Mezzanine Floor, 199 George Street, QLD 4000 TEL: 61-7-3211-1001
PO Box 12266 George Street Brisbane QLD, 4003 FAX: 61-7-3211-1002
ARBN 126 292 608 ABN 15 126 292 608 AFSL 332389
i962a@firstbank.com.tw

Australian Privacy Policy

1. PURPOSE AND SCOPE

First Commercial Bank Ltd ABN 15 126 292 608 - Brisbane Branch ("**the Branch**", "**us**", "**we**", "**our**") takes your privacy seriously and is committed to responsible privacy practices. This Privacy Policy details the approach of the Branch to the management of personal information, and how we collect, use, disclose, store, handle and protect your personal information. The Branch is committed to complying with the *Privacy Act 1988 (Cth)* (the Privacy Act), the Australian Privacy Principles (APPs), and the Privacy (Credit Reporting) Code 2025 (the Credit Code).

All Branch customers will be provided with a copy of the Branch's Privacy Policy at the time of account opening. The Branch will provide a copy of this Privacy Policy to anyone who requests it.

2. FIRST COMMERCIAL BANK

First Commercial Bank, Ltd., is a company registered in Taiwan, with a registered Australian branch on the Mezzanine Level of 199 George Street, Brisbane, Queensland 4000, (First Commercial Bank Ltd. - Brisbane Branch).

3. WHAT TYPES OF PERSONAL INFORMATION DO WE COLLECT?

In this Privacy Policy, '**personal information'** has the meaning set out in the *Privacy Act 1988* (Cth) (**Privacy Act**). In general terms, personal information is information (whether fact or opinion) about an individual who is identified or reasonably identifiable from that information or other information combined with that information.

The types of personal information we collect about you will depend on the purpose for which the personal information is collected.

- Identification information such as your name, date of birth, gender, mailing and residential address details, telephone numbers, email addresses, and personal details.
- Government issued identification (copies) and identifiers such as your passport, driver's licence, Medicare number, tax file number (**TFN**).
- Financial details including your occupation and income.
- Health and biometric information with your consent, for example in call recordings or security camera recordings when you respectively contact or visit our Branch.
- Device information, such as how you use your device, your location or activity including IP address and geolocation data.
- Credit information such as details relating to credit and payment history, credit capacity, and eligibility for credit ('credit worthiness')
- Other information that we consider necessary for the provision and promotion of our products and services and the operation of our businesses.

Some types of personal information are classified as 'sensitive information' which are subject to additional protection under the Privacy Act. Sensitive information may include information about your citizenship, health information and biometric data (to verify your identify). The Branch does not usually collect sensitive information about you. However, in certain circumstances the Branch may need to collect limited sensitive information about you. If we do need to obtain sensitive information, the Branch will ask for your consent, except as otherwise permitted or required by law.

AML/CTF

In accordance with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (the AML/CTF Act), the Branch must collect certain information to prove a customer's identity. The AML/CTF Rules prescribe that the Branch must have an AML/CTF Program, which must include a procedure to collect, at a minimum, the following KYC (Know Your Customer) information from an individual:

a) full name;
b) date of birth;
c) nationality; and
d) residential address.

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The Branch's AML/CTF Program must include a procedure to verify, at a minimum, the following KYC information about a customer:

a) the customer's full name; and
b) either:
   i. the customer's date of birth; or
   ii. the customer's residential address.

TAX FILE NUMBER

We only collect your TFN for purposes required or authorised by law, including for the purpose of reporting information to the Australian Taxation Office (**ATO**). The Branch does not request tax file numbers except for permitted purposes;

- employment purposes;
- the provision of Annual Investment Income Reports (AIIRs) to the Australian Taxation Office; and
- in accordance and complying with the Privacy (Tax File Number) Rule 2015.

If your tax file number is inadvertently provided to the Branch, or is no longer required by law to retain, the Branch will take reasonable steps to securely destroy or permanently de-identify your TFN information.

