日商三井住友銀行蒐集、處理及利用個人資料告知事項

Notification of Collection, Process and Usage of Personal Information by Sumitomo Mitsui Banking Corporation

日商三井住友銀行台北分行（以下稱「本行」）為提供台端往來之交易、帳戶或服務，而蒐集、處理、利用及國際傳輸涉及台端及其負責人、董事、監察人、股東、經理人、相關員工、授權人員、受益人、交易相對人等人(下合稱「台端人員」)之各項個人資料及往來資料等，依據個人資料保護法（以下稱「個資法」）規定，向台端告知下列事項，請台端詳閱：

Sumitomo Mitsui Banking Corporation, Taipei Branch (the “Bank”) hereby for the purpose of processing transactions, handling the account activities for the Client, or providing services to the Client, collect, process, use and internationally transmit any and all personal data and transaction information (“Personal Data”) regarding the Client, and the responsible person, directors, supervisors, shareholders, managers, relevant employees, authorized personnel, beneficiaries, transaction counterparties of the Client (collectively, the “Client Personnel”) in pursuance to Personal Information Protection Act (“the Act”), notifies the Client the following matters:

一、蒐集之目的：

下列特定目的及個人資料類別係依法務部頒佈「個人資料保護法之特定目的及個人資料之類別」及本行為業務往來或提供服務實際蒐集個人資料彙整：

「存款與匯款」、「借款戶與存款戶存借作業綜合管理」、「票據交換業務」、「存款保險」、「外匯業務」、「授信業務」、「債權整貼現及收買業務」、「核貸與授信業務」;「徵信」、「契約、類似契約或其他法律關係事務」、「消費者、客戶管理與服務」、「行銷」、「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」、「資（通)訊服務」、「資（通）訊與資料庫管理」、「資通安全與管理」、「電子商務服務」、「調查、統計與研究分析」、「其他經營合於營業登記項目或組織章程所定之業務」、「採購與供應管理」、「場所進出安全管理」、「其他諮詢與顧問服務」。

1. **Specified Purposes for the Personal Data Collection**.

The specified purposes and the categories of personal information listed below are pursuant to “The specified purposes and categories of personal information of Personal Information Protection Act” promulgated by Ministry of Justice and the purposes of business operation and providing service by collecting personal information of the Bank:

Deposit and remittance, general management of loan customer’s and deposit customer’s account operations, exchange operation of negotiable instruments, insurance of deposit, foreign currency business, loan business, credit discount and purchase business, credit review and loan approval, credit survey, contract, quasi-contract, or other mattes in accordance with legal relationship, management and service to consumers and customers, marketing, the collection, process, and usage by a financial institution in accordance with the laws, regulations, and requirements of financial supervisory, communication and information service, the management of communication and information database, the security and management of communication and information, e-

banking service, investigation, statistic, and research analysis, other business operation which in accordance with the registered items on the licenses or articles of incorporation, purchase and supply management, the office security management, other consulting and advisory service.

二、蒐集之個人資料類別：詳如相關業務申請書及契約書內容所列，以及本行依法應蒐集之資料類別為限。

2. **Categories of Personal Data Collection:**
Please refer to listed items in relevant application forms and agreements thereof, and limited to categories of collected information to the extent of applicable laws.

三、 **個人資料利用之期間、地區、對象及方式：**

（一）期間：個人資料蒐集之特定目的存續期間、依相關法令規定或契約約定之保存年限（如：商業會計法等）或本行因執行業務所必須之保存期間(**如：與本行停止往來(關戶)後十年**)，以最晚屆至者為準。

（二）地區：本國、本行**總行及**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、本行業務委外機構所在地、與本行有業務往來之機構營業處所所在地。

（三）對象：本行、本行**總行及**海外分支機構、通匯行、金融聯合徵信中心、臺灣票據交換所、財金資訊公司、信用保證機構、業務委外機構、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、本行合作推廣之單位、其他與本行有業務往來之機構、依法有調查權機關或金融監理機關。

（四）方式：符合個人資料相關法令以自動化機器或其他非自動化之利用方式之蒐集、處理、國際傳輸與利用（例如使用電子文件、紙本或其他合於當時科學技術之適當方式等）。

3. **Time period, areas and manners of use of Personal Data and entities to use Personal Data.**

(1) Time Period

The Bank may use the Personal Data until the later of: (i) the purpose of collecting the Personal Data ceases to exist; (ii) the retention period agreed in the respective contract lapses; or (iii) the data retention period required by laws and regulations (such as Commerce Accounting Act), or the retention period necessary for the Bank to conduct its business lapses (For example, 10 years after termination of the business with the Bank).

(2) Areas where Personal Data are Used

(i) Taiwan; (ii) the jurisdiction where the head office, other overseas branches, subsidiaries

and affiliates of the Bank are located; (iii) the jurisdiction of correspondent banks; (iv) the jurisdiction where the receiver of international transmission which is not prohibited by laws, regulations and the authority; or (v) the jurisdiction of the business outsourcing institution; (vi) the jurisdiction where the parties conducting business with the Bank.

