



履行個人資料保護法第八條第一項告知義務內容

Performance of Disclosure Obligation under Paragraph 1, Article 8 of the Personal Data Protection Act

一、親愛的客戶您好，由於個人資料之蒐集，涉及 臺端的隱私權益，遠東國際商業銀行股份有限公司（以下稱本行）向 臺端蒐集個人資料時，依據個人資料保護法（以下稱個資法）第八條第一項規定，應明確告知 臺端下列事項：（一）非公務機關名稱（二）蒐集之目的（三）個人資料之類別（四）個人資料利用之期間、地區、對象及方式（五）當事人依個資法第三條規定得行使之權利及方式（六）當事人得自由選擇提供個人資料時，不提供將對其權益之影響。此外，當 臺端具有歐盟國籍或居住地於歐盟，則依循歐盟一般資料保護規範（General Data Protection Regulation, GDPR）要求於特定目的內蒐集、處理及利用 臺端之個人資料。

Dear customer, since the collection of personal data involves your privacy and rights and interests, in accordance with the provisions of paragraph 1, Article 8 of the Personal Data Protection Act (hereinafter referred to as the Personal Data Act), Far Eastern International Bank (hereinafter referred to as the Bank) shall clearly inform you of the following when collecting personal data from you: (1) the name of the non-government agency, (2) the purpose of collection, (3) the type of personal data, (4) the period, region, object and method of using the personal data, (5) the rights and methods that the party concerned may exercise in accordance with Article 3 of the Personal Data Act, and (6) the impact on the rights and interests of the party who does not provide personal data when the party is free to choose whether to provide such data or not. In addition, if you have an EU nationality or a residence in the EU, your personal data will be collected, processed and used for specific purposes in accordance with the requirements of the General Data Protection Regulation (GDPR).

二、有關本行蒐集 臺端個人資料之目的、個人資料類別及個人資料利用之期間、地區、對象及方式等內容，請 臺端詳閱如後附表。

Please refer to the attached schedule for details about the purpose of personal data collection, the type of personal data, and the period, region, objectives and methods of using personal data.

三、依據個資法第三條規定，臺端就本行保有 臺端之個人資料得行使下列權利：

In accordance with Article 3 of the Personal Data Act, you may exercise the following rights with respect to your personal data held by the Bank:

（一）除有個資法第十條所規定之例外情形外，得向本行查詢、請求閱覽或請求製給複製本，惟本行依個資法第十四條規定得酌收必要成本費用。

Other than the exceptions provided for in Article 10 of the Personal Data Act, you may inquire with the Bank, request to read or request a copy of the data, and the Bank may collect the necessary costs and expenses in accordance with Article 14 of the Personal Data Act.

（二）得向本行請求補充或更正，惟依個資法施行細則第十九條規定，臺端應適當釋明其原因及事實。

You may request supplements or corrections by the Bank, provided that you properly explain the reasons and facts in accordance with Article 19 of the Enforcement Rules of the Personal Data Act.

（三）本行如有違反個資法規定蒐集、處理或利用 臺端之個人資料，依個資法第十一條第四項規定，臺端得向本行請求停止蒐集。

If the Bank violates the provisions of the Personal Data Act in the collection, processing or use of your personal data, you may request the Bank to stop collecting the personal data in accordance with paragraph 4, Article 11 of the Personal Data Act.

（四）依個資法第十一條第二項規定，個人資料正確性有爭議者，得向本行請求停止處理或利用 臺端之個人資料。惟依該項但書規定，本行因執行業務所必須並註明其爭議或

經 臺端書面同意者，不在此限。

In accordance with paragraph 2, Article 11 of the Personal Data Act, if there is a dispute about the correctness of personal data, you may request the Bank to stop processing or using your personal data. However, according to the proviso of the paragraph, this restriction shall not apply if the Bank does so out of the necessity of carrying out its business and indicates the dispute, or has obtained your written consent.

