

永豐銀行個人資料蒐集、處理及利用告知義務內容

Contents of Bank SinoPac's Obligation to Inform Regarding the Collecting, Processing and Use of Personal Data

一、親愛的客戶您好，由於個人資料之蒐集，涉及 臺端的隱私權益，永豐銀行在現在已(或將來可能)依法得經營之營業項目範圍及所涉業務執行之必要範圍內(但仍以 臺端實際與永豐銀行往來之相關業務為準)，而有必要直接或間接蒐集、處理、利用（包含但不限於自動化決策：即剖析和涉及邏輯上有意義的資訊）臺端個人資料時，依據個人資料保護法(以下稱個資法)第八條第一項及第九條第一項規定，應明確告知 臺端下列事項：(一)非公務機關名稱(二)蒐集之目的(三)個人資料之類別(四)個人資料利用之期間、地區、對象及方式(五)蒐集個人資料之來源(六)當事人依個資法第三條規定得行使之權利及方式(七)當事人得自由選擇提供個人資料時，不提供將對其權益之影響。

I. Dear Client, the collection of personal data involves your privacy and interests. When it is necessary for Bank SinoPac to directly or indirectly collect, process and use (including but not limited to automated decision-making, i.e., analysis and logically meaningful information) within the scope of business items that Bank SinoPac is legally allowed to operate now (or may in the future) within the scope of business execution (but is still subject to the Client's actual business dealings with Bank SinoPac), it shall clearly inform the Clients of the following matters in accordance with Paragraph 1 of Article VIII and Paragraph 1 of Article IX of the Personal Data Protection Act (hereinafter referred to as the "Act"): (i) name of the non-governmental agency; (ii) purpose of collection; (iii) the categories of the personal data to be collected; (iv) the time period, territory, recipients, and methods of which the personal data is used; (v) the source of personal data; (vi) the data subject's rights under Article III of the Act and the methods for exercising such rights; and (vii) the data subject's rights and interests that will be affected if he/she elects not to provide his/her personal data.

二、有關永豐銀行蒐集 臺端個人資料之目的、個人資料類別、蒐集個人資料之來源及個人資料利用之期間、地區、對象及方式等內容，請 臺端詳閱如後附表。

II. In respect of Bank SinoPac's purpose of collecting your personal data, the categories of the personal data to be collected, the source of personal data and the time period, territory, recipients, and methods of which the personal data is used, please read the following Appendix Table carefully.

三、依據個資法第三條規定，臺端就永豐銀行保有 臺端之個人資料得行使下列權利：

- (一)除有個資法第十條所規定之例外情形外，得向永豐銀行查詢、請求閱覽或請求製給複製本，惟永豐銀行依個資法第十四條規定得酌收必要成本費用。
- (二)得向永豐銀行請求補充或更正，惟依個資法施行細則第十九條規定，臺端應適當釋明其原因及事實。
- (三)永豐銀行如有違反個資法規定蒐集、處理或利用 臺端之個人資料，依個資法第十一條第四項規定，臺端得向永豐銀行請求停止蒐集。
- (四)依個資法第十一條第二項規定，個人資料正確性有爭議者，得向永豐銀行請求停止處理或利用 臺端之個人資料。惟依該項但書規定，永豐銀行因執行業務所必須，或經 臺端書面同意，並經註明其爭議者，不在此限。

(五)依個資法第十一條第三項規定，個人資料蒐集之特定目的消失或期限屆滿時，得向永豐銀行請求刪除、停止處理或利用 臺端之個人資料。惟依

該項但書規定，永豐銀行因執行業務所必須或經 臺端書面同意者，不在此限。

III. Pursuant to Article III of the Act, you may exercise the following rights on your personal data retained by Bank SinoPac:

- (i). Except for the exceptional circumstances as provided in Article X of the Act, you may inquire after or request access to or a copy of this information while Bank SinoPac may charge as it may deem necessary in accordance with Article XIV of the Act.
- (ii). You may request supplemental documents or corrections to the information provided that an appropriate explanation for the reasons and the facts should be provided in accordance with Article XIX of the Enforcement Rules of the Act.
- (iii). You may request Bank SinoPac to discontinue collecting in accordance with Paragraph 4 of Article XI of the Act where Bank SinoPac is in violation of the Act during collecting, processing or using your personal data.
- (iv). In accordance with Paragraph 2 of Article XI of the Act, in the event of a dispute regarding the accuracy of personal data, you may request Bank SinoPac to discontinue processing or using your personal data. However, in accordance with the proviso of the aforesaid paragraph, Bank SinoPac may keep using your personal data with disputes marked for the purpose of carrying out Bank SinoPac's business or with your written consent.
- (v). In accordance with Paragraph 3 of Article XI of the Act, when the specific purpose of collecting personal data no longer exists or time period expires, you may request Bank SinoPac to discontinue processing or using your personal data or to delete it. However, in accordance with the proviso of the aforesaid provisions, if it's necessary for Bank SinoPac to carry out the business, or with your written consent, the aforesaid provisions shall not apply.

四、臺端如欲行使上述個資法第三條規定之各項權利，有關如何行使之方式，得至永豐銀行各營業單位、客服專線(0800-088-111、02-2505-9999)詢問或於永豐銀行網站（網址：<https://bank.sinopac.com>）查詢。

IV. If you want to exercise the rights provided in Article III of the Act, with respect to the way to exercise, you may inquire any business unit of Bank SinoPac, or dial customer service hotline (0800-088-111, 02-2505-9999), or refer to Bank SinoPac's website (website: <https://bank.sinopac.com>) for inquiry.

五、臺端得自由選擇是否提供相關個人資料及類別，惟 臺端所拒絕提供之個人資料及類別，如果是辦理業務審核或作業所需之資料，永豐銀行可能無法進行必要之業務審核或作業而無法提供 臺端相關服務或無法提供較佳之服務，敬請見諒。

V. You may choose to provide your personal data or not and its categories. However, if any personal data and its categories you refuse to provide are the information necessary for Bank SinoPac to conduct business reviews or operations, Bank SinoPac might not be able to provide you relevant services or unable to provide you better service because Bank SinoPac cannot conduct necessary business reviews or operations. Your understanding is appreciated.

六、永豐銀行為遵循美國海外帳戶稅收遵循法(Foreign Account Tax Compliance Act，以下稱 FATCA 法案) 26 U.S.C. §1471(c)(1)(A)之規定需蒐集、處理及利用 臺端之個人資料(包含實質股東資訊)，如 臺端或直接或間接投資客戶之實質股東不同意提供或提供資料不足，且仍維持與永豐銀行客戶之直接或間接投資關係，則依 FATCA 法案的規定，永豐銀行將婉拒與 臺端開立帳戶及交易往來之申請；既有帳戶則依美國海外帳戶稅收遵循法之規定列為「不合作帳戶」(Recalcitrant Account)，並得自 臺端名下屬 FATCA 法案所規範金融商品特定帳戶之款項中扣繳百分之三十(30%)之美國

稅款，永豐銀行並得依約對 臺端提前終止所有屬 FATCA 法案規範金融商品之契約、帳戶、往來業務關係及提供之相關服務，可能因此導致永豐銀行無法提供 臺端相關服務或無法提供較佳之服務，謹提請 臺端注意。

VI. For Bank SinoPac to comply with the U.S. Foreign Account Tax Compliance Act 26 U.S.C. §1471(c)(1)(A), it will be necessary to collect, process and use your personal data (including Substantial United States owner). It will be deemed as a “Recalcitrant Account” in accordance with the U.S. Foreign Account Tax Compliance Act and be dealt with in accordance with the relevant laws and regulations, or may withhold 30% U.S. tax from the funds in your FATCA-regulated financial account pursuant to the FATCA, and may further terminate prematurely according to all contracts, accounts and the business relationship with you and also services provided to you in connection with FATCA-regulated financial products, if you refuse to provide personal data which Bank SinoPac is to collect, process and use for the specific purposes of FATCA compliance or if the information provided is insufficient. It may be unable to proceed with the necessary review and approval or other procedures thus to offer the relevant or better service to you if the personal data or the type of personal data which you refuse to provide is required for such review or procedures.

