



Mega International Commercial Bank Canada Branch Privacy Statement

Revised March 2026

Thank you for choosing Mega Canada Branch (“Mega”, “the Branch”) as your banking partner. We value the trust you place in us. At Mega, we are committed to protecting your privacy when giving you the best possible service. To ensure we meet our commitment to you, we have appointed a senior officer to oversee our efforts to follow all privacy laws that apply, and to manage and reduce privacy risk.

This Privacy Statement explains what you can expect from us. We encourage you to read this Privacy Statement so that you can understand how we collect, use, share and protect your personal information and how you can manage your information in a way that best suits you.

Summary

This privacy statement tells you how Mega will handle your personal information. It also tells you about your rights and choices. In summary:

- a) **Purposes:** Mega may handle your personal information to:
 - identify you
 - obey the law
 - personalize Mega’s relationship with you
 - market and send you offers, including customized marketing and offers based on your account and transaction information
 - manage risk and our business
 - improve products and services
 - enforce our rights (such as collecting a debt)
 - protect both you and Mega against fraud and error
- b) **Who we share with:** Mega will share information about you within the Branch and the Mega group of companies, and with third parties, such as credit bureaus, payment networks, financial institutions, service providers and other third parties for the purposes above. The third parties may be outside of your province or Canada.
- c) **How we collect:** Mega may collect information about you from these third parties or by using technology (for example, voice or video recordings, website cookies, mobile apps).
- d) **What we collect:** The types of personal information we handle depend on how you interact with us, but normally include contact and identity information, account and financial information, and information about how you use our products and services.
- e) **Privacy rights and choices:** In some cases, you have a right to refuse or withdraw consent. If you choose not to provide us with any required Personal Information, we may not be able to provide product or service you request. You also have the right to see and correct the information we have about you.

We may update this statement from time to time. We post our most up-to-date statement on our website. You can have the Mega Privacy Statement printed for you at any Mega Canada Branch offices.

1. Important terms

To help you understand our privacy statement, here are some important terms you should know.

- **“Personal information”** or **“information”** means information about an identifiable individual, such as contact information, account numbers, age and marital status, financial information, biometric information, photographs and signatures. This can also include information collected through your activities on Mega Digital Channels, such as your phone or computer model, browser type and IP address.
- **“Mega”, “we”, “our” or “us”** means collectively Mega International Commercial Bank and its Canada Branch.
- **“Mega Digital Channels”** means our websites, mobile apps, social media accounts, and other digital channels.
- **“Mega Foreign Affiliates”** means Mega’s businesses, related companies, subsidiaries and branches of Mega located outside of Canada.

2. About this privacy statement

This statement, the privacy terms of your agreements with us, and the privacy notices we give you for certain products and services describe Mega Canada Branch’s privacy practices. This statement applies to the collection, use and sharing of any personal information collected by Mega while doing business in Canada. This statement explains how we handle and protect personal information. It also gives you details about your privacy rights and choices. This statement does not apply to information that is not personal information. For example, information about a business or company is generally not considered personal information.

This statement applies for as long as Mega holds your information, including after the end of our business relationship. By giving us your information, you consent to the collection, use and sharing of your information as described in this statement.

We may update this statement and our other privacy-related documents. Any changes we make to this statement take effect when we post the updated statement on our websites and any other channels where this statement appears. In some cases, we will also notify you of changes we make to the statement in accordance with applicable law, for example, by emailing you or using other appropriate ways to reach you.

When you continue to use our products and services after we post the modified version of the statement, you accept the changes to the statement. The date at the top of this statement indicates when it was last updated.

3. What information do we collect?

The type of personal information we collect depends on various factors, such as the type of products or services you use or apply for, any applicable legal and regulatory obligations, and the channel you use to communicate with us.

This information includes:

- **Contact information** that we use to communicate with you, such as your address, telephone number, email or other electronic address.
- **Credit and other financial information** from credit bureaus that we use as described under section 6 “Credit bureaus”.
- **Identity information** that we use to establish and verify your identity, including government-issued identification, utility bills, name, date of birth and occupation.

