

NOTICE AT COLLECTION

The California Consumer Privacy Act (“CCPA”), as amended by the California Privacy Rights Act of 2020 (“CPRA”) and its implementing regulations, requires CTBC Bank USA (“Bank” “us” or “we”) to provide you with this Notice at Collection prior to collecting personal information from you.

In order to provide banking services to you, we may need to collect your personal information (including sensitive personal information). The categories of personal information and sensitive 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 We Collect

- **Personal identifiers, including those listed in California Civil Code Section 1798.80(e):** this includes items such as your legal name; aliases; telephone number; email address; postal address; account name; online identifier; device identifier; or IP address.
- **Characteristics of protected classifications:** this means characteristics about you which may be protected under state or federal law such as date of birth/age; gender; military or veteran status; marital status; nationality; citizenship; or information obtained about you with respect to requests for leave made pursuant to state or federal law.
- **Biometric information:** this means information related to an individual’s physiological, biological or behavioral characteristics, such as a fingerprint voice recordings or keystroke patterns and rhythms.
- **Professional or Employment information:** is information related to your professional experiences or other employment-related information such as title; salary; employment files; references.
- **Education information:** this means information related to your education history, such as details of your education and qualifications.
- **Financial details:** this includes bank account numbers; debit/credit card numbers; cardholder or account holder name and details; transaction details; and account log-in numbers.
- **Commercial Information:** this means information and records regarding transactions completed by you, such as records of personal property, products and service purchased, obtained or considered and purchasing or consuming histories or tendencies.
- **Internet or other electronic network activity information:** means information regarding your activity on the internet or another electronic network, such as your browsing history, search history, information regarding your interaction with a website, application or an online advertisement.
- **Geolocation data:** means information derived from a device that can be used or is intended to be used to locate your physical location, such as an Internet Protocol (IP) location.
- **Sensory information:** means information and communications obtained from audio, electronic, visual and similar recording devices such as images obtained from video recordings or photographs.
- **Inferences:** means 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.

Categories of Sensitive Personal Information We Collect

- **Identification Numbers:** this means any information that reveals an individual's identity such as social security number, driver's license number, state identification card number, permanent resident card identification number or passport number.
- **Financial Account Credentials:** this means any information that reveals an individual's financial information such as account log-in number, financial account number (such as a loan number or deposit account number), debit card number, or credit card number in combination with any required security or access code, password, or credentials which would allow someone to gain access to their account.
- **Processed Biometric Information:** this means any Biometric information which the Bank performs an operation, set of operations or other procedure on, whether or not by automated means, for the purpose of uniquely identifying an individual.
- **Health Information :** this means any personal information collected and analyzed concerning an individual's health, such as information we obtain to process requests for leave for an employee's health condition.
- **Background Information** is any information that reveals an individual's racial or ethnic origin.

Use of Information

Business and Commercial Purposes for Use of Personal Information

- **Marketing/Prospecting:** communicating with you to market our products and services to 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. However, we will never use any of the categories of sensitive personal information we collect for marketing or advertising.
- **Operation of our websites:** activities to verify or maintain the operation and management of our website, mobile applications or online banking services. However, we will never use any of the categories of sensitive personal information we collect for marketing or advertising.
- **IT operations:** as is necessary to for the management and servicing of our communications systems; operation of our IT security (such as to detect security incidents, and protect against malicious, deceptive, fraudulent or illegal activity); and IT security audits.
- **Health and safety:** to perform health and safety assessments and comply with record keeping obligations; and as is otherwise needed to ensure 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. However, we will never use any of the categories of sensitive personal information we collect for general research purposes.
- **Security:** to ensure the 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 Bank policies, criminal offences and other illegal activity, in accordance with applicable law
- **Legal compliance:** to ensure compliance with our legal and regulatory obligations under applicable law.
- **Legal proceedings:** to establish, exercise and defend our legal rights or pursue legal claims.

- **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 purposes
- **Fraud prevention:** Detecting, preventing and investigating fraud.
- **Other Legal Purposes:** We may need to use your personal information to comply with legal processes or comply with other laws and regulations.

