CTBC Bank Co., Ltd.

Standard Terms and Conditions for Account Opening

(English translation for reference only)
(If there is any discrepancy between the Chinese Version and the English translation, the Chinese Version shall prevail.)

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When a client ("you") opens a deposit, trust or other account with CTBC Bank Co., Ltd. (the "Bank"), subject to the agreement of the parties, you shall comply with the following terms and conditions where applicable when using any of the services listed below.

Chapter 1 - General Terms and Conditions

The following general terms and conditions shall apply to all services provided under this agreement as part of their general terms and conditions. Where there is a conflict between the terms and conditions for these services and these general terms and conditions, the terms and conditions for a respective service shall govern.

Article 1. Conditions and Method of Account Opening

When you open an account, you shall use your real name in accordance with the applicable regulations under the Name Act. If you are a firm, company or other juristic person, you shall provide your responsible person's name. When there is a change to your information kept by the Bank, you shall send a written notice affixed with the specimen chop/signature, to inform the Bank of the change. If you are a minor, you shall not be allowed to open a checking deposit account. A minor's application for opening of a deposit account other than a checking deposit account requires the written consent of all such minor's legal representatives. You agree to all future changes required under the law.

Article 2. Specimen Chop

The specimen chop/signature given by you when signing this agreement and opening an account for the first time generally applies to a variety of deposit accounts, trust, safe deposit box, other accounts, or authorization documents authorizing another person to handle the above business for you, unless a different specimen chop/signature has been specified for the above purpose. When you sign your name or uses your chop on the documents required for a variety of deposit business or sign your name or uses you chop on the fund withdrawal request, as long as the Bank has exercised the duty of care of a good faith manager in verifying the signature and/or chop and determined the chop/signature is identical to the specimen chop/signature provided by you before honoring the request or releasing the funds, any and all losses arising from or in connection with loss, theft, fraud, forgery, alteration or modification of the chop/signature or document shall have nothing to do with the Bank. In the event of loss or destruction of your chop, you shall immediately notify the Bank and complete the loss reporting or change procedure, and you shall be fully responsible for all fund withdrawals, unauthorized or not, taking place before you have submitted a written request to complete the loss reporting and stop payment procedure. If your chop is held by a third party after loss, theft or for other reason, the third party uses a forged chop to make an unauthorized request for fund release, and the forgery is not detected with the naked eye and therefore the request should be honored, the fund release shall be

effective and binding on you without concern to the Bank.
When you apply to the Bank for change of chop, loss of chop and stop payment and change of chop, change of depositor's name (including the representative of you/lessee) and chop, and the old chop has been used for transactions with the Bank on the same day when the new chop becomes effective, **all fund releases, payments, box opening or permission to certain action that have taken place on the same day before the Bank's receipt of the application form shall not be the Bank's responsibility. All the contracts and guarantees previously made by you using the old chop with the Bank shall continue to be valid.**

Article 3. Fee Charge and Deduction

By agreeing to these terms and conditions of this agreement, you hereby authorize the Bank to directly deduct such funds which you shall pay to the Bank from your deposit account, without any prior notice, for payment of your various principals, interests, default penalty, various service charges, postage and wire transfer fees, acceptance fees, discount interests, commitment fees, penalty for bounced checks, service fees for deleting records for bounced checks, service fees for returning of deposited notes payable to the Bank, and other amounts payable. The Bank shall specify all service charges and fee rates in the appendix to this agreement, and publish this information on the Bank's business premises and its website. When there is a change to published service charges or fee rates, the Bank shall publish the information in a conspicuous manner on its business premises and website 60 days before the change takes effect, or notify you of the change in writing.

Article 4. Foreign Exchange Declaration

When requesting foreign exchange related transactions, you shall act in accordance with the Regulations Governing the Declaration of Foreign Exchange Receipts and Disbursements or Transactions, published by the Central Bank of the Republic of China (Taiwan) (the "Central Bank"). When performing any transactions under this agreement requires declaration of foreign exchange settlement of purchase or sale to the Central Bank, you shall make the declaration based on the fact and complete the Declaration Statement of Foreign Exchange Receipts and Disbursements or Transactions or the Bank may, to the extent permitted by the applicable law, complete the required declaration procedures on your behalf, and you shall always accept the Bank's declaration. For declaration of foreign exchange settlement of purchase or sale, if the settlement is not permitted due to restriction of law or because you have reached your foreign exchange settlement limit, you shall be held fully responsible for the consequence. When the Bank is making the declaration on behalf of you, the Bank is not obligated to obtain information about your foreign exchange settlement limit. Notwithstanding, if the Bank learns your request has exceeded your foreign exchange settlement limit at that time, the Bank shall have

the right not to proceed with the related transaction. If, however, the exchange has been made, the Bank may directly reverse the funds that exceed your foreign exchange settlement limit in such manner it deems appropriate.

Article 5. Inward Remittance

For inward remittance with funds to be directly deposited in the account, as long as the depositor's name in English and account number specified on the remittance instructions are consistent with the information provided by you when opening an account, the Bank may directly deposit the funds based on your instructions without asking you to sign your name or apply your chop on the inward remittance instruction form. Upon completion of fund transfer into the account, you will be deemed to have received the fund, and in no circumstance shall you make a complaint against the Bank by arguing the inward remittance instruction form does not have your signature or chop. For inward remittance with funds to be directly converted to New Taiwan Dollar before being deposited in the account, you agree with the exchange rate to be used for the conversion shall be the Bank's published exchange rate for the applicable foreign currency at the time of the deposit. You shall be solely responsible for any losses from exchange rate fluctuations and any disputes. When the settlement amount is or exceeds NTD 500,000 or the equivalent value, the Declaration Statement of Foreign Exchange Receipts and Disbursements or Transactions needs to be completed and you should visit the Bank to complete the procedure. You authorize the Bank to deduct a variety of fees to be charged directly from the remitted funds or from your deposit account opened with the Bank.

Article 6. Use of Information about You and Outsourcing

1. **You agree that the Bank may, to the extent permitted by law, disclose the date of opening of checking deposit account, juristic person's capital amount, business income, records of bounced check due to insufficient funds, records of withdrawal of payment authorization, and whether you are blacklisted by the clearing bank, as well as other information about note and credit to other banks, Joint Credit Information Center (JCIC), related credit investigation entities, and government agencies upon inquiry and for archival purpose.**
2. **You hereby agree the Bank may appoint a third party to handle the transactions between you and the Bank and the related operation on the Bank's behalf.**
3. **Disclosure of use of personal information**
   (1) **Given that collecting personal information involves your right to privacy, the Bank shall clearly inform you of the following when collecting personal information about you as required under Article 8, paragraph 1 of the Personal Information Protection Act ("PIPA"): name of non-government agency, purpose of collection, type of personal**

information, when, where, how and by whom personal information will be used, what rights the person may exercise and how these rights may be exercised under Article 3 of the PIPA, and when the person has the option to provide personal information, and what will happen if he or she chooses not to provide information.

(2) Below is the information about the purpose of the Bank's collection of personal information about you, type of personal information to be collected, and when, where, how and by whom personal information will be used:

a. Description of business-specific purpose

(i) Fund deposit and transfer: Foreign exchange/ fund deposit and transfer/ credit card, cash card, bankcard or stored value card business / general management of fund deposit and borrowing by depositor and borrower, or other relevant businesses which may be authorized by the Central Competent Authority.

(ii) Foreign exchange: Foreign exchange/ fund deposit and transfer/ general management of fund deposit and borrowing by depositor and borrower/ loan approval and lending/ lending/ credit investigation/ other business activities within the scope of business registration or specified in the articles of organization, other relevant businesses which may be authorized by the Central Competent Authority.

(iii) Wealth management: Foreign exchange/ fund deposit and transfer/ investment management/ trust/ general management of fund deposit and borrowing by depositor and borrower/ securities, futures, securities investment trust and consulting/ wealth management/ other business activities within the scope of business registration or specified in the articles of organization, other relevant businesses which may be authorized by the Central Competent Authority.

(iv) Foreign Account Tax Compliance Act (FATCA) compliance (to identify type of status of US tax resident, and report information about offshore account of US tax resident to the US government authority or other regulatory authority required by law): Financial tax administration/ tax matter administration.

(v) Financial tax administration: As required under the Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions (the "CRS").

(vi) Insurance Agency: life insurance/ insurance brokerage, insurance agency, Insurance surveyors/ property insurance/

other business activities within the scope of business registration or specified in the articles of organization, or other relevant businesses which may be authorized by the Central Competent Authority.

b. Description of specific purpose for all collection: arbitration, lodge complaint and administrative remedy/ Marketing/ collection, processing and use required by law and as needed for financial supervision for financial service enterprises/ financial dispute resolution/ financial supervision and inspection/ collection, processing and use of personal information by non-government agency as part of its statutory obligation/ management of contract, quasi-contract or other legal relationship/ consumer and customer management and services/ consumer protection/ commercial and technological information/ account management and creditor's rights transaction/ petition or reporting cases solving/ site access security management/Comply with and cooperate with domestic and foreign money laundering prevention, anti-terrorist investigation (including the requirements of Section 6308 of the U.S. Anti-Money Laundry Act) and U.S. economic sanctions, U.S. and global tax reporting/ information and communication and database management/ information and communication security and management/ investigation, statistics and research analysis/ credential business management (including OTP dynamic password)/Fraud Crime Hazard Prevention Act, Regulations Governing Fraud Crime Hazard Prevention by Financial Institutions and Businesses or Personnel Providing Virtual Asset Services, and Regulations Governing Approval and Administration of Financial Information Service Enterprises Engaging in Inter-Financial Institution Funds Transfer and Settlement /supervision and management of target enterprises by other government agencies/ other financial management business /other operations that are in compliance with the business registration items or the articles of association / other advisory and consulting services.

c. Type of personal information to be collected: Name, National ID number, tax resident status, country/territory of residence, tax number, gender, date/month/year of birth, communication method, education, occupation, imagery, voice, human image, biometrics (including but not limited to facial features, fingerprints, and finger vein), birth place (country and city),

marital status, family member, revenue, income, assets and investments, credit rating and other details described in the application for service or agreement, to the extent that personal information is related to your business with the Bank, your account with the Bank or services provided by the Bank, and personal information has actually been collected from you or a third party (e.g. JCIC).

d. When personal information will be used: (1) For as long as the specific purpose exists, or (2) for the number of years as specified by the applicable law (e.g. the Business Entity Accounting Act) or for such period required for business operation or performance of an individual contract, whichever is longer.

e. Where personal information will be used: Domestic and overseas locations of the entities listed in item f "By whom personal information will be used".

f. By whom personal information will be used:

(i) The Bank (including external organization appointed by the Bank to provide services).

(ii)Organizations that use information in accordance with law (e.g. financial holding company to which the Bank belongs).

(iii)Other business related organization (e.g. correspondence bank, JCIC, National Credit Card Center (NCCC), The Taiwan Clearing House (TWNCH), Financial Information Service Co., Ltd. (FISC), Deposit-taking institutions (i.e., banks, credit cooperatives, credit departments of farmers' associations, credit departments of fishermen's associations, the National Agricultural Treasury, and postal institutions handling savings, remittances, and simple life insurance business), credit guarantee organization, international credit card organization, acquirers and contracted merchants, Financial Ombudsman Institution, Household Registration, National Taxation Bureau, business outsourcing agency). The Life Insurance Association of the Republic of China, The Non-life Insurance Association of the Republic of China, The Insurance Agency Association of the Republic of China, Taiwan Insurance Institute, the insurance companies that have business relationship with the Bank, or reinsurance companies that have business relationship with insurance companies, or other relevant businesses which may be authorized by the Central Competent Authority or the Bureau of Agricultural Finance).

(iv) Government authority or financial supervisory authority with power under the law of our country, and the local (for example, the United States) judicial authority (for example, the US court) or administrative authority (for example, the US Department of the Treasury and its subordinate IRS, the Ministry of Justice, or other government agencies such as financial supervision agencies) of the overseas branches of the Bank.

(v)Party with your consent (e.g. company engaging in cross-selling or sharing customer information with the Bank, and company partnering with the Bank for business promotion).

g. How personal information will be used: By automated machine or otherwise in non-automated manner in consistent with the laws governing personal information protection.

(3) As required under Article 3 of the PIPA, you may exercise the following rights to the personal information about you maintained by the Bank:

a. Except for the exceptions provided under Article 10 of the PIPA, to inquire, request review or production of copies of information, for which the Bank may charge fees to cover the necessary costs in accordance with Article 14 of the PIPA.

b. To request amendments or corrections to the Bank, for which you shall provide adequate explanations of reason and fact as required under Article 19 of the Enforcement Rules of the PIPA.

c. In the event the Bank is in violation of the PIPA when collecting, processing or using personal information about you, you may ask the Bank to stop its collection in accordance with Article 11, paragraph 4 of the PIPA.

d. As provided in Article 11, paragraph 2 of the PIPA, if there is a dispute over accuracy of personal information, you may ask the Bank to stop its processing, use and/or cross-border transmission of personal information about you, except that, as stated in the proviso of that paragraph, processing, use or cross-border transmission of information is necessary for the Bank's business operation and the dispute has been documented, or otherwise agreed by you in writing.

e. As provided in Article 11, paragraph 3 of the PIPA, when the specific purpose for collection of personal information no longer exists or the period expires, you may ask the Bank to delete, stop processing, use and/or cross-border transmission of personal information about you, except, as stated in the proviso of that paragraph, processing, use and cross-border transmission are necessary for the Bank's

business operation or you have otherwise agreed in writing.

(4) If you intend to exercise the rights provided under Article 3 of the PIPA, as described above, please visit the Bank, or contact the Bank's customer service at 0800-024-365(toll-free number) or 02-2745-8080;02-2769-5000, or the Bank's website(www.ctbcbank.com) to get information about how to exercise the rights. If you are going to refuse to accept cross-selling, it may also be implemented exercising rights in the above manner.When the bank receives cross-selling rejection notice, unless otherwise required by the law, the bank will stop using your personal information for marketing within ten working days.

(5) You have the options to decide whether to provide related personal information and what type of information to be provided. If, however, you refuse to provide such personal information or such type of information that is required for business review or operation, the Bank may not be able to proceed with the necessary business review or operation and is therefore unable to provide related services or is unable to provide better services to you.

(6) For personal information to be collected, processed and used by the Bank for the specific purpose for the FATCA compliance under subparagraph (2) a. (iv), if you refuse to provide this information or provides less than required information, the Bank is required under the FATCA to identify your account as Recalcitrant Account under the FATCA, which will enable the Bank to withhold thirty percent (30%) US taxes from the funds deposited in the financial product account, governed by the FATCA, under the name of you. The Bank may further early terminate all the contracts, accounts, business relationship and services relating to the financial products governed by the FATCA with you in accordance with the agreement.

4. You understands and agrees that the Bank may investigate, collect, process, and use your identity information (such as age, occupation, nationality, etc.), account status (including but not limited to Watch-listed Accounts, Derivative Watch-listed Accounts, account closing information, etc.), or customer data relating to financial institution transactions (such as the account name, account opening date, purpose of account opening or transactions, etc.) within the scope of specific purposes such as fraud and money laundering prevention,based on the " Fraud Crime Hazard Prevention Act" and the "Regulations Governing Fraud Crime Hazard Prevention by Financial Institutions and Businesses or Personnel Providing Virtual Asset Services" or other relevant regulations. The Bank may notify or inquire other financial institutions regarding the

aforementioned customer information through telephone, email, the electronic platform of Financial Information Service Co., Ltd. (FISC), or other methods accepted by the inquired party, and provide such information in writing or other digital records to FISC, which assists in information encryption and transmission.

5. You agree that the Bank may provide information about a variety of business service, offers, financial products or services, and send information about consumption, marketing or promotion campaign relating to a variety of business activities. If you withhold this consent, the Bank will not be able to provide any of the above information.

Article 7. Setoff

In the event any of your debts to the Bank is due, or the Bank claims in accordance with the agreement all these debts are deemed due and become outstanding or there is a breach of contract, or where the Bank deems it necessary (such as when you are involved in illegal activities relating to a variety of accounts, or the Bank may exercise its setoff rights by law or contract), the Bank may at any time notify you (without your consent) in advance or simultaneously to terminate all deposits (including time deposit, demand deposit accounts and checking deposit accounts) and other arrangements under this agreement (meaning your deposits or rights shall be deemed due for performance). When that happens, the Bank shall have rights to directly claim to offset or take necessary actions against the funds in these accounts and other legal rights claimed by you against the Bank or use these funds to discharge your liabilities to the Bank. After your receipt of the Bank's expression of intent to make setoff or performance, all the deposit certificates or other evidence issued by the Bank to you shall become invalid or void, to the extent of the Bank's setoff or performance, retrospectively from the time of the setoff. What liabilities subject to setoff or performance and in what order shall be governed by Articles 321 to 323 of the Civil Code, unless the Bank and you have otherwise agreed to what liabilities may be subject to setoff or performance and in what order.

Article 8 Modification

In the event of amendments or modifications to the content of this agreement or related services, the Bank shall publish the changes, in lieu of a notice, on the Bank's business premises or website in a conspicuous manner before the effective date. If you fail to file an objection or request a termination to the Bank, and continues your dealings with the Bank including deposits, transactions or services, you will be deemed to have consented to these amendments or modifications or will be automatically entitled to new services

after the change.

Article 9 Document Delivery

You agree the related communications may be sent to the address specified when the agreement is entered into. In case of a change to your address, you shall promptly notify the Bank of the change in writing, or by delivering an application form for new business or services with the Bank, or in any other manner agreed by the Bank (such as contacting the Bank's customer service representative), and agrees that communications shall be delivered to the new address. If you fail to notify the address change in writing or in a manner agreed by the Bank (such as contacting the Bank's customer service representative), the Bank shall continue to send its communications to the address specified when the agreement is entered into or the address last known to the Bank. After the Bank has sent the communications, the service of process will be deemed to have been made after an ordinary delivery time. **When the Bank's communication sent to the address agreed between you and the Bank and the communication is returned, the Bank may resend it to your household registration address provided to the Bank. If the communication is returned by the delivery service again, the Bank may not be required to send the same communication again, to which you shall never file a complaint. Notwithstanding, when you request that communication from the Bank, the Bank may provide the communication in the then available form and in the then possible manner to you.**

Article 10 Terms and Conditions on Payroll Bank Account

1. Use of information
   You agree the Bank may, for payroll purpose, directly share the information about the payroll account opened by you to the company making payroll deposits identified on the application for account opening.
2. Change to information
   After opening a payroll account with the Bank, you agree the Bank may update the information provided by you to the Bank based on the information available from the company authorized by you. You may also request to update or change your information in writing or in a manner agreed by the Bank (such as contacting the Bank's customer service representative).
3. **Payroll account benefits**
   If in any month your payroll payment is not made through the Bank, the Bank may directly switch the payroll demand deposit account to regular demand deposit account for interest calculation. In other words, the original account benefits will no longer be available. If, however, payroll payment is made through the Bank again, you agree the Bank may, after payment is deposited in the account, switch the account back to payroll demand deposit account for which benefits available to payroll demand deposit

accounts will be provided.

