

安全建議 Security Suggestions

安全使用私人銀行網路銀行建議事項

Security Suggestions for Using Private Banking E-Banking (PBEB)

1. 請確認您所登入的網址為 <https://www.globalmyb2b.com/PBANK/Login.aspx?LOC=SG>，如有任何疑問請洽國泰世華商業銀行股份有限公司（以下簡稱“國泰世華銀行”或“本行”）任一分行。
Please make sure that the URL your log in is <https://www.globalmyb2b.com/PBANK/Login.aspx?LOC=SG>. If you have any question, please contact any branch of Cathay United Bank Co., Ltd. (the “Bank”, “CUB” or “Cathay United Bank”).
2. 私人銀行網路銀行使用伺服器數位憑證啟動 128-bit Secure Sockets Layer(SSL)機制，您使用私人銀行網路銀行服務之一切資料傳輸皆經加密處理。由於所有由本網路銀行所傳送的資料，已採用 128-bit Secure Sockets Layer(SSL)加密通道傳送。故網路銀行網址頁旁會顯示一把黃色完整鎖頭，請點選後確認憑證資訊內容，並檢視憑證是否仍在有效期限內。
Server digital certificate with 128-bit Secure Sockets Layer (SSL) mechanism is deployed by Private Banking E-Banking (PBEB). All service data transmitted on Private Banking E-Banking (PBEB) are encrypted. Since all data on Private Banking E-Banking (PBEB) are transmitted through 128-bit Secure Sockets Layer (SSL) encrypted tunnel, there will be a yellow closed lock beside the URL of Private Banking E-Banking (PBEB) website. Please click the yellow closed lock to confirm certificate information and check if the certificate is still valid.
3. 不要開啟來歷不明並載有附件的電子郵件，並應刪除垃圾郵件，切勿經由電子郵件、未知應用程式內的連結或網路搜尋器登入私人銀行網路銀行，並避免安裝或執行來源不明的軟體及程式，應避免使用電子郵件傳送個人資訊或密碼。
Do not open any email with attachments from unknown origins and delete spam emails. Do not login Private Banking E-Banking (PBEB) through link in the email, unknown application or Internet search engine. Do not install or execute any software or application from unknown origins. Do not send any personal information particularly password or PIN via ordinary e-mail.
4. 每次使用私人銀行網路銀行應在瀏覽器上輸入網址 (<https://www.globalmyb2b.com/PBANK/Login.aspx?LOC=SG>)或將網址加入我的最愛內，透過此連結連線至私人銀行網路銀行網站。
When accessing Private Banking E-Banking (PBEB), you should enter Private Banking E-Banking (PBEB) URL (<https://www.globalmyb2b.com/PBANK/Login.aspx?LOC=SG>) on web browser or add such URL to My Favorite and connect to Private Banking E-Banking (PBEB) website through this bookmark.
5. 使用網路銀行時請勿打開其他瀏覽器。
Do not open other web browser windows while using online banking.
6. 切勿使用公用電腦（如網咖提供的電腦）或其他不信任之裝置或電腦，登入私人銀行網路銀行，也不要再在網路上向他人透露個人資料（如姓名、身分證號碼、銀行帳號、信用卡卡號等）。
Do not use public computer (such as computer in café) or other non-trusted device or computer to login Private Banking E-Banking (PBEB). Do not disclose personal information to others (E.g. name, ID card number, bank account number, credit card number, etc.) on the Internet.
7. 離開座位前或使用私人銀行網路銀行完畢後，記得按「登出」離開網頁。此外，將網際網路選項中的 Temporary Internet Files 及網頁瀏覽記錄(history)刪除，再將視窗一一關閉。

Remember to click Logout when you leave your seat or quit Private Banking E- Banking (PBEB). In addition, delete temporary internet Files and web browsing history in the Setting of web browser before closing the web browser window.

