

Customer information confidentiality for Taishin Financial Holding Co., Ltd. and subsidiaries

Taishin Financial Holding Co., Ltd. (hereinafter referred to as "TSH") was incorporated on February 18, 2002; it holds a number of subsidiaries, including a bank, a securities firm, a securities investment trust company and an insurance company. TSH and its subsidiaries (hereinafter together referred to as "TSH Group", subsidiary of TSH hereinafter referred to as "TSH Subsidiary or TSH Subsidiaries") shall continue their existing practices to ensure the confidentiality of customers' information and implement any necessary measures to offer the best security over your information. The following is a description of the policies undertaken by TSH Group to maintain the confidentiality of customers' information:

The data confidentiality measures adopted by TSH Group comply 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 TSH 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

TSH Group gains knowledge of your personal information only if you are a customer in one of TSH Subsidiary or have voluntarily provided such information during the marketing campaigns organized by TSH Subsidiary.

2. Storage, maintenance and security of customers' information

TSH Group has adopted stringent measures to protect customers' information. Apart from introducing file encryptions (such as SSL, SET) and firewalls to prevent unauthorized access, a secured customer database has also been built with access rights assigned according to employees' job roles to ensure security. No employees of TSH Group 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 TSH Subsidiaries may not contain any personal information and transaction-related details except for customers' names, addresses and e-mail addresses unless otherwise stipulated by law or agreed in writing by the customer. TSH Subsidiaries may record, disclose, refer, or share the customer's transaction-related details for marketing purpose if the customer has explicitly chosen to consent on the specific terms of the contract agreeing to provide his/her personal information or transaction-related details,. Or when obtaining the written consent of the customer, TSH Subsidiaries may disclose, refer or share your personal profiles, transaction data and other information (including account data, credit information, investment data, insurance data etc.) for marketing purposes. TSH Group will be obligated to disclose or provide customer information when requested by the requirement of laws and regulations or by the court or government authorities with investigation rights. To the extent permitted by law, TSH Subsidiary 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

To provide more comprehensive financial products and services, TSH Subsidiary 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. In addition, TSH Subsidiary may provide your data and information to TSH., regulatory authorities, tax bureau, court, judiciary or other institutions that have the power to investigate, which obey the laws and regulations or requests of the relevant government agencies.

6. Confidentiality in outsourced data processing

When engaging outsourcing parties to process customers' information, TSH GROUP will strictly enforce data confidentiality measures on the outsourcing parties to ensure that they do not disclose your information to any third party, and such outsourcing parties are subject to inspections and supervision to ensure compliance.

7. Change of customer information

You may contact the customer service centers of TSH Subsidiary to update or

supplement your personal information.

8. Ways to withdraw

You may contact the customer service centers of TSH Subsidiary requesting to stop the exchange of your personal information for marketing or business promotion activities.

TSH Group reserve the right to modify its confidentiality measures and will announce any news or amendments regarding confidentiality measures over TSH Group websites or via means deemed public by the competent authority. You may contact TSH or any of TSH Subsidiary to clarify any queries regarding information confidentiality.

- Information exchange among TSH Subsidiaries

The subsidiaries that may share and exchange customer information are as follows:

- 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.
- Taishin Life Insurance Co., Ltd.
- Taishin Futures Co., Ltd.

Any future additions or changes to the list of subsidiaries shall be disclosed on the websites of TSH Group.

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 ◦