4. Preferential interest deposits for government/school employees
   (1) If you are employed by government agency (including elected representative), government-run enterprise or public or private schools at various levels (the "agency/school"), and the agency/school makes payroll payment through the Bank, you may apply to open a "demand (saving) deposit account for government/school employee". The funds in that account, up to the limit to which the beneficial interest determined by the Bank applies, will accrue interest that varies in the manner described in Article 15 based on the Bank's published fixed interest rate for "2-year time (saving) deposit". Amount above the limit will accrue interest in the manner described in Article 15 based on the Bank's published interest rate for "demand (saving) deposit". The "limit", as referred to above, is NTD 700,000 for formal employee and NTD 350,000 for non-productive workers. No more than one single deposit to this account is allowed and only payroll transfer will be accepted. Maximum savings in a month is NTD 10,000 per formal employee and NTD 5,000 per non-productive worker. Funds may be withdrawn from this account at any time, and no further deposit can be made after the withdrawal.
   (2) After account opening, the agency/school where you provide services will send details of amount to be deposited and the funds to the Bank upon payroll payment in a month. **When you retire from or stop working at the agency/school, you shall agree the Bank may directly switch the "demand (saving) deposit account for government/school employee" to "regular demand (saving) deposit account" which will accrue interest in the same way as other regular demand (saving) deposit accounts.**
5. Starting 9 September 2019, you will not be permitted to designate your payroll account as securities settlement account.
6. **You will not be permitted to designate your digital securities settlement account as payroll account.**

Article 11 Correction to Error

In the event that errors in fund deposit and/or remittance have occurred due to the Bank's operational issue, or funds are deposited when they should not have been or more amount of money is deposited than what should have been because the Bank, other financial institution, clearing bank, FISC or other related institution enters an incorrect account number, depositor's name, amount, makes an operational error, or computer equipment breakdown acts up, the Bank may, upon discovery of the issue, immediately recover the amount and make corrections without notifying you. If the deposited or remitted funds in question have been withdrawn, you shall, upon the Bank's notification, immediately return the funds you has withdrawn from the account, plus the interest as determined by the Bank.

Article 12 Correction to Simultaneous Errors in Multiple Accounts

When the Bank has released a third party's funds to your deposit account after performing payroll transfer, depositing funds upon request, remitting or transferring funds to multiple accounts simultaneously in accordance with the third party's instructions, if the third party notifies the Bank in writing, indicating incorrect fund release, overpayments or duplicated remittances to your deposit account due to errors in the information which the third party's provided for fund transfer, and you have been notified of the error, asking the Bank to transfer funds relating to the incorrect release, overpayments or duplicated remittances out of your account in question, the Bank may act accordingly without further confirming with or notifying you. In the event of any disputes arising therefrom, the Bank shall not be responsible for any dispute between you and any other third party.

Article 13 Check Deposits

When a check or bill is deposited, funds will not be available for withdrawal until the Bank has made sure the funds specified on the check are in the account. In the event of a bounced check or disputes, making it impossible for the Bank to receive the relevant funds, the Bank may directly deduct from the deposit account all the check amount that has been released to the account. After the Bank has issued a notice within a reasonable handling period, you should issue a written request affixed with the specimen chop/signature to receive the bounced check. The Bank shall not have any obligation to act as an agent to complete the procedure to preserve the rights under the check with regard to the bounced check or any other responsibilities.

If, during the transportation of the check/ bill for collection, the check/ bill is stolen, lost or destroyed, you shall agree to authorize the Bank or the paying bank to act on your behalf to complete the loss reporting and stop payment procedure and apply for public summons, and obtain an invalidating judgment, **and shall further agree to transfer the right to the lost check/ bill to the paying bank after you have received the full amount specified on the check/ bill from the drawer's account, and to deliver the invalidating judgement to the paying bank as evidence of account write-off.**

Article 14 Loss and Theft

You shall be responsible to keep your passbook, check, bankcard, specimen chop, and certificate of deposit (including negotiable certificate of deposit). If any of the above is not held by you because of loss, theft, burglary, or under other circumstances, you shall immediately notify the Bank and complete the loss reporting and apply for ceasing all payments in accordance with the Bank's relevant regulations. If, however, you are unable to visit the bank right away to complete the loss reporting procedure or during non-business hours (except for check, certificate

of deposit or negotiable certificate of deposit), you may notify the Bank via Customer Service Channels (Service hotline: 0800-024-365, 02-27695000, Website: https://www.ctbcbank.com/twrbo/zh_tw/onlinecounter_index/various_services/various_services_csc.html) to report the loss. Before receiving a new passbook or activating a new specimen chop or a new card, if you have recovered the lost item afterwards, you need to visit the Bank with the item in question, the specimen chop and your National ID Card to cancel the loss reporting (only apply to passbook, chop and general bankcard), and the Bank may restore the legal usage of the original passbook, specimen chop or bankcard. (If the specimen chop wasn’ t recovered, you need to change your specimen chop before cancelling the loss reporting of passbook and bankcard.) Notwithstanding the above, if the Bank has made the payment before its acceptance of your application for loss reporting and stop payment, the chop and passbook are not forged, and the Bank is not aware the person cashing the check is not an authorized person, the check shall be deemed to have been cashed to you.

Article 15 **Minimum Deposit to Accrue Interest and Calculation of Interest**

1. NTD account

For demand deposit account and demand (saving) deposit account, the minimum balance to accrue interest is NTD 10,000, with NTD 100 as an interest accruing unit. This minimum amount is determined based on relevant costs (e.g. operation, system, labor, Central Deposit Insurance and others). Deposits and loans accrue interest on a daily basis, i.e. deposit/loan balance * interest rate published by the Bank ÷ 365 days. For purpose of interest calculation, one year is 365 days (including leap year). Deposit interest starts on the date when the Bank receives funds, and loan interest starts on the date of drawdown (or the date of utilization in the case of revolving loans). A day starts at 24:00, and any time past 24:00 is deemed the following day.

2. Foreign currency account

The minimum balance to accrue interest for difference currencies is as follows: USD 500, EUR 500, GBP 500, AUD 500, CHF 500, HKD 1000, JPY 10000, NZD 750, CAD 500, SGD 500, ZAR 1000, SEK 1000, THB 10000, and CNY 500. For all foreign currencies, deposits and loans accrue interest on a daily basis, i.e. deposit/loan balance * interest rate published by the Bank ÷ 360 days. For purpose of interest calculation, one year is 360 days (including leap year).

If the Bank plans to change the minimum balance for a variety of accounts, it shall publish details of the change on the Bank's business premises and its website in a conspicuous manner 60 days before the effective day in lieu of notice.

3. If the Bank is required to withhold income taxes, supplementary insurance premium and other taxes or charges or complete and deliver tax-withholding

certificate with regard to your interest income from the NTD and foreign currency deposits with the Bank in accordance with the current tax laws and the National Health Insurance Act or other applicable laws, you agree the Bank may take whatever actions required under the applicable laws. In the event of amendment or change to tax laws, the National Health Insurance Act and other applicable laws, or the competent authority's regulations or interpretations, the Bank may directly withhold income taxes, supplementary insurance premium and other taxes or charges or complete and deliver tax-withholding certificate in accordance with the amended/modified laws.

Article 16 To what extent right to rescission is waived for distance sales

You are aware that phone banking, online banking and mobile banking, bankcard and card-not-present (CNP) transaction (e.g. finger vein recognition transaction or CNP withdrawal), debit card (including Debit EasyCard, iPASS Debit Card, etc.) and other automated services available by the Bank are digital content provided not through tangible medium or are online services that are completed simultaneously upon provision that require your prior authorization, and the right to rescission under Article 19, paragraph 1 of the Consumer Protection Act therefore does not apply to these services.

Article 17 Validity

When you request a service through landline phone, mobile phone, video conference ,or other communication devices or online, the request is verified by the Bank's customer service representative or by password, certificate authority, or the recognition system the parties have agreed to in writing, and the Bank is authorized to provide services based on your request, the transaction being performed shall be as valid as fund withdrawal or transfer made by you by presenting your passbook and chop, issued check affixed with the specimen chop, or in any other agreed manner. The account balance after the transaction shall be based on the records in the main file on the Bank's computer system. The Bank and you both agree transactions performed in the above manner shall be as valid as those performed through written documents. In the event of any disputes arising therefrom, neither you nor the Bank may claim a transaction is void or invalid by arguing that the agreed method does not include written document or signature during trial, arbitration, mediation or other dispute resolution proceedings under the law.

Starting the day when you sign this agreement and opens a NTD demand deposit account, the specimen chop card under the standard terms and conditions kept by the Bank shall contain you signature and specimen chop for fund withdrawal. In the future, when you apply for services from the Bank, the Bank may use the above signature to verify your application for services. For fund withdrawal, the chop/signature on the withdrawal slip must be

identical to the specimen chop/signature for fund withdrawal as agreed before the Bank will release funds.

Article 18 Termination or suspension of business dealings

Except for time deposit or unless otherwise provided by law, the Bank and you may at any time terminate their agreement on a variety of deposits under this agreement, and termination shall take effect upon delivery of the termination notice. Upon termination, if there is a balance in the account, you may visit the bank to receive funds or you may receive funds after the Bank has deducted related service fees (based on the fee rates published by the Bank) necessary for return of the balance.

You shall not allow a third party to use your account, passbook or bankcard, nor shall you use your account, passbook or bankcard for money laundering, fraud or other illegal or inappropriate purpose, or damage the Bank's credit by fraudulent means. When the Bank has determined your account is suspicious of improper use, the Bank may partially or fully suspend transactions or services under this agreement. Improper use include but not limited to notification to the Bank from the court, prosecutor, police, Financial Supervisory Commission, National Police Agency, Ministry of the Interior or other agencies of the government, or the Bank has determined your account as dummy account, money laundering, fraud, other illegal or inappropriate purpose, or the Bank has received a third party's written complaint, together with evidence of reporting the issues to the police or judicial authority, or other improper use of your account as fraud crime purpose determined by the government or the Bank. Transactions or services include but not limited to use of related automated teller machine, bankcard, transfer via phone banking, online banking and transfer through other electronic means. To specify, the Bank may directly cancel all or part of NTD and foreign currency predesignated accounts, terminate the "online application of predesignated account" service, and reset the upper limits of the following services to default or lower than default: withdraw cash from ATM, transfer through internet banking, transfer through Financial Information Service Co., Ltd., transfer through phone banking, the amount of transaction carried out with the Debit Card,and terminate the business relationship. The Bank may reject new applications of transactions, services or business dealings. The Bank may directly terminate the terms and conditions with respect to a specific service under this agreement or terminate this consumption deposit contract, settle and close the account. Account balance, if any, will only be released to a party entitled to receive the fund under the law and apply to the Bank. When you request the Bank to settle and close your NTD or foreign currency demand deposit account and NTD checking deposit account, you may visit

the Bank with the specimen chop, kept at the Bank, applicable to an individual account will be checked against before the request may be honored or use online banking.

If you open an account of the juridical person, organizations or institution for the preparatory office as the responsible person, but fail to close the account, or complete registration and visit the Bank to open an account of the juridical person, organizations or institution by presenting registration certificates and specimen chop within the specified period, which is currently 6 months from the date that the account of the preparatory office was opened, the Bank may temporarily suspend all transactions of the account or directly terminate this agreement and settle and close the account of the preparatory office.

In order to ensure the security of your account, if you have any of the following circumstances, the Bank may take some or all of the measures specified in Paragraph 2 of this Article.

1. **The residence permit (or other identification document) held by the non-resident party when applied for opening a deposit account with the bank has expired and has not been extended, and you have left the country.**
2. **The residence permit (or other identification documents) held by the non-national party when he applied for opening a "salary transfer current deposit account" (hereinafter referred to as "salary transfer account") has expired and has not been extended, and the salary transfer account does not have any salary allocation record for more than 1 month.**
3. **The non-resident party reports as missing by the employer in accordance with the provisions of the Employment Service Act.**
4. **The Bank inquired the website of the Police Department of the Ministry of the Interior and found out that the applicant was a missing person.**

Article 18-1 Suspension or Restriction of Transactions or Services

If either of your NTD current deposit account or foreign currency current deposit account opened with the Bank has had no transaction for a period of one year or longer (referred to as the "inactive period"), you agree that the Bank may, depending upon the severity of the circumstances, temporarily suspend your access to partial or all transactions or services through automated devices or services (including but not limited to ATM, bankcard, phone banking, online banking, and mobile banking services, or other transactions conducted through the Bank's online platform), or lower the daily limits of transfers or withdrawals via the aforementioned automated devices or services and debit card spending. The Bank may also implement the aforementioned control measures within three months from the first transaction following the inactive period.

To lift the aforementioned restrictions, you shall apply to the Bank.

Article 19 Complaint

1. **For questions and inquiries about business or service:**
   If you have any questions about business or services provided by the Bank or related terms and conditions, please call the 24-hour service line at 0800-024-365.
2. **How to file a complaint:**
   To protect your rights and benefits, when you believe there is a dispute over the financial products or services provided by the Bank, you may file a complaint by calling, emailing, sending a written notice (by mail or fax) or visiting a branch and the Bank shall promptly handle the complaint.
   (1) Telephone:
   The Bank has set up a "Tell me your complaint" line 0800-057-034. You may call this number during the business hours (9:00 AM - 5:30 PM, Monday to Friday) to speak to the Bank's specialist who will document your comments and feedback and take necessary actions.
   (2) Email:
   The Bank has set up a "Contact customer service" mailbox at https://csccontact.ctbcbank.com/contactme/. You may visit the site and leave a message.
   (3) Letter:
   You may send a written complaint, stating your name, National ID number, contact number, mailing address, and reason of complaint, by mail or fax to the Bank's Complaint Center at 168 Jingmao Second Road, Nangang District, Taipei 115, FAX number: 02-81926094.
   (4) Visit to a branch:
   You may contact the supervisor at the branch with which you have a business relationship during the business hours and the branch supervisor will attempt to understand what the your complains about and take actions if necessary.
3. **How to respond to a complaint**
   (1) When you file a complaint by telephone, email or in writing:
   The Complaint Center shall appoint a specialist to call you for further details about your complaint and explain how to handled your complaint within two (2) business days after the Bank's receipt of your complain. If the Bank fails to successfully contact you within the time limit, it shall send a written notice to you.
   (2) When you file a complaint by visiting a branch:
   When the branch supervisor receives your complaint, he or she shall contact you in five (5) business days to provide an update on the status of the case. If you are not satisfied, the case shall be forwarded

to the Complaint Center for further action (i.e. contact you, clarify what made you wanted to file the complaint, help resolve issues, etc.).

4. How a complaint should be investigated

After receipt of your complaint, the Bank shall try to understand the details about the complaint from both you and the responsible business unit, collect related information, come up with a possible solution, and find out what happened in a fair and thorough manner before making you informed of the result.

If you find the result of the Bank's investigation and resolution unsatisfactory, you, where necessary, may bring the case to the Financial Ombudsman Institution (FOI) for review or mediation or file a grievance to the competent authority. You understand the Bank has agreed that the dispute resolution procedure adopted by the FOI shall apply if you file a grievance about disputes over the content of this agreement to the FOI.

Article 20 Deposit Insurance

Your business with the Bank is subject to coverage of deposit insurance by Central Deposit Insurance Corporation (CDIC) as long as it is the deposit protected under the Deposit Insurance Act.

Article 21 Governing Law

For matters not provided for under this agreement or various terms and conditions contained in the schedule, the applicable law and regulations of the competent authority or a separate agreement otherwise entered into by the parties shall govern.

If you are a foreigner, what constitutes your legal acts, validity of the legal acts and how to perform the legal acts shall all be governed by the laws and regulations of the Republic of China (Taiwan).

Article 22 Jurisdiction

In the event the Bank and you are involved in litigation arising from this agreement, aside from the courts of law with jurisdiction under the law, the parties shall also agree to submit themselves to the jurisdiction of the district court at the place where the Bank's headquarters or branch is located, or the Taiwan Taipei District Court during the first instance proceedings, unless exclusive jurisdiction is specifically provided under the law.

Article 23 Headings

Headings of the clauses contained in this agreement are provided for convenience of reference and shall not affect interpretation, explanation or understanding of the relevant provisions under this agreement.

Article 24 Valid Term of the Agreement

Unless otherwise terminated by either party, this agreement shall be effective for

an indefinite term. If part of the terms and conditions with respect to a specific service under this agreement is terminated, all remaining terms and conditions shall continue to be valid. For matters not provided for in any other chapters in this agreement, you agree the terms and conditions of this Chapter shall govern.

Article 25 National Bill/Tax Payment Platform and CTBC Payment service

1. You agree to take advantage of the National Bill(https://ebill.ba.org.tw/)/ Tax Payment Platform (https://paytax.nat.gov.tw/)/ ATM/ WebATM/ Telephone voice payment system and other payment/tax website to make purposes fund transfer on line via CTBC Bank deposit account.You further agree the Bank may determine and change the fund transfer (limit NTD 100,000 per transfer and limit NTD 100,000 per day and limit NTD 200,000 the accumulated fund transfer limit per month；If the transaction is deal with a IC ATM card, limit NTD 2,000,000 per transfer and limit NTD 2,000,000 the accumulated fund transfer limit per day) per person at the platform in accordance with risk assessment.The purposeful payment mentioned in the preceding paragraph means that you initiate a transaction through e-banking, an authorized institution or an authorized debiting financial institution, and the funds are directly debited from your account to the designated account (transferring account) of the financial institution for payment.
2. You agree to pay your loans, mortgage, credit card or other fees, and payables to the Bank by your CTBC Bank deposit account, not through CTBC online banking, mobile banking, phone banking or other electronic payment (In case of tax) access, and the transaction amount must be controlled together with predesignated accounts transfer service limit (maximum limit is NTD 2 million per day) . If the predesignated account is opened from August 1, 2012) to July 14, 2023, the daily maximum limit is NTD 3 million. If funds are transferred from digital deposit account or digital securities settlement account, the daily maximum limit is NTD 1 million.
3. Upon completion of execution of each transaction request, under this section the Bank shall notify you via, APP push notification. **You shall review the record of the transaction and make sure whether the results are accurate.If there is any error, you shall notify the Bank within 45 days of completion of the transaction for the Bank to conduct in vestigations**. You may terminate the notice service at any time.
4. The Bank shall send the statement of transactions under this section for the previous month (unless there was no transaction in that month) by regular mail or via notification. **If on a monthly basis you upon review of the statement, you have identified errors there in. You shall notify the Bank within 45 days the statement for the Bank to conduct investigations**. Upon receipt of your notice, the Bank shall promptly conduct investigations and send the

status or results of the investigations to you via email or phone call within 30 days of delivery of the notice to the Bank.

