

DBS Bank (Taiwan) Ltd. Notification of Collection, Processing, Utilization and International Transmission of Personal Data

(Date: June 2013)

1. Owing to the collection of your personal data concerns your privacy, DBS Bank (Taiwan) Ltd. (the "Bank") hereby informs You of the following matters upon the collection of your data in accordance with Paragraph 1, Article 8 of the Personal Data Protection Act ("PDPA")
 - 1.1 Name of non-governmental authority
 - 1.2 Purposes of data collection
 - 1.3 Types of personal data to be collected
 - 1.4 Duration of use of the personal data, area where the personal data may be used, parties who may use the personal data, and how the personal data may be used.
 - 1.5 Rights You may exercise according to Article 3 of the PDPA
 - 1.6 What will happen to Your rights and benefits if You do not provide personal data to the Bank
2. You may find the details of purposes of the Bank's collection of your personal data and types of personal data, duration, areas, parties, and method of use of personal data as Appendix.
3. Rights You may exercise according to Article 3 of the PDPA:
 - 3.1 Inquire and request to review or request copies of the information from the Bank, for which the Bank may charge a reasonable fee in accordance with Article 14 of the PDPA.
 - 3.2 Request the Bank to supplement or correct the information, provided that You should provide an appropriate explanation in accordance with Article 19 of the enforcement rules of the PDPA.
 - 3.3 Request the Bank to stop collecting your personal data.
 - 3.4 Pursuant to Paragraph 2nd of Article 11 of the PDPA, in the event of a dispute regarding the accuracy of personal data, You may request the Bank to discontinue processing or using the data. However, the Bank may decline your request when it is necessary for the performance of an official duty and has been recorded, or when it is agreed by You in writing.
 - 3.5 Pursuant to Paragraph 3rd of Article 11 of the PDPA, You may request the Bank to delete, discontinue to process or use of your data when the specific purposes no longer exists or time period expires. However, the Bank may decline your request when it is necessary for the performance of an official duty, or when it is agreed by You in writing.
4. You have an option to provide the relevant personal data to the Bank. Nevertheless if You refuse to provide the data, the Bank will not be able to conduct necessary reviews and processing operation, and will therefore not be able to provide You or your associated third parties with the relevant financial services.

Please also note this Notification has been published at the website of the Bank (www.dbs.com.tw). The Notification intends to supplement, rather than replace, the other terms and conditions relating to personal data entered into between You and the Bank, and will not affect other agreements entered into between You and the Bank. The collection, processing, international transmission, purposes and types of personal data, duration, area, persons, and method of use of personal data, rights You may exercise, the possible effect to Your rights and benefits if You do not provide personal data and so forth stated on this Notification may be amended by the Bank from time to time depending on the conditions and in accordance with applicable laws and regulations. The Bank may announce the updated Notification at the business location or its website, or make You aware thereof in oral or written forms or by telephone, SMS, e-mails, fax, e-document or any other ways You may or are expected to be aware of such changes. You understand and agree that You will be bound by the above changes if it is announced at the website of the Bank or is made aware to You. Unless otherwise provided by applicable laws and regulations, the Bank has no obligation to notify You of the changes to the Notification in any other ways.

The English translation of this Notification is provided for reference only and in the event of inconsistency, the Chinese version shall prevail.