8. 請定期更新作業系統，應關閉 Windows 的共用和遠端功能，以防止惡意程式入侵電腦。進行網際網路連結時，應移除電腦上的共享檔案與列表機。

Please update operating system regularly and turn off the share and remote control functions of Windows to avoid malware intrusion. When connecting to the internet, shared files and printers on the computer should be removed.

9. 您應定期備份重要資料，並定期查詢本行帳號結餘、帳號資訊及交易紀錄，如發現任何錯誤或未經授權的交易，請立即通知本行。

You should regularly backup important data and check account balance, account information and account transaction history at the Bank. If you find out any error or un-authorized transaction, please inform the Bank immediately.

10. 當您登入使用私人銀行網路銀行後，為避免您的資訊被旁人偷窺或介入，若您登入期間超過一定時間(註)未進行任何交易或沒有執行系統操作時，系統將自動登出，終止客戶此次登入作業。若此情況出現，您在登入後及系統自動登出前所作出的所有未儲存/確認之操作及所提供的一切未儲存/確認之資料均會自動消失，不會被儲存或記錄。您必須重新登入後再重新操作及提供資料。(註)一定時間：新加坡為 10 分鐘。

To prevent your information from being peeked or intervened by others while accessing Private Banking E-Banking (PBEB), the system will automatically log out if you are not processing any transaction or performing system operation for certain period of time [Remarks] during login session. If you have been automatically logged out, all the operations performed and data entered that has not been saved or confirmed during the login session will not be saved or recorded. You must login, perform operations and provide data again. [Remarks]: certain period: 10 minutes in Singapore.

11. (適用於本行新加坡分行客戶)登入私人銀行網路銀行時，本行採取雙因素認證(Two-factor Authentication)機制(第一因子是使用者 ID、使用者代號、使用者密碼。第二因子的行動密碼 OTP)。(For the client of Singapore Branch of the Bank) When accessing Private Banking E- Banking (PBEB), Two-Factor authentication mechanism (First factor: User ID, user code, and user password. Second factor: Mobile OTP) is deployed by the Bank.

12. (適用於本行新加坡分行客戶)當您手機遺失或更換手機號碼時請立即通知新加坡分行。

(For the client of Singapore Branch of the Bank) Please inform the Singapore Branch of the Bank immediately if you lost your mobile phone or change your mobile phone number.

13. 若於私人銀行網路銀行交易上有任何問題，您可透過私人銀行官網中的‘聯絡我們’聯繫客服團隊取得協助。

If you have any question about Private Banking E-Banking (PBEB) transactions, please contact the Bank's customer service team for assistance at the 'Contact Us' on Private Banking official webpage.

行動密碼 APP 使用注意事項 Tips for Using Mobile OTP Application

1. 請勿移除行動密碼 APP，移除後若要重新使用，需至新加坡分行重新申請。

Please do not remove mobile OTP application. If you would like to use again after removal, you need to re-apply the OTP application at the Singapore Branch of the Bank.

2. 更換行動裝置(例如:手機或平板)時，請先執行行動密碼 APP 中之更換手機功能，取得啟用碼後再進行移機作業。

If you would like to change your mobile device (E.g. mobile phone or tablet), please execute change mobile phone function in the OTP application to get the enable code before you change your mobile phone.

3. 持有多種行動裝置(例如:有手機及平板)時，需各別申請行動密碼。

If you have multiple mobile devices (E.g. phone and tablet), you need to apply for mobile OTP for each device.

行動密碼安全注意事項 Security Tips for Mobile OTP

1. 請不要使用容易破解之圖形密碼或數字密碼(例如:公司統編、個人身分證號碼、出生日期、電話號碼或重複的數字)，輸入登入圖形密碼及數字密碼時，注意不要被周遭他人窺視。

Please do not use easy-to-crack graphical password or numerical password. (E.g. User ID, personal ID number, birthday, phone number, or repeated numbers.) Be alerted to others around you to avoid being spied on while swiping graphical password or entering password.

2. 請勿把裝有行動密碼 APP 之手機/平板隨意擺放或借與他人使用。

Please do not leave your mobile phone/tablet which installed the mobile OTP application unattended or lend it to others.