- **Tax Identification Numbers such as a Social Insurance Number (SIN)** that we collect to comply with legal or regulatory obligations. For example, the Income Tax Act (Canada) requires us to collect your SIN when you open a product that earns income. We may also ask for your SIN to help us verify your identity and make sure we get accurate information from credit bureaus, but giving us your SIN for this purpose is optional (refer also to section 11 "What are your privacy choices").
- **Financial information** that we use to determine if you are eligible for products or services and whether the products and services are appropriate for you. This includes information like employment and financial history, income, net worth, credit reports, and details of security given for loans.
- **Transaction information** that tells us how you use products or services, such as your payment history.
- **Information about other people**, such as beneficiaries, spouses or common-law partners. It could also be information about an authorized user of your account or contact information for someone you believe may be interested in a Mega product or service. If you give us information about another person, we assume that you have the right to give us their information, and that you have their consent for Mega to collect, use and share their information for the purposes set out in this statement.
- **Information collected when you use Mega Digital Channels**, including:
 - **Profile information**, such as your digital IDs, passwords, and service preference, like your language choice.
 - **Web browser information**, such as the type of web browser you use, for example, Microsoft Edge, Chrome, Safari and Firefox.
 - **Device information**, such as device ID, model, operating system, notification status, privacy settings and other device configurations or settings. We may also collect your device's IP address, which is a number automatically assigned to your computer or device when you browse the Internet. Based on the IP address, we can identify the general location of the device.
 - **Location information**, such as general location information based on your IP address and geolocation information from your browser or mobile device if you have allowed your devices to share this data.

4. How do we collect information?

We may collect information from you directly, from third parties or by using technology, including when you use Mega Digital Channels.

Directly from you

We may collect personal information directly from you, including when you:

- Communicate with us
- Apply for a product or service with us
- Use our products and services
- Fill out Mega forms in our offices or on Mega Digital Channels
- Complete a research survey for Mega

From third parties or public sources

We may collect personal information from third parties or public sources. We do so with your consent or as permitted or required by law. For instance, we may collect personal information from third parties or public sources like these:

- Credit bureaus. Refer also to "Credit bureaus"
- Government institutions or regulatory authorities

- Public sources such as telephone directories, newspapers, commercially available marketing lists, government agencies and registries like land or property registries or driver's license offices, or other public records as permitted by law
- Other financial institutions, for example, to protect against fraud
- Other organizations involved in business transactions or strategic partnerships with Mega
- Third party identity verification and authentication service providers
- References you provide

Using technology

We may collect information by using technologies that monitor or record your interactions with Mega and Mega Foreign Affiliates, including interactions through telephone, video and Mega Digital Channels to:

- Maintain and improve our quality of service
- Protect you and Mega from security threats and criminal activities
- Confirm our discussions with you
- Conduct quality assurance and coaching, such as a manager and an agent listening to a call together to identify improvement opportunities
- Prevent or detect fraud, for example, by analyzing how you use our online services to help authenticate you

We may also collect information using cookies, pixels and other similar technologies when you use Mega Digital Channels. We do this to:

- Serve you and maintain the security and integrity of Mega Digital Channels
- Measure and improve the use and functionality of Mega Digital Channels
- Evaluate the effectiveness of our digital communications and promotions
- Personalize your experience based on your browsing behaviour, preferences and location information
- Save your Mega digital banking personal preferences, such as language

You can read more about cookies under section 7 "Cookies and similar technologies".

We also use technologies like video recording and other surveillance tools in and around our Canadian offices to:

- Maintain the safety of our clients, employees and others
- Protect against illegal activity, such as theft, vandalism and fraud
- Maintain and improve client service quality

5. How do we use information?

We use personal information to:

Provide you with products or services

- Establish and confirm your identity and determine if you are eligible for products and services
- Make sure the advice, products and services that we offer to you are appropriate for you
- Set up and manage your products and services

Communicate with you

- Send communications to you by postal mail, email, text message, telephone, fax, other telecommunication channels, social media or other methods
- These communications include service communications such as account statements, or marketing

information about our products or services.

