

個人資料保護機制 Q&A

SCSB Personal Data Protection FAQs

問題 1	為何銀行要我的個人資料? Why does SCSB need my personal data?
答	本行為了完整提供契約約定的金融商品與服務、依法令或主管機關之監管要求、維護客戶資訊的正確，以及避免非法侵害或詐騙行為造成您的權益受損，依法令及契約約定，蒐集、處理及利用您的個人資料。 To provide complete financial products and services, comply with laws/regulations and/or authorities' supervisory requirements, maintain correctness of customer's information and avoid illegal infringement or fraud causing the damage to your rights, SCSB needs to collect, process and use your personal data according to the requirement of laws/regulations or contract.
問題 2	我的資料會被使用在哪些用途? For what purpose will my personal data be used?
答	本行所蒐集的個人資料，除依法令規定或經您書面同意外，僅於本行蒐集之特定目的必要範圍內處理及利用，不會用於超出特定目的以外的用途。 The personal data collected by SCSB will only be processed or used within the necessary scope of specific purposes. Unless expressly required by law or your consent in writing has been obtained, SCSB will not use your personal data for other purpose.
問題 3	當我使用銀行網站或 APP 時，我的個人資料會不會被蒐集? Will my personal data be collected when I browse websites of or mobile applications provided by SCSB?
答	為了提供客製化服務並準確滿足消費者需求，網頁架設或 APP 程式設計會利用 Cookies（經由瀏覽器寫入使用者端硬碟的一些簡短資訊）記錄您的使用偏好，您也可以自行在瀏覽器的設定上關閉此功能，但可能會導致您無法使用部份個人化服務，或是參與部份的活動。 In order to offer customized services and meet customers' demands, SCSB's web pages or applications' will use Cookies to record your preferences. You can disable this function in the settings of your browser. However, it may cause you unable to apply some of the personalized services or participate in some activities.
問題 4	我的哪些個人資料會被蒐集、處理和利用呢? What personal data of mine will be processed?

答	<p>本行將依照與您往來業務之需要，蒐集相關的個人資料，例如：姓名、身分證統一編號、出生年月日、戶籍資料、通訊方式等。SCSB will collect your personal data( such as full name, identification number, birth date, address number, phone number etc. ) according to the requirements of your business with SCSB.</p>
問題 5	<p>銀行會蒐集我的特種個人資料嗎？ Will SCSB collect my medical/health information or other special/sensitive personal data?</p>
答	<p>如果您與本行的業務往來(例如保險代理業務等)需要您的特種個人資料時，本行在取得您的書面同意後，才會蒐集您的特種個人資料，例如：病歷、醫療、健康檢查等。 If your business relationship with SCSB needs your special/sensitive personal data, SCSB will obtain your consent in writing before collecting your special/sensitive personal data ( such as information relating to medical history, medical treatment, health examination, etc.)</p>
問題 6	<p>銀行對我的個人資料保護方案為何？ What is the SCSB's protecting policy of my personal data?</p>
答	<p>為了確保您的個人資料安全，本行已訂定相關之內部管理規範，控管資料之存取，未經授權之人員不得取得或變更您的資料。在資料傳輸方面，本行除採取安全機制進行資料傳輸的加密外，為避免您的資料遭到非法存取，已加裝防火牆防止不法入侵，並應用亂碼化方式儲存密碼，以保護您的密碼不會遭到非法竊取。 To ensure the safety of your personal data, SCSB establishes internal management guidelines for the access control of information, preventing unauthorized personnel from accessing or altering your information. In terms of data transmission, in addition to adopting security protocols to encrypt data transmission, SCSB installs firewalls to prevent unlawful trespassing in order to guard your data against illegal access. Also, SCSB applies encryption technology to garble and store your password to protect it from being illegally stolen.</p>
問題 7	<p>我的個人資料將被保存多久？ How long will SCSB keep my personal data?</p>
答	<p>在您與本行的業務往來期間、法令規定、個別契約約定或本行執行業務所必須的保存期間(以期限最長者為準)，本行將繼續保有您的個人資料。 SCSB will keep your personal data during the period that your</p>

