

客戶資料保密措施聲明

凱基金融控股股份有限公司(原為中華開發金融控股股份有限公司)暨所屬各子公司(以下簡合稱「本集團」)一向致力於提供客戶多元化及更完善的金融產品及服務,在客戶資料保密之前提下,依據「金融控股公司法」、「金融控股公司子公司間共同行銷管理辦法」、「金融控股公司及其子公司自律規範」、「個人資料保護法」及其他相關法令之規定,擬具客戶資料保密措施並依法於網頁公告。茲聲明本集團皆依下列各項原則進行蒐集、處理、利用及運用客戶資料事宜,以保障客戶之相關權益。

一、資料蒐集方式

本集團蒐集客戶資料,均係於行銷活動、交易往來中,依相關法令、經客戶同意或於客戶簽署之各類契約文書中明文約定而取得,其中亦包括經公開資訊、經政府機關揭露或第三人有權提供之合法資料。

二、資料儲存及保管方式

本集團對於所取得之客戶資料,均嚴格遵守安全及機密原則保存在本集團或受本集團委任管理資訊系統之第三人資料倉儲主機中,並依業務權責進行權限控管,必須在法令許可之規範下,依本集團訂定之管理制度,方可進行資料之取得與交互運用,不在授權範圍內之任何人,均不得亦無法取得客戶資料。本集團或受本集團委任管理資訊系統之第三人資料倉儲主機中。

三、資料安全及保護方法

本集團以安全機制進行資料傳輸的加密,並已加裝防火牆防止不法入侵並管制內部訊息之進出,避免客戶資料遭到非法存取或破壞。

四、資料分類與利用範圍及項目

客戶資料包括基本資料、帳務資料、信用資料、投資資料及保險資料等往來交易資料,及其他相關資料,其類別及利用範圍如下,但實際項目依業務特性調整:

- (一)基本資料:包括姓名、出生年月日、身分證統一編號、護照號碼、電話/手機/傳真號碼、地址、電子郵件信箱、教育程度、職業、家庭情形、行為能力樣態等資料。
- (二)帳務資料:包括帳戶號碼或類似功能號碼、信用卡帳號、存款帳號、交易帳戶號碼、存借款及其他往來交易資料及財務情況等資料。
- (三)信用資料:包括退票紀錄、註銷紀錄、拒絕往來紀錄及業務經營狀況等資料。
- (四)投資資料:包括投資或出售投資之標的、金額及時間等資料。
- (五)保險資料:包括投保保險種類、年期、保額、繳費方式、理賠狀況及拒保紀錄等相關資料。

本集團進行共同行銷時,將遵照主管機關、相關同業公會、或其他有權監督本集團業務活動單位之規範,或依照客戶與本集團中之公司往來申請書或相關契約上所同意提供之資料範疇,交互運用與揭露客戶資料。

五、資料利用目的

本集團在法令許可或客戶同意下,為從事行銷(含共同行銷)、委託第三人處理業務相關事務、遵照主管機關的要求、管理督導子公司等情形,而揭露、轉介或交互運用客戶資料。

六、資料揭露對象

客戶資料均依照「金融控股公司法」、「金融控股公司子公司間共同行銷管理辦法」、「金融控股公司及其子公司自律規範」、「個人資料保護法」及其他相關法令之規定,僅在本集團內依法進行交互運用與揭露,除依法令規定、取得您的同意或本集團委託處理相關業務之情形外,不會向其他第三人揭露或予其使用。

七、客戶資料變更修改方式

為協助本集團維護客戶資料的完整性及正確性，如果您的資料有變更，可直接向往來營業據點申請變更，亦可透過本集團業務人員或客服人員變更您的資料。

八、選擇退出方式

倘客戶不願意再收到本集團任何金融理財及業務推廣活動訊息時，可隨時通知本集團，本集團將不再寄發相關資料予您，並於系統及作業合理期間內停止交互運用您的資料。

客戶資料保密措施如有任何修改或變動，將於本集團之網站或以其他主管機關認定之公開揭露管道辦理公告。前述第七點及第八點之修改，除辦理公告外，本集團之子公司將另以書面或電子郵件通知您。

依金融控股公司子公司間共同行銷管理辦法第十三條第三項之規定，謹臚列本集團交互運用客戶資料之公司名稱及聯絡電話如下：

凱基金融控股股份有限公司 電話：(02) 2763-8800

凱基商業銀行股份有限公司 電話：(02) 8023-9088 或 0800-255-777

凱基證券股份有限公司 電話：(02)2389-0088 或 0800-085-005

凱基期貨股份有限公司 電話：(02) 2361-9889

凱基證券投資信託股份有限公司 電話：(02) 2181-5678

凱基人壽保險股份有限公司 電話：0800-098-889

KGI Financial Holding Co., Ltd. and its Subsidiaries

Customer Data Protection and Confidentiality Statement

KGI Financial Holding Co., Ltd. (formerly known as China Development Financial Holding Corporation) and its subsidiaries (hereinafter collectively referred to as the “Group”) have always dedicated to providing diversified and comprehensive financial products and services. Committed to safeguarding the customer’s data, the Group has stipulated and announced on its official websites the “Customer Data Protection and Confidentiality Statement” in compliance with the “Financial Holding Company Act”, “Regulations Governing the Cross-Selling among Subsidiaries of Financial Holding Company”, “Self-Disciplinary of Financial Holding Company and its Subsidiaries”, “Personal Data Protection Act” and other related statutes and regulations. The Group hereby declares that it will follow the principles as described below to protect the rights and interests of the Group customers while collecting, processing, and using the customer data.