- (五) 依個資法第十一條第三項規定，個人資料蒐集之特定目的消失或期限屆滿時，得向本行請求刪除、停止處理或利用 臺端之個人資料。惟依該項但書規定，本行因執行業務所必須或經 臺端書面同意者，不在此限。

According to paragraph 3, Article 11 of the Personal Data Act, when the specific purpose of personal data collection disappears or the deadline is reached, you may request the Bank to delete or stop processing or using your personal data. However, according to the proviso of the paragraph, this restriction shall not apply if the Bank does so out of the necessity of carrying out its business, or has obtained your written consent.

四、臺端得自由選擇是否提供相關個人資料及類別，惟

You are free to choose whether to provide relevant personal data and the categories of data, but:

- (一) 臺端所拒絕提供之個人資料及類別，如果是辦理業務審核或作業所需之資料，本行可能無法進行必要之業務審核或作業而無法提供 臺端相關服務或無法提供較佳之服務。

If the personal data and the categories of data that you refuse to provide are required for business audit or operations, the Bank may not be able to carry out necessary business audit or operations as a result, and therefore be unable to provide to you relevant services or better services.

- (二) 關於本行遵循美國海外帳戶稅收遵循法條款之特定目的需蒐集、處理及利用 臺端之個人資料，如 臺端不同意提供或提供資料不足，本行必須依美國海外帳戶稅收遵循法之規定將 臺端帳戶列為「不合作帳戶」(Recalcitrant Account)，而須依法對特定帳戶存入款項扣繳百分之三十之美國稅款；如經合理期間內與 臺端聯繫仍未獲 臺端同意或 臺端提供資料仍有不足，本行須依法關閉臺端之帳戶。

Regarding the Bank's need to collect, process and use your personal data in order to comply with the specific purpose in the provisions of the Foreign Account Tax Compliance Act of the United States, if you do not agree to provide the data or the data you provide is insufficient, the Bank shall classify your account as a "recalcitrant account" in accordance with the provisions of the Foreign Account Tax Compliance Act, and deduct 30% of the balance of the specific account as the U.S. tax; if the Bank still fails to obtain your consent after contacting you for a reasonable period of time or the data you provide is still insufficient, the Bank shall close your account in accordance with the law.

- (三) 關於本行遵循歐盟一般資料保護規範 (GDPR) 僅適用 臺端具有歐盟國籍或居住地於歐盟，依循 GDPR 規範於特定目的內蒐集、處理及利用 臺端之個人資料， 臺端就個人資料得行使下列權利：

Regarding the Bank's compliance with the General Data Protection Regulation (GDPR) to collect, process and use your personal data for specific purposes in accordance with the GDPR specification, it applies only if you have an EU nationality or a residence in the EU, and you may exercise the following rights in respect of personal data under the circumstances:

1. 行使我國個人資料保護法的當事人權利。

The rights of the parties as in the Personal Data Act of our country.

2. 資料限制處理權。

The right to restrict the processing of data.

3. 資料可攜權。

The right of data portability.

4. 停止自動化決策及資料剖析。

Stopping automatic decision making and data analysis.

五、本行最新之告知義務內容，以及臺端如欲行使上述個資法第三條規定及歐盟一般資料保護規範（GDPR）之前述權利，有關如何行使之方式，得於本行網站（網址：<http://www.feib.com.tw>）查詢。

The Bank's latest disclosure obligations and the method of exercising your relevant rights under Article 3 of the above-mentioned Personal Data Act and GDPR can be found on the Bank's website (<http://www.feib.com.tw>).

六、英文翻譯僅供參考，如中、英文版本有任何抵觸或不相符之處，應以中文版為準。

The English translation is provided for reference only. If there is any inconsistency or ambiguity between the Chinese version and the English version, the Chinese version shall prevail.

