



Privacy Statement

Taishin International Bank Co., Ltd ABN 30 165 085 638 AFSL No. 495938 and its related companies, inclusive of its subsidiaries (the “Bank”, “we” and “us”) always place importance on the privacy of your personal information and the Bank is committed to respecting your right to privacy and protecting your personal information in accordance with the *Privacy Act 1988* (Cth) and in accordance with Australian Privacy Principles contained therein.

We may collect your personal information (see ‘Personal Information’ below) when you contact us about or apply for our products and/or services and make contact with us to make an enquiry. If we collect personal information, on most occasions, the information will be collected from you directly, however, we may sometimes need to collection information about you from other individuals and organisations. The information we collect will be used in assessing your application for products and/or services which you are acquiring, your ability to service the products and/or services, confirming your identity, evaluating, deriving summaries and scoring with respect to credit worthiness to help us decide if the product and/or services is suitable or will continue to be suitable for you in accordance with the terms and conditions which are applicable to their provision and administration. Moreover, the personal information we may collect may also be used in attending to your requests, varying products and/or services, opening accounts, management of various transactions, performance and improving the Bank’s business (assessing how you use our products and/or services, testing and reviewing the effectiveness of our products and/or services and monitoring recorded calls and other business activities for quality assurance and compliance requirements), managing our operations (managing communication, business capability, financial position and cooperate governance), analysis on activities (understanding how products and/or services are used by our customers, improving products and/or services and to better manager and understand our risks based on activities), taking required legal action, verifying authority to

act, conduct business administrative and operational tasks, detect and prevent and investigate crime or fraud and to comply with all laws and regulations.

We operate CCTV cameras at our premises. Images captured by our CCTV cameras are collected, used and stored for security and operational purposes, to assist with any investigations relating to incidents at our premises (including investigation by authorities, including law enforcement and any images captured by our CCTV cameras may be disclosed to the respective authorities) and to ensure the safety and security of our premises and those working at or visiting our premises.

The Bank may use and share your information with its related companies, including its subsidiaries based on the products and/or services you are applying for or have acquired to the extent necessary for the performance of the Bank’s business.

The Bank may disclose information with credit reporting bodies if you apply for credit, have obtained credit or if you are a guarantor or are willing to be a guarantor. The information provided to credit reporting bodies may be included in reports that the credit reporting bodies provide to other entities and/or organisation to help establish your credit worthiness. Information about credit reporting will be made available to you on request. For a hard copy of this information, please call us on +61 07 3229 9869 or visit the Bank’s Australian branch office and request one be provided to you.

The Bank may disclose your information with third parties not affiliated with the Bank, including other financial institutions, organisations involving debt collection, auditors, lawyers, consultants, corporate and service providers, fraud reporting agencies, valuers, business system developers including procedure and technology facilities, product planning organisations, governmental or regulatory bodies and payment system organisations.



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The Bank's processes for managing and approving credit products and/or services may involve tasks being carried out outside of Australia, including Taiwan and we will take reasonable steps to ensure appropriate privacy and security arrangements are in place to protect your information. The Bank may use and share your information with related companies and its subsidiaries overseas for loan approval, audit, compliance and finalisation of transactions and in the normal course of the administration of banking services. Overseas organisations may be required to disclose and share information under foreign law and regulation and the Bank will not be responsible for any of these disclosures.

The Bank may store information in cloud-based storage servers and if your information is stored in this manner disclosures may be required under foreign laws. In countries where the cloud-based servers are managed, the Bank will not be responsible for any of the disclosures required by any foreign laws.

You may request the Bank to provide you with access to your personal information, unless a law or regulation or any other legal reasons prevents us from providing your access to your personal information. To access your personal information, you will need to contact the Bank and the Bank may require you complete a form to process the request. Access to your personal information will be provide to you in the format that you have requested provided that request does not infringe on the privacy of others. The Bank will process your request within a reasonable time period and if we require a longer period, the Bank will notify you.

If you do not allow us to collect your personal information and/or you refuse to provide us with your personal information, the Bank may not be able to consider or approve your application for the relevant products and/or services that you have requested for or administer and manage the products and/or services once provided to you.

We will keep your personal information for as long as you are the Bank's customer and we only keep your personal information for as long as required and for a relevant purpose. Information will be kept for up to 7 years after you cease to be a customer of the Bank, but we may continue to keep your personal information for longer than 7 years to fulfill any legal or regulatory obligations, conducting internal analysis and for any other lawful purposes that may require us to keep your personal information.

The Bank may collect information to verify and to "know its customers' identity" for the purpose of satisfying obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) and *Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1)* (Cth).

The Bank may collect sensitive information about you and these may include race, criminal history, political affiliations and health information. Unless the law allows otherwise, we will only collect sensitive information after consent is obtained from you.