七、臺端如交付其他人之個人資料或客戶為法人而向永豐銀行交付負責人、董監事、經理人、相關員工、授權人員、保證人及擔保物提供者等之個人資料時，臺端/客戶應向該個人提供永豐銀行履行個人資料保護法第八條第一項告知義務內容，以使其受告知並充分知悉。

VII. If you deliver the personal data of another person or a corporate Client is to provide the personal data of the person in charge, the supervisor, the manager, the relevant employee, the authorized person, the guarantor and the guaranty provider to Bank SinoPac, you shall provide the individual with the contents of Bank SinoPac’s Obligation to Inform as Described in Paragraph 1 of Article VIII of the Act so that they are fully informed and aware of such contents.

八、永豐銀行為執行洗錢防制作業並配合全球打擊犯罪、遏止資恐及毀滅性武器擴張之目的，當下列情形發生時，臺端同意永豐銀行將其個人資料提供境外金融機構：

- (一) 客戶為受經濟制裁、外國政府或國際洗錢防制組織認定或追查之恐怖分子或團體、資恐防制法指定制裁之個人、法人或團體。
- (二) 永豐銀行於定期或不定期審查客戶/受益人/有效控制帳戶之人/關聯人身分作業或認為必要時（包括但不限於：懷疑客戶涉及非法活動、疑似洗錢、資恐活動，或媒體報導涉及違法之特殊案件等）。

VIII. For the purpose of implementing AML operations and aligning with the global crackdown on crime, anti-terrorist financing, and non-proliferation of weapons, you agree that Bank SinoPac will provide your personal data to an offshore financial institution in either of the following conditions:

- (i). The Client has been economically sanctioned, is a terrorist or terrorist group identified or investigated by a foreign government or an international AML organization, or an individual, legal person or organization sanctioned under the Terrorism Financing Prevention Act.
- (ii). When Bank SinoPac conducts, regularly or irregularly, due diligence of the Client/beneficiary/person having effective control of the account/connected party or deems it necessary (including but not limited to situations where the Client is suspected of involving in illegal activities, suspicious money-laundering or terrorist financing activities, or special cases which involve violation according to media coverage).

九、永豐銀行得依美國政府部門根據美國聯邦法 31 U.S. Code § 5318(k)所發送正式法律文件，要求提供客戶資料時配合提供。

IX. The formal legal documents issued by the appropriate U.S. Federal banking agency pursuant to 31 U.S. Code Section 5318(k) may require Bank SinoPac to provide Client information upon request.

十、永豐銀行於防制詐騙、洗錢等特定目的範圍內，得蒐集、處理或利用 臺端在永豐銀行所約定之「被約定轉入帳號」、臺端於永豐銀行開立之「金融機構帳號被設定為約定轉入帳號」、前述帳號被設定為約定轉入帳號之次數及帳戶狀態（包括但不限於警示帳戶、衍生管制帳戶等）等個人資料；臺端並同意於設定臺端於永豐銀行開立之「金融機構帳號」為約定轉入帳號作業之目的範圍內，由永豐銀行提供上開個人資料予提出將前述帳號約定為轉入帳號之金融機構；臺端並同意財金資訊股份有限公司於辦理金融機構間之金融資訊交換目的範圍內，得蒐集、處理或利用上開個人資料。

X. Bank SinoPac may collect, process, or use personal data within the scope of specific purposes such as preventing fraud and money laundering. This includes the number of pre-defined payee accounts set by the Client, the financial institutions accounts opened by the Client at Bank SinoPac and set as the pre-defined payee accounts, the number of times the aforementioned accounts are set as the pre-defined payee accounts, the accounts' status (including but not limited to watch-listed accounts, derivative watch-listed accounts, etc.). The Client also agrees that Bank SinoPac may provide these personal data to the financial institutions that submitted the application for setting pre-defined payee accounts for the above-mentioned accounts. The Client agrees that Financial Information Service Co., Ltd. may collect, process, or use the above-mentioned personal data within the scope of handling financial information exchange among financial institutions.

