**Privacy Protection**

**Customer Information Confidentiality Measures of Mega Financial Holdings and its Subsidiaries**

Mega Financial Holding Co., Ltd. (Mega Holdings) and its subsidiaries collect, process, and use customer data in accordance with the Personal Data Protection Act, Financial Holding Company Act, and Regulations Governing Cross-selling Among Subsidiaries of Financial Holding Company, and established the following customer data confidentiality measures, in order to protect customer privacy and fulfill their responsibility to maintain the confidentiality of customer data:

1. Methods for collecting customer data and usage restrictions

Mega Holdings and its subsidiaries obtain data of customers who engage in business dealings with, use services of, or participate in promotional events of Mega Holdings and its subsidiaries, in accordance with the law, for the purpose of the contract signed with the customer, or after obtaining explicit consent from the customer, and will only use the personal data for specific lawful purposes.

1. Customer data storage and safekeeping methods and retention period

After Mega Holdings and its subsidiaries obtain customer data, files are created and stored in the database according to related regulations. Data access is strictly controlled and personnel must obtain authorization and a password according to the safety mechanism in order to obtain and maintain customer data. All paper documents are kept in cabinets, and the use, processing, and destruction of paper documents must be registered and managed by dedicated personnel under the supervision of the responsible supervisor.

Customer data is retained for the entire duration required by law, or as deemed necessary due to business operations, or specified in contracts. (whichever is longer)

1. Customer data classification, scope of use, and items

Mega Holdings and its subsidiaries classify customer data as follows:

1. Basic information: Includes the customer's name, date of birth, ID/passport number, telephone number, and address.
2. Transaction data and related data includes the following:
3. Account information: Includes account number or other numbers of similar purpose, credit card account numbers, deposit numbers, transaction numbers, deposit, loan and transaction details, financial summary etc.
4. Credit information: Includes returned check records, annulment records, blacklisting records, and business performance.
5. Investment information: Includes the assets invested or sold, and the amount and timing of transactions.
6. Insurance information: Includes types of policies, tenor, sum insured, and payment method.

When Mega Holdings and its subsidiaries engage in cross-selling or commission a third party to handle related businesses, unless written consent is obtained from the customer or otherwise stipulated by the law, only the customer's name and address may be disclosed, referred, or used (other personal data, transaction data, and other data is not included).

1. Purpose of using customer data

Mega Holdings and its subsidiaries may disclose, refer, or use customer data to provide customers with better services or more suitable products, for business promotion, when a third party is commissioned to handle related businesses, for risk management, or to comply with the law.

1. Recipients of customer data disclosure

Within the scope agreed to by the customer and permitted by law, customer data disclosed by Mega Holdings to its subsidiaries and between subsidiaries, or to a third party and other government agencies must be kept confidential or have its usage restricted.

1. Exercise of rights over customer data

Customers may exercise the following rights over their personal data retained by Mega Holdings and its subsidiaries via writing, telephone, personally visiting a business location, or online application:

1. To inquire, request to view, or request to make a copy. However, Mega Holdings and its subsidiaries may charge a fee according to internal regulations.
2. To request to make a supplement or correction.
3. To request that Mega Holdings and its subsidiaries cease collecting, processing, or using personal data and request that personal data be deleted. However, Mega Holdings and its subsidiaries may deny the request if the data is necessary to perform operations in accordance with the law or due to other regulatory requirements.
4. To request for the right of data portability (provided it is technically feasible and the data subject is a citizen of an EU country).

Before customers exercise the abovementioned rights, Mega Holdings and its subsidiaries will take necessary measures to verify the customer's identity, in order to protect the safety of personal data.

1. Opt-out option

If a customer does not want to receive any more information on financial management and business promotion events, or does not want his/her data to be used for cross-selling or provided by Mega Holdings or its subsidiaries to a third party, the customer may notify a business location in writing, by telephone, or in person.

Mega Holdings and its subsidiaries will immediately accept such a request after verifying the customer's identity and cease use of the customer's data, and will cease cross-selling using the customer's data within a reasonable period of time required by the system and procedures.