1. Measures of Data Collection

The Group collects customer data for marketing activities and transactions. It does so with the customer’s consent or based on provisions in contractual agreements signed by the customer, according to existing laws. Public information and data disclosed by regulatory authorities or by authorized third parties is also collected.

2. Methods of Data Storage and Custody

The Group strictly conforms with the principle of safety and confidentiality to safeguard the customer data. Customer data obtained by the Group is rigorously stored in the Group or in the data storage host of the third party commissioned by the Group to manage the information system, and the authority is controlled according to business rights and responsibilities. The customer data shall be shared in accordance with the relevant laws and regulations and management systems of the Group. Unauthorized persons shall not and cannot obtain the customer data.

3. Security and Protection Measures

The Group uses information security technology to transmit and encrypt information, and firewalls are installed to prevent illegal intrusions and to control the transmission of internal messages in order to prevent customer information from being accessed illegally or destroyed.

4. Classification, Scope of Use , and Items

The customer data refers to the customer basic information, account information, credit information, investment information, and insurance information, etc. The classification and scope of use are as follows, but the actual items will be adjusted according to business nature:

(1) Basic information: including name, date of birth, ID number, passport number, telephone/mobile/fax number, address, email address, education level, occupation, family information, type of legal capacity, etc.

(2) Account information: including account number or number with similar function, credit card account number, deposit account number, transaction account number, deposit and loan and other transaction and financial information.

(3) Credit information: including records of bounced check, cancellation records, refusal/banning records, and business operation status.

(4) Investment information: including information on the target, amount and time of investment in or sale of investment.

(5) Insurance information: including relevant information on the type of insurance, term, insured amount, payment method, claims status and refusal records.

When the Group conducts cross-selling, it will comply with the regulations dictated by the competent authorities, relevant trade associations, or other units that have the power to supervise the business activities of the Group, or interactively use and disclose customer information in accordance with the scope of information agreed in the application form or relevant contract between the customer and the company in the group.

5. Purpose of Using Customer Data

The Group discloses, transfers or uses customer information for marketing business (including cross-selling), entrusting a third party to handle business-related affairs, complying with the requirements of the competent authority, managing and supervising subsidiaries, etc., subject to regulatory permission or customer approval. .

6. Disclosure of Customer Data

The customer data will be used and disclosed in compliance with the “Financial Holding Company Act”, “Regulations Governing the Cross-Selling among Subsidiaries of Financial Holding Company”, “Self-Disciplinary of Financial Holding Company and its Subsidiaries”, “Personal Data Protection Act”, and other related regulations by the Group. Except for parties permitted by law, obtaining the customer’s consent, or commissioned by the Group to collect, use and process the customer data under the authority of and on behalf of the Group, the customer data will not be disclosed to and used by any other third party.

7. Methods for Change and Modification of Customer Data

The Group will maintain the completeness and accuracy of customer data. If the customer data requires modification, the customer may apply to amend the data by contacting the business locations of the Group directly or through the Group’s sales representative or customer service.

8. Ways to Withdraw

The customer may give notice to the Group at any time whenever the customer is unwilling to receive any information regarding the financial services or sales promotion of the Group. The Group will no longer send any relevant messages or materials to the customer and will stop using the customer data after a reasonable operating period from the date of such notice.

The modifications of the “Customer Data Protection and Confidentiality Statement”, if any, will be announced on the Group’s websites or via means deemed public by the competent authority. If there is any amendment regarding the 7th or 8th principle of the above, the subsidiaries of Group will further notify you in writing or email in addition to the public announcement.

In accordance with the provisions of Article 13, Item 3 of the Regulations Governing the Cross-Selling among Subsidiaries of Financial Holding Company, we would like to list the names and contact numbers of companies within the Group that sharing customer data:

KGI Bank Co., Ltd.

Tel: (02)-8023-9088 / 0800-255-777

KGI Securities Co., Ltd.

Tel: (02)-2389-0088 / 0800-085-005

KGI Futures Co., Ltd.

Tel: (02) 2361-9889

KGI Securities Investment Trust Co. Ltd.,

Tel: (02) 2181-5678

KGI Life Insurance Co., Ltd.

Tel: 0800-098-889