

“General Agreement for Deposits”



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Table of Contents

Notification of collection, processing, and use of personal data by O-Bank	1
Description of the “General Agreement for DepositsGeneral Agreement for Deposits”	5
Chapter 1 General Terms	11
Chapter 2 Telephone Banking Services Terms	34
Chapter 3 Personal Internet Banking and Mobile Banking Services Terms	37
Chapter 4 Omnibus Deposits Terms	52
Chapter 5 Terms of Time Deposits in NTD/Foreign Currency	59
Chapter 6 Bank Card Terms	63
Chapter 7 Debit Card Terms.....	72
Chapter 8 Withholding and Payment Terms	92
Chapter 9 Omnibus Statement Terms	95
Chapter 10 Terms of Digital Deposit Account	97
Chapter 11 Foreign Account Tax Compliance Act (FATCA) and Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions	103
Chapter 12 iPASS Debit Card Special Terms	119
Appendix: Standard of Charges	127

Please confirm that you have reviewed the “General Agreement for DepositsGeneral Agreement for Deposits” carefully for more than five days:

Notification of collection, processing, and use of personal data by O-Bank

Dear Customers:

Since the collection of personal data involves your privacy rights and interests, O-Bank (hereinafter referred to as “the Bank”) will collect personal data from you in accordance with the provisions of Article 8, Paragraph I of the Personal Data Protection Act and shall expressly inform you the following information:

I. Regarding the purpose of the collection and the categories of the personal data to be collected, and the time period, territory, recipients, and methods of which the personal data is used, please refer to as follows:

(I) **Purpose of data collection:** It is aimed at complying with the specific purpose of the Bank’s registered business or the businesses permitted by laws and regulations as listed in the Appendix below.

(II) **Category of personal data:** Name, ID Card No., gender, date of birth, contact information, e-mail, nationality, place of birth, residence, mobile device identification code and ID card, Citizen Digital Certificate, card or passbook of other bank, and other details, such as the content of the relevant business application forms or contracts, and the relevant business, account, or service between the Bank and you, and the personal data collected from you or a third party (for example: Joint Credit Information Center).

(III) **Time Period :** It refers to the duration of the specific purpose, the period required by the relevant laws and regulations (such as: Business Entity Accounting Act, Money Laundering Control Act, etc.), the necessary retention period for business execution, and the retention period defined in each contract or by the Bank (whichever is later).

(IV) **Territory:** The domestic and foreign locations of the following objects.

(V) **Recipients:** Refers to the Bank (including domestic and overseas branches) and the affiliates, institutions outsourced by the Bank, third parties cooperating with the Bank, financial institutions, institutions that are permitted by laws to make use of such information, and other institutions related to the Bank’s business (for example: correspondent banks, Joint Credit Information Center, National Credit Card Center of R.O.C., Taiwan Clearing House, Financial Information Service Co., Ltd., credit guarantee agencies, International Credit Card Organization, merchant acquirers and merchants, Taiwan Stock Exchange Corporation, commissioned external appraisal institutions and other institutions designated by the Financial Supervisory Commission), agencies with authorized investigatory powers, the U.S. Department of the Treasury or the Department of Justice, financial supervisory agencies, Financial Ombudsman Institution, those who intend to sell assets and liabilities to the Bank or assume risks of the Bank or carry out mergers with the Bank or who intends to transfer assets and liabilities to the Bank (if any), and those with your consent (for example: those who carry out marketing jointly or exchange customer information with the Bank and those who cooperate with the Bank to promote business).

(VI) **Methods:** It refers to the data use with automated machines or other non-automated methods in accordance with the provision of the Personal Data Protection Act.

II. Subject to Article 3 of the Personal Data Protection Act, you may exercise the following rights with respect to your personal data retained by the Bank:

(I) Except for the exceptions stipulated in Article 10 of the Personal Data Protection Act, you may inquire of

and to review, or request a copy of your personal data from the Bank with a fee paid to the Bank according to Article 14 of the Personal Data Protection Act.

(II) You may request the Bank for data supplements or corrections with the reasons or facts explained in details in accordance with Article 19 of the Enforcement Rules of the Personal Data Protection Act.

(III) If the Bank violates the provision of Article 11, Paragraph IV of the Personal Data Protection Act in collecting, processing, or using your personal data, you may request the Bank to delete and stop collecting, processing, or using your personal data.

(IV) According to the provision of Article 11, Paragraph II of the Personal Data Protection Act, when the accuracy of personal data is controversial, the Bank may be requested to stop processing or using your personal data, unless it is necessary for the Bank's business operation with the dispute indicated or it is with your written consent subject to the provisions of the proviso.

(V) Subject to the provision of Article 11, Paragraph III of the Personal Data Protection Act, when the specific purpose of personal data collection disappears or upon the expiration of the time limit, the Bank may be requested to delete and stop processing or using your personal data, unless it is necessary for the Bank's business operation with the dispute indicated or it is with your written consent subject to the provisions of the proviso.

III. Please call, when necessary, the Bank's customer service hotline "2-8752-1111" / 080-080-1010 (limited to local calls) or check on the Bank's website (website: <https://www.o-bank.com>) to inquire how to exercise the aforementioned rights stipulated in Article 3 of the Personal Data Protection Act.

IV. You may decide whether to provide personal data and type of information discretionally. However, if you refuse to provide personal data and the type of information requested for business review or operations, the Bank may be unable to carry out the necessary business review or operations and unable to provide you with relevant services or better services.

Appendix

	Business category	Specific business purpose and code	Common specific purpose and code
	I. Deposit and remittance business	022 Foreign exchange business, 036 Deposit and remitting, 067 Credit card, cash card, bank card or electronic value-stored card business, 082 Operation of integrated management among the borrowing households with depositors saved business, 112 Negotiation Instrument Exchange Business, 181 Other business operation in accordance with the business registration project or organization Prospectus	040 Marketing 059 Financial service industry's collection and processing information in accordance with laws and needs for financial supervision 060 Financial dispute resolution
	II. Credit business	022 Foreign exchange business, 067 Credit card, cash card, bank card or electronic value-stored card business, 082 Operation of integrated management among the borrowing households with depositors saved business, 088 Lending and trust business, 106 Credit business, 111 Bill business, 126 Claims the whole discounting and trading business, 154 Reference, 181 Other business operation in accordance with the business registration project or organization Prospectus	061 Financial supervision, administration and inspection 063 Non-government agency collect or process personal information under legal obligations 069 Contract, contract-like or other legal relation matters 090 Consumer, Customer

	III. Foreign exchange business	022 Foreign Exchange Business, 036 Deposit and remitting, 044 Investment Management, 082 Operation of integrated management among the borrowing households with depositors saved business, 088 Lending and trust business, 106 Credit Business, 154 Reference, 181 Other business operation in accordance with the business registration project or organization Prospectus	Management and Service 091 Consumer Protection 098 Business and Technical Information 104 Account management and debt trading business 136 Information (Communication)
	IV. Marketable securities business	037 Registration of securities and securities holders, 044 Investment management, 082 Operation of integrated management among the borrowing households with depositors saved business, 088 Lending and trust business, 106 Credit business, 111 Bills business, 154 Reference, 166 Securities, futures, securities investment trusts and consultants related business, 181 Other business operation in accordance with the business registration project or organization Prospectus	and database Management 137 Information and Communication Security and Management 157 Investigation, statistics and research analysis 177 Other financial administrative business 182 Other Consulting and Consultant Services
	V. Credit card business	022 Foreign Exchange Business, 067 Credit card, cash card, bank card or electronic value-stored card business, 082 Operation of integrated management among the borrowing households with depositors saved business, 088 Lending and trust business, 106 Credit Business, 154 Reference, 181 Other business operation in accordance with the business registration project or organization Prospectus	
	VI. Wealth management business	022 Foreign Exchange Business, 036 Deposit and Remitting, 044 Investment Management, 068 Trust Business, 082 Operation of integrated management among the borrowing households with depositors saved business, 094 Property Management, 166 Securities, futures, securities investment trusts and consultants related business, 181 Other business operation in accordance with the business registration project or organization Prospectus	
	VII. Insurance agency business	001 Life and Health Insurance, 065 Insurance managing, agency and notary business, 066 Insurance supervision, 093 Property insurance, 181 Other business operation in accordance with the business registration project or organization Prospectus	
	VIII. Other business operation in	181 Other business operation in accordance with the business registration project or organization Prospectus: Safe deposit	

	accordance with the business registration or articles of incorporation, or other related businesses approved by the competent authority	box business, gold passbook business, electronic financial business, collection and payment agency business, commemorative coin sales agency business, and cooperative promotion business	
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Description of the “General Agreement for DepositsGeneral Agreement for Deposits”

	Important content	Corresponding document: General Agreement for Deposits	Items
I.	Methods of and restrictions on the financial consumer’s exercising of rights and modifying, cancelling, or terminating the financial instrument or service.	Chapter 1 General Terms	Article 1 Account Opening Conditions and Methods Article 2 Signature and Chop Article 4 ~ Article 7 Article 8 Risk of Exchange Article 9 Transfer Amount Article 10 Terms of Payroll Bank Account Article 11 National Fee (Tax) Payment Platform Article 13 Validity of Transactions or Services Article 14 Determination of Transaction Time Article 15 Correction of Entry Error Article 16 Correction of Bulk Entry error Article 17 Deposit of bank bills Article 20 Tax Withholding Article 28 Validity Article 29 Termination Article 30 Amendment Article 35 Other Agreements Article 37 Term of Validity Article 39 Applicability
		Chapter 2 Terms of Telephone Banking Services	Article 1, Article 3, & Article 6
		Chapter 3 Terms of Personal Internet Banking and Mobile Banking Services	Article 2 Applicability of designated Matters Article 3 Definition Article 4 Confirmation of the Webpage Article 5 Services

			Article 6 Connection Network Article 7 Reception and Response of Electronic Records Article 16 Information System Security Article 19 Record Safekeeping Article 21 Customer Service Termination Terms Article 22 Termination of the Designated Agreements by the Bank Article 23 Amendments to the Designated Agreements Article 25 Application Conditions and Methods Article 27 Foreign Exchange Business Terms
		Chapter 4 Omnibus Deposits Terms	Section 1: Article 1, Article 2, Article 3, & Article 12 Section 2: Articles 1 ~ 7, Article 9 and Article 10
		Chapter 5 Terms of Time Deposits in NTD/Foreign Currency	Article 1, Article 3, Article 4, Article 5, Article 8, & Article 9
		Chapter 6 Terms of Bank Card	Article 1, Article 4, Article 8, Article 9, Article 10, Article 16, Article 17, Article 24, & Article 25
		Chapter 7 Terms of Debit Card	Article 1, Article 2, Article 13, Article 14, & Article 16
		Chapter 8 Withholding and Payment Terms	Article 1~Article 3
		Chapter 9 Terms of Omnibus Statement	Article 1, Article 2, Article 6, & Article 7
		Chapter 10 Terms of Digital Deposit Account	Articles 1 ~ 5, Article 7, Article 8, & Article 10
		Chapter 11 Foreign Account Tax Compliance Act (FATCA) and Regulations Governing the Implementation of the Common Standard on	Section 1: Articles 1 and Article 3 Section 2: Articles 1 and Article 2

		Reporting and Due Diligence for Financial Institutions	
		Chapter 12 iPASS Debit Card Special Terms	Article 2 Expiration Date Article 3 Application and Use of the Card Article 4 iPASS Stored-value and Amount Article 7 Application for Deactivation of iPASS Card and Handling the Balance of iPASS Card Article 10 Reasons for Termination
II.	Important rights, obligations, and responsibilities of the financial services industry for the financial instrument or service	Chapter 1 General Terms	Article 12 Transaction Results and Verification Article 18 Loss and Theft Article 19 Obligations of Confidentiality Article 21 Loan Amount and Interest Calculation Article 22 Prohibition of Transfer and Pledge Article 24 Anti-Money Laundering and Counter-Financing of Terrorism Article 25 Offset Article 26 Service of Documents and Notification 式 Article 27 Form of Notification 第三十八條 錄音/錄影 Article 38 Audio/Video Recording
		Chapter 2 Telephone Banking Services Terms	Article 2, Article 4, Article 5, & Article 7

	<p>Chapter 3 Terms of Personal Internet Banking and Mobile Banking Services</p>	<p>Article 8 Non-execution of Electronic Records Article 9 Exchange of Electronic Records Article 11 Customer Software and Hardware Installation and Risks Article 12 Customer Connection and Responsibilities Article 13 Transaction Verification Article 14 Handling of Electronic Record Errors Article 15 Legal Authorization of Electronic Records and Responsibilities Article 17 Confidentiality Obligations Article 18 Liability for Damage Compensations Article 20 Validity of Electronic Records Article 24 Service of Documents Article 26 Agreement on Account and Amount Article 28 SSL (Secure Socket Layer) Security Mechanism</p>
	<p>Chapter 4 Omnibus Deposits Terms</p>	<p>Section 1: Articles 4 ~ Article 11</p>
	<p>Chapter 5 Time Deposits in NTD/Foreign Currency Terms</p>	<p>Articles 2, Article 6, & and Article 7</p>
	<p>Chapter 6 Terms of Bank Card</p>	<p>Articles 2, Article 3, Article 5, Article 6, Article 7, Article 11, Article 13, Article 14, Article 15, Article 19, & Article 20 ~ 23</p>
	<p>Chapter 7 Terms of Debit Card</p>	<p>Article 3, Article 4, Article 6, Article 7, Article 8, Article 9, Article 10, Article 11, Article 12, & Article 15</p>
	<p>Chapter 8 Withholding and Payment Terms</p>	<p>Article 4, Article 5, & Article 6</p>
	<p>Chapter 9 Omnibus Statement Terms</p>	<p>Article 3, Article 4, & Article 5</p>

		Chapter 10 Terms of Digital Deposit Account	Articles 6 and Article 9
		Chapter 12 Special Terms of iPASS Debit Card	Article 5 Card Loss, Theft, Destruction, or Loss of Possession Article 6 Reissuance for Lost, Damaged, or Expired cards
III.	The fees and penalties to be paid by financial consumers, including collection time, calculation, and collection methods.	Chapter 1 General Terms	Article 3 Charges and Debits
		Chapter 3 Personal Internet Banking and Mobile Banking Services Terms	Article 10 Fees
		Chapter 4 Terms of Omnibus Deposits	Section II: Article 8
		Chapter 6 Bank Card Terms	Article 12
		Chapter 7 Debit Card Terms	Article 5, Article 8, Article 10, & Article 11
		Chapter 8 Withholding and Payment Terms	Article 7
		Chapter 12 Terms of iPASS Debit Card Special	Article 11
		Appendix	Standard of Charges
		* The Bank may add or adjust the various service fees from customers, when necessary, which should be publicly announced at the business place and posted on the Bank's website conspicuously 60 days before the adjustment, or should have customers informed in writing or in a manner agreed by both parties in advance.	
IV.	Whether financial instruments or services are protected by deposit insurance, insurance guaranty fund, or other relevant insurance mechanisms	Chapter 1 General Terms	Article 32 Deposit Insurance This instrument is protected by deposit insurance within the scope.

V.	Handling disputes arising from financial instruments or services provided by the financial service industry, and complaint channels	Chapter 1 General Terms	Article 31 Complaint Article 33 Law application Article 34 Jurisdiction of the court
		Chapter 3 Terms of Personal Internet Banking and Mobile Banking Services	Article 1
		Chapter 12 Terms of iPASS Debit Card Special	Article 8 Handling of Doubtful Transaction Records and Stored Value
VI.	Financial instruments or services regulated by other laws and regulations	Chapter 1 General Terms	Article 23 Use of Personal Data and Outsourcing Operation
		Chapter 6 Bank Card Terms	Article 18
		Chapter 11 Foreign Account Tax Compliance Act (FATCA) and Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions	Section 1: Article 2 Section 2: Article 3
		Chapter 12 Special Terms of iPASS Debit Card	Article 9 iPASS Card Discounts Article 10 Changes in the Designated Terms and Other Designated Matters

The applicant (hereinafter referred to as the “Applicant”) who has a deposit account or other accounts at O-Bank (hereinafter referred to as “the Bank”) or uses any of the following services for business transactions shall comply with the following clauses within the applicable scope in accordance with the mutual agreement:

Chapter 1 General Terms

The following General Terms are applicable to all deposits, services, and services added later in accordance with the “General Agreement for Deposits” (hereinafter referred to as “this Agreement”); however, the terms and conditions otherwise stipulated in each service agreement shall take precedence.

Article 1 Account Opening Conditions and Methods

- I. The Applicant who applies to the Bank for opening an account shall have the account opened in his/her real name in accordance with the “Name Act.” Unless otherwise stipulated in this Agreement, the Applicant’s account name cannot be changed or transferred to another person. In terms of signature or chop (see Article 2 of this chapter) and the type of deposit, it shall be conducted in accordance with the Bank’s relevant requirements, relevant laws and regulations, and financial industry practices.**
- II. The Applicant with limited capacity to make juridical acts (excluding married persons) or is subject to the order of commencement of assistance shall have this Agreement signed with the consent of the guardian or the assistant, and they shall act on behalf of the Applicant. The intentions regarding the transactions or the agreed additional financial services expressed by the Applicant after having an account opened are deemed as with the permission or consent of the guardian or assistant. The Applicant, guardian, and assistant shall be jointly and severally liable for disputes arising from the said permission or consent afterwards; also, the guardian and assistant are willing to be held liable jointly with the Applicant to compensate the damages occurred consequently to the Bank. However, the guardian or assistant who can prove their innocent of negligence in supervision shall not be held liable for compensation.**
- III. The Applicant agrees that a contract (including but not limited to this Agreement), account opening, and all transactions can be conducted with the Bank electronically.**
- IV. The Applicant agrees and authorizes the Bank to collect, process, and use the Applicant’s personal data as necessary for handling the account opening application, including inquiring about the Applicant’s account and credit information (“Z21 National ID card application, replacement, and exchange**

data query and verification” and “Z22 Reporting Record and Supplementary Information”) from the Joint Credit Information Center, the status of guardianship or assistance, and confirming the purpose and nature of the Applicant’s account opening.

Article 2 Signature and Chop

- I. All deposit account transactions conducted between the Applicant and the Bank, except for the use of various automated equipment or designated transfer withholding and payment, shall be certified by the specimen signature or specimen signature certificate (hereinafter referred to as “specimen signature” or “original signature and chop”) of the Applicant on file.**
- II. If the Bank has already exercised due diligence in identifying and examining the signature or chop on the deposit certificates, withdrawal slips, and various business documents before processing transactions and making payments, the Applicant will be held liable for the losses caused by the forgery, alteration, or modification of related certificates, business documents, or signature and chop. The Applicant agrees to take the responsibility of preventing any forgery and alternation or unauthorized instructions from occurrence.
- III. The Applicant should notify the Bank in writing, telephone banking, Internet banking, mobile banking, or any way approved by the Bank for any change occurred to the information kept by the Bank. If the Applicant fails to do so, the Bank shall not be held liable for any damages to the rights and interests of the Applicant. When having the name changed, the Applicant must present his/her ID card and the second identity certificate at the counter to have the name of the deposits changed and the specimen signatures on file updated, otherwise, the Bank has the right to refuse providing any service, and the Applicant shall be held liable for any losses occurred.
- IV. When the Applicant applies to the Bank for having the signature and chop or the account name with signature and chop changed, if the legacy signature or chop is used for transactions when the new signature or chop is activated, the Applicant agrees that the payment, delivery, or approval made by the Bank before the said application received by the Bank remain valid.**

Article 3 Charges and Debits

The Applicant agrees to have the transactions and payables of this Agreement, or the restrictions or requirements imposed on transactions or services by the Bank, processed as follows:

- I. The Applicant agrees that the Bank may withhold or debit the payments from the Applicant's account when required by domestic and foreign competent authorities according to the relevant regulations, orders, or agreements or instructions of domestic and foreign competent authorities and governments, including but not limited to the taxes and supplementary premiums for health insurance arising from the transactions conducted with the Bank.**
- II. The Applicant authorizes the Bank to directly debit the Applicant's deposit account to offset the principal, interest, delay interest, penalty, service fees, SWIFT/Mailing fees, acceptance fees, discount fees, commitment fees, guarantee fees, account management fees, penalty for insufficient fund (penalty will be charged against the outstanding negotiable instruments of a dishonored account), service fees for cancelling the record of dishonored checks, service fee for the cancellation of the dishonored checks, foreign exchange gains and losses, and other payables to the Bank in the order decided by the Bank.**
- III. The service fees, pricing units, charging amounts, and standards of charges are shown in the appendix "Standard of Charges," which can be added or adjusted by the Bank, when necessary. The Bank should have the said addition or adjustment publicly announced at the Place of Business and posted on the Bank's website conspicuously 60 days in advance, or should have the Applicant informed in writing or with electronic records consented by the Applicant in advance, unless it is otherwise beneficial to the Applicant.**

Article 4 Foreign Exchange Declaration

- I. The Applicant must fill out the "Declaration Statement of Foreign Exchange Receipts and Disbursements or Transactions" at the counter or in a manner with mutual consent when executing any transaction under this agreement that involves reporting foreign exchange settlement to the Central Bank of the Republic of China (Taiwan). The Applicant authorizes the Bank to debit all the payables from the Applicant's deposit account or deducted from the remitted funds. The trustee of the Applicant shall present the Applicant's power of attorney and the ID documents of the Applicant and the trustee to the Bank for inspection, and the declaration shall be processed in the name of the Applicant. The Applicant hereby represents and warrants that the foreign exchange settlements are in compliance

with laws and government policies, and that the contents of the declaration are true and correct. The Applicant is willing to assume all the liabilities for any damage and loss of the Bank (including but not limited to the punishment of the competent authority) as a result of any false statement made by the Applicant.

- II. If the declaration of foreign exchange settlement cannot be completed due to the restrictions stipulated by the law or the relevant foreign exchange settlement limit is used up by the Applicant, the Bank has the right to reject the relevant transaction with the Applicant, who shall be held liable for relevant liabilities or losses. The Bank has the right to reject the relevant transaction upon learning that the Applicant has exceeded the foreign exchange settlement limit; however, if the Bank has completed the foreign exchange transaction for the Applicant before learning about the Applicant's exceeding the foreign exchange settlement limit of the Central Bank of the Republic of China (Taiwan), the Applicant agrees that the Bank may directly reverse the Applicant's foreign exchange settled amount exceeding the limit of the Central Bank in a manner that the Bank deems appropriate.

Article 5 Overseas Remittance and Foreign Currency Inward Remittance

- I. The Bank may have the overseas inward remittance deposited in the Applicant's account directly as instructed without asking the Applicant to sign on the remittance notice only if the English account name and deposit account number on the remittance message are consistent with the Applicant's deposit account information on file. However, the Applicant shall explain the nature of the remittance transaction to the Bank. The remittance shall be deemed as received by the Applicant once it is transferred into the bank account; therefore, the Applicant shall not counterplea the Bank by asserting that the remittance notice has not been signed.
- II. If it is instructed in the remittance message to have the foreign remittance converted into New Taiwan Dollars for book entry, the Applicant agrees that the buying exchange rate of each currency at the time that it is deposited in the Bank shall prevail. For any exchange loss and any dispute caused therefrom, the Applicant understands and is willing to assume the caused damages or injury of interests. However, if the foreign exchange settlement amount is NT\$500,000 (inclusive) or more, the Applicant must provide the necessary information for the

transaction and the “Declaration Statement of Foreign Exchange Receipts and Disbursements or Transaction” for the declaration of foreign exchange settlement since it involves the reporting matters required by the Central Bank.

- III. The Applicant authorizes the Bank to deduct the amount equivalent to the Applicant’s payables from the inward remittance or from the deposit account of the Applicant at the Bank. In addition, if New Taiwan Dollar is the currency indicated in the remittance message, the Applicant agrees that the Bank may send a telegram to the remitting bank arbitrarily to indicate a refusal of accepting the said instruction in the remittance message.
- IV. If a foreign currency inward remittance transaction cannot be completed due to incomplete or incorrect information of the remitter and/or beneficiary, failure in contacting the beneficiary to obtain the necessary information for foreign exchange declaration, or for any reasons that should not be attributed to the Bank, which cannot be resolved within two months from the effective date of the remittance, unless otherwise mutually consented, the Applicant agrees and authorizes the Bank to have the inward remittance returned directly after deducting relevant fees.

Article 6 Foreign Currency Outward Remittance

- I. When the Applicant applying for a foreign currency outward remittance with the amount paid from his/her deposit account, the Applicant authorizes the Bank to directly debit the amount from the account stated in the foreign currency outward remittance application form without having the Applicant filled out the withdrawal slip additionally. The outward foreign currency remittance through Internet Banking/Mobile Banking service will be conducted with the amount debited from the account designated by the Applicant. The Applicant should keep sufficient amount (including service fee and SWIFT/Mailing fees) in the designated account to successfully complete the transaction of outward remittance.
- II. The Applicant agrees to pay for the SWIFT/Mailing fees, domestic and foreign bank charges, and other expenses incurred from the outward remittance completed by the Bank as instructed, which can be first debited from the designated account as indicated in the foreign currency outward remittance application form. If the designated account is with insufficient fund, the Applicant agrees and authorizes the Bank to debit the amount from the Applicant’s account at the Bank. If the Applicant does not fill out information correctly or fails to comply with the

regulations of the competent authority, and the Applicant fails to correct the nonconformities after being informed by the Bank or the Applicant cannot be reached by the Bank, the Bank has the right to cancel the transaction of foreign currency remittance.

