美國海外帳戶稅收遵循法案暨共同申報準則蒐集、處理及利用個人資料告知事項
The Notice for the Collection, Processing and Use of Personal Information for FATCA and CRS Compliance

緣台新國際商業銀行股份有限公司（下簡稱「本公司」）因參與遵循美國海外帳戶稅收遵循法案（Foreign Account Tax Compliance Act，下稱「FATCA 法案」）、及駐美國台北經濟文化代表處與美國在台協會合作促進外國帳戶稅收遵從法執行協定（下稱「IGA 協議」），以及依據金融機構執行共同申報及盡職審查作業辦法(下稱「CRS」)之規定，而負辨識美國帳戶及帳戶持有人稅籍身分之義務，現因　台端於本公司開立帳戶及進行交易，為符合個人資料保護法下個人資料之合理使用，本公司茲請求　台端協力遵循前開法規及 IGA 協議之相關規定，特告知下列事項：

In compliance with the U.S. Foreign Account Tax Compliance Act (hereinafter referred to as "FATCA"), Agreement between the American institute in Taiwan and Taipei Economic And Cultural Representative Office In The United States for Cooperation to Facilitate the Implementations of FATCA (hereinafter referred to as "IGA ") and Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions(hereinafter referred to as "CRS"), Taishin International Bank (hereinafter referred to as the "Company") has the obligation to identify US accounts and the tax residency of the account holders. In order to comply with the proper use of personal information in accordance with the Personal Information Protection Act for accounts you establish and transactions you proceed with the Company, the Company hereby requests your cooperation with the compliance of the aforesaid regulations and the relevant provisions under IGA, with notice as follows:

一、個人資料蒐集、處理及利用之目的及類別 Purpose and Type of Collection, Processing and Use of Personal Information

為辨識本公司內所有帳戶持有者之身分，並於必要時申報具有美國帳戶之持有者資訊予美國國稅局及中華民國權責主管機關，經 台端提供之相關個人資料及留存於本公司之一切交易資訊，包括但不限於姓名、出生地及出生日期、國籍、戶籍地址、住址及工作地址、電話號碼、美國稅務識別碼、帳戶帳號及帳戶餘額、帳戶總收益金額與交易明細等，將因本公司遵循前開法規及 IGA 協議之需要，由本公司蒐集、處理及利用。

In order to identify the account holders of the Company and to report accounts held by U.S. persons to the IRS and the competent authority in Taiwan R.O.C., all personal information provided by you and all transaction information kept by the Company, including but not limited to name, place of birth, date of birth, nationality, domicile address, residence address and work location, telephone number, US tax identifying number (TIN), account number and account balance, the gross proceeds and statement of the account shall be collected, processed and used by the Company for the purpose of the aforesaid regulations compliance and as required by IGA.

二、個人資料利用之期間及方式 The Period and Method of Using Personal information

為遵循前開法規及 IGA 協議之必要年限內，本公司所蒐集之　台端個人資料將由本公司為保存及利用，並於特定目的之範圍內，以書面、電子文件、電磁紀錄、簡訊、電話、傳真、電子或人工檢索等方式為處理、利用與國際傳輸。

In compliance with the period required by the aforesaid regulations and IGA, the personal information collected by the Company will be kept and used by the Company and processed, used and transmitted internationally in writing, via email, electromagnetic record, text message, telephone, fax, electronic or manual search within the scope of the said specified purpose.

三、個人資料利用之地區 Geographical Limitation for Use of Personal Information

為履行前開法規及 IGA 協議下之相關義務，　台端個人資料將於中華民國、美國地區、與中華民國簽訂稅務資訊交換協定之國家/地區及本公司受　台端委託而進行交易之對象（包括但不限於複委託之第三人）所在地區受利用。

In order to fulfill the obligations under the aforesaid regulations and IGA, your personal information will be used in Taiwan R.O.C., United States, the countries/jurisdictions exchanging tax information with Taiwan R.O.C. pursuant to intergovernmental agreements and the territory which any party that the Company has been authorized by you to enter into transactions with (including but not limited to any sub-brokered third party) located in.

四、個人資料利用之對象 Parties Using the Personal Information

為履行前開法規及 IGA 協議下之相關義務，　台端個人資料將由本公司、台新金融控股股份有限公司、本公司受　台端委託而進行交易之對象（包括但不限於複委託之第三人）、與中華民國簽訂稅務資訊交換協定國家之權責主管機關、中華民國權責主管機關及美國國稅局所利用。

In order to fulfill the obligations under the aforesaid regulations and IGA, your personal information will be used by the Company, Taishin Financial Holding Co., Ltd., any party that the Company has been authorized by you to enter into transactions with (including but not limited to any sub-brokered third party), the competent authority in Taiwan R.O.C., the competent authorities in the countries/jurisdictions exchanging tax information with Taiwan R.O.C. pursuant to intergovernmental agreements and the IRS.

五、個人資料之權利行使及其方式 Exercise of the Rights Regarding Personal Information

台端就本公司所蒐集、處理及利用之個人資料，得隨時向本公司請求查詢、閱覽、製給複製本、補充或更正、停止蒐集處理及利用或刪除。　台端如欲行使前述權利，有關如何行使之方式，得向本公司客服及各分行臨櫃查詢。

With regard to the personal information collected, processed and used by the Company, you may request to search, review, make duplications, supplement or correct the personal information or to discontinue the collection, processing, and use of the personal information, or request to delete the personal information. If you would use abovementioned rights, please dial or find a counter-service in every branch for understanding how to use your rights.

六、不提供對其權益之影響 The Effect of Refusal to Provide Personal Information

台端若拒絕提供本公司為遵循 FATCA 法案及 IGA 協議所需之個人資料、或嗣後撤回、撤銷同意，本公司將無法繼續提供　台端於本公司所有屬 FATCA 法案規範金融商品之任何服務，並將對於台端於本公司下所開立之帳戶進行停止交易及服務、結清、結算、提前終止契約或關閉帳戶；或依據 FATCA 法案對於交易金額中屬於應扣繳款項、外國轉付款項及視為屬應扣繳款項或外國轉付款項者扣繳百分之三十之金額。

In the event that you refuse to provide the personal information as required for the compliance of FATCA and IGA, or withdraw or revoke your consent thereof, the Company will be unable to provide any further services related to financial products regulated under FATCA to you and shall cease all transactions and services of your accounts with the Company or settle, liquidate or close your accounts, or effect early termination of the agreement(s) related to the accounts; or withhold 30 percent of any withholdable payment and foreign passthru payment of the transaction amount and those deemed to be withholdable payment or foreign passthru payment in accordance with FATCA.

台端已充分詳讀前揭告知事項，瞭解此一告知事項符合個人資料保護法及相關法規之要求。

You have read carefully and fully understand all that is stated above and understand that this notice is in accordance with the Personal Information Protection Act and the relevant laws and regulations