



## Our Customer Confidentiality Policy

Customers trust us with not only their money and time but their personal information. Our responsibility to maintain the confidentiality of this information is one we treat with the greatest respect. As such, CTBC Financial Holding Co., Ltd. and its Taiwan-based subsidiaries (collectively, "we", "us", or "our") provide this Customer Confidentiality Policy so customers can understand what we collect, process, store, and use—and how we do it—in accordance with the Financial Holding Company Act, the Rules Concerning Cross-Selling by Financial Holding Company Subsidiaries, the Personal Information Protection Act, and other relevant laws and regulations.

### **When we collect customer information**

We collect the personal or company information of the customers of CTBC Holding subsidiaries. We also collect information retrieved through other legitimate sources, including public information disclosed by government agencies or authorized third parties.

### **What information we collect**

We will collect data including personal, account, credit, investment, and insurance information, as described below. We may expand or narrow the scope of the information we collect in accordance with relevant laws and regulations.

- Personal information, including name or company name, date of birth or establishment, ID number or government uniform invoice number, phone number, address, email address, legal capacity, and related party or enterprise
- Account information, including account number or similar, credit or cash card account number, deposit account number, transaction account number, deposit and loan or transfer/remittance transaction data, and other transaction and financial information
- Credit information, including records of bounced checks, cancellations, rejections, credit and guarantee transactions, and business operation status
- Investment information, including the value and timing of the purchase and sale of investment products, including derivatives
- Insurance information, including the type, term, coverage, payment method, claims status, and rejection record of insurance policies

We will only process and use customer information to the extent permitted by law and necessary for our business operations.

### **How we store customer information**

Customer information is securely stored using our data processing systems. If necessary, we may entrust customer information to information technology companies for storage; we will do so only to companies with strict security and management standards and in accordance with the law. Customer information can be accessed and used only as permitted by the information management rules that we set; furthermore, the data processing systems do not allow unauthorized users to access or change customer information.

### **How we protect customer information**

The data processing systems we use to store customer information have firewalls in place to



prevent cyberattacks and store passwords within a securely protected mechanism to prevent illegal access by third parties and improper internal use.

## How we share and use customer information

We disclose customer data in the following circumstances:

- To comply with government regulations

In order to comply with the relevant laws and regulations or to cooperate with the investigation of relevant government agencies, customer information may be disclosed to CTBC Financial Holding Co., Ltd. and its subsidiaries, competent authorities, tax collection authorities, courts, judicial authorities, and other agencies that have investigative power.

- Information exchange among subsidiaries

To provide a comprehensive range of financial products and services to customers, their information may be provided to our subsidiaries for archiving, disclosure, transferal, and exchanging for marketing purposes to the extent permitted by law or as consented to by the customer. The subsidiaries who may share and receive customer information are as follows:

CTBC Bank Co., Ltd.

Taiwan Life Insurance Co., Ltd.

CTBC Securities Co., Ltd.

CTBC Venture Capital Co., Ltd.

CTBC Asset Management Co., Ltd.

CTBC Investments Co., Ltd.

CTBC Security Co., Ltd.

Taiwan Lottery Co., Ltd.

CTBC Insurance Co., Ltd.

CTBC Finance Co., Ltd.

CTBC Securities Investment Service Co., Ltd.

CTBC Securities Venture Capital Co., Ltd.

## Change of customer information

Customers may inform us of changes to their information at one of our business locations, by phone, online, or through any other channel disclosed on the official website of CTBC Holding or a subsidiary.

## Withdrawal

Customers have the right to request that we stop sharing their information. These requests can be made through the aforementioned service channels. A withdrawal will take effect within three business days of a request being received.

Any change to this Customer Confidentiality Policy will be announced on the websites of CTBC Holding and its subsidiaries or disclosed through other public channels as designated by the competent authorities.