- III. The Applicant understands and agrees to assume all liabilities, expenses, and losses arising from the delay or failure in completing the transaction of remittance due to incorrect, incomplete, or incorrect information provided by the Applicant. The fund transfer of foreign currency inward remittance transaction is conducted differently in each country or region or by each bank. Some beneficiary banks do not manually check the accuracy of the account name and account number; therefore, the Applicant should check the accuracy of the beneficiary account number to prevent losses.
- IV. The Bank conducts the tracking or inquiry of the outward remittance according to the application of the Applicant. The SWIFT/Mailing fees and the fees charged by foreign banks shall be paid by the Applicant, which may be paid in full or in part in advance upon the request of the Bank. The Applicant agrees that if the prepaid amount is insufficient to pay the related expenses subsequently, the Bank has the right to withhold the payment from the Applicant's account without prior notice or consent of the Applicant.
- V. The Applicant agrees that the intermediary bank or the beneficiary bank, according to the local bank practice, may have the service fees deducted from the remittance amount in the original currency or converted into local currency or other foreign currency, before transferring the fund to the beneficiary or depositing it into the beneficiary's bank account; however, the actual amount received by the beneficiary may be different from the original remittance amount. The Applicant may authorize the Bank at the time of arranging the remittance to debit the service fees of the intermediary bank or the beneficiary bank from the bank account designated by the Applicant; if the fund of the said account is insufficient, the fees shall be directly deducted from the Applicant's deposit account at the Bank.
- VI. The Applicant authorizes the Bank or its correspondent bank to conduct the outward remittance in any manner as appropriate and may designate any correspondent bank as the beneficiary bank or intermediary bank. The remittance can be returned by the intermediary bank or the beneficiary bank arbitrarily; also, the Applicant agrees that the Bank may directly deposit the remaining funds into

the originally designated account after deducting relevant fees. If the original designated account is a Taiwan dollar account, the Applicant agrees to the buying exchange rate on the transaction date. The Applicant understands and is willing to assume any damage and injury of interest arising from the changes or disputes in exchange rate; also, the Applicant is exempted from filling out the outward remittance inquiry/remittance change/refund application form under the circumstance. If the refund of the remittance has been completed, the other instructions of the Applicant may be denied by the Bank.

- VII. The Bank will not be held liable for any mistake of the foreign beneficiary bank or intermediary bank regardless it is designated by the Applicant or the Bank; however, the Bank will assist the Applicant in notifying the foreign beneficiary bank or intermediary bank for further process.

Article 7 Foreign Currency Cash

- I. When the Applicant deposits foreign currency cash in the old-version banknotes into the demand deposit account or conducts outward remittance, the Applicant agrees to pay service fees to the Bank additionally. If the old-version banknotes are determined to be counterfeit banknotes by the issuing country, the Applicant agrees to immediately return the amount that is equivalent to the cash of the same currency or other currencies originally purchased by the Bank at the selling exchange rate on the transaction date without any arguments or objection raised against the Bank for any reason upon the notice of the Bank; also, the Applicant agrees to compensate the Bank for damages resulted. If the banknotes returned by the Applicant to the Bank is also found to be counterfeit, the Applicant agrees to have it conducted in the same way as stated in the preceding paragraph. If the Applicant is subsequently required to testify before the court or to assist the Bank in a lawsuit or relevant legal procedure, the Applicant shall cooperate with the Bank unconditionally.
- II. The Applicant agrees to pay service fees for the transaction of foreign currency deposit/withdrawal or cash deposit in accordance with the foreign exchange fee standard announced at the bank's business place or on the website. If the Bank cannot provide the currency and denomination demanded, the Applicant agrees to have it converted to New Taiwan dollars at the bank exchange rate.

Article 8 Risks of Exchange

The transaction of the deposit account conducted in accordance with this Agreement that involves different currencies should be denominated according to the exchange rate at the time when the Bank buys or sells or exchanges the foreign currency. The Applicant should assume all the risks related to fluctuations in foreign exchange value, exchange restrictions, and exchange loss.

Article 9 Limits of Transfer

For automated teller machine (hereinafter referred to as “ATM”), telephone banking, Internet banking, and mobile banking service system outward transfer to designated account, the amount transferred is limited to the actual balance amount of the Applicant’s designated deposit account at the time of transfer and the minimum unit determined by the Bank for the currency concern in the deposit account. The limit per outward transfer and per day (00:00 - 24:00) cumulatively as well as the calculation basis shall be conducted in accordance with the regulations of the Bank. The aforementioned transfer limit is calculated separately for ATM, telephone banking, Internet banking, and mobile banking.

Article 10 Terms of Payroll Bank Account

I. Use of Data

The Applicant for the sake of salary deposit agrees that the Bank may provide the Applicant’s payroll account information to the employer who is stated on the Applicant’s deposit account application form.

II. Change of Data

After opening a payroll account at the Bank, the Applicant agrees that the Bank may update the Applicant’s information on file subsequently in accordance with the information provided by the company authorized by the Applicant. The Applicant may also have their data updated in writing or in a manner (such as contacting the customer service personnel of the Bank) agreed by the Bank.

III. Payroll Account Offers

If the Applicant does not have salary transferred to the payroll account for 2 months consecutively, the Bank may directly have the Applicant’s “payroll bank account” reclassified as general demand deposit account with interest accrued and with all the account privileges cancelled, which may be reinstated

subsequently once the salary transfer is served by the Bank again.

Article 11 National Fee (Tax) Payment Platform

The Applicant agrees to pay non-designated fee (tax) through the national fee (tax) payment platform in accordance with the maximum daily/monthly fee (tax) payment amount for each household stipulated and adjusted by the Bank in accordance with the regulations of the competent authority.

Article 12 Results and Verification of Transaction

- I. If the account balance of the Applicant is inconsistent with the record of the Bank or the amount in the computer master file, the record of the Bank or the amount in the computer master file shall prevail. However, the Bank shall initiate an investigation upon the request or objection of the Applicant; also, the Bank will have the record updated for any nonconformity investigated and verified accordingly.
- II. The Applicant agrees to immediately check whether there is any error in the omnibus statement received from the Bank or the transaction details and electronic information received from the Bank by other means. The Applicant shall request the Bank in person, in writing, or by phone to check any nonconformity or questions found in the omnibus statement, transaction details, or electronic information received within 45 days. The Bank shall conduct an investigation immediately upon the request or objection of the Applicant, and the Bank shall have the found errors corrected accordingly. If the Applicant fails to have the Bank notified for verification within the aforementioned time limit, it shall be deemed as that the Applicant agrees with the contents of the omnibus statement or information.**

Article 13 Transaction or Service Validity

If the Bank is unable to complete the transaction or service on the date designated by the Applicant due to computer malfunction of the Bank or related institutions that trade or provide services with the Applicant, non-human factors, or other incidents not attributable to the Bank, the Applicant agrees that the Bank may resume the originally designated transactions or services on the business day after the malfunction being resolved or the non-attributable causes being removed without being held liable for any penalties and compensation.

Article 14 Determination of Transaction Time

When the Applicant has deposits, transfers, and other transactions conducted with bank cards, telephone banking, Internet banking, and mobile banking, regardless of whether the transaction day is a holiday or the transaction time, the interest of the Applicant's deposit amount at the Bank will be accrued starting on the transaction day. If the Applicant has used the bank overdraft for the aforementioned transaction, the Bank will have the overdraft interest accrued starting on the transaction date.

Article 15 Correction of Entry Error

The Bank will not be held liable for the book entry error or overpayment due to the mistake of the Applicant in instructing the Bank, instead, the Applicant shall assume the responsibility. If the deposit or remittance is booked to the account incorrectly due to the error in the account number, account name, amount, operation error, or computer equipment malfunction attributable to the Bank, financial interbank, Taiwan Clearing House, Financial Information Service Co., Ltd. (hereinafter referred to as "FISC"), and other relevant institutions, the Bank may immediately recover the amount and make necessary corrections upon discovery without prior notice to the Applicant. If the said amount is used up upon deposit, the Applicant shall disburse the amount plus statutory interest immediately upon being noticed by the Bank.

Article 16 Correction of Bulk Entry Error

If the Bank conducts payroll transfer, entrustment, bulk remittance, or bulk transfer according to a third party's instructions and transfers the third party's funds into the Applicant's deposit account, then the third party informs the Bank in writing to have the transferred amount refunded and debited from the Applicant's account due to an incorrect book entry, overpayment, repeating credit to the Applicant's account as a result of the incorrect information provided, the Applicant agrees that the Bank may have it conducted directly without further confirmation or notice to the Applicant.

Article 17 Deposit of Negotiable Instruments

I. All negotiable instruments can only be withdrawn after they are received and booked into the account by the Bank. The Bank may directly deduct the amount

of a dishonored check that has been deposited into the account by the Bank. The Applicant upon the notice of the Bank should issue an application form with the original specimen signature affixed to retrieve the dishonored check. The Bank is not obliged to go through the formalities of preserving the rights on the negotiable instruments and all other responsibilities for the dishonored check. The Bank shall not be liable for the intentional or negligent acts of other collecting banks or paying banks to the extent permitted by law.

- II. If the Applicant's bills for collection are stolen, lost, or destroyed in transit, the Applicant agrees and authorizes the Bank or the paying bank to conduct relevant matters on behalf of the Applicant, such as report of loss, suspension of payment, application for public summons, and a judgment of abridgment of rights; also, after receiving the bill amount from the bill issuer's account, the rights of lost of the bill will be assumed by the paying bank, and the Applicant can no longer claim the rights of the bills; also, the judgment of abridgment of rights should be submitted to the paying bank as an evidence for writing off the accounts receivable.**

Article 18 Loss and Theft

- I. The Applicant shall have the original specimen signature, bank card, and other agreed transaction certificates safekept properly and confidentially. In case of loss, destruction, theft, loot, or loss of possession for other reasons, the Applicant shall have the Bank notified in accordance with the Bank's regulations and shall complete the report of loss (stop payment) procedure or change procedure.
- II. Report of Loss (stop payment) Procedures
- (I) Bank card report of loss: The Applicant needs to complete the report of loss in writing at the counter, the personal service of the Bank's telephone banking, Internet banking, or mobile banking, and other automated service systems that require password input.
- (II) Report of loss of other certifications agreed for transactions:
The Applicant may complete the loss reporting procedures through the customer service of telephone banking, Internet banking, or mobile banking, and may go through the reissuance or change procedures in person at the counter during business hours. The Bank may suspend all the over-the-counter transaction services to the account holder before the card reissuance or change procedures are completed.

- III. If all the transactions conducted by the Applicant before reporting the card loss to the Bank or before completing the card reissuance or change procedures, in the event that the specimen signature, bank card, and other certifications agreed for transactions are genuine, then the payment by the Bank to the Applicant is with the effects of performance.**
- IV. The Applicant agrees that the transaction related certificate photocopies, certificate pictures, audio recordings, or computer-stored information retained by the Bank have the same validity as the original certificates and can be used as proof of all the transactions conducted by the Applicant.

Article 19 Confidentiality Obligations

The Applicant agrees that all services provided by the Bank can be carried out accordingly when the entered password and other transaction certificates are correct for the use of the telephone, Internet, bank card, and other agreed transaction passwords during the transaction process. The Applicant is responsible for the safekeeping and confidentiality of the said passwords and agreed transaction certificates. The Applicant shall be liable for the damages resulted from a fraudulent use or theft of the passwords or related certificates by a third party; also, the Applicant shall be liable to compensate the Bank for damages. However, the Bank should be liable for any damage caused by fraudulent use or misappropriation of passwords or related certificates due to the Bank's failure in exercising due diligence to control the information system.

Article 20 Withholding Tax

The Applicant authorizes the Bank to withhold and pay for the tax payables of the Applicant (including but not limited to deposit interest income tax, national health insurance supplementary premium, or other taxes) according to the law and have such amount directly debited from the Applicant's deposit account. For the Applicant who are qualified to legally exempt from withholding, the Applicant shall first complete the procedure for exemption and submit relevant supporting documents to the Bank before being exempted from tax withholding.

Article 21 Loan Amount and Interest Calculation

I. New Taiwan Dollar Account

(I) The minimum demand deposit amount for interest accrual is NT\$1, and

the deposit and lending interest is calculated on the basis of 365 days a year (366 days in leap years) and the simple daily rate announced by the Bank [determined by referring to relevant costs (such as: operation, system, manpower, central deposit insurance, and other related costs)]. The switching point of interest calculation is based on 24 hours a day, and it will be calculated from the next day once passing 24 o'clock, and the interest will be paid on the 21st of each month.

- (II) Deposit interest is accrued at a daily basis [account balance x bank interest rate x actual deposit days ÷ 365 days (366 days in leap years)] from the day the Bank receives the amount. Loan interest is accrued from the date of fund appropriation (for revolving loans, it is accrued from the date of use) at a daily interest rate [loan balance x agreed interest rate x actual days of use ÷ 365 days (366 days in leap years)].
- (III) Cash deposits, account transfers, and remittance deposits processed during business hours (including holidays) through ATMs, telephone banking, Internet banking, or mobile banking are with interest accrued on the balance amount of the day and with the designated “24 hours a day” switching point for interest calculation.

II. Foreign Currency Account

- (I) The minimum demand deposit amount for interest accrual is one dollar for each respective currency.
- (II) Deposit interest in each currency is calculated based on the international practice as follows:
British Pound (GBP) - 365 days, Australian Dollar (AUD) - 360 days, Hong Kong Dollar (HKD) - 365 days, US Dollar (USD) - 360 days, Euro (EUR) - 360 days, Swiss Franc (CHF) - 360 days, Japanese Yen (JPY) - 360 days, New Zealand dollar (NZD) - 360 days, Canadian dollar (CAD) - 360 days, RMB (CNY) - 360 days, Swedish currency (SEK) - 360 days, and South African currency (ZAR) - 365 days.

III. Unless otherwise agreed, the interest-bearing amount and interest accrual method of time deposits shall be conducted in accordance with the NTD/foreign currency time deposits stated in this Agreement.

IV. If the Bank needs to adjust the interest-bearing deposit amount (the minimum deposit amount) and interest accrual method due to business needs, the Bank

should have it announced at the business place and posted on the Bank's website conspicuously 60 days in advance in lieu of notification, unless it is otherwise beneficial to the Applicant.

Article 22 Prohibition of Transfer and Pledge

The Applicant may not have the deposits at the Bank transferred or pledged to others without the Bank's prior written consent.

Article 23 Use of Personal Data and Outsourcing Operation

I. Collection, processing, use, and international transmission of personal data

- (I) In terms of collecting the Applicant's personal data, please refer to the Bank's "Notification of Collection, Processing and Use of Personal Data" for the mandatory notification to the Applicant according to the provision of Article 8, Paragraph I of the Personal Data Protection Act.**
- (II) If the Applicant submits personal data of others to the Bank or entrusts others to submit the Applicant's personal data to the Bank, the Applicant should provide the entrusted person with a copy of the Bank's "Notification of Collection, Processing and Use of Personal Data" and its subsequent amendments (if any) so to help the entrusted person understand the details of the Bank's collection, processing, and use of personal data.**
- (III) The Applicant who is a minor or a subject to the order of commencement of guardianship (or assistance) shall have this Agreement signed with the consent of the guardian or the assistant, or signed by the representative authorized by the Applicant, or, when the Applicant submits personal data of others to the Bank or entrusts others to submit the Applicant's personal data to the Bank, the Applicant confirms that he/she has obtained the consent of the legal representative, guardian (assistant), representative, or the said entrusting individual, in addition, the aforementioned individuals have agreed that the Bank and the Joint Credit Information Center, within the scope of business or to the extent permitted by laws and regulations, may collect, process, transmit personal data internationally, and use the personal data provided by the Applicant for account opening and transactions; also, it can be provided to a third party who is entrusted by**

the Bank to conduct business-related affairs or a third party who intends to be a transferee of the Bank’s business, assets, or liabilities. The Applicant, the Applicant’s legal representative or guardian (assistant), representative, or the said entrusting individual agrees that the Bank may inquire and submit the credit information to the Joint Credit Information Center at the time of handling deposit operation in accordance with the laws or regulations or the requirements of the competent authority.

II. Outsourcing Operation

The Applicant acknowledges and agrees that the Bank may contract with domestic (foreign) third parties to conduct deposit-related operation, computer processing operation, or other incidental business operations related to this Agreement (including but not limited to data registration, processing, and entry of information system, development, monitoring, and maintenance of information system, and business data processing related logistics operations, marketing, form printing, packaging, postal service and shipping operations, forms, certificates, and other data storage related operations, electronic channel customer service business, and drawing negotiable instruments for customers related operations) in accordance with the regulations of the competent authority, when it is deemed necessary by the Bank.

Article 24 Anti-Money Laundering and Countering Terrorism Financing

For the purpose of supporting the Bank’s anti-money laundering and counter terrorism financing efforts, the Applicant and affiliated persons (including but not limited to legal representatives, guardians, assistants, and authorized persons) agree that the Bank may take the following measures or other measures required by statutory or competent authorities in accordance with the “Money Laundering Control Act,” “Counter-Terrorism Financing Act,” “Regulations Governing Anti-Money Laundering of Financial Institutions,” “Template for Guidelines Governing Anti-Money Laundering and Countering Terrorism Financing of Securities Firms,” and other relevant regulations; also, the Applicant understands and is willing to accept the consequences of damages or injury of interests as a result of non-cooperation.

I. The Bank may require the Applicant to provide the information required for

account opening. If the Applicant or affiliated persons refuse to provide necessary data, are terrorists or organizations economic-sanctioned or identified or investigated by a foreign government or an international anti-money laundering organization, or are on the sanction list announced by the Ministry of Justice of the Republic of China, the Bank may immediately stop business transactions or close accounts directly.

II. The Bank may temporarily stop business transactions or business relationships without further notice to the Applicant and the affiliated persons upon discovering that the Applicant or the affiliated persons are terrorists or organizations economic-sanctioned or identified or investigated by a foreign government or an international anti-money laundering organization, or are on the sanction list announced by the Ministry of Justice of the Republic of China. The Bank may also directly terminate all service relationships.

III. While the Bank reviews the identification of the Applicant and affiliated persons on a regular or irregular basis, or whenever the Bank deems it necessary (including but not limited to: suspecting the Applicant is involved in illegal activities, money laundering, terrorism financing activities, or violations of laws that is reported by media), the Bank may ask the Applicant to provide necessary personal data (including the Applicant and affiliated persons) for review or provide explanations about the nature and purpose of transaction or source of funds within the time limit instructed by the Bank. If the Applicant fails to act accordingly within the time limit, the Bank may suspend or terminate transactions and business relationship under this Agreement.

IV. For the purpose of anti-money laundering and countering terrorism financing, the Bank may ask the Applicant to provide necessary transaction-related information when processing the Applicant's remittance operation. If the Applicant refuses to provide it, the Bank may decline the Applicant's application for remittance service. If the beneficiary (remitter) or the beneficiary (remitting) bank is found out by the Bank in a country on the list of economic sanction, terrorists, groups, organizations, or banning foreign exchange/shipping announced by the Ministry of Justice of the Republic of China, a letter from the Financial Supervisory Commission, a foreign government or an international organization, the Applicant agrees that the Bank may terminate the relevant transactions and adjust the account data or

freeze the sum of amount arbitrarily. In addition, when the Applicant is under investigations or the Applicant's remittance is distrained by the country where the beneficiary (remitting) bank or the intermediary bank located in accordance with the anti-money laundering, crime prevention, countering terrorism financing, and relevant laws and regulations, the Applicant agrees that the Bank may collect, process, use, or transmit internationally the Applicant's personal data and remittance transaction data within the business scope of the Bank and the scope of specific purposes stipulated by the governing law. The Applicant agrees to assume the relevant risks without holding the Bank liable for a delay or failure of remittance due to any of the aforementioned reasons.

V. The Bank has correspondent banks setup in the United States for business needs. In response to the provisions of Section 6308 of the Anti-Money Laundry Act of 2020 (USA), the Bank is obliged to provide the personal data of the Applicant (including but not limited to the Applicant's account records concerning all transactions conducted with the Bank) upon the request of the U.S. Department of the Treasury or the Department of Justice.

Article 25 Offset

If any of the Applicant's debts owed to the Bank is due or the Bank claims that all debts are due and unpaid according to any contract signed with the Applicant, upon the occurrence of a breach of contract, or when the Bank deems it necessary (in the event that the Bank can exercise the offset right according to the law or the contract executed between the Applicant and the Bank), the Bank may notify the Applicant (without the consent of the Applicant) to terminate the various deposits contracts (that is, the deposit or equity of the Applicant is deemed as reached the due date for performance) under this Agreement (including demand deposits and time deposits) in advance or at the same time arbitrarily, and the relevant service items will be terminated accordingly. The Bank also has the right to directly offset the Applicant's deposits at the Bank and the claims or rights against the Bank, have them disposed of as necessary, or apply them to pay off the debts owed to the Bank, which will take effective immediately upon the completion of account book entry and debiting. The certificates issued by the Bank to the Applicant shall become invalid and obsoleted within the scope of the Bank's offset or discharge. In addition,

the content and sequence of the debts to be offset or discharged will be conducted in accordance with the provisions of Articles 321 to 323 of the Civil Code; provided that the Bank and the Applicant agreed otherwise on the content and sequence of the debts to be offset or discharged shall prevail. If the offset involves debts denomination in different currencies, the Bank may convert them at the exchange rate announced at the time of conversion.

Article 26 Service of Documents and Notification

The Applicant agrees that the documents related to this Agreement can be served and notified according to the following guidelines, unless otherwise agreed by both parties:

- I. The relevant document will be delivered to the mailing address specified by the Applicant at the time of signing the contract. The Applicant shall have the Bank informed immediately for an address change in writing or other ways consented by the Bank (such as contacting the customer service personnel of the Bank), and agree to have the document delivered to the new mailing address.
- II. The Applicant shall provide correct and designated e-mail address to the Bank for the service of various notices or documents (including but not limited to the account opening application form).** When the Applicant has changed the e-mail address that is filed with the Bank, the Bank should be informed immediately in writing or in a manner (such as contacting the customer service personnel of the Bank) agreed by the Bank; also, the Applicant agrees to have the document served to the new mailing address. The Applicant agrees that the Bank may send various written notices or documents (including but not limited to the account opening application) by mail if the Applicant fails to provide email address to the Bank.
- III. If the Applicant fails to change the address or e-mail address in accordance with the provisions of paragraph I and paragraph II of this Article, the Bank will deem the mailing address or e-mail address specified at the time of signing the contract or the last address or e-mail address notified to the Bank as the service address. **If the Applicant does not receive various notices, omnibus statements, or other documents from the Bank with damages resulted therefrom due to the Applicant's failure in applying for mailing address changes in time, the Applicant agrees to assume the damages or injury of interests.**
- IV. The relevant documents issued by the Bank will be deemed as legally served to the Applicant after the usual postal period lapsed. If the relevant documents**

sent by the Bank to the Applicant's address agreed by both parties has been returned to the sender, the Bank may resend the relevant documents to the registered permanent address of the Applicant on file. If the said postal mail is returned to the sender from the registered permanent address, the Bank may stop the delivery effort. However, upon the request of the Applicant, the Bank may provide the requested documents to the Applicant by the method and content feasible at the time. **If the Applicant and the Bank have agreed to have notices sent by E-MAIL or electronic short message transmission method, it shall be deemed to have been legally served after sending.**

Article 27 Notification

- I. Unless otherwise stipulated by relevant laws and regulations, the Bank may notify the Applicant in writing, telephone, SMS, e-mail, or other methods agreed by both parties; the Applicant may notify the Bank in writing, telephone, or other methods agreed by both parties, unless otherwise agreed in the relevant clauses.**
- II. The “electronic record agreed with the Applicant (or cardholder)” in this Agreement or other terms includes e-mail and other electronic records agreed separately by both parties, unless otherwise agreed in the relevant clauses.**

Article 28 Validity

- I. The withdrawal and account transfer service applied by the Applicant through the computer or mobile equipment of the Bank with the authenticity of the application form confirmed by the Bank's customer service personnel, the password and authentication agencies, or the identification systems agreed by both parties has the same effect as the Applicant's withdrawing or transferring funds completed with the specimen signature or other agreed methods; the account balance after the transaction on the Bank's computer master file shall prevail.
- II. The Applicant and the Bank agree that such practice as stated in the preceding paragraph has the same effect as a written document. The Applicant and the Bank shall not claim that the agreed method without a written or signed document is invalid or untenable in any dispute arising thereafter in a trial, arbitration, mediation, or other dispute resolution procedure.