Article 26 **Anti-Money Laundering and Counter Terrorism Financing**

To support the Bank's anti-money laundering and counter terrorism financing efforts, you agree the Bank may take the following measures in accordance with the Money Laundering Control Act, Counter-Terrorism Financing Act, Regulations Governing Anti-Money Laundering of Financial Institutions, Regulations Governing Internal Audit and Internal Control System of Anti-Money Laundering and Countering Terrorism Financing of Banking Business and Other Financial Institutions Designated by the Financial Supervisory Commission, and Template Important Information about Anti-Money Laundering and Counter Terrorism Financing of Banks. You shall be solely responsible for any and all damages or injury of interest caused by the Bank's actions in accordance with this clause, and the Bank will not be liable for any damage compensation:

1. **When the Bank accepts an application for account opening, the Bank may ask you to provide information necessary for review. If you or related party (including but not limited to statutory agent, guardian, assistant, authorized person, party relating to transaction, e.g. depositor of a predesignated/non-predesignated account) and a person who is or was in an important political position in the local or foreign government or international organization, together with whom you act as the borrower, guarantor or party providing guarantee for the same loan/liability), refuses to provide information, or is an individual, juristic person or group subject to economic sanction or defined under the Counter-Terrorism Financing Act as determined in the Bank's review, or a terrorist or terrorist group determined or identified in investigation by a foreign government or international organization, the Bank may immediately stop the business relationship or directly close the account.**

2. **When the Bank learns you and/or related party is an individual, juristic person or group subject to economic sanction or defined under the Counter-Terrorism Financing Act, or a terrorist or terrorist group determined or identified in investigation by a foreign government or international organization, the Bank may directly suspend the transactions and business relationship under this agreement without notifying you and related party. The Bank may also terminate the terms and conditions with respect to a specific service under this agreement, provided the Bank shall send a written notice to you at least 60 days, inclusive, before the termination takes effect.**

3. **While the Bank reviews the identification of you and related party on a regular or irregular basis, or whenever the Bank deems it necessary (including but not limited to suspecting a customer is involved in illegal activity, suspicious of money laundering or terrorism financing activity, or a special case where there are illegal activities identified in media report), the Bank may ask you to provide information about persons (including you and related person) necessary for the review or provide explanation about nature and purpose of transaction or funding sources within 60 days (inclusive) of receipt of the Bank's notice. If you fail to act accordingly within the time limit, the Bank may send a written notice to suspend transactions and business relationship under this agreement, or terminate the terms and conditions with respect to a specific service under this agreement, and the termination shall take effect upon delivery of the written notice.**

Chapter 2 - Terms and Conditions on Phone Banking Services

Article 1 You may apply for phone banking services and phone banking SMS one-time password (OTP) service (you may request the OTP service if there is a need) in the following manner:

1. You visit the Bank in person with your identification document, and sets up a phone banking password on the PIN keypad. Under a special circumstance, you may request a letter containing a unique phone banking password instead of setting up your own password on the PIN keypad. If you are unable to pick up the password letter in person, you may appoint or authorize a third party in writing to pick up the letter. If, however, there is any dispute over appointment or authorization of a third party, the Bank shall not be responsible for any dispute between you and any other third party.
2. You apply for phone banking at the Bank's automated teller machine (ATM) using your bankcard, and sets up the phone banking password.
3. You visit the Bank to apply for the OTP service with your identification document, and you set up the mobile number to receive OTPs. Under a special circumstance, you may appoint or authorize a third party in writing to act on your behalf. If, however, there is any dispute over appointment or authorization of a third party, the Bank shall not be responsible for any dispute between you and any other third party.
4. For purpose of this clause, "phone banking SMS OTP service" refers to the "unique SMS password" (containing an ID code and OTP password, which is randomly generated and is only valid for the current session) automatically sent from the Bank's phone system to the mobile number designated by you to verify your identity whenever you receive phone banking services, and you are

required to enter the OTP password according to the instructions. **When the Bank has verified accuracy of the OTP password entered by you, the Bank has the right to determine the transaction instructions given over the phone is made by yourself.**

Article 2 How to active and change the phone banking password

1. If you set up the phone banking password on the PIN keypad, there is not required to change the initial password at first. You may change the password without time and times limit.
2. If you receive the phone banking password letter, you should use a keypad phone or your own mobile phone to change the password on the initial use of phone banking password. You may change the password without time and times limit. If the password is not changed within one month after the application date, the Bank will void the password. If you still have the need to use this service, you should reapply for a password to the Bank.

How to active the "phone banking SMS OTP":

When you apply for phone banking SMS OTP password service to the Bank, no activation of the service is needed.

You have the responsibility to properly keep your phone banking password. If the password is stolen, lost, held or learned by a third party, you shall immediately apply to the Bank to cancel (or change) the password. If the mobile phone on which the agreed mobile number to receive OTPs is used is lost or damaged, you should visit a branch in person or call the Bank's customer service to lock the OTP and ask the Bank to suspend its OTP service.

Article 3 You use this service for fund transfer:

If you wish to transfer funds from your account, you need to send an advance written application or file an application in the manner accepted by the Bank. If you wish to transfer fund to a "predesignated account", you have to set up the account to a “predesignated account” by written application or file such application in the manner accepted by the Bank at first. Notwithstanding, you agree to use your account opened with the Bank as predesignated account to which funds are transferred and this clause shall constitute the written statement for this agreement.

Fund transfer limit:

1. Limit on fund transfer between NTD accounts:
   The maximum amount to be transferred per account, per transfer and per day is NTD 2 million. (If the accounts are opened from August 1, 2012 to July 14, 2023, the daily maximum limit is NTD 3 million.) If funds are transferred from digital deposit account or digital securities settlement account, the daily maximum limit is NTD 1 million.
2. Limit on fund transfer for foreign currency and applicable exchange rates:
   (1) Fund transfers are only allowed between accounts opened with the Bank.

(2) For fund transfers between foreign currencies, no amount limit for transfers between different accounts belonging to the same person. For fund transfers to another person's account, amount of transfer per transaction or accumulated daily amount shall be less than an amount equivalent to USD 300,000.

(3) For transfers between NTD and foreign currency accounts through phone banking, the amount of transfer per transaction or accumulate daily shall be less than NTD 500,000(exclusive) or an equivalent value.

(4) The applicable exchange rate is the spot buy/sell rate published by the Bank at the time of transfer.

The fund transfer limit in the preceding paragraph shall be combined with the amount transferred through use of bankcard, online banking and mobile banking services agreed by the Bank and you. Notwithstanding the above, you and the Bank may have otherwise agreed to a higher daily transfer limit, the higher limit shall apply to the extent permitted by law.

Article 4 All transactions, including applications for services, made by you over the landline phone, mobile phone or other communication device using the phone banking password and phone banking SMS OTP shall be **as valid as fund withdrawals or transfers made by you with your passbook and specimen chop/signature, issued check affixed with the specimen chop/signature, or through other agreed method. The account balance after the transaction shall be based on the records in the main file on the Bank's computer system.**

Article 5 If you forget your phone banking password and intends to continue to use this service, you shall visit the Bank in person or use the Bank's automated teller machine (ATM) to reapply for the service. **If you want to terminate this service, you shall visit the Bank in person or call the Bank to request a termination. When the Bank believes you have had inappropriate dealings or there is a likelihood this service may be illegally used by others, the Bank may at any time terminate this service without further notice.**

Article 6

1. **When you enter the wrong phone banking password five consecutive times, or have terminated the service with the Bank, the Bank will automatically stop you from using the service. If you wish to resume the service, you should visit the Bank in person or use the Bank's automated teller machine (ATM) to reapply for the service.**

2. **When you enter the wrong phone banking SMS OTP three consecutive times, the Bank will automatically stop the phone banking SMS OTP service. If you wish to resume the service, you should visit the Bank in person with your identification document to unlock the service.**

Article 7 Fund transfers through phone banking service is available 24 hours a day, except

when telecommunication services are interrupted or computer is offline. Transfer transactions performed by you outside the Bank's business hours will be documented on such day when the Bank has received relevant files or information.

Article 8 You may use a keypad phone, mobile phone or other communication device to change your phone banking password, which must be between six to eight digits, and should not have any of the following circumstances:

1. Password contains the first six, seven or eight digits of the your National ID number (excluding the English letter);
2. Password contains the number the year (both your Western calendar year and R.O.C calendar year), month and date of birth;
3. Password is a repeated digit or series digits; and/or
4. New password is identical to old password.

Article 9 When you are using the service to perform a variety of transactions, the telecommunication functions become unavailable or interrupted due to a force majeure event or in a circumstance not attributable to the Bank, as described below, the Bank shall not be responsible for any delay or failure of the transaction or other instructions:

1. Power outage, disconnection, interference with the Internet transmission, network congestion, or third party's sabotage; and
2. Suspension of telephone services due to personal reason (e.g. overdue telecommunication bills), or any disputes or damages due to assignment, transfer/borrowing, and provision of guarantee, among others.

Article 10 The Bank will send a monthly statement, showing transactions made by you over landline phone and mobile phone, on a regular basis to you for verification and reference. If you notice information on the statement is different from what has happened, you shall file a complaint to the Bank within seven days of receipt of the statement, or the information on the statement will be deemed accurate. Statements may be provided in writing, through automated teller machine or online.

Article 11 You agree the Bank may add or change services provided through phone banking, provided the Bank shall publish information about addition or changes to services on the Bank's business premises or website in a conspicuous manner in lieu of notice. You may start to use added or changed services without a separate written agreement.

Chapter 3 - Terms and Conditions on Checking Deposit

General Terms and Conditions on Checking Deposit

Article 1 For purpose of these terms and conditions, the following terms shall have the

meaning as described below:

1. "To bounce a note" means that a financial institution that refuses to honor a note upon the presentation thereof, and after preparing a memo stating the reasons for the refusal, returns the bounced note, together with the memo, to the bearer of the note.
2. "Redemption" means that by repayment of the amount payable or any other means in an effort to eliminate the debt of a bounced note, a depositor redeems the bounced note and the memo of the reasons therefore issued by a financial institution on the grounds of the insufficient deposit at the financial institution, the incorrect signature and/or chop print on the note, appointment of a financial institution as the paying agent without the consent of the financial institution, or the cancellation of the appointment before the deadline of the presentation of the note.
3. "Lodgment" means that after a note was bounced due to insufficient deposit, the depositor pays the amount of the note into its account at the financial institution who bounces the note, and applies to the financial institution for debiting the amount as "other account payable" available for payment.
4. "Full payment upon re-presentation" means that a note is presented again after it was bounced, and is fully paid by the checking deposit account or the other account payable.
5. "Recordation" means that in case a checking deposit account has a record of a bounced note, redemption or any other facts concerning the paper credit of the account, the clearing house shall note down accordingly for inquiry.
6. "Termination of appointment as a paying agent" means the financial institution terminates the appointment whereby it acts as a paying agent for promissory note issued by checking deposit account holder.
7. "Foreclose" means that a financial institution refuses to deal with a depositor, whose paper credit record is noticeably poor, with regard to a checking deposit account.

Article 2 You shall follow the requirements of the Regulations Governing Checking Deposit Account Holders, published by the Bankers Association of the Republic of China (Taiwan) when applying for use of checks.

Article 3 When opening an account, you shall complete the application form, specimen chop card and check receipt application and deliver the completed documents to the Bank. After the Bank has confirmed the above is consistent with the account opening conditions established by the Bank, it will inquire about your paper credit status with the clearing house. Upon verification, the Bank will issue blank checks. In case of change to the information on the specimen chop card, you shall immediately notify the Bank of the change in writing. If you wish to change your specimen chop, you are required to complete a new specimen chop card. If you are a corporation

and you have changed your name or responsible person but fails to notify the Bank according to the above, the Bank may terminate the checking deposit service agreement and notify you to settle the account after it discovers the failure and notifies you to complete the change procedure and you fail to do that within one (1) month of the notice.

Article 4 **To open an account, you are required to deposit at least NTD 10,000 into your account for the first time. For subsequent deposits, no minimum amount requirement applies.** In the event of a change to the contents of the documents provided to and maintained by the Bank, you agree to send a written notice to the Bank, affixed with the specimen chop/signature.
In the event of a change to the above minimum amount requirement on initial deposit, the Bank shall publish the information in a conspicuous manner at its business premises and the website in lieu of notice.

Article 5 You understand if you deposits include a bill, the funds will be available only after the Bank has duly received the amount of the bill. In case of bounced checks or disputes, all such amount of the bills, whether deposited by yourself or a third party on your behalf, shall be directly deducted by the Bank from the account. Upon the Bank's notice, you shall issue a statement affixed with the specimen chop/signature to receive the bounced check. For the bounced check, the Bank shall have no liability or any other responsibilities to perform the procedure to secure the rights under the bill on your behalf. In addition, when a bill is deposited, if the Bank mistakenly allows you to withdraw or offset the amount of the bill due to the negligence of the Bank's clerk before the Bank has received the amount of the bill, upon the Bank's discovery of the mistake and notice to you, you shall immediately return the amount, or alternatively the Bank may directly deduct the amount from your account.

Article 6 **For withdrawal of funds, you shall issue a check available from the Bank and sign his name and/or affix the specimen chop on the check. The same shall apply in case of an agent.**
If you apply to the Bank for bankcard on your checking deposit account, or agree with the Bank in writing to authorize an automatic transfer of funds from your checking deposit account, it has the same validity as presenting a check available from the Bank affixed with the specimen chop/signature as described in the preceding paragraph. You agree for withdrawal of funds from checking deposit account in the above manner, if any dispute arises between the Bank and you after the transaction, you shall not deny the validity of the agreed method during any trial, arbitration, mediation or other legal dispute resolution procedure.

Article 7 For the funds of telegraphic transfer or mail transfer available from the Bank's

correspondent bank, if the correspondent bank notifies the Bank of cancellation of the transfer after the funds have been deposited in the account, the Bank may directly offset and correct the full amount of the deposit. If the funds have been used, upon the Bank's notice, you shall immediately return or make up for the used amount plus interest without delay.

Article 8 If a check issued by you is not presented by the bearer of the check to the Bank until after the expiration of the prescribed time limit for presentment, the Bank shall release the funds if the check is still within the statutory term.

Article 9 In the event of disputes arising from illegible handwritten amount on the check issued by you or other circumstances, you shall take the full responsibility. Also, if the amount in words or signature/chop affixed on the check is forged, altered or falsified, except that such forgery, alteration or falsification may be identified with regular eyesight, if funds are released upon presentation of the check and the Bank has exercised the duty of care of a good faith manager, it shall not be held liable for the loss, and you shall agree to take the responsibility without argument.

Article 10 When you or the bearer of the check applies for payment guarantee with check, the Bank shall release the funds as requested from your account.

Article 11 For payment upon presentation of check, the Bank shall schedule the payment at its discretion regardless when the check is issued or presented for payment.

Article 12 Unless you have signed an overdraft contract with the Bank, you shall in no circumstance issue checks with the amount exceeding the balance of the deposits or the Bank may reject the check according to the regulations.

Article 13 You agree to pay the penalty and other payable amounts required by the clearing house. The Bank may directly deduct such amount from your account or ask you to provide such amount.

Article 14 In case of loss or theft of the check or chop used by you, you shall complete the procedure to report loss and stop payment according to the Bank's policy. For the amount of the check subject to non-payment, the Bank may directly deduct the amount from your account for lodgment. If the Bank had released the funds before receives the loss and stop payment written notice, you shall take the sole responsibility. Further, if you loss blank checks without affixing your signature or chop, you shall immediately publish an announcement on newspaper before reporting loss to the Bank.

Article 15 For the Bank's statement showing the balance of your deposit, except it is presumed the transaction record of withdrawal of funds as agreed under Article 6, paragraph 2 of this Chapter shall be based on the record in the main file on the Bank's computer system, if upon review you find any inconsistence, you shall agree to contact the

Bank for the matter within seven (7) days of delivery of the statement or the statement shall be deemed accurate. The statement may be in the written form, or shown on the automated teller machine or the Internet. If you fail to notify the Bank of the change to your address, the Bank will deliver the statement to the last known address. You agree that the photocopy or microcopy of the cancelled check or other evidence sent to you maintained by the Bank shall be as legally valid as the original evidence and may be relied on as the basis of all dealings with you. You also agree to properly keep the above cancelled check or relevant evidence for the period as provided under the law of the Republic of China (Taiwan).

Article 16 You agree that the Bank may treat the clearing house as the center for summary of records of bounced notes and information of foreclosed customers, and further agrees that the clearing house may share your records of bounced notes, foreclosure, and other information about paper credit with others for inquiry.

Article 17 If you otherwise agree with the Bank to appoint the Bank to release the funds payable by you or the person designated by you, the Bank may release the funds by directly deducting the amount from your account.

If the Bank is appointed to allow the checking deposit account holder to withdraw funds, transfer funds (including transfers for purchase payments), perform automatic transfers or payment by direct debit using the automated teller machine or terminal, and there are insufficient funds in the account after cash withdrawals, fund transfers or payment by direct debit, causing a bounced check, you shall take the sole responsibility.

Article 18 You agree that the Bank may without advance notice directly deduct such amount from your account for payment of various loans, fees or any other debts that are due or will be due shortly payable to the Bank or the associated banks. In case of insufficient funds causing a bounced check as a result of the above payment, you shall take the full responsibility without argument.

Article 19 If you have any of the following circumstances, the Bank may impose restrictions on blank checks or blank promissory notes to be issued:

1. a check is bounced due to insufficient funds, or a great number of instances of redemption, lodgment or fully payment upon re-presentation after a check is bounced;
2. irregularities in the use of notes other than those described in the preceding paragraph; and
3. your deposits are subject to attachment, except in the case of the Bank's lodgment in the same amount of the deposits subject to attachment;

When imposing the above restriction, the Bank shall send a written notice stating the

reason of the restriction to the address provided by you to the Bank. If you fail to notify the Bank of the change to your address, the Bank should send the notice to the last known address. If you find the reason of the restriction unreasonable, you may file a complaint to the Bank. **Upon settlement of your account, you shall agree to return any unused blank notes to the Bank. If not all blank notes are returned to the Bank, you shall agree the Bank may deduct in advance such amount as processing fees for bounced check based on the number of unreturned checks without any argument.**

Article 20 Where you issue a promissory note or makes acceptance with the Bank as the paying agent, you shall agree to act in accordance with the Terms and Conditions for Promissory Note and Acceptance below.