3. 請定期更新行動密碼 APP 裝置版本為最新版本。

Please update the version of you mobile OTP application to the latest version regularly.

4. 經常更改行動密碼 APP 之圖形密碼或數字密碼。

Change your graphical password or numerical password frequently.

5. 請勿點選來路不明網址及下載任何來路不明應用程式 (Google Play 或 App Store 應用程式商店以外的軟體) 並建議安裝防毒軟體/APP，且不時更新下載最新的安全補強軟體以保護您的行動裝置。

Please do not click on any unknown website URL and do not download any application (not listed on Google Play Store or App Store). It is suggested to install anti-virus software/application and download the latest security patch from time to time to protect your mobile devices.

6. 本服務依照台灣主管機關所頒「金融機構辦理電子銀行業務安全控管作業基準」、金融機構提供行動裝置應用程式作業規範、新加坡金融管理局(Monetary Authority of Singapore - MAS)所頒之 644 公告(技術風險管理)、655 號公告(網路安全)及技術風險指引(2021/1 月版)規定辦理。

This service is conducted in accordance with the “Standards for the Security Management Operation of Electronic Banking Business of Financial Institutions” and “Regulations Governing Financial Institutions’ Operations to Provide Applications for Mobile Devices” promulgated by Taiwan competent authority and 644 Notice on Technology Risk Management, 655 Notice on Cyber Hygiene and Technology Risk Management Guidelines (Jan 2021) promulgated by Monetary Authority of Singapore (MAS).

網路銀行應用環境之風險

Risk of Internet Banking Application Environment

1. 考慮到網路的特性，客戶瞭解線上交易並非沒有風險。

The Customer understands that online transactions are not without risks, having regard to the nature of the Internet.

2. 在不違反上述說明的情況下，客戶應確保其代表人員將：

Without prejudice to the foregoing, the Customer shall ensure that its representatives will:

使用線上交易服務時應注意相關軟硬體設備

pay attention to related software and hardware equipment while using online transaction service;

避免在網咖或其他不安全地點的網路設備上進行交易；

avoid executing transactions on network equipment provided by Internet café or other unsafe sites;
不向任何第三方透露任何安全資訊(包括使用者代號和使用者密碼)
not disclose any security information (including User Code and User Password) to any third party;
採取合理的安全預防措施來保護安全資訊
undertake reasonable security precautions to safeguard the security information.

3. 客戶承認並同意 The Customer acknowledges and agrees that:

因存有駭客攻擊、未經授權的登入、病毒攻擊和第三方蓄意破壞此服務安全功能之可能性，本行無法保證客戶指示和交易的絕對安全性(銀行會不定期通知客戶使用網路銀行服務的相關風險)；
登入和使用服務時，可能會遇到其他銀行無法控制因素的風險(例如通訊網路故障、機械故障、電力故障、設備故障、設備不合適以及網路通訊的任何延遲)，這可能導致客戶的指示被延遲、遺失或傳輸失真，並可能讓客戶遭受損失。

the Bank cannot guarantee the absolute security of the Customer's instructions and transactions due to the possibility of hacking, unauthorized access, virus attacks and other deliberate attacks by third parties (the Bank will inform the Customer from time to time of the risks associated with the use of online banking services);
access to and use of the online banking services are also exposed to other risks from that are beyond the Bank's control (E.g. failure of communication networks, mechanical failures, power failures, malfunction, breakdown or inadequacy of equipment and any lag in communication over the Internet), which may result in the Customer's instructions being delayed, lost or inaccurately transmitted and may cause the Customer suffering losses.

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國泰金融控股股份有限公司暨其子公司保密措施共同聲明

Joint Statement of Confidentiality Measures for Cathay Financial Holding Co., Ltd. with its Subsidiaries

1. 本聲明係依台灣「金融控股公司及其子公司自律規範」於本網頁上為公告。

This statement is announced on this webpage based on Taiwan Self-Regulatory Rules Governing the Financial Holding Company and its Subsidiaries.