十一、客戶同意永豐銀行得於防制詐欺犯罪、洗錢防制暨打擊資恐等特定目的範圍內，進行以下事項：

（一）蒐集、處理或利用客戶身分資訊、帳戶狀態（包含但不限於警示帳戶、衍生管制帳戶、銷戶資訊等）或往來事項等個人資料，並將上揭個人資料，透過財金資訊股份有限公司通報或照會相關金融機構及司法機關。

（二）透過發查電信業者，蒐集、處理或利用客戶手機門號相關資訊（如電信帳務、電信資訊等）。

XI. The Client agrees that Bank SinoPac may, within the scope of specific purposes such as fraud prevention, anti-money laundering, and combating the financing of terrorism, carry out the following actions:

(i). Collect, process, or utilize the Client 's personal information, such as identity information, account status (including but not limited to watch-listed accounts, derivative watch-listed accounts, account closure information, etc.), or transaction details retained by Bank SinoPac or other banks. The aforementioned personal information may also be reported to or shared with other financial institutions and Judicial Authority through the Financial Information Service Co., Ltd..

(ii). Collect, process, or utilize information related to the Client 's mobile phone number information (such as Telecom Billing, Telecom Information) through inquiries to telecommunications service providers.

附表：個人資料之目的、個人資料類別、蒐集個人資料之來源及個人資料利用之期間、地區、對象及方式

Appendix Table: The Purpose of Collecting Personal Data, The Categories of Personal Data, The Source of Personal Data; and The Time Period, Territory, Recipients and Method of the Use of Personal Data

特定目的 說明 Explanation of Specific Purpose	業務類別 Business Category	業務特定目的及代號 Business Specific Purpose and Code	共通特定目的及代號 Common Specific Purpose and Code
	一、存匯業務 I. Deposit and Remittance business	022 外匯業務 036 存款與匯款業務 067 信用卡、現金卡、轉帳卡或電子票證業務 082 借款戶與存款戶存借作業綜合管理 112 票據交換業務 181 其他經營合於營業登記項目或組織章程所定之業務 022 Foreign exchange business, 036 Deposit and remittance business, 067 Credit card, cash card, debit card or electronic stored-value Card business, 082 Borrower/Depositor Consolidated Management, 112 Clearing business, 181 Other registered businesses or businesses as provided in the Articles of Association.	030 仲裁 037 有價證券與有價證券持有人登記 040 行銷(包含金控共同行銷業務) 059 金融服務業依法令規定及金融監理需要，所為之蒐集處理及利用 060 金融爭議處理 061 金融監督管理與檢查 063 非公務機關依法定義務所進行個人資料之蒐集處理及利用 069 契約、類似契約或其他法律關係管理之事務 090 消費者、客戶管理與服務 091 消費者保護 095 財稅行政（包括但不限於遵循美國海外帳戶稅收遵循法(FATCA 法案)）26 U.S.C. §1471(c)(1)(A)之規定、金融機構執行共同申報及盡職審查作業辦法(CRS)） 098 商業與技術資訊 104 帳務管理及債權交易業務 113 陳情、請願、檢舉案件處理 116 場所進出安全管理 122 訴願及行政救濟 129 會計與相關服務
	二、授信業務 II. Credit business	022 外匯業務 067 信用卡、現金卡、轉帳卡或電子票證業務 082 借款戶與存款戶存借作業綜合管理 088 核貸與授信業務 106 授信業務 111 票券業務 126 債權整貼現及收買業務 154 徵信 181 其他經營合於營業登記項目或組織章程所定之業務 022 Foreign exchange business, 067 Credit card, cash card, debit card or electronic stored-value Card business, 082 Borrower/Depositor Consolidated Management, 088 Credit approval & extension business, 106 Credit extension business, 111 Bills business, 126 Debt discount and purchase business, 154 Credit investigation, 181 Other registered businesses or businesses as provided in the Articles of Association.	