Article 21 **When applying to the Bank for blank checks/promissory notes, to report loss and stop payment, or for other services arising from or in connection with notes, you shall agree that the Bank may charge a reasonable service fee (for example, NTD 10 per blank check, NTD 100 per lost note, and NTD 100 per note for countermand order of payment) and shall further authorize the Bank to directly deduct such amount from your deposit account for payment of these fees without prior notice.**

Article 22 **In the event the check issued by you is bounced due to insufficient funds, the Bank may charge a service fee from you, and the service fee shall not be more than 150% of the processing fee charged by the clearing house to the Bank. For the service fee to be borne by you, default penalty required by the clearing house and other amounts payable, the Bank may directly deduct the amount from your checking deposit account or from your demand deposit account, or demand you pay such amount of money.**

Article 23 In the event of redemption, lodgment, full payment upon re-presentation or other circumstances involving paper credit within three (3) years from the day following the day when a check issued by you or a promissory note with the Bank as the paying agent is bounced, you may apply to the Bank for approval and transfer to the clearing house for recordation according to the Instructions on Recordation of Paper Credit Status of Checking Deposit Account Holder.

Article 24 In case of three (3) or more bounced checks from the checking deposit accounts opened by you with financial institution in any location due to any of the following circumstances and you fail to complete the recordation of redemption, lodgment or full payment upon re-presentation, or if you are proven guilty for crime due to your use of notes and your sentence is confirmed, the Bank may foreclose you for three (3) years starting the date of notice by the clearing house:

1. insufficient funds;
2. incorrect chop print or incorrect signature on the note; or

3. appointment of a financial institution as the paying agent for promissory note without authorization.

Checks bounced due to one of the above reasons shall be separated from, not combined with, those for another reason for purpose of the preceding paragraph.

Article 25 **If you are being foreclosed or the agreement on checking deposit transaction is being terminated due to other circumstances, you shall within one (1) month upon the Bank's notice settle the account and return the unused blank checks and promissory notes.**

Article 26 If you are a corporate entity, before the expiry of the period of foreclosure and after the court permits in a ruling your reorganization, you may apply to the Bank for approval and transfer to the clearing house for recordation of reorganization. Upon recordation of reorganization, the Bank may temporarily resume transactions with you.

If between the date transactions are resumed and expiry of the period of foreclosure, the above corporate entity has another bounced check due to insufficient funds, the Bank may foreclose it for another three (3) years from the date the Bank receives another notice from the clearing house.

Article 27 If you are subject to foreclosure and have any of the following circumstances, upon the Bank's approval, you may resume transactions and reopen an account:

1. the period of foreclosure has expired; and
2. recordation of redemption, lodgment or full payment upon re-presentation has been completed for the bounced checks leading to foreclosure and all others thereafter.

Terms and Conditions on Promissory Notes and Acceptance

Article 28 The Bank may according to these terms and conditions directly make the payment from your checking deposit account on your behalf for the funds under the promissory note issued or drafts accepted by you.

Article 29 You agree to deposit such amount in your checking deposit account sufficient for payment of the note you have issued or accepted prior to the date when such note becomes due.

Article 30 When you issue a promissory note provided by the Bank specifying the Bank as the paying agent, the Bank will make the payment by direct debit on your behalf from the checking deposit account in your name.

For the above promissory note, if the bearer of the note presents the note after the time allowed for payment upon presentation, but still within three (3) years of the maturity date of the promissory note (or the date of issuance in the case of promissory note payable at sight) and you have not cancelled the appointment of paying agent, and there is no circumstances in which payment is otherwise not

allowed, the Bank shall release the funds.

Article 31 In the event of insufficient funds in your checking deposit account or incorrect chop print/signature, causing the promissory note issued or draft accepted bounced, the incident will be counted into the number of checks bounced.

Article 32 For a promissory note issued by you from the checking deposit account opened with a financial institution in any location and designate and specify the financial institution as the paying agent, if you countermand your order of payment before the expiry of the time allowed for payment upon presentation, and the bearer of the note presents the note to the financial institution and therefore the note is declined, and no recordation of redemption, lodgment or full payment upon re-presentation has been completed, when there are three (3) or more such notes in a year, the Bank may terminate the appointment as the paying agent for you for three (3) years from the date the Bank is notified by the clearing house.
In the event of the Bank's termination of appointment of the paying agent for you as described in the preceding paragraph, you shall return the unused blank promissory notes within one (1) month upon the Bank's notice.

Article 33 To issue promissory notes, except the commercial papers guaranteed by short-term bill broker or financial institution for which you are permitted to print the papers on your own, you may only use the promissory notes printed by the Bank, or you shall agree that the Bank may bounce the note that is otherwise issued and shall make no argument.

Article 34 If the Bank has questions about the date or dollar amount specified on the promissory note issued or draft accepted by you, the Bank may decline the note or draft.

Article 35 If the bearer of the promissory note issued by you is declined upon presentation due to countermand of payment by you as the paying agent before expiry of the time allowed for payment upon presentation, and the recordation of payment is not completed as required, when there are three (3) or more such notes in a year, the Bank may directly terminate the appointment as the paying agent for you and reclaim the unused blank promissory notes without further notice.

Chapter 4 - Terms and Conditions on Personal Online Banking and Mobile Banking

Article 1 Information about the bank

1. **Bank name: CTBC Bank Co., Ltd.**
2. **Complaint and customer number: 0800-024-365**
3. **Website: https://www.ctbcbank.com**

4. **Address: 168 Jingmao Second Road, Nangang District, Taipei 115**
5. **Fax number: 02-81926094**
6. **Bank's email address: You may leave a message on the website by accessing "Message service" (https://csccontact.ctbcbank.com/contactme/).**

Article 2 Application of service terms and conditions

These services terms and conditions provide a general agreement on personal online banking and mobile banking services. Unless otherwise agreed to under an individual contract, these service terms and conditions shall apply. No individual contract shall contradict these service terms and conditions. If, however, the individual contract provides better protection to you, the individual contract shall prevail. In the event of questions about these service terms and conditions, interpretation shall be made in your favor.

Article 3 Definition

1. "Online banking and mobile banking services": You use your own computer or mobile phone that connects to the Bank's computer via the Internet to directly receive a variety of financial services available by the bank without visiting the bank in person.
2. "Electronic documents": Words, voice, graphics, images, symbols or other data transmitted by the Bank or you via the Internet, in the form of records generated electronically or otherwise in a manner not directly recognized through human senses sufficient to indicate their intention for electronic processing.
3. "Digital signature": An electronic document is computed to become digital data at a certain length by mathematical algorithm or other method and are encrypted by the private key of the signatory to become an electronic signature that can be verified with a public key.
4. "Certificate": Evidence in an electronic form containing information used to verify a signature and the identification and eligibility of the signatory.
5. "Private key": Digital data used for matching that are kept by the signatory and used to produce a digital signature.
6. "Public key": Digital data used for matching that are available to the public and used to verify a digital signature.
7. "One Time Password (OTP) security method": When you perform each of certain transactions or setup actions, the system will automatically sends an SMS OTP (containing transaction ID, OTP number and transaction information) to the mobile phone number set up by you, to ensure security of online transaction. (All transaction IDs and OTP number contained in each SMS sent are randomly generated and are valid only for that particular transaction). If you have activated the push OTP service for mobile banking, for the following fund transfer/payment transaction (including but not limited to NTD fund transfers between

predesignated/non-predesignated accounts, payment of user's or other's credit card bills, payment of user's or other's loans or other payment services), the above OTP number will be automatically sent via push generated by the system to the mobile device on which you have activated the "device authentication service".Transactions enabled by OTP shall be governed by the policies and rules on the Bank's website.

8. "Device authentication service": When you perform certain transactions or setup actions via personal online banking and mobile banking service, the system will automatically sends transaction information to the mobile device set up by you for you to verify the details of that particular transaction through that mobile device, to provide an improved security protection.
9. "Fingerprint/Face/Other Biometric Login": One of the simple login methods for mobile banking. The contractor can use the built-in fingerprint recognition function of the mobile device (including but not limited to Touch ID above Apple iOS 12.2). , Google’s Android 6.0 or above operating system’s native fingerprint recognition) or using Apple’s iPhone’s built-in face recognition (Face ID) or using Google’s Android 10.0 or above operating system to meet the high-intensity verification level native biometric recognition function (ie, face or Any form of identification such as iris, hereinafter referred to as Google biometrics)), after identity verification, log in to your bank’s mobile bank function. This function will be performed by the mobile device held by the contractor for fingerprint/face/other biometric identification. Your bank According to the mobile device authentication result, the contractor will be accepted to log in to the mobile bank, but your bank will not keep the contractor’s fingerprint/face/other biometrics and other biological information.
10. "Pattern login": One easy way to log in mobile banking service. You may use the pattern code you have created at the Bank's mobile banking to proceed to identification verification and be allowed to log in the Bank's mobile banking.
11. "Fingerprint/Face ID/Other Biometric transaction authentication": You may use the fingerprint identification function built in the mobile device you hold (including but not limited to Apple iOS 12.2 or higher Touch ID, Google’s Android 6.0 or higher operating system native Fingerprint identification) or use Face ID or Google biometric identification for transaction authentication.
12. "QR Code login": One easy way to log in mobile banking service. You may use the QR Code scanning function built in the Bank's mobile banking to scan a designated and valid QR Code, and use the National ID number entered in the mobile banking as the login user, and use one of the easy login methods set up at the Bank's mobile banking to proceed to identification verification and be allowed to log in the Bank's online banking.
13. "Parent-child service": Is defined as the service the Bank will provide to the contract initiator in which a linked legal custodian may view the transactions as

well as manage the transactional functionalities of the contract initiator. To access this service, a legal minor (including a person without or of limited capacity) (contract initiator) in possession of the Bank's online banking and mobile banking services must apply to establish a linkage with a legal custodian (linked legal custodian) who is also in possession of the Bank's savings account and online banking and mobile banking services should more than one legal custodian be eligible for linkage, only one may be chosen.

14. "Video conference service mechanism": By using the video conference service, financial institution officer will confirm your identity and your request. You do not need to visit our bank physically to get selected kinds of financial services that our bank provides.

Article 4 Website Address Confirmation

Before starting to use online banking and mobile banking services, you should make sure the website address for online banking and mobile banking services is the correct address before proceeding to use these services. For questions, please call the customer services at (02) 2769-5000 or (04) 2334-1010 for information or help.

The Bank shall inform you of risks in use of online banking in a manner understandable to the general public.

The Bank shall exercise the duty of care of a good faith manager in maintaining accuracy and security of its website at all time, and being alerted about any fake website to help protect the your rights and interests.

Article 5 Services Available

You agree that services made available by the Bank as part of its online banking and mobile banking may include, but not limited to, inquiry, transaction, setup or changes for credit card, deposit, loan and personal financial products. You also acknowledge services provided by the Bank via online banking and mobile banking, which you have given a prior consent, are digital content provided not through tangible medium or online services that simultaneously upon provision and therefore the right to rescission under Article 19, paragraph 1 of the Consumer Protection Act therefore does not apply to these services. If the Bank shows related information on the website of its online banking, it shall ensure accuracy of that information, for which the Bank shall have not less the liability to you than what it has for the content on its website.

Article 6 Internet Connection

The Bank and you agree to transmit and receive electronic documents through the Internet.

The Bank and you shall each enter into a network service contract with individual Internet Service Provider with respect to applicable rights and obligations, and shall bear their respective costs for use of network system.

Article 7 Receipt of and Response to Electronic Documents

After the Bank receives a digital signature or an electronic document both the Bank and you have agreed to be used for authentication of identification, other than for inquiry service, the Bank shall provide a webpage showing key information in the electronic document for that transaction for your verification. After that, the Bank shall proceed with immediate review and processing, and notify you of the results of the review and processing by phone, in writing, by email or in any other agreed method.

When the Bank or you receive an electronic document from the other, but the identification of the sender cannot be verified or the information thereon is illegible, the communication shall be deemed to not have happened. Notwithstanding, when the Bank is able to verify your identification, the Bank shall immediately notify you of the fact that information on the document in illegible by phone, in writing, by email or in any other agreed manner.

Article 8 Refusal to Take Action in Accordance with Electronic Document

In any of the following circumstances, the Bank may refuse to take action according to the electronic document it has received:

1. **The Bank has a specific reason to question the authenticity of the electronic document or accuracy of instructions;**
2. **The Bank will be in violation of the provisions of applicable laws if it acts in accordance with the electronic document; and**
3. **The Bank is unable to deduct such fees which you shall pay from your account for which you are liable.**

If the Bank refuses to act in accordance with an electronic document as described above, it shall at the same time notify you of the reason of refusal and other related details. Upon notification, you may verify his instructions by phone, in writing or by email.

Article 9 Time Limit for Electronic Document Exchange

Electronic documents are automatically processed by computer at the Bank. When you send an electronic document, after you have checked accuracy of the document via the double confirmation method provided by the Bank under Article 7, paragraph 1 of this Chapter and submitted the document to the Bank, you will not be allowed to withdraw the document. Notwithstanding, if a scheduled transaction has yet performed and is still within the time limit prescribed by the Bank, you may withdraw and/or modify your request.

If after the electronic document is transmitted to the Bank via the Internet and being automatically processed by the Bank's computer but the transaction is not completed on the same day because it is past the Bank's business hours (the Bank's business hours are from 9:00 to 15:30) or due to other force majeure event, the Bank shall immediately notify you with electronic document. The

transaction shall then be processed on the next business day, or the business day following end of the force majeure event, or in other agreed manner. If the Bank is unable to provide services due to a special circumstance (e.g. regular maintenance work), the Bank may publish the information in a conspicuous location on its website.

Article 10 Fees

Starting the date when you begin to use services under these terms and conditions, you shall pay service fee, handling fee and postage and cable fee charged based on the agreed fee rates (see appendix of standard terms and conditions for account opening for related fees), and authorize the Bank to automatically deduct the fees from your account at the time of transaction. The Bank shall not collect these fees if it is not included in the appendix of this agreement or other individual contract.

When there are changes to the fee rates in the preceding paragraph, the Bank shall publish the changes at a conspicuous location on its business premises and in its website, and make its customers aware of the changes in writing or in other method as agreed by the Bank and you (hereinafter a "notice").

If rates as referred to in the second paragraph are increased, the Bank shall provide an option on its website to let you indicate if you agree to the increase. If you fail to indicate a consent before the effective date of the changes, the Bank will stop making part or all services available to you through online banking on the effective date of the changes. When you agree to the increase after the effective date, the Bank shall immediately resume the relevant services available through online banking under these service terms and conditions.

The Bank's announcement and notice in the preceding paragraph shall be made 60 days before the effective date of the changes, and the effective date shall not be earlier than the first day of the year following the announcement and notice.

Fees as referred to in this clause means the additional fees to be paid to the Bank by you for your use of the Bank's online banking services, and shall exclude all other fees relating to each product to be charged as agreed by the Bank and you.

Article 11 Installation and Risks of Your Hardware and Software

To apply for services available under these service terms and conditions, you shall be responsible to install necessary computer hardware and software, and other security-related equipment. **You shall be solely responsible for required fees for the installation and associate risks.**

If the hardware and software and related documents are provided by the Bank, the Bank only agrees to allow their use by you within the agreed scope of service and they shall not be assigned, lent or otherwise delivered in any manner to third party. The Bank shall identify the minimum hardware and software requirements for these

services on its website and the package of the hardware/software it provides, and shall be liable for risks in the hardware/software it has provided.

If you are required to install additional hardware and/or software for computer operation, which must be used in combination with the hardware/software provided by the Bank, you shall act in accordance with the installation-related information provided by the Bank, **and shall be responsible for their costs and risks.**

Upon termination of these service terms and conditions, if the Bank asks to return the equipment described above in the clause, you shall only be required to return those specifically provided for under these service terms and conditions.

Article 12 Your Connection and Responsibility

Where the Bank and you have a special agreement, connection will not start until after necessary testing have been completed.

You shall be responsible to keep the user ID, password (including but not limited to password to online banking and mobile banking service and certificate password), certificate, private key, hardware/software, and other tool sufficient to identify your identification for online baking and mobile banking services, whether made available by the Bank or created by yourself, and shall not lend, assign or disclose any of the above to third party. Any and all damages caused by theft due to your failure to take the responsibility for the above safekeeping and confidentiality shall be your sole responsibility for which the Bank shall not be liable to compensate.**When you have entered an incorrect user ID or online banking password for five consecutive times, the Bank will automatically stop you from using the services under these service terms and conditions. If you wish to resume the services, you should visit the Bank in person with your original ID to request a resumption, or you may use your chip bankcard issued by the Bank at the Bank's automated teller machine (only the ATM providing online banking application functions/online ATM) to reapply for user ID and online banking password.**

If you use the fingerprint or Face ID or other biometrics to log in mobile banking, and errors have occurred for such number of times that is the maximum number of times allowed for the system on the mobile device, or you use the pattern login to log in mobile banking and have made a mistake for five consecutive times, the Bank will automatically stop you from logging in mobile banking using the fingerprint, Face ID or pattern login. Further, if you have activated the QR Code login, the Bank will also automatically stop you from logging in online banking through any of the authentication methods including fingerprint, Face ID or pattern login, provided that you may continue to log in mobile banking by entering the "user ID and online banking password".

If you use the fingerprint or Face ID or other biometrics for transaction authentication when using mobile banking, and errors have occurred for such number of times that is the maximum number of times allowed for the system on the mobile device, the Bank will automatically stop you from using the

fingerprint or Face ID or other biometrics for transaction authentication, provided that you may continue to perform transactions through other transaction authentication methods that have been agreed to.

Article 13 Transaction Record Review

Upon completion of execution of each transaction request, the Bank will notify you via electronic document or in the manner otherwise agreed by the parties, and you shall review the record and make sure whether the results are accurate. **If any mistake transaction happened, you should notify the Bank in writing or in the manner otherwise agreed by the parties within 45 days of completion of use of the service for the Bank to conduct investigations.**

The Bank shall send the transaction statement for the previous month (unless there was no transaction in that month) by regular mail or via electronic document or in other manner otherwise agreed by the parties on a monthly basis. **If after review of the information you believe the transaction statement contains incorrect information, you shall notify the Bank in writing or in a manner otherwise agreed by the parties within 45 days of receipt of the statement for the Bank to conduct investigations.**

Upon receipt of your notice, the Bank shall promptly conduct investigations and send the status or results of the investigations to you in writing or in the manner otherwise agreed by the parties within 30 days of delivery of the notice to the Bank.