Article 29 Termination

- I. Unless otherwise stipulated by law or agreed by both parties, the Applicant and the Bank may terminate the deposit accounts and service items of this Agreement at any time, which will take effect when the notice of termination being received, but the transactions completed before the termination remain valid. When the deposit contract is terminated, the related services will also be terminated. When the Applicant applies to have the deposit account closed at the counter, by mail, online, or other methods agreed by both parties, it shall be conducted in accordance with the “Self-Regulatory Rules on Bank Account Closing Procedures” stipulated by The Bankers Association of Republic of China (hereinafter referred to as the “Bankers Association”). **The balance amount in the account after deducting relevant service fees (according to the standard of charges announced by the Bank) can be collected by the Applicant at the Bank or can be remitted to the Applicant’s account with the same name at other banks according to the Applicant’s instructions.**
- II. The Applicant may not have the deposit account or bank card transferred, pledged, delivered, or sold to a third party, nor shall it be used for illegal or improper purposes, such as money laundering or fraud, or damage the credit of the Bank by fraud. The Bank may deem the use of the deposit account or bank card by a third party is with the consent of the Applicant. **If the Bank notices that the Applicant’s account is suspected of misuse, or the Bank discovers that the Applicant has falsely applied for a loan or has the account/data used by a third party deliberately to apply for a loan, or the Bank receives a written complaint from a third party with the crime report/filing record of the public prosecutor’s office or a judicial police authority enclosed, or it has been notified as a watch-listed account by a court, public prosecutor’s office, or a judicial police authority, the Applicant agrees that the Bank may close such account immediately with the balance amount disposed of at the instructions of the person who legally has the right to claim such balance amount. The Bank may have the deposit accounts with suspicious or unusual transactions notified, monitored, suspended, or closed directly in accordance with the “Regulations Governing the Deposit Accounts and Suspicious or Unusual Transactions” or other relevant laws and regulations. The Applicant who has provided the account for illegal use shall assume the liability by themselves.**

Article 30 Amendment

- I. The Bank shall have the additions, deletions, or amendments to the content of this Agreement or related service items announced at the Bank’s business place or on the website conspicuously before the effective date, or have the Applicant informed of the contents via electronic records that previously agreed.**
- II. If the Applicant disagrees with the amendments made by the Bank, the Applicant shall contact the customer service personnel of the Bank or come to the bank in person to have the account at the Bank and this Agreement terminated before the change takes effect. Provisions of Article 29 of this Agreement shall apply. If the Applicant does not object to the Bank for the said amendments or terminate this Agreement within the time limit, and continues to conduct deposits, transactions, or service transactions with the Bank, it is deemed as that the Applicant has agreed to the addition, deletion, and amendment of this Agreement or automatically accepts the amended services.**

Article 31 Complaint

- I. If the Applicant is a financial consumer as defined in the “Financial Consumer Protection Act”, if there is any financial consumption disputes, the Applicant shall, according to such act, first file a complaint with the Bank. The Bank shall announce that, if any disputes occurs in terms of business, services, or related regulations, the Applicant can file it through the following diversified service channels for the protection of the Applicant’s rights and interests:**
- Customer service hotline: 02-8752-1111/ 080-080-1010 (local calls only)**
 - Fax: 02-2658-8101**
 - E-mail: service@o-bank.com**
- II. The changes of the aforementioned information shall be announced at the Bank’s business place or on the website.**

Article 32 Deposit Insurance

The deposit transactions conducted by the Applicant with the Bank in accordance with this Agreement are protected by the deposit insurance protection of the Central Deposit Insurance Corporation (except for OBU international financial business) within the underlying scope of the Deposit Insurance Act.

Article 33 Application Law

- I. This Agreement is subject to the laws of the Republic of China, unless otherwise agreed by both parties.
- II. The matters not fully addressed in this Agreement shall be conducted in accordance with relevant laws and general financial industry practices, unless otherwise agreed between or amended by the Applicant and the Bank.
- III. The requirements, validity, and method of the legal act of the Applicant who is a foreigner are also governed by the laws of the Republic of China.

Article 34 Jurisdiction of the Court

The Applicant and the Bank agree that, the district court at where the head office of the Bank located, at where the branch with business relations of the Applicant located ,or Taiwan Taipei District Court been the court of the first instance with jurisdiction for the litigation arising from this Agreement, but it does not exclude the jurisdiction of the small claims courts in accordance with Article 47 of the Financial Consumer Protection Act or Article 436-9 of the Code of Civil Procedure. In addition, the special provisions on another court's exclusive jurisdiction shall prevail.

Article 35 Other Agreed Matters

The Applicant acknowledges that the Bank has provided the relevant services in this Agreement with the prior consent of the Applicant, and the services shall be performed once being provided, and is not entitled to the "right to rescind distance sales" as stated in Article 19, Paragraph I of the Financial Consumer Protection Act.

Article 36 Heading

The designated headings, if any, in this Agreement are only set for the convenience of reference, and shall not affect the interpretation, explanation, and understanding of the relevant terms of this Agreement.

Article 37 Validity Period

This Agreement is valid unless otherwise terminated by either party. If any of the clauses related to each business project in this Agreement is partially terminated, it does not affect the validity of other clauses in this Agreement. The matters that are not stipulated in the respective chapter of this Agreement will be conducted in accordance with the

provisions of this chapter by both parties.

Article 38 Audio/Video Recording

The Applicant agrees that the Bank and the agent of the Bank may make audio and/or video recordings of the conversations between the two parties regarding this Agreement and the related business transactions. The Bank may decide arbitrarily how long should the audio and/or video content be stored, and shall be able to use the audio and/or video as evidence. The Applicant shall not deny the content of the aforementioned recordings.

Article 39 Applicability

This Agreement be executed in both Chinese or English. In the event of any discrepancy between the Chinese and English texts hereon and thereof, the Chinese version shall govern. The general terms in this chapter, unless otherwise agreed by both parties, are also applicable to other contracts and business relationships (including but not limited to home mortgage loans, credit loans, auto loans, etc.) between the Applicant and the Bank.

Chapter 2 Telephone Banking Services Terms

Article 1

The Applicant must apply for telephone banking service through the Internet Banking or Mobile Banking of the Bank, and the Applicant shall have the voice-password programmed.

Article 2

- I. The Applicant must have a voice password setup via the Bank's Internet banking or mobile banking. The system will automatically send a one-time password (hereinafter referred to as "OTP") to the Applicant's mobile phone number filed with the Bank at the time of setting. The Applicant must enter the OTP into the designated field on the application page and follow the instructions on the page to complete the voice password setting.
- II. The Applicant agrees to safekeep the voice password properly, and authorizes the Bank to process telephone banking transactions and various services (including various designated applications) with the voice password effectively, which has the same validity as the Applicant's withdrawing or transferring funds with the specimen signature or other agreed methods; also, the account balance after the transaction on the Bank's computer master file shall prevail. For any violation committed, the Applicant is willing to assume the damage or injury of interests resulted therefrom.**
- III. **When the Applicant enters the voice password in error for five consecutive times (inclusive), the Bank will automatically stop the Applicant from using the telephone banking service.** If the Applicant intends to resume the use of telephone banking service, a new application must be filed through the Internet Banking or Mobile Banking of the Bank.
- IV. The Applicant may change the voice password for unlimited times through the Bank's Internet Banking, Mobile Banking, or Telephone Banking.
- V. **The voice password shall be with 6 to 8 digits, and shall not include any of the following matters:**
 - (I) Similar to the Applicant's ID Card No., date of birth, or telephone number;**
 - (II) Consecutive numbers or more than four identical digits;**

Article 3

- I. **The Applicant must designate the transfer account with the Bank in writing or through Internet Banking or Mobile Banking for the account transfer service through telephone banking service. The Applicant agrees to have the accounts at the Bank designated as the transfer-out accounts.**
- II. **The Applicant agrees to have the accounts at the Bank designated as the transfer-in accounts with a maximum transfer limit per transaction of NT\$2 million and a daily maximum of NT\$3 million.**
- III. The Applicant may use the telephone banking service for account transfer 24-hour a day, unless the service is suspended due to telecommunications interruption, computer offline, etc. The bookkeeping (entry) date of the Applicant's transfer transactions is based on the Bank's information file or data processing time.

Article 4

If the Applicant experiences a delay or failure in completing the transaction or other instructions due to the communication malfunction in the following force majeure events or due to the causes not attributable to the Bank, the Applicant understands and is willing to assume the damages or injury of interests resulted therefrom.

- I. Power failure, disconnection, network transmission interference, telecommunications congestion, or third-party sabotage;
- II. Any dispute or damage occurs due to the telephone suspension (such as unpaid telecommunications bill) caused by the Applicant personally.

Article 5

- I. **The Applicant agrees that the Bank may reserve all service or transaction records, conversations, and video images in the form of telephone recording or video recording when using the personal service of the Bank's telephone banking, and the audio recording or video recording are binding on the Applicant.**
- II. **If the Bank's personal service of the telephone banking experience difficulties in handling the Applicant's transfer instructions, the Applicant agrees and authorizes the Bank to conduct the account adjustment of the relevant deposit account according to the Applicant's original instructions.**

Article 6

- I. The Applicant agrees that the Bank may add or change telephone banking services, or amend the agreed clauses, which shall be publicly announced at the business place and posted on the Bank's website conspicuously in advance, or shall have the Applicant informed with the prior agreed electronic records issued.
- II. If the Applicant disagrees with the amendments made by the Bank, the Applicant shall contact the Bank's customer service personnel or come to the bank in person to cancel the telephone banking service before the change takes effect. If the Applicant does not object to the Bank for the said amendments or terminate the service within the time limit, and continues to use the Bank's telephone banking service, it is deemed as that the Applicant has agreed to the addition or change of the telephone banking service, or the added terms.**

Article 7

If the transfer-out account is with insufficient funds, is distrained, or the transfer amount exceeds the designated limit for the transfer service of the telephone banking requested by the Applicant, the Bank will have the transfer transaction cancelled automatically without further notice to the Applicant.

Chapter 3 Personal Internet Banking and Mobile Banking Services Terms

【General Terms and Conditions】

Article 1 Bank Information

- I. Bank Name: O-Bank
- II. Customer service line: (02) 8752-1111/ 080-080-1010 (local calls only)
Complaint hotline: (02) 8752-1111/ 080-080-1010 (local calls only)
- III. Website: www.o-bank.com
- IV. No. 99, Sec. 2, Tiding Blvd., Neihu Dist., Taipei City 114, Taiwan (R.O.C.)
- V. Fax number: 02-2658-8101
- VI. Bank E-mail: service@o-bank.com

Article 2 Scope of Designated Matters

- I. The terms of the Agreement (hereinafter referred to as “the designated terms”) in this chapter are the general agreement of the personal Internet banking and mobile banking services, unless otherwise stipulated in each individual contract, the designed terms shall prevail.
- II. The terms of each individual contract shall not contradict the designated terms of this Agreement. However, each individual contract that has the Applicant better protected shall prevail. The designated terms of this Agreement in doubt shall be interpreted in favor of the Applicant.

Article 3 Definition

- I. “Internet Banking and Mobile Banking Services:” Refers that the Applicant may use computers or mobile devices to link to the Bank’s computer through the Internet to directly receive various financial services provided by the Bank instead of visiting the Bank in person.
- II. “Electronic record:” Refers to the text, sound, picture, image, symbol, or other data transmitted by the Bank or the Applicant through the Internet connection, which are the records made electronically or in a way that cannot be directly recognized by human perception for electronic processing in order to sufficiently express personal intention.

- III. “Private key:” Refers to the paired digital data kept by the signer and used for making a digital signature.
- IV. “Public key:” Refers to the paired digital data that is disclosed to the public and used to verify the digital signature.
- V. “Digital signature:” Refers to an electronic record that is calculated into digital data in a certain length with mathematical algorithms or other methods, which encrypted with the signer’s private key to form an electronic signature, and verified by the public key.
- VI. “Certificate:” Refers to electronic evidence containing signature verification information to confirm the identity and qualification of the signer.
- VII. “One Time Password (OTP) Security Mechanism:” Refers to that the system will automatically send a “one time password” (including transaction identification code, OTP code, and transaction message) to the Applicant’s mobile phone number at the time of conducting specific transactions or settings to ensure the security of online transactions (the transaction identification code and OTP password sent each time are random numbers and are only valid for that time). The OTP transaction mechanism announced on the Bank’s website shall prevail.

Article 4 Confirmation of the Webpage

- I. **The Applicant shall confirm the correct website of the Internet banking service before using and confirm the correct mobile banking APP (mobile application) or website downloaded/installed/Access method before using. Should you have any questions, please call the customer service.**
- III. The Bank shall inform the Applicant of the risks of the environment of Internet banking and mobile banking application in a way that is understandable to the general public.
- IV. The Bank shall exercise due diligence to maintain the correctness and security of the website at all times, and watch out for any fake web pages to protect the Applicant’s rights and interests.

Article 5 Services

- I. The Applicant acknowledges and agrees to the Internet banking and mobile banking services provided by the Bank as shown on the cover page of the Bank’s Internet banking website. The Bank shall ensure the correctness of the relevant

information on the Internet banking website; also, the Bank's obligations to the Applicant shall not be less than the content of the website.

- II. When the Applicant applies for or uses the Bank's Internet banking and mobile banking service for inter-bank transactions, including transfer, remittance, tax payment, fee payment, consumption debit, and financial account inquiry, the Applicant agrees that the Bank, the financial institution for the said transaction, Joint Credit Information Centers, Financial Information Service Co., Ltd. and other institutions established or operated with the permission of the Financial Supervisory Commission and agricultural finance competent authority may collect, process, transfer internationally, and use the Applicant's personal data after completing the aforementioned inter-bank transactions. The Bank may not provide the Applicant's personal data to any third party for use other than the aforementioned institutions without the consent of the Applicant or according to other laws and regulations.
- III. The Applicant agrees that the Bank may use the "Interbank Financial Account Information Verification" platform of the Financial Information Service Co., Ltd. to verify the Applicant's identity and account information for the purpose of deposit and remittance account/account management.

Article 6 Network for Connection

- I. The Bank and the Applicant agree to conduct electronic file transmission and reception via the Internet.
- II. The Bank and the Applicant shall sign network service contracts with the respective network operators and have the rights and obligations defined, and shall respectively pay the network fees .

Article 7 Reception and Response of Electronic Records

- I. The Bank upon receiving electronic records containing a digital signature or an identity confirmation measure agreed by both parties, in addition to inquiries, should provide the webpage containing important electronic transaction document for the secondary reconfirmation of the Applicant. Then, the Bank shall immediately conduct inspection, review, and processing with the final result presented to the Applicant in the form of a web page or in a manner agreed with the Applicant previously.

- II. If the identity of the sender or the content of the electronic records transmitted between the Bank and the Applicant cannot be identified, it will be deemed as that it has not been transmitted at all. However, once the Bank is able to confirm the identity of the Applicant, the Bank shall immediately inform the Applicant about the unidentifiable content of the electronic records received by sending an electronic notice to the Applicant or by a mean agreed by both parties.

Article 8 Non-execution of Electronic Records

- I. **The Bank may decide not to execute any received electronic record in any of the following circumstances:**
- (I) **The authenticity of the electronic records or the correctness of the specified items is doubtful for reasons.**
 - (II) **The Bank's processing of electronic records will violate the governing laws and regulations.**
 - (III) **The Bank is unable to debit the amount payable by the Applicant from the Applicant's account for a reason attributable to the Applicant.**
- III. **The Bank shall have the Applicant informed for the reasons and facts of not processing the aforementioned electronic record in the manner agreed by both parties. The Applicant upon notice may confirm the situation with the Bank in the agreed manner.**

Article 9 Time Limit for Electronic Record Exchange

- I. Electronic records are automatically processed by the Bank's computer. The Applicant confirms the correctness of electronic records in accordance with the reconfirmation mechanism provided by the Bank in Article 7, Paragraph I before sending it to the Bank, which cannot be revoked afterwards. However, the reserved transactions that have not yet expired may be revoked or amended within the time limit specified by the Bank.
- II. **If the electronic records sent to the Bank through Internet has passed the Bank's business hours during automatic processing (according to the Bank's business hours, the account switching point for today and next business day is set at 3:30 p.m.), the Bank shall immediately notify the Applicant with an electronic record issued to have the said transaction processed on the next business day or in other agreed manners.**

Article 10 Fees

- I. The Applicant shall pay the service fee, handling fee, and SWIFT/Mailing fee according to the agreed standard of charges starting from the date of using the service under this Agreement, and authorize the Bank to debit such amount from the Applicant's account directly. The Bank shall not charge any fees unstated.**
- II. The Bank should publicly announce the adjustments made to the standard of charges, if any, at the business place and posted on the Bank's website conspicuously, or should have the Applicant informed with the agreed electronic records issued (hereinafter referred to as "the notice").**
- III. If the adjustment made to the standard of charges as stated in paragraph II is an increase of charges, the Bank shall provide an option on the website for the Applicant to comment whether it is acceptable to the Applicant. If the Applicant does not agree to such adjustment before the scheduled effective date, the Bank will suspend the Applicant from using part or all of the Internet banking and mobile banking services from the said effective date. If the Applicant agrees to the fee adjustment after the said effective date, the Bank shall immediately resume the Internet Banking and Mobile Banking related services.**
- IV. The Bank should have the aforementioned announcements and notice made 60 days in advance, and the effective date of the adjustment shall not be earlier than the start date of the following year.**
- V. The fees stated in this Article refer to the additional fees to be paid by the Applicant to the Bank for the Internet banking and mobile banking services, which do not include the relevant fees for each instrument that the Bank charges according to the original agreement signed between the Bank and the Applicant.**

Article 11 Customer Software and Hardware Installation and Risks

- I. The Applicant who applies for the services under this Agreement shall install the necessary computer software, hardware, and other safety-related equipment voluntarily at the Applicant's expense and risk.**
- II. The Bank agrees that the Applicant may use the software and hardware equipment and related documents in paragraph I that are provided by the**

Bank within the scope of the agreed service, and may not transfer, lend, or deliver them to a third party in any way. The Bank should also state the minimum software and hardware requirement for the said service on the website and on the packaging of the provided software and hardware, and bear the risk of the provided software and hardware.

- III. If the Applicant installs other software and hardware for the operation of the computers or mobile devices that need to be connected to the software and hardware equipment provided by the Bank, it should be installed in accordance with the relevant installation information provided by the Bank at the expense and risk of the Applicant.**
- IV. If the Bank requests the Applicant to return the aforementioned equipment upon the termination of this Agreement, it shall be subject to what is otherwise agreed by both parties.**

Article 12 Customer Connection and Responsibilities

- I. The connection must be made after the necessary tests being performed according to the special agreement, if any, agreed by the Bank and the Applicant.**
- II. The Applicant is responsible for safekeeping the user ID, password, certificate, and other identity tools provided by the Bank.**
- III. When the Applicant enters the aforementioned password in error for five consecutive times, the Bank's computer will automatically stop the Applicant from using the service under this Agreement. If the Applicant intends to resume the use of the said service, the relevant procedure should be carried out in accordance with the Internet Banking announcement.**

Article 13 Transaction Verification

- I. The Bank shall have the Applicant informed after processing each transaction per the Applicant's instruction with electronic records issued or in a manner agreed by both parties; also, the Applicant should check whether there is any error in the result. If there is any discrepancy identified, the Applicant shall notify the Bank for investigations within 45 days from the date of completion with an electronic record issued or in a manner agreed by both parties.**

- II. The Bank shall send the bank statement of the previous month to the Applicant with an electronic record issued or in a manner agreed by both parties. If there is any discrepancy identified in the bank statement, the Applicant shall notify the Bank for investigations within 45 days from the date of receiving the bank statement with an electronic record issued or in a manner agreed by both parties. If the Applicant fails to notify the Bank within the aforementioned time limit will be deemed as that the Applicant agrees to the contents of the bank statement.**
- III. The Bank shall immediately investigate the discrepancy notified by the Applicant, and inform the Applicant in writing of the investigation conducted or the results of the investigation within 30 days.**

Article 14 Handling of electronic record errors

- I. The errors in the electronic records for a reason not attributable to the Applicant when using the services under this Agreement shall be corrected with the necessary support and assistance of the Bank.
- II. The errors in the electronic records as stated in the preceding paragraph for a reason attributable to the Bank should be corrected by the Bank immediately upon identification, and the Applicant should be notified at the same time with an electronic record issued or in a manner agreed by both parties.
- III. When there are errors occurred in the electronic records for a reason attributable to the Applicant during the use of the services under this Agreement, if the error is about the financial institution code, deposit account number, or transfer amount mistakenly applied for or operated by the Applicant resulting in an amount transferred to a wrong account or a wrong amount transferred to the account, the Bank should conduct the following matters immediately:**
 - (I) Provide details and related information of the transaction in accordance with relevant laws and regulations.**
 - (II) Notify the beneficiary bank to assist in processing.**
 - (III) Report processing status.**

Article 15 Legal Authorization of Electronic Records and Responsibilities

- I. The Bank and the Applicant should ensure that the electronic messages sent to the other party are legally authorized.
- II. The Bank and the Applicant, upon discovering that the user ID, password, or certificate is fraudulently used or misappropriated by a third party, or any other unauthorized situation should immediately notify the other party with an electronic record issued or in a manner agreed by both parties to stop using the service and take preventive measures.**
- III. The Bank is liable for the effect of the service used by any third party before receiving the aforementioned notice.**

However, it does not apply to any of the following situations:

- (I) The Bank is able to prove the willness or negligence of the Applicant.**
- (II) The Bank has the transaction verification or billing information provided to the Applicant for more than 45 days in accordance with the measures agreed by both parties. However, if the Applicant cannot be notified for specific reasons (such as long-distance travel, hospitalization, etc.), the said 45-day period is to be counted from the day that the specific event ended, unless there is a willness or negligence of the Bank.**
- IV. The expenses incurred from investigating any fraudulent use or misappropriation as stated in paragraph II shall be paid by the Bank.

Article 16 Information System Security

- I. The Bank and the Applicant shall ensure the security of their respective information system in use to prevent illegal access, acquisition, tampering, and damage to business records or personal data of the Applicant.
- II. When a third party breaks the protection measures of the Bank's information system or exploits a loophole in the Bank's information system, the Bank is obliged to prove that such accusation is non-existent.
- III. The Bank is liable for compensating the customers for any damage resulted from a third party's intruding the Bank's information system.

Article 17 Confidentiality Obligations

- I. Unless otherwise stipulated by law, the Bank must not leak the Applicant's personal data obtained through the use or implementation of the service under this Agreement to any third party during the electronic records exchange, and shall not

use it for purposes other than performing this Agreement. In addition, when the Applicant agrees to have the personal data used by a third party, the third party shall also be obliged for information confidentiality under this Article

- II. The violation of the confidentiality obligation of the said third party stated in the preceding paragraph will be deemed to have been a violation committed by the Applicant.

Article 18 Liability for Damage Compensations

The Bank and the Applicant agree to be held liable for compensating the damage of the other party due to the delay, omission, or error in transmitting or receiving the electronic records.

Article 19 Record Safekeeping

- I. The Bank and the Applicant shall safekeep all the electronic records of transaction instructions and ensure the authenticity and integrity of them.
- II. The Bank shall exercise due diligence to preserve the said records in the preceding paragraph for a period of more than five years, but a longer period defined by other laws and regulations shall prevail.

Article 20 Validity of Electronic Records

The Bank and the Applicant agree to use electronic records as a mean of expression, and the electronic records exchanged in accordance with this Agreement have the same validity as written documents, unless otherwise provided by the laws and regulations.

Article 21 Customer Service Termination Terms

The Applicant may terminate this Agreement at any time at the counter in person or in writing or in a manner agreed by both parties.

Article 22 Termination of the Designated Agreements by the Bank

- I. **The Bank must have the Applicant informed in writing 30 days in advance to have this Agreement terminated, when necessary.**
- II. **The Bank may have this Agreement terminated without prior notice to the Applicant in any of the following circumstances:**

- (I) When the Applicant fails to repay the principal of any debt in accordance with the contract (whether it is related to credit or the transaction between the Bank and the Applicant).**
- (II) The Applicant fails to provide collateral or additional collateral upon the request of the Bank in accordance with this Agreement or other regulations requiring the supply of collateral.**
- (III) The heirs of the Applicant waive their right to an inheritance.**
- (IV) The Applicant's main property has been confiscated due to a criminal offense.**

III. The Bank may notify the Applicant to have this Agreement terminated at any time in writing or in a manner agreed by both parties in any of the following circumstances:

- (I) The Applicant has the rights or obligations of this Agreement transferred to a third party without the prior consent of the Bank.**
- (II) When the Applicant applies for bankruptcy in accordance with the Bankruptcy Act, applies for compromise, rehabilitation, liquidation, and company reorganization procedures in accordance with The Consumer Debt Clearance Statute, or notified by Taiwan Clearing House of being dishonored, business suspension, or debt clearance.**
- (III) The Applicant violates the provisions of Articles 15 ~ 17 of this Agreement.**
- (IV) The Applicant violates other terms stipulated in this Agreement, and fails to perform corrective actions after being summoned or requested to perform within a time limit.**
- (V) When the Applicant fails to pay interest, fees, or other payables (other than the principal) for any debt in accordance with the contract (whether it is related to credit or the transaction between the Bank and the Applicant).**
- (VI) The Bank may be at the risk of not being paid due to the fact that the Applicant or the Applicant's property is subject to compulsory execution, provisional attachment, provisional injunction, or other provisional remedies proceedings.**
- (VII) The Applicant's deposit account is at the risk of being used illegally.**
- (VIII) The Applicant has other special agreement made.**

Article 23 Amendments to the designated agreements

The Bank shall have the Applicant informed in writing or in any manner agreed by both parties for any amendment, addition, or deletion of this Agreement. If the Applicant fails to object to the aforementioned changes within 7 days, it will be deemed as that the Applicant has agreed to the said amendment, addition, or deletion. However, the Applicant should be explicitly informed in writing or in a manner agreed by both parties 60 days before the following changes are made, the content of the provision before and after amendments are made, informing customers to raise their objections before the changes become valid, and a presumption of the Applicant's consent to the amendment, addition, or deletion provision if the Applicant does not object before the time limit. In addition, if there is objection raised by the Applicant to the said changes, the Applicant should notify the Bank to have this Agreement terminated before the aforementioned time line.

- I. The user ID, password, certificate, or private key used fraudulently or misappropriated by a third party, any other situation that is not legally authorized, and the way the Bank or the Applicant notifies the other party.**
- II. Other matters stipulated by the competent authority.**

Article 24 Service of Documents

The Applicant agrees to have the relevant documents served to the mailing address specified by the Applicant at the time of signing the Agreement. The Applicant shall have the Bank informed immediately for an address change in writing or other measures agreed by the Bank (such as contacting the Bank's customer service personnel), and agree to have the document delivered to the new mailing address. If the Applicant fails to notify the Bank for the change of address in writing or in a manner agreed by both parties (such as contacting the Bank's customer service personnel), the Bank will deem the mailing address specified at the time of signing the contract or the last address notified to the Bank as the service address.

【Individual terms of agreement】

Article 25 Application Conditions and Way of Usage

- I. The Applicant may apply for the Internet banking and mobile banking services and one time password (hereinafter referred to as “OTP”) in accordance with the following measure:
 - (I) The Applicant has a digital deposit account setup to apply for Internet banking and mobile banking services. The Applicant sets up the Internet banking and mobile banking password (the service is activated once the password is applied successfully) with the OTP mobile phone number voluntarily. If the original password is already enabled, it is unnecessary to apply for it again.
 - (II) The Applicant applies for the Internet banking and mobile banking services on the Bank’s website with the Applicant’s O-Bank card. In addition, the Applicant sets up the Internet banking and mobile banking password and OTP mobile phone number voluntarily (the Applicant does not need to set up if the last service has not been applied for).
- II. The Applicant sets up the Internet banking and mobile banking password on the Bank’s designated website, which is used for identity verification of the Applicant while using Internet banking and mobile banking services in the future.**
- III. The Internet banking and mobile banking passwords set up by the Applicant in the preceding paragraph shall be a combination of 6~20 digits of alphanumeric letters in compliance with the following conditions:**
 - (I) User ID cannot be the same alphanumeric letters, consecutive English letters, or consecutive numbers.**
 - (II) Password alphanumeric letters should be mixed for use. English word shall be case sensitive.**
 - (III) ID card No., user ID, and password shall not be the same.**
 - (IV) The password changed shall not be the same as before.**
- IV. If the Applicant’s mobile phone with OTP setup is lost, damaged, or the phone number is changed, the Applicant should apply to have the OTP phone number changed or stopped using the non-designated transfer service at the counter in person, log in to the Internet Banking and Mobile Banking, or contact the customer service of the Bank.

Article 26 Agreement on Account and Amount Limitation

I. Designated transfer-out or transfer-in account

The Applicant must designate the transfer-in account with the Bank in advance in writing or through the Internet Banking and Mobile Banking in order to apply for account transfer service of the Internet Banking and Mobile Banking. The Applicant agrees to have the accounts at the Bank designated as the transfer-out account.

II. Limit for Transfer

- (I) The single transfer amount and the daily cumulative transfer amount should be processed in accordance with the Bank's regulations. The aforementioned transfer amount is calculated separately for ATM, telephone banking, internet banking, and mobile banking.**
- (II) Non-designated transfer-in account**
When the Applicant has an amount in New Taiwan Dollar transferred into the non-designated transfer-in account with the SSL mechanism, the maximum limit for a single transfer of each account is NT\$50,000, the daily transfer limit is NT\$100,000, and the monthly transfer limit is NT\$200,000. The Applicant who intends to disable the non-designated transfer service should apply to the Bank at the counter in person or log in to the Internet Banking and Mobile Banking.
- (III) The Applicant agrees to have the accounts opened at the Bank designated as the transfer-in accounts with a maximum transfer-in amount per transaction of NT\$2 million and a daily maximum amount of NT\$3 million.**

Article 27 Foreign Exchange Business Terms

- I. The Applicant agrees to have the businesses under this Agreement that involve foreign exchange transactions conducted in accordance with the following provisions:**
 - (I) The Applicant when conducts Internet banking and mobile banking transfers and remittances involving foreign exchange should follow the "Regulations Governing the Declaration of Foreign Exchange Receipts and Disbursements or Transactions" announced by the Central Bank and related regulations. The Bank may directly report the information on the remittance slip or transaction certificate in accordance with the relevant foreign exchange laws and regulations.**

- (II) The Applicant when conducts Internet banking and mobile banking transfers and remittances involving foreign exchange shall follow the amount limit announced at the business place or on the website of the Bank; also, the aforementioned transfer amount is calculated separately for ATM and telephone banking agreed with the Bank. The transaction amount limit agreed by the Applicant and the Bank separately that is lower than the aforementioned amount limit, if any, shall prevail.
 - (III) The Bank shall announce the adjustment made to the aforementioned transfer amount limit at the business place and on the website conspicuously in lieu of a notice.
- II. The Applicant shall apply to the spot exchange rate at the time of transfer announced by the Bank when having the foreign demand deposit transfer that involves different currencies..
 - III. The Applicant when applies to the Bank for Internet Banking and Mobile Banking for foreign currency outward remittance service, agrees to have it conducted in accordance with the following provisions:
 - (I) The Internet Banking and Mobile Banking foreign currency outward remittance account applied by the Applicant to the Bank will take effect on the day after the application being filed. The Applicant should carefully and truthfully fill in the nature of the remittance. Please contact the Bank for the intended options that are not on the list. The Bank may stop the Applicant from using this service when there is untruthful information found in the application form.
 - (II) The Internet Banking and Mobile Banking outward remittances (hereinafter referred to as online foreign currency remittances) from the designated foreign currency accounts are limited to the currencies announced by the Bank.
 - (III) Online foreign currency remittance service only offers SHA payment method (that is, the Applicant pays the fee of the Bank, and the payee pays the fees of the intermediary bank and the beneficiary bank). The charges are calculated and collected according to the standard of charges in the appendix of this Agreement.
 - (IV) The remittances after the Applicant applies for Internet Banking and Mobile Banking foreign currency outward remittance designated account shall be

conducted in accordance with the relevant provisions of this Agreement for foreign currency outward remittance.

Article 28 SSL (Secure Socket Layer) Security Mechanism

- I. The Applicant when agrees to use some of the services under this Agreement is exempted from using certificates (or digital signatures) for identity confirmation, but using the encryption and decryption security mechanism of SSL to transmit electronic messages. The Applicant shall not counterplea subsequently by asserting that the electronic message is incomplete, erroneous, flawed, invalid, or untenable due to the aforementioned exemption of using certificates (or digital signatures). The use of the SSL encryption and decryption security mechanism is based on the service items specified by the Bank.**
- II. The SSL transaction mechanism is based on the regulations stipulated by the competent authority.**

Chapter 4 Omnibus Deposits Terms

Section 1 General Agreements of Omnibus Deposit

Article 1

Omnibus deposits (hereinafter referred to as the “deposits”) include demand deposits in New Taiwan Dollar and foreign currency (hereinafter referred to as “demand deposits”), time deposits in New Taiwan Dollar and foreign currency (hereinafter referred to as “time deposits”), and time deposit secured loans in New Taiwan Dollar (hereinafter referred to as “secured loans”). The Applicant may conduct deposits, withdrawals, time deposits, and secured loans at the counter in person or by other designated measures. The deposits are without passbooks and deposit certificates provided, but recorded in the monthly omnibus statement sent by mail to the Applicant.

Article 2

For the time deposit with the fund transferred from the deposit, the Applicant may choose to apply to the Bank for amount transfer each time, or entrust the Bank to arrange automatic transfer in batches on the day when the transfer amount meets the agreed conditions.

Article 3

The Applicant who intends to apply for the secured loan function under this deposit may have it processed at the counter in person or by other agreed measures. In addition, for securing the debt owed to the Bank (including loan principal, interest, expenses, and compensation for damages), the Applicant agrees to have all the time deposits at the Bank pledged to the Bank; besides, the Applicant agrees not to transfer or pledge the time deposits to a third party.

Article 4

If the Applicant has applied to activate the secured loan function under this deposit, when the Applicant has overdrawn the demand deposit amount under this deposit with insufficient fund resulted, it shall be deemed as that the Applicant has applied for the Bank’s permission to make withdrawals successively within 90% of the pledged time deposit amount as stated in the preceding paragraph starting from the deposits with lower interest rate. The time deposits with the same interest rate but longer maturity date should be used first. The secured loan period shall not exceed

the maturity date of all time deposit in New Taiwan Dollar at the Bank, and if the maturity date falls on an official holiday, it will be postponed to the next business day. If a time deposit pledged for secured loans expires and is not automatically renewed, the secured loan secured by the pledged time deposit for the same amount shall be deemed due without further notice, and the matured time deposit shall be automatically applied to pay off the secured loans. The aforementioned secured loan amount is based on the demand deposit amount booked by the Bank correctly with the daily secured loan interest accrued at the time deposit interest rate plus 1.5%; besides, the Applicant needs not to sign a loan certificate additionally.

Article 5

When the time deposits with automatic renewal clause programmed under this deposit expired, if the Applicant has already applied to enable the secured loan function under this deposit, the Applicant agrees to have all mature time deposits at the Bank automatically canceled and transferred to the demand deposits for paying back loans. If the Applicant has not applied to enable the secured loan function under this deposit, the deposit will be automatically carried over and renewed according to the originally agreed time deposit or the transfer period and type agreed by the Applicant.

Article 6

In case the Applicant has already applied to enable the secured loan function under this deposit, the Bank may cancel the secured loan and exercise the right in accordance with the provision of Article 11 of this section when the Applicant has a bad credit record, is reported as a watch-listed account, or is subject to attachment by the court or compulsory execution.

Article 7

The interest of all deposits shall be accrued according to the interest rate announced by the Bank.

Article 8

The Bank has the secured loan interest settled once a month and has the said interest amount directly deducted from the demand deposit account of the Applicant. If the secured loan balance and the demand deposit balance are insufficient to pay for the

secured loan interest, the Applicant shall have an amount equivalent to the insufficient fund deposited into the demand deposit account before the interest settlement date.

Article 9

Unless otherwise agreed by both parties, the relevant provisions of this deposit regarding the early termination of time deposit or non-renewal at maturity shall be conducted in accordance with the time deposit designated terms in New Taiwan Dollar or foreign currency of the Bank and the relevant laws and regulations.

Article 10

The Applicant must pay off all secured loan interests, if any, before having this deposit agreement terminated.

Article 11

If the Applicant fails to repay or amortize the principal of any secured loan on time, or applies for settlement, declaration of bankruptcy, company reorganization, clearance of dishonored bills, business suspension, or debt clearance during the transaction period between the Applicant and the Bank in accordance with the Bankruptcy Act, the secured loans under this deposit are deemed as fully due, which shall be repaid to the Bank immediately without further notice or summon. If the Applicant fails to pay interest of any secured loan in accordance with the contract, or there is a bad credit record, a watch-listed account, attachment by the court, compulsory execution, provisional attachment, provisional injunction, or other provisional remedies proceedings that brings about concerns to the Applicant's ability in paying off the loans, or there is a violation or non-performance of the contract signed by the Applicant and the Bank, since the Bank needs to secure the creditor's rights, and if it is specifically designated in the contract, the loan will be deemed fully due upon the notice or summon of the Bank and it is to be paid off by the Applicant immediately.

Article 12

Matters that are not fully addressed in this section shall be handled in accordance with the time deposit designated terms in New Taiwan Dollar and foreign currency of this Agreement, general terms, and relevant laws and regulations.

Section 2 Foreign Currency Demand Deposit / Time Deposit Agreements

Article 1

- I. The Applicant may open a deposit account with the transaction currency designated at the counter in person or through the Bank's Internet banking or mobile banking in order to conduct various transactions in the designated foreign currency. The Applicant agrees and authorizes the Bank to automatically activate the foreign currency transaction function of the Applicant's omnibus deposit account when receiving transfer/remittance amount in a non-designated foreign currency.
- II. The foreign currency stated in the preceding paragraph shall follow the announcement published at the business place or on the website of the Bank.
- III. The Applicant understands that currency conversion transactions and foreign currency deposits may generate gains and losses, and is obliged to assume all relevant foreign exchange restrictions, profits and losses, and risks (including but not limited to exchange rate fluctuations, political and national risks, etc.); the maximum potential loss may include all the principal and interest. Foreign currency deposit insurance will be conducted in accordance with the scope of deposit insurance stipulated by Central Deposit Insurance Corporation.**

Article 2

Foreign currency demand deposits may not be transferred. Foreign currency time deposits may not be with a pledge created or loan secured by it.

Article 3

The Applicant agrees that the Bank may deposit the inward remittance into the Applicant's omnibus deposit account in accordance with the instructions of the domestic/offshore remitting bank; **however, if there are remittance errors or remittances in duplication, the Applicant agrees and authorizes the Bank to deduct the said amount directly from the account in accordance with the instructions of the foreign remitting bank; besides, the Bank may (but is not obliged to) notify the Applicant via telephone or electronic records (such as omnibus statements) agreed by both parties.**

Article 4

The Applicant may only withdraw cash in US dollars, Euros, Japanese Yen, RMB, and other currencies announced by the Bank.

Article 5

The minimum initial time deposit amount of foreign currency is subject to the announcement published at the business place or website of the Bank.

Article 6

- I. The Applicant agrees that the interest of demand/time deposits in foreign currency shall be transferred from the original currency and deposited into the omnibus deposit account of the Applicant.
- II. Unless otherwise agreed by the Applicant and the Bank, the interest of the demand/time deposit in foreign currency is accrued at the Bank's interest rate.

Article 7

The Applicant agrees that when the remittance telegram text is found with skipped lines, ambiguity, omissions, or other errors due to the malfunctions of telecommunication equipment, lines, etc., or poor reception of telegram sending or receiving conditions, or with errors found for a reason not attributable to the Bank causing a remittance delay or remittance failure, the Applicant is willing to assume the losses or injury of interests resulted therefrom with the necessary support and assistance expected from the Bank.

Article 8

The Applicant acknowledges and agrees that the remittance fee (including service fee and SWIFT/Mailing fee) charged by the Bank is for the remittance to the correspondent bank. The service fees charged by the beneficiary bank or intermediary bank that is deducted from the remittance amount before paying the remittance amount to the Applicant, shall be bear by the Applicant.

Article 9

The Applicant must pay attention to the following matters and potential risks when

handling RMB transactions. The updated laws and regulations shall prevail for the said RMB transactions:

- I. The amount that the Applicant sells, buys , exchanges (including foreign exchange settlement) , or remits RMB through the deposit account, shall not exceed the daily limit stipulated by the Central Bank.
- II. If the RMB transactions conducted by the Applicant are related to foreign exchange receipts and disbursements or transactions with an amount more than NT\$500,000, the Bank will have it conducted in accordance with the provisions of the “Regulations Governing the Declaration of Foreign Exchange Receipts and Disbursements or Transactions.”
- III. The Central Bank may request the Bank to reverse the transaction and/or refuse to accept the RMB buying/selling transactions or cross-border RMB trade through the Applicant’s account who violates the aforementioned regulations.
- IV. The Applicant acknowledges and understands that the outward remittance of RMB to the mainland China may be interrupted due to not-complying with the local regulations of the mainland China (including but not limited to the status and qualification restrictions for inward and outward remittance of RMB), and the Applicant agrees to assist in conducting the refund with the SWIFT/Mailing fees and the service fees charged by local banks and to be paid by the Applicant and deducted directly from the remittance amount. The Applicant understands that the local laws and regulations in mainland China may change at any time.
- V. For the RMB assets and liabilities originally held by the Applicant or obligations arising from transactions, the supply and demand of RMB funds in the market or the clearing and settlement of transactions may be affected by the changes in the laws and regulations regarding to cross-strait relations. Although the Bank will strive to find out other channels and solutions for the RMB transactions in progress actively, the Bank may replace it with other currencies according to the market exchange rate at the time, when necessary, and the Applicant may be unable to have their RMB on hand converted into other currencies, may suffer significant exchange losses, and the Applicant’s RMB conversion may be delayed due to relevant exchange restrictions.

Article 10

The matters that are not fully addressed in this section shall be conducted in accordance with the omnibus deposit agreements, time deposits in NTD/foreign currency terms, the agreed terms of Taiwan/foreign currency time deposits, the general terms under this Agreement, and relevant laws and regulations.

Chapter 5 Terms of Time Deposits in NTD/Foreign Currency

Article 1

The Applicant agrees to apply for time deposit in New Taiwan Dollar and foreign currency (hereinafter referred to as “time deposit”) with the copy of the deposit certificate or the data recorded in the Bank’s computer used as the proof without having a certificate of deposit (CD) issued.

Article 2

I. Unless otherwise agreed by both parties, the rate and interest of Applicant’s time deposit of the Bank are calculated as follows:

- (I) For the time deposit with a fixed interest rate, the interest will be accrued at the fixed interest rate that is announced by the Bank at the time of deposit.**
- (II) For the time deposit with a floating interest rate, the interest will be accrued at the floating interest rate that is announced by the Bank at the time of deposit. The floating interest rate adjusted by the Bank shall become valid on the adjustment day for interest accrual.**
- (III) The initial time deposit amount that does not meet the standard of the Bank’s block deposit interest rate will be with interest accrued at the general deposit rate. If the time deposit that is designated for carry-over at the due date meets the standard of the Bank’s block deposit interest rate after the carry-over (regardless it is due to the adjustment of the standard of the block deposit for the preferential interest rate or the total amount of the carry-over principal and interest meets the block deposit interest rate of the Bank), the interest shall be accrued based on the block deposit interest rate announced.**
- (IV) If the time deposit is subject to the Bank’s block deposit floating interest rate at the time of deposit, and it does not meet the adjusted block deposit amount hereafter when the Bank adjusts the amount applicable to the block deposit interest rate, the interest of the time deposit will be accrued at the general deposit interest rate starting from the date the adjustment made by the Bank.**
- (V) Unless otherwise agreed for time deposit of foreign exchange, time deposit with interest designated to be collected on a monthly basis is with the interest accrued at a simple interest rate; while the time deposit with interest designated to be collected on the mature date is with the interest accrued at a compound interest rate.**

- (VI) The initial time deposit made at the end of the month (regardless of a solar month of 31 days or a lunar month of 30 days), unless the due date is otherwise designated, is with a maturity date at the end of the month.
- II. The interest income tax and 2nd Generation NHI supplementary premiums shall be withheld from the time deposit in accordance with the tax law.

Article 3

- I. Unless otherwise agreed, the Applicant may apply to the Bank for automatic renewal of the time deposit on the maturity date in accordance with the way agreed upon the original deposit, and the interest rate for the renewal shall be accrued at the interest rate announced by the Bank on the date of renewal.
- II. If the Applicant is not willing to have the time deposit renewed automatically on the maturity day, the Applicant should complete the non-renewal transaction of the time deposit at the counter in person or through the Bank's Internet Banking and Mobile Banking before the maturity date, and the principal and interest will be automatically transferred to the demand deposit account under this deposit with the time deposit settled and closed.**
- III. The Applicant agrees that the Bank needs not to give further notice on the maturity date of the time deposit.**

Article 4

- I. Time deposit can be terminated before maturity with the Bank notified 7 days in advance. If not, the time deposit may be terminated with the consent of the Bank. An early terminated time deposit must be withdrawn in a lump sum. The interest accrual is currently set in the system as follows:
Deposits with the interest accrued at the fixed rate of the Bank. The interest of such deposit shall be accrued according to the following simple interest rate for the actual deposit period (including odd days less than a month, the same shall apply hereinafter):**
 - (I) The deposit for a period less than one month is without any interest accrued.**
 - (II) The deposit for a period more than one month but less than three months is with interest accrued at 80% of the one-month interest rate announced by the Bank.**
 - (III) The deposit for a period more than three months but less than six months is with interest accrued at 80% of the three-month interest rate announced by the Bank.**

(IV) The deposit for a period more than six months but less than nine months is with interest accrued at 80% of the six-month interest rate announced by the Bank.

(V) The deposit for a period more than nine months but less than one year is with interest accrued at 80% of the nine-month interest rate announced by the Bank.

(VI) The deposit for a period more than one year but less than two years is with interest accrued at 80% of the one-year interest rate announced by the Bank.

(VII) The deposit for a period more than two years is with interest accrued at 80% of the two-year interest rate announced by the Bank.

II. The aforementioned bank interest rates in the preceding paragraph are based on the interest rates announced on the day of deposit. However, for deposits with interest accrued at a floating interest rate announced, the interest shall be accrued in accordance with the new interest rate announced at each period of time.

Article 5

The time deposit that is terminated before maturity or is not renewed at maturity must be transferred to a demand deposit in New Taiwan Dollar and foreign currency (hereinafter referred to as “demand deposit”) account before cash can be withdrawn. Besides, the principal and interest of the secured loan shall be paid off first, if any.

Article 6

The Applicant agrees not to have all time deposits at the Bank transferred to others.

Article 7

Subject to the attachment or compulsory execution issued by the court or the Administrative Enforcement Agency according to the law, an un-matured time deposit of the Applicant shall be regarded as an early termination.

Article 8

The installment savings deposits of New Taiwan Dollars and foreign currencies (i.e. installment time deposit, hereinafter referred to as “installment deposit”) are conducted as follows:

I. It is necessary to setup a demand deposit account at the Bank; then, the Applicant shall designate the time deposit amount within the scope of the minimum initial deposit amount for each period set by the Bank, which is to

be transferred to the principal on a monthly basis with the total amount of the principal and interest withdrawn in a lump sum on the maturity date.

- II. Terms for the installment deposit shall be 12-month, 24-month, 36-month, 48-month, and 60-month (however, the installment deposit of foreign currency is limited to the longest period of 12 months, the currency shall be USD, JPY, EUR, RMB, and AUD).
- III. The interest of installment deposit is accrued at a fixed and monthly compound interest rate.
- IV. The principal of the installment deposit will be automatically transferred from the demand deposit account for three consecutive days (on business days or will be postponed in case of holidays). A failure of amount transfer will be deemed as failure in making payment for the current period.
- V. The principal and interest will be automatically transferred to the demand deposit account when the installment deposit matures or is terminated early by the Applicant.
- VI. An installment deposit may not be used for a secured loan.
- VII. The interest of the early terminated installment deposit is accrued as follows:
 - (I) The deposit for a period less than one month is without any interest accrued.
 - (II) The deposit for a period more than one month but less than one-half of the agreed period is with interest accrued at 80% of the account interest payable.
 - (III) The deposit for a period more than 1/2 but less than 3/4 of the designated period is with interest accrued at 90% of the account interest payable.
 - (IV) The deposit for a period more than 3/4 of the designated period is with interest accrued at the account interest payable.

Article 9

The matters that are not fully addressed in this section shall be conducted in accordance with the general terms under this Agreement, omnibus deposit term, and the relevant laws and regulations.

