

HSBC Bank (Taiwan) Limited

Letter of Advice on Collecting, Processing and Using Personal Data

HSBC Bank (Taiwan) Limited (“HSBC”), for the purpose of (1) processing transactions with HSBC, (2) providing suitable products and services information, (3) meeting the needs of business, finance, taxation, operation or risk management of HSBC (including, but not limited to, self or co-marketing, statistic survey and analysis, internal control, management and audit, execution of anti-money laundering operation, and coordination with the investigation for antiterrorist sanctions and etc.), (4) fulfilling the purposes stated in Attachment 2, or the various purposes as the registered business licenses or articles of incorporation of HSBC or any others permitted by laws, (5) performing “Know Your Customer” procedure, (6) exchanging credit checking and financial information among banks and financial institutions, (7) providing the personal data collected to the objects identified in Attachment 2 for the purposes permitted by its registered business lines, articles of incorporation or laws, and (8) engaging third parties to process the relevant affairs (see Attachment 1 for details), upon collecting the personal data, HSBC hereby, pursuant to Paragraph 1 of Article 8 of the Personal Data Protection Act (“PDPA”), shall clearly notify you of the following matters: (a) the purpose of the collection; (b) the categories of the personal data to be collected; (c) the time period, territory, recipients, and methods of which the personal data is used; (d) the data subject's rights pursuant to Article 3 of the PDPA and the methods for exercising such rights; and (e) the data subject's rights and interests will be affected if the subject elects not to provide his/her personal data, and is entitled to collect, conduct processing, utilize and conduct international transmission of your personal data. Therefore, HSBC hereby notifies you of the following matters, please see below for more details:

1. According to the “The Purposes Specified in Personal Data Protection Act and Category of Personal Data” promulgated by Ministry of Justice, please find more details in Attachment 2 for the information regarding the purposes, categories, the time period, territory, recipients, and methods of which the personal data is used upon collecting your personal data by HSBC.
2. According to Article 3 of the PDPA, you may exercise the following rights with respect to your personal data:
 - (1) to make any enquiries or request for review or making a duplicate copy, except for the exceptions set forth in Article 10 of the PDPA; provided, however that HSBC may charge a reasonable fee in accordance with Article 14 of the PDPA.
 - (2) to request to supplement or rectify any error provided that you shall provide HSBC with adequate explanations in accordance with Article 19 of the PDPA Enforcement Rules.
 - (3) to request HSBC to cease collecting, processing or using Personal Data according to Paragraph 4 of Article 11 of the PDPA, if HSBC violates the PDPA to collect, process and use your personal data.
 - (4) to request to cease processing or using your personal data according to Paragraph 2 of Article 11 of the PDPA if the accuracy of your personal data is in dispute; however, according to the proviso of the same Paragraph, HSBC may not proceed with the cessation request if such personal data is noted and necessary for HSBC's business operation or a written consent is obtained from you.
 - (5) to request to delete or cease processing or using your personal data according to Paragraph 3 of Article 11 of the PDPA if the specific purpose no longer exists or the time period expires; however, according to the proviso of the same Paragraph, HSBC may not proceed with the deletion or cessation request if such personal data is required for HSBC's business operation or the written consent is obtained from you.
3. If you wish to exercise the aforementioned rights set forth in Article 3 of the PDPA, you may make the request via the HSBC customer service center, branches or the Internet Banking, and HSBC will handle accordingly upon your request. If you do not want to receive any marketing emails or information, please call HSBC toll free number 0800-066-696 and our customer service agent will explain and handle such matters.
4. You may choose to provide the relevant categories of your personal data in your sole discretion. Provided that you refuse to provide the relevant categories of personal data that are necessary for business review or processing, HSBC will not be able to perform the necessary review and processing to offer the relevant services to you. HSBC apologizes for any inconvenience so caused.
5. **You agree that HSBC is entitled to amend the advice and to notify you of the outlined amendments and designated webpage, verbally, in writing, or via telephone, SMS, email, fax, e-document, branch and website, or in any other manners sufficient to enable you to know or perceive the amendments (including, but not limited to, providing the access to any website disclosing the details of advice in aforesaid manners). Please peruse the content on the designated webpage accordingly then.**
6. **In case of any inconsistency between the terms and conditions contained in the contract or instrument entered into between you and HSBC previously with respect to collection, processing, using and international transmission of personal data and the “Letter of Advice on Collecting, Processing and Using Personal Data”, this letter and its amendments shall prevail.**

