

財團法人海外信用保證基金蒐集、處理及利用個人資料告知書
Notice of Personal Data Collection, Processing, and Use by
the Overseas Credit Guarantee Fund (Taiwan)

親愛的客戶您好，財團法人海外信用保證基金（以下稱本基金）為政府捐助之公益法人，旨在提供信用保證，協助僑民、僑營事業及海外臺商事業，獲得金融機構或租賃公司之授信及機器租賃。由於個人資料之蒐集，涉及臺端隱私權益，茲依個人資料保護法（以下稱個資法）第九條第一項規定，告知臺端下列事項：

Dear customers,

The Overseas Credit Guarantee Fund (Taiwan) (hereinafter referred to as “the Fund”) is a non-profit organization. The mission of the Fund is to provide credit guarantees to businesses operated by overseas Taiwanese and compatriots which possess potential, but lack of collateral for external financing. Considering confidentiality of the collection of your personal information, the Fund hereby, pursuant to Article 9, Paragraph 1 of the Personal Data Protection Act (hereinafter referred to as “PDPA”), inform you the following:

1. 蒐集之目的 Purpose of personal data collection

(1) 業務特定目的及代號 The specific purposes and corresponding code

172 其他公共部門（包括行政法人、政府捐助財團法人及其他公法人）執行相關業務

Code 172 Other public sectors implement relevant business (including the non-departmental public body, government-sponsored foundation and other public legal person)

(2) 本基金蒐集個人資料之目的，係為辦理信用保證之徵信、授信審查、債權管理、履行信用保證責任、客戶管理與服務、輔導或推介、業務推廣和教育訓練、風險管理和研究、統計調查與研究分析、費用或債權(務)之收付及帳務處理、資料或行政管理及其他合於申辦業務或事項、本基金章程所定業務或本基金主管機關（僑務委員會）核備業務之需要等特定目的。

The Fund has personal data collected for the specific purposes of the credit guarantee related operations as follows: credit guarantee review and management, overdue account management, fulfillment of guaranteed obligation, customer management and service, counseling or referral, business promotion and training, risk management and research, statistical investigation and research analysis, account management, data management, administrative management and other businesses or matters complying with the scope of application, the business of the Fund, or the businesses approved by the Overseas Community Affairs Council, R.O.C. (Taiwan).

2. 蒐集個人資料之類別 Classification of personal data collected

姓名、出生年月日、身分證字號、護照號、性別、戶籍資料、國籍、住址、通訊方式、家庭情形、財產所得、票據信用、債務信用、企業經營、財務交易、商業活動…等蒐集特定目的範圍內蒐集之資料類別。

Name, date of birth, ID card number, passport number, gender, household registration information, nationality, address, communication method, family situation, property income, bill credit, debt credit, business operations, financial transactions, commercial activities and other personal data collected within the scope of a specific purpose.

3. 個人資料利用之期間、地區、對象及方式 Time period, areas, recipients, and methods of which the personal data is used.

(1) 期間：自申請(含經由金融機構申請)辦理本基金相關業務時起至雙方(含與相關利害關係人)間權利義務均已了結後五年(法令規定保存期限較長者依其期限)。

Time period: Entire business operation period (including the applicants applying through financial institutions). The data will be reserved for 5 years after the conclusion of the rights and obligations among the Fund and all the interested parties, but the longer of the reservation period by law shall prevail.

(2) 地區：臺灣地區及業務所需之臺灣以外地區。

Areas: Taiwan and areas depending on the business operation.

(3) 對象：本基金、本基金合作金融機構、本基金委託處理業務之機構、與蒐集特定目的業務有關之機構、金融監理機關及本基金主管機關。

Recipients: The Fund, the cooperative institutions or third parties entrusted by the Fund, regulatory authorities, the competent authority of the Fund, and other institutions related to the purpose of personal data collection.

(4) 方式：為完成上開蒐集目的所採取合法及合理之方式（含以自動化機器或非自動化作業方式），蒐集、處理或利用個人資料。

Method: Collect, process and use of personal data legally and reasonably by way of automatic or non-automatic measures to achieve the above collection purposes.

