



MEGA INTERNATIONAL COMMERCIAL BANK
NEW YORK BRANCH

ADDRESS: 65 LIBERTY ST., NEW YORK, NY 10005

Privacy Notice – California Residents

Last updated: May 12, 2026

In the course of doing business with Mega International Commercial Bank New York Branch (“Mega New York Branch,” “we,” or “us”), we may ask you to share certain Personal Information with us, including financial data. Mega New York Branch respects your right to privacy. We understand that you have entrusted us with this information and we recognize the importance of protecting it from unnecessary or unauthorized access.

Collection and Disclosure of Personal Information

The following categories of Personal Information have been collected within the last 12 months:

- Identifiers, such as name and government-issued identifier (e.g., Social Security number);
- Personal information, as defined in the California safeguards law, such as contact information and financial information;
- Characteristics of protected classifications under California or federal law, such as gender;
- Commercial information, such as transaction information; and
- Professional or employment-related information, such as work history and employer.

The Personal Information were collected from the following category of sources:

- Applications or forms completed by you;
- Information you provide during telephone conversations, email, or contact forms that you send us; and
- Your transactions and account positions with us, our affiliates or others (including, for example, your own broker or custodian).

We may disclose your Personal Information to third parties in the following, limited circumstances:

- To companies that help us maintain, process or service your transactions or account(s) or financial products or services effected by or through us;
- To companies that assist us in client servicing;
- To Government Agencies as required by laws and regulations; or

- If you request or authorize us to do so, for institutional risk control, or in other circumstances where we believe in good faith that disclosure is required or permitted under law.

Mega New York Branch takes reasonable steps to require third parties by contract to use the information only for the services for which we hire them, and to protect the confidentiality and security of this information.

Use of Personal Information

In the past 12 months, we have used Personal Information relating to California residents to operate, manage, and maintain our business, to provide our products and services, and to accomplish our business purposes and objectives, including the following:

- Operational purposes, credit assessment, and statistical analysis;
- Providing you with information concerning products and services which we believe will be of interest to you;
- Complying with any requirement of law, anywhere in the world;
- Confirming and verifying your identity (this may involve the use of a credit reference agency or other third parties acting as our agents) and conducting due diligence;
- The detection, investigation and prevention of fraud and other crimes or malpractice; and
- For the purpose of, or in connection with, any legal proceedings (including prospective legal proceedings), for obtaining legal advice or for establishing, exercising or defending legal rights.

Sale of Personal Information

In the past 12 months, we have not “sold” Personal Information subject to the CCPA, including Personal Information of minors under the age of 16. The Branch does not sell, nor intend to sell, any Personal Information of California Residents.

For purposes of this Notice, “sold” means the disclosure of Personal Information to a third-party for monetary or other valuable consideration.

Rights under the CCPA

If you are a California resident, you have the right to:

- Request the following information covering the 12 months preceding your request:
 - the categories of Personal Information that we have collected;
 - the categories of sources from which the Personal Information was collected;
 - the purpose for collecting Personal Information about you;
 - the categories of third parties to whom we disclosed Personal Information about you and the categories of Personal Information that was disclosed (if applicable) and the purpose for disclosing the Personal Information about you; and
 - the specific pieces of Personal Information we collected about you;
- Request the Branch to correct the inaccurate Personal Data that the branch has about the customer;

- Request that Personal Data the Branch has collected about the customer be deleted, unless the CCPA recognizes an exception;
- Request the Branch to limit the use of the customer's sensitive personal information collected about them.
- Be free from unlawful discrimination for exercising their rights under the CCPA.

You may submit a request by:

Phone: 212-608-4222 EXT 126

Email: nyb.business@megaicbc.com

Mail: Mega International Commercial Bank Co. Ltd.
Attn: Head of Saving and Remittance Division
65 Liberty Street
New York, NY 10005

We will send you an acknowledgement of receipt within 10 business days. All requests are subject to an identification and verification process. If you submit a request on behalf of another person, we may require proof of authorization and verification of identity directly from the person for whom you are submitting a request.

On some occasions, we may not be able to process your requests. For example, we will not process your request if we cannot verify your identity or if we cannot verify that you have the authority to make a request on behalf of another individual. Additionally, we will not process your request where an exception applies, such as where the disclosure of Personal Information would adversely affect the rights and freedoms of another consumer or where the Personal Information that we maintain about you is not subject to the CCPA's access or deletion rights. If we are unable to process your request, we will notify you of our decision and the reason.

We will not provide social security numbers, driver's license numbers or government issued identification numbers, financial account numbers, or any specific pieces of information if the disclosure presents the possibility of unauthorized access that could result in identity theft or fraud or unreasonable risk to data or systems and network security.

We will work to process all verified requests within 45 calendar days pursuant to the CCPA. If we require additional time to process your request, we will notify you of the delay and the reason. The delay may take up to additional 45 calendar days.

Data Retention and Minimization

We retain each category of Personal Information only for as long as reasonably necessary and proportionate to fulfill the business purposes for which it was collected, or to comply with legal, regulatory, tax, or accounting requirements.

- Identifiers and Financial Records: Typically retained for five (5) years after the termination of the customer relationship to comply with banking and record-keeping regulations.

- Sensitive Personal Information: Retained for the duration of the legal necessity to provide requested services and as required by the New York Department of Financial Services (NYDFS).

Note on Financial Privacy

Please note that certain personal information collected or disclosed pursuant to the federal Gramm-Leach-Bliley Act (GLBA) may be exempt from certain CCPA requirements.

Questions or Concerns

You may contact us with questions or concerns about this Notice and our practices by:

Phone: 212-608-4222 EXT 126

Email: nyb.business@megaicbc.com

Mail: Mega International Commercial Bank Co. Ltd.
Attn: Head of Saving and Remittance Division
65 Liberty Street
New York, NY 10005

Changes to this Privacy Notice

We reserve the right to make changes to this notice at any time. If changes are made, we will provide you with the updated notice.

*A copy of this notice can be found at <https://www.megabank.com.tw/abroad/new-york/zh-tw/doc-download>