7. An English version of the “Letter of Advice on Collecting, Processing and Using Personal Data” is made to facilitate reference by foreign language users. In case of any discrepancy between the Chinese and English version of this agreement, the Chinese version shall prevail.
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Attachment 1 – In accordance with the regulatory requirements, HSBC may outsource the following tasks stated in its business license or operations related to customer information to a third party:

1. Data processing: Including the data entry, processing, and output of information system, the development, monitoring, control, and maintenance of information system, and logistical support for data processing in connection with the financial institution's business.
2. Safekeeping of documents such as forms, statements and certificates.
3. Drawing negotiable instruments (e.g., checks and drafts) for customers.
4. Back office support for trade financing activities, but limited to the issuance and negotiation of letters of credit, factoring and import/export documentary collections.
5. Collection of consumer loans and credit card payment, provided the service provider has been approved by the competent authority.
6. Preparation of credit analysis reports on credit customers.
7. Marketing of credit card issuance, input of customer information, printing of relevant forms and statements, envelope stuffing, sorting and mailing, computerized and manual card activation, reporting of lost cards, cash advances and emergency services.
8. Electronic customer services (including automated voice systems, telemarketing, management of and response to customer e-mail, assistance to inquiries of electronic banking and electronic commerce customers, and phone banking customer services).
9. Marketing, management, customer service and consulting for auto loans, excluding approval or rejection of loan applications.
10. Marketing of consumer loans, excluding the granting or rejection of loan application.
11. Marketing of home loans, excluding the granting or rejection of loan application.
12. Collection of debts.
13. Hiring real estate closing agent to handle relevant legal matters, and entrusting other institutions to dispose collateral from the assumption of debts.
14. Repossessing and auctioning automobiles with overdue payment on a car loan (excluding the determination of the floor price for such auctions).
15. Appraisal.
16. Internal audit operations (provided the audits are not performed by the accountant who certifies the financial institution's financial statements).
17. Valuation, classification, bundling and sale of non-performing loans; provided such outsourcing agreement stipulates that the service providers and their employees shall not engage in any work or provide any consulting or advisory services which give rise to a conflict of interest with the outsourced services during the term of such outsourcing agreements or for a reasonable period of time after termination/expiry thereof.
18. Transporting securities, checks, forms and statements, and cash, and replenishing ATMs.
19. Customs clearance, deposit, transportation and delivery of precious metals such as gold bars, silver bars and platinum bars.
20. Other operations approved by the competent authority for outsourcing.

HSBC is currently outsourcing all or part of the operations provided under items 1, 2, 5, 7, 8, 12, 15, 18 and 20 to third parties. If there is any additional operation to be outsourced going forward, HSBC will make relevant announcement on the website (www.hsbc.com.tw).

