

Notice of Personal Data Collection, Processing, and Use by the Small and Medium Enterprise Credit Guarantee Fund of Taiwan (Taiwan SMEG)

Dear customers,

The Small and Medium Enterprise Credit Guarantee Fund of Taiwan (hereinafter referred to as “Taiwan SMEG”) is a non-profit organization. The objective of Taiwan SMEG is to provide credit guarantees to those small and medium enterprises (hereafter referred to as “SMEs”) in normal operation but short of collateral for external financing. With guarantees provision, Taiwan SMEG reinforces the credit of SMEs and their guarantors. Moreover, Taiwan SMEG helps these SMEs to smoothly secure financing from financial institutions. The operation of the Taiwan SMEG is in line with the government's financial and economic policies to assist SMEs.

Since the collection of personal data involves your privacy, you are hereby informed of the following information in accordance with the provisions of the Personal Data Protection Act (hereinafter referred to as “the Act”).

1. Purpose of personal data collection

Taiwan SMEG has personal data collected for the specific purposes of the credit guarantee related operations as follows:

Reference and credit business (review and credit management), monitor for overdue cases, claim, customer management and service, counseling or referral, assistance in award application, business promotion and training, risk management and research, statistical investigation and research analysis, account management, data management, administrative management and other businesses or matters complying with the scope of application, the business of Taiwan SMEG, or the businesses approved by the competent authority of Taiwan SMEG.

2. Classification of personal data collected

- (1) Identification: such as name, contact information, ID Card number and family information.
- (2) Within the scope of a specific purpose: such as credit of note, credit of debt, property, income, business operations, financial deals, business activities, and transactions, etc.

3. Period, region, target, and method of personal data is used

- (1) Period: Entire business operation period (including SMEs applying to Taiwan SMEG directly, applying through financial institutions, counseling units, or referral units). The data will be reserved for 5 years after the conclusion of the rights and obligations among Taiwan SMEG and all the interested parties, but the longer of the reservation period by law shall prevail.
- (2) Region: Taiwan and areas depending on the business operation.
- (3) Target: Taiwan SMEG, the institutions or third parties entrusted by Taiwan SMEG, regulatory authorities, the competent authority of Taiwan SMEG, and other institutions related to the purpose of personal data collection.
- (4) Method: Includes customer service, business promotion, and review operations. If necessary, the information will be provided to the aforementioned targets for related operations and other reasonable utilizations.

4. According to Article 3 of the Act, you may make requests in writing to the Personal Data

[The first copy: Bank copy](第一聯：銀行收執聯)

Response Team of Taiwan SMEG to exercise the following rights on your personal data retained by Taiwan SMEG:

- (1) Except for the circumstances described in Article 10 of the Act, you may request to inquire, review or obtain a copy of your personal data. However, Taiwan SMEG may charge a fee to cover costs in accordance with Article 14 of the Act.
 - (2) You may request Taiwan SMEG to supplement or correct your personal data. However, in accordance with Article 19 of the Enforcement Rules of the Act, you are required to provide an adequate explanation.
 - (3) In the event where the collection, processing or use of the personal data is in violation of the Act, you may request Taiwan SMEG to cease collecting your personal data in accordance with Paragraph 4, Article 11 of the Act.
 - (4) According to Paragraph 2, Article 11 of the Act, if the correctness of personal data is in dispute, you may request Taiwan SMEG to cease processing or using your personal data. Taiwan SMEG may keep using your personal data with disputes marked for the purposes of carrying out business operation.
 - (5) According to Paragraph 3, Article 11 of the Act, when the specific purpose of data collection no longer exists, or upon expiration of the relevant time period, you may request Taiwan SMEG to erase, cease processing, or cease using your personal data, unless it is needed for carrying out business operation or it is with your written consent.
5. You may decide discretionally whether to provide your personal data or not. However, if sufficient and correct information is not provided, Taiwan SMEG may not be able to provide credit guarantee or related services.
6. Sources of personal data collection: It is to be provided by you or business-related parties, your financial institutions or insurance companies, Joint Credit Information Center and its member institutions, Taiwan Clearing House, tax agencies, Fiscal Information Agency, Taiwan Depository & Clearing Corporation, Financial Information Service Co., Ltd., Trade-Van Information Service Co., counseling units or referral units, and other institutions related to the personal data collection.

The second copy is collected by the customer on _____ (MM/DD/YY)

_____(To be signed for receipt by customers)(客戶簽名)

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