2. 國泰金融控股股份有限公司暨其子公司（以下稱本集團）為客戶資料之交互運用而為本項聲明，對於客戶個人資料之蒐集、管理及交互運用等，本集團均有嚴格之保密措施並依適用法令規定行之。本集團承諾依照下列聲明交互運用客戶資料，以提供客戶安全無虞之交易環境。

Cathay Financial Holding Co., Ltd. and its subsidiaries (hereinafter referred to as the “Group”) hereby issue this statement for the client information sharing. For the collection, management, and information sharing and so forth of its client data, the Group has strict confidential measures in place and has implemented such measures in accordance with the applicable laws and regulations. To provide the client with a secure transaction environment, the Group has committed to share its client data between the companies in accordance with the following statements.

3. 聲明內容 Statement Content

A. 客戶資料蒐集方式 Collection Method of the Client Data

本集團擁有之客戶資料，係於行銷活動、交易往來之過程中，經由客戶簽訂之各類契約文書明文同意或以其他方式明示同意而取得。此外，亦有經由主管機關揭露或第三人有權提供之合法資料者。 Client data are collected by the Group through marketing activities and transactions, with the express consent of the client, either by the clients signing the contracts or other methods. In addition, such client data may also be collected from the disclosure by competent authorities or third parties in accordance with applicable laws, regulations and guidance.

B. 客戶資料儲存及保管方式 Client Data Storage and Custody Methods

本集團對於所取得之客戶資料，均嚴密地保存在本集團或受本集團委任管理資訊系統之第三人資料倉儲主機中，並依業務權責進行權限控管。本集團員工須依本集團訂定之內部管理規則，方可進行資料之取得與交互運用，不在授權範圍內之任何人，均不得亦無法通過授權控管系統而取得客戶資料。

Client data collected by the Group is securely saved in the warehouse servers of the Group or the third-party data warehouse servers engaged by the Group for managing the Group’s information system, and only the units which have their business needs are allowed to access relevant information. The employees of the Group are only authorized to access and process the client data in accordance with its internal management rules. Anyone who is not within the scope of authorization is not able to access client data under the Group’s authorization control system.

C. 客戶資料安全及保護方法 Customer Data Security and Protection Method

本集團採用最佳的科技來保護您的個人資料安全。本集團以安全軟硬體設備進行資料傳輸，應用電腦系統隱藏加密方式儲存密碼，且加裝防火牆防止第三人不法入侵或內部之非法使用。

The Group adopts the most advanced technology to protect your personal data, using secured software and hardware for data transmission, storing passwords in an encrypted way, and installing firewall to prevent from unlawful intrusion by third party or internal illegal use.

D. 客戶資料分類、利用範圍及項目 Client Data Classification, Scope and Items of Utilization

客戶資料係指客戶之下列基本資料、帳務資料、信用資料、投資資料、保險資料等。但本集團得不時因各子公司之業務需求，增刪上述資料之分類與內容。

Client data refers to the following basic information, account information, credit information, investment information, insurance information, etc. The Group may add or delete the classification and content of the above-mentioned information from time to time in accordance with each subsidiaries' business needs.

(1) 基本資料：包括姓名、出生年月日、身分證統一編號、電話及地址等資料。

Basic information: including name, date of birth, ID card number, phone numbers, address, etc.

(2) 帳務資料：包括帳戶號碼或相等功能號碼、信用卡帳號、存款帳號、交易帳戶號碼、存借款及其他往來交易資料及財務情況等資料。

Account information: including account numbers or equivalent function numbers, credit card numbers, deposit account numbers, transaction account numbers, deposit, loan, other transaction information and financial condition, etc.

(3) 信用資料：包括退票紀錄、註銷紀錄、拒絕往來紀錄及業務經營狀況等資料。

Credit information: including check bounced records, write-off records, rejected records, business operation status, etc.