You can choose to stop receiving marketing communications from us. Refer to section 11 “What are your privacy choices”

Provide you with value

- Personalize your experience with us by analyzing data. This includes reviewing and analyzing your product and service applications, transactions, and other information to:
 - Understand who you are, your financial needs and activities, and the products, services, promotions, offers and advice that may be of interest to you
 - Predict or generate insights about your banking needs and preferences
 - Find out if you are eligible for incentives, such as bonus interest, fee waivers and discounts to encourage continued use of your existing products and services or to try new ones
- Better manage and improve your overall relationship with Mega, including monitoring, reviewing, analyzing or improving client services and business processes to make it easier to do business with us

Manage our business

- Perform our everyday business and operations, such as meeting Mega’s contractual obligations, recordkeeping and internal reporting
- Understand and better manage Mega’s business
- Use market research or analysis of data we hold about you to help us develop our products and services. Refer also to section 7 “De-identification and analytics”
- To conduct business transactions, such as acquisitions, divestitures, partnerships and joint ventures
- Administer referral arrangements
- Manage Mega’s credit, business and other risks so that Mega operates as an effective, efficient and financially prudent financial institution
- Meet tax, legal and regulatory obligations
- Protect you and us from error and criminal activity. This includes preventing, detecting and investigating fraud, money laundering, cyber threats and other such risks and threats. Refer also to section 7 “Protecting you and Mega, or where permitted by law”

6. Who do we share information with?

We may share your information the following ways:

Within Mega Canada Branch and with Mega Foreign Affiliates

We share information within Mega Canada Branch and with Mega Foreign Affiliates to:

- Manage your relationship with us and with Mega Foreign Affiliates, including opening and servicing your accounts and maintaining information about you
- Make doing business with us and with Mega Foreign Affiliates easier, such as pre-populating forms with your name or contact information
- Manage and assess risks and operations, which could include collecting money you owe to us
- Prevent and detect fraud or other unauthorized activity
- Offer or promote products and services that suit you
- Analyze your activities with us
- Make it easier to operate, administer and support our internal processes and services
- Comply with legal or regulatory obligations

The information shared with Mega Foreign Affiliates is subject to the privacy policies of those affiliates, and the laws of the countries where they are located.

With service providers

We may share information with service providers that perform services on behalf of Mega. Service providers, across various jurisdictions, may assist us on information storage, cloud and web-hosting services, information technology (IT) services, and fraud prevention and detection, among other services. Refer also to section 8 “How do we protect your information?”.

With other third parties

Depending on the circumstances and the products and services you hold, we may share information with other third parties, including:

- payment intermediaries, such as SWIFT or other banks, to make worldwide money transfers
- credit bureaus (refer to “Credit bureaus” for more detail)
- governments, regulators, self-regulatory bodies, courts and law enforcement authorities. For example, this may be needed to meet tax, legal and regulatory requirements, to respond to orders or requests from these parties, or when we are involved with judicial, administrative or regulatory proceedings or investigations (refer also to section 7 “Protecting you and Mega, or where permitted by law”)
- other organizations, for example, to investigate, prevent, detect and suppress fraud, money laundering, financial abuse, cyber threats and other similar risks or illegal activity (refer also to section 7 “Protecting you and Mega, or where permitted by law”)
- other parties to a business transaction (refer to “Business transactions” for more detail)
- joint account holders, representatives, beneficiaries and executors (refer to “Joint accounts, representatives and beneficiaries” for more detail)
- your next of kin, legal or governmental authorities, or other appropriate persons (such as a public guardian or trustee’s office) if we think you might be a victim of fraud, financial abuse or other illegal activity, or that we need to act to protect you. We only share information we believe is necessary to protect your interests.

7. What are some of the specific ways we may collect, use and share your information?

Here are some of the specific ways we collect, use and share your information within Mega or with Mega Foreign Affiliates and other third parties:

Protecting you and Mega, or where permitted by law

We collect, use and share information to protect you and your rights as well as to protect our rights and interests, including in the following circumstances:

- Where we are involved in judicial, administrative or regulatory proceedings or investigations, or other similar processes
- To enforce our rights, including to collect on a debt
- To comply with legal and regulatory obligations, including any:
 - subpoena, warrant, judicial or administrative orders, or valid demands or requests from governments, regulators, courts and law enforcement authorities in Canada or other jurisdictions or countries
 - rules, codes and guidelines that apply to our business (including expectations or guidance from regulators or self-regulatory organizations) or any codes, programs or principles we have publicly adopted
- To investigate a breach of an agreement or law
- To detect, suppress or prevent fraud. For example, when you apply for a product or service, or when we investigate a suspicious transaction, we may check for fraud by running your information through fraud

databases used by Mega and other organizations, such as other financial institutions, to detect, suppress and prevent fraud

- To identify threats and risks such as credit, fraud and money laundering. This may involve reviewing and analyzing your applications, transactions and other information. We also may pool your information with data belonging to other individuals so we can analyze the combined data
- To prevent you from becoming a victim of fraud, including by using or offering technologies that help us protect you on Mega Digital Channels. For example, we may use session cookies that make sure that your session is secure while you are signed on. Refer also to section 7 “Cookies and other similar technologies”

We may also collect, use and share information without consent if we are allowed to do this under the laws that apply to us.

