

凱基金融控股股份有限公司暨其子公司 個人資料告知聲明

親愛的客戶，您好：

為保障您的權益，凱基金融控股股份有限公司(原名中華開發金融控股股份有限公司，以下簡稱「本金控」)暨所屬國內各子公司(及未來因組織異動於本網站揭露公告之新增國內子公司，以下簡稱「本集團」)為提供您多元化之服務，經由客戶服務中心、商品諮詢服務、網站活動、線上申請(服務)、本集團網站連絡信箱，並(或)透過運用 Cookies 或其他類似技術或其他合法管道或方式，依法蒐集、處理、利用及國際傳輸您的個人資料。

為保護您的權益，本集團謹依個人資料保護法(以下稱「個資法」)第八條第一項及第九條第一項規定，告知下列事項：(一)本金控及/或本集團名稱、(二)蒐集之目的、(三)個人資料之類別、(四)個人資料利用之期間、地區、對象及方式、(五)蒐集個人資料之來源、(六)當事人依個資法第三條規定得行使之權利及方式、(七)當事人得自由選擇提供個人資料時，不提供將對其權益之影響。

一、本集團個人資料管理方向如下：

1. 基於合法的特定目的，本集團在必要範圍內蒐集、處理或利用個人資料，並與蒐集目的具有正當合理之關聯。
2. 基於合法的特定目的蒐集最少且必要之個人資料。會清楚告知當事人，其個人資料利用之期間、對象、地區、方式。
3. 除法令另有規定外，本集團對於兒童個人資料之蒐集、處理或利用應受到特別保護。
4. 基於公平、合法之原則，僅處理相關且適當的個人資料。
5. 就所保有之個人資料妥適管理。
6. 維護個人資料之正確性，並主動或依當事人之請求予以更正或補充。
7. 已蒐集的個人資料將會依法或在合法的特定目的下保存，並依相關法令規定或於本集團業務所需之保存期限內保有個人資料。
8. 尊重當事人對其個人資料所能行使之權利，且不得預先拋棄或以特約限制之，包含查詢、請求閱覽或請求製給複製本、請求補充或更正、請求停止蒐集、處理或利用及請求刪除等。
9. 應採行適當控管措施以確保個人資料的安全。
10. 個人資料進行國際傳輸時，應符合相關法令規章之規定，且於適當保護措施下始得進行。
11. 當個人資料運用於個資法法令內所允許之例外情形時，應確保其適當性與合法性。
12. 建立並持續維護個人資料管理制度，以落實個人資料保護之要求。
13. 鑑別內外部利害關係者及其參與個人資料管理制度治理與運作的程度。
14. 本集團對於個人資料之蒐集、處理或利用應適當留存軌跡紀錄。
15. 揭露個人資料予第三方之相關作業應遵循相關法令規章之要求。倘本集團有委託他人或其他公務機關/非公務機關蒐集、處理或利用個人資料時，並應對受託者為適當之監督，以符合本集團個人資料管理的要求。

二、本集團蒐集、處理、利用及國際傳輸您個人資料之目的、個人資料類別及個人資料利用之期間、地區、對象及方式等內容如下：

1. 蒐集、處理、利用及國際傳輸您個人資料之目的：
消費者保護；行銷(含共同行銷)；促進跨業合作；提升客戶便利性；金融服務業依法令規定

及金融監理需要所為之蒐集處理及利用；金融爭議處理；金融監督、管理與檢查；非公務機關依法定義務所進行個人資料之蒐集處理及利用；契約、類似契約或其他法律關係事務；消費者、客戶管理與服務；商業與技術資訊；資(通)訊服務；資(通)訊與資料庫管理；資通安全與管理；廣告或商業行為管理；調查、統計與研究分析；辨識風險；強化風險控管；本集團督導管理；其他金融管理業務；其他經營合於營業登記項目或組織章程所定之業務；其他諮詢與顧問服務；抽獎活動及贈品寄送。