Article 14 How to Respond to Errors in Electronic Document

If, when you are using the services under these service terms and conditions, an error has occurred to your electronic document for reasons not attributable to you, the Bank shall help you correct the error and provide other necessary assistance.

If errors in the services described in the preceding paragraph were caused in a circumstance for which the Bank is liable, the Bank shall immediately correct the errors when becoming aware of them, and shall at the same time notify you via electronic document or in a manner otherwise agreed by the Bank and you.

If, when you are using the services under these service terms and conditions, an error has occurred to your electronic document for reasons attributable to you, and if it was an error in the financial institution ID, deposit account number or dollar amount with regard to fund transfer you have requested or operated, causing the funds to be transferred to an unintended account, or incorrect amount being transferred, the Bank shall, upon receipt of your notice, immediately take the following actions:

1. **provide details and information relating that transaction in accordance with the applicable laws;**
2. **notify the receiving bank to provide assistance; and**
3. **keep you informed of status of the case.**

Article 15 Legal Authorization and Responsibility of Electronic Document

The Bank and you shall ensure all electronic messages transmitted to the other party are legally authorized.

When the Bank and you become aware a third party is using someone else's, without their authorization, or a stolen user ID, password (including but not limited to online banking and mobile banking service password, and certificate password), certificate, private key, other tool sufficient to identify your identification for online banking and mobile banking service, or any other actions without legal authorization, they shall immediately notify the other party by phone or in writing or by other agreed method to stop using the affected services and take precautionary measures.

If prior to the Bank's receipt of a notice in the preceding paragraph, the services have been effectively provided to a third party, the Bank shall take the responsibility, unless in one of the following circumstances:

1. **the Bank is able to prove your intent or negligence; or**
2. **it has been more than 45 days after the Bank sent the transaction record to be checked or statement in the manner agreed by the parties. If, however, you are unable to send a notice in a special circumstances (e.g. traveling for a long period of time, and hospitalization), the 45-day period starts from the day when the special circumstance has ended, except where the Bank had an intent or negligence.**

With regard to unauthorized use or stealth described in the second paragraph, the Bank shall be responsible for the costs arising from investigations of fact.

Article 16 Information System Security

The Bank and you shall each ensure the security of the information system they are using to prevent illegal breach, access, tampering, or damaging business records or your personal information.

You shall act in accordance with what is provided under these service terms and conditions and follow the operation instructions disclosed on the Bank's website to log in and use the Bank's personal online banking and mobile banking services, and shall not breach or crack the Bank's information system and its protection measures. Nor shall you use the loopholes in the information system to engage in other illegal or improper behavior.

If there are disputes with regard to the protection measures for the Bank's information system being cracked or loopholes in the information system being used by a third party, the Bank shall have bear the burden of proof to prove that fact does not exist.

The Bank shall be liable for any and all damages to you caused by a third party's breach of the Bank's information system.

Article 17 Confidentiality Obligation

Unless otherwise provided for under the law, the Bank shall ensure not to disclose to a third party the electronic documents exchanged with and information about you

obtained from use or performance of services under these service terms and conditions, nor shall they be used for purpose unrelated to these service terms and conditions. When the document or information is shared with a third party with your consent, the Bank shall also make the third party subject to the confidentiality obligation under this clause.

If a third party referred to in the preceding paragraph fails to comply with this confidentiality obligation, the failure constitutes a breach of the Bank's own obligation.

Article 18 Liability for Damage Compensation

The Bank and you agree that when they are sending or receiving electronic documents under these service terms and conditions, if the other party has sustained damages due to a delay, omission or mistake for which the party is liable, the party shall be liable to compensate the other party for the damages.

Article 19 Record Keeping

The Bank and you shall keep all electronic documents and records pertaining to transaction instructions, and ensure their authenticity and integrity.

The Bank shall exercise the duty of care of a good faith manager in keeping the records mentioned in the preceding paragraph. The records shall be kept for at least seven years, or a longer period of time if otherwise provided by law.

Article 20 Validity of Electronic Document

The Bank and you agree where they indicate their intent via electronic document, the electronic documents exchanged under these service terms and conditions shall be as valid as written documents, unless they are otherwise excluded under the law.

Article 21 Your Termination of Services

You may terminate these terms and conditions at any time in person, in writing or in a manner otherwise agreed by the parties.

The “Parent-child service” will be automatically terminated one day prior to the day the contract initiator reaches adulthood, or upon the closure of the contract initiator’s account, whichever comes first.

With the consent of the contract initiator and all legal custodians, the contract initiator may terminate the “parent-child service” via online or in-branch individually, at which time the bank will not be required to independently confirm the consent of the contract initiator or their legal custodians.

Article 22 Suspension or Termination of Bank Services Terms

If you are solely a credit card holder of the Bank and violate legal regulations, or if there are suspected improper uses of the services provided by the internet banking and mobile banking platforms (including but not limited to notifications from government units or relevant agencies such as courts, prosecutors, or the Financial Supervisory Commission; or suspected criminal activities related to credit card billing numbers (i.e., virtual account numbers)

by criminals, or other illegal or improper uses; or if a third party submits proof documents to the Bank indicating that they have reported to the aforementioned government units or relevant agencies, filed a case, or lodged a complaint), you agree that the Bank may, depending on the severity of the situation, temporarily suspend some or all transactions or services (or functions) of the internet banking and mobile banking platforms, and may reject new transactions, services, and business relationships applied by you.
If the service items (or functions) provided by online banking and mobile banking need to be adjusted in accordance with regulations or business risk considerations, which will affect the status of the service items (or functions) you have applied for or terminate the service items (or function) agreement, the Bank shall announce and notify you in writing or by mutually agreed means thirty days in advance.
If the Bank intends to terminate these service terms and conditions, it shall send a 30-day written notice to you before the termination date.
In the event you have one of the following circumstances, the Bank may notify you at any time in writing or in a manner otherwise agreed by the parties to terminate the service terms and conditions:

1. **You have assigned your rights or obligations under these service terms and conditions to a third party without the Bank's prior consent.**
2. **You have applied for bankruptcy in accordance with the Bankruptcy Act, or for rehabilitation or liquidation proceedings in accordance with the Consumer Debt Clearance Regulations.**
3. **You are in violation of a provision under Articles 15 to 17 of these service terms and conditions.**
4. **You are in violation of any other provisions of these service terms and conditions and fails to make an improvement upon notice or perform your obligation within a specified period of time.**

Article 23 Change to Service Terms and Conditions

When there are modifications or amendments to these service terms and conditions, the Bank shall publish the changes in writing or in a conspicuous manner at the Bank's business premises and website in lieu of notice. If you do not file a complaint within seven days, you will be deemed to have accepted the modifications or amendments. Notwithstanding, for the following types of changes, the Bank shall notify you in writing or in the manner agreed by the parties 60 days prior to the change, and shall in the written notice or other agreed notification method clearly highlight what has been changed, terms before and after the change, and a notification that you may file an objection before these changes take effect, and you will be deemed to have accepted these modifications or amendments if not filing an objection within the time limit. The Bank shall further inform you that you may notify the Bank

to terminate the agreement within the time allowed for filing a complaint identified above if you disagree to the change:

1. **How the Bank or you notify the other party in the case that a third party is using, without authorization, the user ID, password, certificate, or private key, or is using a stolen ID, password, corticated, or private key, or there are other circumstances where legal authorization should be granted but is not.**
2. **Other circumstances specified by the competent authority.**

Article 24 Document Delivery

You agree related documents are to be sent to the address identified at the time when you sign the deposit contract with the Bank, or a new address in case of a change. **If you change your address, you shall immediately notify the Bank of the change in writing or by other agreed method, and agrees documents shall be delivered to the new address. If you fails to notify the change to your address in writing or by other agreed method, the Bank shall continue to send documents to the address identified by you when signing the deposit contract or the last known address in case of a change.**

Article 25 Governing Law

These service terms and conditions shall be governed by the law of the Republic of China (Taiwan).

Article 26 Jurisdiction

In the event of litigation arising from this agreement, you agree that the district court having jurisdiction over the place where the head office or branch of the Bank transacting with you or the Taipei District Court of Taiwan will be the court in the first instance in such litigation; however, this provision may not exclude the jurisdiction of the small claims court under Article 47 of the Consumer Protection Act or Article 436 -9 of the Code of Civil Procedure. Where the law provides for exclusive jurisdiction, such provision will apply.

Article 27 Headings

Headings of the clauses contained in these service terms and conditions are provided for convenience of reference and shall not affect interpretation, explanation or understanding of the relevant provisions under these service terms and conditions.

Article 28 Counterparts

The service terms and conditions are executed in duplicate with the Bank and you each to retain one copy as evidence.

Article 29 Application, Use , Suspension and Restrictions of Services

You shall log in to and use the Online Banking and Mobile Banking Services (the "Online and Mobile Banking Services") by entering your National ID

Number / Unified Business Number and Service Password (including User ID and Online Banking Password). You may, however, use Face ID, Touch ID, Pattern Password or QR Code Login (collectively referred to as "Easy Login") in lieu of entering your National ID Number / Unified Business Number and Service Password. After logging in to the Online and Mobile Banking Services, you may inquire about account information and conduct transfers to predesignated accounts. For all other transactions, verification of the Online Banking Password is required.

However, the Online Banking Password may be substituted by the One-Time Password ("OTP") Verification Service (hereinafter referred to as the "SMS OTP Service") and the Device Authentication Service. Application for the Service Password, SMS OTP Service and Device Authentication Service may be made through any of the following methods; provided, however, that where you hold only a Digital Deposit Account and/or Digital Securities Settlement Deposit Account, applications may only be made at a branch of the Bank within one hundred and eighty (180) days (inclusive) from the account opening date:

1. Service Password

(1) You may apply in person at a branch of the Bank with your identification documents and set up or obtain the Service Password by either of the following methods:

a. You set up the Service Password using the PIN keypad provided by the Bank.

b. The Bank issues a Service Password Notification Letter.

(2) You may use your CTBC chip financial card at the Bank's automated Teller Machine (ATM) with Online and Mobile Banking application functions or use your own chip card reader through the Bank's Online ATM to apply for the service and set up the Service Password. The activation shall be completed upon successful setup.

(3) When opening a Digital Deposit Account and applying for the Online and Mobile Banking Services, you may set up the Service Password by yourself. The activation shall be completed upon successful setup. If you already maintain a regular account with the Bank and have activated the Online and Mobile Banking Services prior to opening the Digital Deposit Account, no additional setup of the Service Password is required.

(4) You may apply in person at a Video Teller Machine ("VTM") at a branch of the Bank by presenting your identification documents and setting up the Service Password. The activation procedure shall be completed upon successful setup. Alternatively, you may apply through the video service function of the Mobile Banking App by presenting your identification documents and setting up the Service Password. The activation shall be

completed upon successful setup.
(5) You may apply through the video service function of the Mobile Banking App by presenting your identification documents for verification and setting up a new Service Password. The activation shall be completed upon successful setup.
(6) Where you apply for the Service Password pursuant to paragraph (1)a, paragraph (1)b, or paragraph (2) above, such password shall be deemed an "Initial Password." You shall, within one (1) month from the date of setting up or obtaining the Initial Password, log in to the Online and Mobile Banking Services with such Initial Password and reset the Service Password to complete the Service Password change and service activation procedure. Failure to do so shall result in automatic expiration of the Initial Password, and you shall reapply for the Service Password.
(7) The User ID and Online Banking Password set up by you shall contain both letters and numbers, consist of six (6) to twelve (12) characters, and shall not fall under any of the following circumstances:
a. The User ID is identical to the Online Banking Password.
b. It is identical to your National ID Number / Unified Business Number, or the first six (6) to nine (9) digits thereof.
c. Use of repetitive alphanumeric characters, consecutive alphabetical letters, or sequential numbers.
d. It is identical to the previous User ID or Online Banking Password.
(8) If you enter an incorrect User ID or Online Banking Password five (5) consecutive times, or reapply for the Online Banking Password, the Bank shall suspend the Easy Login function of the Online and Mobile Banking Services. You shall reapply for the Service Password and reset Easy Login before using such function again.
2. SMS OTP Service
(1) You may apply in person at a branch of the Bank with your identification documents.
(2) You may apply through the Bank's automated equipment (ATM with online banking application functions) using your CTBC chip financial card, or through the Bank's Online ATM using your own chip card reader and designate a dedicated mobile phone number for the SMS OTP Service. Where you hold both a regular deposit account and a Digital Deposit Account / Digital Securities Settlement Deposit Account, only the CTBC chip financial card whose primary account is a regular deposit account may be used to apply for this service.
(3) When opening a Digital Deposit Account / Digital Securities Settlement Deposit Account and simultaneously applying for the Online and Mobile Banking Services, you may designate a dedicated mobile phone number for

the SMS OTP Service. Upon successful designation of such mobile phone number, the activation for the SMS OTP Service shall be completed upon successful designation. If the SMS OTP Service is not applied for simultaneously with the Online and Mobile Banking Services, you may subsequently apply for the SMS OTP Service through any of the methods specified in paragraphs (1), (2), or (4) above.

(4) You may apply in person at a Video Teller Machine (VTM) located at a branch of the Bank, or through the video service function of the Mobile Banking App, by presenting your identification documents for verification and designating a dedicated mobile phone number for the SMS OTP Service.

(5) Where you apply for the SMS OTP Service pursuant to paragraphs (1), (2), or (4) above, you shall complete the activation procedure through the Online and Mobile Banking Services within one (1) month from the application date. Failing such completion within the foregoing period, you shall reapply for the SMS OTP Service. Where you hold only a Digital Deposit Account and/or Digital Securities Settlement Deposit Account, any reapplication for the SMS OTP Service shall be made only through the method set out in paragraph (1) above.

(6) After activation of the SMS OTP Service, whenever you conduct a transfer to a non-predesignated account or any other designated transaction through the Online and Mobile Banking Services, the Bank's system shall automatically send an SMS message (including transaction identification code, OTP and transaction details) to your designated mobile phone number registered with the Bank. You shall enter the OTP contained in such message to authenticate and complete the transaction.

(7) If you enter an incorrect OTP three (3) consecutive times during a transaction or voluntarily deactivate the SMS OTP Service, the Bank shall simultaneously suspend the SMS OTP Service, the increased transaction limit for transfers to non-predesignated accounts, Push OTP, and transaction verification through fingerprint and/or facial recognition. You shall reapply for the SMS OTP Service through the method described in paragraph (1) or (4) above. Where reapplication is made pursuant to paragraph (4), the designated mobile phone number may not be changed.

3. Device Authentication Service

(1) You may apply in person at a branch of the Bank with your identification documents.

(2) You may apply through the Bank's automated teller machine (ATM with online banking application functions) using your CTBC chip financial card, or through the Bank's Online ATM using your own chip card reader and set up the Device Authentication Code by yourself.

(3) You may apply through the Mobile Banking App. Upon receipt of an SMS

message automatically sent by the Bank's system (including the transaction identification code, OTP and transaction verification message) to the mobile phone number designated for the SMS OTP Service with the Bank, or to the mobile phone number maintained by you with the Bank (if you have not applied for the SMS OTP Service), you shall enter the OTP verification code contained in such SMS message and set up the Device Authentication Code by yourself. If you enter an incorrect OTP verification code three (3) consecutive times, the Bank shall suspend your application for the Device Authentication Service, and you may only reapply through the method set out in paragraph (1) above.

(4) You may apply through the video service function of the Mobile Banking App by presenting your identification documents. Upon successful identity verification, the activation for the Device Authentication Service shall be completed upon successful identity verification.

(5) Where you apply for the Device Authentication Service pursuant to paragraphs (1) and (2) above, and fail to complete the activation procedure through the Mobile Banking App within one (1) month from the application date, you shall reapply in accordance with this section.

(6) After applying for the Device Authentication Service, you may activate Easy Login, apply for an increased transaction limit for transfers to non predesignated accounts, Push OTP, transaction verification through fingerprint recognition and/or facial recognition, QR Code cardless withdrawal, scheduled cardless withdrawal, CTBC Wallet and other designated functions through the Mobile Banking App. Before activating or applying for any of the foregoing functions, you shall consent to the applicable terms and conditions of such functions before the activation or application may be completed. However, where you apply for the Device Authentication Service through the method set out in paragraph (3) above and have not applied for the SMS OTP Service, the foregoing functions shall not be available.

(7) After the Device Authentication Service is activated, when you conduct a transfer to a non-predesignated account through Mobile Banking, in addition to sending the SMS message as agreed in the preceding paragraph, the Bank's system shall verify that the transaction is conducted through an authenticated mobile device before the transaction may be completed.

(8) If you enter an incorrect Device Authentication Code three (3) consecutive times or voluntarily deactivate the Device Authentication Service, the Bank shall simultaneously suspend Easy Login through the Mobile Banking App, QR Code Login through Online Banking, the increased transaction limit for transfers to non-predesignated accounts, Push OTP, transaction verification through fingerprint recognition and/or facial recognition, QR Code cardless

withdrawal, scheduled cardless withdrawal, CTBC Wallet and other related functions. You shall reapply for the Device Authentication Code under this section before such functions may be used again. The Device Authentication Service may only be activated on one (1) device at any given time. If you activate the Device Authentication Service on another device, the Device Authentication Service on the original device, together with all functions activated or established through such service, shall be suspended automatically.

4. Service Suspension and Restrictions

(1) In the event of loss, theft, damage or destruction of the SIM card or mobile device associated with the mobile phone number designated for receiving OTPs, or the mobile device designated for the Device Authentication Service, you shall immediately apply for suspension of the SMS OTP Service and Device at a branch of the Bank, or contact the Bank's customer service center. Authentication Service. If you intend to resume use of the Online and Mobile Banking Services, you shall reapply in accordance with the provisions of this Article.

(2) Where you intend to conduct a transfer to a non-predesignated account through the Bank's automated equipment and the transaction amount exceeds NTD 20,000 per transaction, the accumulated amount exceeds NTD 50,000 per day, or the accumulated amount exceeds NTD 100,000 per month (hereinafter referred to as an "Excess-Limit Transfer to a Non Predesignated Account"), you shall, in addition to applying for the SMS OTP Service pursuant to Section 2 of this Article, separately apply for the Device Authentication Service pursuant to Section 3 of this Article. You shall install the Mobile Banking App on an authenticated mobile device and activate the increased transaction limit for transfers to non-predesignated accounts before conducting any Excess-Limit Transfer to a Non-Predesignated Account. However, You holding a Type I Digital Deposit Account or Type I Digital Securities Settlement Deposit Account whose identity has not been verified through video verification, as well as You holding Type II or Type III Digital Deposit Accounts or Digital Securities Settlement Deposit Accounts, shall not be eligible to apply for an increased transaction limit for transfers to non predesignated accounts. The aforesaid daily and monthly accumulated transaction amounts shall be calculated on a per-account basis.