Joint accounts, representatives and beneficiaries

Where you share a product or service with another person, we may share your information with that person (or their representative, which includes their estate representative), but only in connection with the product or service. Shared products or services include:

- Joint accounts
- Products or services with shared liability, such as a loan guaranteed by someone else

We may also share information with and take instructions from someone who has proper authorization to act as a representative for you, such as a legal guardian, person with power of attorney, estate representative, lawyer, accountant and, for minor children, parent or guardian. If representatives are jointly appointed, we will share information as instructed by either representative.

Following death, we may share your information with your beneficiaries or estate representatives where necessary to help administer your registered plans or insurance products, or your estate’s financial affairs. We may also need to collect, use and disclose beneficiary or estate representative information for these purposes.

If someone you hold an account with jointly dies, we may share information about the account with their representative, but only if the information was created or collected before the death of the deceased joint account holder.

Business transactions

If we enter into a business transaction involving personal information or are considering one, such as selling or securitizing assets, we may share information with the other organizations or people involved in the transaction. For example, we may share information so a purchaser can do their due diligence before the transaction. We may also share information when the transaction is completed. These other parties must keep this information confidential and limit its use to the purposes of the transaction.

If we sell assets, the purchaser may be allowed or required by law to keep some personal information for a defined length of time.

Credit bureaus

When you apply for a product or service, we may run a credit check and exchange your information with credit bureaus. We will continue to exchange information with them for as long as you hold the product and for a reasonable time afterwards. We do this to assess your application, verify your identity and your creditworthiness, qualify you for products and services, protect against fraud, and manage our risks. We may also validate your information with a credit bureau to verify your identity and protect against fraud. Other financial institutions also exchange information with credit bureaus in this way.

The information we collect from credit bureaus may include information about your current and past credit accounts such as type, amount, payment history, debt collections, legal proceedings, or other information that the credit bureau has collected from your other lenders.

We may also periodically share credit, financial and other information about you with credit bureaus to help maintain the accuracy and integrity of the credit reporting system. The credit bureau will incorporate the personal information we send them into its consumer reporting database. They then use the information to

maintain the database and as permitted or required by applicable laws, which may include sharing this information with third parties. If you consent to Mega sharing your SIN with credit bureaus, the credit bureaus may use it to update their consumer reporting database and to help them match and verify future credit bureau requests.

We may also validate your information with a credit bureau to verify your identity, protect against fraud or to help us maintain accurate and up to date information about you where necessary.

We may exchange information about you, as described in this statement, with the following credit bureaus:

TransUnion: <https://www.transunion.ca/>

Equifax: <https://www.consumer.equifax.ca/>

De-identification and analytics

We may de-identify your information by removing information that identifies you, such as your name, address, and account numbers. We may then combine this de-identified information with other information, and use it for internal business purposes, such as:

- Analysis and reporting
- Developing and improving our products and services
- Understanding and predicting client needs and preferences
- Preventing and detecting fraud
- Identifying trends like purchasing patterns, fraud trends, or
- Enhancing our marketing. Refer also to section 5 “Provide you with value”

Cookies and similar technologies

Cookies contain data collected from websites that you visit and are stored in the form of a small text file in your browser. Cookies, like pixels, beacons, and web analytic services, provide us with information about your activity on our mobile apps, website and third-party sites and apps. Cookies save your preferences for a specific website and make browsing online easier. These technologies collect information about how you use our website or apps, such as your browsing activity and which pages you visit, information about your interests and preferences, location, and technical information about the device, operating system, and web browser you use.

