

Privacy Policy

At the Mega Financial Holding Company and all its subsidiaries (Mega), we value the needs of our customers and regard them as a top priority. We exert every effort to ensure the safety and security of all our business transactions. Your personal and corporate information and data, including hard copies on paper and electronic files, are perfectly secure in our hands and are stored under the strictest control. All actions involving the addition or removal of your information and data are subject to a strict approval process. We have enacted these secure procedures in accordance with the “Financial Holding Company Act”, the “Personal Information Protection Act” and the “Regulations Governing Co-Marketing by and Between a Financial Holding Corporation and its Subsidiaries”. Under no circumstances shall any person who has not been properly authorized have access to your personal information. Those who have been duly authorized and who have a need to access or use your personal information for internal management or business shall under no circumstances leave accessible records and shall use your personal information prudently and in accordance with our internal rules to prevent any unauthorized access. Any action that gives access to your personal data to any third party outside Mega is strictly forbidden without your personal authorization, or if such action is required by law. All our staff members have completed data protection and safety and security training programs and are fully aware that confidentiality of customer information is an inherent and bounden duty. Any staff member who fails to fulfill such duties and commitment shall be subject to serious punishment. In the event of an accidental leakage of customer private data, we will immediately terminate the unlawful employees’ access of company data. In addition, based on the severity of the case and internal company code, we will report to the management team for penalty and seek all necessary legal action, in order to demonstrate Mega Group’s emphasis on protecting personal data and customer privacy. The highlights of our commitment and obligations to non-disclosure are listed below.

The Scope of Privacy Policy:

This Privacy Policy applies to the overall operation of Mega , supply chain and business partners to abide by it, in order to ensure that the privacy of Mega and individuals is not compromised.

Commitment to Data Security Protection:

To prevent unauthorized access to your personal data, Mega has formulated a set of security control principles to ensure the correct and lawful use of your data.

In order to implement the protection and management of personal data, Mega should

set up a personal data protection management executive team. Mega incorporates privacy rights and related mechanism into the processes of risk management, internal control, auditing, and engages a third-party agency to conduct personal data protection inspections every year.

Mega holds and defines the scope of privacy rights to ensure that personal data you provide is used correctly and legally as well.

Mega enforced the “Employee Code of Conduct”, the “Reward and Punishment Regulations”, and the “Customer Data Confidentiality Measures of Mega Financial Holding and its Subsidiaries”. According to these rules, employees shall be bound by the obligation to maintain the confidentiality of the company's information and customer data, and such information shall not be disclosed without authorization unless otherwise required by law. The same rules shall apply after the resignation of an employee.

If employees violate the aforementioned relevant provisions, their access to company information will be immediately terminated. Depending on the severity of the situation, the offending employee will be reported and handled in accordance with relevant punishment regulations and be held liable.

Methods of collection of customer information:

We will collect customer's personal data through transactions or marketing, business promoting activities in consistent with relevant laws and regulations, customer's consent or based on expressly agreed in all kinds of contractual agreement signed by customer, or through other lawful public means.

How customer information is recorded and stored:

After we have obtained your information, it is stored in our database files in accordance with defined operating rules. Within time period of specific purpose, the retention period agreed in the data retention period required by laws and regulations (e.g. Business Entity Accounting Act), or the retention period in accordance with its business needs or respective contracts (the longer period to be applied). Any action that involves addition or removal of your information is subject to strict control. Our staff comply strictly with the established safety and security procedures and obtain authorization and passwords that allow their access to the databases containing your information. All paper files in the cabinets are under unified control and accessed or destroyed only by order of specifically designated personnel who make the necessary entries to the registry. All these operations are under the watchful eye of a properly authorized supervisor(s)

Safety and security and methods used to safeguard information:

To ensure absolute safety and security of customer information, Mega Financial Holding Company and its subsidiaries have set up firewalls, special equipment and facilities against unauthorized access, intrusion and invasion, at key points on the Internet. All data transmitted over network lines is properly encrypted to ensure the absolute safety and security of customer information.