4. COLLECTION AND USE OF PERSONAL INFORMATION

The Branch collects personal information from:

- Individuals directly when you communicate and make inquiries with us face to face, over the telephone, emails, or through the completion of forms;
- Referees and guarantors nominated by job applicants and customers;
- Agent banks to create customer profiles on our banking system;
- Access or use our website;
- Publicly accessible databases such as the Australian Securities and Investment Commission database and the National Personal Insolvency Index database; and
- Credit reporting bodies such as Equifax Inc. (Equifax)

The Branch's internet service provider may record certain information about visitors to the Branch e-banking website, including:

- Internet address;
- Domain name;
- Visitor's internet service provider;
- Date and time of visit to the website;
- The duration of the session;
- The pages accessed;
- The website which referred the visitor to the website;
- The type and version of the browser the visitor used;
- The operating system of the user's computer.

This information may be used for statistical and website development purposes and does not record any personally identifiable information.

5. TO WHOM DO WE DISCLOSE PERSONAL INFORMATION?

We may disclose your personal information to the Branch's regulators, agents, contractors or third party service providers who provide administrative, telecommunications or other services to the Branch in connection with its business.

The Branch may also disclose limited aspects of personal information to its professional advisers such as solicitors or auditors where this is necessary for them to properly advise the Branch in relation to its business functions or operations.

Other entities, to which the Branch may disclose personal information to in the course of its business, include:

- Credit reporting bodies (subject to customer consent);
- Debt collection agencies;
- Regulatory bodies, government agencies, law enforcement bodies and courts;
- Other financial institutions such as banks;
- Referees and guarantors nominated by customers;
- Authorised agents, executors, administrators or legal representatives nominated by customers.

Where we disclose information to third parties, we take reasonable steps to ensure they are bound by specific privacy, confidentiality and non-disclosure obligations when handling your personal information.

6. PURPOSE OF COLLECTION OF PERSONAL INFORMATION

The Branch only collects personal information if it is reasonably necessary for its business and to provide our services to you.

The purposes for which the Branch collects, holds, uses and discloses personal information is to comply with its legal obligations, including identity verification requirements during account opening; assessing and actioning credit applications; providing or managing its products and services including obtaining security for loans; effecting transactions authorised by customers; account administration; internal management functions and operations related to the provision or management of credit by the Branch; credit information from credit reporting bodies such as Equifax; debt collection; deposit and remittance services; foreign exchange services; audit; resolve your complaints; legal and regulatory compliance; and the assessment of employment applications.

If the information collected is used for purposes other than the primary purpose, the Branch needs to notify and receive your consent.

Certain laws require us to collect, use and/or disclose your personal information (including credit-related information) in particular circumstances, including:

- we collect your personal information to verify your identity and comply with our other obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth);
- to handle and manage your credit-related information, including by providing your credit-related information to a credit reporting body, as regulated by the *Privacy Act 1988* (Cth) and the Privacy (Credit Reporting) Code;
- if you apply for or hold a credit product from us, the *National Consumer Credit Protection Act 2009* (Cth);
- if you give us a mortgage security over real property, we need to collect certain identification information under the property laws in various States and Territories;
- to help prevent, detect, report, disrupt and respond to scams in accordance with the *Scams Prevention Framework Act 2025* (Cth);
- if you offer or give us security over personal property, we will conduct searches and register our security interest under the *Personal Property Securities Act 2009* (Cth);
- under Australian and international taxation laws; and
- if we are required to disclose personal information to receivers or bankruptcy trustees (or similar) under the *Bankruptcy Act 1966* (Cth) and *Corporations Act 2001* (Cth).

Where lawful and practicable, the Branch provides you with the option to remain anonymous or to use a pseudonym when interacting with the Branch. The Branch will inform you at the point of collection if anonymity or pseudonymity is available for that interaction. In certain circumstances, however, the Branch may be required or need to collect the name or other identifying information. This may occur, where the Branch is legally required to verify the customers' identity (for example, under AML/CTF Act as mentioned above), or it is impractical for the Branch to provide a product or service without knowing the customers' identity (for example, managing customers' accounts or responding to a specific compliant).

