

Hua Nan Commercial Bank, Ltd., Singapore Branch

Data Protection Notice

The Personal Data Protection Act (PDPA) was passed and effected from 2 July 2014. Accordingly please read this as a part of our terms and conditions governing your relationship with Hua Nan Commercial Bank Singapore Branch. Personal Data includes any data about you and any relating individuals who can be identified from the information that you have provided to us via any business dealings. That data such as names, identification numbers, telephone numbers, address, email address and any other information relating to you and other individuals.

新加坡個人資料保護法(PDPA)已於 2014 年 7 月 2 日正式施行，新加坡分行已將此納入客戶條款的一部份，用以維護並規範本分行與客戶間的責任及義務，本項說明中之個人訊息包含您所有與本分行的交易中所提供之本人及相關第三人的姓名、身分字號、電話號碼、地址、網路郵件地址等之個人相關資料。

1. Ways to Collect your personal Data:

本分行可經由下列方式而獲得您的個人資料：

- (a) When you register with us for establishing a business relationship;
當您欲與本分行建立商業往來關係時；
- (b) When you interact with any of our employees;
當您與本分行行員互相聯繫時；
- (c) When you respond to our request for additional or updating Personal Data;
當您回覆本分行有關個人資料的補充或更新時；
- (d) When you request that we contact you;
當您要求本分行與您聯絡時；
- (e) When you submit your Personal Data to us for any other reason.
以及因任何理由的個人資料交付時。

2. Personal Data We Collect:

本分行所蒐集之個人資料內容：

- (a) Personal particulars (e.g. name, contact details, residential address, date of birth, identity card/passport details and/or education details);
個人獨有資料(如:姓名,聯絡明細,住址,生日,身分證或護照資料,教育背景資料);
- (b) Employment details (e.g. occupation, directorships and other positions held, employment history, salary, and/or benefits);
雇傭資料(如:職業,職銜,任職歷史,薪資或福利內容);
- (c) Banking information (e.g. account numbers and banking transaction);
與銀行往來資訊(如:帳號和交易內容);
- (d) Image and voice recording of our conversations with you;
本分行行員與您的交談錄音及影像錄影;
- (e) Financial and Tax statement。
金融帳務及稅務資料。

3. Purpose for the collection, use and disclosure of Personal Data (include but not limited to the following):

個人資訊蒐集、利用及揭露之目的(包含但不限定於)：

- (a) Opening, processing, administering, managing and operation of services, facilities, and/or the account.
有關銀行信貸或帳戶之設立、進行、管理等運作及各項金融服務。
- (b) Carrying out the individual or related person's instructions or responding to any enquiry/purporting to be given by the individual or on behalf of the individual.
執行個人或與個人相關人員的指示，或回覆個人或其代表人的詢問。
- (c) Dealing in any matters relating to the services, facilities, mailing of correspondence, statements, reports, notices to the individuals which could involve disclosure of certain personal data in the course of delivery as well as on the external cover of envelopes or mail packages.
提供有關的任何服務、信貸相關、往來郵件、對帳單、通知，在運送過程中或信封上可能涉及披露某些個人資料。
- (d) Carrying out due diligence or other screening activities (including background checks) in accordance with legal or regulatory obligations or in accordance with our procedures
進行根據法律、公司規定或監管義務而執行的盡職調查或其他檢視（包括背景調查
- (e) Conducting credit checks whether periodic, ad hoc or special review.
執行定期，臨時或特別的信貸審視。
- (f) Assisting financial institutions to conduct credit checks and collect debt from the individual or related persons.
協助金融機構進行信用審查，並追討個人或相關人員的債務。
- (g) Ensuring on-going credit worthiness.
確保個人的信譽情形。
- (h) Determining the amount of indebtedness owed to or by the individual.
確定本行對客戶或客戶對本行的欠債金額。
- (i) To prevent or investigate any fraud, unlawful activity or omission or misconduct
防止或調查任何欺詐行為、不法活動、忽略或過失行為
- (j) Complying with any applicable law, governmental or regulatory requirements of any relevant jurisdiction, including meeting the requirements to make disclosure under the requirements of any law binding on the branch or any of the branches or under and for the purpose of any guidelines issued by regulatory or other authorities with which the branch or any of the branches are expected to comply. This may include where disclosure and processing is by agreements with government agencies or revenue authorities in Singapore or elsewhere, to make inquiries about the individual or related person's tax status, or as required by external payment systems in Singapore or elsewhere.
遵循任何新加坡或海外法令，管轄權政府或監管機關因協議要求而作出之披露，包括本分行或任何其它分行法律上應遵守的規定或要求。這可能包括新加坡或海外其他地方機構或稅務部門的協議，而作出有關個人或相關人的稅務狀況查詢或應外部清算系統要求的查詢。
- (k) For security and/or verification, the branch may put in place measures such as closed-circuit television (CCTV) systems on the bank premises, which would capture the individual or related persons image and speech whilst on our premises; audio recordings of the individual or related persons' instructions or conversations over the telephone or during face to face communications with the branch's staff.
為安全和/或確認所需，分行可在銀行辦公場所採取必要保全措施，如安裝閉路電視（CCTV）系統，這將收錄到個人或相關人員的影像和語音，或通過電話或面對面與分行工作人員聯繫的談話錄音。
- (l) Any other purposes which the branch notifies the individual at the time of obtaining the consent.
為執行任何分行已通知個人，並在獲得許可下之其他目的。