Chapter 6 Bank Card Terms

Article 1

- I. The bank card issued by the Bank to the Applicant is with the following functions:**
 - (I) General functions: Domestic withdrawal, deposit, transfer, tax (fee) payment, password change, and balance inquiry.**
 - (II) Consumption debit function: It refers to the Applicant's paying for the purchases of merchandises and services from, or conducting transactions with physical or virtual stores with the bank card issued by the Bank and the password set by the Applicant to directly charge from the Applicant's designated account for the bank card promptly through the system of Financial Information Service Co., Ltd. and then transfer to the account of the merchant acquirers or merchants, including the transactions of consumption debit (fixed and floating interest rates), reversal, refund, pre-authorization, and authorization completion.**
- II. The terms of the bank card in this chapter (hereinafter referred to as the "Terms") are as follows:
 - (I) Merchant acquirer: Refers to the financial institution that has agreed with the merchants to provide the consumption debit services to the Applicant.
 - (II) Merchants: Refers to the supply of merchandises, services, or other transactions with a contract signed with merchant acquirers and process the cardholder's payment for consumption with a bank card.
 - (III) Transaction record: Refers to the receipt or electronic message of the withdrawal, transfer, and consumption debit processed with the bank card of the Applicant.
- III. The Applicant may apply for a bank card according to their personal needs. Each deposit account is limited to one bank card. When using the general functions of the bank card, the Applicant agrees that the functions are limited to the service items and business hours provided by the ATMs of each bank. If the ATM of the financial institutions or the financial information system of Financial Information Service Co., Ltd. are inoperable due to power failure, telecommunication disconnection, malfunction, computer system malfunction, act of third party, or other force majeure events, the Applicant agrees that the Bank may suspend bank card transactions.**

Article 2

The Applicant agrees to have the bank card sent through registered mail by the Bank to the Applicant's mailing address on file. After receiving the bank card from

the Bank, the Applicant should have it activated through the Bank's Internet banking or mobile banking, and then have the password changed at the ATM as soon as possible for the security of the bank card. If the Applicant fails to have the bank card activated within 4 months after the application, the Bank for the sake of security may have the bank card invalidated directly.

Article 3

- I. The Applicant may change the password of the bank card for unlimited times through the ATM. The Applicant agrees to safekeep and use the bank card password properly, and authorizes the Bank to regard the services and transactions under the general function and consumption debit function conducted through ATM or other equipment with the password as valid instruction made by the Applicant. The Applicant is willing to assume the damage or injury of interest resulted due to a violation committed.
- II. The Applicant shall safekeep and use the bank card, and shall be held liable for lending, transferring, or pledging the bank card.

Article 4

- I. The Applicant when applying for a bank card must designate the demand deposit account at the Bank as the "principal account of the bank card," and may also designate other demand deposits at the Bank as the "designated transfer-out account."
- II. **One bank card is limited to seven "designated transfer-out accounts," that is, the bank card contains "principal account" and "designated transfer-out accounts" for a total of eight "designed transfer-out account." However, if the "primary account" is settled and canceled by the Applicant or the bank card is cancelled, the bank card can no longer be used and the designation of the "designated transfer-out account" will also be terminated.** If the Applicant intends to use the ATM to conduct designated or non-designated account transfer transactions, an application must be filed with the Bank first, such function can also be cancelled upon request. When the Applicant conducts the transfer transaction of the designated account, the Applicant may apply to designate the demand deposit account of a third party at the Bank or in other banks as the "designed transfer-in account," and agrees to use each account at the Bank as one of the "designated transfer-in accounts," and this clause is the written proof of the agreement.
- III. **The Applicant may have the transfer service of the non-designated account suspended by applying at the counter in person or going through the Bank's**

Internet Banking and Mobile Banking.

Article 5

- I. Restrictions on the Inter-bank Withdrawals and Transfer Amount by the Bank**
 - (I) When the Applicant uses a bank card to withdraw money from the ATM of financial unit that participates in the information system inter-bank connection of Financial Information Service Co., Ltd., the withdrawal limit is as follows:**
 - 1 ∙ Maximum NT\$20,000 per transaction**
 - 2 ∙ Maximum NT\$200,000 per day**
 - (II) The Applicant may transfers funds to the designated account with a limit as follows:**
 - 1 ∙ Maximum NT\$2 million per transaction**
 - 2 ∙ Maximum NT\$3 million per day**
 - (III) The Applicant transfers funds to the non-designated account with a limit as follows:**
 - 1 ∙ Maximum NT\$30,000 per transaction**
 - 2 ∙ Maximum NT\$30,000 per day**
- II. The Applicant's paying of taxes, tuitions, water, electricity, gas, telecommunications fees, and other public (charity) utility expenses, and the collections designated with the relevant business entities by the Bank that are included in the public checklist are not subject to the aforementioned non-designated account transfer limit.**
- III. The Bank may adjust the amount stated in this Article at any time according to actual needs with the content announced conspicuously at the business place and on the website of the Bank instead of notice.**

Article 6

- I. The Applicant may use bank card for withdrawals and transfers with unlimited times and accumulated amount continuously.**
- II. When the Applicant uses the bank card to withdraw, transfer, or have the consumption amount debited, if the balance amount is inconsistent with the Bank's record due to computer malfunction, disconnection, etc., the Bank's record shall prevail; however, if the Applicant claims that the balance amount in the Bank's record or the computer master file is false, the Bank shall conduct an investigation immediately with the identified errors corrected accordingly, if any.**

- III. If a failure of withdrawal to the Applicant arose from the malfunction of the ATM, the Applicant agrees to wait for the investigation of root causes conducted by the bank to which the ATM belongs before having an adjustment made.

Article 7

The Applicant should carefully check the financial institution code, account number, and amount of the transfer-in account when using the bank card to handle transfer transactions. When the amount is transferred to wrong account or a wrong amount is transferred due to the errors in financial institution code, account number, and amount applied or operated by the Applicant, the Bank should conduct the following matters immediately upon notice of the Applicant:

- I. Provide details and related data of the transaction in accordance with the relevant laws and regulations.
- II. Assist notifying the transfer-in bank to process.
- III. Report processing status.

Article 8

The Applicant's using the bank card and password to conduct transactions at the ATM or other devices of the Bank or a financial institution participating in the inter-bank connection of the financial information system of Financial Information Service Co., Ltd. has the same effect as the transaction conducted at the counter in person. The bank to which the ATM belongs will record the completed transaction amount and related information on the "Customer Transaction Details Form" or on the ATM screen for the Applicant's on-site confirmation. The Applicant shall notify the bank to which the ATM belongs immediately to investigate and correct any error identified in the transaction amount and related information.

Article 9

The account switching point of inter-bank transactions shall base on the time when the ATM of each bank receives the file or data. The transaction conducted exceeding the account switching point and in the non-business day shall be regarded as a next-day transaction.

Article 10

- I. **The Applicant may terminate the bank card contract at any time at the counter in person, using the personal service of the Bank's telephone banking, or entrusting an agent in writing to handle it at the counter of the Bank, unless the Bank knows or should know that the agent has no power of**

attorney.

- II. The Bank may terminate the Terms at any time or stop providing the general functions of the bank card and the consumption debit function temporarily in any of the following circumstances:
 - (I) When the Bank card is forged, altered, or used for money laundering, fraud, and other illegal purposes.
 - (II) When the Applicant's account is listed as a suspension of payment, Watch-listed Account, or Derivative Watch-listed Account according to the laws and regulations, or the Applicant is on the sanction list announced by the Ministry of Justice of the Republic of China.
 - (III) When the Applicant violates the laws and regulations, damages the Bank's rights and interests, or commits other illegal acts.
 - (IV) When the bank card is at the risk of being improperly held and used by a third party or the Bank receives a risk notification from credit card international organizations, other card issuers, or merchant acquirers.

Article 11

- I. When using the bank card for transactions with the password entered in error for three consecutive times and then the card is locked by the ATM, unless otherwise agreed by both parties, the Applicant shall present the bank card, ID documents, and original specimen signature to apply for bank card unlocking at the counter in person.
- II. If the Applicant's bank card is retained for reasons during the transactions, please contact the Bank immediately through the Bank's 24-hour customer service hotline (02) 8752-1111/080-080-1010 (local calls only) to have the retained card cancelled and a new card issued accordingly.

Article 12

- I. **The card issuing fees and amount arising from the use of the bank card to be paid by the Applicant are as follows:**
 - (I) **The Applicant agrees and authorizes the Bank to debit the transaction service fees from the principal account of the bank card:**
 - 1. Domestic inter-bank withdrawal: NT\$5 per transaction**
 - 2. Domestic inter-bank transfer: NT\$15 per transaction**
 - 3. Deduct the service fees from the deposited amount according to the regulations of each bank to which the ATM belongs.**
 - (II) **The Applicant agrees and authorizes the Bank to debit the service fees from the principal account of the bank card directly:**

1. Card password reset or unlock: NT\$50 per card

2. Report of loss/damage of the card with a new card issued: NT\$100 per card

- II. The Bank shall disclose the aforementioned fees at the business place and on the website conspicuously. The Bank shall publicly announce a fee adjustment at the business place and on the website conspicuously 60 days before the effective date, or have the Applicant notified in a manner agreed in advance with the Applicant. The service fees stated in paragraph (II) may not be charged unless the Bank proves that the card needs to be unlocked, reissued, or replaced due to the reasons attributable to the Applicant. The Bank is liable to compensate the Applicant for damage resulted from the need of having the card unlocked, reissued, or replaced, unless the Bank had proved that it is for a reason not attributable to the Bank.**

Article 13

- I. The Applicant shall safekeep the bank card properly. For a loss, destruction, theft, or other loss of possession, the Applicant shall contact the Bank immediately through the Bank's 24-hour customer service hotline (02) 8752-1111/080-080-1010 (local calls only) to report loss, stop payment, and have the bank card reissued with the original ID card and the original specimen signature presented in person.**
- II. The payment made by the Bank before reporting a fraudulent use of the lost bank card is deemed as having been paid to the Applicant. However, if the Applicant's bank card password has been fraudulently used or misappropriated due to the failure of the Bank or other ATM-affiliated financial institutions in exercising due diligence to control the information system or due to a reason attributable to them, the Bank shall be held accountable.**

Article 14

- I. The Bank will be held liable for compensating damages resulted from a fraudulent use of the Applicant's bank card after the Applicant completing the loss reporting procedures in accordance with the method stipulated in the preceding paragraph (however, if a system malfunction has occurred for a reason not attributable to the Bank at the time, it will not take effect until the Bank's system operates normally and the report of loss and suspension procedure is completed) in accordance with the method stipulated in the preceding paragraph.**

- II. The Bank will not be held liable for the losses resulted from a fraudulent use due to the Applicant's violation of the principle of good faith or falling in any of the following circumstances:**
- (I) The Applicant fails to complete the loss reporting procedures and pays the fee in the agreed manner.**
 - (II) The Applicant uses the bank card fraudulently.**
 - (III) The lost or stolen bank card is fraudulently used by the Applicant's spouse, families, roommate, employee, agent, a lineal relative by blood or a collateral relative by blood within the fourth degree of relationship, or a lineal relative by marriage within the third degree of kinship, unless the Applicant proves that a lawsuit has been filed against them already.**
 - (IV) The Applicant whose bank card has been fraudulently used, but refuses to be investigated or to file a lawsuit against the perpetrator.**
 - (V) The fraudulent use of the card by others is tolerated by the cardholder or the cardholder intentionally gives the bank card, card number, or password to illegal users.**
 - (VI) The cardholder reveals the identity confirmation measures to others intentionally or gross negligently.**
 - (VII) Other unlawful affairs.**

Article 15

The Applicant may not have the bank card replicated or altered.

Article 16

The Applicant who doubts about the consumption debit amount may request the Bank to review it within one month from the date the bank statement is sent. It will be deemed as an acceptance and approval of the bank statement after the time limit is due. If the Applicant is not satisfied with the result of the investigation performed by the Bank, an application for investigation and arbitration can be filed within 2 months from the transaction date to the Rules Execution Committee of Financial Information Service Co., Ltd., and shall not be filed after the time limit is due. The Applicant agrees to comply with the arbitration conclusions of the Rules Execution Committee of Financial Information Service Co., Ltd. and will have the said conclusions regarded as part of this Agreement.

Article 17

When the Applicant uses the bank card for withdrawal, transfer, remittance, tax payment, fee payment, consumption debit, financial account inquiry, and other

inter-bank transaction services, the Applicant agrees that the Bank, the financial institution for the said transaction, Joint Credit Information Centers, Financial Information Service Co., Ltd., and other institutions established or operated with the permission of the Financial Supervisory Commission and agricultural finance competent authority may collect, process, transfer internationally, and use the Applicant's personal data after completing the aforementioned inter-bank transactions. The Bank may not provide the Applicant's personal data to any third party other than the aforementioned institutions without the consent of the Applicant or according to other laws and regulations.

Article 18

Special agreements on consumption debit function

- I. When the Applicant uses the bank card for consumption debit, refund, or cancellation of a transaction at the physical or virtual merchants, the Applicant shall safekeep the transaction records for verification. If the Applicant is asking for a refund or making a complaint on the merchandises or services provided by the merchants (including but not limited to quality, quantity, price, etc.) , it shall not be related to the Bank, and shall be resolved by the Applicant and the merchant independently. The Applicant may not contradict the Bank by the defense to the merchant.**
- II. If the amount in the designated account for the Applicant's consumption debit is insufficient to pay for the consumption amount or the consumption amount exceeds the designated amount stated in the preceding paragraph, the Bank is not obliged to had the amount debited.**
- III. The Bank shall exercise due diligence to conduct consumption debit transactions and account affairs for the Applicant.**
- IV. In terms of disclosing the Applicant's consumption debit transaction and account information, the Bank shall provide the record of each transaction to the Applicant for verification with a bank statement issued or in other agreed manners.**
- V. The Applicant agrees that the relevant operations of the Bank's consumption debit or other auxiliary services related to this Agreement may be entrusted to a third party in accordance with the regulations of the competent authority. However, the third party shall have the personal data of the Applicant processed or used in compliance with relevant laws and regulations and shall keep such personal data in confidence.**

Article 19

- I. The amount of foreign currency withdrawn from the ATM converted to New Taiwan Dollar calculated combine with the cash withdrawn in New Taiwan Dollar may not exceed an amount of NT\$200,000 a day.**
- II. Smart Pay for domestic consumption debit is limited to NT\$100,000 per day.**
- III. The maximum daily transfer amount with a bank card is calculated separately from the Bank's telephone banking, personal Internet banking, and mobile banking.**

Article 20

The Applicant applying for a card with the function of a bank card shall comply with the Terms, the omnibus deposit terms of this Agreement, and the inter-bank participant rules and business processing rules of the system of Financial Information Service Co., Ltd.

Chapter 7 Debit Card Terms

Article 1

The terms of the debit card (hereinafter referred to as the “Terms”) in this chapter is defined as follows:

- I. “Debit card:” In addition to using the Bank’s card in accordance with the designated terms and conditions, the cardholder may withdraw cash from the ATMs with the Visa/MasterCard logo overseas and shop at domestic and foreign Visa/MasterCard merchants. When the merchants or merchant acquirers request payments from the Bank, the Bank shall have the requested amount transferred from the cardholder’s demand deposit at the Bank to the debit card for payment. The debit card is not a credit card, and the debit card has no credit deferred payment function, nor cash advance function.
- II. “Cardholder:” Refers to the Applicant who has been approved by the Bank to receive a debit card.
- III. “Merchant acquirers:” Refers to the institution that is authorized by each credit card organization to conduct the contract signing of the merchants, and to advance the payment to the merchants upon request for the transaction amount of the cardholder.
- IV. “Merchants:” Refers to the stores that have signed a merchant contract with the merchant acquirer and accepted Visa / MasterCard debit card transactions in accordance with the contract signed.
- V. “Daily transaction amount:” Refers to the maximum consumption amount of the sum of “daily accumulative amount paid with the debit card for domestic and overseas consumption” and “daily accumulative amount of overseas withdrawals with the debit card” authorized by the Bank or agreed by both parties.
- VI. “Debit date:” Refers to the day that the Bank debits the amount which was paid to the merchant acquirers or merchants on behalf of the cardholder or advanced payment for the cardholder from the demand deposit account designated by the cardholder.
- VII. “Exchange Settlement Date:” Refers to the day that the Bank or the Bank’s authorized agent converts the cardholder’s foreign currency account payable at the exchange rate announced by Visa/MasterCard International Organization into New Taiwan Dollars for paying the cardholder’s overseas consumption or cash withdrawal.
- VIII. “Settlement Date:” Refers to the cut-off day for the Bank to settle the cardholder’s

account payable regularly (that is, the last day of each month). Accounts payable booked after the settlement date are to be settled in the next payment period.

- IX. “Due date for making up payment:” Refers to the last date for the cardholder to deposit sufficient fund in the account for the settlement of account payable upon the notice of the Bank.
- X. “Bank Statement:” Refers to the transaction details delivered to the cardholder by the Bank.

Article 2

- I. The debit card Applicant should have personal data, financial data, and other relevant information truthfully filled in each column of the application form, and provide true and correct relevant information or supporting documents requested by the Bank. Also, the Applicant shall have the deposit account at the Bank designated as the payment account (hereinafter referred to as “designated demand account for payment”) for debit card.
- II. The debit card applicant must be over 18 years old natural with a nationality of Taiwan or other country (including the mainland Chinese) who has a demand deposit account at the Bank to apply for a debit card. Each deposit account holder may apply to the Bank for one debit card only. The Applicant who already holds a general bank card of the Bank may apply to have it changed to a debit card.
- III. The debit cardholder must have the Bank informed immediately for data update when there is any change in the contact address, telephone number, occupation, position, or other relevant information filed at the time of application.
- IV. **The debit card applicant shall have the newly issued debit card activated in accordance with the procedures stipulated by the Bank within 4 months. If the Applicant fails to have the debit card activated accordingly, the Bank for the sake of the security may have the debit card invalidated directly.**

Article 3

- I. The cardholder’s daily accumulative domestic and foreign card consumption amount and the daily accumulative withdrawal amount overseas are calculated jointly.
- II. **The Bank and cardholder may agree on the “daily transaction amount,” which will be checked during the transaction and it may not exceed the**

amount in the “designated demand account for payment” (excluding the time deposit amount and secured loan amount).

- III. The overseas credit card consumption and cash withdrawal in foreign currency will be converted into New Taiwan dollars for debit.
- IV. General debit card is with a “daily transaction amount limit” of NT\$50,000, and the infinite debit card (Visa Unlimited Card, MasterCard World Card) is with a “daily transaction amount limit” of NT\$200,000. The cardholder may apply to the Bank to have the “daily transaction amount limit” adjusted, when necessary, with a maximum of NT\$500,000 . The Bank may adjust the “daily transaction amount limit” at any time, which should be announced at the business place or on the website of the Bank conspicuously.**
- V. The cardholder may apply to the Bank to have the “daily transaction amount limit” increased temporarily, when necessary. The temporarily increased transaction amount is not subject to the aforementioned maximum daily amount in the preceding paragraph. The “validity period” refers to the 30-day period from the date of approval by the Bank. The original “daily transaction amount limit” will be resumed upon the expiration of the validity period.**
- VI. The cardholder while using debit cards to withdraw cash from the overseas ATMs (with the foreign withdrawal password entered) must comply with the terms designated by the Bank and follow the relevant regulations of Visa/MasterCard international organizations and local ATM for cash withdrawal.
- VII. The cardholder whose debit card is retained by an ATM abroad should present the passport, signature, or ID card to the local financial institution which the ATM belongs within 24 hours for verification and asking for the return of the debit card immediately. If the debit card cannot be returned to the cardholder immediately, the cardholder shall first report the loss to the Bank by phone or other means, and ask for a replacement card to be issued at the Bank upon back home.
- VIII. The cardholder shall file a complaint to the Bank within 30 days from the transaction date for the account disputes arising from cash withdrawing from the overseas ATM with the debit card, and the Bank shall negotiate with the National Credit Card Center of R.O.C., merchant acquirer, and Visa /MasterCard international organization accordingly. If it involves other banks and an arbitration service, it shall be conducted by Visa/MasterCard**

international organization, and the cardholder agrees to accept the result of the processing or arbitration.

- IX.** The cardholder is liable for the expense amount exceeding the limit specified in paragraph II or paragraph V of this Article and the amount in the “designated demand account for payment.”

Article 4

- I.** The Applicant upon receiving the debit card should set up the “Domestic Withdrawal Password” and “Overseas Withdrawal Password” voluntarily, and should affix his/her signature on the reverse side of the card immediately to minimize the risk of a fraudulent use by a third party. The cardholder agrees to have the password length and restrictions handled in accordance with the Bank’s regulations.
- II.** The Bank shall exercise due diligence to ensure that the cardholder obtains merchandises, services, or other benefits at the merchants arranged by the respective merchant acquirers with the debit card, and had the cardholder’s consumption transactions settled in accordance with the instructions agreed with the cardholder.
- III.** The debit card used by the cardholder is a property of the Bank, which shall be properly safeguarded and used by the cardholder. The Bank authorizes the cardholder to use the debit card within the validity period, which shall not be lent, be assigned, to secure, or be transferred to or used by a third party in any way. The cardholder will be held liable for a loss incurred due to the violation against the agreement committed by the cardholder.
- IV.** The cardholder may not make false transactions or conspire with others or merchants to exchange cash or obtain benefits with the debit cards.
- V.** The cardholder may not obtain loans from a third party with a debit card directly or indirectly.
- VI.** The cardholder when conducting ATM transactions or Internet banking transactions must keep the password or other identity confirmation measures in confidence without revealing it to any third party.
- VII.** When the cardholder is disconnected or unable to connect to the system, or needs not to sign on the debit slip due to the particularity of the transaction, unless the cardholder has reported card loss and requested a card deactivation as stipulated

in Article 12 with the losses assumed by the Bank, the cardholder is liable to pay off any consumption expense therefrom.

- VIII. The cardholder is liable for the account payables arising from the cardholder's violation against the provisions of Paragraph IV ~ VI of this Article.
- IX. The Bank shall ensure the authenticity of the advertisement contents, which represents the Bank's minimum obligation to the cardholder.

Article 5

- I. The applicant upon receiving the infinite debit card from the Bank should pay the annual fee (see the application form and official website for the details of the annual fee collections) within the time limit specified unless otherwise waived by the Bank. In addition, the applicant may not request a refund of the annual fee by asserting the provision of Article 15, non-renewal of the infinite debit card within the validity period, or other reasons, except for under the circumstances as stated in Paragraph III of this Article, Paragraph IV of Article 13, and Article 14.**
- II. If the agreement has been terminated or the debit card has been suspended for more than one month for a reason not attributable to the cardholder, the cardholder may request a refund of the annual fee proportionally based on the actual months (the time period that less than one month will not be calculated) of card suspension.
- III. The Applicant may inform the Bank to terminate the agreement within nine days after receiving the debit card in accordance with Paragraph III of Article 16 without giving a reason or paying any service fee. However, the Applicant who has already used the newly issued card is liable for paying consumption expense.**
- IV. The cardholder should review the Bank's website and agree to the relevant service terms before using the online transaction verification service.

Article 6

- I. The cardholder who shops at the merchants and pays with the debit card should have the debit slip confirmed and signed, and have the debit slip safekept properly for future reference.
- II. The cardholder shall ask for a refund form from the merchants with the same debit card that was used for the purchase when the merchants agree to the return of

goods, transaction cancellation, service termination, instrument exchange, or price change. The cardholder shall verify and sign on the said refund form, and safekeep the refund form copy for future reference. However, with the consent of the cardholder and the merchants, it can be processed with the confirmation of the merchants and the return certificate or other supporting documents retained by the cardholder instead.

- III. **The merchants may refuse to accept the cardholder's debit card transactions in the following circumstances:**
- (I) **The debit card is forged, altered or damaged, broken, incomplete, with holes, without signature, blurred and unreadable signature, or altered signature.**
 - (II) **The debit card has expired, or has been reported of loss, cancelled, or terminated in accordance with Article 12, Paragraph I.**
 - (III) **The signature of the cardholder on the debit slip and on the debit card are inconsistent, or it is proven by other means that the cardholder is not the person authorized by the Bank to receive the debit card.**
 - (IV) **The cardholder has been suspended from using the debit card by the Bank.**
 - (V) **The accumulated transaction amount of the cardholder including the current transaction may exceed the "daily transaction amount limit" or "designated demand account for payment" stipulated in Article 3, except for those consumptions carried out at the merchants with the debit cards specially authorized by the Bank.**
- IV. The merchants may refuse to return the debit card under the circumstances stated in subparagraph (I)~ (III) in the preceding paragraph.
- V. If the merchants refuse to accept the debit card of the cardholder for a reason other than those stated in Paragraph III, or the merchants ask for an increase in the price of the instrument or service on the grounds of using the debit card, the cardholder may file a complaint to the Bank. The Bank shall investigate or inform the merchant acquirers to investigate the complaint with the cardholder informed of the investigation result in accordance with the Bank's operating regulations. If the Bank is found to have intentional or gross negligence committed regarding the aforementioned complaints filed against the merchants, the Bank shall be liable to compensate the cardholder for damages.
- VI. **The cardholder before purchases durative instruments or services with a**

debit card should carefully evaluate the risk of the said merchandises or services in short supply in the future. The merchants that supply durative instruments or services may be unable to supply them continuously throughout the duration of the transaction.