If the Branch receives unsolicited personal information from you or a third party, the Branch will assess if that information is reasonably necessary for the business functions or activities. If the Branch determines that the information is not required, the Branch will take reasonable steps to destroy or de-identify the information as soon as practicable, provided it is lawful and reasonable to do so.

7. DIRECT MARKETING

The Branch may from time to time use your personal information for direct marketing purposes to tell you about products or services you may be interested in. You may opt-out of receiving direct marketing communications at any time by contacting us or by using opt-out facilities provided in the direct marketing communications. The Branch does not sell or otherwise disclose any personal information to third parties for direct marketing by other organisations.

8. GOVERNMENT-RELATED IDENTIFIERS

The Branch does not use any government related identifiers, such as driver's licence numbers, as its own internal identifier of any individual. The Branch will not use or disclose any government related identifiers other than in accordance with the *Privacy Act.*

9. EXTERNAL INFORMATION

The Branch obtains electronic credit reporting information from Equifax Inc. (Equifax). You have the right to access the policy which explains how Equifax manages personal information. This is available online at: https://www.equifax.com.au/privacy.

10. DATA INTEGRITY AND SECURITY

The Branch implements reasonable steps to protect and safeguard your personal information that it holds from misuse, interference or loss, or from unauthorised access, modification or disclosure. We maintain physical security over paper and electronic data stores, such as through locks and security systems at our premises. We also maintain computer and network security, for example, we use firewalls and other security systems such as user identifiers and passwords to control access to our computer systems. If the Branch no longer requires personal information that it holds for any purpose, or as needed per FCB's Records Management Policy, it will take such steps as are reasonable in the circumstances to destroy the information or ensure that the information is de-identified, except where information is required to be retained by law.

11. CROSS-BORDER DISCLOSURES

Information collected by the Branch may be accessed and used by the Head Office of FCB in Taiwan, but only in relation to the business activities of the Branch and for general administrative, management and planning purposes.

The Branch is unlikely to disclose customers' personal information to other overseas recipients, however if it does so, this will be done in accordance with the Australia privacy laws.

If a customer requests a remittance to or from overseas, the Branch will be required to disclose information to the overseas bank that is involved in the transaction. The Branch will not disclose information other than that required to execute the transaction with the overseas bank.

12. CREDIT INFORMATION

Credit reporting information is only sought by the Branch with the consent of the customer or guarantor concerned. The Branch may provide the following items of customer information to credit reporting bodies with a request for credit reporting information:

- Name;
- Date of birth;
- Driver's licence or other identification information;
- Current and previous addresses;

- The fact that the individual has applied for credit, including the type of credit and the amount of credit applied-for.

The *National Consumer Credit Protection Act 2009* (the Credit Act) requires credit providers to make inquiries into the financial situation of an applicant for consumer credit. The Branch does not provide any form of consumer credit, however in the event that the Branch requires information relating to the financial situation of one of its customers, it will comply with the requirements of the *Credit Act*.

The type of credit reporting information that may be provided to the Branch by credit reporting bodies includes identification information, consumer credit liability information, repayment history and information, trading history, a statement that an information request has been made in relation to an individual and the type and amount of credit sought in the application the request relates to, new credit arrangement information, personal insolvency information, default information about a payment that is overdue in relation to consumer credit, court proceedings information; or the opinion of a credit provider that the individual has committed, in circumstances specified by the provider, a serious credit infringement in relation to consumer credit provided by the provider to the individual.

The Branch may use this information, as well as information provided by customers, to assess a customer's eligibility for credit. Credit eligibility information will be held in accordance with Part IIIA of the *Privacy Act*, this policy, and the terms of any consent provided by the customer.

Information about how to request access or correction of credit information or credit eligibility information, or how to make a complaint in relation to credit information or credit eligibility information, and how that complaint will be dealt with, is set out below.

13. ACCESS TO AND CORRECTION OF INFORMATION

The Branch strives to ensure that all personal information it holds is accurate, complete and up-to-date. To assist with this, individuals should contact the Branch if any of their personal information changes, or if they believe that the personal information the Branch holds is not accurate or complete.

Individuals can ask for access to their personal information held by the Branch (including credit eligibility information) by sending a written request marked for the attention of the Branch's Risk and Compliance Department to the Email address: i962a@firstbank.com.tw. The Branch will aim to respond to the access request within 30 days.

The Branch may charge for reasonable administrative costs incurred in providing you access to your personal information.

If you believe that personal information we hold about you is incorrect, incomplete or inaccurate, then you can ask the Branch to correct or update their personal information by requesting and completing an Application Form for Change of Correspondence Information, and the Branch will aim to respond to the request within 30 days. The Branch does not impose any charge with respect to requests for correction or update of personal information.

Before correcting or providing access to personal information in response to a request, the Branch will confirm the identity of the person making the request.

However, if we refuse to give you access to or to correct your personal information, we will give you a notice setting out the reasons for the refusal (except to the extent it would be unreasonable or unlawful for us to do so) and provide you with information on how you can complain about our refusal.

Individuals have the right to request a copy of the credit information that Equifax holds about them and to have that credit information corrected if it is inaccurate. Equifax can be contacted through the website www.equifax.com.au.

14. COMPLAINTS

We are committed to resolving any complaints reasonably. If you have any questions, concerns or complaints about our collection, use, disclosure or management of your personal information (including sensitive information and credit-related information), please contact the Branch's Risk and Compliance Department to the Email address: i962a@firstbank.com.tw, or to the Branch's postal address:

First Commercial Bank Ltd – Brisbane Branch
PO Box 12266
George Street.
Brisbane
QLD 4003

No charge will be imposed for the making of a complaint, or for dealing with a complaint.

The Branch aims to acknowledge receipt of a complaint and provide a written notice, within 7 days of the date that a complaint is received, setting out how the complaint will be dealt with. We will make all reasonable inquires and your complaint will be assessed with the aim of resolving any issue in a timely and efficient manner. This may involve consultation with other credit providers or credit reporting bodies. The Branch will aim to resolve your compliant within 30 days of the date that a complaint is received, set out in writing its decision following the investigation into the complaint.

If you have raised a complaint with us and you are unsatisfied with the outcome or have further concerns about the way we handle personal information, under the Privacy Act, you may refer the compliant to the Australian Financial Complaints Authority (AFCA) and/or the Office of the Australian Information Commissioner (OAIC), as applicable, whose contact details are set out below:

Australian Financial Complaints Authority
Phone: 1800 931 678
Online: www.afca.org.au
Email: info@afca.org.au

Office of the Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001
Phone: 1300 363 992
Online: www.oaic.gov.au
Email: enquires@oaic.gov.au

15. NOTIFIABLE DATA BREACHES

As mentioned above, the Branch has put in place reasonable security safeguards to protect the personal information it holds from misuse, interference and loss, and from unauthorised access, modification or disclosure. In the event that the Branch becomes aware or suspects that there has been a data breach, in that personal information it holds has been lost, or subjected to unauthorised access, modification, disclosure or other misuse or interference, and there is a real risk of serious harm as a result of that breach, the Branch will notify the OAIC and the affected individuals.

16. CHANGES TO THIS POLICY

We may change or update this Privacy Policy from time to time to keep up-to-date with legal requirements and the way we operate our business. An up-to-date version of this Privacy Policy is available at https://www.firstbank.com.tw/sites/fcb/en_US/1565683534314#atab6_content any time on this page. You are responsible for reviewing this Privacy Policy periodically and informing yourself of any changes. We suggest that you check back regularly. If we make significant changes to our Privacy Policy, we will seek to inform you by notice on our website or by email.

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