The Bank may collect your personal information from a credit reporting body and/or other credit providers for the purposes of assessing any credit application you have requested from the Bank. The Bank may also collect credit information from co-borrowers, guarantors, valuers, employer and governmental bodies and/or other bodies who issues identification documents.

If the Bank receives information that was not requested, the Bank will review the information and check whether the received information is necessary, if the information is necessary, we will handle the information the same way how other information was collected. If the information is not necessary, we will destroy the information to make the information received by the bank inaccessible.

The Bank may use your information to tell you about a products and/or services that we believed may be of interest



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to you. Where you do not want the Bank to tell you about its products and/or services, you may call us on +61 07 3229 9869 at any time during business hours to withdraw your consent and we will process request as soon as possible.

The Bank stores your information physically and electronically. The Bank takes reasonable steps to protect your information from interference, misuse, modification, disclosure and unauthorised access.

The Bank takes all reasonable steps to ensure that your personal information that we collect, use and disclose are accurate. If you are concerned about the information we hold about you is incorrect or incomplete or you have concerns that the information we have given to others is incorrect or incomplete, please contact the Bank and we will try to assist where we can. If we cannot assist, we will notify you in writing.

If you believe that the information on your credit report is incorrect, we are required to take reasonable steps to help you correct the information within 30 days, unless we request you to provide us with additional time. The best way to have the information corrected is to contact the organisation who made the mistake. We will provide you with notice in writing of the correct and any parties that we have disclosed the information to, within a reasonable time period. If we are not satisfied that the information is incorrect, we will notify you in writing with our reasons and if your concerns have not been resolved to your satisfaction you may lodge a complaint with Australian Financial Complaints Authority or the Office of the Australian Information Commissioner.

If you believe that your privacy has been breach, please contact the Bank and provide us with details of the nature of breach so that we can conduct an investigation. We will discuss with you your concerns relating to the breach of privacy and what you expect from the Bank. We will write to you with an outcome of our investigation. You will have an opportunity to respond to our outcome and we will

provide you with a further response. If you are still unsatisfied with the outcome, you may contact the Australian Financial Complaints Authority or the Office of the Australian Information Commissioner. Details provided below:

Australian Financial Complaints Authority

Telephone: 1800 931 678

Mail: Australian Financial Complaints Authority Limited

GPO Box 3, Melbourne, VIC 300

Email: info@afca.org.au

Website: <https://www.afca.org.au/>

Australian Information Commissioner

Telephone: [1300 363 992](tel:1300363992)

Mail: GPO Box 5218, Sydney NSW 2001

Website: <https://www.oaic.gov.au/>

Personal Information

In the course of conducting business with you the bank may collect personal information that includes details such as your:

- Identification details including name, address, date of birth and gender;
- Contact details (may include phone and fax numbers, e-mail addresses);
- Australian Government official identity documents (these may include Australian passport, Medicare card, driver licence, Tax File Number and country of tax residence and birth certificate);
- Foreign government official identity documents (these may include passport, driver licence, identity card, tax number and country of tax residence);



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- Banking and financial information (may include information about your use of financial, employment, income, financial liabilities and assets);
- Social-demographic information with respect to age, gender, marital status, dependents and nationality;
- Publicly available information from the public domain and public register;
- Information on personal circumstances with respect to unexpected changes and impacts by natural and emergency events;
- Personal preferences such as your preference for language when communicating with us;
- Information about the products and services we have provided to you; and
- Photos or videos of you given our premises are monitored by CCTV,

conditions and the Bank's Privacy Policy. If you do not agree with the collection, use and disclosure of your personal information, you can withdrawal your consent by call us on +61 07 3229 9869 or visit the Bank's Australian branch at Level 24, 111 Eagle Street, Brisbane QLD 4000. Once consent is withdrawn, the Bank may no longer offer you with products and/or services.

Taishin International Bank Co., Limited ABN 30 165 085 638 AFSL 495938.

Customer Identification Process

You must complete the Bank's Customer Identification Process in order to qualify for access to certain of the Bank's products and services. Australian Federal Government legislation requires the Bank to verify the identity of all account holders, signatories and agents.

Further information

Your product's terms and conditions booklet and the Bank's Internal Privacy Policy contains further information about our handling of the personal information we collect during the course of your relationship with the Bank. To obtain a copy of this information please contact us on +61 07 3229 9869 at any time during business hours to request it, or visit the Bank's Australian branch at Level 24, 111 Eagle Street, Brisbane QLD 4000.

By agreeing to use products and/or services provided to you by the Bank you agree and consent to the arrangements for collection, use and disclosure of your personal information as set out in this document, your product's terms and