

Privacy Policy

1. Cathay SITE Privacy Protection Policy

Welcome to the website of Cathay Securities Investment Trust Co., Ltd. (hereinafter referred to as “the Company”) at <https://www.cathaysite.com.tw> (hereinafter referred to as “this Website”)!

The Company, together with Cathay Financial Holdings Co., Ltd. (“Cathay Financial Holdings”) and its subsidiaries, complies with the *Personal Data Protection Act*, the *Financial Holding Company Act*, the *Rules for Joint Marketing by Financial Holding Companies and Their Subsidiaries*, the *Cathay Financial Holdings Personal Data Management Policy*, and other applicable laws and regulations.

Furthermore, the Company requires all employees, contractors, and third parties (including academic partners) within the scope of cooperation to comply with the *Personal Data Protection Act* and this Privacy Policy to safeguard your personal privacy. To ensure you can use our services with confidence and to provide transparency on how we collect, use, and protect your personal data, we hereby explain our Privacy Policy as follows:

2. Purpose of Collection and Use of Personal Data

The personal data collected by the Company will be used solely for the specific purposes stated at the time of collection, including but not limited to providing services and promotional/marketing information, data analysis and processing, fulfilling legal and contractual obligations, other purposes permitted by law, and handling litigation, non-litigation, arbitration, or other dispute resolution matters. The Company will not use personal data beyond the stated purposes. For details on usage, recipients, and retention periods, please refer to relevant sections of this Website. Examples include:

- The personal data collected by the Company may be used to inform you of the Company's latest software updates and upcoming events. If you do not wish to be included in the Company’s mailing list, you can change your preference settings at any time.
- The Company may use personal data to create, develop, operate, deliver, and improve the services and advertisements of the Company, Cathay Financial Holdings, and its subsidiaries, or for the purpose of preventing damage and combating fraud.

- The Company may use personal data, including your date of birth, to verify identity, assist in identifying users, and confirm appropriate services.
- The Company may periodically use personal data to send important notices, such as notifications about changes to policies. Since these notices are vital to your interaction with the Company, you may not opt out of receiving them.
- The Company may use personal data for internal and/or external purposes, such as data analysis and research or industry-academia cooperation, to improve the services of the Company, Cathay Financial Holdings, and its subsidiaries.
- If you provide personal data to participate in raffles, contests, or various online activities, the Company will use it for purposes such as responding to questions, notifying raffle results, and commercial and market analysis, depending on the purpose of collection. The Company will conceal/mask the information before publicly announcing raffle results to protect your personal data.

The Company also collects data that cannot directly or indirectly identify any specific individual. Examples of utilization are illustrated below:

- The Company may collect information such as occupation, language, postal code, area code, unique device identifier, referring website, and location to help the Company better understand your behavior and improve the services and advertisements of the Company, Cathay Financial Holdings, and its subsidiaries.
- The Company may collect information related to your activities when using the Company's Website and services to provide you with more useful information and analyze the attention on the Company's Website and services.

3. Categories of Personal Data

When using this Website or our services, you may be asked to provide name, ID number, address, phone number, date of birth, occupation, language, email, etc. Additionally, the Company may retain records generated automatically by the server during your browsing or inquiries on the Website including but not limited to IP address, browsing behavior, browser used, time of use, and click history. For mobile devices, the Company may access the following permissions on the mobile device: Touch ID (fingerprint unlock), Face ID (face unlock), storage space, etc.

Unless otherwise required by law, personal data will be retained only for period necessary for the purposes described in this Privacy Protection Policy. You are not obligated to provide personal data as requested by the Company. However, failure to provide requested data may result in inability to deliver services or respond to inquiries.

4. Retention Period

Personal data will generally be retained by the Company, Cathay Financial Holdings, and its subsidiaries for five years, unless otherwise required by law, business necessity, or contractual agreement. Unless otherwise required by law, the Company will only retain your personal data for the period necessary for the purposes described in this Privacy Protection Policy.

Upon expiration of the retention period or cessation of purpose, data will be deleted or cease to be processed or used.

5. Rights of Data Subjects

You may exercise the following rights through designated channels (e.g., phone, email: net080@cathaysite.com.tw):

1. Access or request review
2. Request copies
3. Request correction or supplementation
4. Request cessation of collection, processing, or use
5. Request deletion

6. Use of Cookies and Similar Technologies

To provide you with better, more personalized services, facilitate personalized interactive activities, and for the Company to understand and manage the use of the Website (including but not limited to analyzing the number of visitors, website traffic, user distribution, product/service attention, activity behavior, and usage patterns), enhance the service quality of the Website, provide customized marketing information or advertisements that match your needs or interests, and track their effectiveness, the Company will, by itself or through collaborating vendors, use tools such as Cookies, Web beacons (including Beacon API, etc., hereinafter the same), or other similar technologies (collectively referred to as

"Cookies") to record, access, and collect your online behavioral data.