(4) 投資資料：包括投資或出售投資之標的、金額及時間等資料。

Investment information: including the target, amount, and timing of the investment or sale

(5) 保險資料：包括投保保險種類、年期、保額、繳費方式、理賠狀況及拒保紀錄等相關資料。

Insurance information: including insured insurance types, tenors, amounts, payment methods, claims status, declinature records, etc.

E. 客戶資料利用目的 Purpose of Client Data Utilization

本集團僅於法令或主管機關許可、從事共同行銷或委託第三人處理營業相關事務時，交互運用或揭露客戶資料，以提供客戶整體性多元化之金融理財商品或服務。

To provide clients with comprehensive and diversified financial products or services, the Group only shares or discloses client data in accordance with the laws, regulations or guidance, under the permission of the competent authorities, or for the purpose of co-marketing, or engaging third party handling business related matters.

F. 客戶資料揭露對象 Scope of Client Data Disclosure

客戶資料均依照「金融控股公司及其子公司自律規範」之規定，僅在本集團各公司間進行交互運用或揭露，除因法令或主管機關許可、從事共同行銷、委任處理營業相關事務外，不會向任何其他第三人揭露或予其使用。

Client data has been and will be only shared or disclosed between the companies of the Group in accordance with Self-Regulatory Rules Governing the Financial Holding Companies and its Subsidiaries, has not and will not be disclosed or used by third party save for required by the laws, regulations, guidance, or the competent authorities, or for the purpose of co-marketing, business related matters mandated by the Group.

G. 客戶資料變更修改方法 Client Data Modification Method

提供之客戶資料如有變更，可通知本集團各子公司修正變更該等資料。

If there is any change in client data provided previously, he/she/it may inform any subsidiary of the Group for modifying such data.

H. 客戶行使退出權方式 Method for Client to Exercise Rights of Withdrawal

客戶得請求國泰金融控股股份有限公司及其子公司停止對其相關之個人資訊交互運用及共同業務推廣行為。國泰金融控股股份有限公司或其子公司於收受上開通知後，將於三個工作日內停止客戶資料之交互運用及共同業務推廣行為。倘客戶不願意再收到任何金融理財及業務推廣活動訊息時，亦可通知本集團各客戶服務中心，本集團即不再寄發該等訊息予客戶。

Client may request Cathay Financial Holding Co., Ltd. and its subsidiaries to cease information sharing and joint business promotion between the companies in respect of his/her/its personal data. Upon receipt of such notice, Cathay Financial Holding Co., Ltd. and its subsidiaries will stop relevant information sharing

and joint business promotion within three business days. If client is unwilling to receive any messages about financial management and business promotion, he/she/it may also notify one of the client service centers of the Group. The Group will no longer send such messages to the client.

- I. 關於本條第 G 及第 H 款所定事項，除網站公告外，本集團亦將以書面或電子郵件通知客戶。

With regard to the matters prescribed in sub-article G and H of this Article, in addition to announcement on this website, the Group will also notify client in writing or by email.

- J. 國泰金融控股股份有限公司及其子公司間共用客戶資料保密協定書。

Joint customer data confidentiality agreement is used for Cathay Financial Holding Co., Ltd. and its subsidiaries.

4. 新加坡銀行保密規定 Banking Secrecy regulations in Singapore

此外，根據新加坡銀行法第 19 章第 47 條銀行保密規定，除符合該銀行法附表三所列事項外，於新加坡設立之銀行或於新加坡設有分支機構之外國銀行禁止向第三人揭露任何‘客戶資訊’。

Additionally, banking secrecy in Singapore is governed by section 47 of the Banking Act (Chapter 19), which prohibits banks incorporated in Singapore or foreign banks with branches in Singapore from disclosing any ‘customer information’ to any other person except as expressly provided by the Third Schedule of the Act.