Retention of Personal Information

The Bank will retain your personal information to carry out its activities and as otherwise required or permitted by applicable law. The criteria we use to determine how long to retain your personal information is based on a number of important factors, such as:

- The regulatory guidelines applicable to the products or services you have requested;
- Federal and state laws and regulations which may mandate we retain your personal information for a specific length of time;
- Whether the Bank needs the personal information to provide the product or service that has been requested;
- Whether the personal information is associated with a former or current customer of the Bank; and
- Whether the personal information may be required in order for the Bank to defend or pursue legal claims in court or to prevent or detect fraudulent or suspicious activity.

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

For more information about your privacy rights, please refer to our Privacy Policy as required by the applicable law by clicking on the following link ctbcbankusa.com/Privacy-Statement. Then click on California Consumer Privacy Act Online Privacy Policy.

How to Contact Us

If you have any further questions about your rights under California Consumer Privacy Act, please contact us by email at ccpa@ctbcbankusa.com or by phone at 1-888-889-8000.

收集通知

經《2020 年加州隱私權法案》(「CPRA」) 及其實施條例修訂的《加州消費者隱私法案》(「CCPA」) 要求中國信託銀行(「銀行」、「我們」或「我們」) 向您提供在收集您的個人資訊之前，附上本收集通知。

為了向您提供銀行服務，我們可能需要收集您的個人資訊(包括敏感的個人資訊)。我們可能收集的個人資訊和敏感個人資訊的類別、可能包含在這些類別中的特定個人資訊的範例以及我們可能需要收集此類資訊的商業目的如下：

個人資訊

我們收集的個人資訊類別

- **個人識別資訊**，包括《加州民法》第 1798.80(e) 條中列出的識別資訊：這包括您的法定姓名等項目；別名；電話號碼；電子郵件地址；郵寄地址；帳戶名稱；線上標識資訊；設備識別碼；或 IP 位址。
- **受保護分類的特徵**：這表示您可能受州或聯邦法律保護的特徵，例如出生日期/年齡；性別；軍人或退伍軍人身分；婚姻狀況；國籍；或根據州或聯邦法律提出的休假請求而獲得的有關您的資訊。
- **生物特徵資訊**：指與個人生理、生物或行為特徵相關的訊息，例如指紋錄音或按鍵模式和節奏。
- **專業或就業資訊**：與您的專業經驗或其他就業相關資訊(例如職稱)相關的資訊；薪水；就業檔案；參考資料。
- **教育資訊**：這指與您的教育背景相關的信息，例如您的教育程度和資格等詳細資訊。
- **財務詳細資料**：包括銀行帳號；金融卡/信用卡號碼；持卡人或帳戶持有人的姓名和詳細資料；交易明細；和帳號登入號碼。
- **商業資訊**：指有關您完成的交易資訊和記錄，例如購買、取得或考慮的個人財產、產品和服務的記錄以及購買或消費歷史或傾向。
- **網路或其他電子網路活動資訊**：指有關您在網路或其他電子網路上的活動的信息，例如您的瀏覽紀錄、搜尋紀錄、有關您與網站、應用程式或線上廣告互動的資訊。
- **地理位置資料**：指源自裝置的訊息，可用於或設計用於定位您的實體位置，例如網際網路協定(IP) 位置。
- **感官資訊**：指從音訊、電子、視訊和類似記錄設備獲得的資訊和通信，例如從視訊記錄或照片獲得的影像。
- **推論**：指從上述任何類別中得出的任何資訊、資料、假設或結論，用於建立反映消費者偏好、特徵、心理趨勢、偏好、傾向、行為、態度、智力、能力和能力的概況。資質。

我們收集的敏感個人資訊的類別

- **身分識別號碼：**這是指任何揭露個人身分的訊息，例如社會安全號碼、駕照號碼、州身分證號碼、永久居民卡身分證號碼或護照號碼。
- **金融帳戶憑證：**這是指揭露個人財務資訊的任何信息，例如帳戶登錄號、金融帳號（例如貸款號碼或存款帳號）、金融卡號或信用卡號以及任何其他資訊的組合。需要安全或訪問代碼、密碼或憑證，以允許某人存取其帳戶。
- **處理後的生物特徵資訊：**指銀行為了唯一識別個人而對其執行操作、一組操作或其他程序（無論是否透過自動化方式）的任何生物特徵資訊。
- **健康資訊：**這是指收集和分析的任何有關個人健康的個人信息，例如我們為處理員工健康狀況請假請求而獲得的資訊。
- **背景資訊**是指任何揭示個人種族或民族血統的資訊。

