

**LAST UPDATED: OCTOBER 1, 2020**

**NOTICE AT COLLECTION  
CALIFORNIA CONSUMER PRIVACY ACT  
(CALIFORNIA CIVIL CODE SECTION 1798.100 *et seq*)**

The California Consumer Privacy Act (“CCPA”) requires us to provide you with this Notice at Collection prior to collecting certain personal information from you.

In order to provide banking services to you, we may need to collect certain personal information from you. The categories of personal information we may collect, examples of specific personal information that could be included in those categories, and the business purposes for which we might need to collect such information, are set out as follows:

**Personal Information**

**Categories of Personal Information**

- **Personal identifiers, including those listed in other California statutes:** Real name; alias; Social Security number; passport number; other government issued number; Green Card number; driving license number; telephone number; email address; postal address; account name; online identifier; device identifier; IP address
- **Characteristics of protected classifications:** date of birth/age; gender; military or veteran status; marital status; nationality; citizenship; request for family care leave; request for leave for employee’s own serious health condition; request for pregnancy leave
- **Biometric information:** fingerprint; voice recordings; keystroke patterns and rhythms
- **Professional or Employment:** title; salary; employment files; references
- **Education information:** details of your education and qualifications
- **Financial details:** bank account numbers; debit/credit card numbers; cardholder or accountholder name and details; transaction details
- **Commercial Information:** records of personal property; products and service purchased, obtained or considered; purchasing or consuming histories or tendencies
- **Internet or other electronic network activity information:** browsing history, search history, information regarding your interaction with a website, application or advertisement
- **Geolocation data:** any information used to identify your physical location
- **Communications, recordings, images:** audio, electronic, visual
- **Inferences:** Any derivation of information, data, assumptions, or conclusions drawn from any of the above categories used to create a profile reflecting the consumer’s preferences, characteristics, psychological trends, preferences, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes

**Our Sources of Personal Information**

**Category of Sources from which we Collect Personal Information**

- We obtain your personal information when you provide it to us (e.g., where you contact us via email or telephone, or by any other means)
- We collect personal information that you manifestly choose to make public, including via social media (e.g., we may collect information from your social media profile(s), to the extent that you choose to make your profile publicly visible)

- We receive your personal information from third parties who provide it to us (e.g., our customers; credit reference agencies; and law enforcement authorities)
- We collect or obtain personal information when you visit any of our Sites or use any features or resources available on or through a Site. When you visit a Site, your device and browser may automatically disclose certain information (such as device type, operating system, browser type, browser settings, IP address, language settings, dates and times of connecting to a Site and other technical communications information), some of which may constitute Personal Data

## Use of Information

### Business and Commercial Purposes for Use of Personal Information

- **Marketing/Prospecting:** communicating with you via any means (including via email, telephone, text message, social media, post or in person) subject to ensuring that such communications are provided to you in compliance with applicable law; and maintaining and updating your contact information where appropriate
- **Operation of our Sites:** operation and management of our Sites; providing content to you; displaying advertising and other information to you; and communicating and interacting with you via our Sites
- **IT operations:** management of our communications systems; operation of IT security; and IT security audits
- **Health and safety:** health and safety assessments and record keeping; and compliance with related legal obligations
- **Financial management:** sales; finance; corporate audit; and vendor management
- **Research:** conducting market or customer satisfaction research; and engaging with you for the purposes of obtaining your views on our products and services
- **Security:** physical security of our premises (including records of visits to our premises and CCTV recordings); and electronic security (including login records and access details, where you access our electronic systems)
- **Investigations:** detecting, investigating and preventing breaches of policy, and criminal offences, in accordance with applicable law
- **Legal compliance:** compliance with our legal and regulatory obligations under applicable law
- **Legal proceedings:** establishing, exercising and defending legal rights
- **Improving our products and services:** identifying issues with existing products and services; planning improvements to existing products and services; and creating new products and services
- **Risk Management:** Audit, compliance, controls and other risk management
- **Fraud prevention:** Detecting, preventing and investigating fraud

## Disclosure of Information

### Categories of Third Parties to Whom Personal Information is Disclosed

- You and, where appropriate, your family, your associates and your representatives
- Third party service providers (such as payment services providers; shipping companies; etc.)
- Governmental, legal, regulatory, or other similar authorities and/or local government agencies, upon request or where required
- Other third parties to comply with legal requirements such as the demands of applicable subpoenas and court orders; to verify or enforce our terms of use, our other rights, or other applicable policies; to address fraud, security or technical issues; to respond to an emergency; or otherwise to protect the rights, property or security of our customers or third parties

- Any relevant third party acquirer(s), in the event that we sell or transfer all or any relevant portion of our business or assets (including in the event of a reorganization, dissolution or liquidation)
- Accountants, auditors, financial advisors, lawyers and other outside professional advisors to CTBC Bank, subject to confidentiality
- Data aggregation services
- Accreditation bodies
- Anti-fraud services

To request a listing of the individual third parties with whom your personal information has been disclosed, please refer to the section *“How to Submit a Request for Access to the Personal Information We have Collected About You.”*

### **Accessibility to Consumers with Disabilities**

This Notice is available on our website and is accessible using popular tools for the visually impaired.

### **No Sale of Personal Information**

We do not sell your personal information to third parties. If you obtain banking products or services from us, we may need to provide certain of your personal information to outside parties who we use to provide those products and services to you. For example, if you obtain a mortgage loan from us, we will need to provide information about your loan to the title insurance company and escrow company that is involved in closing your loan.

### **Link to Privacy Policy**

Our Privacy Policy as required by the Consumer Privacy Protection Act is available at the following online link: [CCPA Privacy Policy](#)