Article 7

- I. For the merchandises ordered, services obtained, and fees paid with a debit card by mail order, telephone order, fax, Internet, mobile devices, and other similar methods according to the general transaction practice or the particularity of the transaction, the Bank may verify such transaction by password, telephone confirmation, signature on the receipt, mailing certificate, or other methods that can identify the cardholder's identity and confirm cardholder's intention without demanding the presentation of a debit slip or a signature in person on the spot. The Bank for the sake of protecting the security of the cardholder's deposit may limit the transaction amount or (and) frequency of the merchants with higher risks at any time. If the Bank has fulfilled its responsibilities or complied with the regulations of Visa/MasterCard international organizations for the aforementioned transactions, the cardholder may not counterplea and refuse to pay by asserting the missing signature on the debit slip.
- II. For transactions that were originally required by the cardholder to settle with a signature affixed, if the domestic consumption amount is less than NT\$3,000 or the overseas consumption amount falls within the no-signature transactions stipulated by the Visa/MasterCard international organization, the merchants may have transactions settled with no-signature.
- III. **The "self-service" refueling transaction through ATM is a specially authorized transaction, the Bank may first earmark and reserve an amount (currently set at NT\$1,500 per transaction) from the cardholder's "designated demand account for payment" (excluding the time deposit amount and secured loan amount), which cannot be withdrawn or used by the cardholder. If the merchants or merchant acquirers transmit the actual transaction amount upon the completion of the transaction, the Bank will earmark and reserve an amount equivalent to the actual transaction amount. If the merchants or merchant acquirers do not transmit the actual transaction amount upon the completion of the transaction, the Bank will**

wait till the debit date that the merchants or merchant acquirers request payment to have the said earmarked and reserved amount lifted and then debit the actual consumption amount for payment. The Bank may have the aforementioned earmarked amount adjusted due to the consideration of risks; however, it should be announced at the business place or on the website of the Bank conspicuously.

- IV. The cardholder may purchase tickets free of service fee, from the automatic ticket vending machine of Taiwan High Speed Rail Co., Ltd. with the debit card by press the option of “Credit Card” transaction on the screen and enter the password (month and day of birth) designated by the Bank,. However, the Bank reserves the right to have it modified at any time, which should be announced at the business place and on the website of the Bank conspicuously.

Article 8

- I. If the Bank transfers funds from the cardholder’s “designated demand account for payment” to pay for debit card consumption and domestic and foreign cash withdrawals, the bank statement should be sent to the cardholder at the beginning of the next month for reconciliation, unless the cardholder instructs not to do so. The said bank statements can be presented in the form of SMS, ATM, or the Internet.
- II. The Bank will have the cardholder’s debit card consumptions and domestic and foreign withdrawals recorded in the cardholder’s “designated demand account for payment” trade-by-trade, the cardholder may inquire the said information through Internet Banking and Mobile Banking.
- III. **If the debit cardholder fails to have the Bank informed of any change made to the address or other contact information on the application form, the Bank will deem the last contact address or the contact information on the application form as the delivery destination. The business-related documents or notices forwarded to the cardholder’s last contact address or the contact information on the application form by the Bank will be deemed as legally served after the ordinary post period.**
- IV. The cardholder who has any doubt about the consumption details, such as no such transaction, repeated debit, etc., shall immediately contact the customer service hotline of the Bank for inquiry and further investigation in accordance with the

provision of Article 9.

Article 9

- I. The cardholder shall contact the merchants directly for any dispute over the quality, quantity, or amount of the merchandises or services ,and may not assert such disputes as an excuse to request a refund from the Bank or refuse to pay off the Bank. The said disputes that cannot be resolved should be conducted in accordance with the provisions of Paragraph II. The disputes arising from the cardholder’s withdrawing of cash from domestic ATMs should be resolved in accordance with the Bank’s current bank card operation measures.
- II. **The principles of conducting disputes over bank card payments are as follows:**
 - (I) The cardholder who doubts about the transaction details may provide the reasons and submit the supporting documents required by the Bank (such as debit slip, refund receipts, or other transaction-related documents) within 30 days from the date the bank statement is sent to notify the Bank for assistance in processing.**
 - (II) The Bank shall reply to the cardholder on the processing status or progress of the disputed over card payment within 14 days from the day of notice, and transfer the disputed amount back to the cardholder’s “designated account for payment” according to the investigation status; also, the refunded amount in the deposit account is at the disposal of the cardholder.**
 - (III) The Bank shall have the aforementioned disputes over card payment investigated and resolved in accordance with the time limit stipulated by the aforementioned international organizations. The cardholder shall be contacted and explained of the reasons for having the disputed amount refunded and deposited in the cardholder’s account.**
 - (IV) If the consumption amount disputed by the cardholder is proven to be correct by the Bank and may not be debited for a reason not attributable to the Bank, the cardholder shall pay immediately upon the notice of the Bank.**
- III. If the cardholder fails to notify the Bank in accordance with the provisions stipulated in the preceding paragraph, the transactions or the contents in the “designated demand account for payment” statement are presumed to be correct,

and the cardholder will not be able to counterplea and refuse to pay off on the ground of such presumption in the future.

- IV. When the Bank claims debit from the merchant acquirers or merchants in accordance with the provision of the last section of Paragraph II, and the Bank proves that the contents of the “designated demand account for payment” statement are correct or the debit cannot be done due to reasons not attributable to the Bank, if the payment amount has been temporarily refunded to the cardholder, the Bank may notify the cardholder to have the payment amount deducted from the cardholder’s “designated demand account for payment” on the notified debit date; if there is insufficient fund in the said account, the cardholder is still liable for repayment in accordance with the provisions of Article 10, Paragraph III ~ V.
- V. **If the cardholder requests the Bank to check the debit slip, refund form, or other transaction documents of the merchant acquirer, the cardholder is obliged to pay the Bank for service fee at a rate of NT\$100 per transaction. If the doubtful transaction is investigated and concluded to be not attribute to the cardholder, the aforementioned service fee shall be at the expense of the Bank. If the aforementioned service fee is adjusted, the Bank shall have it announced at the business place and on the website conspicuously 60 days before the effective date, or have the cardholder informed in a manner previously agreed by both parties.**
- VI. When the cardholder has distance sales or door-to-door sales conducted with a debit card and then has such transactions cancelled with the merchants in accordance with Article 19 of the Consumer Protection Act, Paragraphs I shall apply mutatis mutandis.
- VII. The other transaction disputes should be conducted in accordance with the Bank’s operating regulations and the regulations of Visa/MasterCard international organizations.

Article 10

- I. The cardholder agrees that the Bank may first earmark and reserve the consumption amount or foreign withdrawal amount from the cardholder’s “designated demand account for payment” (excluding the time deposit amount and secured loan amount) (which cannot be withdrawn or used by the cardholder), which will then be used to pay the merchants or merchant acquirers upon request

(on the debit date). However, if the merchants or merchant acquirers have not requested payment from the Bank after 21 calendar days (or more than 30 calendar days for consumption in Japan and more than 60 calendar days for tax payment) from the card consumption date, the Bank may release the earmarked and reserved amount. If the merchants or merchant acquirers request payment from the Bank after the earmarked and reserved funds released, the cardholder agrees that the Bank may earmark and reserve the said amount from the balance amount in the cardholder's "designated demand account for payment" for debit and payment.

- II. In order to avoid the Bank's reserve fund affected by the fluctuating foreign exchange rate resulting in insufficient fund to pay for foreign consumption amount and to earmark and reserve service fee, the cardholder agrees that when consuming and making cash withdrawal with the card abroad, the Bank may have the said amount earmarked and reserved from the cardholder's "designated demand account for payment," in addition, may earmark and reserve an amount equivalent to 2.5% of the said consumption transaction, which cannot be withdrawn or used by the cardholder and will then be used to pay the merchants or merchant acquirers upon request (on the debit date) for the actual payable amount.
- III. The Bank may be unable to reserve funds from the cardholder's "designated demand account for payment" for transactions payables or foreign cash withdrawal due to the mode of operation, data transmission, and transaction particularity, the Bank may have the said amount debited from the cardholder's "designated demand account for payment" for payment upon the request of the merchant acquirers or merchants (on the debit date), and the cardholder is liable for any insufficient fund for repayment.
- IV. **If the amount in the cardholder's "designated demand account for payment" on the debit date is insufficient to pay the consumption payable or domestic and foreign withdrawals, the cardholder agrees to have the Bank advanced the payment and then has an equivalent amount earmarked and reserved from the cardholder's "designated demand account for payment" (for example, the inward remittance from a third party); also, the cardholder will be notified to make up for the insufficient fund within seven days. The Bank may prohibit the cardholder from using the earmarked and reserved amount until the insufficient amount is made up for by the cardholder. If the cardholder fails to make up for the insufficient fund within seven days upon**

the notice of the Bank or if there is still a deficiency afterwards, the Bank may charge a “overdue payment fee” (such as fines) of NTS\$200 on a monthly basis (an overdue for less than one month will be charged for one month) starting from the next day of the payment deadline and limited to maximum three consecutive months. If the aforementioned service fee is adjusted, the Bank shall have it announced at the business place and on the website conspicuously 60 days before the effective date, or have the cardholder informed in a manner previously agreed by both parties.

- V. **As stated in the preceding paragraph, the Bank may debit the consumption payables, overdue payment fees, and other fees against the cardholder’s “designated demand account for payment” on a daily basis starting from the debit date until all fees are fully paid.**

Article 11

- I. **The cardholder’s consumption transactions completed with a debit card should be settled in New Taiwan Dollars. For foreign transactions (including refunds or withdrawals) conducted in a currency other than New Taiwan Dollars and domestic transactions conducted in New Taiwan Dollar (including handling refunds, withdrawals, or online transactions), but the merchant acquirer of the merchants is a foreign bank, the Bank is authorized to have it converted into NTDs directly according to the exchange rate on the settlement day listed by the Visa/MasterCard International Organization in accordance with the agreement, plus 1.5% international settlement fee (including fees paid to international organizations).**
- II. **The cardholder authorizes the Bank to act as an agent for the foreign exchange settlement in the territory of the Republic of China and to conduct the foreign exchange settlement of the debit card for foreign transactions. However, if the foreign currency settlement amount payable by the cardholder exceeds the statutory amount, the cardholder shall pay the amount in excess of the statutory limit in foreign currency.**
- III. **The Bank will charge NTS\$70 per transaction for each cash withdrawal from overseas ATMs by the cardholder, in addition to the international settlement fees specified in Paragraph I of this Article. If the aforementioned service fees are adjusted, the Bank shall have it announced at the business place and on**

the website conspicuously 60 days before the effective date, or have the cardholder informed in a manner previously agreed by both parties.

- IV. When a cardholder consumes or withdraws money abroad, if the earmarked and reserved amount differs from the payable amount in New Taiwan Dollar after exchange settlement due to fluctuating exchange rate, the account payable in New Taiwan Dollar after exchange settlement shall prevail. If there is insufficient fund in the cardholder's "designated demand account for payment," the cardholder is liable for any insufficient fund for repayment on the debit date.

Article 12

- I. **If the cardholder's debit card is lost, stolen, robbed, fraudulently obtained, or the information on the card, password, and other information are possessed or stolen by others (hereinafter referred to as "lost or stolen"), the Bank should be informed immediately (within 24 hours from the date the aforementioned events occurred) by phone or other means for report of loss, deactivation, and replacement of a new card with a loss reporting fee of NT\$150 per card paid, which authorized the bank may debit from the cardholder's "designated demand account for payment" . However, the Bank may notify and request the cardholder, when necessary, to report it to the local police office within 3 days from the date of receiving the notification with a report certificate collected from the police office and submitted to the Bank. If the aforementioned "report of loss" fee is adjusted, the Bank shall have it announced at the business place and on the website conspicuously 60 days before the effective date, or have the cardholder informed in a manner previously agreed by both parties.**
- II. **After the cardholder had paid the "report of loss" and deactivation fee in accordance with the provisions of the preceding paragraph (but if there is a system malfunction occurred for a reason not attributed to the Bank at the time of processing, the "report of loss" and deactivation will not take effect until the Bank's system is operating normally and the "report of loss" and deactivation procedure is completed), the Bank is liable for all losses incurred; however, the cardholder shall assume the entire losses caused by fraudulent use after the "report of loss" and deactivation procedure in any of the following circumstances:**

- (I) The fraudulent use of card by others is tolerated by the cardholder or the cardholder intentionally gives the debit card, card number, or password to the illegal user.
 - (II) The cardholder makes false transactions or conspires with others or merchants.
 - (III) The cardholder reveals the identity confirmation measures to others intentionally or with gross negligence.
 - (IV) A third party completes a transaction with the debit card used fraudulently by entering the password.
 - (V) The cardholder fails to complete the “report of loss” procedures and pays the fee in the agreed manner.
 - (VI) The lost or stolen debit card is fraudulently used by the Applicant’s spouse, families, roommate, employee, agent, a lineal relative by blood or a collateral relative by blood within the fourth degree of **kinship**, or a lineal relative by marriage within the third degree of **kinship**, unless the Applicant proves that a lawsuit has been filed against them already.
 - (VII) The cardholder whose debit card has been fraudulently used refuses to be investigated or to file a lawsuit against the perpetrator.
 - (VIII) Other unlawful affairs.
- III. The deductible amount of the cardholder for the transactions occurred with the debit card used fraudulently by a third party before completing the “report of loss” and deactivation procedures is limited to NTS\$3,000. However, the cardholder is exempt from paying the deductible in any of the following circumstances:
- (I) The fraudulent use of the cardholder’s debit card occurred within 24 hours before the completion of the “report of loss” and deactivation procedures.
 - (II) The difference between the signature of the fraudulent user on the debit slip and of the cardholder can be identified by naked eye, or can be recognized by a due diligence.
- IV. All transactions conducted by the cardholder with the debit card password, including cash withdrawals and transfers at ATMs, and transactions completed by entering passwords in Internet banking are not subject to the agreement on the deductible in the preceding paragraph.
- V. If the cardholder falls in any of the circumstances stated in proviso of Paragraph

II of this Article or the following circumstances, and the Bank has exercised due diligence with proof, the agreement stated in Paragraph III is not applicable to the deductible for the fraudulently used amount:

- (I) The cardholder fails to notify the Bank immediately after learning about the loss or theft of the card or the leak of the password, or the cardholder after learning about the loss or theft of the card or the leak of the password fails to notify the Bank for more than 20 days from the end of the month that a bank statement is sent.**
- (II) The cardholder fails to sign the debit card in violation of the provision of Paragraph I of Article 4, resulting in a fraudulent use by a third party.**
- (III) The cardholder after completing the “report of loss” and deactivation procedures for the lost debit card fails to submit the documents requested by the Bank, refuses to assist in the investigation, or violates the principle of good faith.**

Article 13

- I. In the event that the cardholder has completed the “report of loss” and deactivation procedures for the lost or stolen debit card in accordance with the provisions of Article 12, or the debit card is damaged, demagnetized, scratched, or unusable for some reasons, the Bank may have a new card issued upon receiving the cardholder’s application.**
- II. The cardholder at the time of applying for a new card or receiving a card renewal on the expiry date should have the card activated and fees paid (reissuance for a damaged card: NT\$150 per card) in accordance with the Bank’s regulations, and shall authorize the Bank directly debit the amount from the cardholder’s “designated demand account for payment.” The Bank shall publicly announce a fee adjustment, if any, at the business place and on the website conspicuously 60 days before the effective date, or have the Applicant notified in a manner agreed in advance with the Applicant.**
- III. The expiry date of the debit card is the last day of the effective month stated on the card.**
- IV. If the cardholder is not willing to use the debit card after the expiry date, the cardholder shall have the Bank informed before the debit card expiry date or may inform the Bank to have the agreement cancelled within 9 days after**

receiving the debit card in accordance with the provision of Article 16 without giving a reason or paying any service fee, except for when the newly issued card is already used by the cardholder.

- V. The Bank shall continue to issue a new debit card to the cardholder if the agreement has not been cancelled on the expiry date in accordance with the provision of Article 16. If the authorization on the design pattern of the originally issued card expires or off-shelf, the design pattern defaultly generated by the Bank's system for the new debit card issued shall prevail. However, when the Bank decides not to issue a new debit card to the cardholder due to the consideration of risk, security, and the cardholder's finance, credit, consumption, and repayment status, the cardholder agrees to accept the decision of the Bank when the card expires, the card function deactivated, suspended, or unusable. However, the Bank shall notify the cardholder 60 days before the expiry date of the debit card in writing or in a manner agreed with the cardholder in advance.
- VI. When the partnership between the Bank and the debit card co-branded/affinity group is terminated, the cardholder agrees to accept other debit card issued by the Bank upon notice and is willing to comply with the terms of this agreement continuously.
- VII. The debit card cannot be used for consumption or cash withdrawal after the expiry date, but the cardholder can continue to use it for general bank card functions. The cardholder agrees to accept and perform the agreement on deposit account opening and the "bank card terms."

Article 14

If there is any amendment, addition, or deletion made to the Terms, it will be announced at the business place or on the website of the Bank for the reference of the cardholder; also, an omnibus statement will be issued and sent to the cardholder. If the cardholder fails to object to the aforementioned changes within seven days upon notice, it will be deemed as that the cardholder has agreed to the said amendment, addition, or deletion. The cardholder who objects to the aforementioned changes should notify the Bank to have this Agreement terminated. However, the cardholder should be informed in writing or in a manner agreed by both parties 60 days before the following changes made, or it should be announced

publicly at the business place and on the website of the Bank; the content before and after the changes made shall be stated conspicuously in the written notice, the agreed notification, or the aforementioned public announcement. In addition, inform the cardholder to object, if any, before the changes take effect. If the cardholder fails to object the aforementioned changes within the time limit, it shall be deemed as that the cardholder has agreed to the said amendment, addition, or deletion. The cardholder who objects to the aforementioned changes shall be informed to notify the Bank to have this Agreement terminated in accordance with the provision of Article 16, Paragraph III within the objection period.

- I. Increase the service fees or all expenses that are to be paid by the cardholder.
- II. The Bank shall be informed for the loss, theft, or destruction of the debit card in accordance with the provision of Article 12.
- III. The cardholder's rights and obligations that occurred after the fraudulent use of the debit card by others.
- IV. The procedures for handling doubtful transactions conducted with the debit card.
- V. The period of and applicable conditions for providing equities, privileges, or services to the cardholder.
- VI. Other matters stipulated by the competent authority.

Article 15

- I. The Bank may cut down the cardholder's "daily transaction amount limit" or may temporarily suspend the cardholder's right of using the debit card without further notice or summon in any of the following circumstances:
 - (I) The cardholder violates the provision of Article 2, Paragraph I or Article 4, Paragraph III, IV, and V.
 - (II) The cardholder reveals the transaction password or identity confirmation measures to others intentionally or gross negligently.
 - (III) the deposits of the cardholder's "designated demand account for payment" is insufficient to pay for the payable amount for two consecutive months since the debit date.
 - (IV) The cardholder applies for or is forced into a reconciliation, bankruptcy declaration, reorganization application, notification of being dishonored by Taiwan Clearing House, business suspension, or debt clearance in

accordance with the Bankruptcy Act.

(V) The cardholder is on the watch-list announced by the Ministry of Justice of Republic of China.

(VI) If the cardholder has the debit card used improperly or the Bank suspects that the cardholder's account has been used improperly, the Bank may stop or terminate the cardholder's use of the debit card at any time and have the charge invalidated.

(VII) The cardholder applies to the Bank for any financial instruments or services with false or altered documents presented.

II. The Bank may cut down the cardholder's "daily transaction amount limit" or may temporarily suspend the cardholder's right of using the debit card with the cardholder noticed or summoned in advance in any of the following circumstances:

(I) When the cardholder violates the provision of Article 2, Paragraph III, the Bank is unable to contact the cardholder at the contact address and telephone number stated in the original application form, or the cardholder's credit rating is affected by the change of the cardholder's occupation or job position.

(II) The cardholder's "designated demand account for payment" is with insufficient fund to pay for the payable amount for one month straight since the debit date.

(III) The cardholder violates the provision of Article 3, Paragraph I and II, exceeding the "daily transaction amount" or "designated demand account for payment" stipulated for the use of the debit card.

(IV) The cardholder is temporarily suspended from using the credit card or debit card by other card issuers, or the credit card or debit card contract is terminated by other card issuers.

(V) The cardholder is subject to compulsory execution, provisional attachment, provisional injunction, or other custody procedure.

(VI) The cardholder has been sued due to other tax issues, or is investigated or prosecuted for involving in a property crime, or is sentenced with imprisonment for a definite period or is sentenced with a confiscation of major property.

(VII) Delay in repaying the Bank (including the head office and branches) for

other debts, or delay in repaying the principal or interest of other debts.

(VIII) The cardholder fails to provide collateral for the loans in accordance with the agreement.

- III. The Bank may restore the cardholder’s “daily transaction amount limit” or use of the debit card upon the resolution of the matters as stated in Paragraph I and II, or upon the Bank’s acceptance of the explanation of the cardholder, or upon the cardholder’s debt repaid partially, or upon the cardholder’s providing adequate collateral to the Bank.**
- IV. When the cardholder’s card is at the risk of being fraudulently used or counterfeit /altered, or receives a risk report from Visa/MasterCard international organizations, other card issuers, or merchant acquirers, the Bank for protecting the transaction security of cardholder and the rights and interests of the Bank may have the cardholder notified for having the payment charge and foreign cash withdrawal function of the debit card suspended temporarily. If the cardholder is unwilling to cooperate with the said decision of temporarily suspension, the cardholder may notify the Bank to have this Agreement terminated in accordance with the provision of Article 16, Paragraph I. If the Bank is unable to notify the cardholder immediately, the cardholder agrees that the Bank may proceed arbitrarily in accordance with this Agreement.**

Article 16

- I. The cardholder may notify the Bank to have this Agreement terminated at any time in accordance with the provision of Paragraph III of this Article.**
- II. If the cardholder is in the circumstances stated in Paragraph I or II of the preceding Article, or the debit card expires, the Bank may notify the cardholder to have this Agreement terminated in writing, with the electronic records agreed with the cardholder in advance issued, or in other manners agreed by both parties.**
- III. When the cardholder has this Terms terminated or canceled due to the matters stated in Article 5, Paragraph IV of Article 13, Article 14, or Paragraph I of this Article, the cardholder should notify the Bank by phone to have the debit card cancelled or should bring the debit card and original ID Card or other identification documents (if the cardholder is a foreigner)**

to have the card cancelled in person at the branch or to have it processed in a manner agreed by the Bank, then the termination or cancellation will take effect officially.

- IV. This Agreement will be terminated at the same time when the cardholder's "designated demand account for payment" deposit contract is terminated.**
- V. The cardholder must stop using the debit card (even if the validity period of the card has not yet expired) upon the termination or rescission of the Terms. However, the termination or rescission of the Terms does not affect the cardholder's obligation of performance for transactions that have already been carried out.**
- VI. Due to the consideration of risk, security, and the cardholder's finance, credit, consumption, and repayment status, and under the precondition of not stopping the cardholder's use of general bank card functions and the termination of this Agreement, the Bank may notify the cardholder in accordance with the provision of Paragraph II of this Article to have the debit card function and foreign cash withdrawal function cancelled.**

Article 17

The matters that are not fully addressed in this Terms or other appendix shall be conducted in accordance with the omnibus deposit term, debit terms and the relevant laws and regulations, or agreements reached between the two parties.

Chapter 8 Withholding and Payment Terms

Article 1

The Applicant who has a demand deposit account at the Bank may entrust the Bank to withhold and pay bills as published on the Bank's website.

Article 2

The Applicant may apply at the counter of the Bank or via the electronic direct debit authorization website ("eDDA," the website is: <https://edda.twncb.org.tw/>) provided by various state-owned enterprises and Taiwan Clearing House to entrust the Bank for withholding and payment service. However, if the demand deposit account (hereinafter referred to as the "designated account") designated by the Applicant for debit is a digital deposit account, it is only allowed to having it processed through eDDA.

Article 13

The Bank will start to provide withholding and payment service from the month when the Applicant's entrustment is accepted by the Bank and approval of the state-owned enterprise and/or related business institutions is received. However, the payables are to be paid by the Applicant before the contract is signed and the approval of the competent authorities is received. If the Bank terminates the relevant contracts with state-owned enterprises and/or related business institutions, the Bank will stop providing withholding and payment services to the Applicant starting from the contract termination date.

Article 4

- I. The deadlines for the withholding and payments entrusted by the Applicant shall be the dates stipulated by the state-owned enterprises and/or related business institutions.
- II. The Bank conducts the withholding and payment service on the conditions that there is sufficient fund in the account designated by the Applicant to pay for all payables at the time of debiting. If the Bank is unable to perform payment services due to the insufficient fund in the designated account, the deposits distrained by the court, or other reasons not attributable to the Bank, the Bank may terminate the payment service, and the Applicant understands and is willing to assume the damage or injury of interest resulted.**
- III. If the Applicant intends to change the designated account, an application for terminating the original entrustment should be filed at the counter in person or

through the state-owned enterprise or eDDA, and may apply for a new designated debit account at the same time. However, if the deposit account designated by the Applicant is a digital deposit account, it is limited to having it processed through eDDA.

- IV. The Applicant shall refer to the monthly omnibus statement and the statement of the designated account for the fees paid by the Bank on the behalf of the Applicant.