國泰世華銀行網站隱私權保護政策 Cathay United Bank Website Privacy Policy

非常歡迎您光臨國泰世華銀行網站！本行在此聲明尊重並依法保護您個人的隱私權。為了讓您能夠更安心的使用本網站所提供的各項服務，並闡明本網站如何蒐集、應用及保護您所提供的個人資料，茲陳述本網站的隱私權保護政策如下：

Welcome to Cathay United Bank website! The Bank hereby represents that we respect and protect your personal privacy in accordance with the laws. In order to make you feel more secured when using the services provided by this website and to clarify how this website collects, utilizes, and protects the personal data you provided to us, we set forth the privacy policy of this website as follows:

1. 個人資料之蒐集政策 Policy of Personal Data Collection

當您參與線上活動、網路調查、新增帳號或申請相關服務時，我們可能會請您提供姓名、身分證字號、住址、電話、電郵(e-mail)或其他相關資料。除此之外，我們也會保留您在上網瀏覽或查詢時，伺服器自行產生的相關紀錄，包括但不限於您使用連線設備的 IP 位址、使用的網頁瀏覽器、使用時間、瀏覽及點選資料紀錄等。除非您願意告知您的個人資料，否則我們無法將前開紀錄和您連結。請您注意，與本網站連結的其他網站，也可能蒐集您個人的資料，對於您提供予該等網站的個人資料，應適用該等網站之隱私權保護政策，不適用本網站隱私權保護政策。

When you participating in online activities, online surveys, signing up for a new account, or applying for relevant services, we may ask you to provide name, ID card number, address, phone number, email, and other relevant information. In addition, we will also preserve relevant records that are automatically generated by the server when you browsing or searching online, including but not limited to IP address of your connecting device, web browser, the length of time of using, record of browsing, information clicked, etc. We are not able to link above record to you unless you provide your personal data to us. Please note that other websites linked to this website may also collect your personal data. With regard to the personal data you provide to such websites, their own privacy policies apply, not the privacy policy of this website.

2. 本網站上述蒐集個人資料之運用政策 Utilization Policy of the Above Personal Data Collected by this Website

本網站所蒐集的個人資料，將依其蒐集時所闡述之特定目的使用。線上申請資料中所涉及的個人資訊將會被轉交給負責該項服務的相關單位，以便與您聯繫。該個人資料將會視蒐集目的做為答覆問題的通知、

商業及市場的分析...等之用。個人資料之使用目的、使用主體、時間長短等資訊請參考活動網頁之內容，本行不會將其做為超出蒐集之特定目的以外的用途。

The personal data collected by this website will be used for the specific purpose set forth in the notice of the collection. In order to contact you, the personal information involved in the online application material will be forwarded to the relevant units that are responsible for the service. The personal data will be used for the feedback in response of your inquiry, for business and market analysis, etc., subject to the specific collection purposes. Please refer to the content on event web page for the information of the use purpose, the entity which uses such personal data, the length of time, etc. The Bank will not use such personal data beyond the specific purposes of collection.

3. Cookies 的運用與政策 The Use and the Policy of Cookies

Cookies 是伺服器為了區別使用者的不同喜好，經由網頁瀏覽器寫入使用者硬碟的簡短型式資料。您可以在網頁瀏覽器設定中修改您網頁瀏覽器對 Cookies 的接受程度，包括接受所有 Cookies、設定 Cookies 時得到通知，或拒絕所有 Cookies 等三種。如果您選擇拒絕所有的 Cookies，您可能無法使用部分個人化服務，或是參與部分的活動。為了提供您更好、更個人化的服務，以及使您能夠參與個人化的互動活動，Cookies 在您註冊或登入時建立，並在您登出時修改。另外，為了統計瀏覽人數及分析瀏覽模式，以瞭解網頁瀏覽的情況，做為本網站改善服務的參考，本網站會在本政策原則下，在您網頁瀏覽器中寫入並讀取 Cookies，由 Cookies 蒐集而來的資訊，將以彙整及不具名的方式加以編輯，且不會連結至您的個人資料。

Cookies are the short form data that the server side writes to the user's hard drive via the web browser in order to differentiate the user's various preferences. You can modify your web browser's preference of Cookies in your web browser settings, including accepting all Cookies, getting notifications when setting Cookies, or rejecting all Cookies. If you choose to reject all Cookies, you may not be able to use part of personalized services, or participate in part of activities. In order to provide you with better, more personalized services and to enable you to participate in personalized interactive activities, Cookies are created when you signing up or logging in and are modified when you logging out. In addition, for collecting of visitor counts and analyzing browsing patterns in order to better understand the web page browsing, as a reference to improve the service of this website, this website will write and read Cookies in your web browser under these policy principles. The data collected from Cookies are compiled and edited in an anonymous way and do not link to your personal data.

