

個人資料告知書
Personal Data Disclosure Notice

摩根大通（其定義如下）為蒐集、處理及利用台端之個人資料，謹依個人資料保護法第8條及第9條規定，向台端告知下列事項：JPMorgan (as defined below), for the purpose of collecting, processing, and using your personal data, hereby notifies you of the following items according to Articles 8 and 9 of the Personal Data Protection Law:

1. 非公務機關名稱

Name of Non-Government Institution

「摩根大通集團」或「摩根大通」係指美商摩根大通銀行、摩根大通證券股份有限公司、及其任一分公司、關係企業或從屬公司，且包括任何繼任人包括但不限於受讓人或繼任人或該機構之任何關係企業或從屬公司或任何依設立登記或居留當地法律規定繼受美商摩根大通銀行、摩根大通證券股份有限公司或其任一分公司、關係企業或從屬公司權利義務之人或受移轉人。「JPMorgan Group」 or “JPMorgan”, means JPMorgan Chase Bank, N.A., J.P. Morgan Securities (Taiwan) Limited, and any of its branches, affiliates or subsidiaries, as applicable, and shall include any successors including, without limitation, an assignee or successor or any affiliate or subsidiary of such entity or any person who, under the laws of the jurisdiction of incorporation or domicile, has assumed the rights and obligations of JPMorgan Chase Bank, N.A., J.P. Morgan Securities (Taiwan) Limited, or any of its affiliates or subsidiaries or to which under such laws the same have been transferred.

2. 個人資料來源

Source of Personal Data

摩根大通蒐集、處理、利用及國際傳輸之個人資料係由台端本人或與台端有往來或其他關係（包括但不限於僱傭或委任關係）之機構（以下簡稱「第三人機構」）所提供。

The Personal Data collected, processed, used, or internationally transmitted by JPMorgan are provided by you or the institutions with which you have transactions or to which you are otherwise related (including, but not limited to, employment or mandate) (the “Third Party Institutions”).

3. 使用個人資料之特定目的

Use of Personal Data for Specified Purposes

a. 蒐集個人資料之特定目的

Specified Purposes of Personal Data Collection

台端之個人資料得為法務部規定之以下任一目的進行蒐集、處理、利用及國際傳輸：中央銀行監理業務；外匯業務；犯罪預防、刑事偵查、執行、矯正、保護處分、犯罪被害人保護或更生保護事務；存款與匯款；行政裁罰、行政調查；投資管理；法院執行業務；法院審判業務；金融服務業依法令規定及金融監理需要，所為之蒐集處理及利用；金融爭議處理；金融監督、管理與檢查；非公務機關依法定義務所進行個人資料之蒐集處理及利用；契約、類似契約或其他法律關係管理之事務；借款戶與存款戶存摺作業綜合管理；核貸與授信業務；消費者、客戶管理與服務；商業與技術資訊；國家安全行政、安全查核、反情報調查；帳務管理及債權交易業務；授信業務；票券業務；票據交換業務；稅務行政；債權整貼現及收買業務；資（通）訊與資料庫管理；資通安全與管理；徵信；調查、統計與研究分析；財產管理；證券、期貨、證券投資信託及顧問相關業務；其他公務機關對目的事業之監督管理；其他金融管理業務；其他經營合於營業登記項目或組織章程所定之業務；其他諮詢與顧問服務。