三、信用卡業務 III. Credit Card business		022 外匯業務 067 信用卡、現金卡、轉帳卡或電子票證業務 082 借款戶與存款戶存借作業綜合管理 088 核貸與授信業務 106 授信業務 154 徵信 181 其他經營合於營業登記項目或組織章程所定之業務 022 Foreign exchange business, 067 Credit card, cash card, debit card or electronic stored-value Card business, 082 Borrower/Depositor Consolidated Management, 088 Credit approval & extension business, 106 Credit extension business, 154 Credit investigation, 181 Other registered businesses or businesses as provided in the Articles of Association.	135 資（通）訊服務 136 資(通)訊與資料庫管理 137 資通安全與管理 145 僱用與服務管理 157 調查、統計與研究分析 160 憑證業務管理 173 其他公務機關對目的事業之監督管理 177 其他金融管理業務 181 其他經營合於營業登記項目或組織章程所定之業務 182 其他諮詢與顧問服務
四、外匯業務 IV. Foreign Exchange business		022 外匯業務 036 存款與匯款業務 082 借款戶與存款戶存借作業綜合管理 088 核貸與授信業務 106 授信業務 154 徵信 181 其他經營合於營業登記項目或組織章程所定之業務 022 Foreign exchange business, 036 Deposit and remittance business, 082 Borrower/Depositor Consolidated Management, 088 Credit approval & extension business, 106 Credit extension business, 154 Credit investigation, 181 Other registered businesses or businesses as provided in the Articles of Association.	030 Arbitration 037 Registration of securities and securities holders 040 Marketing (including joint marketing business) 059 Collection, processing and use by the financial service industry in accordance with laws and regulations and requirements of financial supervision 060 Financial dispute settlement 061 Financial supervision, administration and inspection
五、有價證券業務 V. Securities business		111 票券業務 044 投資管理 082 借款戶與存款戶存借作業綜合管理 088 核貸與授信業務 106 授信業務 154 徵信 181 其他經營合於營業登記項目或組織章程所定之業務 111 Bills business, 044 Investment management, 082 Borrower/Depositor Consolidated Management, 088 Credit approval & extension business, 106 Credit extension business, 154 Credit investigation, 181 Other registered businesses or businesses as provided in the Articles of Association.	063 Collection, processing and use of personal data by the non-governmental agency in accordance with its legal obligation 069 Matters with respect to the management of contract, quasi contract or other legal relationship 090 Consumer, customer management and service 091 Consumer protection 095 Finance and taxation administration (including

	六、財富管理業務 VI. Wealth Management business	022 外匯業務 036 存款與匯款業務 044 投資管理 068 信託業務 082 借款戶與存款戶存借作業綜合管理 166 證券、期貨、證券投資信託及顧問相關業務 094 財產管理 181 其他經營合於營業登記項目或組織章程所定之業務 022 Foreign exchange business, 036 Deposit and remittance business, 044 Investment management, 068 Trust business, 082 Borrower/Depositor Consolidated Management, 166 Securities, futures and securities investment trust and consulting business, 094 Wealth management, 181 Other registered businesses or businesses as provided in the Articles of Association.	but not limited to compliance with the U.S. Foreign Account Tax Compliance Act) 26 U.S.C. §1471(c)(1)(A), and the Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions(CRS) 098 Business and technology information 104 Account management and debt trading business 113 Petitions, representations and whistleblowing 116 Site safety management 122 Administrative petition & appeals and administrative remedies 129 Accounting and Related Services 135 Information and Communication Services 136 Information (communication) and database management 137 Information/communication security and management 145 Employment & service administration 157 Investigation, statistics, research and analysis 160 Certificate management 173 Supervision and management of the business by other competent authority and other financial management 177 Other Financial Management Services 181 Other registered businesses or businesses as provided in the Articles of Association 182 Other advising and consultant services
	七、保險代理人業務 VII. Insurance Agent business	001 人身保險 065 保險經紀、代理、公證業務 093 財產保險 181 其他經營合於營業登記項目或組織章程所定之業務 001 Life insurances, 065 Insurance brokerage, agency, or survey business, 093 Property Insurances, 181 Other registered businesses or businesses as provided in the Articles of Association.	
	八、其他經營合於營業登記項目或組織章程所定之業務，或經中央主管機關核准辦理之其他有關業務（例如：保管箱業務、黃金存摺業務、電子金融業務、代理收付業務、電子支付業務、共同行銷或合作推廣業務…等。） VIII. Other registered businesses or businesses as provided in the Articles of Association, or other businesses as approved by the competent authority (for example: safe deposit box service, gold passbook business, electronic banking business, collection and payment agency service, electronic payment service, joint marketing or joint promotion business, etc.)		
蒐集個人資料類別 The Categories of the Personal Data to Be Collected	姓名、國籍、身分證統一編號、護照號碼、性別、出生年月日、通訊方式、稅務識別碼、稅務居住者身分、移民情形、遷徙細節、被保險人之病歷、醫療及健康檢查、生物特徵（包含但不限於人像、指紋、指靜脈等）、商業活動及財務概況（例如消費金額、地點及品項、收入、所得、資產與投資、負債與支出、信用評等、保險細節、財務交易、門號相關資訊(如電信帳務、電信資訊等)、帳戶往來情形等)、社會概況(影像、人像、語音、職業、休閒活動或興趣、婚姻狀況、家庭成員等)、行動及網路媒體資訊（例如 Facebook、LINE 等平台，包含用戶名稱、帳號、封面相片及大頭貼照、朋友名單、興趣、討論群組、按讚及留言分享紀錄、行動裝置識別碼、行動裝置位址、社群網路資訊、網際網路協定(IP)位址、網際網路瀏覽軌跡及位置資訊、Cookie 或經合作廠商以其名義取得前開資料分析歸納而成標籤等類似資料等）及其他詳如特定業務類別之相關業務申請書或契約書之內容，並以永豐銀行與客戶往來之相關業務、帳戶或服務及自客戶或第三人處（例如：財團法人金融聯合徵信中心、永豐銀行合作推廣之單位、其他與永豐銀行有業務往來之機構等）所提供或實際蒐集之個人資料		