4. 本行與第三者共用個人資料之政策 Policy of Sharing Personal Data with Third Parties by the Bank

本行絕對不會任意出售、交換、出租或以其他方式，將您的個人資料揭露與其他團體或個人。惟有下列三種情形，本行會與第三人共用您的個人資料：

The Bank do not disclose your personal data to other entities or individuals by sale, exchange, rent or any other methods. The Bank has shared and will only share your personal data with third party in the following three scenarios:

A. 經過您的事前同意或授權允許時；

With your prior consent or authorization;

B. 司法單位或其他主管機關依適用法令要求時；或

Required by judicial authorities or other competent authorities in accordance with applicable laws, regulations or guidance; or

C. 為了提供您其他服務或優惠權益，如有需要與提供該服務或優惠之第三人共用您的資料者，本行會提供充分說明，您可以自由選擇是否接受這項服務或優惠。

In order to provide you with other services or benefits, if sharing your information with the third party who offers the service or benefit is necessary, the Bank will notify you with sufficient information. You are free to choose whether to accept such service or benefit or not.

5. 本行傳送商業資訊或電子郵件之政策 The Bank's Policy concerning Sending Business Information or E-mail

為了增加整體服務內容，本網站內容包含非本行的服務或其他優惠權益訊息，我們將會在特定活動時提供充分的說明，您可以自由選擇是否接受這項特定服務，若您選擇接受本項服務，除非本行另行取得您的同意，本行保證不會將您在本行所登錄的任何資料傳送給第三人。本行在取得您接受該項服務的同意後，將傳送商業性資料信件或電子郵件給您。本行除了在該資料信件或電子郵件上註明是由我們發送，也會在該資料信件或電子郵件上提供您能隨時停止接收這些資料信件或電子郵件的方法、說明或功能連結。

In order to increase the overall service, this website contains services or benefits that are not provided by the Bank. We will provide detailed notice during the specific event. You are free to choose whether to accept this particular service. If you choose to accept such service, unless you consent in advance, the Bank warrants not to transfer any information you registered with the Bank to any third party. This website will send commercial information letter or email to you after obtaining your prior consent regarding accepting such services. In such information letter or email, in addition to specifying that it is sent by the Bank, we will also provide method, explanation, or function link to you as to how to stop receiving such information letter or emails.

6. 自我保護措施 Self-Protection Measures

本網站使用 SSL (Secure Socket Layer) 加密技術以保護您所提供的資訊，以免在傳輸時被其他第三人加以截取。本行努力提供安全的資訊環境，建立防火牆、加密技術、使用者辨識系統 (例如密碼及個人帳號) 及存取控制機制，以控制個人資料之存取。請妥善保管您的任何個人資料、憑證及密碼，不要將任何個人資料，尤其是密碼提供給任何人或其他機構。在您使用完本網站所提供的各項服務功能後，務必記得登出，若您是與他人共享電腦/電子設備或使用公共電腦/電子設備，切記要關閉網頁瀏覽器視窗，以防止他人讀取您的個人資料或信件。

This website uses SSL (Secure Socket Layer) encryption technology to protect the information you provided to us, to avoid being intercepted by third party during transmission. In order to control the access of personal data, the Bank has made a lot of effort to provide a secure information environment by installing firewall, encrypt technology, user identification system (such as passwords and personal accounts), and access control mechanism. Please keep safe all your personal data, certificate, and passwords. Do not provide any personal data, especially password, to other people or organizations. Please remember to log out after you are not using services provided by this website. If you are sharing your computer/electronic device with others or using a public computer/electronic device, please remember to close web browser window to prevent others from accessing your personal information or mails.

