

Mega International Commercial Bank Co., Ltd. (Singapore Branch)

兆豐國際商業銀行（新加坡分行）

Personal Data Protection Policy and Practices (INTERNAL)

個人信息保護守則及操作（內部）

Notification Of and Consent To Collection, Use and Disclosure of Personal Data Form

有關收集、使用及披露個人信息之通知及同意表

1. Mega International Commercial Bank Co., Ltd. (Singapore Branch) and its related corporations (the “Bank”) is seeking your consent to the collection, use and disclosure of your “personal data” on the terms and subject to the conditions herein stated.
兆豐國際商業銀行（新加坡分行）及其關聯公司（“本行”）就按照如下條款及條件收集、使用及披露您的“個人信息”徵求您的同意。
2. For the purposes of this Form, “**personal data**” means data, whether true or not, about you, from which you can be identified, or from that data and other information which the Bank has or is likely to have access to. Personal data includes, but is not limited to, data such as your name, identification number, telephone numbers, addresses, email addresses and any other information relating to individuals which you have provided to the Bank.
為本表格之目的，“個人信息”是指與您相關的，可以此識別您的個人身份的信息，且本行有權使用該信息或其他相關信息，無論該信息是否真實。個人信息包括，但不限於姓名、身份號碼、電話號碼、地址、郵件地址及您已提供給本行的其他信息。
3. The Bank collects, uses and discloses your personal data for the following purposes in connection with your relationship with the Bank, to the extent applicable:
基於您與本行的關係，本行將收集、使用及披露您的個人信息以作如下用途：
 - (a) evaluating and processing your request for any of the products and/or services offered or distributed by the Bank (including but not limited to third party products and/or services);
評估並處理您申請本行承辦的任何產品及/或服務（包括但不限於第三方產品及/或服務）；
 - (b) evaluating and determining the terms of such offering or distribution, including price and eligibility;
評估並確定提供上述產品及/或服務的條件，包括價格及資格；
 - (c) providing products and/or services requested;
提供您所申請的產品及/或服務；
 - (d) conducting research (whether conducted by the Bank or by a third party) for the purposes of developing or improving products, services, security, service quality, and marketing strategies (including but not limited to that provided by third parties);
為發展或改善產品、服務、服務質量及營銷策略（包括但不限於由第三方提供的產品、服務、服務質量及營銷策略）之目的而開展研究工作（無論該研究是由本行或由第三方開展）；
 - (e) offering and marketing to you, in various modes, any products, services, special offers, promotions or events provided by the Bank which we think may be of interest to you;
通過各種方式，為您提供或推銷我們認為對您有利的任何產品、服務、特價、優惠或活動；
 - (f) managing your business, obligations and relationship with the Bank and the Bank’s obligations to you;
管理您與銀行之間的業務往來、義務責任、相互關係，以及銀行對您的義務責任；
 - (g) performing verification and such security checks as the Bank may reasonably require to detect, prevent and/or investigate any crime, offence or breaches of terms of agreements;
進行本行合理要求的核查及安全檢查，以及時發現、預防及/或調查任何犯罪、違法或違約行為；
 - (h) performing checks with the Do Not Call Registry;
開展有關拒絕來電登記的檢查；
 - (i) generating financial, regulatory, management or other related reports and performance of analytics;
開展財務、合規、管理或其他相關的報告及性能分析；