Article 5

- I. **The Applicant may apply to have the entrustment terminated through eDDA, or apply at the counter of the Bank in person or through the state-owned enterprises two months before the termination month. However, if the deposit account designated by the Applicant is a digital deposit account, it is limited to having it processed through eDDA. The Applicant agrees that the Bank shall continue to process the withholding and payment service according to the original entrustment until the Bank accepts the application for terminating the entrustment for withholding and payment service and completes the application process.**
- II. **If the Applicant has the designated account settled and closed before terminating the entrustment of the Bank for withholding and payment service, it is deemed as that the Applicant has the said entrustment terminated automatically, and the Applicant agrees to assume the loss and breach of contract resulted.**

Article 6

When the Bank is notified by the state-owned enterprise and/or related business institutions for the change of the user number or code provided by the Applicant for withholding and payment service, the Applicant agrees that the Bank to pay for the fees incurred with the new user number or code and the fund in the account designated by the Applicant. **If the Applicant has changes made, such as address relocation, telephone transfer, or telephone suspension, the Applicant should immediately complete the necessary procedures with the relevant collection agencies and notify the Bank. The Applicant agrees to assume the losses and responsibilities incurred due to a failure in completing the aforementioned procedures accordingly.**

Article 7

The Applicant understands and agrees that if there is any doubt about the amount, rates, refund, and supplementary of the fee, the Applicant shall take the initiative to consult the state-owned enterprises and/or related business institutions for clarification.

Chapter 9 Omnibus Statement Terms

Article 1

The omnibus statement of the Bank is provided to show the detailed information on business transactions conducted with the Applicant, financial information, or information on the Bank's financial instruments and activities.

Article 2

The omnibus statement will be sent in the electronic record format agreed by both parties in advance. The Applicant may apply for having paper copy sent instead at any time at the counter in person or through telephone banking.

Article 3

The Applicant should provide correct email address to the Bank in order to receive the omnibus statement from the Bank. The Applicant should apply to the Bank for a change of the email address immediately, when necessary. If the Applicant fails to notify the Bank to has the email address changed in time, resulting in a failure in receiving the omnibus statement with damages incurred, the Applicant agrees to assume the damage or injury of interest resulted, and agrees that the Bank may use the Applicant's last registered email address as the service address.

Article 4

The delivery of the omnibus statement will be deemed successful when it is saved in the email server of the email address designated by the Applicant and it has not been rejected and returned to the Bank. The Applicant who has not received the omnibus statement should check with the Bank immediately and request to have it resent.

Article 5

- I. If the Bank cannot have the omnibus statement sent to the email address designated by the Applicant upon request due to an incorrect email address, an email address change without notifying the Bank, or for other reasons not attributable to the Bank, the Applicant agrees to directly inquire at the Bank's Internet Banking or Mobile Banking.
- II. The Applicant agrees that the Bank may send the omnibus statement in hardcopy

if the Applicant fails to make the email address available to the Bank.

Article 6

The Applicant shall check the contents of the omnibus statement immediately upon receiving. If the Applicant finds any error in the transaction content contained within, the Applicant shall notify the Bank for clarification in writing or in a manner agreed by both parties within 45 days from the date of receipt. If the Applicant fails to notify the Bank for clarification within the aforementioned period, it is deemed as that the Applicant agrees to the contents of the omnibus statement.

Article 7

All business transactions between the Applicant and the Bank in the omnibus statement are subject to the terms and conditions agreed in this chapter; unless otherwise stipulated in the business service terms, which shall prevail.

Chapter 10 Terms of Digital Deposit Account

Article 1

The “digital deposit account” in this chapter refers to the New Taiwan Dollar and foreign exchange demand deposit account applied for through the Internet and opened by the Applicant at the Bank. In addition to the scope of foreign exchange business conducted by the designated bank, the matters related to the foreign exchange deposit account shall also be conducted in accordance with the relevant regulations of the Central Bank.

Article 2

- I. A natural person who is an adult (over 18 years old) with the ROC nationality (holding a ROC ID card) and not subject to the order of commencement of guardianship (or assistance) by the court may apply for a “digital deposit account” in person.
- II. The Applicant who meets the requirements stated in Paragraph I, may apply for a “digital deposit account” through the Bank’s Internet Banking or Mobile Banking.
- III. The Applicant understands that if he/she is a existed account holder at the Bank verified by the system, the Bank may decline the application filed for a “digital deposit account” by the Applicant.

Article 3

- I. The Applicant at the time of filing for a digital deposit account must provide genuine identity information, and upload a clear and identifiable image file of the ROC ID card (front and back) and the second identity document (health insurance card) for the Bank to verify and file for record.
- II. The Bank will review and confirm the information provided by the Applicant for digital deposit account opening before it can be setup and used.**

Article 4

There are two types of digital deposit accounts offered by the Bank, and the scope of identity verification is as follows:

- I. “Category one” account:
 - (I) The identity verification process is with a certificate signature adopted that is stored in the physical vehicles (hardware certificates, such as citizen certificate IC card), a video conferences adopted to verify customer identities,

and customer image files (that is, video) created. The application of the digital account is limited to the “Regulations Governing the Standards for Security Management of Electronic Banking Service by Financial Institutions” (hereinafter referred to as “Security Standards”), non-electronic transfer transaction instructions, and electronic transfer transaction instructions with high-risk and low-risk.

- (II) The identity verification process is with a certificate signature adopted that is stored in the physical vehicles (hardware certificates, such as citizen certificate IC card), but without a video conferences adopted to verify customer identities and without customer image files created. The application of the digital account is limited to the non-electronic transfer transaction instructions and electronic transfer transaction instructions with low-risk of “Security Standards.”; Besides, the transfer amount of non-designated transfer-in accounts may not be increased.

II. “Category two” account:

The financial payment instrument that is linked to the account holder is limited to the deposit account applied at the counter in person at other bank with the Unified Business No. same as the Applicant’s. Use the “Interbank Financial Account Information Verification” mechanism of Financial Information Service Co., Ltd. to verify the validity of the deposit accounts at other banks. The application of the digital account after verification is limited to the non-electronic transfer transaction instructions, and electronic transfer transaction instructions with low-risk of “Security Standards,” excluding designated and non-designated transfer-in account transactions that are not with the same Unified Business No. **However, those who have the digital deposit account opened with identity checked through the financial account information verification procedure of the interbank financial information network enterprise can still conduct designated and non-designated transfer-in account transactions that are not with the same Unified Business No. for an amount limited to NT\$10,000 per transaction, NT\$30,000 per day, and cumulative NT\$50,000 per month.**

Article 5

- I. When the Applicant has the relevant identification documents uploaded for opening a digital deposit account that are found to be blurred, damaged, etc. that

hinder the identification and confirmation of the Applicant's identity by the Bank, or the Bank has doubts in the identity documents received, the Bank may notify the Applicant by email or SMS, and the Applicant shall complete the "Online account opening identity certificate submission" procedure by following the instructions of the Bank. The Applicant agrees that the Bank won't be able to approve the account opening application review without further notice to the Applicant if the Applicant fails to have the supplementary identity documents submitted within 30 days from the following day of the application filed. The Applicant may refile an application for having a digit deposit account opened discretionally.

- II. If the Bank discovers any suspected illegal activity, such as malicious fraud, forgery, alteration, or theft of the identity documents and account opening information provided by the Applicant after the digital deposit account is opened, the Applicant agrees that the Bank may have the digital deposit account closed and all related services terminated immediately in accordance with the provision of Article 9; the deposit amount in the account, if any, shall be paid to the person with the right to claim it.**

Article 6

The Applicant agrees to the principle of use for the digital deposit account as follows:

- I. Accounts are limited to be used by the account holder.
- II. Unless otherwise agreed in this chapter, the account deposit and withdrawal, interest accrual, inquiry, password change, account suspension, restoration, termination of use, and settlement and cancellation shall be conducted in accordance with the provisions of other chapters of this Agreement and relevant laws and regulations.
- III. The Applicant upon discovering the fraudulent use of the account shall immediately notify the Bank and the judicial police office in accordance with the procedures stipulated in the "Regulations Governing the Deposit Accounts and Suspicious or Unusual Transactions," and suspend the use of the account.**
- IV. The Applicant will be held liable by law if the account is provided to others for use illegally.
- V. The Applicant agrees that the Bank may contact Joint Credit Information**

Center or other relevant institutions to verify the identity of the Applicant.

- VI. The over-the-counter business shall be conducted in accordance with the provision of Article 7.
- VII. The Bank shall inform the Applicant who is applying for an Internet banking or bank card in writing or electronically regarding the handling method and the rights and obligations in case of card loss, destruction, theft, counterfeiting, or alteration.
- VIII. The Applicant may download the contents of the Agreement signed between the Bank and the Applicant from the website at any time.
- IX. For account inquiry, password change, and account settlement and cancellation, the Bank shall verify the identity of the Applicant via the Internet banking and mobile banking service password, dynamic password, or telephone banking identity verification method.
- X. The Bank shall have the Applicant informed of the transactions conducted immediately in the form of an electronic record agreed with the Applicant.
- XI. The number of digital deposit accounts to be opened by the Applicant is subject to the control regulations of the Bank.
- XII. The transaction type, security design, and risk management of the account must comply with the “Security Standards.”
- XIII. The Applicant agrees that the Bank may use the “Interbank Financial Account Information Verification” platform of Financial Information Service Co., Ltd. to verify the Applicant’s identity and account information for the purpose of applying for “Category three” digital deposit account, trade-by-trade non-designated transfer transactions, or for the deposit and remittance account/account management by the Bank.

Article 7

- I. The Applicant when applies for the over-the-counter services provided by the Bank for the first time, except for the deposit transactions, must present the ID card and the second identity document (such as health insurance card or driver’s license) for the Bank’s review and record before any transaction can be processed. The Applicant agrees to have the subsequent over-the-counter transactions conducted in accordance with the relevant provisions of each chapter of this Agreement and the relevant laws and regulations.
- II. The Bank may accept the Applicant’s application for having the digital deposit

account changed to a general deposit account (the Applicant must present the National ID Card and the second identification document (such as health insurance card or driver's license) in person) in accordance with the "Template for Financial Institution Account Opening Review Procedures and Unusual Account Risk Control" stipulated by The Bankers Association of Republic of China.

Article 8

The Applicant who intends to have the digital deposit account settled and closed should present dual identity certificates at the counter in person or in a manner agreed by both parties. The Bank shall handle the settlement and cancellation of the digital deposit accounts that were opened through the Internet in accordance with the "Self-Regulatory Rules on Bank Account Closing Procedures" stipulated by The Bankers Association of Republic of China

Article 9

The Applicant agrees that the Bank may suspend or terminate the digital deposit account at any time in any of the following circumstances:

- I. Those who (including but not limited to those who have been a subject to the order of commencement of guardianship (or assistance) by the court) are not allowed to use the account alone according to the laws and regulations.**
- II. The dual identity documents (front and back) uploaded for account opening are blurred or are not the images of the Applicant's certificates; besides, the Applicant fails to provide the correct ones upon the notice of the Bank.**
- III. The Applicant fails to provide the relevant information upon notice for the review of the Bank for account opening.**
- IV. The Applicant fails to cooperate in identity check or review.**
- V. The Applicant provides false information for account opening.**
- VI. Those who use accounts to engage in fraud, money laundering and other illegal activities.**
- VII. The account is opened under a fake name.**
- VIII. The account is notified as a watch-listed account.**
- IX. The account is a derivative watch-listed account.**
- X. Illegal acts are identified in suspicious transactions during on-going investigation and continuous supervision.**

- XI. The Applicant fails to cooperate with the regular review, is unwilling to explain the nature and purpose of the transaction, or the source of funds.**
- XII. Under the precondition of not violating the relevant laws and regulations, if it is known or assumed that the Applicant's funds are generated from corruption or abuse of public assets.**
- XIII. The Applicant violates the laws and regulations or commits illegal acts.**
- XIV. The account is not used by the Applicant or at the risk of being possessed or used by a third party illegally.**
- XV. The Applicant is on the sanction list published by the Ministry of Justice.**

Article 10

The interest-bearing amount and interest calculation and payment of the digital deposit account, customers' use of bank cards, Internet banking, and mobile banking, foreign currency demand deposit/time deposit agreement, notes in the omnibus statement, the Applicant's rights and obligations in dealing with the Bank, and other matters that are not fully addressed, unless otherwise agreed in this chapter, shall be conducted in accordance with the relevant provisions of each chapter of this Agreement and the relevant laws and regulations.

Chapter 11 Foreign Account Tax Compliance Act (FATCA) and Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions

Section I Foreign Account Tax Compliance Act (FATCA)

Article 1

- I. The Applicant understands and agrees to cooperate with the necessary measures taken by the Bank in compliance with any tax laws (including but not limited to 1. the U.S. Foreign Account Tax Compliance Act and 2. the laws of Republic of China), international treaties, or governmental agreements, including a nationality and taxpayer identity investigation on the Applicant and the Applicant's beneficiary, disclosure of the tax information and account information to the domestic and international competent authorities (including the Republic of China government and the U.S. government), and when the investigation results indicate that the relationship between the Applicant and the Bank complies with specific conditions of domestic/foreign tax laws and international treaties or governmental agreements (including but not limited to that the Applicant or the Applicant's beneficiary fails to provide information necessary in the aforementioned investigation, fails to present the forms and documents attached herein, or does not approve the Bank to perform the aforementioned informational disclosure to the Republic of China government and the U.S. government), the Bank is to conduct the settlement of the Applicant's tax withholding operation or to have this Agreement terminated.**
- II. The Applicant understands and agrees to provide the relevant supporting documents to the Bank upon request for verifying the content of the Applicant's statement, and the Bank may submit the content of the statement or deliver a copy of the said statement to the tax withholder as defined by the US tax law on behalf of the Applicant, or provide "Form W-9" or "Form W-8BEN" of the US Department of the Treasury Internal Revenue Service (IRS) to help the Applicant declare whether he/she is a tax resident of the United States. The Applicant understands that the false declaration of the US tax status in violation of the US laws and regulations will be punished accordingly. The Applicant agrees to truthfully declare his/her tax residency status under the U.S. tax law. The Applicant agrees to assume the damages and injury of**

interest resulted from a non-cooperative act due to the presentation of false statements in the documents submitted that is detrimental to the Applicant's direct, indirect, or potential best interests.

- III. The aforementioned terms refer to the description of the FATCA as below. This explanation is for reference only, and the relevant definitions of the FATCA shall prevail:
- (I) Foreign Account Tax Compliance Act: Refers to 26 USC §1471~ §1474 of the US Foreign Account Tax Compliance Act (FATCA), or Internal Revenue Code Chapter 4, including relevant notice (including but not limited to 26 CFR Parts 1 and 301), guidance, and other documents published by Internal Revenue Service.
 - (II) Treaty or international agreement: It includes but not limited to the intergovernmental agreement signed between the government of Republic of China and the United States by the representatives or representative institutions on the implementation of the US FATCA.
 - (III) The Applicant's beneficiary: It includes but not limited to the holder of the account to which the Applicant has standing instruction to automatically or periodically wire money to the said account. Should the Applicant be a legal entity, the beneficiary is the person who directly or indirectly holds ownership of stock; holder of partnership interests; owner of investment benefits; beneficiary of a trust; or the substantial beneficiary of interests of an account as otherwise defined by FATCA.
 - (IV) Nationality and tax status: It includes but not limited to nationality, dual nationalities or residence status; Taxpayer Identification Number, Global Intermediary Identification Number; IRS Form W-8, Form W-9, other substitute forms, and other account data that must be investigated or obtained by the financial institutions in accordance with the US FATCA.
- IV. The explanations in this chapter are not intended as tax or legal advices provided by the Bank. The Applicant who has any tax or legal question should consult a certified public accountant or lawyer for advice voluntarily.

Article 2

- I. The Bank may collect the Applicant's personal data in complying with the provisions of the FATCA jointly with the Applicant. Since the collection of**

personal data involves the Applicant's privacy, the Bank shall have the Applicant informed in accordance with the provisions of Article 8, Paragraph I and Article 9 of the Personal Data Protection Act. The Applicant is suggested to refer to the Bank's "Notification of Collection, Processing and Use of Personal Data" and the tables below for details.

Description of specific purpose		Categories of personal data collected	Personal data use period	Personal data use territory	Personal data recipient	Personal data use method
Business category	Business specific purpose and code					
U.S. Foreign Account Tax Compliance Act (FATCA) (for identifying the identity of U.S. tax resident lawfully, and reporting the information of U.S. tax resident's overseas accounts to U.S. authorities	059 Financial service industry's collection and processing information in accordance with laws and needs for financial supervision 060 Financial dispute resolution 061 Financial supervision, administration and inspection 063 Non-government agency collect or process personal information under legal obligations 069 Contract, contract-like	Name, nationality, ID card number, gender, date of birth, communication method, taxpayer identification number, immigration status, travel and other migration details, and other details as indicated in the relevant application form or this agreement; also, the related businesses, accounts, or	I. Duration of the specific purpose; II. According to the relevant domestic and foreign laws and regulations (etc.), or the duration of business execution, or the period specified for the storage of data in accordance with	The domestic and foreign location of the recipients listed in the "Personal data recipient" column	I. The Bank (including outsourced institutions entrusted by the Bank to handle affairs); II. Institutions (such as: the parent company of the Bank, its affiliated financial holding companies, affiliated financial institutions, etc.)	The use of data with ATM and or non-ATM devices is in compliance with the personal data protection related laws and regulations

<p>es or other statutory authorities).</p>	<p>or other legal relation matters 090 Consumer, Customer Management and Service 091 Consumer Protection 095 Fiscal & tax administrative 098 Business and Technical Information 104 Account management and debt trading business 120 Tax administration 136 Information (Communication) and database Management 157 Investigation, statistics and research analysis</p>	<p>services between the Bank and the Applicant or the legal entity actually owned by the Applicant, as well as the personal data actually collected from the Applicant or a third party (if the Applicant is a customer of the Bank, the Joint Credit Information Center is included) shall prevail.</p>	<p>the respective contract (whichever is the longest)</p>		<p>that process and operate in accordance with domestic and foreign laws and regulations; III. Competent authorities, financial supervisory commission, or tax authorities (including the U.S. Department of the Treasury) in accordance with domestic and foreign laws and regulatio</p>	
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					ns; IV. Other entities agreed by the Applicant;	
Description of specific purpose		Categories of personal data collected	Personal data use period	Personal data use territory	Personal data recipient	Personal data use method
Business category	Business specific purpose and code					
U.S. Foreign Account Tax Compliance Act (FATCA) (for identifying the identity of U.S. tax resident lawfully, and reporting the information of	059 Financial service industry's collection and processing information in accordance with laws and needs for financial supervision 060 Financial dispute resolution 061 Financial supervision, administration and inspection 063 Non-government agency collect	Name, nationality, ID card number, gender, date of birth, communication method, taxpayer identification number, immigration status, travel and other migration details, and other details as	I. Duration of the specific purpose; II. According to the relevant domestic and foreign laws and regulations (etc.), or the duration of business execution, or the	The domestic and foreign location of the recipients listed in the "Personal data recipient" column	I. The Bank (including outsourced institutions entrusted by the Bank to handle affairs); ◦ II. Institutions (such as: the parent company of the Bank, its affiliated	The use of data with ATM and or non-ATM devices is in compliance with the personal data protection related laws and regulations

<p>U.S. tax resident's overseas accounts to U.S. authorities or other statutory authorities).</p>	<p>or process personal information under legal obligations 069 Contract, contract-like or other legal relation matters 090 Consumer, Customer Management and Service 091 Consumer Protection 095 Fiscal & tax administrative 098 Business and Technical Information 104 Account management and debt trading business 120 Tax administration 136 Information (Communication) and</p>	<p>indicated in the relevant application form or this agreement; also, the related businesses, accounts, or services between the Bank and the Applicant or the legal entity actually owned by the Applicant, as well as the personal data actually collected from the Applicant or a third party (if the Applicant is a customer of the Bank, the Joint Credit Information Center is included)</p>	<p>period specified for the storage of data in accordance with the respective contract (whichever is the longest)</p>		<p>financial holding companies, affiliated financial institutions, etc.) that process and operate in accordance with domestic and foreign laws and regulations; III. Competent authorities, financial supervisory commission, or tax authorities (including the U.S. Department of the Treasury</p>	
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	<p>database Management 157 Investigation, statistics and research analysis</p>	<p>shall prevail.</p>			<p>) in accordan ce with domestic and foreign laws and regulatio ns; IV. Other entities agreed by the Applican t;</p>	
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II. It is a decision of the Applicant whether to provide relevant personal data to the Bank or not; however, the Bank needs to collect, process, and use the Applicant’s personal data for the specific purpose of complying with the provisions of the US Overseas Account Tax Compliance Act; therefore, if the Applicant refuses to provide personal data or has provided insufficient personal data even after the pursue of the Bank for a reasonable period of time, the Bank will not be able to conduct the Applicant’s account opening process or will have the Applicant’s account closed.

Article 3

I. The Applicant who is a U.S. taxpayer shall inform the Bank, and the Applicant is obliged to reveal his/her US taxpayer identity to the Bank upon request when it is reasonably suspected by the Bank. The Applicant agrees to sign the “Form W-9,” “Form W-8BEN” “Form W-8BEN-E,” and other relevant forms of the IRS; also, present and provide the required documents to the Bank in accordance with the relevant provisions of the US tax law.

(I) The Applicant who is a tax resident of the United States is willing to provide the “Form W-9” to prove his/her FATCA status: The Applicant is a U.S. citizen with U.S. permanent residency (including but not limited to green card holders), or is a tax resident defined

by the U.S. tax law, or the Applicant has stayed in the US territory (including the continent, overseas territories, and territorial waters) for more than 31 days this year; also, the “Total number of days in the U.S. this year + one-third of the days in the U.S. last year + one-sixth of the days in the U.S. in the year before last year” is more than 183 days. The count of days does not include 1. Holders of F, J, M, & Q visas (international exchange teachers or students and international students); or 2. Serving as diplomatic personnel; or 3. Serving as staff members of non-US ships/aircraft; or 4. Scheduled to depart from the United States but is stranded due to medical problems; or 5. The number of days the athlete stays in the United States to participated in a charity competition.

(II) The Applicant is not a tax resident of the United States, but has one of the following American traits, is willing to provide the “Form W-8BEN:”

1. The Applicant was once a U.S. citizenship or had a permanent residency previously (a certificate of renunciation is required).
2. The Applicant was born in the United States (a certificate of renunciation is required).
3. The Applicant has a U.S. residential or contact address (including a PO Box).
4. The Applicant has a US phone number.
5. The Applicant instructs to transfer funds to an account located in the United States continuously.
6. The agent or signatory has a U.S. address.
7. The forwarding address or escrow mail address is the only address of the Applicant.

II. If the Applicant fails to perform the aforementioned obligation of notification or fails to cooperate in providing relevant documents, the Bank will have the Applicant’s account classified as a “Recalcitrant Account” in accordance with the FATCA regulations, and may debit an amount equivalent to 30% of the specific instruments subject to the FATCA regulations from the Applicant’s account to pay tax to the United States, and/or perform any other actions on the Applicant’s account and funds in accordance with the FATCA regulations or other relevant laws and regulations. Also, the Bank may have

all contracts, accounts, business relationships, and services related to the financial instruments subject to the FATCA regulations terminated early against the Applicant.

- III. The Applicant has read the agreement in this chapter thoroughly, understands and agrees to the relevant regulations and requirements, under the precondition that the Bank complies with the relevant regulations, the Applicant exempts the Bank from the relevant obligations of bank confidentiality, privacy, and data confidentiality to the Applicant. If the changes of the Applicant's statement, signed U.S. tax or return form, the supporting documents highlighting the Applicant's FATCA identity, and other account opening related documents with inaccuracy or incompleteness resulted, the Applicant shall have the Bank informed in writing within 30 days from the changes occurred with the updated data and supporting documents provided to the Bank. The Applicants understands and agrees that the Bank has the right to reasonably determine the authenticity of the content of the aforementioned statement and the statement of the changes occurred with necessary actions taken to deal with the Applicant's account rights, including but not limited to withholding US tax or terminating account services.**

Section II Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions

Article 1

- I. According to the Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions (hereinafter referred to as "CRS") of the Ministry of Finance, financial institutions should collect and report specific information regarding the tax residency status of account holders. If the account holder is a citizen of Taiwan and a tax resident of other country (or region), and the said country (or region) is announced by the Ministry of Finance as a reporting country, the account shall be reported to the tax collection authorities of Taiwan, and exchanged to the reporting country through an intergovernmental agreement.**
- II. The Applicant is hereby informed and agrees that the Bank is to take necessary measures in accordance with the CRS regulations. According to**

the CRS, the Bank should collect and report specific information regarding the tax residency status of the account holder to the tax collection authority. The CRS is formulated in accordance with Article 5-1, Paragraph VI of the Tax Collection Act with the contents prepared by referring to the “Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions” issued by The Organization for Economic Co-operation and Development (OECD). **If the Applicant fails to provide the aforementioned information required for the investigation, or the Applicant disagrees with the Bank’s disclosure of the aforementioned information to Taiwan government and the reporting country, the Bank has the right to refuse to establish a business relationship with the Applicant at the time of filing an application for account opening, or takes necessary actions to deal with the account opened (including but not limited to declaring it as an account without information or terminating account services).**

- III.** The Applicant understands and agrees that the Bank may need to request the Applicant to fill out a self-certification form in compliance with the CRS in order to identify whether the Applicant is a tax resident of another country/region. The Applicant understands and agrees to provide the relevant supporting documents to the Bank upon request for verifying the content of the Applicant’s statement, and confirming whether the Applicant is a tax resident of a reporting country. **The Applicant understands that a false declaration of the tax residency status to the reporting country is a punishable violation of the laws and regulations of the reporting country. The Applicant agrees to truthfully declare his/her tax residency status under the tax law of the reporting country. The Applicant agrees to compensate the Bank for damages and to assume the relevant legal responsibility for any direct, indirect, or potential losses resulted from the presentation of false statements in the documents submitted.**
- IV.** **The Applicant understands that if he/she is a tax resident of the United States or other countries (or regions), he/she may not apply for account opening through the Bank’s Internet Banking and Mobile Banking, but must apply to the Bank’s branches in person.** The Applicant agrees that the information filled in the application form for applying account opening, such as Chinese

and English names, current address, mailing address, date of birth, and ID number (considered as the taxpayer identification number) can be used by the Bank as self-certification documents for CRS purpose.

