

# TCFHC Customer Information Confidentiality Measures

To protect customers' information, Taiwan Cooperative Financial Holding Company and all its subsidiaries (hereinafter called "TCFHC group") have enacted the Customer Information Confidentiality Measures in accordance with the "Financial Holding Company Act", "Rules Concerning Cross-Selling by Financial Holding Company Subsidiaries" and the "Personal Information Protection Act" and other relevant laws and regulations.

## ➤ Information Collection

TCFHC group obtains customer information from its subsidiaries. While some of the information is gathered from customers via in-person visit, phone, internet, other service or activity, public and lawful channels.

## ➤ Information Storage and Safekeeping

After obtaining customer information, it is stored in TCFHC group's database with a variety of access control in accordance with relevant operating rules. Only authorized employees are allowed to collect and use customer information for stipulated business objectives. Employees without authorization will be denied any access to the information.

## ➤ Information Security and Protection

To protect customers' information, TCFHC group shall follow relative governmental laws and information management principle, using firewall strengthened by invasion detection system, overall virus prevention mechanism, and information protection system, to prevent from illegal invasion and the damage of malice program.

## ➤ Information Classification and Utilization

Unless otherwise permitted by law or agreed in writing or in an agreement by customers, TCFHC group will provide names and addresses of customers only without any other information if any customer personal data is referred, disclosed, exchanged or used.

Customer information refers to the following customer personal data: basic, transactional and other relevant information.

- Basic information: including name, birth date, ID card number, phone number and address, etc.
- Transactional and other relevant information:

1. Account information: including account or similar numbers, credit card numbers, saving account numbers, transaction account numbers, information on deposits and loans, other transactional information and the customer's financial status, etc.
2. Credit information: including records of bounced checks, cancellations, and refusals of service and information on business operations, etc.
3. Investment information: including target, amount and time period of investment or sales, etc.
4. Insurance information: including the types of insurance policy, time period, coverage amount and payment methods, etc.

➤ **Purpose of Using Customer Information**

To provide customers with more complete and more diverse financial products or services, customer information is disclosed or cross-utilized among TCFHC subsidiaries according to applicable laws and regulations.

➤ **Disclosure of customer information**

TCFHC group may disclose customer information within the TCFHC group or to third-party service providers, as permitted by law or after obtaining the customer's consent. Except for this situation above mentioned, TCFHC group will not disclose customer information to any third party.

➤ **Change or Modification of Customer Information**

Customer may change their personal information by sending a written request or visiting to any of our branch. After TCFHC group verifies needed identification, personal data will be updated accordingly.

➤ **Opt-out of Personal Information**

If customers would not like to receive the messages about TCFHC group's business promotions or would not like us to cross-use their information, customers can notify TCFHC subsidiaries by contacting customer service, sending a written request or visiting to any of our business premises. Once a TCFHC subsidiary has received such a request, it will cease utilizing customer information as soon as possible within a reasonable number of business days.

## ➤ Subsidiaries Sharing Customer Information

- Taiwan Cooperative Bank, Ltd.
- BNP Paribas Cardif TCB Life Insurance Co., Ltd.
- Taiwan Cooperative Securities Co., Ltd.
- Co-operative Assets Management Co., Ltd.
- Taiwan Cooperative Securities Investment Trust Co., Ltd
- Taiwan Cooperative Bills Finance Co., Ltd.
- Taiwan Cooperative Venture Capital Co., Ltd.

To meet relevant regulations or our subsidiaries changes, this statement may be amended and announced from time to time. The revised Customer Information Confidentiality Measures will be published on the company's website and will also be published on our business premises or be notified