2. 個人資料之類別：

包括但不限於您的基本資料(例如：姓名、身分證字號、護照號碼、居留證、出生年月日、住所/居所/工作/電子郵件地址、聯絡方式、婚姻、家庭、教育、職業、財務情況、往來交易資料及其他相關資料(包括帳務、信用、投資、保險等)、聲音、影像檔案、行動及網路媒體裝置位置資訊(例如行動裝置識別碼、行動裝置位置、社群網路資訊、網際網路協定(IP)位址、站內外網際網路瀏覽軌跡、Cookie 等)及各項業務申請書或契約書所載等其他得以直接或間接方式識別個人之資料，並以本集團與您往來之相關業務、服務及自您或第三人處所提供或實際蒐集的一切資料為準。

3. 利用之期間：

個人資料之保存期限以五年為原則，但如因執行業務所必須(特定目的存續期間)、相關法令(如：洗錢防制法、商業會計法等)或個別契約另訂有保存年限者，不在此限，並以期限後屆至者為準。

4. 利用之對象：

4.1. 本集團、本集團海外分支機構。

4.2. 與本集團業務相關之機構(例如：通匯行、金融聯合徵信中心、聯合信用卡處理中心、票據交換所、證券交易所、期貨交易所、證券櫃檯買賣中心、集中保管結算所、臺灣總合股務公司、財金資訊公司、信用保證機構、同業公會、股票發行公司、交割銀行、信用卡國際組織、其他依法令授權辦理股務事務之相關機構、收單機構暨特約商店、電子支付機構、保險事業發展中心、保險安定基金、金融消費評議中心、與本集團因業務需要訂有契約關係或業務往來之機構或顧問(如律師、事務所、會計師、廠商等)、及其他經目的事業主管機關指定，包含在業務經營上，與監督管理檢查、發行、買賣、徵信、交易、交割、股務等有關之相關機構、未受中央目的事業主管機關限制之國際傳輸個人資料之接收者、本集團依法得辦理共同行銷或交互運用客戶資料之公司、本集團合作推廣之單位、業務委外機構、第三方供應商、與本集團有再保業務往來之公司等)。

4.3. 金融監理機關、司法、稅務或依法有調查權之機關或爭議處理及徵信機構。

4.4. 客戶所同意之對象(例如本集團共同行銷或交互運用客戶資料之公司、與本集團合作推廣業務之公司等)。

5. 利用之地區：您所登錄留存之個人資料，其利用地區為前述利用對象之國內及國外所在地，包含台灣(含台灣、金門、澎湖、馬祖地區)、本集團海外機構所在地、往來銀行及通匯行所在地、業務委外機構所在地、業務往來機構營業處所所在地等。

6. 利用之方式：符合個人資料保護相關法令以自動化機器或其他非自動化之使用方式處理及利用，包含但不限於書面、電子方式或國際傳輸。

三、蒐集個人資料之來源：

1. 本集團向客戶直接蒐集。
2. 客戶自行公開或已合法經他人公開。

3. 本集團向第三人(如：代理、代表或輔助當事人之人、本集團基於資料共享、合作推廣等關係往來之第三人或於本集團各項業務內所委託往來之第三人)合法蒐集。

四、依據個資法第三條規定及 GDPR 規定，您得對本集團所保有您的個人資料向本集團提供之聯絡方式(電子郵件：ir@kgi.com；電話：(02)2763-8800)請求行使以下權利：

1. 除有個資法第十條所規定之例外情形外，得向本集團查詢、請求閱覽或請求製給複製本，惟本集團依個資法第十四條規定得酌收必要成本費用。
2. 得向本集團請求補充或更正您的個人資料，惟依個資法施行細則第十九條規定，您應適當釋明其原因及事實。
3. 本集團如有違反個資法規定蒐集、處理或利用您的個人資料，依個資法第十一條第四項規定，得向本集團請求刪除、停止蒐集、處理或利用該個人資料。
4. 依個資法第十一條第二項規定，個人資料正確性有爭議者，得向本集團請求停止處理或利用您的個人資料。惟依該項但書規定，本集團因執行職務或業務所必須，或經您書面同意，並經註明其爭議者，不在此限。
5. 依個資法第十一條第三項規定，個人資料蒐集之特定目的消失或期限屆滿時，得向本集團請求刪除、停止處理或利用您的個人資料。惟依該項但書規定，本集團因執行職務或業務所必須或經您書面同意者，不在此限。
6. 得向本集團請求限制處理及資料可攜。
7. 得向本集團請求拒絕自動化剖析您的個人資料及拒絕直接行銷目的之個人資料處理。