Appendix

Explanations of specific purposes			Types of personal data to be collected	Duration of use of the personal data	Area where the personal data may be used	Parties who may use the personal data	How the personal data may be used
Business Types	Business specific purposes	Specific purposes in common					
Deposit and remittance business	<ul style="list-style-type: none"> ● Foreign exchange business ● Deposit and remittance business ● Credit card, cash card, debit card or electronic certificate business ● Comprehensive management of borrower and depositor business ● Bill exchange business ● Other business in line with the registered scope of business or articles of incorporation 	<ul style="list-style-type: none"> ● Marketing(including marketing Bank's services/products and having joint promotion and strategic alliance with third parties) ● Collection, processing and use of personal data conducted by financial service business as required by law and for the needs of onshore and offshore financial supervision agencies ● Dealing with financial dispute matters ● Financial supervision, management and inspection ● Collection, processing and use of personal data conducted by non-governmental authority as required by law ● Other contract, quasi contract or legal relationship management business or matters ● Consumer, customer management and services ● Consumer protection ● Business and technical information ● Management of account book and debt transaction business (including account receivable business) ● Information (communication) and database management ● Information security and management ● Investigation, Statistics, analysis and research ● Other financial management business ● Other advisory and consulting services ● Survey of customer satisfaction or customers related questionnaires ● Conducting know-your-customer process ● Risk management ● Money laundering prevention and prevention of crime ● Cooperation with investigation of global terrorists 	Name, ID number, gender, date of birth, household registry information, communication information, family status, education, work, salary, and other information stated on the application forms of respective business, contracts and information the Bank collects from You or third parties.	<ol style="list-style-type: none"> 1. Duration of the existence of the specific purposes, or 2. The retention period prescribed under the applicable law (such as the Business Entity Accounting Act) or the retention period that is necessary for the Bank's performance of its business or the retention period agreed by contracts, whichever ends later, or 3. The period that is necessary for the Bank's performance of its duties or business (including but not limited to for the purposes of marketing the Bank's products/services and having joint promotion and business strategic alliance with third parties, etc.) , or 4. The period agreed by You in writing <p>The aforementioned durations of use of the personal data end, whichever the later.</p>	The personal data may be used in areas where the Parties who may use the personal data are located.	<ol style="list-style-type: none"> 1. The Bank and outsourcing institutes appointed by the Bank. 2. The Bank, the Bank's domestic and overseas affiliates, the Bank's parent bank, and any subsidiaries, affiliates, branches or representative offices in any areas of the Bank's parent bank 3. Other institutes having business relationships with the Bank (such as correspondence bank, clearing and calculating bank, agent bank, the Joint Credit Information Center, National Credit Card Center of R.O.C., Financial Ombudsman Institution, the Taiwan Clearing House, Financial Information Service Co., Ltd., Taiwan Stock Exchange Corporation, Taiwan Futures Exchange, GreTai Securities Market, Taiwan Depository & Clearing Corporation, credit guarantee organizations, international credit card organizations, credit card acquirer institutions and contracted merchants, credit rating organizations, professional advisors, insurance companies, insurance brokers or insurance agents having business with the Bank, persons who have substantial or potential participation in, or are assigned to, assume, or are transferred to contractual rights and/or obligations of Your contract with the Bank (including their agents or advisors), persons who 	The data may be used by automatic machine or other non-automatic methods as defined in applicable laws and regulations governing personal data protection.
Loan business	<ul style="list-style-type: none"> ● Foreign exchange business ● Credit card, cash card, debit card or electronic certificate business ● Comprehensive management of borrower and depositor business ● Approval of loan and credit line business ● Loan business ● Bill finance business ● Debt discounting and purchase business ● Credit investigation ● Other business in line with the registered scope of business or articles of incorporation 						
Credit card business	<ul style="list-style-type: none"> ● Foreign exchange business ● Credit card, cash card, debit card or electronic certificate business ● Comprehensive management of borrower and depositor business ● Approval of loan and credit line business ● Loan business ● Credit investigation ● Other business in line with the registered scope of business or articles of incorporation 						
Foreign exchange business	<ul style="list-style-type: none"> ● Foreign exchange business ● Deposit and remittance business ● Comprehensive management of borrower and depositor business ● Approval of loan and credit line business ● Loan business ● Credit investigation ● Other business in line with the registered scope of business or articles of incorporation ● Derivatives business 						
Securities business	<ul style="list-style-type: none"> ● Bill finance business ● Investment management ● Comprehensive management of borrower and depositor business ● Approval of loan and credit line business ● Loan business ● Credit investigation ● Other business in line with the registered scope of business or articles of incorporation 						

	<ul style="list-style-type: none"> ● bond business ● Securities underwriting, proprietary trading and trading for customer accounts and related business management 	<ul style="list-style-type: none"> ● Tax filing as required by local or foreign government agencies ● Outsourcing matters ● Dealing with litigations, non-contentious cases, arbitration cases, and matters in relation to disputes 				<p>intend to sell or assign assets and liabilities or conduct any similar transaction with the Bank, recipients of internationally transmitted personal data not subject to restrictions imposed by the regulatory authority and other institutes have business with the Bank, etc.)</p>	
Wealth management business	<ul style="list-style-type: none"> ● Foreign exchange business ● Deposit and remittance business ● Investment management ● Trust business ● Comprehensive management of borrower and depositor business ● Securities, futures, securities investment trust and consulting related business ● asset management ● Other business in line with the registered scope of business or articles of incorporation ● Derivatives business 					<p>4. Agencies authorized by law or financial supervisory agencies (including but not limited to local or overseas government agencies, competent authorities, supervision agencies, tax authorities, judicial authorities, mediation courts, dispute resolution organizations or persons appointed by applicable competent authorities.</p>	
七、Other business in line with the registered scope of business or articles of incorporation or approved by competent authorities.	<ul style="list-style-type: none"> ● Derivatives business ● Safe deposit box service ● electronic banking business ● Agency collection and payment services ● Regulatory approved insurance business ● Bank's joint promotion and business strategic alliance with third parties ● Trust business 					<p>5. Parties that consented by You (such as parties that have joint promotion with the Bank or with whom the Bank shares customer information, or parties that have business strategic alliance with the Bank.</p>	