Your personal data may be collected, processed, used, and internationally transmitted for any of the following purposes prescribed by the Ministry of Justice: Central Bank Supervisory Business; Foreign Exchange Business; Crime Prevention, Criminal Investigations, Enforcement, Correction, Probation, Protection of Crime Victims or Rehabilitation Matters; Deposit and Remittance; Administrative Sanctions, Administrative Investigation; Investment Management; Court Enforcement Business; Court Adjudication Business; Collection, Processing, and Use by Financial Service Providers According to Laws and Regulations and Financial Supervisory Requirements; Financial Dispute Resolution; Financial Supervision, Management and Examination; Collection, Processing, and Use of Personal Data by Non-Government Institutions in Performing Legal Obligations; Matters Relating to Agreements, Quasi-Agreements or Other Legal Relationships; Comprehensive Management of Deposit and Loan Operations; Loan Approval and Credit Extension; Consumer and Client Management and Service; Business and Technical Intelligence; National Security Administration, Security Checks, Counter-intelligence Investigation; Account Management and Debt Trading Businesses; Credit Extension Business; Negotiable Instrument Business; Negotiable Instrument Clearing Business; Tax Administration; Businesses of Discounting and Purchasing Debts; Information (Communication) and Database Management; Information Communication Security and Management; Credit Investigation; Investigation, Statistical and Research Analysis; Property Management; Securities, Futures, Securities Investment Trust and Consultancy Businesses; Supervision by Other Governmental Institutions; Other Financial Businesses; Other Businesses Specified in Business Registration or Articles of Association; Other Consulting and Advisory Services.

b. 特定目的外之個人資料蒐集與利用

Non-Specified Purposes of Personal Data Collection and Use

倘台端之個人資料為前揭第 3.a.條所載特定目的外之其他目的進行蒐集、處理、利用或國際傳輸，台端之個人資料得依摩根大通善意認為必要或應要、或當地或外國法律、法規或法院命令規定，包含且不限於因摩根大通履行對第三人機構之義務或因以下之目的而揭露：

- 開立帳戶、或執行任何指示、交易或服務；
- 關於任何法律程序，徵詢法律意見、或建立、行使或維護合法權利；
- 所有未來或現有之客戶驗證程序、為瞭解客戶而進行之查核、持續性帳戶管理，及其他帳戶相關驗證目的，包含但不限於監測、篩查及進行制裁風險評估；
- 遵守任何法律、法規、法院命令或遵守法律程序或任何其他外國、區域性或地方法令或監管要求、或與任何監管、監督或政府機關、機構或部門合作，及其他為遵守法律、監管或自律性規定、或專業公會規則、任何當地或外國自律行為準則或措施或摩根大通所施行之內部政策等目的；
- 客戶關係管理及/或為第三人機構提供全球服務及向第三人機構辦理摩根大通集團產品行銷；
- 執行風險控制管理功能、偵測、調查及防範欺詐或犯罪，包含但不限於協助他人預防恐怖行動、洗錢或貪污、監測及提報交易明細及其他為辦理風險管理及監管報告等目的，包含摩根大通對其客戶及他人之信用曝險，及辦理一般徵信調查及稽查；
- 為單獨及/或共同進行報稅及扣繳之目的，以及依據所適用之相關稅務法律，包括美國「外國帳戶稅收遵循法」，進行帳戶調整；
- 加強作業、技術、財務和其他支援功能的效率；及
- 為統計及其他分析等目的，及任何與摩根大通集團的業務或交易相關之其他目的。

If your personal data are collected, processed, used, or internationally transmitted for purposes other than those covered in Paragraph 3.a. above, your personal data may be disclosed as JPMorgan may, in good faith, consider necessary or desirable, or mandatory by local or foreign law, regulation or court order, including without limitation for the purpose of carrying out JPMorgan's obligations to the Third Party Institutions or for any of the following purposes:

- opening accounts, or effectuating any instruction, transaction or service;
- in connection with any legal proceeding, obtaining legal advice, or establishing, exercising or defending legal rights;
- all future or existing client verification procedures, customer due diligence, ongoing account administration, and other account-related verification purposes including but not limited to monitoring, screening and undertaking sanctions risk assessments;
- complying with any law, regulation, court order or pursuant to legal process or to any other foreign, regional or local legal or regulatory request or cooperating with any regulatory, supervisory or governmental authority, institution or department, and otherwise complying with legal, regulatory or self-regulatory requirements, or with the rules of professional associations, any local or foreign voluntary code or action, or internal policy JPMorgan may adopt for good practice;
- managing the client relationship and/or servicing the Third Party Institutions globally and marketing a JPMorgan Group product to the Third Party Institutions;
- performing control and risk management functions, detecting, investigating and preventing fraud or crime including but not limited to assisting others in the prevention of terrorism, money laundering or corruption, monitoring and reporting transaction details and other information for risk management and regulatory reporting purposes, including concerning JPMorgan's credit exposure to its clients and others, and conducting credit checks and audit generally;
- for individual and/or aggregate tax reporting and withholding, and where applicable effectuating account changes under applicable tax laws including the United States Foreign Account Tax Compliance Act;
- enhancing operational, technology, finance and other support function efficiencies; and
- for statistical and other analytical purposes, and any other purpose relating to or in connection with the business or dealings of the JPMorgan Group.

c. 個人資料之類別

Types of Personal Data

依法務部分類且擬由摩根大通蒐集、處理、利用及國際傳輸之個人資料類別如下：辨識個人者；辨識財務者；政府資料中之辨識者；個人描述；家庭情形；家庭其他成員之細節；財產；職業；現行之受僱情形；僱用經過；離職經過；工作經驗；及其他詳如相關業務申請書或契約書之內容，並以摩根大通與台端或第三人機構往來之相關業務、帳戶或服務及自台端或第三人機構或第三人處（例如：財團法人金融聯合徵信中心）所實際蒐集之個人資料為準。

The types of personal data as categorized by the Ministry of Justice and to be collected, processed, used, and internationally transmitted by JPMorgan are as follows: Individual Identification; Financial Identifications, Identification from Government Data; Personal Description; Family Information; Details of Family Members; Properties, Occupation; Current Employment Information; Employment Process; Resignation Process; Work Experience; and other personal data specified in the product/service related application forms or agreements and actually collected by JPMorgan from you or the Third Party Institutions or a third party (e.g., the Joint Credit Information Center) relating to the businesses, accounts, or services between you or the Third Party Institutions and JPMorgan.

d. 個人資料利用之期間

Time Period of Using Personal Data

自摩根大通開始蒐集、利用、處理及國際傳輸個人資料時起，至(1)蒐集之特定目的消失，經台端向摩根大通請求刪除、停止

蒐集、處理或利用台端之個人資料且摩根大通於合理作業時間內刪除、停止蒐集、處理或利用台端之個人資料時止；或(2)摩根大通集團內之任一公司分別所定之資料保管期限屆至時止，其孰早者。但因摩根大通執行職務或業務所必須或經台端書面同意者，不在此限。

Save where required for performing its functions or businesses or otherwise consented by you in writing, JPMorgan may commence collecting, using, processing, and internationally transmitting the personal data upon collection of the same until the earlier of: (1) the purpose of collecting the personal data ceases to exist and you request JPMorgan to delete your personal data or to stop collecting, processing, internationally transmitting, or using your personal data within such time reasonably required for JPMorgan to comply with such request; or (2) the data retention periods internally required of respective members of the JPMorgan Group lapses.

e. 個人資料利用之地區

Areas where Personal Data are Used

下述第3.f.條「個人資料利用之對象」所列之利用對象其國內及國外所在地。

The onshore and offshore locations of the entities listed in Paragraph 3.f. (Entities Using Personal Data) below that use your personal data.

f. 個人資料利用之對象

Entities Using Personal Data

個人資料蒐集、處理、利用及國際傳輸之對象為通匯行、財團法人金融聯合徵信中心、財金資訊股份有限公司、台灣票據交換所、同業公會、其他與摩根大通集團有業務往來之機構、對前開機構有管轄權之金融監理機關、司法及行政機關、依法有調查權之機關或其他政府/準政府機構、前揭機關或機構指定之任何第三人、其他未受中央目的事業主管機關限制之國際傳輸個人資料之接收者、及下列對象（含其分支機構）：