Location information

We may collect general location information, such as the city you are in, from the IP address of your browser or mobile device. We may also collect more specific location information, such as your Global Positioning System (GPS) location, from your browser or mobile device if you allow your device to share this data. We use location information to protect against fraud or offers for products and services. Refer also to section 11 “What are your privacy choices?”.

8. How do we protect your information?

At Mega, we are serious about protecting your personal information. We do what we can to prevent unauthorized use, sharing, loss and theft of information. Our commitment is reflected in our policies, framework and practices to ensure compliance with applicable privacy and data protection laws and regulations.

Under these policies and practices, our efforts to protect your information include:

- Defining roles and responsibilities for handling your information from the moment we gather it until it is destroyed
- Limiting access to information based on employees’ roles and responsibilities
- Requiring all employees to complete annual mandatory training on privacy and information security
- Carefully selecting the service providers who handle information on our behalf, and making sure they have privacy and security standards that meet Mega’s requirements. We use contracts and other measures with our service providers to keep your information secure and to make sure it is only used

for the intended purposes

- Protecting the security of your personal information and the financial transactions you conduct online, including implementing multiple layers of protection when you access any of our digital products or services, such as digital banking. For example:
 - **Web browser encryption:** all browsers supported by Mega digital services offer industry standard encryption. This provides a high level of protection for transmitting confidential data over the Internet.
 - **Monitoring:** we monitor activity on Mega Digital Channels to enhance security and to protect your personal information.
- Implementing other physical, technological and administrative security safeguards to protect your information
- Regularly auditing our security safeguards and assessing that they remain effective and appropriate

We also have policies and practices in place to handle privacy complaints, as described in more detail in section 12 “What if you have a privacy concern?”.

You also have a role in protecting your information. For example, Mega sites may contain links to non-Mega sites, and Mega is not responsible for the information and privacy practices of these third-party sites. We recommend that you read the privacy policies on all third-party sites to learn about their information and privacy practices before you provide any personal information.

9. Where is your information stored and for how long?

How long we keep your information will depend on the type of information and the product or service that the information relates to. We keep your information for as long as we reasonably need it for customer service, legal, regulatory, and business purposes. We have record retention policies and schedules that set out retention periods depending on the type of information. Your information collected by us will generally be disposed of if it does not have a specific purpose or no longer fulfills its intended purpose.

We may store information in the Mega office where you regularly do business, in computer systems or in the record storage facilities of Mega or our service providers. We may also store and process information in Taiwan, where Mega Bank Head Office is located which may have different data protection rules. As a result, your information may be securely used, stored or accessed in Taiwan and be subject to the laws there. For example, we may share information in response to valid demands or requests from Taiwanese government authorities, courts and law enforcement officials.

10. What are your privacy rights?

Right to update or correct your information

You have the right to update or correct personal information we hold about you if it is inaccurate, incomplete or out of date. We make every reasonable effort to keep the information in our records as accurate, complete, and up-to-date as necessary. However, we also rely on you to tell us when your information changes. Keeping your information accurate and up-to-date allows us to continue to offer you the highest-quality service.

If you want to update or correct any personal information we hold about you:

Contact the Mega Canada Branch office where your account is held or talk to your Mega representative.

Right to access your information

You have the right to access personal information we hold about you. Much of your information is available to you through:

- Your paper or electronic account statements
- At the Mega Canada Branch office where you regularly do business
- By checking your account online (if you subscribed to online statement checking)

If you want access to additional personal information we may hold about you:

Contact the Mega Canada Branch office where your account is held or talk to your Mega representative.

You will need to put your request in writing and give us enough details to help us understand the information that you want to access, and whether you want a copy of it. We must verify your identity before we start our search, or before we give you access to your information. We will tell you if there is a fee to access your information. We may also ask you for more information to confirm the scope of your request, such as the time period or a more specific description of the information you want to access.

After we receive your written request, verify your identity and understand the scope of your request, we will give you a written response to your access request within the timeframe set by applicable privacy law. There may be limits to your right to access your information. For example, if the information is subject to legal privilege, contains confidential commercial information, relates to an investigation of a breach of an agreement or law, or contains information about other individuals that cannot be separated.

If we have information about you that we got from others, you can ask us for the source of that information, subject to certain restrictions under applicable law. If you ask for it, and where legally permitted and required, we will also give you certain details about how we handle your personal information, such as the types of third parties to whom we have, or may have, disclosed your information. However, this will not include service providers we have used to do work for us, reports to the Canada Revenue Agency or information that has been provided for legal and regulatory obligations, except to the extent required by law.