五、倘本金控蒐集您的個人資料係由所屬子公司合法提供，本金控謹依據個資法第九條第一項規定，向您為前述告知，您亦得至各該子公司官網查閱相關個人資料告知事項。

上述權利之行使，若因不符合申請程序、法律規定本集團依法負有保存義務或法律另有規定之情況者，則可能無法依您的要求辦理。您得自由選擇是否提供相關個人資料及類別，惟若您所拒絕提供之個人資料及類別，為辦理業務審核或作業所需之資料，本集團可能無法進行必要之作業而無法提供您相關服務，或無法提供較佳之服務。

另請您於留存、登錄個人資料或使用本網站前，詳讀以上聲明事項，如您繼續使用本網站、或是完成填寫並送出個人資料，則視同已充分了解並同意以上聲明事項。

本集團往後將依本告知聲明內容蒐集、處理、利用及國際傳輸您的個人資料；於本告知聲明範圍內所蒐集、處理、利用及國際傳輸您的個人資料時，本集團將不再逐一或重複告知。

為保護您的權益，請詳細閱讀上述告知事項，惟因應社會環境及法令的變遷與科技的進步，為保護客戶個人資料權利，本集團有權隨時修改本告知聲明，並儘速更新於網站公告。

[202604 版]

KGI Financial Holding Co., Ltd. and its Subsidiaries Personal Data Notification Statement

To our valued customers:

In order to protect your rights, KGI Financial Holdings Co., Ltd. (formerly known as China Development Financial Holding Corporation, hereinafter referred to as the “Company”) and its domestic subsidiaries and the new domestic subsidiaries publicly announced on this website due to organizational changes in the future (hereinafter collectively referred to as the “Group”) will provide you with diversified services through customer service centers, commodity consulting services, website activities, online applications (services), contact mailboxes on the Group's website, and/or through the use of cookies or other similar technologies, or other lawful channels or methods, collect, process, use and cross-border transfer your personal data in accordance with the law.

In order to protect your rights and interests, the Group hereby, in accordance with Article 8, Paragraph 1 and Article 9, Paragraph 1 of the Personal Data Protection Act (hereinafter referred to as the "PDPA"), notifies you of the following matters: (1) the name of the Company and/or Group, (2) the purpose of the collection, (3) the types of the personal data to be collected, (4) the period, areas, parties, and methods of which the personal data is used, (5) the source of personal data collected, (6) the data subject's rights under Article 3 of the PDPA and the methods for exercising such rights, (7) the data subject's rights and interests that will be affected if he/she elects not to provide his/her personal data.

I. The personal data management practices of the Group are as follows:

1. Based on specific lawful purposes, the Group shall collect, process and use personal data within the necessary scope, and shall have legitimate and reasonable connections with the purposes of collection.
2. Personal data is collected to the minimum and necessary extent based on specific lawful purposes. The data subject will be clearly informed of the period, parties, areas, and methods regarding use of their personal data.
3. Unless otherwise stated by law, the collection, processing or use of children's personal data by the Group shall be subject to special protection.

4. Based on the principles of fairness and lawfulness, only relevant and appropriate personal data will be processed.
5. Properly manage the personal data held.
6. Ensure the accuracy of personal data and correct or supplement such data on its own initiative or upon the request of data subjects.
7. The personal data collected will be retained in accordance with the law or for specific lawful purposes, and will be kept for the period required by relevant laws and regulations or within the necessary retention period for the Group's business needs.
8. Respect the rights that the data subject can exercise over their personal data, and such rights shall not be waived or limited contractually in advance, including making an inquiry of, reviewing, requesting a copy of, supplementing, correcting, demanding the cessation of collection, processing or use of, and erasing his/her personal data, etc.
9. Appropriate control measures should be adopted to ensure the security of personal data.
10. The cross-border transfer of personal data shall comply with relevant laws and regulations, and may only be conducted under appropriate protective measures.
11. Appropriateness and legality should be ensured when personal data is used under exceptions permitted by the PDPA.
12. Establish and continuously maintain a personal data management system to implement the requirements of personal data protection.
13. Identify internal and external stakeholders and the extent of their involvement in the governance and operation of the personal data management system.
14. The Group shall properly keep records of the collection, processing or use of personal data.
15. The disclosure of personal data to third parties shall comply with the

