

Data Privacy Notices

UNITED TAIWAN BANK S.A.

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Belgium

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General Information Notice

Your personal data – what is it?

1. Personal data relates to a living individual who can be identified from that data. Identification can be by the information alone or in conjunction with any other information in the data controller's possession or likely to come into such possession. The processing of personal data is governed by the General Data Protection Regulation (GDPR).
2. Personal data about you from third-party sources:
 - It's data you place in the public domain such as information on your website, blog or via publicly accessible social media profile, or information about you that UTB Bank has obtained from third parties (e.g., members of your immediate family).
 - Or it can be data that is in the public domain, say, because it is common knowledge or because it has appeared in the press.
 - Data that can come from other channels (like LSEG World-Check, Swift and Internet search engines).

Who are we?

UNITED TAIWAN BANK (UTB) is the data controller (contact details as Letterhead). This means UTB decides how your personal data is processed and for what purposes.

How do we process your personal data?

UTB complies with its obligations under the GDPR by keeping personal data up to date; by storing and destroying it securely; by not collecting or retaining excessive amounts of data; by protecting personal data from loss, misuse, unauthorised access and disclosure and by ensuring that appropriate technical measures are in place to protect personal data.

What is the purpose and the legal basis for processing your personal data?

1. Processing is necessary for the performance of a contract with you or to take steps to enter into a contract. Specifically, UTB has to:
 - operate or provide the service, including to convert, remit and receive money on your account.
 - communicate with you about your Account or the Services.UTB can not provide the service without the necessary processing.
2. Processing is necessary for compliance with a legal obligation:

UTB must deploy all possible means to prevent and uncover money laundering and report it to the authorities. Specifically, UTB has to:

 - identify you as a client, employee, representative or ultimate beneficial owner;
 - verify your identity;
 - determine your profile (in relation to the risk of money laundering), which involves collating various personal and business details, such as whether you're a politically exposed person;

- check your actions and transactions and prevent certain transactions and report them to the Financial Intelligence Processing Unit.

UTB has to answer questions from the tax authorities or voluntarily exchange information under the tax legislation (including the Income Tax Code, the Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS)).

In doing so, UTB uses details given to it by you plus data that can come from other channels (like LSEG World-Check, Swift and Internet search engines).

If UTB can not fulfil the obligations to identify and verify the identity of you, your agents or your beneficial owners within the time limits, UTB may neither establish a business relationship with or carry out a transaction for you. Moreover, UTB shall end any already established business relationship.

Do We Share Personal Data?

With other companies that provide service to UTB:

1. As to the information concerning Money Transfers, the data contained in the transfer will be passed on to the bank of the beneficiary via the only payment information service operating worldwide, the Society for Worldwide Interbank Financial Telecommunication (SWIFT).
2. For payment transactions, banks have to pass details of the originator or payee to the receiving or transferring institution, regardless of where it is established.

With other parties for following purposes, including:

1. Legal Compliance: to comply with anti-money laundering and counter-terrorist financing verification requirements.
2. Disclose necessary information to: the police and other law enforcement agencies; security forces; competent governmental, intergovernmental or supranational bodies; competent agencies, departments, regulatory authorities, self-regulatory authorities or organisations, that (i) UTB is legally compelled and permitted to comply with, including but without limitation the US Foreign Account Tax Compliance Act ("FATCA Law") and the OECD common reporting standard ("CRS Law"); (ii) UTB has reason to believe it is appropriate for UTB to cooperate with in investigations of fraud or other illegal activity or potential illegal activity, or (iii) to conduct investigations of violations of our General Business Conditions.

How Do We Protect Your Personal Data?

UTB maintains technical, physical, and administrative security measures designed to provide reasonable protection for your Personal Data against loss, misuse, unauthorised access, disclosure, and alteration. The security measures include firewalls, data encryption, physical access controls to our data centres, and information access authorisation controls.

How long do we keep your personal data?

UTB keeps your personal data for no longer than reasonably necessary for a period of ten years after the end of a contract or execution of a transaction in order to be in compliance with the law on the prevention of money laundering, terrorist financing.

Your rights and your personal data

You have the following rights with respect to your personal data:

1. The right to request a copy of your personal data which UTB holds about you;
2. The right to request that UTB corrects any personal data if it is found to be inaccurate or out of date;
3. The right to request your personal data is erased where it is no longer necessary for UTB to retain such data;
4. The right, where there is a dispute in relation to the accuracy or processing of your personal data, to request a restriction is placed on further processing;
5. The right to lodge a complaint with the Belgian Data Protection Authority at www.privacycommission.be.

International transfers

Because we are a global organisation, your Personal Data will be transferred to and processed by UTB's parent company, Taiwan Cooperative Bank (TCB) for the purpose of internal management (such as internal audit or external audit).

TCB was established in Taiwan, it means the jurisdiction is outside the European Economic Area, and Taiwan is not an equivalent level of privacy protection country. However, UTB has taken specific steps, in accordance with EEA data protection law, to protect your personal data. In particular, for transfers of your personal data to TCB, UTB relies on an agreement incorporating the standard contractual clauses as approved by the European Commission.

HOW YOU CAN CONTACT US

If you would like to contact us in relation to this Notice or anything else in connection with the Personal Data we collect about you, including, without limitation, where you would like to update your Personal Data, would like a copy of the data we collect on you or would like to raise a complaint or comment, please contact us using the details set out below.

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