	料為準。 Name, nationality, ID number, passport number, gender, date of birth, contact, taxation number, tax resident status, immigration status, migration details, medical records of the insured, medical and health examinations, biological characteristics (including but not limited to portraits, fingerprints, finger veins, etc.), business activities and financial overviews (such as consumption amount, location and Items, earnings, income, assets and investments, liabilities and expenditures, credit ratings, insurance details, financial transactions, mobile phone number information (such as Telecom Billing, Telecom information), account transaction details, etc.), social profiles (images, portraits, voice, occupation, leisure activities or interests, marital status, family members, etc.) , mobile and internet media information (such as Facebook, LINE and other platforms, including user names, account numbers, cover photos and photo stickers, friend lists, interests, discussion groups, like and comment sharing records, mobile device identification codes, mobile device address, social network information, Internet protocol (IP) address, Internet browsing trajectory and location information, Cookies and information or labels and other similar data obtained by partner companies in their own name by analyzing and collating the above-mentioned data) and other information as provided in relevant business application forms or contracts regarding specific business category, and the personal data is subject to the data actually collected for relevant transactions, accounts or services between Bank SinoPac and the Client, and those provided or collected from the Client or the third party (for example: Joint Credit Information Center, cooperated alliance parties or other institutions which has business relationships with Bank SinoPac).
蒐集個人資料之來源 The Source of Personal Data Collected	一、永豐銀行向客戶直接蒐集。 二、客戶自行公開或其他已合法公開。 三、永豐銀行向第三人（如：永豐銀行所屬永豐金融控股公司及交互運用客戶資料之子公司、與永豐銀行合作推廣業務之公司、永豐銀行信用卡聯名/認同團體、永豐銀行合作夥伴(如:廣告商、電信公司、資訊或設備廠商、社群媒體平台、走著瞧股份有限公司...等) 蒐集。永豐銀行向第三人蒐集資料時，可能將您的電子郵件地址(Email)、電話號碼、性別、年齡、縣市行政區或郵遞區號、行動裝置識別碼、網際網路通訊協定(IP)位址、Cookie ID...等資料去識別化後提供予第三人，做為資料串接識別之工具。 1. Collected Directly from Client. 2. Where the personal data has been disclosed to the public by the information subject or has been made public lawfully. 3. From the third parties (for example, SinoPac Financial Holdings and subsidiaries of Bank SinoPac that interact with Client information, companies that cooperate with Bank SinoPac to promote business, Co-Branded Card/Affinity group), cooperated alliance parties (for example, advertisers, telecommunications companies, information or equipment manufacturers, social media platforms, Gogolook Co., Ltd., etc.). When collecting information from third parties, Bank SinoPac may obtain your email address, phone number, gender, age, county and city administrative district or postal code, mobile device identification code, Internet Protocol (IP) address, Cookie ID and other data. This information will be de-identified and provided to third parties as a tool for information connection and identification.
利用期間 The Time Period of Which Personal Data is used	一、特定目的存續期間。 二、依相關法令所定（例如商業會計法等）或因執行業務所必須之保存期間或依個別契約就資料之保存所定之保存年限。（以期限最長者為準） 1. The duration of the specific purpose for personal data collection. 2. The retention period is the longest of the one (1) as provided in the relevant laws and regulations (such as the Business Accounting Law, etc.), (2)as provided in the individual contract, and (3)depending on necessity of carrying out business.
利用地區	本國、永豐銀行海外分支機構所在地、通匯行所在地、未受中央目的事業主管機關限制之國際傳輸個人資料之接收者所在地、永豐銀行