4. 依據個資法第三條規定，臺端就本基金保有臺端之個人資料，得以書面方式請求行使下列權利：According to Article 3 of the PDPA, you may exercise the following rights in writing on your personal data retained by the Fund :

(1) 除有個資法第十條所規定之例外情形外，得向本基金查詢、請求閱覽或請求製給複製本，惟本基金依個資法第十四條規定得酌收必要成本費用。

Except for the circumstances described in Article 10 of the PDPA, you may request to inquire, review or making a duplicate copy of your personal data. However, the Fund may charge a reasonable fee in accordance with Article 14 of the PDPA.

(2) 得向本基金請求補充或更正，惟依個資法施行細則第十九條規定，臺端應適當釋明其原因及事實。

You may request the Fund to supplement or rectify any error, providing that an adequate explanation is required in accordance with Article 19 of PDPA Enforcement Rules.

(3) 本基金如未依個資法規定蒐集、處理或利用臺端之個人資料，依個資法第十一條第四項規定，臺端得向本基金請求刪除、停止蒐集、處理或利用個人資料。

In the event where the collection, processing or use of the personal data is in violation of the PDPA, you may request the Fund to cease collecting, processing or use of your personal data in accordance with Paragraph 4, Article 11 of the PDPA.

(4) 依個資法第十一條第二項規定，個人資料正確性有爭議者，得向本基金請求停止處理或利用臺端之個人資料；惟因本基金執行業務所必須並註明其爭議，或經臺端書面同意者，不在此限。

According to Paragraph 2, Article 11 of the PDPA, if the accuracy of personal data is in dispute, you may request the Fund to cease processing or using your personal data, unless the processing or use is either necessary for the performance of the Fund and such dispute has been recorded, or the writing consent is obtained.

(5) 依個資法第十一條第三項規定，個人資料蒐集之特定目的消失或期限屆滿時，得向本基金請求刪除、停止處理或利用臺端之個人資料；惟因本基金執行業務所必須，或經臺端書面同意者，不在此限。

According to Paragraph 3, Article 11 of the PDPA, when the specific purpose of data collection no longer exists, or upon expiration of the relevant time period, you may request the Fund to erase, cease processing, or cease using your personal data, unless the processing or use is either necessary for the performance of the Fund, or the writing consent is obtained.

5. 臺端如欲行使上述個資法第三條規定之各項權利，有關如何行使之方式，得向基金(02-2375-2961)詢問或電郵本基金電子信箱(service@ocgfund.org.tw)查詢。

If you wish to exercise the abovementioned rights vested by Article 3 of the PDPA, or inquire on ways you may exercise these rights or the filing procedures, please call : 886-2-23752961 or email: service@ocgfund.org.tw.

6. 臺端得自由選擇是否提供個人資料，惟若未提供充足且正確資料時，可能因無法進行審核或處理作業，致本基金無法提供信用保證或相關業務服務或影響辦理時效。

You may decide at your sole discretion whether to provide personal data or not. However, if sufficient and correct information is not provided, the Fund may not be able to provide credit guarantee or related services.

7. 個人資料蒐集來源：臺端或業務相關人提供、臺端往來之金融機構、保險公司、金融聯合徵信中心及其會員機構、台灣票據交換所、稅捐單位、財政資訊中心、臺灣證券集中保管公司、財金資訊股份有限公司、關貿網路股份有限公司、臺灣以外地區之信用徵信機構、稅捐單位、主管機關指定之認證機構、與蒐集特定目的業務有關之機構。

Sources of personal data collection: It is to be provided by you or business-related parties, your financial institutions or insurance companies, Joint Credit Information Center and its member institutions, Taiwan Clearing House, tax agencies, Fiscal information Agency, MOF, Taiwan Depository & Clearing Corporation, Financial Information Service Co., Ltd., Trade-Van Information Service Co., counseling units or referral units, and other institutions related to the personal data collection.