個資當事人行使權利申請書」向本分行行使以下權利，必要時，並得以「個資當事人行使權利申請委託書」委託他人代為辦理，惟應提供本人與受託人相關身分證明文件，以利本分行確認身分：
  1. 查詢或請求閱覽。
  2. 請求製給複製本。
  3. 請求補充或更正。
  4. 請求停止蒐集、處理或利用（撤銷同意）。
  5. 請求限制處理。
  6. 限制自動決策。
  7. 請求刪除（遺忘）。
  8. 請求資料攜出。
  9. 請求接近使用。
- (六) 本分行因法令規定、執行職務或業務所必需者，得拒絕 臺端前揭之請求。且 臺端以委託書辦理者，若有虛假之情形，由 臺端自負相關損失及法律責任。

- (七) 臺端於行使前揭權利時，於符合法令規定之情況下，將酌收必要之成本費用。
- (八) 臺端得與本分行聯繫瞭解(三)權利行使之方式，並可前往本分行網站取得相關申請書及委託書。

I. Processing of personal data and exercising of rights

- (I) The Branch will collect, process, and use your personal data in accordance with the requirement of law, including but not limited to the situation of compliance with a legal obligation, within the scope of a contract or quasi-contract, based on your consent, and etc.
- (II) You may decide whether or not to provide the related personal data. However the Branch may not be able to proceed with the necessary business review or operation for providing the relevant service or better service if you decide not to provide the data.
- (III) Where the preceding performance is based on your consent, you shall have the right to withdraw your consent at any time. The withdrawal of consent shall not affect the lawfulness of collection, processing or use of the Branch based on consent before its withdrawal.
- (IV) Please provide your accurate, latest and complete personal data, and inform the Branch of any change of your personal data to maintain the latest information. You may lose certain rights or benefits if you provide incorrect, untrue, outdated or incomplete information.
- (V) You are entitled to make the following requests to the Branch with filling in “Data Subject Rights Request Application Form”. Where necessary, you may entrust a third party to make the application with “Power of Attorney for Data Subject Rights Request Application”. However, identity documents of the applicant and the consignee shall be provided for the Branch to confirm the identity.
  - 1. To check or review the collected data.
  - 2. To receive a photocopy of the collected data.
  - 3. To supplement or revise the collected data.
  - 4. To cease the collection, processing or use of the collected data (To withdraw consent).
  - 5. To restrict purpose of processing.
  - 6. To restrict automated decision-making.
  - 7. To delete the collected data (Right to be forgotten).
  - 8. Right to data portability.
  - 9. Right to access data.
- (VI) The Branch owns the discretion to reject your requests due to the requirements of law or the administrative needs. Moreover, for the application from the power of attorney, that the information provided is falsified, should you be liable for legal responsibility or losses due to such request.

(VII) While you exercise the preceding rights, where meets the requirements of law, the Branch shall charge a necessary fee for the cost.

(VIII) You may contact the Branch for more information of the exercising of rights in (III), and the form of the application and the power of attorney are available on the website of the Branch.

## 二、蒐集個人資料之目的

(一) 本分行係基於下述特定目的而蒐集、處理及利用 臺端之個人資料：

業務類別	業務特定目的及代號	共通特定目的及代號
授信業務	022 外匯業務	040 行銷
	067 信用卡、現金卡、轉帳卡或電子票證業務	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
	082 借款戶與存款戶存借作業綜合管理	060 金融爭議處理
	088 核貸與授信業務	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
	106 授信業務	069 契約、類似契約或其他法律關係管理之事務
	111 票券業務	090 消費者、客戶管理與服務
	126 債權整貼現及收買業務	091 消費者保護
	154 徵信	098 商業與技術資訊
	181 其他經營合於營業登記項目或組織章程所定之業務	104 帳務管理及債權交易業務
		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	
	182 其他諮詢與顧問服務	

(二) 當本分行蒐集、處理或利用 臺端之個人資料，已逾原蒐集之目的時，將會在辦理前徵求 臺端之同意，惟當 臺端拒絕同意時，可能因此喪失相關權益或無法使用本分行所提供之服務。

## II. Purpose of personal data collection

(I) The Branch collects your personal data base on these specific purposes:

Type of business	Specific purpose and code	Common purpose and code
Credit and lending		040 Marketing
	022 Foreign Exchange Business	059 Financial service industry's collection and processing information in accordance with laws and needs for financial supervision
	067 Credit card, cash card, debit card or electronic value-stored card business	060 Financial dispute resolution
	082 Operation of integrated management among the borrowing households with depositors saved business	063 Non-government agency collect or process personal information under legal obligations
	088 Lending and trust business	069 Contract, contract-like or other legal relation matters
	106 Credit business	090 Consumer, Customer Management and Service
	111 Bills business	091 Consumer Protection
	126 Claims the whole discounting and trading business	098 Business and Technical Information
	154 Reference	104 Account management and debt trading business
	181 Other business operation in accordance with the business registration project or organization Prospectus	136 Information (Communication) and database Management
		137 Information and Communication Security and Management

		<p>157 Investigation, statistics and research analysis</p> <p>182 Other Consulting and Consultant Services</p>
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(II) The Branch will solicit your consent in a written form in advance before collecting, procession or using your personal data to serve a purpose other than the one specified above. However, while you refuse to give consent, you may lose certain rights or benefits consequently or not able to obtain services from the Branch.

### 三、蒐集之個人資料類別

本分行將視業務需要，蒐集 臺端下列之資料類別，惟實際蒐集、處理及利用之資料，仍以本分行提供之實際往來業務、帳戶或服務為準：

- 識別類 C001 至 C003 (如：姓名、職稱、住址、工作地址、電話、行動電話號碼、傳真號碼、電子郵件地址、身份證統一編號、護照號碼等任何可辨識資料本人者)。
- 特徵類 C011、C012 (如：性別、出生年月日、出生地及國籍等)。
- 家庭情形 C021 至 C024 (如：婚姻狀態、配偶姓名、子女等)。
- 社會情況 C031 至 C041 (如：財產資料、工作許可文件、居留證明文件、職業及執照等)。
- 財務細節 C081 至 C094 (如：資產、投資持股比率、票據信用等)。
- 其他各類資訊 C131 至 C132 (如：電子郵件等)。
- 本分行相關業務申請書、契約書、合約書或執行業務所必要之其他資訊。

### III. Categories of personal data collection

The Branch collects the following categories of your personal data in the circumstance of the business needs, but the actual information collected, processed and used will depend on the actual businesses, account activities and services provided by the Branch.

- Identification Information from C001 to C003 (e.g., name, title, address, work address, phone number, mobile phone number, fax number, e-mail address, ID card number, passport number, and any other information by which individual can be identified, etc.)
- Characteristics Information C011 and C012 (e.g., gender, date of birth, place of birth and nationality, etc.)
- Family Status C021 to C024 (e.g., marriage status, spouse's name, children, etc.)
- Social Situation C031 to C041 (e.g., property information, work permit, residence documents, occupations, license, etc.)
- Financial Details C081 to C094 (e.g., asset, shareholding ratio in certain investments, credit of note, etc.)
- Others C131 to C132 (e.g., e-mail, etc.)
- The application, agreement, contract or other information necessary for the performance of an official duty relevant to the business of the Branch.

### 四、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 (例如商業會計法等) 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：

下述(三)對象所列之利用對象其國內及國外所在地。

(三) 對象：

1. 本分行及總行（含受本分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：本分行之母公司或所屬之兆豐金融控股股份有限公司等）。
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、財團法人聯合信用卡處理中心、台灣票據交換所、財金資訊股份有限公司、信用保證機構、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. 臺端所同意之對象（例如：本行共同行銷或交互運用客戶資料之公司、與本行合作推廣業務之公司等）。

(四) 方式：

1. 符合個人資料相關法令以自動化機器或其他非自動化之利用方式之蒐集、處理、國際傳輸與利用（例如：使用電子文件、紙本或其他合於當時科學技術之適當方式等）。
2. 本分行除法令規定或依據與 臺端所簽訂之契約得為國際傳輸之情形外，僅與位於台灣總行進行國際傳輸，總行與本分行已簽定且必須遵循歐盟執行委員會發布之跨境傳輸標準契約條款，確保此傳輸受到適當保護。

IV. Time period, areas, parties and manners of using personal data

(I) Time Period

1. Within time period of specific purpose.
2. The retention period agreed in the data retention period required by laws and regulations (e.g. Business Entity Accounting Act), or the retention period in accordance with its business needs or respective contracts (the longer period to be applied).