Explanation of Specific Purposes			Category of Personal Data	Time Period to Use Personal Data	Territory where Personal Data are Used	Entities to use Personal Data	Methods of Using Personal Data
Business category	Specific Purposes and Corresponding Codes for each Business	Specific purposes and Corresponding Codes for all Businesses					
I Deposit and Remittance business	022 Foreign exchange business 036 Deposit and remitting 067 Credit card, cash card, debit card or electronic value-stored card business 082 Operation of integrated management among the borrowing households with depositors saved business 112 Bill exchange business 181 Other businesses in compliance with business items or businesses registered in corporate registration or those specified in articles of incorporation or constitutional documents (e.g., accepting deposit of all kind, inward and outward remittances, other relevant businesses authorized by the central competent authorities, etc.)	040 Marketing (including financial cross-selling business) 059 Financial service industry's collection and processing information in accordance with laws and needs for financial supervision 060 Financial dispute resolution 061 Financial supervision, administration and inspection 063 Non-government agency collect or process personal information under legal obligations 069 Contract, contract-like or other legal relation matters 090 Consumer, customer management and service 091 Consumer protection 098 Business and technical Information 104 Account management and debt trading business 136 Information (communication) and database management 137 Information and communication security and management 157 Investigation, statistics and research analysis 177 Other financial administrative business 182 Other consulting and consultant services In addition to the	Name, ID card number, gender, date of birth, communication method or other information as required in any application form, contract or agreement with HSBC. Pursuant to the "Categories of Specified Purposes and Personal Data" under Personal Data Protection Act" promulgated by the Ministry of Justice of the Republic of China, HSBC will collect the following personal information from the client and the client personnel, provided however that, the actual information so collected, processed and used will depend on the actual businesses, account activities and services provided by HSBC to the client or the information provided by the	(1) The existence period of the specific purposes (2) The data retention period required by applicable laws and regulations (e.g., Money Laundering Control Act, Business Accounting Act, etc.), or set by HSBC due to business operation needs, or agreed in the respective contract, or HSBC's internal policies. (the longest period shall prevail)	Any jurisdiction where the entities described in the column "Entities to Use Personal Data" are located.	(1) HSBC (including outsourcing services providers engaged by HSBC). (2) Entities using the personal data in compliance with domestic or foreign laws and regulations (e.g., the Hong Kong and Shanghai Banking Corporation Limited, or HSBC Holdings PLC and its subsidiaries and affiliates (hereinafter referred to as "HSBC Group Members"), etc.). (3) Any other relevant institutions with business relationship with HSBC (e.g., correspondent banks, the Joint Credit Information Center, National Credit Card Center of R.O.C., the Taiwan Clearing House, Financial	The personal data will be used through automatic machine or non-automatic methods in accordance with the PDPA.
II Credit Extension Business	022 Foreign exchange business 067 Credit card, cash card, debit card or electronic value-stored card business 082 Operation of integrated management among the borrowing households with depositors saved business 088 Lending approval and credit business 106 Credit business 111 Bills business 126 Claims the whole discounting and purchasing business 154 Reference 181 Other businesses in compliance with business items or businesses registered in corporate registration or those specified in articles of incorporation or constitutional documents (e.g., lending, letters of credit issuance, commercial drafts accepting, letter of guarantee for issuance of corporate						

