

KGI Financial Holding Co., Ltd.

Personal Data Protection and Management Policy

Jurisdiction: Compliance Department

Promulgated on: Nov. 25, 2013

Amended on: Aug. 20, 2024

Article 1 This Policy is enacted in order to establish a personal data management system that is compliant with relevant laws and regulations; to ensure that the collection, processing, and use of personal data in the execution of KGIFH's various business and management activities are in compliance with the Personal Data Protection Act, the Regulations Governing the Security and Maintenance of Personal Data Files of Non-government Agencies Designated by the Financial Supervisory Commission, and other relevant laws and regulations; and to serve as the guideline and basis for relevant management measures of KGIFH for the protection of personal data.

Article 2 The terms used in this Policy denote the following meanings:

1. Personal Data: refers to a natural person's name, date of birth, national ID number, passport number, features, fingerprints, marital status, family background, education background, occupation, medical records, healthcare data, genetic data, data concerning a person's sex life, physical examination records, criminal records, contact information, financial conditions, data concerning a person's social activities, and any other information that are collected in the course of KGIFH's various business or management activities and may be used to directly or indirectly identify a natural person;
2. Collection: refers to the act of collecting personal data in any way;
3. Processing: refers to the act of recording, inputting, storing, compiling/editing, correcting, duplicating, retrieving, deleting, outputting, connecting, or internally transferring data for the purpose of establishing or using a personal data file;
4. Use: refers to the act of using personal data via any methods other than processing;
5. Data Subject: refers to an individual whose personal data is collected, processed, or used;
6. Incidents: refers to the occurrence of events in which personal data is stolen, altered, damaged, destroyed, disclosed or otherwise infringed upon.

Article 3 KGIFH shall establish a personal data management system that complies with the Personal Data Protection Act and related laws and regulations, and ensure that each department and its personnel collect, process and use personal data accordingly.

Article 4 In order to implement the management of personal data protection and to prevent incidents, KGIFH shall take the following appropriate technical and organizational security maintenance measures, provided that the expenses to be incurred are proportional to the purpose of personal data protection to be achieved.

1. Designate appropriate management departments and allocate appropriate resources to plan, promote, coordinate and supervise the implementation of all appropriate security maintenance measures relevant to personal data protection and management.
2. Define the scope of personal data and create an inventory of the personal data retained by KGIFH.
3. Evaluate the risk of personal data and establish relevant management mechanism.
4. Establish prevention and notification of incidents as well as an emergency response mechanism.
5. Internal management procedures for the collection, processing and use of personal data are to be established based on the following principles:
 - (1) To collect, process and use personal data within the scope of the law and to fulfill the obligation of disclosure according to the law.
 - (2) Only relevant and appropriate personal data shall be processed, and shall be done in a fair and lawful manner.
 - (3) Personal data shall be accurate and updated in a timely manner.
 - (4) Personal data shall be retained in accordance with relevant laws and regulations or for the period of time required for KGIFH's business.
 - (5) Respect and protect the legal rights of the data subject to his or her personal data.
 - (6) To ensure the appropriateness and legality of the collection, processing, and use of personal data that comply with the exceptions permitted by the Personal Data Protection Act.

- (7) When a cross-border transfer of personal data is carried out, in addition to complying with the relevant laws and regulations on personal data protection, appropriate protection measures shall also be established.
6. To take necessary and appropriate management and supervisory measures for the collection, processing and use of personal data by KGIFH personnel, commissioned external organizations and their personnel in order to maintain the security of personal data retained by them.
7. To conduct awareness-raising and education training on personal data protection and management for KGIFH personnel.
8. To implement appropriate security management for the equipment used to handle personal data.
9. To implement appropriate information security measures for the e-commerce service system provided by KGIFH.
10. Establish a personal data security audit mechanism.
11. Maintain the necessary personal data usage records, log files and related evidence as required by law.
12. Continuously improve all appropriate measures to maintain the security of personal data.

Article 5 Any KGIFH personnel who violate this Policy and relevant regulations on the management of personal data shall be disciplined in accordance with relevant reward and disciplinary regulations of KGIFH.

Article 6 This policy will be amended as necessary to ensure the effectiveness of this Policy in accordance with changes in the Personal Data Protection Act, relevant laws and regulations, and the internal and external environment.

Article 7 Regulations and periodic self-assessment reports on KGIFH's personal data protection management system are authorized to be approved by the President, except for those that are required by law to be approved by the Board of Directors.

Article 8 This Policy shall take effect on the date of promulgation upon the approval of the Board of Directors.