Farglory Life Insurance Privacy Policy Statement

Announcement date: 112/11/17

1. Introduction:

Dear Customers, welcome to Farglory Life Insurance (hereinafter referred to as "The Company)". We highly value the privacy of our customers, and ensuring the proper protection of your personal information has always been our top priority. Excluding instances where otherwise required by law or regulatory authorities, we adhere strictly to this Privacy Policy regarding the collection, processing, and utilization of your personal data. For assurance while using our services, we would like to explain our privacy protection policy and inform you of our absolute protection and respect for any information that you provide to us.

2. Collection, Processing, and Utilization of Personal Data:
The Company may collect your name, date of birth, address, phone number, email address, account information, password, photos/media/files, storage space, device ID, call information, and other necessary personal data. These are collected for purposes such as life insurance services, marketing activities, e-commerce, customer relationship management, customer data management, statistics, and analysis (please refer to the "Notice on Personal Data Protection" issued by the company). The collection, processing, and utilization of your personal data by the Company are strictly controlled within the specific purposes mentioned in this Privacy Policy, and comply with the Personal Data Protection Act and the Company's authorized management regulations.

3. Security and Protection of Personal Data:

To safeguard the confidentiality, integrity, and availability of your personal data, the Company utilizes international security certification SSL (Secure Sockets Layer) for data transmission encryption.

Additionally, firewall, intrusion detection systems, and company- wide antivirus mechanisms are employed to prevent unauthorized access and malicious programs. The Company employs information security technologies and equipment that meet current technological standards to ensure the security of your personal data.

4. Scope of Utilization of Personal Data:

(1) Your personal data will be processed and utilized within the scope of the aforementioned collection purposes and the period required by laws and regulations. Your personal data may be provided to the Company's domestic and international branches, business outsourcing agencies, recipients of international transferred personal data not restricted by central competent authorities and investigative authorities or financial regulatory authorities (please refer to the "Notice on Personal Data Protection" issued by the Company). When the Company entrusts third parties with business operations, strict requirements are imposed on these third parties with business operations, strict requirement are imposed on these third parties to comply with relevant laws and confidentiality agreements. (2) Except within the aforementioned scope of utilization, and except as required by laws, judicial or regulatory authorities based on legal directives or with your consent, the Company will not provide, exchange, or sell your personal data to other individuals, legal entities, or for other purposes.

5. Exercise of Rights by Data Subjects:

If you wish to exercise the following rights regarding your personal data, you may contact your service personnel, or submit a request in writing (including email, fax, electronic documents), visit any of the Company's service centers, or contact the toll-free customer service hotline (0800-083-083). Additionally, you can utilize the relevant services provided on the Company's website.

- (1) Requesting inquiry, access, or copies of your personal data.
- (2) Requesting supplementation or correction of our personal data.
- (3) Requesting cessation of collection, processing, or utilization, and requesting deletion of your personal data. However, the Company may not be able to fulfill such requests due to legal obligations or operational necessities.

6. Cookies and Other Technologies

(1) When using our company's online services, our web servers automatically receive and record server data from your browser, including your Internet Protocol (IP) address, cookie information,

browsing activities, and webpage click records. This information is used by our company to enhance website services

(2) To provide you with the best service, our company's website utilizes web beacons to set and access cookies on your computer, tracking your activities on our website.

7. Mobile Device Access Instructions

If you browse our company's official website using a mobile device or use our company's app, we collect and utilize sensitive information (such as ID numbers, member accounts, and login passwords) for login authentication purposes. Additionally, we may collect the following information or access mobile device permissions:

Permissions	Purposes
Phone	Make customer service calls
	Read phone status and identity
Wi-Fi Connection Information	Receive internet data
Storage	Modify or delete contents of USB
	storage devices
	Read contents of USB storage
	devices
	Allow apps to be installed on
	external storage
	Store encrypted data in storage
	with consent
Photos/Media/Files	Allow apps to be installed on
	external storage
	Store encrypted data in storage
	with consent
Device ID and Call Information	Determine operating system
	version
	Ensure basic security during
	runtime
Others	Have full network access
	Receive data from the internet
	View network connections
	Authorize the use of network
	connections

If you wish to delete your personal data or sensitive information (such as member accounts, login passwords0, please refer to the aforementioned Statement No. 5, or consult our company's "Personal Data Protection Act Notification."