You may block, delete, or disable Cookies via browser settings. For example, you can enable different Cookie settings in your browser, including accepting all Cookies, alerting you when Cookies are being sent, or rejecting all Cookies. However, rejecting all Cookies may affect your ability to access certain features.

Online behavioral data includes information generated by your online activities when you visit the Website, other websites, and social media platforms (whether or not they are linked to the Website) (including but not limited to IP address, Cookie ID and its content, unique identifiers, domain name, device information, time of use, browser type, language settings, geographic location, operating system, server logs, webpage search/browsing/clicking history and usage patterns, and information or tags analyzed and summarized from the aforementioned data obtained by collaborating vendors in their name, and similar data).

The aforementioned online behavioral data will be collected, processed, internationally transmitted, and utilized domestically and internationally by the Company, Cathay Financial Holdings, and its subsidiaries, and third parties or collaborating vendors for the stated purposes, using automated or non-automated methods during the continuance of the aforementioned purposes. However, without your consent, only non-personally identifiable data may be collected, processed, internationally transmitted, and utilized at their domestic or international locations.

Reminder: When you visit or browse other websites and social platforms, those websites may collect your data, and you will be bound by their respective privacy protection policies. The Company is not responsible for the actions of other websites.

If you need to change your Cookie settings, please refer to the instructions for your browser: The Company's Website functions optimally when Cookies are enabled. However, if you wish to disable Cookies, you may do so via browser settings.

- Google Chrome
- Internet Explorer
- Mozilla Firefox
- Apple Safari

7. Policy on Commercial Information and Emails

To enhance the overall service experience, the content delivered through the Website may include information on services or other promotional offers not provided by the Company. The Company will provide full disclosure during such activities, and you are free to choose whether to accept this specific service or offers. The Company guarantees that it will not transmit any personal data you registered on the Website or with the Company to a third party without your prior consent.

The Website will also send commercial data or emails to you after obtaining your consent beforehand or upon registration. All communications will clearly identify the sender and provide an opt-out mechanism.

8. Disclosure to Third Parties

The Company will provide your specific personal data to third parties (including third-party vendors cooperating with the Company to supply products and services) in the following circumstances for information processing, providing services, and conducting related surveys. This does not include the use of such personal data by the third party for commercial marketing purposes, and the use is limited to the minimum extent and complies with relevant laws and regulations:

- With your prior consent or authorized permission.
- When requested through legitimate formal procedures by a public authority performing statutory duties or a non-public authority fulfilling statutory obligations (e.g., tax authorities, judicial authorities, or other authorities empowered by law to conduct investigations).
- Necessary for the advancement of public interest.
- Necessary to avert danger to the life, body, freedom, or property of the data subject.
- Necessary to prevent significant harm to the rights and interests of others.
- Necessary for government or academic institutions to conduct statistical or academic research in the public interest, provided that the data has been processed or disclosed in a way that prevents identifying any data subject.
- To provide you with additional services or promotional benefits, when it is necessary to

share your information with a third party (including a vendor), the Website will provide clear and comprehensive information during the activity, and you may freely choose whether to accept.

- Other circumstances explicitly stipulated by law.

Furthermore, the Company will strictly require its third-party vendors supplying products and services to comply with the *Personal Data Protection Act*, the Privacy Protection Statement, and confidentiality obligations, and will take necessary procedures to ensure their compliance.

9. Protection of Children's Privacy

To safeguard the rights and interests of children using the various services of the Website, the Company will take additional precautions to protect their privacy and security. The Company will not knowingly collect personal data from children under the age of 12 (or the equivalent minimum age defined by the relevant jurisdiction) without obtaining verified consent from a parent or guardian. A child's legal representative or guardian may apply to the Company to review, correct, or delete the child's data. The Company will also ensure the confidentiality, security, and integrity of the children's personal data collected.

Since the Company's Website cannot determine whether the personal information collected belongs to a minor or whether consent has been obtained from their legal representative, if you have concerns that the Company's Website may have collected a minor's personal information without such consent or other legal basis, please contact the Company using the contact information provided in this Privacy Policy. The Company will take appropriate measures.