資訊的使用

使用個人資訊的商業和商業目的

- **行銷/勘探：**透過任何方式（包括透過電子郵件、電話、簡訊、社群媒體、郵寄或親自）與您溝通，向您推銷我們的產品和服務，但須確保向您提供的此類溝通符合以下規定：適用法律；並在適當的情況下維護和更新您的聯絡資訊。但是，我們絕不會將收集的任何類別的敏感個人資訊用於行銷或廣告。
- **我們網站的運作：**驗證或維護我們網站、行動應用程式或網路銀行服務的營運和管理的活動。但是，我們絕不會將收集的任何類別的敏感個人資訊用於行銷或廣告。
- **IT 營運：**對於我們的通訊系統的管理和服務是必要的；我們的 IT 安全運作（例如偵測安全事件，並防止惡意、欺騙、詐欺或非法活動）；和 IT 安全審計。
- **健康與安全：**進行健康與安全評估並遵守記錄保存義務；以及確保遵守相關法律義務的其他需求。
- **財務管理：**銷售；金融；公司審計；和供應商管理
- **研究：**進行市場或顧客滿意度研究；與您互動，以獲取您對我們的產品和服務的看法。但是，我們絕不會將我們收集的任何類別的敏感個人資訊用於一般研究目的。
- **安全：**確保我們場所的實體安全（包括我們場所的存取記錄和閉路電視錄影）；和電子安全（包括您存取我們電子系統的登入記錄和存取詳細資訊）
- **調查：**根據適用法律，發現、調查和防止違反銀行政策、刑事犯罪和其他非法活動
- **遵守法律：**確保遵守適用法律規定的法律和監管義務。
- **法律訴訟：**建立、行使和捍衛我們的法律權利或尋求法律索賠。
- **改善我們的產品和服務：**識別現有產品和服務的問題；規劃現有產品和服務的改進；並創造新產品和服務。

- **風險管理：**稽核、合規、控制和其他風險管理目的
- **詐欺防制：**偵測、預防和調查詐欺。
- **其他法律目的：**我們可能需要使用您的個人資訊來遵守法律程序或遵守其他法律法規。

個人資訊的保留

銀行將保留您的個人資訊以進行其活動以及適用法律另有要求或允許的情況。我們用於確定保留您的個人資訊多長時間的標準基於許多重要因素，例如：

- 適用於您所要求的產品或服務的監管指南；
- 聯邦和州法律法規可能要求我們在特定期限內保留您的個人資訊；
- 銀行是否需要個人資訊來提供所要求的產品或服務；
- 個人資訊是否與銀行的前任或現有客戶相關； 和
- 銀行是否需要提供個人資訊才能在法庭上辯護或提出法律索賠，或防止或發現詐欺或可疑活動。

身心障礙消費者的無障礙環境

本聲明可在我們的網站上取得，並可使用視障人士常用的工具進行存取。

禁止出售個人資訊

我們**不會**將您的個人資訊出售給第三方。如果您從我們這裡獲得銀行產品或服務，我們可能需要向我們用來向您提供這些產品和服務的外部各方提供您的某些個人資訊。例如，如果您向我們獲得抵押貸款，我們將需要向參與關閉您的貸款的產權保險公司和託管公司提供有關您的貸款的資訊。

隱私權政策連結

有關您隱私權的更多信息，請點擊以下連結 ctbcbankusa.com/Privacy-Statement，根據適用法律的要求參閱我們的隱私權政策。然後點選《加州消費者隱私權法線上隱私權政策》。

如何聯絡我們

如果您對《加州消費者隱私法》賦予您的權利有任何其他疑問，請透過電子郵件 ccpa@ctbcbankusa.com 或致電 1-888-889-8000 與我們聯繫。