



## Privacy and Security Policy

### 隱私及保密聲明

FIRSTRADE is committed to protecting our clients' personal and financial information. In the course of providing you with FIRSTRADE's brokerage services, we need to collect and maintain certain nonpublic Personal Identifiable Information about you. Firstrade respects our clients' privacy concern and adhere to a strict confidentiality policy to protect your information. This Privacy and Security Policy describes what nonpublic Personal Identifiable Information we collect, what we do with it, and how we protect it.

#### ***What types of nonpublic Personal Identifiable Information about me does FIRSTRADE collect?***

When you apply for or maintain an account with FIRSTRADE, we collect Personal Identifiable Information including the following types of information:

- Information provided by you, such as your name, address, telephone numbers, Social Security number/Tax Identification number, date of birth, employment information, financial data, and any other personal information connected to identifying you.
- Transaction history with us such as account balance and trading activity will be reviewed periodically.
- In some cases, we may collect information from consumer-reporting agencies.

#### ***What types of nonpublic Personal Identifiable Information about me does FIRSTRADE disclose?***

FIRSTRADE discloses nonpublic Personal Identifiable Information about you described above, primarily to provide you with the financial services you seek from us. We do not sell your personal information. We do not disclose nonpublic personal information about present or former clients, except as required or permitted by law.

#### ***What are my rights to opt-out of disclosure and how can I exercise them?***

If you prefer that we do not disclose nonpublic personal information about you to the non-financial services companies described in the paragraph above, you may opt-out of those disclosures, that is, you may direct us not to make those disclosures (other than those disclosures required by law).

You may provide your name, address, email address, daytime phone, your account number and opt-out request to us by email at [service@firstrade.com](mailto:service@firstrade.com) or by calling 1-800-869-8800.

#### ***To what other types of entities might FIRSTRADE disclose my nonpublic personal information?***

FIRSTRADE may disclose information we collect from you, such as your contact information, to service providers who perform marketing functions on our behalf. Specifically, your name, address and/or email address are sometimes provided to vendors who send email or regular mail on FIRSTRADE's behalf.

We disclose information to nonaffiliated companies that work for us in providing financial services to you. For example, we provide information to nonaffiliated companies that prepare and mail statements and transaction confirmations. These companies acting on our behalf are required to keep your personal

information confidential.

Finally, FIRSTRADE discloses nonpublic personal information to nonaffiliated third parties as permitted or required by law. These parties include government/regulatory organizations such as the Internal Revenue Service (IRS) and the Securities and Exchange Commission (SEC). Disclosures for which you have provided your consent are also permitted.

***How does FIRSTRADE use your Personal Identifiable Information?***

We use your information to fulfill your requests for specific products and services like opening a brokerage account with us. We use your information to contact you regarding special offers, products and services that may be of your interest and also provide you with the best customer service experience at Firstrade.

Firstrade Securities, Inc. uses third parties to gather End User's data from financial institutions. By using our service, you grant our third-party provider the right, power and authority to act on your behalf to access and transmit your personal and financial information from the relevant financial institution according to terms of our third-party provider's privacy policy.

***How does FIRSTRADE protect the confidentiality and security of my nonpublic Personal Identifiable Information?***

We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information. We protect your account information by placing it on the secure portion of our website. Our servers have been enabled with Secure Sockets Layer (SSL) technology to prevent unauthorized parties from viewing your nonpublic personal information that you provide or access during a secure session. In addition, we employ Entrust's digital certificate services to encrypt the information exchanged between you and Firstrade web servers.

Access to your nonpublic personal information is limited to those employees who have valid business reason to access your information. These employees such as customer service personnel access as needed to provide you with the best customer service experience. All Firstrade employees are trained on the importance of protecting our client's information and maintaining the confidentiality and security of your Personal Identifiable Information.

You can take steps to maximize your security online and to protect your confidential information. NEVER share your Password with anyone, and change it periodically. You can change your Login Password at any time in the My Settings section under the My Account tab. When accessing the FIRSTRADE website, you should always exit by using the "Logout" button or close your browser completely.

***What should I know about "cookies"?***

"Cookies" are elements of data that a website can send to your browser and store on your computer. Cookies can note that your browser was used to visit certain sites, pages, or advertisements on a certain date. Cookies cannot be used to obtain data from your hard drive, get your e-mail address or steal sensitive or personal information about you. FIRSTRADE uses cookies to enhance navigation and functionality of our website, to securely verify your identity, and to personalize aspects of your experience on our website. We also use cookies to let us know how visitors are using our website, so that we can improve our website and your experience on it. You do have control over cookies. Most browsers can be set to notify you when a cookie is being placed on your computer. You can also set most browsers to refuse to accept cookies, although this may affect your Internet experience. You can

also erase cookies that are already on your computer. For more information on working with cookies, you should consult the User Manual, FAQ, or Help function of your specific browser and operating system software.

For answers to other questions regarding FIRSTRADE's Privacy Policy, please email [service@firstrade.com](mailto:service@firstrade.com) or call 1-800-869-8800.