10. Customer Data Sharing Services

1. In accordance with the Guidelines for Data Sharing Among Financial Institutions and other relevant legal interpretations, the Company, Cathay Financial Holdings, and its subsidiaries participate in and provide a customer data sharing service mechanism (hereinafter referred to as "the Mechanism"). This is to develop FinTech, create a friendly financial ecosystem, promote the scope of scenario-based finance application, provide customers with convenient services, maximize group synergy, strengthen individual customer risk control, overall group risk management, and facilitate cross-industry

cooperation among group members (a list of participating and service-providing members is shown in the Attachment. Updates will be announced promptly if there are changes to the member list, cooperative scope and shared data).

2. Except where data sharing is permitted by other laws, the data collected under the Mechanism is obtained with the customer's consent, explicitly stipulated in various contracts signed by the customer, or sourced from public information. For customer data or public information containing messages detrimental to the customer, necessary verification will be carried out, or other measures will be provided to enhance customer data protection (including but not limited to cross-referencing or asking the customer for explanation), while strictly adhering to the principle of fair treatment of customers.
3. All sharable customer data is securely stored in a specially constructed database. If, due to business needs, the data is legally entrusted to a third party managing information systems for processing or storage, corresponding management measures will be implemented in accordance with the law. The use of shared data is subject to authority control based on business responsibilities. Data sharing can only be performed under the authorization of laws and regulations and in accordance with established management systems. Anyone outside the scope of authorization cannot and will not be able to access the data.

Members participating in the Mechanism use SSL encryption or other secure methods to protect the security of customer personal data. In addition to transmitting data with secure hardware and software equipment, passwords are stored with secure protection mechanisms, and firewalls are installed to prevent illegal intrusion by third parties or internal illegal use.

4. Customers may notify any participating member at any time to stop or suspend the sharing of all or part of their relevant information. Upon receiving such a notice, each member will process the request in accordance with the customer's notice within three working days.
5. Customers who have disputes regarding the data sharing service benefits jointly or separately offered by the members, concerns about any member's failure to treat customers fairly when using shared data, or other questions or suggestions, may call the toll-free service line provided by each member at any time. Upon receiving the

complaint, each member will process it as soon as possible in accordance with the internal customer complaint handling procedures.

11. Privacy Protection Measures and Commitment

The Company highly values the security of your personal data and fulfills its protection responsibilities, thus adopting the following protective measures:

1. The Company implements data access control. Only authorized personnel may use your data within the necessary scope to prevent data leakage. All relevant personnel are bound by confidentiality obligations, and violators will be subject to corresponding penalties.
2. The Website uses SSL (Secure Socket Layer) encryption technology to protect the security of the information you provide and prevent it from being intercepted by third parties during transmission.
3. The Company is committed to providing a secure information environment [including but not limited to establishing firewalls, intrusion detection and prevention systems, anti-virus mechanisms, encryption technology, user identification systems (such as passwords and personal accounts), and access control mechanisms] to control access to personal data. The Company also establishes physical security measures, such as access control and security systems, and has a backup mechanism to preserve your data in the event of emergencies or disasters.
4. The Company implements procedures for the management of data collection, processing, and utilization to ensure that related operations are legally compliant. For example, the Company processes personal data according to the "*Personal Data File Security Maintenance Plan and Personal Data Processing Methods After Business Termination*," the purposes of collection, processing, and utilization of personal data listed in the statutory notification of personal data protection, and the recipients of personal data utilization, on the premise of being appropriate, relevant, and not excessive, following the principle of minimization, and maintaining data accuracy and timely updates.
5. The Company ensures proper protection of your personal data through internal control and audit mechanisms, and external personal data-related certification mechanisms.

6. While the Company adopts appropriate security measures to protect your data, you should be aware that, when using relevant credentials or entering passwords, you should avoid providing or sharing any data with a third party, and you should properly safeguard your credentials, passwords, and personal data to ensure that a third party does not obtain your data. If you log in to your account to use the various services provided by the Website, please be sure to log out of your account after use. When using another person's computer or a public computer, turn off cookies and other browser record functions by setting the browser privacy level to high to prevent others from obtaining your data.

To ensure the security of your personal data, the Company has communicated the above privacy and security guidelines to employees and strictly enforces privacy protection measures within the Company.

12. Amendments to Privacy Policy

This Privacy Policy may be updated to reflect legal changes or technological developments. It is recommended that you check the Company's Privacy Protection Policy periodically for the latest version.

13. Contact Information

For inquiries regarding this Privacy Policy or personal data usage, please contact:

- Customer Service Hotline: +886-2-7713-3000
- Email: net080@cathaysite.com.tw