



PRIVACY POLICY

FOR CANADIAN BRANCHES

OUR COMMITMENT TO YOU

At First Commercial Bank (“FCB”) we collect personal information from our customers in the regular course of doing business. We understand privacy is a critical issue for our customers. All FCB employees are committed to ensure the highest level of security for personal information that you have entrusted to us.

DEFINITIONS

- “Personal Information” – information about an identifiable individual that is recorded in any form excluding business contact information. It includes information that you have provided to us or was collected by us including from a third-party.
- “Third-Party” – an individual or organization other than an FCB customer, including First Commercial Bank’s affiliates.
- “Processing” – include the collection, use, modification, storage, disclosure or destruction of information.

COLLECTION OF PERSONAL INFORMATION

When we collect information about you, we will explain how we intend to use it. We will restrict the information we collect to what we need for those purposes, and will use it only for the following purposes:

- Verification of identity;
- Provide and manage products and services requested by you including;
- Determine your eligibility of certain products and services;
- Comply with legal or regulatory requirements;
- Fraud prevention and risk management;
- Communicate with you for managing your products and services or respond to any questions you may have;
- Understand our customers and to develop and tailor our products and services.

Examples of information we collect:

- contact information – address, telephone number, email address
- identity information - Social Insurance Number, date of birth, occupation
- financial and employment information – income, net worth, credit report

When you receive a phone call from us to validate certain transactions, we may monitor or record the conversation to ensure accuracy, security, service quality, for training purposes and to establish a record. If you do not wish to have your calls records, please visit our branch.

While you are in our branch, we may use video surveillance in and around our branch for the safety of our customers and our employees, and to protect against theft, property damage and fraud.

When you visit our web site, we also collect:

- information about your computer, including address, the type of operating system and browser, and computer's location
- what pages you visit on our site and what links you click on

SHARING PERSONAL INFORMATION

Your personal information will be stored in our proprietary banking systems. If it's a necessary part of any of banking transaction, we may share your information with a third-party service provider, including location outside of Canada. We will ensure a comparable level of protection when information is being processed by the service provider.

Examples of situations to share your information to a third-party:

- When you apply for a loan, your personal information will be passed to a credit reporting agency so we can complete a credit check.
- As well, your personal information will be stored in our proprietary credit adjudication system to allow our credit approval department in FCB Head Office to complete the credit approval process.

CONSENT

We will obtain your consent prior to any forms of processing your personal information for any purposes. When you provide us with your personal information, we assume you consent to our processing of your personal information for that specific purpose only. We will ask for your consent if we need your personal information for other purposes.

PROTECTING YOUR PERSONAL INFORMATION

We will protect your information with appropriate safeguards and security measures. We will make every reasonable effort to keep your information accurate and up-to-date.

TO LEARN MORE ABOUT OUR PRIVACY POLICY OR HAVE A PRIVACY CONCERN

Our staff will be happy to answer any questions you may have about your personal information. If you would like more information about our policies, to know exactly what personal information we have about you in our records, or have a privacy concern, please contact First Commercial Bank's **Privacy Officer**:

Address	#100 - 5611 Cooney Road, Richmond, BC, V6X 3J6
Phone	(604) 207-9600
Email	i908a@firstbank.com.tw
Website	www.firstbank.com.tw

You can also contact the **Office of the Privacy Commissioner of Canada** for assistance:

Address	30 Victoria Street, Gatineau, Quebec, K1A 1H3
Phone	Toll-free: (800) 282-1376 Phone: (819) 994-5444 TTY: (819) 994-6591
Website	www.priv.gc.ca