## 隱私及保密聲明

第一證券全心致力於保護您的個人資料和財務信息。然而，在提供證券交易相關服務前，我們必須先行收集和保存某些和您有關的非公開個人資料。從以下所述的第一證券的隱私權政策中，您將得知我們所收集和保存的客戶個人資料有哪些，以及我們如何處理和保護這些資料。

### 第一證券所收集的有關您的非公開個人資料有哪些？

當您申請或維持第一證券賬戶時，我們收集的個人資料包括以下幾類：

- 您提供的個人資料，如您的姓名，地址，電話號碼，社會安全號碼/納稅識別號碼，出生日期，就業資料，財務數據，以及與您有關的任何其他個人資料。
- 賬戶的交易資料，如定期審查您的賬戶餘額和交易活動。
- 在某些情況下，我們可能會向信用調查公司或消費者報告機構調閱您的信息。

### 第一證券可公開的有關您的非公開個人資料有哪些？

第一證券公開關於您個人的身份信息僅限於如上所述由您提供的部份，主要用於向您提供您所尋求的財經服務。除非法律要求或許可，我們不會透露第一證券開戶的客戶資料，也絕不會出售您的個人資料。

### 我有什麼樣的權利選擇不披露，我該如何行使這些權利？

如果您不希望我們向上述非金融服務公司披露您的非公開個人信息，您可以選擇退出這些披露，也就是說，您可以指示我們不要披露這些信息（除了法律要求的那些披露）。您可以通過電子郵件 [service@firstrade.com](mailto:service@firstrade.com) 或致電 1-800-869-8800 向我們提供您的姓名，地址，電子郵件地址，日間電話，您的帳號和退出請求。

### 第一證券可以向其他類型的實體披露我的非公開個人信息？

第一證券可能會將從您那裡收集的信息（例如您的聯繫信息）披露給代表我們執行市場營銷職能的服務提供商。具體而言，您的姓名，地址和/或電子郵件地址有時會提供給代表第一證券發送電子郵件或常規郵件的供應商。我們會向我們提供金融服務的非附屬公司披露信息。例如，我們向準備和郵寄報表和交易確認書的非關聯公司提供信息。這些代表我們行事的公司必須對您的個

人信息保密。最後，根據您同意的披露許可下，第一證券根據法律允許或要求向非附屬第三方披露非公開個人信息。這些政黨/監管機構包括國內稅務局 ( IRS ) 和證券交易委員會 ( SEC ) 等。

### **第一證券如何使用您的個人身份信息？**

我們使用您的信息來提供您對特定產品和服務的要求，例如開設賬戶。我們使用您的信息與您聯繫，並提供您可能感興趣的特別優惠，產品和服務，並為您提供最佳的客戶服務體驗。

第一證券使用第三方從金融機構收集用戶的數據。根據我們的第三方提供商的隱私政策條款，通過使用我們的服務，您授予我們的第三方提供商權利，權力和授權，代表您從相關金融機構訪問和傳輸您的個人和財務信息。

### **第一證券如何保護您的非公開個人資料？**

我們採取實體的，電子式的以及符合聯邦標準的程序性防護措施來保護您的個人資料。您的網上賬戶資料存放於我們網頁的安全保護區內，而我們的網頁伺服器係由 Secure Sockets Layer (SSL) 的安全技術標準來啟動，可防止未經授權的使用者在安全期內檢視您所提供的或打算取得的個人資料。此外，我們採用 Entrust 公司的數位認證服務來為您和第一證券網站之間互換的資訊進行加密。

只有少數的第一證券工作人員，例如客戶服務人員，可以取得您的個人資料以便為您提供相關的產品資訊或服務。第一證券對所有職員進行培訓，強調保護我們的客戶信息和維護您個人身份信息的保密性和安全性的重要性。

您也可以更進一步的保護您的網路安全和個人資料，例如絕不向任何人透露您的登入密碼，並且不定期的更改密碼。您可以隨時進入您的賬戶，在“我的賬戶”標籤下，點選“我的設定”，進行密碼的更改。此外，每次退出賬戶時，請務必按“登出”按鈕，或完全關閉瀏覽器。

### **何謂 "cookies" ？**

"Cookies" 是一種未經使用者認可直接由電腦伺服器寫入使用者硬碟中的小型文字檔案。它可以記錄某一段時間內您曾經瀏覽過的網站、網頁或廣告。儘管如此，它無法被用來取得您硬碟中的資料，也無法獲取您的電子郵件地址或竊取您個人的其他機密資料。第一證券用它來加強我們網站的運作效率和功能，安全地驗證使用者身份，以及提供符合您習慣的第一證券網站的使用體驗。我們還用它來了解網站的使用情形，以便我們進一步改善網頁功能和用戶體驗。大部份瀏覽器可以進行 cookie 設置，您可以通過更改設置，使其在每次寫入 cookie 時通知您，您也可以拒絕接受 cookie，然而如此可能會影響您的網路使用體驗。此外，您還可刪除已經存在您硬碟裡的 cookie。若您想了解更多有關 cookie 的資訊，請參閱您所使用的瀏覽器和作業系統軟體所提供的使用者手冊、熱門問題集或協助功能表。

若您有任何其他有關第一證券保護隱私權政策的問題，歡迎發送電子郵件至 [chinese@firsttrade.com](mailto:chinese@firsttrade.com) 或致電 1-888-889-2818。