The Territory of Which the Personal Data Is Used	業務委外機構所在地、與永豐銀行有業務往來之機構營業處所所在地、及下列「個人資料利用之對象」欄位所列之利用對象其國內及國外所在地。 The domestic country, the location of Bank SinoPac's overseas branches, the location of the exchange bank, the location of the recipient of international transfer of personal information not restricted by the central competent authority for the relevant industry, the location of the outsourcing institution of Bank SinoPac, the location of the business premises of the institution that has business dealings with Bank SinoPac, and the domestic and foreign locations of the recipients listed in the "Objects of Use of Personal Information" column below.
利用對象 The Recipients of Which the Personal Data Is Used	一、永豐銀行(含受永豐銀行委託處理事務之委外機構) 二、依法令規定利用之機構(例如：永豐銀行所隸屬之金融控股公司等)。 三、其他業務相關之機構(例如：通匯行、財團法人金融聯合徵信中心、財團法人聯合信用卡處理中心、台灣票據交換所、財金資訊股份有限公司、信用保證機構、中華民國人壽保險商業同業公會、中華民國保險代理人商業同業公會、財團法人保險事業發展中心、財團法人保險安定基金、信用卡國際組織、收單機構暨特約商店及與遵循美國海外帳戶稅收遵循法 Foreign Account Tax Compliance Act 相關之業務往來金融機構、其他與永豐銀行有業務往來之機構(例如：Google、Facebook、LINE、Yahoo、Youtube 等社群媒體平台、廣告媒體商、電信公司、資訊或設備廠商、走著瞧股份有限公司等)、未受中央目的事業主管機關限制之國際傳輸個人資料之接收者等)。 四、依國內外法令之有權機關或金融監理機關或稅務機關。 五、客戶所同意之對象(例如：永豐銀行共同行銷或交互運用客戶資料之公司、與永豐銀行合作推廣業務之公司等)。 1. Bank SinoPac (including the agencies appointed by Bank SinoPac for handling outsourcing business). 2. The institutions that are used in accordance with laws and regulations (such as the financial holding company to which Bank SinoPac belongs , etc.). 3. Other business-related institutions (for example, correspondent banks, Joint Credit Information Center, National Credit Card Center, Taiwan Clearing House, Financial Information Service Co. Ltd., credit guarantee institutions, The Life Insurance Association of the Republic of China, Insurance Agency Association of the Republic of China (CIAA), Taiwan Insurance Institute, Taiwan Insurance Guaranty Fund, international credit card organizations, appointed stores and acquirer/ payment service provider, other financial institutions related to compliance with the U.S. Foreign Account Tax Compliance Act, etc.) and other cooperated alliance institutions (for example, Google, Facebook, LINE, Yahoo, YouTube and other social media platforms, advertising media providers, telecommunications companies, information or equipment manufacturers, Gogolook Co., Ltd., etc.) and any recipients of internationally transmitted personal data not subject to restrictions imposed by the central government authority. 4. The entitled institutions or financial supervisory agencies or tax authorities in accordance with domestic and foreign laws and regulations. 5. The one agreed by the Client (such as companies jointly marketing with or interactively using Client information with Bank SinoPac, and companies cooperating with the Bank SinoPac in business promotion, etc.).
利用方式 The Methods of Which the Personal Data Is Used	符合個人資料保護相關法令以自動化機器或其他非自動化之利用方式。 By way of automatic or non-automatic measures that is in compliance with relevant laws and regulations governing personal data protection.