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- (j) meeting or complying with the Bank's internal policies and procedures and any applicable rules, laws, regulations, codes of practice, guidelines, orders or requests issued by any court, legal or regulatory bodies (both national and international);
遵守銀行的內部政策、程序，任何適用的法律、法規、業務規範、指引，以及任何（包括國內及國外的）法院、法律或監管機構發出的指令或要求；
 - (k) performing audit checks and for legal purposes (including but not limiting to seeking advice and enforcing the Bank's legal rights, drafting and reviewing of documents and facilitating dispute resolution);
開展審計及法律核查（包括但不限於尋求法律意見及執行本行的法定權利、起草并審閱文件及促進糾紛的解決）；
 - (l) facilitating any proposed or actual business assignment, transfer, participation or sub-participation in any of the Bank's rights or obligations;
便於本行任何權利或義務的可能或實際的轉讓、轉移、參與或從屬參與；
 - (m) purposes which are reasonably related to the aforesaid.
與上述目的合理相關的其他目的。
4. Personal data held by the Bank will be kept confidential and the Bank will make reasonable security arrangements to prevent unauthorised access, collection, use, disclosure, copying, modification, disposal or similar risks. However, in order to carry out the purposes listed above, the Bank may, to the extent permitted by applicable law and/or regulation, share personal data with third parties, whether in Singapore or elsewhere. When doing so, the Bank will require them to ensure that personal data so disclosed is kept similarly confidential and secure.
本行將對持有的個人信息予以保密，並且本行將通過合理的安全措施防止未經授權獲取、收集、使用、披露、複製、修改、處理該信息或類似的風險。然而，為實現上段所述之目的，本行可以在法律及/或法規允許的範圍內，與第三方分享個人信息，無論該第三方在新加坡或其他地區。於此同時，本行將要求第三方確保對被披露的個人信息予以保密，並採取類似的安全措施。
5. In addition to the foregoing, by providing personal data of a third party (e.g. information of next- of-kin, emergency contact, family members) to us, you also represent and warrant that consent from that third party has been obtained for the collection, use and disclosure of that personal data by the Bank for the purposes listed above.
此外，當您向我們提供第三人的個人信息（如近親屬的信息、緊急聯繫方式、家庭成員）時，您也應承諾并保證第三人同意本行為上述目的收集、使用及披露其個人信息。
6. Many webpages and mobile applications use "cookies". A cookie is a small text file that a webpage or mobile application can send and store on your computer or mobile device. The Bank uses cookies in some of its webpages to collect information about users of the same (such as session information). You can adjust your browser's settings to disable cookies, but note that in doing so, you may not be able to access certain parts and/or functions of our webpage.
許多網頁及手機應用程序中會使用“cookies”。cookies 是一個小的文本文件，網頁或手機應用程序可在電腦或手機上發送或存儲該文件。本行在部份網頁中使用 cookies 來收集用戶信息（如會話信息）。您可通過調整瀏覽器的設置阻止 cookies 運行，但需要注意的是，若您這樣操作，可能會導致您無法瀏覽和使用本行網站的某些部份或/及功能。
7. You may at any time withdraw any consent given, in respect of the collection, use or disclosure by the Bank of your personal data, for any purpose. If you withdraw any consent given, depending on the nature of your request, the Bank may not be able to carry on certain business and transactions with you, and your withdrawal may result in a breach of contractual obligations or undertakings to the Bank, in which case, the Bank's legal rights and remedies are expressly reserved.
您在任何時候均有權撤銷對銀行為任何目的收集、使用或披露您的個人信息之許可。若您撤銷該許可，則根據您所提要求之性質，本行可能無法再與您開展某些業務或交易，並且您的撤銷可能會導致您違反合同義務或向銀行作出的擔保，如此，則銀行明確保留其法定權利及救濟措施。



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8. The Bank retains your personal data until it is reasonable to assume that the purpose for which your personal data was collected is no longer being served by its retention, and retention is no longer necessary for legal or business purposes.
本行會保留您的個人信息，直至根據合理推斷，繼續保留您的個人信息無法繼續達到收集該信息的目的，且為法律或業務之目的亦無必要繼續保留該信息。
9. You may request access to and correction of your personal data held by the Bank. Depending on the nature and complexity of your request, the Bank may charge a fee for processing your request for access and/or correction. The Bank will inform you of the fee beforehand and take further instructions before it is charged to you.
您可以要求獲取和更正由銀行持有的您的個人信息。根據要求的性質及複雜程度，本行會就處理您獲取及/或更正信息的請求收取一定費用。本行將會提前告知所需費用，並在收取費用前接受您的進一步指示。
10. As the Bank relies on your personal data to provide products and services to you, you shall ensure that at all times, the information provided to the Bank is correct, accurate and complete, and you shall update the Bank in a timely manner of any and all changes to the same.
鑒於本行基於您的個人信息向您提供產品及服務，您應保證在任何時候您提供給本行的信息均為正確、準確及完整，且若該信息有任何變動時，您應立刻告知本行。
11. Any consent given pursuant to this Form shall not derogate from, and shall be without prejudice to, any other rights which the Bank may have to collect, use and disclose your personal data, and nothing herein is to be construed as limiting the same.
您根據本守則所作之許可不得損害或違背本行收集、使用及披露您的個人信息的其他權利，且本守則的約定不得解釋為對其他權利的限制。
12. The Bank may amend this Form from time to time to ensure that it is consistent with any changes in laws and regulations. The Bank will make available such updated policy at its office in Singapore. All communications, transactions and dealings with the Bank shall be subject always to the latest version of this Form in force at the time.
本行可以不時對本守則作出修改，以保證其與法律法規的任何變更保持一致。本守則可在本行新加坡分行取閱。與本行的任何溝通、交易及業務往來均應受制于本守則當時有效的最新版本。
13. To contact us on any aspect of this Form, please visit us at our office in Singapore or get in touch with Mega International Commercial Bank Singapore Branch-Operation Dept. at TEL 65- 62277667 ext 215 or 217; FAX 65-65369773.
有關本守則的任何問題，請蒞臨本行新加坡辦公室，或致電兆豐國際商業銀行新加坡分行營業部，電話號碼為 65-62277667，分機 215 或 217，傳真號碼 65-65369773。
14. This Form is written in both the English and Chinese languages. In case of any discrepancy between the two versions, the English Version shall prevail.
本文以中、英文書就，若兩種版本之間存在不一致的，以英文版本為準。