

Mega International Commercial Bank Silicon Valley Branch California Consumer Privacy Act (“CCPA”) Disclosure

Oct. 1, 2023

Rights for California Residents

If you are a **California resident**, you may have certain rights under the California Consumer Privacy Act (*Cal. Civ. Code §1798.100 et seq.*) regarding your personal information after we receive a **verifiable request** from you, including:

- the right to request the specific pieces of personal information we collected about you; the categories of personal information we collected; the categories of sources used to collect the personal information; the business or commercial purposes for collecting your personal information; and the categories of third parties with whom we share your personal information each as it pertains to our activities in the preceding twelve (12) months
- the right to request, on legitimate grounds, deletion of your personal information that we collected;
- the right to have someone you authorize make a request on your behalf;
- the right not to be discriminated against for exercising any of these rights;
- the right to correct inaccurate personal information;
- the right to limit the use and disclosure of sensitive personal information.

The information that follows shows the types of personal information we may collect about California residents who are subject to the CCPA, the sources from which we collect it, and the ways in which we use.

Personal Information

Categories of Personal Information

- *Personal identifiers, including those listed in other California statutes:* Real name; alias; Social Security number; passport number; other government issued number; Green Card number; driving license number; telephone number; email address; postal address; account name; online identifier; device identifier; IP address
- *Characteristics of protected classifications:* date of birth/age; gender; military or veteran status; marital status; nationality; citizenship; request for family care leave; request for leave for employee’s own serious health condition; request for pregnancy leave
- *Biometric information:* fingerprint; voice recordings; keystroke patterns and rhythms
- *Professional or Employment:* title; salary; employment files; references
- *Education information:* details of your education and qualifications
- *Financial details:* bank account numbers; debit/credit card numbers; cardholder or accountholder name and details; transaction details
- *Commercial Information:* records of personal property; products and service purchased, obtained or considered; purchasing or consuming histories or tendencies

- *Internet or other electronic network activity information:* browsing history, search history, information regarding your interaction with a website, application or advertisement
- *Geolocation data:* any information used to identify your physical location
- *Communications, recordings, images:* audio, electronic, visual
- *Inferences:* Any derivation of information, data, assumptions, or conclusions drawn from any of the above categories used to create a profile reflecting your preferences, characteristics, psychological trends, preferences, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes

Our Sources of Personal Information

Category of Sources from which we Collect Personal Information

- We obtain your personal information when you provide it to us (e.g., where you contact us via email or telephone, or by any other means)
- We collect personal information that you manifestly choose to make public, including via social media (e.g., we may collect information from your social media profile(s), to the extent that you choose to make your profile publicly visible)
- We receive your personal information from third parties who provide it to us (e.g., our customers; credit reference agencies; and law enforcement authorities)

Use of Information

Business and Commercial Purposes for Use of Personal Information

- *Operation of our Sites:* operation and management of our Sites; providing content to you; displaying advertising and other information to you; and communicating and interacting with you via our Sites
- *IT operations:* management of our communications systems; operation of IT security; and IT security audits
- *Health and safety:* health and safety assessments and record keeping; and compliance with related legal obligations
- *Financial management:* sales; finance; corporate audit; and vendor management
- *Research:* conducting market or customer satisfaction research; and engaging with you for the purposes of obtaining your views on our products and services
- *Security:* physical security of our premises (including records of visits to our premises and CCTV recordings); and electronic security (including login records and access details, where you access our electronic systems)
- *Investigations:* detecting, investigating and preventing breaches of policy, and criminal offences, in accordance with applicable law
- *Legal compliance:* compliance with our legal and regulatory obligations under applicable law
- *Legal proceedings:* establishing, exercising and defending legal rights

- *Improving our products and services:* identifying issues with existing products and services; planning improvements to existing products and services; and creating new products and services
- *Risk Management:* Audit, compliance, controls and other risk management
- *Fraud prevention:* Detecting, preventing and investigating fraud

Disclosure of Information

Categories of Third Parties to Whom Personal Information is Disclosed

- You and, where appropriate, your family, your associates and your representatives
- Anti-fraud services
- Accountants, auditors, financial advisors, lawyers and other outside professional advisors to Mega International Commercial Bank Silicon Valley Branch, subject to confidentiality
- Third party service providers (such as payment services providers; shipping companies; etc.)
- Governmental, legal, regulatory, or other similar authorities and/or local government agencies, upon request or where required
- Other third parties to comply with legal requirements such as the demands of applicable subpoenas and court orders; to verify or enforce our terms of use, our other rights, or other applicable policies; to address fraud, security or technical issues; to respond to an emergency; or otherwise to protect the rights, property or security of our customers or third parties

Sale of Personal Information

Because Mega International Commercial Bank Silicon Valley Branch does **NOT** engage in the sale of your personal information as contemplated by the CCPA nor share your personal information for the sole purpose of receiving compensation for that information, Mega International Commercial Bank Silicon Valley Branch does not offer an opt-out from the sale of personal information.

Some Situations Your Personal Information need to be Maintained

Mega International Commercial Bank Silicon Valley Branch are not required to comply with your request to delete your personal information if it is necessary to maintain your personal information in order to:

- (1) Complete the transaction for which the personal information was collected, provide a good or service requested by you, or reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform a contract between you and us.
- (2) Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity; or prosecute those responsible for that activity.
- (3) Debug to identify and repair errors that impair existing intended functionality.
- (4) Exercise free speech, ensure the right of another consumer to exercise his or her right of free speech, or exercise another right provided for by law.

- (5) Comply with the California Electronic Communications Privacy Act pursuant to Chapter 3.6 (commencing with Section 1546) of Title 12 of Part 2 of the Penal Code.
- (6) Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when our deletion of the information is likely to render impossible or seriously impair the achievement of such research, if you have provided informed consent.
- (7) To enable solely internal uses that are reasonably aligned with the expectations based on your relationship with the business.
- (8) Comply with a legal obligation.
- (9) Otherwise use the your information, internally, in a lawful manner that is compatible with the context in which you provided the information.

CCPA shall not apply to personal information collected, processed, sold, or disclosed pursuant to the federal Gramm-Leach-Bliley Act (Public Law 106-102), and implementing regulations, if it is in conflict with that law.

Changes to this Disclosure

We may change this disclosure from time to time. When we do, we will let you know by appropriate means such as by mailing or posting the revised disclosure on our web site with a new “Last Updated” date. Any changes to this disclosure will become effective when posted unless indicated otherwise.

Our website: <https://www.megabank.com.tw/abroad/silicon-valley/en-us>

Questions or to Request

Please call (408) 283-1888 #11 or #48

or send e-mail to: svb1@megabank.com.tw