4. Your Personal Data held by us shall be kept confidential. However, in order to carry out the purposes listed, we may under the extent permitted by applicable law or regulation to share your Personal Data with our related corporations and third parties whether in Singapore or elsewhere. Such third party service providers, agents and/or affiliates or related corporations and/or other third parties would be processing your personal data either on our behalf or otherwise, for one or more of the above-stated purposes.
本分行對於您的個人資料將會嚴格保密，但為實行上述目的，在法律或法規的允許下，本分行將於要求第三方在確實實施訊息保密情況下，與新加坡或其他國家之第三方分享個人訊息。
5. By providing Personal Data relating to a third party (e.g. information of your dependent, spouse, children and/or parents) to us, you represent and warrant that the consent of that third party has been obtained for the collection, use and disclosure of the Personal Data for the purposes listed above.
在您提供第三人相關資料(如:依親者、配偶、兒女或父母等個人資料)給本分行用於上述目的使用時，視承諾已經獲取相關第三人的同意。
6. As the purposes for which we may/will collect, use or disclose personal data provided may also depend on the circumstances at hand, such purpose may not appear above, However, we will notify you of such other purpose at the time of obtaining the necessary consent(s), unless processing of personal data without consent is permitted by the PDPA or by law.
本分行在獲得您的許可後，也可能/可以在上述目的以外蒐集、利用或揭露您的個人訊息；但是，如果本項超越上述目的之使用，為資料保護法或法律之許可，則不需經由您的同意。
7. As Hua Nan Bank relies on your Personal Data to provide products and services to you, you shall ensure that at all times the information provided by you to us is correct, accurate and complete. You shall update us in a timely manner of all changes to the information provided to us.
請您在個人資訊變動時應通知銀行更正，以確保銀行能提供您正確的產品與服務。
8. You may withdraw your consent given for any or all purposes set out in this Notice in writing on any time, but we will require a notice of at least ten (10) business days to process your withdraw request. If you withdraw your consent to any or all purpose and depending on the nature of your request, Hua Nan Bank may not be in a position to continue to provide our products or services to you. Your withdrawal may be considered a termination by you of any contractual relationship which you may have with us, and a breach of your contractual obligations or undertakings, and our legal rights and remedies in such event are expressly reserved. 您可以於任何時候向銀行撤銷您的許可，但是銀行最遲需在十個工作天前獲得您的撤銷申請同意書來完成撤銷程序;銀行可能因此無法再與您保持業務往來關係。如果因此而有違反合約或保證責任等情形產生，本分行將保留其法律及要求補償之權利。
9. Should you have any further enquiries with regards to the Personal Data Protection Act Notice for Hua Nan Commercial Bank, Ltd., Singapore Branch, you may call our Data Protection Officer at (65) 6324 2566 or FAX at (65) 6324 2878. Or e-mail us at sgcompliance1@hncb.com.sg
如有任何有關資料保護法之疑義，請致電華銀新加坡分行(65)6324 2566 或傳真至(65)6324 2878，或 e-mail 至 sgcompliance1@hncb.com.sg 法令遵循部門。