requirements of relevant laws and regulations. If the Group outsources collection, processing or use of personal data to other government agencies/ non-government agencies, it shall supervise the outsourced parties appropriately to meet the requirements of the Group's personal data management.

II. The Group's purposes regarding collection, processing, use and cross-border transfer of your personal data, the types of the personal data and the period, areas, parties and methods of which the personal data is used are as follows:

1. Purposes regarding collection, processing, use and cross-border transfer of your personal data: consumer protection; marketing (including cross-selling); facilitating cross-industry collaboration; enhancement of customer convenience; collection, processing and use of personal data by the financial service industry in accordance with laws and regulations and the needs of financial supervision; financial dispute resolution; financial supervision, administration and inspection; collection, processing and use of personal data by non-governmental agencies as defined by law; contract, quasi-contract or other legal relationship matters; consumer, customer management and services; business and technical information; information (communication) services; information (communication) and database management; information and communication security and management; advertisement or commercial conduct administration; investigation, statistics and research analysis; risk identification; strengthen risk control; supervision and management of the Group; other financial management business; other business operation in accordance with the business registration or the articles of association; other advisory and consultant services; lucky draw event and gift dispatch.
2. Types of personal data: including but not limited to your basic information (e.g., name, ID number, passport number, residence permit, date of birth, domicile/residence/work/email address, contact information, marriage, family, education, occupation, financial situation, transaction information and other related information (including accounting, credit, investment, insurance, etc.)), audio, video files, mobile and network media device location

information (such as mobile device ID, mobile device location , social network information, Internet Protocol (IP) address, internet browsing trajectories inside and outside the site, cookies) and other information that can directly or indirectly identify an individual as contained in various business application forms or contracts, and all information is subject to the information concerning the relevant business and services between you and the Group and the information provided by you or third parties, or actually collected.

3. Period of use: as a general rule, the retention period for personal data is five years, unless other retention period is necessary for the execution of the business (as the duration of the specific purpose), required by relevant laws and regulations (such as the Money Laundering Control Act, the Business Entity Accounting Act), or stipulated in individual contracts, whichever comes later shall prevail.

4. Parties of use:

- 4.1. The Group and the overseas branches of the Group.

- 4.2. The Institutions in relation to the Group's business (e.g., correspondent bank, Joint Credit Information Center, National Credit Card Center of R.O.C., The Taiwan Clearing House, TWSE, Taiwan Futures Exchange, Taipei Exchange, TDCC, Taiwan Integrated Shareholder Service Company, Financial Information Service Co., LTD., credit guarantee institutions, trade associations, stock issue companies, delivery banks, credit card international organizations, other relevant institutions authorized by law to handle stock business affairs, card acquirers and contracted merchant, electronic payment institutions, Taiwan Insurance Institute, Taiwan Insurance Guaranty Fund, Financial Ombudsman Institution, institutions or consultants that have contractual relationships or business transactions with the Group due to business needs (such as lawyers, firms, accountants, vendors), and other institutions designated by the competent authority for the relevant business, including those involved in business operations, as well as supervision, management, inspection, issuance, trading, credit investigation, transactions, delivery, stock affairs,

etc., and recipients of internationally transferred personal data not restricted by the central competent authority, companies that are permitted by law to engage in cross-selling or to share and utilize customer data with the Group, entities collaborating with the Group for promotional purposes, outsourced business agencies, and third parties suppliers, companies that have reinsurance business with the Group).

4.3. Financial supervisory authorities, judicial authorities, tax authorities, or agencies with investigative powers according to law, as well as dispute resolution and credit investigation institutions.