附表：
Schedule：

特定目的說明 Explanation of specific purposes			蒐集之個人資料類別 Types of personal data collected	個人資料利用之期間 Period of using personal data	個人資料利用之地區 Regions where personal data are used	個人資料利用之對象 Users of personal data	個人資料利用之方式 Methods of using personal data
業務類別 Business category	業務特定目的及代號 Specific purpose and code of business	共通特定目的及代號 Common specific purpose and code					
一、存匯業務 1. Deposit and remittance	022 外匯業務 035 存款保險業務 036 存款與匯款業務 067 信用卡、現金卡、轉帳 卡或電子票證業務 082 借款戶與存款戶存借作業綜合管理 112 票據交換業務 181 其他經營合於營業登記項目或組織章程所定之業務 022 Foreign exchange 035 Deposit and insurance 036 Deposit and remittance 067 Credit card, cash card, transfer card or electronic tickets 082 Comprehensive management of deposit and loan operations for borrowers and depositors 112 Bills clearing 181 Other business under the registered business items or the articles of association	040 行銷 059 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 060 金融爭議處理 063 非公務機關依法定義務所進行個人資料之蒐集處理及利用 069 契約、類似契約或其他法律關係管理之事務 090 消費者、客戶管理與服務 091 消費者保護 098 商業與技術資訊 104 帳務管理及債權交易業務 136 資(通)訊與資料庫管理 137 資通安全與管理 157 調查、統計與研究分析 182 其他諮詢與顧問服務 040 Marketing 059 Collection, processing and utilization of data by the financial services industry in compliance with the laws and regulations 060 Financial dispute settlement 063 Collection, processing and utilization of personal data by non-government agencies according to law 069 Management of contracts, matters similar to contracts or other legal relationships 090 Consumer and customer management and service 091 Consumer protection 098 Business and technical information	姓名、身分證統一編號、性別、出生年月日、通訊方式及其他詳如相關業務申請書或契約書之內容，並以本行與客戶往來之相關業務、帳戶或服務及自客戶或第三人處(例如：財團法人金融聯合徵信中心)所實際蒐集之個人資料為準。 Name, ID number or uniform number, gender, date of birth, means of communication and other details as specified in the relevant business application form or contract; the personal data actually collected from the business, account or service between the customer and the Bank, and directly from the customer or third parties (e.g. Joint Credit Information Center) shall prevail.	一、特定目的存續期間。 1. The duration of the specific purpose. 二、依相關法令所定(例如商業會計法等)或執行業務所必須之保存期間或本行所訂之資料保存期間或依個別契約就資料之保存年限。(以期限最長者為準)	右邊「個人資料利用之對象」欄位所列利用對象其國內及國外所在地 The domestic and foreign locations of the users listed in the "users of personal data" field on the right.	一、本行(含受本行委託處理事務之委外機構)。 1. The Bank (including the institutions outsourced by the Bank). 二、依法令規定利用之機構。 2. The institutions according to laws and regulations. 三、其他業務相關之機構(例如：通匯行、財團法人金融聯合徵信中心、財團法人聯合信用卡處理中心、臺灣票據交換所、財金資訊股份有限公司、信用保證機構、信用卡國際組織、收單機構暨特約商店等)。 3. Other business-related institutions (e.g. remitting banks, Joint Credit Information Center, National Credit Card Center, Taiwan Clearing House, Financial Information Service Co., Ltd., credit guarantee institutions, international credit card organizations, acquirers and special shops, etc.). 四、依法有權機關或金融監理機關。	符合個人資料保護法以自動化機器或其他非自動化之利用方式。 Methods by using automated machines or other non-automated means which comply with personal data protection laws and regulations.
二、授信業務 2. Credit extension,	022 外匯業務 067 信用卡、現金卡、轉帳卡或電子票證業務 082 借款戶與存款戶存借作業綜合管理 088 核貸與授信業務 106 授信業務 111 票券業務 126 債權整貼現及收買業務 154 徵信 181 其他經營合於營業登記項目或組織章程所定之業務 022 Foreign exchange 067 Credit card, cash card, transfer card or electronic tickets 082 Comprehensive management of deposit and loan operations for borrowers and depositors 088 Loan approval and credit extension 106 Credit extension 111 Bills 126 Debt discounting and acquisition 154 Credit investigation 181 Other business under the registered business items or the articles of association	040 Marketing 059 Collection, processing and utilization of data by the financial services industry in compliance with the laws and regulations 060 Financial dispute settlement 063 Collection, processing and utilization of personal data by non-government agencies according to law 069 Management of contracts, matters similar to contracts or other legal relationships 090 Consumer and customer management and service 091 Consumer protection 098 Business and technical information	姓名、身分證統一編號、性別、出生年月日、通訊方式及其他詳如相關業務申請書或契約書之內容，並以本行與客戶往來之相關業務、帳戶或服務及自客戶或第三人處(例如：財團法人金融聯合徵信中心)所實際蒐集之個人資料為準。 Name, ID number or uniform number, gender, date of birth, means of communication and other details as specified in the relevant business application form or contract; the personal data actually collected from the business, account or service between the customer and the Bank, and directly from the customer or third parties (e.g. Joint Credit Information Center) shall prevail.	2. The data retention period according to the relevant laws and regulations (e.g. the Business Entity Accounting Act), or necessary for the performance of business, or set by the Bank or individual contracts (the longest one shall prevail).			
三、信用卡業務 3. Credit card	022 外匯業務 067 信用卡、現金卡、轉帳卡或電子票證業務 082 借款戶與存款戶存借作業綜合管理 088 核貸與授信業務 106 授信業務 154 徵信 181 其他經營合於營業登記項目或組織章程所定之業務 022 Foreign exchange 067 Credit card, cash card, transfer card or electronic tickets 082 Comprehensive	069 Management of contracts, matters similar to contracts or other legal relationships 090 Consumer and customer management and service 091 Consumer protection 098 Business and technical information	姓名、身分證統一編號、性別、出生年月日、通訊方式及其他詳如相關業務申請書或契約書之內容，並以本行與客戶往來之相關業務、帳戶或服務及自客戶或第三人處(例如：財團法人金融聯合徵信中心)所實際蒐集之個人資料為準。 Name, ID number or uniform number, gender, date of birth, means of communication and other details as specified				