8. Third-Party Websites and Services

(1)Our company's website, applications, and services may contain links to third-party websites, products, or services. These third party products and services may collect data such as location information or detailed contact details. The privacy protection practices of these third parties are primarily governed by their own privacy policies. We encourage you to understand the privacy policies of these relevant third parties. (2)Other websites linked to our company's website may also collect your personal information. These linked websites have their own individual privacy policies, and their data processing measures do not adhere to our company's privacy policy. Our company cannot be held liable for any associated responsibilities.

9. Self-Protection Measures

Please safeguard your password and any personal information. Do not disclose any personal information, especially passwords to anyone. We recommend regularly changing your password. After using any services provided by our website, please remember to log out of your account. If you are using a shared or public computer, ensure that you have closed all applicable browser windows after usage to prevent others from having access to your personal information or emails.

- 10. Management of Customer Personal Data Sharing Services (1)Data Sharing Objectives and Parties: To identify risks, conduct risk management, enhance customer convenience, or handle cooperative operations between financial institutions (data sharing partners, subject to immediate updates if changes occur), our company conducts customer data sharing operations in accordance with the Personal Data Protection Act, Financial Institutions Data Sharing Guidelines, and other relevant legal interpretations to safeguard customer rights.
- (2) Scope of Data Sharing:

- A. With your consent, we may share basic information, identity verification data, account information, transaction records of financial products or services, negative information, Know Your Customer (KYC) data, value-added data from financial institutions, electronic communication history records (such as IP addresses), or other data agreed upon by you and cooperating financial institutions.
- B. Based on the principle of fair treatment of customers, if shared data may significantly impact your rights or have adverse effects, our company will conduct necessary verification or provide other enhanced customer data protection measures.

(3) Data Protection Measures:

- A. Our Company strictly controls the management of stored customer personal data, implementing management measures and permission controls in accordance with internal operational guidelines.

 Unauthorized personnel are prevented from accessing or modifying data or conducting data sharing operations.
- B. When sharing data with cooperating financial institutions, our company ensures compliance with security management measures and encryption mechanisms before data transmission. Firewalls are installed to prevent unauthorized access and protect customer data from unlawful intrusion.
- C. For other control measures, please refer to the "III. Security and Protection of Personal Data" section.
- (4) Protection of Customer Rights: If you wish to cease all or part of your data sharing, or if you have any disputes or suggestions regarding our company's data sharing operations, you may contact our Customer Service Center or use our toll-free customer service hotline (0800-083-083). Our company will promptly verify and take appropriate actions based on your notification, and inform you of the results.

11. Others

(1) Domestic or foreign laws, legal procedures, litigation, public and governmental agencies in your country of residence may require our company to disclose your relevant personal information. We may also disclose your relevant personal information when necessary and appropriate based on relevant legal provisions, national security, or other significant public issues. However, our company will not transfer your personal information abroad without adequate protection.

- (2)Our company may also disclose your relevant information in reasonable and necessary circumstances to enforce company terms or conditions, or to safeguard user rights or company operations. Additionally, in cases such as company reorganization, merger, or sale, our company may transfer collected personal information to relevant third parties.
- (3) By accessing our company's website (https://www.fglife.com.tw) and web pages within this domain, or by downloading and using our company's app, you are deemed to have agreed to the terms of this statement. Thank you for choosing our company's services.

12. Policy Revision:

To comply with legal requirements, social changes, and advancements in technology, our company will revise this policy periodically without individual notice. You may review our company's privacy protection policy on our website at any time to safeguard your rights.