Classification of information, scope and items of utilization :

Your personal information is classified as follows:

- (I) Basic information: Includes name, date of birth, identity number, passport number, phone number and address.
- (II) Correspondent and transaction information and other relevant information, including the following:
 - 1. Account information: Includes account numbers or similar function numbers, credit card numbers, transaction account numbers, information about deposits and withdrawals or other transaction data and information about financial standing.
 - 2. Credit standing information: Including records of bounced checks, records of

revocation of bounced checks, declined checking accounts and business operations information.

3. Investment information: Including information about the targets and sales of your investments, amounts and time schedules.
4. Insurance information: Including the categories of insurance policies, duration of insurance, amounts, terms of premium payments, records of insurance claims and rejections, etc.

When Mega launches co-marketing campaigns amongst their own subsidiaries some of your information may be disclosed, transferred or used across the companies. However, this will include your name and address only, no other information of any kind whatsoever will be passed on without your personal consent in writing, or as required by law.

Purposes of information utilization and the right to opt-in:

Mega Financial Holding Company and its subsidiaries might possibly divulge, transfer or cross-use your information for the purpose of providing a more comprehensive service and choices of more appropriate products, sales promotion, or the delegation of a third party to manage the relevant business operation, or risk control, or as required by law. You may freely decide whether to provide personal data or not; however, we may only be able to provide limited services due to the insufficient data for transaction review and processing need.

Exercise of the Rights of the Parties:

Except as otherwise provided by laws and regulations, Mega will only collect and storage your personal data after your consent. You may request the followings regarding the collection, processing, use and storage of your personal data that collect via Mega :

- (I) Access, query or review your personal data.
- (II) Make a copy, or transfer the personal data to a third party or device as you specify (applicable to EU residents and EU residents who provide personal data from and within the EU).
- (III) Delete your personal data.
- (IV) Any request to supplement or correct the Data, provided that you shall make proper interpretation to Mega .

Targets for information divulgence:

With your consent or within the scope of the law, a subsidiary of Mega Financial

Holding Company might possibly divulge your information to the Mega Financial Holding Company and other subsidiaries, outsource a third party or other legal entity.

How to change or update customer information

Should your information need to be changed, it may be updated in writing, by phone, in person at our business premises, or through the Internet. Your information will be updated after your identity has been checked and verified.

Methods for withdrawal from participation in services

Should you no longer wish to receive messages about wealth management, business promotions, or no longer want Mega Financial Holding Company and its subsidiaries to cross-use your information in their marketing programs, you may contact us in writing, by phone, or in person at our business premises and we shall discontinue the use of your information forthwith.

Names of the companies in cross-utilization of customer information:

Mega Financial Holding Co., Ltd.
Mega International Commercial Bank Co., Ltd.
Mega Securities Co., Ltd.
Mega Bills Finance Co., Ltd.
Chung Kuo Insurance Co., Ltd.
Mega International Investment Trust Co., Ltd.
Mega Asset Management Co., Ltd.
Mega Venture Capital Co., Ltd.
Yung-Shing Industries Co.
Mega Futures Co.,Ltd
Mega InternationalInvestment Services Co.,Ltd
Win Card.,Ltd

In the event this Privacy Policy should be updated due to a change in the social environment or the laws and ordinance concerned, we shall publish the details of the update and a revised privacy policy on the websites of Mega Financial Holding Company and its subsidiaries and also inform you personally in writing or by e-mail. If you have any questions please contact us using the phone number below:

Mega Financial Holding Co., Ltd. Tel.: (02)2357-8888

Mega International Commercial Bank Co., Ltd. Tel.: (02)2563-3156

Mega Securities Co., Ltd. Tel.: (02)2327-8988

Mega Bills Finance Co., Ltd. Tel.: (02)2383-1616

Chung Kuo Insurance Co., Ltd. Tel.: (02)2381-2727

Mega International Investment Trust Co., Ltd. Tel.: (02)2381-5188

Mega Asset Management Co., Ltd. Tel.: (02)6632-6789

Mega Venture Capital Co., Ltd. Tel.: (02)2314-0878

Yung-Shing Industries Co. Tel.: (03)327-1517

Mega Futures Co.,Ltd Tel.: (02)2327-8895

Mega InternationalInvestment Services Co.,Ltd Tel.: (02)2327-8988

Win Card.,Ltd Tel.: (02)8982-2