	management of deposit and loan operations for borrowers and depositors 088 Loan approval and credit extension 106 Credit extension 154 Credit investigation 181 Other business under the registered business items or the articles of association	104 Account management and creditor's rights transaction 136 Information (communication) and database management 137 Security and management of information and communication 157 Survey, statistics, research and analysis 182 Other advisory and consulting services	in the relevant business application form or contract; the personal data actually collected from the business, account or service between the customer and the Bank, and directly from the customer or third parties (e.g. Joint Credit Information Center) shall prevail.			4. Legal authorities or financial supervision agencies. 五、客戶所同意之對象（例如本行共同行銷或交互運用客戶資料之公司、與本行合作推廣業務之公司等）。 5. The objects agreed by the customer (e.g. companies in jointly marketing or using customer information together with the Bank, companies cooperating with the Bank in business promotion, etc.). 六、其他與本行有業務往來之機構。
四、外匯業務 4.Foreign exchange	022 外匯業務 036 存款與匯款業務 082 借款戶與存款戶存借作業綜合管理 088 核貸與授信業務 106 授信業務 154 徵信 181 其他經營合於營業登記項目或組織章程所定之業務 022 Foreign exchange 036 Deposit and remittance 082 Comprehensive management of deposit and loan operations for borrowers and depositors 088 Loan approval and credit extension 106 Credit extension 154 Credit investigation 181 Other business under the registered business items or the articles of association		姓名、身分證統一編號、性別、出生年月日、通訊方式及其他詳如相關業務申請書或契約書之內容，並以本行與客戶往來之相關業務、帳戶或服務及自客戶或第三人處（例如：財團法人金融聯合徵信中心）所實際蒐集之個人資料為準。 Name, nationality ID number or uniform number, gender, date of birth, means of communication and other details as specified in the relevant business application form or contract; the personal data actually collected from the business, account or service between the customer and the Bank, and directly from the customer or third parties (e.g. Joint Credit Information Center) shall prevail.			
五、有價證券業務 5. Securities	111 票券業務 037 有價證券與有價證券持有人登記 044 投資管理 082 借款戶與存款戶存借作業綜合管理 088 核貸與授信業務 106 授信業務 154 徵信 181 其他經營合於營業登記項目或組織章程所定之業務 111 Bills 037 Registration of securities and holders of securities 044 Investment management 082 Comprehensive management of deposit and loan operations for borrowers and depositors 088 Loan approval and credit extension 106 Credit extension 154 Credit investigation 181 Other business under the registered business items or the articles of association		姓名、身分證統一編號、性別、出生年月日、通訊方式及其他詳如相關業務申請書或契約書之內容，並以本行與客戶往來之相關業務、帳戶或服務及自客戶或第三人處（例如：財團法人金融聯合徵信中心）所實際蒐集之個人資料為準。 Name, nationality ID number or uniform number, gender, date of birth, means of communication and other details as specified in the relevant business application form or contract; the personal data actually collected from the business, account or service between the customer and the Bank, and directly from the customer or third parties (e.g. Joint Credit Information Center) shall prevail.			
六、財富管理業務 6. Wealth management	022 外匯業務 036 存款與匯款業務 044 投資管理 068 信託業務 082 借款戶與存款戶存借作業綜合管理 166 證券、期貨、證券投資信託及顧問相關業務 094 財產管理 181 其他經營合於營業登記項目或組織章程所定之業務 022 Foreign exchange 036 Deposit and remittance 044 Investment management 068 Trust		姓名、身分證統一編號、性別、出生年月日、通訊方式及其他詳如相關業務申請書或契約書之內容，並以本行與客戶往來之相關業務、帳戶或服務及自客戶或第三人處（例如：財團法人金融聯合徵信中心）所實際蒐集之個人資料為準。 Name, ID number or uniform number, gender, date of birth, means of communication and other details as specified in the relevant business application form or			

