

Mega International Commercial Bank Co., Ltd. – Canada Branch

PRIVACY STATEMENT

Mega International Commercial Bank Co., Ltd. – Canada Branch (the “Branch”) is committed to protecting your privacy, and supports a general policy of openness about how they collect, use and disclose personal information relating to you.

The purpose of this Privacy Statement is to inform you about the Branch’s practices relating to the collection, use and disclosure of personal information (including financial information) that may be provided through use of its services, related products or websites or that may otherwise be collected by it. By using the Branch’s services, related products or websites, you consent to the collection, use and disclosure of personal information relating to you (as defined below) in accordance with the following terms and conditions.

This Privacy Statement also explains how you can contact the Branch if you have a question about, want to make a change to or delete any personal information that the Branch may be holding about you. We strongly recommend that you take the time to read this Privacy Statement and retain it for future reference.

Personal Information

For the purpose of this Privacy Statement, “personal information” means information about an identifiable individual, but does not include the name, title or business address or telephone number of an employee of an organization.

Personal Information Collected by the Branch and How it is Used

General purposes

The Branch collects personal information in order to establish and administer your account(s), to develop and maintain its relationship with you and to communicate with you. The Branch also collects personal information in order to fulfill its legal and regulatory obligations in Canada and, where applicable, abroad.

Specific purposes

Financial Information

The Branch may collect information about your credit history and credit status from credit-reporting agencies, credit bureaus and financial institutions in order to assess your creditworthiness. The Branch also may collect identifying information on you, your officers, directors, shareholders and controlling parties in order to comply with the requirements of money laundering legislation.

Proof of Identity

The Branch is required to verify your identify in order to comply with the requirements of money laundering legislation.

Citizenship and Country of Residence

The Branch collects information about your citizenship and country of residence in order to fulfill certain of its regulatory obligations.

Family Status/Employment

The Branch may collect information about your marital status, number of dependants and employment in order to assess your creditworthiness and to fulfill “Know-your-client” requirements.

Sharing of Personal Information with Service Providers

The Branch may share personal information with third parties engaged to assist it in providing services and related products to you or to carry out one or more of the purposes described above. These service providers are prohibited from using personal information for any purpose other than to provide this assistance and are required to protect personal information disclosed by the Branch and to comply with the general privacy principles describes in this Privacy Statement.

Disclosure of Personal Information

Except with your consent, the Branch will not sell, license, trade or rent personal information relating to you to or with others.

The Branch reserves the right to disclose personal information to a third party if a law, regulation, search warrant, subpoena or court order legally requires or authorizes it to do so.

The Branch also reserves the right to disclose and/or transfer personal information to a third party in the event of a proposed or actual purchase, sale, lease, merger, amalgamation or any other type of acquisition, disposal or financing of all or any portion of the Branch or of any of the business or assets or shares of the Branch or a division thereof in order for you to continue to receive the same services and related products from the third party.

Consent

The Branch collects personal information about you only when you voluntarily provide it.

You may withdraw your consent to the use and disclosure of personal information in connection with the services and related products that you have requested at any time subject to legal or contractual restrictions and reasonable notice. If you wish to withdraw your consent at any time, please contact the Branch as outlined below. We will inform you of the implications of withdrawing consent.

Use or Disclosure of Personal Information for Marketing Purposes

The Branch will never disclose your personal information to a third party marketing firm.

How the Branch Protects Personal Information

The Branch makes commercially reasonable efforts to ensure that personal information is protected against loss and unauthorized access. This protection applies in relation to information stored in both electronic and hard copy form. Access to personal information is restricted to selected employees or representatives on a need-to-know basis. The Branch educates its employees regarding its privacy policy and their role and responsibilities in keeping personal information private. In addition, the Branch employs generally accepted information security techniques, such as firewalls and access control procedures in order to protect personal information against loss and unauthorized access.

Links to Third Party Sites

The Branch's websites may offer links to other third party websites. You should be aware that operators of linked websites may also collect personal information relating to you (including information generated through the use of cookies) when you link to their websites. The Branch is not responsible for how such third parties collect, use or disclose your personal information, so it is important to familiarize yourself with their privacy policies before providing them with personal information.

Retention of Personal Information

The Branch retains personal information only for as long as necessary to fulfill the purpose(s) for which it was collected and to comply with applicable laws, and your consent to such purposes(s) remains valid after termination of the Branch's relationship with you.

Changes to this Privacy Statement

The Branch reserves the right to modify this Privacy Statement at anytime without notice. The Privacy Statement distributed from time to time or posted via the Branch's websites shall be deemed to be the Privacy Statement then in effect.

Contacting Us

You can help the Branch maintain the accuracy of personal information relating to you by notifying us of any changes to this information. You may contact the Branch in any one of the following ways to request access to, correction or update of personal information or in the event that you have any questions about the **Branch's** Privacy Statement or if you have reason to believe that the Branch may have failed to adhere to this Privacy Statement:

Privacy Officer, privacyca@megaicbc.com

If you are not satisfied with the way the Branch has responded and wish to escalate your complaint, you may contact the Office of the Privacy Commissioner of Canada as follows:

30, Victoria Street
Gatineau, Quebec
K1A 1H3

Toll-free: 1-800-282-1376
Phone: (819) 994-5444
TTY: (819) 994-6591

Or visit their website at:

<https://www.priv.gc.ca/en/contact-the-opc/>