(3) If you have not logged in to the Online and Mobile Banking Services for more than one (1) year (the "Inactive Period"), you agree that the Bank may, taking into account the length of the Inactive Period and the transaction history and activities of your account, restrict your use of any services available through the Online and Mobile Banking Services, including but not limited to the services and functions set forth in this Article, as well as some

or all transactions and services available under this Agreement through the Online and Mobile Banking Services. If you intend to remove the foregoing restrictions, you shall reapply Online and Mobile Banking Service.

Article 30 Predesignated Account and Transfer Limit

When you intend to use fund transfer services available at online banking and mobile banking services, you need to predesignate the account from which funds are transferred in writing with the Bank or at the time of opening the account through online banking and mobile banking. Only demand deposit accounts or demand (saving) deposit accounts and gold passbook accounts you open with the Bank may be designated for this purpose. If you wish to transfer fund to a "predesignated account", you need to pre-designate the recipient's account by written application, or via "online application" at the online banking first. To enable the "online application" function, you have to visit a branch in personal. You agree to set up all accounts you opened with the Bank to predesignated accounts, and these service terms and conditions shall constitute a written certificate.

Individual account holders are subject to the following limits depending on the fund transfer method in use, provided if the competent authority has approved a different limit as reported by the Bank or the competent authority has established a different regulation, such other limit or regulation shall apply:

1. **Limit on fund transfer from predesignated account to another account with the Bank or with a different bank (no fund in a gold passbook account may be transferred to an account with a different bank):**
   - **(1) If funds are transferred from NTD demand deposit account, the daily limit is NTD 2 million. If the aforesaid account is opened from August 1, 2012 to July 14, 2023, the daily maximum limit is 3 million. If funds are transferred from Types I and II digital deposit account or Types I and II digital securities settlement account, the daily limit is NTD 1 million.**
   - **(2) If funds are transferred from Type III digital deposit account or Type III digital securities settlement account authenticated by Financial Information Services Co., Ltd.: If the account to which funds are transferred is a different person's account, the limit on single transfer is NTD 10 thousand , accumulated daily limit is NTD 30 thousand, accumulated monthly limit is NTD 50 thousand, and the above transfer limit shall be combined with the limit on fund transferred to nonpredesignated account.**
   - **(3) If the account from which funds are transferred is Type III digital deposit account or Type III digital securities settlement account authenticated through the Bank's credit card, funds may only be**

transferred to a different account opened by the same person with the Bank, and the daily limit is NTD 3 million.

(4) If funds are transferred from NTD demand deposit account with Video Teller Machine (VTM)，in the 30 days since the account opening，the daily limit is NTD 100 thousand，since day 31th, the daily limit is NTD 2 million. For those who opened the account from August 25, 2020 to July 14, 2023(inclusive), after the 30th day from the date of account opening, the daily maximum limit is NTD3 million

(5) You may not adjust the transfer limit amount of NTD demand deposit account which is opened with Video Teller Machine (VTM) in the 30 days since the account opening, or which the funds are digital deposit account or digital securities settlement account. Except hereinabove, if you need to change the daily limit set forth in one of the subparagraphs above, you should separately apply to the Bank.

(6) In addition to the daily transfer maximum limit for each your accounts , the daily transfer maximum limit for all of your accounts shall be capped at the maximum transfer limit of the account which has the highest transfer limit(daily limit) .If the transfer amounts by any one or more of your accounts(NTD demand account, foreign currency demand account, or NTD checking deposit account) already reach the daily limit, You may not proceed with making additional transfer transaction on the same day.

(7) The transfer transactions mentioned in the preceding subsection (1)~(6) do not apply to the following transactions.:

a. transfers to your NTD demand accounts with the BANK,

b. transfers to your foreign currency demand accounts with the BANK,

c. transfers to your NTD checking deposit accounts with the BANK

d. conversion to NTD time deposits with the BANK

e. conversion to Foreign currency time deposits with the BANK

f. settlement of your credit card bills, mortgages and loans with the BANK.

2. Limit on fund transfer to an non-predesignated account of the Bank or a different bank:

(1) If funds are transferred from NTD demand deposit account, NTD demand deposit account which is opened with Video Teller Machine (VTM), or Type I or II digital deposit account, or Type I or II digital securities settlement account using the OTP service available by online banking to non-predesignated account, the limit on single transfer is NTD 50 thousand, accumulated daily limit is NTD 100 thousand, and accumulated monthly amount transferred shall not exceed NTD 200 thousand. (The above transfer limit also includ the NTD 20 thousand limit on single transfer,NTD 50 thousand

accumulated daily limit, and NTD 100 thousand accumulated monthly limit for non-predesignated transaction authenticated by fingerprint/Face/other biometrics enabled by mobile banking.) If you need to raise the limit on transfer from NTD demand deposit account using the OTP service available by online banking to non-predesignated account, you should apply to the Bank for device authentication service, and increase the limit on fund transfer to non-predesignated account at the Bank's mobile banking. After the increase, the limit on single transfer is NTD 100 thousand, accumulated daily limit is NTD 200 thousand, and accumulated monthly limit is NTD 500 thousand. Notwithstanding, the limit on transfer to non-predesignated account authenticated by fingerprint/Face/other biometrics enabled by mobile banking remains NTD 20 thousand for single transfer, NTD 50 thousand as accumulated daily limit, and the accumulated monthly transfer shall not exceed NTD 100 thousand. You may not adjust the transfer limit amount of NTD demand deposit account which is opened with Video Teller Machine (VTM) in the 30 days since the account opening.

(2) If funds are transferred from Type III digital deposit account or Type III digital securities settlement account authenticated by Financial Information Services Co., Ltd using the OTP service available by online banking to non-predesignated account, the limit on single transfer is NTD 10 thousand, accumulated daily limit is NTD 30 thousand, and accumulated monthly amount transferred shall not exceed NTD 50 thousand.

(3) Type III digital deposit account or Type III digital securities settlement account authenticated through the Bank's credit card is not allowed to be used for fund transfer to non-predesignated account.

3. The above limit shall apply to transfer from gold passbook account. The value of gold at the time of transfer is based on the published sell price for the Bank's gold passbook at the time of transfer.

4. Once the contract initiator has applied for "parent-child service," the linked legal custodian may set the contract initiator's "non-predesignated account" online banking maximum monthly transfer limit. If the online banking maximum monthly transfer limit set by the linked legal custodian differs from the one set in the preceding paragraph, the contact initiator agrees the lower of the two will be honored. In addition, the online banking maximum monthly transfer limit set by the linked legal custodian may not be lower than NTD 1,000 per month.

Article 31 Foreign Exchange Services

When requesting services relating to foreign exchange transaction under these

service terms, you agree to follow the terms below:

1. When requesting fund transfers relating to foreign exchange through online banking and mobile banking service, you shall follow the Regulations Governing the Declaration of Foreign Exchange Receipts and Disbursements or Transactions, published by the Central Bank and other applicable regulations. The Bank may directly submit copies of exchange memo or transaction evidence in accordance with the applicable foreign exchange regulations.
2. For your fund transfers relating to foreign exchange through online banking and mobile banking service, the following transfer limit applies, in combination with the fund transfer limit through phone banking as agreed with the Bank. If the Bank and you have otherwise agreed to a transfer limit lower than the following limit, the lower limit shall apply:
   (1) For transfers of different foreign currencies, there is no limit for transfers between accounts held by the same person. If funds are transferred to a different depositor's account, the amount per transfer or accumulated daily transfers shall be less than USD 300,000 (exclusive) or an equivalent value.
   (2) For transfers between NTD and foreign currency accounts: each transaction or daily accumulated transfer amount should be less than USD 500,000 (exclusive) or equivalent, and if each transaction or daily accumulated transfer amount is between NTD 500,000 (including) and USD500,000 (exclusive), you have to use the Bank's authentication method to transfer.

   The above fund transfer limits are in compliance with the regulations of the competent authority. In case of a change, the Bank shall publicly disclose the change on its business premises and website in a conspicuous manner in lieu of notice.
3. When you are making fund transfers involving different currencies from foreign currency demand account, the applicable exchange rate shall be the spot buy rate or sell rate published by the Bank at the time of transfer.
4. For outward remittance through online banking services, you must visit the Bank in person, apply and agree upon the relevant matters considering the outward remittance transactions. The per remittance or accumulated daily amount per person of outward remittance shall be less than the amount equivalent of USD 20,000. The Bank may make any adjustment to the aforementioned amount limit at any time. (If you have applied for the aforementioned amount limit before August 25, 2023, the daily limit amount shall be subject to the latest agreed by the Bank and you. If you need to adjust the daily limit amount of outward remittance, you should separately apply to the Bank, and the Bank reserves the right to accept or reject your application.

Article 32 Outsourcing

You hereby agree the Bank may appoint a third party to handle the transactions

between you and the Bank and the related operation on the Bank's behalf.

Article 33 Customer Obligations

You shall provide a true, correct and valid email address to the Bank, and shall promptly log in to the personal online banking and mobile banking to update such information if the email address is changed, abnormal, invalid or unavailable for any reasons. If the Bank detect that the email address provided by you is invalid, the Bank has the right to require you, upon log in to the personal online banking and mobile banking to update it to a true, correct and valid email address, otherwise you will not be able to log in to the personal online banking and mobile banking, thereby ensuring account security and facilitating subsequent communication.

Chapter 5 - Terms and Conditions for Withdrawal Password

Article 1 **If you have set a withdrawal password, you agree that you should make each withdrawal at any business premise of the Bank by presenting the passbook, the specimen chop/signature, the transaction slip and the withdrawal password. Otherwise, the Bank may refuse to make the payment.**

Article 2 When you wish to change or suspend the withdrawal password, you must immediately apply to the Bank and act in accordance with the relevant provisions.

Article 3 You must keep the withdrawal password secretly and immediately apply to the Bank for change or suspension of the password in the event that your password is forgotten or becomes known to any other person. Any fraudulent withdrawal made by others will be deemed to be made by you before you complete the Bank's procedures for report of loss of the password and suspension of payments, and the Bank shall not be liable to indemnify you against the resulting loss. Where you wish to continue use of the password, you should personally visit the Bank to complete the application. Where the transaction you engaged in is deemed improper by the Bank or there is a likelihood of unlawful use of the service by other person, the Bank may terminate the service at any time without any notice.

Article 4 **If you have entered an incorrect password for three (3) consecutive times, the Bank will immediately suspend your use of withdrawal services.** You may apply to the Bank by personally presenting your personal identification documents for verification to resume the service.

Chapter 6 - Terms and Conditions for Comprehensive Deposits

Article 1 Comprehensive Deposits include the demand deposit (the "Demand Deposit"), time

deposit (the "Time Deposit") and secured loan. You shall make deposits, withdrawals and loans by presenting the passbook and the transaction slips or in accordance with the provisions otherwise agreed. No certificate of deposits will be given for Time deposit hereunder. Details of the Time deposit will be recorded in the column of the time deposit of the passbook.

Article 2 You may transfer the deposits into Time deposit hereunder by applying to the Bank whenever the transfer is needed, by attending to the ATM with your chip bankcard or authorizing the Bank (including the Bank's online banking service) to automatically conduct the transfer by batch on the date when the deposit has reached the agreed transfer amount.

Article 3 If you wish to change the period of transfer of deposits to a Time Deposit, you should apply to the Bank by written notice or through an ATM or online banking.

Article 4 If you wish to apply for Time deposit pledge hereunder, you shall visit the Bank personally and present the identification documentations and other documents required by the Bank. You and the Bank hereby agree that you will create a pledge over all of the Time deposit which are deposited with the Bank in favor of the Bank for all of the obligations owed to the Bank hereunder and you further agree that you will not assign or pledge the deposits to any third party.

You agree that no certificate of deposits will be given by the Bank and the "details of the time deposit" recorded in the passbook will be deemed as the Time Deposit slip.

Article 5 In the situation that you have applied for Time Deposit pledge hereunder, if the Demand Deposit account balance is insufficient for your withdrawals or automatically making payments payable by you (or any designated person) as instructed by you, an application to the Bank for loans with a total amount not exceeding 90% of the pledged Time deposit to advance the insufficient sum will be deemed made by you. Deposits with **lower** interest rate or deposits with longer term where the rates are the same should be used for advances first. The maturity date of such loan must not be later than the maturity date of the pledged Time deposit. Demand deposit deposited thereafter and the Time deposit transferred to the Demand deposit at maturity under this comprehensive deposit account will be used as payment to the loan.

The amount of advances recorded in the Demand Deposit passbook will be the amount of the loan and the interest on the loan shall be calculated on a daily basis at Time Deposit interest rate plus 1.5% per annum. You agree that the loan does not need to sign any loan documents.

In the situation that you have applied for Time Deposit pledge through automated channels (including but not limited to online banking, mobile banking, or automated teller machine (ATM)), an application to the Bank for loans with a total amount not

exceeding 90% of the pledged Time deposit to advance the insufficient sum will be deemed made by you. You understand and agree to comply with the following provisions:

1. If you intend to use the Time deposit pledge for purchasing savings-linked or investment-linked insurance products offered through the Bank, you shall confirm that no personnel of the Bank have induced you to obtain such funds through pledge or loan arrangements. If the Bank verifies that its personnel have engaged in such improper inducement, the Bank may refuse your request for loan advances.

2. If the purpose of the funds is for investment (excluding insurance purchases), you understand and acknowledge that no personnel of the Bank have induced you to obtain such funds through pledge or loan arrangements for purchasing financial products. You shall carefully assess your own risk tolerance and bear any potential losses and risks arising from the purchase of financial products.

Article 6 If the balance of the Demand Deposit account is less than the loans (including principal and interests) at the maturity of the automatically renewed Time Deposit, the Bank may terminate the pledged Time Deposit and transfer to the Demand Deposit account to repay the loans. Otherwise, the Time Deposit will be automatically renewed in accordance with the original or otherwise agreed deposit period and category as well as be pledged in favor of the Bank. The automatically renewed deposit will not be used to repay the loans and the loans will be automatically extend.

Article 7 Where you have applied for Time Deposit pledge and if you have records of bad credits, have been placed on the list of Watch-listed account, or your property is subject to seizure or enforcement by courts, the Bank may reduce the loan facility or terminate the loans on pledged deposits.

Article 8 Interests of the deposits under this comprehensive deposit account should be accrued at the current interest rate published by the Bank.

Article 9 Interests of deposits under this account will be automatically transferred to the Demand deposit by the Bank. Interests on the loans on pledged Time deposit shall be settled once a month and be transferred into the Demand deposit. If the balance of the pledged Time Deposit account is insufficient for repaying the interests on the loans, you should make a deposit into the Demand deposit under this account on the interest settlement date for repayment.

Article 10 Relevant regulations issued by the competent authorities or provisions governing the time deposit issued by the Banks apply to the maturity or early termination of Time deposit hereunder. You are not allowed to make a withdrawal from the Time Deposit until the Time Deposit has been transferred to the Demand deposit and used to repay the loans (if any). Such withdrawal should be made by presenting the

passbook and withdrawal slip.

Article 11 **You should repay all the outstanding loans before you terminate this deposit agreement.**

Article 12 During the term of this agreement, if you fail to pay or repay any debt or any repayment of principal payable within the prescribed period to the Bank, or have applied for a settlement under the Bankruptcy Act, a declaration of bankruptcy, a restructuring of the company, or have been blacklisted by a payments clearing system, have ceased business operations, or are clearing your debts, all loans under this agreement will be deemed to fall due and should be repaid immediately without the Bank's prior notice. If you fail to pay or repay the interest of any debt payable to the Bank under any agreement, or your assets are subject to compulsory execution, provisional attachment, provisional disposal or other preservation measures, so that there is a likelihood that the Bank will not be able to recover its claims, or any breach or default in respect of preservation measures under any agreement with the Bank occurs, all loans owed to the Bank will be deemed to fall due and should be repaid upon the Bank's request or notice.

Article 13 If you wish to transfer a deposit under the Automatic Account to the Time Deposit under the comprehensive deposit account, you should notify the Bank to do so for each transfer.

Chapter 7 - Terms and Conditions for Time deposit (excluding negotiable time deposit slips)

Article 1 You agree that the Bank will use the duplicate of the transaction statement or computer-stored information as evidence of the opening of the non-slip time deposit account and will not issue a deposit slip.

Article 2 You may create a time deposit (including the time deposit under the NTD, foreign currency or comprehensive deposit account) and change relevant agreement on the time deposit (including but not limited to early termination, automatic renewal and interest remittance) through the automated channel.

Article 3 Where any NTD bills of exchange are being deposited into a NTD time deposit account, the Bank will proceed at the rate and period published by the Bank on that day, and the deposit of the bill of exchange will become effective only when the Bank has received the payment for such bill of exchange. If there is adjustment of interest rate on the day that the Bank received the payment, you acknowledge that adjusted rate will apply and you authorize the Bank to select another period if there is no published rate for the originally agreed period. The NTD bills of exchange being deposited into a foreign currency time deposit account should be cleared on

the same day.

Article 4 **Where a fixed interest rate has been selected for time deposit, interest will accrue at the fixed rate published on the date of deposit while interest will be accrued at the floating rate published on the date of deposit if a floating interest rate has been selected for time deposit. Upon an adjustment to the floating interest rate made by the Bank, the adjusted floating interest rate will be applied from the date of adjustment. The calculation method of interest is based on daily interest calculation (to the fifth decimal place, the sixth place is unconditionally rounded down).**

If the amount of a time deposit at the deposited time does not reach the amount applicable for the interest rates of large-denomination deposit published by the Bank and is applied to the the interest rates of general time deposit ,but after an automatic renewal, the amount of the time deposit reaches the amount applicable for the interest rates of large-denomination deposit (no matter whether it is caused by the Bank's adjustment to the standard amount for large-denomination deposit interest rates or the sum of the principal and interest of the renewed time deposit reaches the amount of large-denomination deposit), then the time deposit interest will accrue at the rate of large-denomination deposit.

If the time deposit is applicable for the interest rates of large-denomination deposit and has been selected for floating interest rate, you agree that when the Bank changes the amount of a large-demonization deposit and resulting in the time deposit hereinabove do not reach the amount of a large-demonization deposit and is not applicable for the interest of large-demonization deposit rate, then the floating interest rates published by the Bank for general time deposit will apply to the time deposit hereinabove from the day of change..

Unless otherwise agreed, the interest for time deposit in foreign currency will be accrued on a simple basis.

Interest income from the time deposit account should be withheld in accordance with the applicable tax laws.

