

# 中華開發金融控股公司暨子公司

## 客戶資料保密措施聲明

中華開發金融控股股份有限公司暨子公司（以下簡稱「本集團」）一向重視客戶之資料保密，為提供客戶多元化及更完善的金融產品及服務，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」、「金融機構間資料共享指引」、「金融控股公司及其子公司自律規範」及「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、處理及運用客戶資料事宜，以保障客戶之相關權益。

### 一、客戶資料蒐集方式

本集團擁有您的資料，係因您已是本集團之既有客戶，或您使用本集團透過人員、電話、傳真、郵件、網路及其他方式的服務所提供之資料，或從其他合法且公開管道取得之資料。

### 二、客戶資料儲存及保管方式

本集團對於所取得之客戶資料，將嚴格遵守安全及機密原則提供保護。除設有安全之控管設備及機制外，並異地儲存於其他場所，以因應緊急事件或災害發生時，仍能保存您的完整資料，並繼續提供您完善的服務。

### 三、客戶資料安全及保護方法

本集團取得客戶資料後，將依相關作業規範建檔並儲存於資料庫中，依業務及權限設定由專門人員管理資料庫的存取，並採用防火牆防範外來訊息之入侵並管制內部訊息之進出，以保障客戶的資料不會被不當的取得或破壞。

### 四、客戶資料分類與利用範圍

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：包括退票記錄、註銷記錄、拒絕往來記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、理賠狀況及拒保記錄等相關資料。

本集團進行共同行銷或資料共享活動時，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之單位，針對客戶資料之交互運用與揭露所為之規範辦理。

## 五、客戶資料利用目的

本集團僅在法令之許可下，為從事行銷（含共同行銷）、委託第三人處理業務相關事務、或遵照主管機關的要求等情形及資料共享而揭露、轉介或交互運用客戶資料，以提供客戶整體性多元化之金融理財商品或服務，本集團會抱持審慎及嚴謹的態度來管理您的資料，以確保您的資料受到良好之保護。

## 六、客戶資料揭露對象

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」、「金融機構間資料共享指引」及其他相關法令之規定，僅在本集團依法進行共同行銷或資料共享時交互運用與揭露，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您的資料。

## 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，本集團子公司將另以書面或電子郵件通知您。

## 本集團內蒐集、處理及交互運用客戶資料之公司名稱及聯絡電話：

中華開發金融控股股份有限公司	電話：02-27638800
凱基商業銀行股份有限公司	電話：02-80239088 或 0800255777
凱基證券股份有限公司	電話：02-23890088 或 0800085005
中國人壽保險股份有限公司	電話：0800098889
凱基期貨股份有限公司	電話：02-23619889
凱基證券投資顧問股份有限公司	電話：02-21818000
凱基證券投資信託股份有限公司	電話：02-21815678
凱基保險經紀人股份有限公司	電話：02-21818888
華開租賃股份有限公司	電話：02-27513771

# **China Development Financial Holding Corporation and its Subsidiaries**

## **Client Data Protection and Confidentiality Statement**

China Development Financial Holding Corporation and its subsidiaries (hereinafter as the “Group”) have always put much emphasis on safeguarding the clients’ data. For the purpose of providing diversified and comprehensive financial products and services, the Group has stipulated and announced on its official websites the “Client Data Protection and Confidentiality Statement” in compliance with the “Financial Holding Company Act”, “Regulations Governing The Cross-selling among Subsidiaries of Financial Holding Company”, “Guidelines for Data Sharing Among Financial Institutions”, “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’s clients while collecting, processing and using the clients’ data.

### **1. Collection of Clients’ Data**

The Group may obtain, use and maintain clients’ data because the clients have been the existing customers of the Group, or have ever used or accepted the Group’s services provided through the Group’s staff, telephone calls, fax, mail, internet or other ways that may obtain client’s data legally and publicly by the Group.

### **2. Storage and Maintenance Methods of Clients’ Data**

The Group will strictly conform with the principle of safety and confidentiality to safeguard the clients’ data. In addition to the safety controlling equipment and mechanism, the Group also sets up a backup storage in different location so as to maintain the clients’ data in a safe and sound condition and continuously provide the clients with good services in the event of emergency or disasters.

### **3. Safety and Protection Methods of Clients’ Data**

After obtaining the clients’ data, the Group will file and store them in the database in accordance with the relevant operation standards. The access and use of the database shall be managed by a designated person pursuant to its authority and function of business, and the firewalls have been set up to prevent the invasion of external messages and to control the transmission of internal messages in order to protect the clients’ data from any unauthorized or illegal acquisition or any destruction.

### **4. Classification and Scope of Usage of Clients’ Data**

The clients’ data refers to the clients’ basic information, accounting information, credit information, investment information, and insurance information, etc. The categories and

scope of use are as follows, but the actual items will be adjusted according to business characteristics:

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

(2) Accounting 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 refund records, cancellation records, refusal/banning records and business operation status.

(4) Investment information: including information on the target, amount and time of investment 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 or data sharing activities, 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, with regard to the interactive use and disclosure of client data.

## **5. Purpose of using Clients' Data**

The Group only discloses, refers or exchanges customer information for marketing (including cross-selling), entrusting a third party to handle business-related affairs, or complying with the requirements of the competent authority and information sharing, as permitted by laws and regulations in order to provide comprehensive and diversified financial products and services to clients. The Group shall conscientiously and carefully manage the clients' data to ensure that it is well-protected.

## **6. Parties of Disclosure of Clients' Data**

The clients' 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 "Guidelines for Data Sharing Among Financial Institutions" by the Group for the purpose of conducting cross-selling. Except for parties commissioned by the Group to collect, use and process the clients' data under the authority of and on behalf of the Group, the clients' data will not be disclosed to any other third party.

## **7. Methods for Change and Update of Clients' Data**

The Group will maintain the completeness and accuracy of clients' data. If the clients' data requires updates, the clients may apply to amend the data by contacting the business locations of the Group directly or through the Group's staff or customer service.

## **8. Termination of using Clients' Data**

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

The modifications of the "Client 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 principles of the above, the Group subsidiaries will further notify you in writing or email in addition to the public announcement.

**Names and contact numbers of companies within the Group that collect, process and interact with client data are listed as below:**

China Development Financial Holding Corporation	Tel: 02-27638800
KGI Bank	Tel: 02-80239088 / 0800255777
KGI Securities Co. Ltd.	Tel: 02-23890088 / 0800085005
China Life Insurance Co., Ltd.	Tel: 0800098889
KGI Futures Co. Ltd.	Tel: 02-23619889
KGI Securities Investment Advisory Co. Ltd.	Tel: 02-21818000
KGI Securities Investment Trust Co. Ltd.	Tel: 02-21815678
KGI Insurance Brokers Co. Ltd.	Tel: 02-21818888
CDC Finance & Leasing Corporation	Tel: 02-27513771