	bonds, engaging in domestic guarantee businesses, foreign currency margining transactions, factoring, other relevant businesses authorized by the central competent authorities, etc.)	aforementioned specific purposes, other specific purposes are listed as follows for handling and offering relevant transactions, account activities or services; provided, however, that, the actual purposes for collecting, processing and using the personal data will depend on the actual businesses, account activities or services provided by HSBC to its client:	client or any third party (e.g., Joint Credit Information Center):				Information Service Co., Ltd., credit guarantee institutions, credit card international organizations, credit card acquirers, Small and Medium Enterprise Credit Guarantee Fund of Taiwan, Agricultural Credit Guarantee Fund, Financial Ombudsman Institution, Taiwan Depository & Clearing Corporation, Taiwan Stock Exchange Corporation, Taipei Exchange, Taipei Interbank Money Center, insurance companies, Insurance Associations of the Republic of China, Taiwan Insurance Institution, Taiwan Insurance Guaranty Fund, Taiwan Residential Earthquake Insurance Fund, Motor Vehicle Accident Compensation Fund, Institute of Financial Law and
III Credit Card Business	022 Foreign Exchange Business 067 Credit card, cash card, debit card or electronic value-stored card business 082 Operation of integrated management among the borrowing households with depositors saved business 088 Lending approval and credit business 106 Credit business 154 Reference 181 Other businesses in compliance with business items or businesses registered in corporate registration or those specified in articles of incorporation or constitutional documents (e.g., card issuing and acquiring business, other relevant businesses authorized by the central competent authorities, etc.)	004 Land administration 007 Real estate services 013 Public relation 014 Civil servants property-declaration, recusal due to interest conflicts and campaign contributions 015 Household registration 025 Crime prevention, criminal investigation, enforcement, correction, juvenile protective measures, crime victim protection or criminal after-care matters. 030 Arbitration 031 National health insurance, labor insurance, farmers insurance, national pension insurance or other social insurance 032 Criminal data management 052 Internal management regarding the lists of legal entities to their shareholders, members (including the representatives of shareholders and members), directors, supervisors and other members 058 Social service or social work 077	(1) Identification Information from C001 to C003 (e.g., name, home phone number, mobile phone number, bank account number, credit card number, ID card number, etc.) (2) Characteristics Information from C011 to C013 (e.g., gender, date of birth, etc.) (3) Family Status from C021 to C024 (e.g., marriage status, spouse's name, etc.) (4) Social Situation from C031 to C041 (e.g. the address of residence, property information, residence documents, etc.) (5) Information Regarding Education, Examination, Technique and Professional				
IV Foreign Exchange Business	022 Foreign Exchange Business 036 Deposit and remitting 082 Operation of integrated management among the borrowing households with depositors saved business 088 Lending approval and credit business 106 Credit business 154 Reference 181 Other businesses in compliance with business items or businesses registered in corporate registration or those specified in articles of incorporation or constitutional documents (e.g., foreign exchange for import and export, foreign currency deposit, foreign currency loan and guarantee for payments, trading of foreign currency and traveler's check, other relevant businesses authorized by the central competent authorities, etc.)						
V Securities Business	037 Registration of securities and						

	<p>securities holders 044 Investment management 068 Trust business 082 Operation of integrated management among the borrowing households with depositors saved business 088 Lending approval and credit business 094 Property management 106 Credit business 111 Bills business 154 Reference 166 Securities, futures, securities investment trusts and consultants related business 181 Other businesses in compliance with business items or businesses registered in corporate registration or those specified in articles of incorporation or constitutional documents (e.g., investment in securities, underwriting securities, proprietary trading of securities, brokerage and proprietary trading of short-term bills and notes, acting as agent for issuance/transfer/registration of securities and distribution of dividends/interests/bonus, advisory service for issuance and offering of securities, certificating securities, acting as trustee of bond issuance and handling relevant agency service, proprietary trading of bonds, other relevant businesses authorized by the central competent authorities, etc.)</p>	<p>Booking, lodging registration and ticket master business 078 Plan, control, evaluation and other research and evaluation management 081 Legal transaction business for personal data 095 Fiscal & tax administrative 097 Pension fund or pension management 109 Education or training administrative 113 Petition and petition reported matters handling 116 Site safety management 119 license and registration 120 Tax administration 121 Overseas Chinese data administration 122 Administrative petition & appeals and administrative remedies 124 Township mediation 127 Fundraising (including charity fundraising) 129 Accounting and related services 135 Information (Communication) services 148 Internet shopping and other electronic commerce services 150 Assisted with logistical support management 152 Advertisement or commercial behavior administration 158 Student data administration 160 Certificate business administration 167 Police administration 168 Passport, visa, and documents verify management 173 The government agency for the purpose of supervision and management of the</p>	<p>Skill from C051 to C058 (e.g. educational background, professional technique, etc.) (6) Employment Status from C061 to C062, C064, C066, and C068 (e.g. name of employers, job position, wage, etc.) (7) Financial Detail from C081 to C089, C091 to C094(e.g. total wages, total incomes, loan, the record of foreign exchange trade, the amount of credit limit, details concerning insurance, etc.) (8) Business Information from C101 to C103 (e.g. type of business activity, etc.) (9) Health and Other C111, from C115 to C116, C118 (e.g. medical reports, record of treatment and diagnosis, etc.) (10) Other Kinds of Data and</p>			<p>Crime Prevention, National Health Insurance Administration, etc.). (4) Competent authorities, financial supervisory authorities, judicial authorities, or other governmental agencies having jurisdiction according to domestic or foreign laws and regulations over HSBC and HSBC Group Members. (5) Entities with consent from the client to use personal data (e.g., entities for joint marketing or mutual use of customer data and entities working with HSBC for cooperative promotion and marketing · third parties engaged by or cooperate with HSBC (including, but not limited to entities entrusted to conduct market survey or internet or social media entrusted to</p>	
<p>VI Wealth Management Business</p>	<p>022 Foreign Exchange Business 036 Deposit and remitting 044 Investment management 068 Trust business 082 Operation of integrated management among the borrowing households with depositors saved business 094 Property management 154 Reference 166 Securities, futures, securities investment trusts and consultants related 181 Other businesses in compliance with</p>	<p>Advertisement or commercial behavior administration 158 Student data administration 160 Certificate business administration 167 Police administration 168 Passport, visa, and documents verify management 173 The government agency for the purpose of supervision and management of the</p>	<p>(9) Health and Other C111, from C115 to C116, C118 (e.g. medical reports, record of treatment and diagnosis, etc.) (10) Other Kinds of Data and</p>			<p>Crime Prevention, National Health Insurance Administration, etc.). (4) Competent authorities, financial supervisory authorities, judicial authorities, or other governmental agencies having jurisdiction according to domestic or foreign laws and regulations over HSBC and HSBC Group Members. (5) Entities with consent from the client to use personal data (e.g., entities for joint marketing or mutual use of customer data and entities working with HSBC for cooperative promotion and marketing · third parties engaged by or cooperate with HSBC (including, but not limited to entities entrusted to conduct market survey or internet or social media entrusted to</p>	