Article 5 **Unless otherwise agreed by you and the Bank, time deposit will be automatically renewed in accordance with the original agreements on the deposit at maturity. Where a time deposit is transferred to time deposit of new period, you shall apply making an agreement of period to the Bank, and the interest rates shall be calculated in accordance with the interest rates posted by the Bank on that date of the renewal. Where you intend to terminate the agreement on automatic renewals, you shall visit the Bank in person or terminate in accordance with the provisions otherwise agreed by the Bank.**

Where the maturity date is not a business day, it will be postponed to the following business day (new maturity date) and the interests on the time deposit shall be accrued in accordance with the interest rates posted by the Bank on that date rates until one day before the new maturity date.

Article 6 **After cancelling foreign currency time deposits, if you apply to settlement and conversion the foreign currencies under the foreign currency time deposit into NTD, you must be in accordance with the "Regulations Governing the Declaration of Foreign Exchange Receipts and Disbursements or Transactions" and other relevant regulations. The foreign currencies withdrawal fee will be calculated by the amount of the difference between the spot exchange rate and the cash exchange rate published by the Bank multiplying the amount of the cash to be withdrawn, which is not less than NTD 100, is required for each withdrawal of cash in a foreign currency.**

Article 7 **Withdrawals from the time deposit account before maturity of the time deposit is not allowed, provided that in the case that you wish to early terminate the time deposit, you must give the Bank seven days prior notice as well as settle and close the deposits under the account in one lump sum. Accrual of interest on NTD or foreign currency time deposit that is early terminated must be as follows:**

1. **Interest on time deposit will not be accrued on periods of less than one month if the actual period of deposit does not reach the period of weeks or days as agreed. For the renewed time deposit of which the actual period of deposit does not reach the period of weeks or days as agreed, interest on the deposit should be accrued on a daily basis at the floating current account interest rate published by the Bank on the date of renewal.**

2. **For time deposit of one month or more, interest on the deposit will not be accrued if the actual period of deposit is less than one month. Where its actual period of deposit after renewal is less than one month, interest on the deposit should be accrued on a daily basis at the floating current account interest rate published by the Bank on the date of renewal.**

3. **For time deposit of one month or more of which the actual period of deposit reaches one month or more, interest on the actual period of deposit will be accrued at 80% of the published time deposit interest rate for deposit periods of one, three, six, nine, twelve and twenty-four months as on the time of deposit.**

Article 8 Foreign currency transactions that may be carried out under this time deposit account are limited to those currencies offered by the Bank as published. Foreign

currencies that may be deposited to or withdrawn from this account in the form of banknotes are limited to USD, HKD, EUR, JPY,CNY,AUD,GBP and those offered by the Bank as published.

Article 9 Time deposit deposited in the Banks are prohibited to be transferred or assigned to others.

Article 10 You may create a time deposit and select its period under the comprehensive account that you have opened in the Bank by using the Bank's chip bankcard at an automatic teller machine. You agree that the fixed interest rates will apply to all transactions under this time deposit and the time deposit will be automatically transferred (renewed) at maturity in accordance with the period originally agreed.

Article 11 Any time deposit subject to enforcement by courts or by the Administrative Enforcement Agency before being due to mature will be deemed to be early terminated.

Article 12 Where the NTD time deposit has been automatically renewed, the deposit may be reduced within the grace period of one month for the general time deposit and two month for the fixed time deposit. Interest on amount of reduction during the period from original maturity date to reduction date should be accrued at floating interest rates for demand deposit published by the Bank and be paid on the date of reduction.

Chapter 8 - Terms and Conditions for Bankcards and Cardless Transactions

The bankcards for which you apply to the Bank are furnished with the functions as follows:

1. **General functions: deposits, withdrawals, fund transfers, tax (fee) payments, change of password and balance inquiries.**
2. **Deduction functions: Where you use bankcards issued by the Bank along with the passwords to carry out transactions for merchandises or services with physical or virtual merchants, you authorize the Bank to make direct deduction against the designated account and transfer an identical amount into the card acquirer or card merchants through financial information system in payment of the transactions. These functions include payment deductions (at fixed and variable rates), transaction reversion, refunds, preauthorization and confirmation of the pre-authorized transaction.**

"Definitions":

(1) "Card Acquirer" shall mean a financial institution that has entered into an agreement with card merchants for the merchants to carry out

transactions with you.

(2) "Card Merchant" shall mean an entity having entered a contract with a card acquirer, agreeing that you may use a bankcard to pay for products, services or other transactions.

(3) "Transaction Record" shall mean written statements or electronic messages for transactions carried out by the bankcards.

3. Additional financial functions: automatic deductions, voice passwords creation, online bank password creation, one time password (OTP) creation for online banks and other services provided by the Bank. You may apply to the Bank for making the "Finger vein Recognition Transaction", "Cardless Withdrawal" (including scheduled cardless withdrawals from online bank and QR code cardless withdrawals, collectively the "Cardless Withdrawal") or "Facial Recognition Withdrawal" at automated service equipment and are also allowed to call the Bank's customer service center to cancel these functions from time to time. You should use an activated and valid bankcard to apply for the "Finger Vein Recognition Transaction" via any automated service equipment of the Bank that is equipped with function of finger vein recognition. After you have registered the "finger vein" of one finger and activated a "finger vein recognition password", you may use the password to make deposits, withdrawals and funds transfers at the qualified automated service equipment of the Bank.

You should apply for the "Cardless Withdrawal" at a branch of the Bank or via an automated service equipment of the Bank available for cardless withdrawals by using a valid bankcard that has been activated and a mobile device with function of device recognition to create a "password for cardless withdrawals" which will be used as a master key to any subsequent cardless withdrawals. All types of cardless withdrawals should be carried out as follows:

(1) Scheduled Cardless Withdrawal. To carry out a scheduled cardless withdrawal at an ATM of the Bank, you should access the online banking service to make an appointment and, after completion of recognition on your mobile device, enter the transaction information and the password within the prescribed time.

(2) QR Code Cardless Withdrawal. To carry out a QR code cardless withdrawal at an ATM of the Bank, you should access the online banking service to activate the function, then scan the QR code displayed on the screen by using your recognized mobile device within the prescribed time for verification and enter the password after completion of the verification.

You should use an activated and valid bankcard after the OTP has been activated to apply for the "Facial Recognition Withdrawal" via an automated service equipment of the Bank that is equipped with the function. For application of the "Facial Recognition Withdrawal", you should let the automated service equipment capture an image of your face and create a "Facial Recognition Withdrawal password" in accordance with instructions displayed on the screen. Following the password and image has been successfully registered, the Facial Recognition Withdrawal can be carried out at the automated service equipment upon entry of correct Facial Recognition Withdrawal password, OTP and confirmation of your face image. If you have entered an incorrect OTP for three (3) consecutive times when applying the Facial Recognition Withdrawal, the Bank's computer will temporarily lock the application service. To unlock the application service, you should personally visit the Bank.

You can apply for one or more bankcards and other functions for cardless transaction (including the Finger vein Recognition Transaction, Cardless Withdrawal or Facial Recognition Withdrawal) as needed. You further agree that you will stick to the time limit and services prescribed by the automated service equipment when performing these functions. In the event that the automated service equipment of the Bank and the financial information system is out of order due to a power outage, disconnection with the network, breakdown, malfunction of computer system, a third party's behavior or any circumstances of force majeure, the Bank may suspend the transactions of bankcard or finger vein recognition transactions or cardless transactions.

Article 1 When applying for and activating the bankcard, you should visit the Bank personally by presenting your personal identification documents and the specimen chop/signature and creating a password via password-keypad or conducting the same at the Virtual Teller Machine in process of account opening or by adopting other manner as agreed in writing between you and the Bank. In the event that you are unable to personally collect the password letter that is an alternative to creating password via password-keypad, you may authorize a third party to collect the letter or apply for collection by post, provided that you should be liable for any damages or loss which may arise therefrom. Where you fail to collect the bankcard and the password letter within one month after the application date, the Bank may directly cancel the bankcard (and the password letter).

In addition to the above, you may also apply for activation of the bankcard by using another valid and activated bankcard at automated service equipment. For bankcards of digital deposit account or digital securities settlement account, you may apply for activation of the bankcard via online banking service., Provided that if

you fail to complete the procedure for activating the bankcard within four month after the application date, the Bank may directly cancel the bankcard (and the password letter).

Article 2 After receipt of the bankcard or registration of "finger vein" or creation of the "Finger vein Password" and "Cardless Withdrawal Password", you may change the passwords at any time for unlimited number of times. You must remember your own password and keep it appropriately and safely; you will be liable for all responsibilities in the event of a lending, assignment or pledge on the password. Where you are a juristic person, the bankcard should be used by your responsible person; any loss or dispute arising from transfer of the bankcard to others for business needs should be borne by you and the transactions carried out by using the bankcard in this case remain valid.

Article 3 Where you use the bankcard or "Finger vein Recognition" to make a cash deposit via automated service equipment of the Bank, such deposit can only be deposited into an account opened at the Bank and must be in accordance with the following:

1. Deposits into an account not belonging to you must be in the form of NTD banknotes and subject to restrictions published by the competent authority on the amount of transfers to non-designated accounts. Where you have applied for reduction of the amount of transfers to non-designated accounts, the lower amount shall apply.

2. Deposits into your own account:

   (1) Deposits in the form of NTD banknotes: not subject to the restrictions on the amount.

   (2) Deposits in the form of foreign currencies banknotes: the maximum amount that can be deposited in one day for each account is the amount equivalent of NTD 100,000; provided that where the deposit is made in the form of RMB banknotes, the maximum amount will be RMB 20,000. Currencies and denominations of the banknotes are subject to restrictions indicated by the automated service equipment of the Bank when the deposit is made.

Where you make a deposit via an automated service equipment, the deposit will be entered into the account after the Bank has completed the counting and verification. If the value verified is inconsistent with the amount of cash deposit, the Bank shall immediately notify you and make a direct deposit of the correct number of amount into the account. You agree that, in this case, the Bank may make a direct deposit into the account in the event that you are unreachable. If you have proved that the amount of deposit entered into the account is not correct, the Bank shall rectify immediately.

Article 4 When applying for a bankcard, you should designate one of your own NTD demand deposit accounts with the Bank as the "main account for the bankcard" and you may designate other NTD/ foreign currencies demand deposit accounts opened at the Bank as the "designated account for outward-transfer". Each bankcard are allowed to have up to 7 "designated NTD accounts for outward-transfer" and 3 "designated Foreign currencies accounts for outward-transfer", that is, there will be 8 "designated accounts of outward-transfer" for NTD transfer and 3 "designated accounts of outward-transfer" for foreign currencies transfer in sum. **However, if the main account number of the bankcard has been settled and closed or the bankcard has been canceled by you, the bankcard will no** longer be used and the designated accounts for outward-transfer will be terminated concurrently.

When you make a deposit into your own account at the Bank in the form of foreign currency banknotes, the Bank will list your 8 foreign currencies deposit accounts (in ascending order) for your consideration of the account to be deposited.

Where you wish to make a fund transfer to a designated or non-designated account at an automated service equipment, you should apply to the Bank in advance. You may request to cancel the service at any time.

When making a fund transfer to a designated account, you may ask to designate a third party's demand deposit account or credit card account with the Bank or other bank as the "designated account for inward-transfer". You agree that each of your accounts with the Bank will be used as the "designated account for inward-transfer" and these Terms and Conditions will be written evidence of the agreement.

Article 5 **1. Restrictions on amount of withdrawal and transfer**

(1) The upper limit of withdrawals at an automated service equipment of the Bank by means of bankcards, finger vein recognition transaction, cardless service and facial recognition are as follows:

a. Subject to type of equipment, the maximum amount of each withdrawal is NTD 30,000, 100,000 or 120,000 or their equivalent. The maximum amount of each cardless withdrawal is NTD 30,000.

b. The maximum amount that can be withdrawn in one day is NTD 120,000, which is the aggregate of withdrawals made through bankcard, finger vein recognition transaction, cardless withdrawal transaction and facial recognition withdrawal, provided that the aggregate of the finger vein recognition withdrawals, cardless withdrawals and facial recognition withdrawals in one day should be limited to NTD 30,000.

c. **The monthly withdrawal limit for finger vein recognition transactions, cardless withdrawals or facial recognition withdrawal transactions, the combined maximum limit is the equivalent of NT$200,000.**

d. **For withdrawals from Type III digital deposit account or Type III digital securities settlement account (i.e. the withdrawal account is Type III digital deposit account or Type III digital securities settlement account), the maximum withdrawal amount per time and per day is the equivalent of NT$10,000 (including transactions with bankcard, finger vein recognition transaction, cardless withdrawal transaction and facial recognition withdrawal). For withdrawals from Type III digital deposit account or digital securities settlement account, the maximum monthly withdrawal amount is the equivalent of NT$120,000 (including interbank withdrawal applications). The withdrawal limits set forth in this item shall not be adjusted.**

(2) When you make a fund transfer to a designated account, the limits are as follows:

a. **The maximum amount of each transfer is NTD 2 million**

b. **If funds are transferred from NTD demand deposit account ,the maximum amount that can be transferred to designated accounts in one day is NTD 2 million including all fund transfers through bankcards and finger vein recognition transaction. If the aforesaid account is opened from August 1, 2012 to July 14, 2023, the daily maximum limit is NTD 3 million.**

c. **If funds are transferred from NTD demand deposit account with Video Teller Machine (VTM)，In the 30 days since the account opening，the daily limit is NTD 100 thousand，Since day 31th, revert to the daily limit is NTD 2 million. If the aforesaid account is opened from August 1, 2012 to July 14, 2023, the daily maximum limit is NTD 3 million.**

d. **If funds are transferred from Types I and II digital deposit account or Types I and II digital securities settlement account, the maximum amount of each transfer or the daily limit is NTD 1 million.**

(3) When you make a fund transfer to a non-designated account, the limits are as follows:

a. If funds are transferred from NTD demand deposit account, NTD demand deposit account which is opened with Video Teller Machine (VTM), Type I or II digital deposit account, or Type I or II digital securities settlement account, the maximum amount of each transfer is NTD 30 thousand.

b. If funds are transferred from NTD demand deposit account, NTD demand deposit account which is opened with Video Teller Machine (VTM), Type I or II digital deposit account, or Type I or II digital securities settlement account, the maximum amount that can be transferred in one day is NTD 30 thousand including all fund transfers through bankcards and finger vein recognition transaction.

(4) Once the contract initiator has applied for "parent-child service," the linked legal custodian may set the contract initiator's maximum monthly withdrawal limit and "non-predesignated account" maximum monthly transfer limit. If the maximum monthly withdrawal limit and "non-predesignated account" maximum monthly transfer limit set by the linked legal custodian differs from the one set in the preceding paragraph, the contact initiator agrees the lower of the two will be honored. In addition, the maximum monthly withdrawal limit and "non-predesignated account" maximum monthly transfer limit set by the linked legal custodian may not be lower than NTD 1,000 per month.

2. Restrictions on amounts of inter-bank withdrawals and fund transfers

(1) When you make withdrawals by means of bankcard or scheduled cardless withdrawal via automated service equipment installed by a financial institution with the inter-bank connection of the financial service system, the transaction limits are as follows:

a. The maximum amount of each withdrawal is NTD 20,000;

b. The maximum amount in one day is NTD 120,000 in the aggregate of inter-bank withdrawals and fund transfers and the aforementioned withdrawals and transfers with the Bank.

c. The maximum monthly limit for scheduled cardless withdrawal transactions is the equivalent of NT$200,000. And calculated together with the aforementioned maximum monthly withdrawal limit from your bank's automated equipment

d. For withdrawals from Type III digital deposit account or Type III

digital securities settlement account (i.e. the withdrawal account is Type III digital deposit account or Type III digital securities settlement account), the maximum withdrawal amount per time and per day is the equivalent of NT$10,000 (including transactions with bankcard, finger vein recognition transaction, cardless withdrawal transaction and facial recognition withdrawal). For withdrawals from Type III digital deposit account or digital securities settlement account, the maximum monthly withdrawal amount is the equivalent of NT$120,000 (including interbank withdrawal applications). The withdrawal limits set forth in this item shall not be adjusted.

(2) When you make a fund transfer to a designated account, the limits are as follows:

a. The maximum amount of each transfer is NTD 2 milloin.

b. If funds are transferred from NTD demand deposit account,the maximum amount that can be transferred in one day is NTD 2 million. If the aforesaid account is opened from August 1, 2012 to July 14, 2023, the daily maximum limit is NTD 3 million.

c. If funds are transferred from NTD demand deposit account with Video Teller Machine (VTM)，In the 30 days since the account opening，the daily limit is NTD 100 thousand，since day 31th, revert to the daily limit is NTD 2 million. If the aforesaid account is opened from August 1, 2012 to July 14, 2023, the daily maximum limit is NTD 3 million.

d. If funds are transferred from Types I and II digital deposit account or Types I and II digital securities settlement account, the maximum amount of each transfer or the daily limit is NTD 1 million.

(3) When you make a fund transfer to a non-designated account, the limits are as follows:

a. If funds are transferred from NTD demand deposit account, NTD demand deposit account which is opened with Video Teller Machine (VTM), Type I or II digital deposit account, or Type I or II digital securities settlement account,the maximum amount of each transfer is NTD thirty thousand

b. If funds are transferred from NTD demand deposit account, NTD demand deposit account which is opened with Video Teller

Machine (VTM), Type I or II digital deposit account, or Type I or II digital securities settlement account, the maximum amount that can be transferred in one day is NTD thirty thousand.

(4) Once the contract initiator has applied for "parent-child service," the linked legal custodian may set the contract initiator's maximum monthly interbank withdrawal limit and "non-predesignated account" maximum monthly transfer limit. If the maximum monthly interbank withdrawal limit and "non-predesignated account" maximum monthly transfer limit set by the linked legal custodian differs from the one set in the preceding paragraph, the contact initiator agrees the lower of the two will be honored. In addition, the maximum monthly interbank withdrawal limit and "non-predesignated account" maximum monthly transfer limit set by the linked legal custodian may not be lower than NTD 1 thousand per month.