(II) Areas

Any jurisdictions where the entities described in the following paragraph “(III) Parties” are located.

(III) Parties

1. The Branch and Head Office (including the service provider engaged with the Branch).
2. The institution using the information in compliance with regulations (e.g. the parent company of the Branch or Mega Financial Holding Company the Branch belonging to).
3. The institutions in relation to relevant business (e.g. correspondent banks, Joint Credit Information Center, National Credit Card Center of R.O.C., The Taiwan Clearing House, Financial Information Service Co., Ltd., credit guarantee institutions, credit

card international organizations, credit card acquirers and engaged stores).

4. Legally investigation authority or financial supervisory authority.
5. Parties agreed by you (e.g. entities for joint marketing or mutual use of customers' data or entities working with the Bank for cooperative promotion and for soliciting business).

#### (IV) Manners

1. The personal data will be collected, processed, used, and internationally transmitted through automatic machine or non-automatic methods (e.g. via electronic documents, paper format, or other appropriate manners conform to the technology available at that time) in compliance with the relevant laws and regulations.
2. Besides transferring personal data according to the law or based on the contract with you, the Branch only transfers personal data to the Head Office located in Taiwan. The Branch and the Head Office have been subject to the Standard Contractual Clauses issued by European Commission or, with responsibility for providing appropriate safeguards.

#### 五、個人資料侵害事件之處理

本分行如因違反相關法令規定、天災、事變或其他原因，致使 臺端之個人資料遭意外或非法破壞、遺失、變更、未獲授權之揭露或接近使用者，本分行將於查明後以電話、信函、電子郵件或網站公告等方法，以適當方式通知。

#### V. Processing of personal data breach incident

Should your personal data be stolen, unauthorized disclosed, altered or infringed upon due to the violation of applicable law, or the occurrence of any natural disasters, incidental changes or other circumstances, the Branch shall inspect the cause and inform you by phone, mail, email or website notice.

#### 六、申訴管道

(一) 為妥善處理 臺端之意見，本分行提供溝通及諮詢管道， 臺端得以書面、電話、電子郵件或傳真向本分行提出申訴，相關聯絡資訊如下：

- 聯絡電話：+ 44 20 7562 7350
- 傳真：+ 44 20 7562 7369
- 地址：4th Floor, Michael House ,35 Chiswell Street, London EC1Y 4SE,United Kingdom

本分行之 Data Protection Officer (DPO) 及代表 (Representative) 之詳細聯繫方式請洽網站：



<https://wwwfile.megabank.com.tw/abroad/london/london01.asp>。

(二) 若 臺端對本分行之回覆仍有疑慮時，得向下列之主管機關提出申訴，其聯繫方式請洽官方網站：

**Information Commissioner's Office (ICO)**

<https://ico.org.uk/>

VI. Complaints

(I) To properly handle your requests, the Branch provides communication and consultation channels. You may address any complaint in writing, or by telephone, e-mail or facsimile with following contact information. Relevant contact information is shown as following:

- Tel: + 44 20 7562 7350
- FAX: + 44 20 7562 7369
- Address: 4th Floor, Michael House, 35 Chiswell Street, London EC1Y 4SE, United Kingdom

Detailed contact information of the Branch's Data Protection Officer (DPO) and the Representative is available on the website.

<https://wwwfile.megabank.com.tw/abroad/london/london01.asp>

(II) If there is any consideration about the reply of the Branch, you have the right to lodge a complaint with the following supervisory authority. The contact information is available on the official website.

**Information Commissioner's Office (ICO)**

<https://ico.org.uk/>

七、本分行有權修訂本告知事項，並於修訂後以言詞、書面、電話、簡訊、電子郵件、傳真、電子文件、網站公告或其他足使 臺端知悉或可得知悉之方式告知。如果 臺端不同意修改之內容，請依上述第一點之(五)向本分行主張停止蒐集、處理及利用個人資料。

VII. The Branch may amend this Notification at any time, and notify you the amendments orally, in writing, or by telephone, text messaging, e-mail, facsimile, electronic documents, website announcement, or other methods that may give you direct or constructive notice regarding the amended matters. Should you disagree with any amendments, please exercise your right to request that The Branch discontinue to collect, process or use your personal data according to Item (V) of Article I. Otherwise, you are considered to have agreed to the amendment.