- V. The explanations in the preceding paragraph are not intended as tax or legal advice provided by the Bank. The Applicant who has any tax or legal questions should consult a certified public accountant or lawyer for advice voluntarily.

Article 2

- II. **The Applicant understands and agrees that the Bank may collect self-certification documents and the information provided by the Applicant in Paragraph IV of the preceding article in accordance with the CRS and use them for the purpose of automatic information exchange.**
- II. **The Applicant agrees that the Bank may report his/her self-certification documents, the information provided by the Applicant in Paragraph IV of the preceding article, the information regarding the account holder, and any reportable account information to the tax collection authorities. The tax collection authorities of Taiwan should have the aforementioned data exchanged with the tax collection authorities of the reporting countries or regions announced by the Ministry of Finance in accordance with the intergovernmental agreement.**
- III. **The Applicant declares himself/herself as the account holder.**
- IV. **The Applicant declares that all the information provided in the self-certification form or in the application form filed for account opening with the Bank is correct and complete to the Applicant's knowledge and belief. The Applicant promises that if there shall be any change occurred that will affect the tax residency status of the Applicant, or cause the information provided to the Bank to become incorrect or incomplete, the Applicant will have the Bank notified within 30 days after the status being changed with an updated self-certification form provided to the Bank.**

Article 3

- I. **The Bank may collect the Applicant's personal data to comply with the provisions of the CRS jointly with the Applicant. Since the collection of personal data involves the Applicant's privacy, the Bank shall have the**

Applicant informed in accordance with the provisions of Article 8, Paragraph I and Article 9 of the Personal Data Protection Act. The Applicant is suggested to refer to the Bank’s “Notification of Collection, Processing and Use of Personal Data” and the tables below for details.

Description of specific purpose		Categories of personal data collected	Personal data use period	Personal data use territory	Personal data recipient	Personal data use method
Business category	Business specific purpose and code					
Financial institutions perform due diligence and reporting operations (in order to identify the identity of the tax resident in the reporting country according to the law, and report	<p>059 Financial service industry's collection and processing information in accordance with laws and needs for financial supervision</p> <p>060 Financial dispute resolution</p> <p>061 Financial supervision, administrative and inspection</p> <p>063 Non-government agency collect or process personal</p>	<p>Name, nationality, ID card number, gender, date of birth, communication method, taxpayer identification number, immigration status, travel and other migration details, and other details as indicated in the relevant application form or this agreement; also, the</p>	<p>I. Duration of the specific purpose ;</p> <p>II. According to the relevant domestic and foreign laws and regulations (etc.), or the duration of business execution, or the period specified for the storage of data</p>	<p>The domestic and foreign location of the recipients listed in the "Personal data recipient" column</p>	<p>I. The Bank (including outsourced institutions entrusted by the Bank to handle affairs) ;</p> <p>II. Institutions (such as: the parent company of the Bank, its affiliated financial holding</p>	<p>The use of data with ATM and non-ATM devices is in compliance with the personal data protection related laws and regulations</p>

<p>the account information of the tax resident to the Ministry of Finance or other reporting countries).</p>	<p>information under legal obligations 069 Contract, contract-like or other legal relation matters 090 Consumer, Customer Management and Service 091 Consumer Protection 095 Fiscal & tax administrative 098 Business and Technical Information 104 Account management and debt trading business 120 administrative on 136 Information (Communication) and database</p>	<p>related businesses, accounts, or services between the Bank and the Applicant or the legal entity actually owned by the Applicant, as well as the personal data actually collected from the Applicant or a third party (if the Applicant is a customer of the Bank, the Joint Credit Information Center is included) shall prevail.</p>	<p>in accordance with the respective contract (whichever is the longest)</p>		<p>companies, affiliated financial institutions, etc.) that process and operate in accordance with domestic and foreign laws and regulations;</p> <p>III. Competent authorities, financial supervisory commission, or tax authorities in</p>	
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	Management 157 Investigation , statistics and research analysis				accord ance with domest ic and foreign laws and regulat ions; IV. Other entities agreed by the Applicant;	
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II. It is a decision of the Applicant whether to provide relevant personal data to the Bank or not; however, the Bank needs to collect, process, and use the Applicant’s personal data for the specific purpose of complying with the provisions of the CRS; therefore, if the Applicant refuses to provide personal data or has provided insufficient personal data even after the pursue of the Bank for a reasonable period of time, the Bank will not be able to conduct the Applicant’s account opening process or will have the Applicant’s account closed.

Chapter 12 iPASS Debit Card Special Terms

Article 1 Terminology

- I. iPASS Debit Card: Refers to the IC card containing the functions of O-Bank debit card (hereinafter referred to as “Debit card”) and “iPASS” card function jointly issued by the Bank and iPASS Corporation (hereinafter referred to as “iPASS”). “iPASS Debit Card” is a registered value-stored card, which provides the “report of loss” and “fee refund” services.
- II. Cardholder: Refers to the Applicant approved by the Bank with the “iPASS Card” issued.
- III. Value-stored card: Refers to chips, cards, certificates, or other forms of debt certificate that store monetary value in electronic, magnetic, or optical form with the data storage or computing functions contained within, which can be used as a multi-purpose payment instrument.
- IV. iPASS card: Refers to the value-stored card issued by iPASS Corporation and it is named “iPASS Card” (hereinafter referred to as iPASS Card). The cardholder can use the stored money value in iPASS Card to pay for transportation, parking, and other services or consumption within the limits stipulated by laws and regulations, which can be used as a multi-purpose payment instrument.
- V. Autoload: It is agreed by the cardholder and the Bank that when the value stored in iPASS Debit Card is insufficient to pay for the current transaction or when it falls below a certain amount, the cardholder may transfer an amount to iPASS Debit Card with the online autoload equipment from the designated demand deposit account (hereinafter referred to as the “account designated by the cardholder”) directly, and included in the account payable of the cardholder’s iPASS Debit Card. The adjustment made to the aforementioned minimum balance of stored value and the autoload amount, if any, should be processed in accordance with the announcement on the website of i-PASS (www.i-pass.com.tw) and the Bank.
- VI. Online autoload equipment: It is limited to the terminal equipment of the merchants for small-amount consumption with value autoloading online; offline devices such as MRT, Taiwan Railway, high-speed rail, parking lots, and buses do not provide autoload services. If iPASS Debit Card is with insufficient fund, please store the value in cash first before debiting the consumption amount. If

there is any amendment or addition to the scope of transactions, please refer to the announcement on the website of iPASS Corporation.

- VII. Balance amount transpose: Refers to settle the balance amount in iPASS Card and transfer the amount to the account designated by the cardholder in a lump sum in order to pay off the payables in iPASS Debit Card. If a balance amount remains after the debiting process, it will be conducted in accordance with the overpayment refund regulations of the Bank's "debit card term." However, if there is a negative balance amount after the debiting process, the cardholder agrees to have the negative amount treated as general consumption and included in the cardholder's designated account for payment.
- VIII. Merchants: Refers to those who sign a contract with iPASS Corporation, agreeing that the cardholder may pay the actual transaction amount with iPASS Card.
- IX. Deferred instruments or services: Refers to the instruments or services in a transaction that are promised to be paid within a specific period of time with the main payment obligation completed rather than making a lump sum payment.

Article 2 Validity Period

- I. The validity period of iPASS Debit Card is the same as that of the O-Bank Debit card. The card function and the autoload function of iPASS Debit Card will be terminated at the end of the validity period.
- II. The iPASS Card function of a iPASS Debit Card is with a validity period of five years, and the cardholder needs to have it renewed in accordance with the "Debit Card Terms."

Article 3 Application and Use of the Card

- I. Application and use:
 - (I) The cardholder should truthfully fill in each column of iPASS Debit Card application form, and notify the Bank immediately for any data change made to the form.**
 - (II) The cardholder agrees that the Bank shall provide the Applicant's personal data, such as name, ID Card number (or residence permit number or other methods agreed upon by both parties), date of birth, telephone number, and address to iPASS Corporation at the time of issuing iPASS Debit Card. The Applicant's personal data may be used by**

iPASS Corporation to provide services (such as, report of loss, etc.) within the scope of the specific purpose. The cardholder may exercise their rights in accordance with the provisions of Article 3 of the Personal Data Protection Act. The cardholder's refusing to provide personal data to iPASS Corporation for use may result in the non-issuance of iPASS Debit Card due to the disabled "iPASS" function. iPASS Corporation has the relevant matters that must be known to the cardholder according to the Personal Data Protection Act published on the official website at <https://www.i-pass.com.tw>. Applicants who have any question may call iPASS Corporation's customer service hotline 07-791-2000 for inquiry.

(III) iPASS Debit Card (including new issuance, reissuance, replacement, and renewal) is with the autoload function activated, which needs not be activated; however, the Debit Card function must be activated in accordance with the Bank's card activation procedure. If the cardholder uses the autoload function of iPASS Debit Card without completing the card activation procedure, the cardholder remains liable for the relevant transaction payables resulted from iPASS Debit Card with the autoload function.

(IV) The newly issued iPASS Debit Card is with the autoload function activated, but the stored value available for use is NT\$0, and the debit card issued subsequently or reissued is also with NT\$0 stored. The cardholder may directly apply to the Bank to deactivate the autoload function later, when necessary, or may have the debit card deactivated in accordance with the regulations announced by iPASS Corporation; however, the debit card function cannot be used nor re-activated afterwards, unless the cardholder applies to the Bank again for iPASS Debit Card in order to use the autoload function again.

II. The functions and scope of use of iPASS Card are provided by iPASS Corporation. The cardholder may use the value stored in iPASS Debit Card to consume in accordance with the specific scope of use and functions announced by iPASS Corporation in the "Instructions for the Use of iPASS Co-Branded Debit Card" or the website (website: www.i-pass.com.tw). However, iPASS Debit Card cannot be used for taking Taiwan High Speed Rail.

III. The cardholder shall not have iPASS Debit Card tampered discretionally or

by others in anyway, including but not limited to extracting or altering the chip or antenna inside iPASS Debit Card without authorization, or interfering with the software and data stored inside iPASS Debit Card. For any fee, expense, loss, or damage suffered by or incurred to the Bank or iPASS Corporation due to a violation against the aforementioned agreement for a reason attributable to the cardholder, both of the Bank and iPASS Corporation have the rights to claim against the cardholder lawfully.

- IV. If iPASS Debit Cardholder fails to have the Bank informed of any change made to the address or other contact information on the application form, the Bank or iPASS Corporation will deem the last contact address informed, or the contact information on the application form as the service destination. The business-related documents or notices forwarded to the cardholder's last contact address or the contact information on the application form by the Bank or iPASS Corporation will be deemed as legally served after the ordinary post period.

Article 4 iPASS Stored-value and Amount

- I. **There is no security deposit in iPASS Debit Card, and it can be used repeatedly with value stored for a maximum amount announced by iPASS Corporation [currently, it is limited to NT(the same hereinafter)\$10,000].**
- II. **No interest is accrued on the amount stored in iPASS Debit Card; also, iPASS Corporation has arranged trust for such amount to protect the cardholder's best interest.** Please visit the website of iPASS Corporation for the information on the trust institutions and the related rights and interests.
- III. **Non-transferability of the stored value in iPASS Debit Card: When iPASS Debit Card is reissued on the expiry date or for the replacement of a damaged card, the stored value in the original card cannot be transferred to the newly issued card or the replacement card or any other card, instead the balance amount in the original card will be transferred to the account designated by the cardholder in order to pay off the payables of iPASS Debit Card.**
- IV. **The consumption made with the use of iPASS Debit Card at a merchant is limited to NT\$1,000 per transaction and NT\$3,000 per daily consumption;** however, such amount limitation is exempted for the payment of government agency fees, taxes, utility service fees, tuition and miscellaneous fees, medical expenses, public transportation (including ferries and public bicycles), parking

and other service fees, and those for public interest in their nature, complying with government policies, and approved by the competent authority.

Article 5 Card Loss, Theft, Destruction, or Loss of Possession

- I. The card and the chip inside the card are the property of the Bank; therefore, the cardholder shall exercise due diligence to guard and protect the card against loss, theft, fraud, destruction, or fraudulent use by a third party; also, prevent others from learning about the cardholder's information of the card.**
- II. The cardholder should notify the Bank promptly to report the loss, theft, or loss of possession (hereinafter referred to as "loss" collectively) of iPASS Debit Card for the process of "report of loss" and deactivation by the Bank. The cardholder's report of loss and deactivation and deductible related rights and obligations shall be conducted in accordance with the relevant service terms of iPASS Debit Card. When iPASS Debit Card is reported of loss and deactivated, the autoload function will be suspended and the card will be deactivated at the same time. The "report of loss" of iPASS Debit Card is irrevocable upon confirmation.**
- III. The cardholder shall assume the loss resulted from the fund in iPASS Debit Card debited or used fraudulently by a third party before the "report of loss" procedure completed as stated in Paragraph II or within 3 hours after the "report of loss" procedure completed. The value stored in iPASS Debit Card at the time 3-hour after the cardholder's "report of loss" will be refunded to the deposit account designated by the cardholder within 40 working days (the actual number of days will depend on the bill settlement cycle) from the day the "report of loss" procedure completed; however, if the designated account is with a negative balance, the cardholder agrees to treat the negative amount as a general consumption payment and charged against the account designated by the cardholder.**

Article 6 Reissuance for Lost, Damaged, or Expired Cards

- I. When iPASS Debit Card is lost, the Bank may reissue a new card with the same function but with a zero balance to the cardholder upon the completion of the "report of loss" and deactivation procedure by the cardholder in accordance with the "Debit Card Terms."**

- II. In the event that iPASS Debit Card is damaged, demagnetized, scratched, or destructed, or unusable for reasons, the Bank may reissue a new card with the same function but with a zero balance to the cardholder upon request, and the autoload function and iPASS card function of the old card will also be terminated.**
- III. The function of iPASS Debit Card is terminated at the end of the validity period along with the iPass Card function and the autoload function.**
- IV. The stored-value of renewed or replaced iPASS Debit Card is with a zero balance. The value stored in iPASS Debit Card will be transferred to the deposit account designated by the cardholder within 40 working days from the expiry date of the card or the date an application filed for the issuance of a replacement card by the cardholder to pay off the payables of iPASS Debit Card. However, if the designated account is with a negative balance, the cardholder agrees to treat the negative amount as a general consumption payment and charged against the account designated by the cardholder.**

Article 7 Application for Deactivation of iPASS Card and Handling the Balance of iPASS Card

Except for the circumstances listed in Article 5 and Article 6 of this Agreement, the autoload function is terminated along with the suspension of the of iPASS Debit Card function when the card is reissued, expired, or suspended. The cardholder may apply for a full refund of the balance amount in iPASS Debit Card through the following channels:

- I. For iPASS Debit Card with a stored-value less than NT\$3,000, the cardholder may return the card in person at iPASS Service Center or the designated place together with personal identification documents presented as proof. The cancelled iPASS Debit Card and the stored value in cash will be returned to the cardholder upon the completion of the process.**
- II. The Bank will conduct the balance amount transpose operation within 40 working days after receiving the cardholder's application with the balance amount transferred to the cardholder's designated account to pay off the payables in iPASS Debit Card. However, if the designated account is with a negative balance, the cardholder agrees to treat the negative amount as a general consumption payment and charged against the account designated by the cardholder.**

Article 8 Handling of Doubtful Transaction Records and Stored Value

- I. The cardholder may place the card at the “iPASS Debit Card Inquiry Machine” or go to the service information counters at each MRT station to inquire about the stored-value balance in iPASS Debit Card or the record of the last six transactions.**
- II. The Bank should display the autoload date and amount of iPASS Debit Card on the bank statement of the account designated by the cardholder.**
- III. If the cardholder has any doubts about the balance amount of the aforementioned transaction record, he/she may request the Bank for verification with the necessary documents (currently known as “Bank card / Debit card consumption dispute statement”) submitted to the Bank.**
- IV. When the deferred instruments or services transaction conducted at the merchants with iPASS Debit Card are not received by the cardholder, and the liable merchants are not responsive to the situation, the cardholder shall submit the transaction certificate (such as the original purchase order for the deferred instruments or services, the original invoice, other sufficient evidence of transaction, etc.) and the card used for the original purchase that has been verified correctly by iPASS Corporation for a full refund from iPASS Corporation.**

Article 9 Reasons for Termination

The Bank may directly suspend or terminate the cardholder’s iPASS Debit Card along with the autoload function when the cardholder falls in any of the following circumstances or violates any of the terms of this Agreement:

- I. The cardholder uses his/her iPASS Debit Card for consumption or transactions of illegal instruments or services at the business territory of iPASS Corporation or the location designated by the merchants of the Bank.**
- II. The cardholder and third parties or merchants conduct false transactions or conspire for a fraud, or use the card for converting into cash, financing, or illegal gains.**
- III. The cardholder violates the Bank’s “Debit Card Terms” or “Digital Deposit Account Terms,” or the Bank temporarily/compulsorily suspends the cardholder from using iPASS Debit Card or the cardholder’s designated account, or the Bank has the “Debit Card Terms” or “Digital Deposit Account Terms” terminated arbitrarily.**

Article 10 Collection of Fees

- I. The account handling fee, card issuing fee, and other fees payable by the cardholder in accordance with the terms of this Agreement will be included in the account payable of the cardholder's Debit Card for payment. The balance amount in iPASS Credit Card transferred to the cardholder's bank accounts by the Bank will be used to pay off the payables, and the remaining amount, if any, will be conducted in accordance with the Bank's overpayment refund regulation. However, when the cardholder applies to the iPASS Corporation for "transaction record inquiry" voluntarily, iPASS Corporation may charge the cardholder a service fee or deduct it from the stored value balance of iPASS Debit Card. The charge of the service fee is to be handled in accordance with the iPASS Debit Card related service terms. The cardholder may check the records of the latest six transaction and stored value in iPASS Debit Card free of charge from the automated service machine provided by iPASS Corporation.**

Article 11 Changes in the Designated Terms and Other Designated Matters

The matters not stipulated in these special terms shall be conducted in accordance with the Bank's terms, the "Standard Form Contract for the Business of iPASS Debit Card Electronic Payment Institutions" announced on the website of iPASS Corporation, and other relevant announcements.

Appendix: Standard of Charges

I. Charges for Various Over-the-counter Services

Item	Service fees (Unite: NTD)
Inter-bank transfer and remittance	NT\$30 for each transaction below NT\$2 million, and NT\$10 for every additional NT\$1 million. The limit of each remittance amount is to be determined in accordance with the regulations of Financial Information Service Co., Ltd.
Inter-bank cash remittance	Customers of the Bank: NT\$30 per transaction below NT\$2 million. Customers from other banks: NT\$100 for each transaction below NT\$2 million, and NT\$50 for every additional NT\$1 million; also, an amount less than NT\$1 million is counted as NT\$1 million for fee charge. The limit of each remittance amount is to be determined in accordance with the regulations of Financial Information Service Co., Ltd.
Chop specimen (signature) report of loss/replacement	NT\$100/transaction *No charge for the first-time change of the chop specimen (signature) of the customer who reaches the age of 18.
Certificate of deposit amount	NT\$50/copy (Delivery fee charged additionally - including postage NT\$50/transaction).
Access to transaction certificate	Less than six months (inclusive): NT\$100/copy More than six months (not inclusive): NT\$200/copy Warehouse round-trip transportation costs are charged additionally.
Access to deposit transaction history records	Less than six months (inclusive): NT\$100/copy More than six months (not inclusive): NT\$200 /copy Warehouse round-trip transportation costs are charged additionally.

Cancellation of bills for collection (B/C)	NT\$100/sheet
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II. Standard of Charges for Bank card, Debit Card, and iPASS Debit Card Services

Expense item	Service fees (Unite: NTD)	
(I) Bank card, debit card, and iPASS Debit card fees		
Domestic inter-bank withdrawal fee	NT\$5/transaction	
Domestic inter-bank transfer fee	<p>Inter-bank transfer amount less than NT\$500 (inclusive): The handling fee is waived for one transaction per day, and NT\$10 per transaction from the second transaction onwards.</p> <p>Inter-bank transfers with an amount of NT\$501 ~ NT\$1,000 (inclusive): The service fee is NT\$10 per transaction.</p> <p>Inter-bank transfers with an amount more than NT\$1,000: The service fee is NT\$15 per transaction.</p>	
Domestic inter-bank deposit service fee	<p>It is stipulated in accordance with the specifications of each bank the respective automatic teller machine (ATM) belongs to, and deducted from the deposit amount.</p> <p>For example: Deposit of NT\$10,000 - service fee NT\$15 = Actual deposit of NT\$9,985</p>	
Card password reset and unlock fee	Domestic cash withdrawal (chip) password reset and unlock: NT\$50 per card each time.	
Report of loss, replacement/renewal fee	Bank card	<p>The service fee for report of loss is NT\$100 per card;</p> <p>Reissuance for damaged card service fee is NT\$100 per card.</p>
	Debit card and iPASS Debit card	<p>The service fee for report of loss is NT\$150 per card;</p> <p>The issuance of renewal card service fee is NT\$150 per card;</p> <p>Reissuance for damaged card service fee is NT\$150 per card.</p>
(II) Debit card and iPASS Debit Card fees		

Expense item	Service fees (Unite: NTD)
Foreign transaction fees	The foreign consumption transactions conducted by the cardholder with O-Bank debit card will be converted into New Taiwan Dollar at the exchange rate on the settlement date announced by the international organization, plus 1.5% of the transaction amount collected as international settlement fee. If the transaction is conducted through the online platform registered in a foreign country, a 1.5% service fee will also be charged. If the foreign transaction is returned, the foreign transaction settlement fee of the said transaction will not be refunded, but the foreign transaction fee for the purchase return transaction will not be charged additionally.
Foreign cash withdrawal fee	The foreign cash withdrawal transactions conducted by the cardholder with O-Bank debit card will be converted into New Taiwan Dollar at the exchange rate on the settlement date announced by the international organization, plus 1.5% of the transaction amount collected as international settlement fee, and additional NT\$70 charged for the service fee of international organizations.
Reissuing bank statement service fee	The service fee for issuing a bank statement on the consumption transactions took place 60 months ago is NT\$100/copy (the consumption transaction details within 60 months can be inquired through the Bank's Internet Banking and Mobile Banking).
Access to debit slip fee	NT\$100 per transaction (the debit slip fee will be paid by the Bank if the doubt in the account is for a reason not attributable to the cardholder).
Overdue payment fee	If the cardholder's account is with insufficient fund to pay the payables, the Bank will notify the cardholder by SMS/email to make up the payment within 7 days. The Bank may charge a "overdue payment fee" of NT\$200 on a monthly basis (an overdue for less than one month will be charged for one month) starting from the next day of the payment deadline (the 7 th day from the notice received) and limited to maximum three consecutive months.
Tax/fee service fees	Chunghwa Telecom official website/Voice mail telecommunication payment: NT\$10 per transaction (free of charge before 3/31/2018).
(III) iPASS Debit Card Fees	
Card upgrade fee	(Limited debit card upgraded with an iPASS Debit Card) NT\$150 per

Expense item	Service fees (Unit: NTD)
	card.

III. Standard of Charges for Foreign Exchange Services

Item	Service fees (Unit: NTD)
Foreign currency cash withdrawal	It is charged based on the difference between the spot selling exchange rate of the Bank and the selling exchange rate of foreign currency banknotes, with a minimum charge of NT\$100.
Foreign currency cash deposit	It is charged based on the difference between the spot buying exchange rate of the Bank and the buying exchange rate of foreign currency banknotes, with a minimum charge of NT\$100.
Outward remittance	Service fees: NT\$400/transaction SWIFT/Mailing fees: NT\$300/transaction (Additional NT\$300/transaction of SWIFT/Mailing fee will be charged for full remittance amount received)
Remittance change/Remittance return/Inquiry	NT\$300/transaction
Inward remittance	NT\$400/transaction