	business relationships with us remains valid, the laws/regulations require, provided in specific contractual agreements, or the certain period of time SCSB needs to perform its business duty(whichever is the longest).
問題 8	<p>銀行會把我的個人資料交給誰？我的個人資料會被傳輸到境外嗎？</p> <p>To whom will SCSB send my personal data? Will my personal data transferred outside TAIWAN R.O.C area?</p>
答	<p>為了提供您與本行往來之業務服務，以及遵循法令規範的義務，本行可能提供您的個人資料給下列對象：</p> <p>受本行委託處理事務委外機構、依法令規定利用機構、其他業務相關機構（例如：財團法人金融聯合徵信中心等）、依法有權機關或金融監理機關，以及經過您同意的對象（例如與本行合作推廣業務的公司等）。</p> <p>如果前述對象在境外時，本行可能須將您的個人資料進行國際傳輸。本行將採取適當充分的傳輸機制，並將依照個人資料保護的相關規定辦理。</p> <p>For providing you our business services and to comply with laws/regulations, SCSB may provide your personal data to the following third parties:</p> <p>the outsourcing service provider which SCSB engage with, the legally required data transfers, other business related organization (e.g Joint Credit Information Center), the Authorities or financial supervisory authority, and the recipients with your consent (e.g the companies collaborate with SCSB for business promotion).</p> <p>If the above said parties located outside TAIWAN R.O.C area, SCSB may need to perform cross-border transfer. SCSB will comply with personal data protection laws/regulations, and adopt proper security measures to ensure the security of the transformation.</p>
問題 9	<p>針對我的個人資料，我有哪些權利可以行使？</p> <p>What are my rights in connection with my personal data?</p>
	<p>除個人資料保護法等相關法令另有規定外，您可以行使下列權利：</p> <ol style="list-style-type: none"> <li>1. 查詢、請求閱覽或請求製給複製本，但本行可能酌收必要成本費用。</li> <li>2. 補充或更正您的個人資料，但請應適當釋明原因及事實。</li> <li>3. 本行如有違反規定蒐集、處理或利用您的個人資料時，您可以要求停止蒐集、處理或利用。</li> <li>4. 對於您的個人資料正確性有爭議時，您可以要求停止處理或利</li> </ol>

	<p>用。</p> <p>5. 當資料蒐集的特定目的消失或期限屆滿時，您可以要求刪除、停止處理或利用您的個人資料。</p> <p>如您對於所提供之個人資料有攜出或移轉個人資料之需求(包括移轉予其他服務提供商)，您可以透過書面向本行申請，本行將協助以個案處理。</p> <p>You are entitled to the following regarding your personal data in possession of SCSB, except for otherwise requires by related regulations:</p> <ol style="list-style-type: none"><li>1. You may inquire, request for viewing or preparing replication copies but SCSB may charge for the service rendered.</li><li>2. You may request for providing supplementary information or making corrections but give appropriate explanation and the reasons supporting facts.</li><li>3. In case SCSB acts in defiance of PIPA in the collection, processing, or use of your personal information, you may request SCSB to stop collecting your personal information.</li><li>4. You may request SCSB to stop processing or using your personal information in the event of controversy over the accuracy of your personal information.</li><li>5. If the designated purpose for the collection of personal information is extinct or due for expiration, you may request SCSB to remove, stop processing, or use your personal information.</li></ol> <p>Suppose you have request to receive or transfer your personal data(including transfer to the other service provider), SCSB will, after reviewing your application in writing, provide assistance on a case-by-case basis.</p>
<p>若您想瞭解更多訊息，請另參閱本行官網「個人資料保護專區」(<a href="https://www.scsb.com.tw/newscsbweb/content/about/about16.jsp">https://www.scsb.com.tw/newscsbweb/content/about/about16.jsp</a>)，或透過本行客戶服務/申訴專線:(02)2552-3111、免付費:0800-003-111 聯繫我們。</p> <p>For more information, please visit our website “Announcements” (<a href="https://www.scsb.com.tw/newscsbweb/content/about/about16.jsp">https://www.scsb.com.tw/newscsbweb/content/about/about16.jsp</a>) , or call us through Banking Service:(02)2552-3111 or customer service:0800-003-111.</p>	