	business items or businesses registered in corporate registration or those specified in articles of incorporation or constitutional documents (e.g., financial derivatives business, money trust, trust of loans and related security interests, securities trust, advisory for security investment, other relevant businesses permitted by the Trust Law or authorized by the central competent authorities, etc.)	industry-competency 174 Other Judicial Administration 176 Other natural persons based on the legitimacy of the purpose of the processing and use of personal information collected • Cooperate with domestic and international anti-money laundering and counter-terrorism financing operation, investigations and economic sanctions • US Tax reporting • Internal policy requirements of HSBC or HSBC Group Members (including, but not limited to credit and risk management, system or product developing and planning, audit and administrative management) • Conversion of mileage and points for aviation company/hotel group • Advertising through internet or social media, and internet advertising or to compare similar advertising target group	Information from C131 to C132 (e.g. unclassified emails, etc.) (11) When using related services through the mobile or electronic device, the geographical and physical location information of the device.			conduct internet marketing, or internet advertising or comparing similar advertising target groups based on personal finance and wealth management business operation) (6) Other recipients of internationally transmitted personal data without subject to restrictions imposed by the central government competent authorities, entities who intend to transfer/purchase assets and liabilities, undertake risks, or merge with HSBC (if any), other commercial banks, financial institutions handling transactions or offering relevant transactions with HSBC, etc.)
VII Insurance Business	001 Life and Health Insurance 020 Agency and brokerage business 065 Insurance managing, agency and notary business 066 Insurance supervision 093 Property Insurance 181 Other businesses in compliance with business items or businesses registered in corporate registration or those specified in articles of incorporation or constitutional documents					
VIII Other Business in compliance with business items or businesses registered in corporate registration or those specified in articles of incorporation or constitutional documents, or other relevant businesses approved by the central competent authorities (e.g., storage and warehouse business, lease of safe-deposit box, underwriting of nugget, gold and silver coin, Gold deposit business, E-banking business, acting as collecting and paying agent, joint marketing or cooperative promotion business, etc.)	181 Other businesses in compliance with business items or businesses registered in corporate registration or those specified in articles of incorporation or constitutional documents					