	082 Comprehensive management of deposit and loan operations for borrowers and depositors 166 Securities, futures, securities investment trust and consulting related business 094 Asset management 181 Other business under the registered business items or the articles of association		contract; the personal data actually collected from the business, account or service between the customer and the Bank, and directly from the customer or third parties (e.g. Joint Credit Information Center) shall prevail.		
七、其他 7. Others	166 證券、期貨、證券投資信託及顧問相關業務 181 其他經營合於營業登記項目或組織章程所定之業務，或經中央主管機關核准辦理之其他有關業務（例如：保管箱業務、黃金存摺業務、電子金融業務、代理收付業務、共同行銷或合作推廣業務、衍生性金融商品業務等） 166 Securities, futures, securities investment trust and consulting related business 181 Other business under the registered business items or the articles of association, or other related business approved by the central competent authority (e.g. safe deposit box, gold passbook, electronic finance, agency collection and payment, joint marketing or cooperative promotion, derivative financial products, etc.)		姓名、身分證統一編號、性別、出生年月日、通訊方式及其他詳如相關業務申請書或契約書之內容，並以本行與客戶往來之相關業務、帳戶或服務及自客戶或第三人處（例如：財團法人金融聯合徵信中心）所實際蒐集之個人資料為準。 Name, ID number or uniform number, gender, date of birth, means of communication and other details as specified in the relevant business application form or contract; the personal data actually collected from the business, account or service between the customer and the Bank, and directly from the customer or third parties (e.g. Joint Credit Information Center) shall prevail.		
八、美國海外帳戶遵循法律稅收（為美國稅務居民身分，暨向美國當局申報其他法定稅務之相關業務） 8. Business to be in compliance with Foreign Account Tax Compliance Act of the United States (to identify the personal status of U.S. tax residents, and declare to the U.S. authorities or other statutory objects the overseas account information of U.S. tax residents)	059 金融服務業依法令（包含美國海外稅收遵循法）規定及金融監理需要，所為之蒐集處理及利用 060 金融爭議處理 063 非公務機關依法定義務所進行個人資料之蒐集處理及利用 069 契約、類似契約或其他法律關係管理之事務 090 消費者、客戶管理與服務 091 消費者保護 095 財稅行政 098 商業與技術資訊 104 帳務管理及債權交易業務 136 資(通)訊與資料庫管理 157 調查、統計與研究分析 059 Collection, processing and utilization of data by the financial services industry in compliance with the laws and regulations (including Foreign Account Tax Compliance Act of the United States) and financial supervision needs 060 Financial dispute settlement 063 Collection, processing and utilization of personal data by non-government agencies according to law 069 Management of	姓名、國籍、身分證統一編號、性別、出生年月日、通訊方式、稅籍編號、移民情形、旅行及其他遷徙細節及其他詳如相關業務申請書或契約書之內容，以本行與客戶往來之相關業務、帳戶或服務及自客戶或第三人處（如臺端為本行客戶，則包含財團法人金融聯合徵信中心）所實際蒐集之個人資料類別為準。 Name, ID number or uniform number, gender, date of birth, means of communication, tax registration number, immigration status, travel and other migration details, and other details as specified in the relevant business application form or contract; the personal data actually collected from the business, account or service between you or the substantial legal entity you own and the Bank, and directly from you or third parties (including Joint Credit Information Center if a customer of the Bank) shall prevail.	一、本行（含受委託處外委託機構）。 1. The Bank (including the institutions outsourced by the Bank). 二、依國內外法律規定處理之機構（例如：本行內屬公司、母金控及金融機構等）。 2. The institutions according to domestic and foreign laws and regulations (e.g. the Bank's parent company, the financial holding company that the Bank belongs to, and the Bank's affiliated financial institutions). 三、依國內金融監理機關（含美國聯邦政府）。		

	contracts, matters similar to contracts or other legal relationships 090 Consumer and customer management and service 091 Consumer protection 095 Finance and taxation administration 098 Business and technical information 104 Account management and creditor's rights transaction 136 Information (communication) and database management 157 Survey, statistics, research and analysis					3. The competent authority, financial supervision authority or tax authority (including the Treasury Department of the US Federal Government) at home and abroad. 四、其他臺端所同意之對象。 4. Other institutions agreed by you.	
九、GDPR 適用對象之相關業務 9.Business related to GDPR-applicable objects	022 外匯業務 035 存款保險業務 036 存款與匯款業務 037 有價證券與有價證券持有人登記 044 投資管理 067 信用卡、現金卡、轉帳卡或電子票證業務 068 信託業務 082 借款戶與存款戶存借作業綜合管理 088 核貸與授信業務 094 財產管理 106 授信業務 111 票券業務 112 票據交換業務 126 債權整貼現及收買業務 154 徵信 166 證券、期貨、證券投資信託及顧問相關業務 181 其他經營合於營業登記項目或組織章程所定之業務 022 Foreign exchange 035 Deposit and insurance 036 Deposit and remittance 037 Registration of securities and holders of securities 044 Investment management 067 Credit card, cash card, transfer card or electronic tickets 068 Trust 082 Comprehensive management of deposit and loan operations for borrowers and depositors 088 Loan approval and credit extension 094 Asset management 106 Credit extension 111 Bills 112 Bills clearing 126 Debt discounting and acquisition 154 Credit investigation 166 Securities, futures, securities investment trust and consulting related business 181 Other business under the registered business items or the articles of association	姓名、國籍、身分證統一編號、性別、出生年月日、通訊方式及其他詳如相關業務申請書或契約書之內容，並以本行與客戶往來之相關業務、帳戶或服務及自客戶或第三人處(例如：財團法人金融聯合徵信中心)所實際蒐集之個人資料為準。 Name, ID number or uniform number, gender, date of birth, means of communication and other details as specified in the relevant business application form or contract; the personal data actually collected from the business, account or service between the customer and the Bank, and directly from the customer or third parties (e.g. Joint Credit Information Center) shall prevail.				「個人資料利用之對象」與業務類別一至八相同。 The “users of personal data” are the same as business categories 1 to 8.	

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