4.4. Parties agreed by the customer (e.g., companies engage in cross-selling or collaborative use of customer data with the Group, companies collaborating with the Group to promote business).

5. Areas of use: the utilization areas of your registered personal data that may be used include both domestic and foreign locations of the aforementioned parties, including Taiwan (including Taiwan, Kinmen, Penghu, and Matsu regions), the locations of the Group's overseas offices, the locations of correspondent banks, the locations of outsourced business agencies, the locations of business partners' operation offices, etc.

6. Methods of use: processing and use by automatic machines or other non-automatic methods in compliance with relevant laws and regulations of personal data protection, including but not limited to written, electronic or cross-border transfer.

III. Source of personal data collected :

1. Direct collection from customers by the Group.
2. Information voluntarily disclosed by customers in public domain or lawfully disclosed by others.
3. Lawfully collected by the Group from third parties (e.g., persons acting as agents, representatives, or assistants of the data subject, third parties with whom the Group has relationships for data sharing, joint promotions, or other collaborations, or third parties engaged by the Group in connection with various business operations).

IV. In accordance with Article 3 of the PDPA and GDPR requirements, you may request to exercise the following rights concerning your personal data held by the Group using the contact information (e-mail: ir@kgi.com; telephone: (02)2763-8800) that the Group provided:

1. Excluding the circumstances described in Article 10 of the PDPA, you may inquire, request to review, and request to obtain copies of your personal data from the Group. However, the Group may charge a fee to cover its necessary costs in accordance with Article 14 of the PDPA.
2. You may request to supplement or correct your personal data from the Group. However, in accordance with Article 19 of the Enforcement Rules of the PDPA, you shall appropriately explain the reasons and facts.
3. In the event the Group violates the provisions of the PDPA in collecting, processing, or using your personal data, you may request the Group to erase the personal data collected or cease collecting, processing or using the personal data according to Article 11, Paragraph 4 of the PDPA.
4. According to Article 11, Paragraph 2 of the PDPA, in the event of a dispute regarding the accuracy of the personal data, you may request the Group to cease processing or using your personal data. However, according to the provision in the same paragraph, this provision does not apply as the processing or use is either necessary for the Group to fulfill its official or business duty, or has been agreed to by you in writing, and the dispute has been recorded.
5. According to Article 11, Paragraph 3 of the PDPA, when the specific purpose of personal data collection no longer exists, or upon expiration of the relevant period, you may request the Group to erase or cease processing or using your personal data. However, according to the provision in the same paragraph, this provision does not apply as the processing or use is either necessary for the Group to fulfill its official or business duty or has been agreed to by you in writing.
6. You may request for restriction of processing and data portability from the Group.
7. You may request not to be subject to automated profiling your personal data and not to process your personal data for direct marketing purposes from the

Group.

V. If the Company collects your personal data as lawfully provided by its subsidiaries, the Company hereby informs you of the above in accordance with Article 9, Paragraph 1 of the PDPA. You may also refer to the respective subsidiaries' official websites for relevant personal data notification information.

For the exercise of the above rights, if such exercise of rights fails to comply with the application procedure, or where the Group bears the obligation to preserve the personal data according to the laws, or where the laws specified otherwise, it may not be handled according to your request. You may choose, on your own decision, whether to provide relevant personal data and the type of data. However, if the personal data and type of data that you refuse to provide is necessary for the business review or operation, the Group may not be able to perform necessary operations such that relevant services cannot be provided to you, or optimal services cannot be provided.

In addition, please carefully read the above statements before providing, registering, or using your personal data on this website. If you continue to use this website, or complete and submit your personal data, it will be deemed that you have fully understood and agreed to the above statements.

The Group will collect, process, use and internationally transfer your personal data in accordance with the content of this notification statement. Within the scope of this notification statement, the Group will not provide separate or repeated notifications regarding the collection, processing, use, and international transfer of your personal data.

To protect your rights and interests, please carefully read the above notification. However, in response to changes in the social environment, laws, and technological advancements, and to protect customers' personal data rights, the Group reserves the right to revise this notification statement at any time and will promptly update it on the website.

(202604 version)