If you ask for access to a credit report we got about you from a credit bureau, we will give you a copy if we still have it on file. We will also give you the name and address of the credit bureau we used, as they will have the most current information and can explain how to read the report. You have the right to access and correct the credit bureau report directly with the credit bureau. See section 6 “Credit bureaus” for the credit bureaus from whom Mega may obtain credit information.

Right to withdraw consent

You can withdraw your consent to our collection, use and sharing of information at any time by giving us reasonable notice, subject to legal, business, or contract requirements. However, withdrawing your consent may limit or prevent us from providing you with specific products and services. For example, if you don't give us your SIN, we can't provide you with any product where the collection of a SIN is required under tax law, such as an interest-bearing deposit product. If you withdraw your consent to exchange personal information with credit bureaus, we will not be able to provide you with certain credit products.

In some circumstances, you can't withdraw your consent. For example, you can't withdraw your consent if the collection, use and sharing of information without consent is:

- Permitted or required by law
- Required to ensure we have correct and up-to-date information about you, such as current address, or
- Necessary to manage our business and risks, comply with legal and regulatory obligations, assign our rights to others for business transactions, or as otherwise described in section 5 “Manage our business”

You can also request your information to be removed if it was collected without consent, the identified purposes no longer exist, the information is inaccurate or out of date, or the retention period expired. We will accommodate to the best we can, provided we are not required by law or regulatory rules to retain it.

11. What are your privacy choices?

During our relationship with you, we provide you with the following privacy choices:

Social Insurance Number (SIN)

Including your SIN in a credit bureau request is the best way to make sure we get accurate information about you from credit bureaus. This use of your SIN is optional and, if you choose not to give your permission, this by itself will not stop you from qualifying for products and services. We only use your SIN as part of credit bureau requests when qualifying you for products and services or reporting information to the credit bureaus. We don't use your SIN during ongoing exchanges with credit bureaus. For more details, refer to “Credit bureaus” above.

Login information

If you wish to manage your login IDs and passwords

Many browsers and devices allow you to store passwords and login credentials so you don't have to re-enter this information each time you visit a site. To prevent unauthorized access to your information, we strongly recommend you do not use this functionality when accessing Mega digital sites.

Tracking Technologies

Cookies

If you wish to manage cookies

When users first visit Mega website, they may agree to or decline the use of cookies through a pop up window. After initially agreeing, users may also withdraw their consent at any time by clicking "Withdraw Consent" on the webpage.

Login information

If you wish to manage your login IDs and passwords

Many browsers and devices allow you to store passwords and login credentials so you don't have to re-enter this information each time you visit a site. To prevent unauthorized access to your information, we strongly recommend you do not use this functionality when accessing Mega digital sites.

Call recording

Telephone calls with Mega representatives may be recorded and monitored for coaching, training, quality and security. Refer also to section 4 "How do we collect information?".

If you do not wish to have your telephone calls recorded

You have the option to do business with us at a Mega Canada Branch office, or by writing to us.

12. What if you have a privacy concern?

If you have any questions, concerns or complaints about this statement or our privacy practices, let us know right away. In most cases, you can resolve a question, concern or complaint simply by talking to us about it. If you choose to send us an email, don't include sensitive information such as card or account numbers.

You may also ask for a printed copy of our privacy statement or more details about our privacy statement and practices.

Step 1: Talk to us

You should be able to get swift results by talking to a Mega representative where you do business.

- Talk to a Mega representative
- Visit the Mega Canada Branch office you do business with

Step 2: Contact the senior officer responsible for our privacy program

If your concern or complaint has not been resolved to your satisfaction, you write to the Privacy Officer

- by email: privacyca@megaicbc.com
- by postal mail: Suite 1002, 4950 Yonge Street, Toronto, Ontario, M2N 6K1

If the above steps do not resolve your concern, you may consider escalating the matter further.

Office of the Privacy Commissioner of Canada (OPC)

You may contact the OPC to help resolve your privacy concern:

Telephone: [1-800-282-1376](tel:1-800-282-1376)

Website: priv.gc.ca

Write to:

30 Victoria Street
Gatineau, Quebec
K1A 1H3