

Customer information confidentiality for Taishin Financial Holding Co., Ltd. and subsidiaries 2016/05/25

Taishin Financial Holding Co., Ltd. was incorporated on February 18, 2002; it holds a number of subsidiaries including a bank, a securities firm, and a securities investment trust company among others to offer customers the one-stop shopping solution of various financial products and services. Taishin Financial Holding Co., Ltd. and its subsidiaries shall continue their existing practices to ensure the confidentiality of customers' information, and implement any measures deemed necessary to offer the best security over your information. The following is a description of the policies undertaken by Taishin Financial Holding Co., Ltd. and its subsidiaries to maintain the confidentiality of customers' information:

The data confidentiality measures adopted by Taishin Financial Holding Co., Ltd. and subsidiaries are in compliance 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 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

Taishin Financial Holding Co., Ltd. gains knowledge of your personal information only if you are a customer in one of its subsidiaries, or have voluntarily provided such information during the marketing campaigns organized by subsidiaries.

2. Storage, maintenance and security of customers' information

All subsidiaries under Taishin Financial Holding Co., Ltd. have adopted stringent measures to protect customers' information. Apart from introducing file encryptions (such as SSL, SET) and firewalls to prevent unauthorized accesses, a secured customer database has also been built with access rights assigned according to employees' job roles to ensure security. No employees of Taishin Financial Holding Co., Ltd. or any of its subsidiaries 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 subsidiaries of Taishin Financial Holding Co., Ltd. may not contain transaction-related details and shall only involve customers' basic information, unless otherwise stipulated by law or agreed in writing by the customer.

Taishin Financial Holding Co., Ltd. and its subsidiaries will disclose, refer or share customer's transaction-related details only if the customer has explicitly consented to the relevant terms of an agreement, or if the customer has consented in writing allowing personal profiles, transaction data and other information (including account data, credit information, investment data, insurance data etc) to be disclosed, referred or shared among Taishin Financial Holding Co., Ltd. and subsidiaries for marketing purposes, or when The Bank is requested to assist in court-ordered investigations or instructed by government authorities in manners that comply with laws.

To the extent permitted by law, Taishin Financial Holding Co., Ltd. and its subsidiaries 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

For the purpose of marketing more comprehensive financial products and services, Taishin Financial Holding Co., Ltd. and subsidiaries 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.

6. Confidentiality in outsourced data processing

When engaging outside parties to process customers' information, Taishin Financial Holding Co., Ltd. and subsidiaries will strictly enforce data confidentiality measures upon outsourcees to ensure that they do not disclose your information to any third party. These outsourcees are subject to inspections and supervision to ensure compliance.

7. Change of customer's information

You may contact the customer service centers of various subsidiaries under Taishin Financial Holding Co., Ltd. to update or supplement your personal information.

8. Exit options for customers

You may contact the customer service centers of various subsidiaries under Taishin Financial Holding Co., Ltd. to stop further uses of your personal information in marketing or business promotion activities.

Taishin Financial Holding Co., Ltd. and subsidiaries reserve the right to revise their confidentiality measures, and shall announce any news or amendments regarding confidentiality measures over their websites or via means deemed public by the competent authority. You may contact Taishin Financial Holding Co., Ltd. or its subsidiaries to clarify any queries you may have with regards to information confidentiality.

The subsidiaries of Taishin Financial Holding Co., Ltd. include:

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.

Any future additions or changes to the list of subsidiaries shall be disclosed on the websites of Taishin Financial Holding Co., Ltd. and each of its subsidiaries.

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.