

# Mega International Commercial Bank Co. Ltd.

Los Angeles Branch  
445 South Figueroa Street, Suite 1900,  
Los Angeles, CA 90071, USA

## California Consumer Privacy Act Notice

The Mega International Commercial Bank Co. Ltd. Los Angeles Branch provides this California Consumer Privacy Act Notice ("Notice"), described below.

### **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, 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 unless the CCPA recognizes an exception or with the exceptions to comply with federal law;
- 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

### **Categories of Personal Data that We Collect**

Under the CCPA, "personal information" is information that identifies, relates to, or could reasonably be linked with a particular California resident or household. Information excluded from the CCPA's scope include personal information covered by certain sector-specific laws, including the Fair Credit Reporting ("FCRA"), the Gramm-Leach-Bliley Act ("GLBA") or California Financial Information Privacy Act ("CFIPA"), the Driver's Privacy Protection Act of 1994 among other exemptions.

During the past 12 months, we have collected the following categories of Personal Data:

- Personal unique identifiers, such as full name and federal or state issued identification numbers including Social Security number, driver's license number, and passport number
- Personal information, including date of birth/age, contact details such as telephone number and address, financial information such as account number and balance
- Characteristics of protected classifications such as sex, nationality, citizenship, marital status, request for family leave, request for leave for employee's own serious health condition and request for pregnancy leave
- Products and services obtained and transaction histories
- Professional or employment-related information
- Education information

## **Why We Collect Personal Data and How We Use It**

The purposes for which we collect and use Personal Data depend on, among other things, our relationship or interaction with a specific California resident. We have not and will not sell Personal Data that is subject to the CCPA's sale limitations. The table below lists the purposes for which we collect and use Personal Data in different contexts.

| <b>Purpose for Collection and Use</b>                                                             | <b>Examples</b>                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Provide services and products                                                                     | Including checking accounts, credit balance accounts, time deposit, loans and commercial financing and payment services                                                                                                                                                                                                                                                                                                 |
| Support management and daily operations including to meet risk, legal and compliance requirements | Including to provide account statements, customer service, payments and collections, and account notifications <ul style="list-style-type: none"><li>• Perform accounting, monitoring and reporting</li><li>• Enable information security and fraud prevention</li><li>• Support audit and investigations, legal requests and demands</li><li>• Comply with policies, procedures, and contractual obligations</li></ul> |
| Manage, improve and develop our business                                                          | <ul style="list-style-type: none"><li>• Market our products and services</li><li>• Conduct research and analysis</li><li>• Support customer relationship</li></ul>                                                                                                                                                                                                                                                      |
| Support employment and human resource management                                                  | <ul style="list-style-type: none"><li>• Provide benefits to employees and dependents, including healthcare and retirement plans</li><li>• Manage pay and compensation activities</li><li>• Process employment applications</li></ul>                                                                                                                                                                                    |

## **Disclosure of Information**

The categories of third parties to whom we disclose personal data for our business purposes described in this disclosure are:

- You and, where appropriate, your family, your associates and your representatives
- Accountants, auditors, financial advisors, lawyers and other outside professional advisors to Mega ICBC, subject to confidentiality
- Governmental, legal, regulatory, or other similar authorities and/or local government agencies, upon request or where required by laws and regulations
- Service providers and third parties who provide services such as legal expertise, tax expertise, auditors, information technology support and human resource related activities.

## **Sources of Personal Data**

The sources from which we collect Personal Data depend on, among other things, our relationship or interaction with a specific California resident. The information below lists the categories of sources from which we collect Personal Data in different contexts.

- From California residents directly, or other individuals acting on their behalf, through physical sources (e.g., paper application).
- Public records or widely available sources, including information from the media, and other records and information that are made available by federal, state, or local government entities.
- Outside companies or organizations that provide data to support activities such as fraud prevention, underwriting, and marketing.

- Outside companies or organizations from whom we collect Personal Data to support human resource and workforce management activities.
- Outside companies or organizations from whom we collect personal data as part of providing products and services, completing transactions, supporting our everyday operations.
- Information from Corporate Clients about individuals associated with the Clients (e.g. an employee or board member)

### **Responding to Requests**

Privacy and data protection laws, other than the CCPA, apply to much of the Personal Data that we collect, use, and disclose. When these laws apply, Personal Data may be exempt from, or outside the scope of, Access Requests and Deletion Requests. As a result, in some instances, we may decline all or part of an Access Request or Deletion Request related to this Personal Data. This means that we may not provide some or all of this Personal Data when you make an Access Request. In addition, we may not delete some or all of this Personal Data to comply with a legal or regulatory obligation. We may also deny your request if we cannot verify your identity or if we cannot verify that you have authority to make a request on behalf of another individual.

We will process all verified requests within 45 days pursuant to the CCPA. If we need an extension for up to an additional 45 days in order to process your request, we will provide you with an explanation for the delay.

### **How to Make Requests**

If you are a California resident, you can make an Access Request, Opt Out Request, Correction request, Limit the Use and Disclosure of Sensitive Personal Information Request or a Deletion Request by contacting us in person, send a mail to our address at 445 South Figueroa St. #1900, Los Angeles, CA 90071 or send e-mail to: [la@megaicbc.com](mailto:la@megaicbc.com)

Please include the following information in your request :

Full name

Email

California mailing address

Phone Number

Nature of request

### **Changes to this Notice**

We may change or update this notice periodically. When we do, we will provide the revised disclosure.