- 摩根大通集團內之任一公司；
- 摩根大通集團之職員、代理人、合作對象、分包商、受委託辦理業務之第三人、律師或其他專業顧問、顧問；
- 任一國家之政府、管制、監督、法律執行或其他類似公權力機關（包含稅務機關）；
- 依法律、法規、監督指示或以其他方式成立之交易資料庫、交易所、保管機構、清算/結算所、金融中介機構或類似設施或機構；
- 任何對於權利之抗辯或執行有管轄權之法院；
- 摩根大通的任何權利或義務之受讓人或準受讓人或準承購人；
- 摩根大通集團之稽核人員或第三人機構之稽核人員；
- 向摩根大通提供資料處理、交易平台/系統及其支援功能或其他委外服務之提供者；
- 除本告知書載列之資訊所得揭露對象外，經台端同意之其他第三人。

The personal data will be collected, processed, used, and internationally transmitted by correspondent banks, the Joint Credit Information Center, Financial Information Service Co., Ltd., the Taiwan Clearing House, industrial associations, other institutions having business dealings with JPMorgan Group, financial supervisory authorities, judicial and administrative authorities having jurisdiction over the foregoing entities, agencies with legal power of investigation, other governmental or quasi-government agencies, any third parties otherwise appointed by the above authorities or agencies, other recipients of internationally transmitted personal data not subject to restrictions imposed by the central government regulators, and the following entities (including its branch offices):

- Any company within the JPMorgan Group
- Employees, agents, associates, subcontractors, providers of outsourced services, counsel or other professional advisers, consultants, of the JP Morgan Group;
- Governmental, regulatory, supervisory, law enforcement or similar authority including tax authorities in any jurisdiction;
- Trade repositories, exchanges, depositories, clearing houses, financial intermediaries, or similar facilities or institutions, whether pursuant to legislation, regulation, supervisory directive or otherwise;
- Any court of competent jurisdiction in defense of claims or enforcement of rights;
- An assignee or a prospective assignee or purchaser of any of JPMorgan's rights or obligations;
- Auditors of the JPMorgan Group or auditors of the Third Party Institutions;
- Any provider of data processing, trading platform/system and its supporting functions, or other outsourced services to JPMorgan;
- Any other person who is not listed herein, with your prior consent.

g. 個人資料利用之方式

Manners of Using Personal Data

以書面、電話、傳真、電子文件、網際網路或其他適當方式為蒐集、處理、利用與國際傳輸。

Your personal data will be collected, processed, used, and internationally transmitted in writing, via telephone, facsimile, electronic media, the Internet, or other appropriate media.

h. 依個人資料保護法得行使之權利

Individuals' Rights under Personal Data Protection Law

台端得要求(1)查詢或閱覽；(2)製給複製本；(3)補充或更正；(4)停止蒐集、處理或利用；及(5)刪除個人資料。台端請求補充

或更正其個人資料者，台端須舉其原因及事實向摩根大通為適當之釋明。

You may: (a) make enquiries or request to review; (b) make a duplicate copy; (c) supplement or rectify any error; (d) demand suspension on collecting, processing, or using your personal data; or (e) demand deletion, with respect to your personal data held by JPMorgan. In the case where you request for supplement or rectification of your personal data, you must provide JPMorgan with the adequate explanations and supporting information including the background and facts for such request.

i. **不提供個人資料之影響**

Consequences of Failure to Provide Personal Data

如不向摩根大通提供個人資料，將因無法達成前揭第3.a.條所載特定目的而影響台端或與台端或第三人機構之相關權益。

Any failure to disclose your personal data to JPMorgan will affect your benefits and interests, and/or the benefits and interests of the Third Party Institutions, to the extent the purposes specified in Paragraph 3.a. above cannot be attained.