7. 網站隱私權政策的修改 Changes to Website Privacy Policy

本行將會視需要隨時修改本網站所提供的隱私權保護聲明，以落實保障您的隱私權。當本隱私權保護政策修改時，將以醒目標示提醒您。建議您造訪本網站時，隨時瞭解我們最新的隱私權政策及其改變。

In order to protect your privacy, the Bank may modify privacy protection statement provided by this website from time to time if necessary. If there is any change of this privacy policy, you will be reminded with the highlights. It is recommended you to keep yourself update regarding our latest privacy policy and its changes when you visiting this website.

8. 消費者服務聯絡資訊 Contact Information for Customer Service

本行為保護使用者個人資料，維護網路隱私權，特訂定本隱私權保護政策，若您對於本隱私權保護政策、或與個人資料有關之相關事項有任何疑問時，歡迎利用本行私人銀行官方網站 (<https://www.cathaybk.com.tw/sg/private-bank/>) 的“聯絡我們”項目，與我們聯絡。我們會提供最完整的說明。

The Bank has adopted this privacy policy for protecting personal data of user and maintaining online privacy. Should you have any question about this privacy policy or any personal data related matters, you are welcome to contact us on our Private Banking website at <https://www.cathaybk.com.tw/sg/private-bank/>. We will provide you with the most comprehensive explanations.

爭議處理程序 Dispute Handling Procedures

新加坡分行 Singapore Branch

- A. 本行非常重視所有客戶的問題、建議與申訴，如您因任何原因對本行服務或產品欲提出問題、建議或申訴，可透過電子郵件信箱、信函或電話等方式向本行提出。本行將在收到您寶貴的意見後儘速回覆，並採取必要行動以避免相同問題再度發生。

All inquiries, suggestions and complaints from the clients are our first priority. If you would like to raise an inquiry, a suggestion or file a complaint about service or product of the Bank for any reason whatsoever, you may send us an email, letter, or give us a call. The Bank will response as soon as possible and take necessary actions to prevent the same problem from happening again.

B. 受理方式 Contact Channels

- (1) 國泰世華銀行新加坡分行意見信箱：60500@cathaybk.com.tw。

Cathay United Bank, Singapore Branch customer service email address: 60500@cathaybk.com.tw

- (2) 國泰世華銀行新加坡分行信函寄件地址：8 Marina Boulevard #13-01/03 Marina Bay Financial Centre Tower 1 Singapore 018981。

Cathay United Bank, Singapore Branch mailing address: 8 Marina Boulevard #13-01/03 Marina Bay Financial Centre Tower 1 Singapore 018981

- (3) 國泰世華銀行新加坡分行客服專線：(65) 6593 9280。

Cathay United Bank, Singapore Branch customer service hotline: (65) 6593-9280

- C. 調查與回應：收到您的寶貴意見後，本行將依問題、建議或申訴內容，進行全面審視以處理相關問題，並於接獲申訴日起十四個工作天內儘速回應您並進行說明。倘因爭議內容較為複雜而無法於前述時間內處理完成，將先聯絡您說明與提供處理進度，並於本行處理完畢時，儘速回覆說明處理情形。

Investigation and Feedback: After receiving your inquiry, suggestion or complaint, the Bank will conduct a thorough investigation to address such inquiry, suggestion or complaint, and respond to you within 14 business days from the date the Bank received the inquiry, suggestion or complaint from you. If such inquiry, suggestion or complaint is too complicated to be completely processed within the above-mentioned period of time, the Bank will contact you and explain the current status of the case. The Bank will notify you promptly and explain the situation of the cases after completion.

如遇重大事件通知客戶與外部單位之程序

Procedure of notifying customers and third parties in respect of significant incidents

相關重大事件訊息會於網站上進行公告。

Relevant information of such significant incident will be published on this website.