(3) Entities to Use Personal Data

(i)Bank; (ii) the head office, other overseas branches, subsidiaries and affiliates of the Bank; (iii) correspondent banks; (iv)Joint Credit Information Center; (v) The Taiwan Cleaning House; (vi) Financial Information Service Co., Ltd.; (vii) credit assurance institutions; (viii) outsourcing service providers; (ix) receivers of international transmission which is not prohibited by laws, regulations and the authority; (x) cooperated alliance parties; (x) institutions which has business relationship with Bank; (xi) inspection institution or financial supervisory institution.

(4) Manners of Using Personal Date

The Personal Data will be collected, processed, used, and internationally transmitted through automatic machine or non-automatic methods (e.g. via electronic documents, paper format, or other appropriate manners conform to the technology available at that time) in compliance with the relevant laws and regulations.

四、依據個資法第三條規定，台端或台端人員就本行保有台端或台端人員之個人資料得行使下列權利：

（一）得向本行查詢、請求閱覽或請求製給複製本，而本行依法得酌收必要成本費用。

（二）得向本行請求補充或更正，惟依法台端應為適當之釋明。

（三）得向本行請求停止蒐集、處理或利用及請求刪除，惟依法本行因執行業務所必須者，得不依台端請求為之。

4. **Each of the Client or the Client Personnel may exercise the following rights with respect to his/her information pursuant to Article 3 of Personal Information Protection Law:**

(1) making enquiries or requesting to review or make a duplicate copy, provided that the Bank may charge a reasonable fee pursuant to the applicable laws;

(2) requesting to supplement or rectify any error, provided that the requesting individual shall provide the Bank with the adequate explanations; and

(3) demanding for suspension on collecting, processing, or using personal data or demand deletion, with respect to his/her personal information held by the Bank. In the case where the collection, process, use and international transmission is necessary for the Bank to

perform its duty pursuant to the laws and regulations, the Bank may refuse to act in accordance with the requesting individual's request.

五、**台端或台端人員不提供個人資料所致權益之影響：**

台端或台端人員得自由選擇是否提供相關個人資料，惟台端或台端人員若拒絕提供相關個人資料，本行將無法進行必要之審核及處理作業，致無法提供台端相關服務。

5. **The impact of the rights if not providing Personal Data:**

Client or Client Personnel may provide or not to provide relevant Personal Data at his/her own discretion. In the case that Client or Client Personnel decides not to provide the relevant Personal Data, the Bank will not be able to conduct the necessary review and processing procedure, and unable to provide service to the Client by the Bank's sole discretion..

六、本行有權修訂本告知事項，並於修訂後得以言詞、書面、電話、簡訊、電子郵件、傳真、電子文件、網站公告或其他足以使台端或台端之人員知悉或可得知悉之方式告知台端或台端人員修訂要點。

6. Then Bank may amend this Notification at any time, and notify the Client or the Client Personnel the amendments orally, in writing, or by telephone, text messaging, e-mail, facsimile, electronic documents, or other methods that may give Client or Client Personnel direct or constructive notice regarding the amended matters.

七、如台端與本行先前簽訂之契約或文件所定與個人資料之蒐集、處理、利用、國際傳輸有關條款與本告知事項有所歧異者，以本告知事項為準。

7. In the event of any discrepancy between this Notification and any consent to collect, process, use, and international transmit Personal Data under the agreements or any documents previously executed between the Client and Bank, this Notification will prevail.

八、本告知事項之中文版本及英文版本有歧異時，以中文版本為準。

8. In case that there is any discrepancy between Chinese version and English version of this Notification, the Chinese version shall prevail.

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台端就上開告知內容已受告知、並充分知悉，且茲此同意本行得依本告知事項所載之內容蒐集、處理、利用及國際傳輸客戶資料(含過去已蒐集、處理、利用及國際傳輸者)。如台端向本行交付台端及其負責人、董事、監察人、股東、受益人、交易相對人、經理人、相關員工、授權人員等人之個人資料或指示前開人員向本行交付其個人資料或嗣後台端人員有任何異動時，台端均已向該個人提供本告知事項，以使其受告知，並充分知悉，且同意本告知事項之內容。

The Client hereby confirms that it has read and fully understood the above, and agree to the collection, process, use and international transmission of Personal Data (including information previously collected, processed, used or internationally transmitted by the Bank) pursuant to the above terms. The Client represents and warrants that, with respect to any and all personal information regarding the Client, or the responsible person, directors, supervisors, shareholders, beneficiaries, transaction counterparties, managers, relevant employees, authorized personnel of the Client provided by the Client to the Bank or by such personnel to the Bank under the Client's instruction, or upon any change of Client Personnel afterwards, it has delivered this Notification to each of such personnel, and caused such personnel to read, fully understand and agree to the terms hereof.

客戶名稱:

負責人：

日期：　　年　　月　　日

Name: _____

Responsible Person: _____

Date: