

Bank of America Corporation

TAIWAN

Personal Data Protection Act NOTICE

Merrill Lynch Securities (Taiwan) Limited

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Taipei, Taiwan, Republic of China

In accordance with the requirements of the Personal Data Protection Act of the Republic of China, we notify of the following matters: 因應中華民國個人資料保護法(以下簡稱「個資法」)之要求，本文件包含下列資訊：

In this document, the term "you" refers to the client with which we have a current or former relationship, and "Bank of America Corporation" or "we" or "us" refers to the Bank of America Corporation company listed above (Merrill Lynch Securities (Taiwan) Limited) with which you have entered or are seeking to enter into a client relationship and as applicable other companies within Bank of America Corporation.

本文件中的「您」係指目前或過去曾與我們有往來關係之客戶；「美國銀行控股公司」或「我們」則指您現在或即將建立客戶關係之美林證券股份有限公司，或美國銀行控股公司下屬之其他企業。

1 Purposes 蒐集之目的	<p>We may collect, use and process personal data for a range of purposes, including but not limited to: 我們可能包括但不限於下列目的蒐集、利用及處理客戶資訊：</p> <ul style="list-style-type: none">• to provide you with products and services 提供您產品與服務• to facilitate transactions 促進交易• to provide you with advice and guidance 提供您建議與諮詢• to service, maintain or collect on accounts 帳戶之服務、維護或蒐集• to respond to client requests 回應客戶要求• to detect, prevent and investigate fraud 詐欺之偵測、防範及調查• to provide security for our clients, employees and the general public 保障我們的客戶、員工及一般大眾之安全• to verify your identity (or the identity of your representative or agent) 驗證您的身分(或您的代表人或代理人的身分)• to perform risk management, including credit risk analysis 執行風險管理作業，包括信用風險分析• to comply with applicable laws, rules and regulations, including anti-terrorism, anti-money laundering, anti-bribery, anti-corruption and tax reporting rules and regulations 遵循反恐主義、洗錢防制、反賄賂、反貪污以及稅務等相關法令• to comply with legal process, to respond to requests from public, regulatory or government authorities (including authorities outside Taiwan), and to allow us to pursue remedies and limit damages 遵循法律程序、回應公共、主管或政府機關(包括中華民國境外之機關)的要求，以及允許我們尋求補償以及有限損害賠償• to perform internal business processes such as data analysis, audits, developing and improving new products and services 執行內部業務作業，例如資料分析、查核、開發改進新產品與服務等• as part of the sale, merger or similar change of a Bank of America Corporation business 為美國銀行控股公司業務出售、購併或相似變動的一部份 <p>See Annexure 1 for a list of the relevant standard purposes as prescribed by the Ministry of Justice. 請參見附錄一其他依據法務部頒佈個資法特定目的所選列之清單。</p>
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<p>2</p> <p>Types of personal data 個人資料之類別</p>	<p>We collect, use and process various types of personal data to the extent appropriate for our relationship with each client. The personal data that we collect may include, but is not limited to, name, address, email address, telephone number, date of birth, personal identifiers, such as National Identifier, passport number, driver licence, and other information that identifies or can be used to identify an individual. 我們依照與您之間的客戶往來關係，適度的蒐集、利用並處理各種個人資訊。我們所取得與您有關之客戶資訊可能包含但不限於，姓名，地址，電子郵件地址，電話號碼，出生日，個人證件號碼，如國民身份證號碼，護照號碼，駕照及其他可用來辨識個人身份資訊</p> <p>See Annexure 2 for a list of the relevant data types as prescribed by the Ministry of Justice. 請參見附錄二其他依據法務部頒佈個資法個人資料類別所選列之清單。</p> <p>Usually, in the case of clients who are individuals, we collect personal data directly from the individuals; in the case of corporate and institutional clients, we collect personal data about individuals indirectly through our clients. Personal data may also be collected from other sources, including public sources. 客戶如為個人戶，我們通常依照與個人之間的往來關係，直接向個人適度的蒐集個人資訊；如為公司或機構法人客戶，則透過客戶間接的適度蒐集個人資訊，個人資訊也可能從其他方式適度的蒐集而來，包含公開資訊。</p> <p>When individuals communicate with Bank of America Corporation companies, to the extent permitted or required by applicable law, telephone conversations and electronic communications, including emails, text messages and instant messages, may be recorded and/or monitored for evidentiary, compliance, quality assurance and governance purposes. 當您與美國銀行控股公司溝通時，於適用法律允許之範圍內，透過電話及電子通訊包含郵件、訊息以及即時通，您的通訊對談內容可能被錄製或監聽，以作為法令遵循，品質保證及管理目的之證據。</p>
<p>3</p> <p>Period of use 利用之期間</p>	<p>We endeavour to use or keep personal data for only so long as we are permitted to conduct our business by the competent authorities or the following periods (whichever is longest):</p> <ul style="list-style-type: none"> • period necessary for the purposes for which personal data was collected • period required or permitted by relevant laws, regulations, and contracts • period necessary for business performance <p>我們謹於主管機關許可業務經營之存續期間，或符合任一下述要件之規範期間(以期間較長者為準)之內予以利用或保存該個人資料：</p> <ul style="list-style-type: none"> • 個人資料蒐集之特定目的存續期間 • 依相關法令規定或契約約定之保存年限 • 本(分)公司因執行業務所必須之保存期間
<p>4</p> <p>Area of use 利用之地區</p>	<p>Personal data may be used within the Republic of China and transferred around the world to countries in which Bank of America Corporation companies do business, including to affiliates, service providers or third parties. 您的個人資料得在中華民國境內被利用，且可能傳輸至美國銀行控股公司之企業成員執行業務的世界各國，其中包括聯屬機構、服務供應商，或其他第三方。</p>
<p>5</p> <p>Recipients 利用之對象</p>	<p>Personal data may be shared with Bank of America Corporation companies, service providers or other third parties for all of the purposes described in this document to the extent appropriate for our relationship with each client. 個人資料可能於本文件所述特定目的內，與美國銀行控股公司之企業成員執行業務的世界各國，其中包括聯屬機構、服務供應商，或其他第三方，互相共用客戶資訊。</p> <p>1. Affiliates: 與我們的聯屬機構： All Bank of America affiliates are committed to protecting personal data and to using it only for legitimate purposes. We maintain physical, technical, electronic, procedural and organisational safeguards and security measures to protect personal data against accidental, unlawful, or unauthorised destruction, loss, alteration, disclosure, or access, whether it is processed by us in Taiwan or elsewhere. Appropriate employees are authorised to access personal data for legitimate and specified business purposes. Our employees are bound by a code of ethics and other internal policies that require confidential treatment of personal data and are subject to disciplinary action if they fail to follow such requirements. For more information on Bank of America Corporation companies, please visit www.ml.com. 全球美國銀行控股公司之聯屬機構皆致力於保護客戶資訊，且僅為合法目的而利用該等資訊。我們具備實體、技術、電子及程序/組織之防護與安全措施，可防止客戶資訊遭受偶發、非法或未經授權之破壞、遺失、變更、揭露或取得，不論我們是否在中華民國或其他地點進行處理皆然。我們僅授權適當員工針對特定業務目的合法使用客戶資訊。我們的員工必須遵守職業道德以及其他要求對客戶資訊保密的內部政策，違反此等規定者將會受到懲處。有關美國銀行控股公司下屬之其他企業，請造訪此網站：www.ml.com</p> <p>2. Service providers: 與服務供應商： We supervise our service providers and require them to appropriately protect personal data. Service providers may include:</p> <ul style="list-style-type: none"> • customer service, payment or transaction processing companies • debt collection agencies

		<ul style="list-style-type: none"> • cheque and statement printing companies • order fulfillment, market research, surveying, or professional services organisations (such as legal, audit, accounting services, technology, and data processing companies) • technology hosting (such as webhosting, cloud computing, infrastructure provision, application service providers, data centre services and technology service providers) <p>我們會監督合作服務供應商，並要求其適當地保護客戶資訊。所述服務供應商可能包括：客戶服務、付款或交易處理公司，帳務處理公司，支票及帳單印刷公司，訂單處理、市場研究、調查或專業服務組織(如法務、稽核、會計服務、技術及資料處理公司)，科技代業者(例如網頁代管、雲端運算、基礎架構提供、應用服務提供廠商、資料中心服務及技術服務供應商)。</p> <p>3. Other third parties: 與其他第三方：</p> <p>Other third parties may include: public, regulatory and government authorities, credit reporting agencies, intermediaries (such as SWIFT, a global provider of secure financial messaging services), counterparties with which we have a business or contractual relationship, other nonaffiliated third parties as requested by you or your authorised representative, self-regulatory organisations, or judicial or law enforcement authorities.</p> <p>所述第三方可能包括公家、行政及政府機關、信用報告公司、中間處理機構(如全球安全金融資訊服務供應商，簡稱為 SWIFT)、我們與之有業務往來或契約關係之對象、經您或您授權代表要求之其他非聯屬機構之第三方、自律組織，司法或執法機關。</p>
6	Method of use 利用之方式	<p>By any automatic or non-automatic methods of collection, use, processing, sharing, or international transfer of personal data, including by written or electronic documents or any other appropriate technology.</p> <p>以各種自動化機器或其他非自動化之方式蒐集、利用、處理、共用、或國際傳輸個人資料，例如使用電子文件、紙本或其他可行之科學技術。</p>
7	Rights 個人權利與行使方式	<p>Individuals may exercise the following rights with respect to personal data held by us:</p> <ol style="list-style-type: none"> 1. Make an inquiry about, request to review or request a copy of the personal data (we may collect reasonable fees); 2. Request to add or amend the personal data if inaccurate or incomplete (with proper explanation); 3. Request to terminate collection, use or processing of the personal data or to delete the personal data (to the extent that such personal data is not necessary to conduct business or we are otherwise legally entitled to retain same). <p>個人就本公司保有之個人資料，得向本公司要求行使下列權利：</p> <ol style="list-style-type: none"> 1. 查詢、請求閱覽或請求製給複製本（我們得酌收合理費用）； 2. 如個人資料有誤或不完整，台端得請求補充或更正（應有適當之釋明）； 3. 請求停止蒐集、利用或處理及請求刪除（惟需非執行業務所必須者或我們依法有權留存者）。
8	Consequences of refusal 個人拒不提供個人資料所致權益之影響	<p>Individuals have the right to oppose the collection, use, processing or sharing of personal data. If individuals choose to not provide, to limit or to withdraw consent to collection, use, processing or sharing of personal data, we may not be able to provide clients with certain products or services.</p> <p>您有權反對我們對個人資料進行蒐集、利用、處理及共用。若您選擇不提供、限制或撤回您對蒐集、利用、處理或共用個人資料的同意，可能導致我們無法為您提供特定資訊、報價或服務。</p>

If you provide us with personal data of third parties (including but not limited to your representatives, employees, officers, directors, shareholders or clients, or relatives, beneficiaries and guardians), you agree to inform such third parties and obtain their consent to the processing of such personal data in accordance with this document and any other applicable laws and regulations.

若您向我們提供有關第三方(包含但不限於您的代表人、員工、主管、董監事、股東、客戶、關係人、受益人及監護人)之個人資料，您同意依據本文件及其他任何適用之法規，告知有關之第三人並取得其對我們處理資訊的同意。

We may make changes to this document at any time and will inform you of changes or take other steps as required by law. 我們可能於任一時間點對本通知作出改動，並將通知您改動內容或踐行其他依法應滿足之要件。

We may provide other material regarding the collection, use, processing, sharing and transfer of personal data in account documents. If there is any conflict between this document and the account documents, the terms of this document will prevail to the extent that the Personal Data Protection Act specifically applies.

我們可能會在帳戶文件中提供包含蒐集、利用、處理、共用以及傳輸客戶資訊等訊息的其他資料；若本文件與帳戶文件有所抵觸，在適用中華民國個資法之情形下，應以本文件之規範為準。

In the event this document is provided to you in a language other than English, any discrepancy, conflict or inconsistency between the two will be resolved in favour of the English version.

倘本文件以英文以外之語言版本提供予您、而有任何兩種版本間之歧異、矛盾或不一致之處，將以英文版本為主。

Annexure 1: Relevant Standard Purposes for Personal Data Protection Act as prescribed by Ministry of Justice

- 013 Public Relations
- 020 Agents and Intermediaries Business
- 022 Foreign-Exchange Regulation
- 036 Deposit and Remittance
- 037 Securities and Securities-Holding Registration
- 040 Marketing and Selling (including co-marketing business by a financial holding company)
- 044 Investment Management
- 052 Internal Management of Name List of Shareholders, Members (including shareholders and representatives appointed by members), Directors, Supervisors or Other Members by Judicial Persons or Groups
- 059 Collection, Processing and Use in accordance with Laws and Regulations or for Purpose of Financial Supervision by Financial Service Industries
- 060 Financial Dispute Resolution
- 061 Financial Supervision, Management and Examination
- 063 Collection, Processing and Use of Personal Information by Non-Government Agencies in accordance with Legal Obligations
- 069 Matters relating to Agreements, Quasi-Agreements or Other Legal Relationships
- 090 Consumers, Clients Management and Service
- 091 Consumers Protection
- 095 Finance and Tax Administration
- 104 Account Management and Transaction of Debt
- 106 Credit Facilities Administration
- 107 Purchase/Supplier Administration
- 112 Cheque-exchange management
- 120 Tax Administration
- 129 Accounting and related services
- 136 Information and Data Bank Administration
- 137 Safety and Management of Information (Telecommunication)
- 150 Ancillary and Support Functions
- 152 Advertisement and Commerce Management
- 154 Private Investigation
- 157 Investigation, Statistical and Research Analysis
- 166 Securities, Futures, Securities Investment Trust and Consulting Business
- 168 Passports, Visas and Document-Certification Administration
- 173 Supervision and Management of Business Units by Other Government Agencies
- 177 Other Financial-Business Administration
- 181 Corporate Registered Items, or Businesses Specified in By-Laws
- 182 Other Consultancy and Advisory Services

Annexure 2: Relevant Data Types for Personal Data Protection Act as prescribed by Ministry of Justice

- C001 Identifying individuals (eg name, title, address, phone number, photograph, fingerprint, email address, electronic signature, business identification card number, business identification number, records of providing identification of internet identity or applying for inquiry service and any other data which can identify data subject, etc)
- C002 Identifying finance (eg number and name of bank-account, number of credit card or VISA card, number of insurance policy, etc)
- C003 Identifying in government data (eg number of identity card, business administration number, tax registration number, insurance certificate number, certificate number, passport number, etc)
- C011 Individual description (eg age, sex, date of birth, native place and nationality, voice, etc)
- C021 Family (eg single or married, name of spouse or co-habitant, number of children, etc)
- C023 Details about other family members (eg relatives or parents, etc)
- C031 Residence and facilities (eg location, type, householder or tenant, rent, taxes and other spending, type and value, owner name, etc)
- C032 Properties (eg moveable property, real estate, or other property)
- C033 Immigration (eg passport, work permit, proof of residency, etc)
- C034 Travel and migration (eg previous emigration, travel details, foreign passport, work permit, etc)
- C038 Occupation
- C039 Licenses or other permits
- C061 Current employment (eg employer, position title, description of work, rank, etc)
- C081 Earnings, income, assets and investments
- C082 Liabilities and expenditure
- C083 Credit ratings
- C085 Record of exchanges
- C086 Cheques
- C092 Goods or services provided by data subject
- C094 Compensation
- C101 Business activities (eg type, goods or services provided, commercial contracts, etc)
- C102 Agreement or contract
- C103 Licenses relating to business
- C131 Research of paper documents
- C132 Unclassified data (eg unclassified mail, files, reports, e-mails, etc)

附錄一

依法務部根據個人資料保護法頒布之標準選列有關之特定目的

- 一三 公共關係
- 二〇 代理與仲介業務
- 二二 外匯業務
- 三六 存款與匯款
- 三七 有價證券與有價證券持有人登記
- 四〇 行銷（包含金控共同行銷業務）
- 四四 投資管理
- 五二 法人或團體對股東、會員（含股東、會員指派之代表）、董事、監察人、理事、監事或其他成員名冊之內部管理
- 五九 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
- 六〇 金融爭議處理
- 六一 金融監督、管理與檢查
- 六三 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
- 六九 契約、類似契約或其他法律關係事務
- 九〇 消費者、客戶管理與服務
- 九一 消費者保護
- 九五 財稅行政
- 一〇四 帳務管理及債權交易業務
- 一〇六 授信業務
- 一〇七 採購與供應管理
- 一一二 票據交換業務
- 一二〇 稅務行政
- 一二九 會計與相關服務
- 一三六 資（通）訊與資料庫管理
- 一三七 資通安全與管理
- 一五〇 輔助性與後勤支援管理
- 一五二 廣告或商業行為管理
- 一五四 徵信
- 一五七 調查、統計與研究分析
- 一六六 證券、期貨、證券投資信託及顧問相關業務
- 一六八 護照、簽證及文件證明處理
- 一七三 其他公務機關對目的事業之監督管理
- 一七七 其他金融管理業務
- 一八一 其他經營營業登記項目或組織章程所定之業務
- 一八二 其他諮詢與顧問服務

附錄二

依法務部根據個人資料保護法頒布之標準選列有關之個人資料類別

- C〇〇一 辨識個人者。例如：姓名、職稱、住址、電話號碼、相片、指紋、電子郵件地址、電子簽章、憑證卡序號、憑證序號、提供網路身分認證或申辦查詢服務之紀錄及其他任何可辨識資料本人者等。
- C〇〇二 辨識財務者。例如：金融機構帳戶之號碼與姓名、信用卡或簽帳卡之號碼、保險單號碼等。
- C〇〇三 政府資料中之辨識者。例如：身分證統一編號、統一證號、稅籍編號、保險憑證號碼、證照號碼、護照號碼等。
- C〇一一 個人描述。例如：年齡、性別、出生年月日、出生地、國籍、聲音等。
- C〇二一 家庭情形。例如：結婚有無、配偶或同居人之姓名、結婚之日期、子女之人數等。
- C〇二三 家庭其他成員之細節。例如：親屬或父母等。
- C〇三一 住家及設施。例如：住所地址、設備之種類、所有或承租、租金或稅率及其他花費在房屋上之支出、房屋之種類、價值及所有人之姓名等。
- C〇三二 財產。例如：動產、不動產或其他財產等。
- C〇三三 移民情形。例如：護照、工作許可文件、居留證明文件等。
- C〇三四 旅行及其他遷徙細節。例如：過去之遷徙、旅行細節、外國護照、居留證明文件及工作證等。
- C〇三八 職業。
- C〇三九 執照或其他許可。
- C〇六一 現行之受僱情形。例如：僱主、工作職稱、工作描述、等級等。
- C〇八一 收入、所得、資產與投資。
- C〇八二 負債與支出。
- C〇八三 信用評等。
- C〇八五 外匯交易紀錄。
- C〇八六 票據信用。
- C〇九二 資料主體提供之財貨或服務。
- C〇九四 賠償。
- C一〇一 資料主體之商業活動。例如：商業種類、提供或使用之財貨或服務、商業契約等。
- C一〇二 約定或契約。
- C一〇三 與營業有關之執照。
- C一三一 書面文件之檢索。
- C一三二 未分類之資料。例如：無法歸類之信件、檔案、報告或電子郵件等。

