



1. Taishin International Bank Co. Ltd., Singapore Branch, (including its related corporations and overseas branches and offices)(the “Bank”), is seeking your consent to the collection, use, disclosure and sharing amongst themselves of your “personal data”, in relation to the Personal Data Protection Act (No. 26 of 2012) of Singapore (the “Act”), on the terms and subject to the conditions hereinstated.
2. For the purposes of this Personal Data Protection Policy And Practices Privacy Policy (“**Policy**”), “personal data” means any data, whether true or not, about an individual, from which an individual can be identified, from that data or other information which the Bank has or is likely to have access, including data in our records as may be updated from time to time. Personal data includes, but is not limited to, data such as an individual’s name, NRIC, passport or other identification number, telephone numbers, addresses, email addresses, information collected via cookies on our webpage and/or mobile application, and any other information relating to an individual which you have provided to the Bank.
3. The Bank collects, uses and discloses your personal data (including personal data of your shareholders, beneficial owners, directors, employees, guarantors, authorized representatives, their next-of-kin and other third parties which may be provided by you) for the following purposes in connection with your relationship with the Bank, to the extent applicable:
 - (a) evaluating and processing your request for any of the products and/or services offered or distributed by the Bank (including but not limited to third party products and/or services);
 - (b) evaluating and determining the terms of such offering or distribution, including price and eligibility;
 - (c) providing products and/or services requested;
 - (d) conducting research (whether conducted by the Bank or by a third party) for the purposes of developing or improving products, services, security, service quality, and marketing strategies (including but not limited to that provided by third parties);
 - (e) offering and marketing to you, in various modes, any products, services, special offers, promotions or events provided by the Bank which we think may be of interest to you;
 - (f) managing your business, obligations and relationship with the Bank and the Bank’s obligations to you;
 - (g) performing verification and such security checks as the Bank may reasonably require to detect, prevent and/or investigate any crime, offence or breaches of terms of agreements;
 - (h) performing checks with the Do Not Call Registry;
 - (i) generating financial, regulatory, management or other related reports and performance of analytics;
 - (j) meeting or complying with the Bank’s internal policies and procedures and any applicable rules, laws, regulations, codes of practice, guidelines, orders or requests issued by any court, legal or regulatory bodies (both national and international);
 - (k) performing audit checks and for legal purposes (including but not limiting to seeking advice and enforcing the Bank’s legal rights, drafting and reviewing of documents and facilitating dispute resolution);
 - (l) facilitating any proposed or actual business assignment, transfer, participation or sub-participation in any of the

Bank's rights or obligations;

(m) maintaining the security of the Bank's premises (including but not limited to the use of security cameras);

(n) preventing, detecting and investigating crime, offences or breaches including fraud, money-laundering, counter-terrorist financing and bribery;

(o) handling feedback and/or complaints; and

(p) purposes which are reasonably related to the aforesaid.

4. You may at any time withdraw in writing any consent given, in respect of the collection, use or disclosure by the Bank of your personal data, for any purpose. If you withdraw any consent given, depending on the nature of your request, the Bank may not be able to carry on certain business and transactions with you, and your withdrawal may result in a breach of contractual obligations or undertakings to the Bank, in which case, the Bank's legal rights and remedies are expressly reserved.
5. In addition to the foregoing, by providing personal data of a third party (including, without limitation, the personal data of your shareholders, beneficial owners, directors, employees, guarantors, authorized representatives and their next-of-kin) to us, you also represent and warrant that consent from that third party has been obtained for the collection, use and disclosure of that personal data by the Bank for the purposes listed above. You further undertake that as and when such third parties withdraw their consent for any purpose, you shall immediately inform us of the same in writing. If any such third party withdraws any consent given, depending on the nature of their request, the Bank may not be able to carry on certain business and transactions with you, and their withdrawal may result in a breach of contractual obligations or undertakings to the Bank, in which case, the Bank's legal rights and remedies are expressly reserved.
6. Personal data held by the Bank will be kept confidential and the Bank will make reasonable security arrangements to prevent unauthorized access, collection, use, disclosure, copying, modification, disposal or similar risks. However, in order to carry out the purposes listed above, the Bank may, to the extent permitted by applicable law and/or regulation such as the Banking Act (Cap. 19), share personal data with third parties, whether in Singapore or elsewhere. When doing so, the Bank will require them to ensure that personal data so disclosed is kept similarly confidential and secure. However, the Bank cannot assume responsibility for any unauthorised use of your personal data by third parties which is attributable to factors beyond our control.
7. Many webpages and mobile applications use "cookies". A cookie is a small text file that a webpage or mobile application can send and store on your computer or mobile device. The Bank uses cookies in some of its webpages to collect information about users of the same (e.g. store users' preference and record session information), and the information that is collected is used to ensure a more personalized service level for users. You can adjust your browser's settings to disable cookies, but note that in doing so, you may not be able to access certain parts and/or functions of our webpage.
8. The Bank retains your personal data until it is reasonable to assume that the purpose for which your personal data was collected is no longer being served by its retention, and retention is no longer necessary for legal or business purposes.

9. You may request access to and correction of your personal data held by the Bank. Depending on the nature and complexity of your request, the Bank may charge a fee for processing your request for access and/or correction. The Bank will inform you of the fee beforehand and take further instructions before it is charged to you.
10. As the Bank relies on your personal data to provide products and services to you, you shall ensure that at all times, the information provided to the Bank is correct, accurate and complete, and you shall update the Bank in a timely manner of any and all changes to the same.
11. Any consent given pursuant to this Policy shall not derogate from, and shall be without prejudice to, any other rights which the Bank may have to collect, use and disclose your personal data, and nothing herein is to be construed as limiting the same.
12. The Bank may amend this Policy from time to time at its sole and absolute discretion, to ensure that it is consistent with the Bank's future developments, industry trends, and/or any changes in legal or regulatory requirements. The Bank will make available such updated policy at its office in Singapore. All communications, transactions and dealings with the Bank shall be subject always to the latest version of this Policy in force at the time.
13. To contact us on any aspect of this Policy, please visit us at our office in Singapore or get in touch with our Data Protection Officer (address: 18 Robinson Road #26-01 Singapore 048547; telephone: (65) 62240888).

By interacting with us, submitting information to us, or signing up for any products or services offered by us, you agree and consent to the Bank, collecting, using, disclosing your personal data, and disclosing such personal data to the Bank's authorised service providers and relevant third parties in the manner set forth in this Policy.