The aggregate of domestic and overseas withdrawals and payment deduction in one day may not exceed NTD 120 thousand or its equivalent; If funds are transferred from NTD demand deposit account, the maximum amount of aggregate of all fund transfers via automated service equipment installed by the Bank or a financial institution with the inter-bank connection of the financial service system in one day is NTD 2 million. If funds are transferred from NTD demand deposit account with Video Teller Machine (VTM)，In the 30 days since the account opening，the daily limit is NTD 100 thousand，Since day 31th, revert to the daily limit is NTD 2 million. For those who opened the account from August 25, 2020 to July 14, 2023, after the 30th day from the date of account opening, the daily maximum limit is NTD3 million. If the aforesaid account is opened from August 1, 2012 to July 14, 2023, the daily maximum limit is 3 million. If funds are transferred from Types I and II digital deposit account or Types I and II digital securities settlement account, the maximum amount of each transfer or the daily limit is NTD 1 million.You may not adjust the transfer limit amount of NTD demand deposit account which is opened with Video Teller Machine (VTM) in the 30 days since the account opening, or the funds are digital deposit account or digital securities settlement account, except that, you may apply for adjustment to the daily amount limit without contravening any related law or regulation, the adjustment shall prevail.

Except NTD demand deposit account which is opened with Video Teller Machine (VTM) or the funds are digital deposit account or digital securities settlement account, where your account for outward-transfer was opened from 1 August 2012 to July 14 2023, the maximum amount

that can be transferred to a designated account in one day is NTD 3 million and for those who opened the account after July14, 2023, the daily maximum limit is NTD 2 million, and the maximum amount of all fund transfers via automated service equipment installed by the Bank or a financial institution with the inter-bank connection of the financial service system in one day will be adjusted accordingly.

3. **Where you use a chip bankcard available for transfers to a non-designated account to get "services of collecting and making payments for cross-border online real transactions" (hereinafter referred to as the "Cross-border Payment") from a foreign institutions having a business relationship with the Bank, your monthly amount limit of the Cross-border Payment is NTD 300,000 per person.After the first transaction, you may enter into an agreement on the monthly amount limit of the Cross-border Payment in integral multiples of NTD 10,000 with the Bank, provided that the maximum amount agreed for each person per month is NTD 300,000.**

4. **Transfers made for payments for public utility fees (water, electricity and gas charges), fees payable to state-run or government-owned enterprises (tax, fees payable to transportation enterprise) or fees in relation to the Bank's service of collecting payments payable to other business institutions are not subject to the limit of NTD 30,000 on the daily amount of transfer into a non-designated account.**

The Bank may adjust the amounts stipulated in this Article as actually required. The Bank must issue a written notice to you or otherwise publicly announce such adjustment at its business premises and its website in a conspicuous manner and fourteen days prior to such adjustment enters into effect.

Article 6 You agree that, notwithstanding the times and aggregate amount, the passbook records are unnecessary to be supplemented before engaging in transactions as follows:

1. Withdrawals or funds transfers made by use of bankcards.
2. Withdrawals or funds transfers made by means of the "Finger vein Recognition Transaction".
3. "Cardless Withdrawals".
4. "Facial Recognition Withdrawals".

Where there is any inconsistency between the balances recorded in the passbook and balances recorded by the Bank due to failure to supplement passbook records, malfunction of computer system or disconnection with the network, the balance recorded with the Bank shall prevail. Where you fail to complete a withdrawal due to situations that the automated service equipment is out of order, the Bank will help

you to complete the withdrawal after verification.

Article 7 When you use a bankcard or the "Finger Vein Recognition" service to carry out a fund transfer, you must first verify the accuracy of the financial institution code, account number and amount you enter into the machine before transfer. In the event of any error in the financial institution code of the inward-remittance bank, deposit account number or amount you apply for or enter, resulting in a transfer to the account of another person or transfer of the wrong amount, the Bank will immediately perform the following matters upon your notice:

1. Provide details of such transaction and relevant information according to relevant laws and regulations.
2. Notify the inward-remittance bank to handle the transaction.
3. Report the handling of the transaction.

Article 8 Where you carry out a transaction at the automated service equipment or other equipment of the Bank or a financial institution participating in the inter-bank connection of the financial information system, using either a bankcard and its password or "finger vein record, finger vein password", "cardless withdrawal" or "facial recognition", such transaction has an equal effect with a transaction made by presenting the passbook and chop/signature. **After completing each transaction, the automated service equipment will print out a "transaction receipt" or display the transaction amount and relevant information on the screen for your review. Where you find any errors in the transaction amount or any related information, you must inform the Bank of the errors within seven (7) bank business days for verification and correction.**

Article 9 The dividing point for accounting time-periods for inter-bank transactions is determined by the time that each bank receives the relevant files or information. Any transaction carried out after the dividing point will be deemed as transaction of the next business day.

Article 10 **You may terminate this agreement at any time, provided that you must personally visit the Bank to do so, or appoint an agent in writing to do so on your behalf. Where any of the following applies, the Bank may terminate this agreement or suspend the provisions of bankcard functions or functions of "Finger Vein Recognition Transaction", "Cardless Withdrawals" or "Facial Recognition Withdrawals" at any time:**

1. **Either of your bankcard, "finger vein record, finger vein password", "password for cardless withdrawals", "password for facial recognition service", "finger vein" or "image of face", has been forged, altered, or used for illegal purposes such as money laundering or fraud.**
2. **Your account has been listed as a payment suspended or watch-listed**

account or derivate watch-listed account according to law.

3. **You have violated the provisions of the law, adversely affected the rights or interests of the Bank, or engaged in any other illegal acts.**
4. **There is likelihood of improper use or possession of the bankcard, finger vein record, cardless withdrawal information or image of face by other person, or the Bank receives a report of risk event from credit card international organizations or other issuing banks or card acquirers.**

Article 11 Where you use a bankcard/debit card for any transaction and enter the wrong password for three consecutive times (inclusive), forget to take back the bankcard/debit card, carry out a transaction using a bankcard/debit card that has already been reported as being lost, or there are other reasons resulting in the bankcard being locked or retained by an automated service equipment, you must do the following unless the parties agree otherwise:

1. When the bankcard/debit card is locked, you may apply for unlocking method:
   (1) You may apply any branch of the Bank in person to unlock the bankcard/debit card by presenting your personal identification documents, the specimen chop, the specimen chop.
   (2) Use the CTBC Bank's automated teller machine (ATM) to unlock the bankcard/debit card. You should access the mobile banking then scan the QR code displayed on the screen by using your recognized mobile device within the prescribed time for verification and enter. Then OTP number will be automatically sent via push generated by the system to the mobile device on which you have activated the "device authentication service". But the unlock service don't support in the following either condition:
      a. Your online banking and mobile banking service was not visited bank to apply, but the bankcard/debit car of account was visited bank to apply which account issue date is before your activity Type 1 or Type 3 digital deposit account or digital securities settlement account.
      b. Unlock failed using this method for three times consecutively.
      c. Successfully unlocked using this method for two times this month.
2. When the bankcard/debit card is being retained, you must visit the Bank in person by presenting your personal identification documents and the specimen chop within fourteen(14) bank business days from the day after the retention to take back the bankcard/debit card. Where you fail to take back the bankcard within the prescribed period, the Bank may cancel the bankcard/debit card.

Where you use the "finger vein recognition transaction" service for any transaction and fail to pass the finger vein verification for five consecutive times or enter the wrong finger vein password for three consecutive times resulting in a failure of transaction, you may use a bankcard or by means of otherwise agreed to carry out the transaction, or terminate (or reset) the function of "Finger Vein Recognition Transaction" at the teller of the Bank or call the toll-free service number at 0800-

024-365 for service.

Where you use the "cardless withdrawal" service for any withdrawal and enter the wrong password for three consecutive times resulting in a failure of withdrawal, you may use a bankcard or by means of otherwise agreed (such as services of "finger vein recognition transaction" or "facial recognition withdrawal") to make the withdrawal, or you may visit bank teller to unlock the cardless withdrawal service or call the toll-free service number at 0800-024-365 for service.

Where you use the "facial recognition withdrawal" service for any withdrawal and enter the wrong OTP for three consecutive times, fail to pass the facial recognition verification for five consecutive times or enter the wrong facial recognition password for three consecutive times resulting in a failure of "facial recognition withdrawal" transaction, you may use a bankcard or by means of otherwise agreed (such as services of "finger vein recognition transaction" or "cardless withdrawal") to carry out the transaction, or terminate (or reset) the function of "Facial Recognition Transaction" at the teller of the Bank or call the toll-free service number at 0800-024-365 for service.

Article 12 **Fees arising from the various transactions carried out or services used by you using the bankcard or services of "cardless withdrawal" and "finger vein recognition transaction" are as follows; in the event of an adjustment to such fees, the Bank must publicly announce such adjustment at its business premises and its website in a conspicuous manner and sixty days prior to such adjustment enters into effect or issue a written notice to you:**

1. **Transaction fees. You authorize the Bank directly deduct the fees from your accounts for the bankcard / "cardless withdrawal" or the designated account for outward-transfer for "finger vein recognition transactions" (as the case may be):**

   (1) Domestic inter-bank withdrawal: NTD 5 per transaction.

   (2) Domestic inter-bank fund transfer, of which the fees shall be determined by the actual amount of transfer and in accordance with the following:

      a. NTD 500 or below: free for the first transfer for each account in one day; fees for each transfer thereafter will be NTD 10.

      b. NTD 501 to NTD 1,000 (inclusive): NTD 10 per transaction.

      c. NTD 1,001 or more: NTD 15 per transaction.

   (3) Cross-border payment: 1% of the amount of payment per transaction (rounded off to the nearest integer). Where the amount of a transaction

is under NTD 100, the fee for this transaction will be exempted.

(4) Withdrawal from foreign currencies accounts with the Bank in the form of foreign currencies banknotes via ATM of the Bank: The amount to be deducted from the foreign currency account shall be calculated by converting an amount, which is the withdrawal amount multiplying exchange-rate difference, into NTD (rounded off to the nearest integer) then converting the NTD amount at the medial rate into foreign currency (minimum of NTD 100 or its equivalent).

Exchange-rate difference: the difference with the exchange selling rate and the spot exchange selling rate published by the Bank at the time of withdrawal.

Medial rate: the average of the exchange buying rate and the exchange selling rate published by the Bank at the time of withdrawal.

Where the amount of foreign currency to be deducted is not an integer:

a. For USD and RMB, it should be rounded off to the nearest hundredth.

b. For JPY, it should be rounded off to the nearest integer.

(5) Deposit to foreign currencies accounts with the Bank in the form of foreign currencies banknotes via ATM of the Bank: the amount to be deducted from the foreign currency account shall be calculated by converting an amount, which is the deposit amount multiplying exchange-rate difference, into NTD (rounded off to the nearest integer) then converting the NTD amount at the medial rate into foreign currency (minimum of NTD 100 or its equivalent).

Exchange-rate difference: the difference with the exchange buying rate and the spot exchange buying rate published by the Bank at the time of deposit.

Medial rate: the average of the exchange buying rate and the exchange selling rate published by the Bank at the time of deposit.

Where the amount of foreign currency to be deducted is not an integer:

a. For USD and RMB, it should be rounded off to the nearest hundredth.

b. For JPY, it should be rounded off to the nearest integer.

Online ATM refers to any financial services carried out on the Internet by means of "chip bankcard" and a "card reader for chip bankcards" (excluding cash withdrawals).

2. Service charges for the following services will be charged in accordance with provisions on the application agreed by you and the Bank:

(1) Unlocking and reset of the card: no charge (the maximum amount may not exceed NTD 50).

(2) Replacement/re-issue of the card due to damage: no charge (the maximum amount may not exceed NTD 100).

(3) Registering loss of the card: NTD 100 per card.

(4) Issue of another general bankcard: NTD 100 per card.

Fees and charges above must be publicly announced at the businesses premises and on the website of the Bank in a conspicuous manner.

The service charges stipulated in Paragraph 2, Subparagraphs (1) and (2) above may not be charged unless the Bank proves your card must be unlocked or replaced or a new card must be re-issued for reasons attributable to you. The Bank is liable to indemnify you against any damages caused by the unlocking, replacement or re-issue of the card, unless the Bank proves the unlocking, replacement or re-issue is not attributable to the Bank.

Article 13 You must keep the bankcard safe in an appropriate manner. In the event of loss, destruction, theft or loss of possession of the bankcard in any other manner, you shall immediately notify the Bank via Customer Service Channels to commence the procedures to report loss and stop payment, or personally visit the Bank by presenting the original of your identity card and the specimen chop to notify the Bank of such loss to suspend payment and to apply for issue of a new card.

You should be liable for all losses and disputes arising from fraudulent use of the general, deduction and additional functions of the card before you apply to register loss of the card. Where the Bank has already made payment on any fraudulent use of the card, the Bank is deemed to have made payment to you and the payment is deemed valid. However, where the Bank or the financial institution owning the relevant automated service equipment has not exercised the care of a good faith manager in monitoring and controlling the relevant information systems, or where there are any other circumstances for attribution of fault to the Bank or such financial institutions, resulting in your password being fraudulently used or stolen, the Bank will remain liable for such losses.

The agreed manner in preceding paragraph shall be safe and convenient to you.

Article 14 The disclaimer provisions of loss and theft of bankcard will apply after you have registered the loss and paid the fees for loss of card in the agreed manner. The Bank shall be liable for any loss arising from the fraudulent use from the following

point of time:

1. Where the cash withdrawal and transfer are made by using a bankcard, the application will become effective after you notify the Bank of the loss for suspension of the payment (provided that if the computer system is out of order at the time of transaction for reasons not attributable to the Bank, the time at which the application takes effect will be postponed until the system of the Bank is in order and the registration of loss is completed).

2. Where you violate the principle of good faith or either of the following occurs, the Bank will be exempted from the liability for loss arising from fraudulent use:

   (1) You fail to perform the obligations to report loss and payment of registering fee in the agreed manner.

   (2) You carry out any fraudulent uses of the bankcard or the finger vein, cardless withdrawal or the facial image.

   (3) The lost (stolen) bankcard or the registered mobile device is under fraudulent use by any of your spouse, family members, cohabitants, employees, agents, straight blood relatives, collateral relatives by blood within the sixth degree or collateral relatives by marriage within the third degree, unless you prove that you have filed a lawsuit against the person.

   (4) Subject to other's fraudulent use of bankcard, finger vein, cardless withdrawal function or the facial image, you decline to collaborate with the Bank on the investigation or refuse to file a lawsuit.

   (5) Other unlawful circumstance occurs.

Article 15 You may not duplicate or alter the bankcard, records of finger vein or cardless withdrawal information or face image. Where the duplication or alteration occurs, the Bank may report the relevant crimes to the competent authorities and ask you to compensate for the loss arising therefrom of the Bank. Where the bankcard is severely destructed or no longer used, you should apply to the Bank for cancellation of the card; otherwise, you should be liable for any loss or dispute arising therefrom.

Article 16 When you, an R.O.C. citizen (including minors) or a holder of resident certificate, carry out an overseas withdrawal or transaction using a bankcard, the Bank will make payment in the equivalent local (place of withdrawal or transaction) currency via the local automatic teller machine or terminal machine. The currency conversion will be based on the USD exchange rate published by the international organization having business relationship with the Bank on the day of your withdrawal or transaction. **In addition to a charge at NTD 70 payable to the Bank for each transaction, you agree to pay the network service fee at the mount of 1% of the withdrawal amount to the international organization (subject to the**

discretion of the international card organization), and also agree the Bank to deduct the fee, which would be converted into NTD at the exchange rate agreed at the time of your transaction, along with the charge from your demand deposit account or demand (saving) deposit account with the Bank.

Article 17 When you use a bankcard to carry out an overseas withdrawal or transaction, you authorize the Bank to complete the relevant exchange settlement and declaration procedures in accordance with the regulations in relation to foreign exchange. You must acknowledge all content of declaration made by the Bank and must not disagree to the same. You should calculate and attend to your foreign exchange quota. You should take responsibility for the circumstance that you have exceeded your foreign exchange quota due to withdrawals. The bank is not obligated to check the available quota of your foreign exchange and may refuse to make relevant payment if it becomes aware that you have exceeded your foreign exchange settlement quota.

Article 18 Where you have **inquiries about the deduction amount for overseas withdrawals or transactions, you may ask the Bank to perform a review on the amount within one month from the date of delivery of the current bank statement.** Where you disagree to the result of review provided the Bank, you may directly apply to the Executive Committee of the Financial Information Service Co., Ltd. for investigation and mediation within two months from the date of transactions. No application is allowed after the prescribed period. You acknowledge you will abide by the conclusions of the mediation made by the Executive Committee of the Financial Information Service Co., Ltd. and deem the conclusions as a part of this agreement.

Article 19 In the event of litigation arising from this agreement, you agree that the district court having jurisdiction over the place where the head office or branch of the Bank transacting with you is located or the Taipei District Court of Taiwan will be the court in the first instance in such litigation; however, this provision may not exclude the jurisdiction of the small claims court under Article 47 of the Consumer Protection Act or Article 436-9 of the Code of Civil Procedure. Where the law provides for exclusive jurisdiction, such provision will apply.

Article 20 Where you make use of such inter-bank services as withdrawals via bankcards, cardless withdrawals, fund transfers, currency exchanges, tax payments, fee payments, payment deductions, and financial account inquiries, you agree that the Bank, the transacting financial institution, the JCIC, the Financial Information Service Co., Ltd., and any other institutions permitted to be incorporated or operate by members of the Financial Supervisory Commission or competent agricultural finance authority may collect, process, internationally transmit and use your personal information according to law, to the extent required for completing provision of the

aforementioned inter-bank services. The Bank may not provide your personal information for use by third parties other than the aforementioned institutions, except with your consent or pursuant to other laws and regulations.

Article 21 Complaint

Where you have any inquiries or complaints about services of bankcard transaction, finger vein recognition transaction, cardless withdrawal or facial recognition withdrawal or the terms and conditions, please call the toll-free service number: 0800-024-365.

Article 22 You agree that relevant documentation to you will be sent to the contact details provided in the agreement. Where there is any change to your address, you should immediately notify the Bank in writing or via customer service and further agree that the new address will be the address for service. Where you fail to perform the above, the Bank will deem the address designated upon execution of the agreement or last notified to the Bank as the address for service. Notice from the Bank will be deemed duly delivered to you when a normal mailing period has passed after sending.

Article 23 Special Terms and Conditions for Bankcard Debit Functions

1. **Where you wish to terminate the bankcard debit functions, you should apply to the Bank for cancellation of the functions.**
2. **When you make a payment deduction, refund or cancellation of transaction using a bankcard at the physical or virtual Card Merchants, you should keep the transaction documentation for verification. Where a refund is required or relevant disputes in relation to the merchandise or service (including but not limited to the quality, quantity or price thereof) provided by the Card Merchant occur, you should directly contact the merchants to seek a solution. You may not raise against the Bank the defenses that are available as between you and the Card Merchant.**
3. If the bank balance of the designated account for payment deduction is insufficient for your payment or the payment has exceeded the amount limit aforementioned, the Bank is not obligated to make the payment.
4. The Bank shall exercise the duty of care of a good faith manager in dealing with matters in respect of payment deduction of your transactions.
5. With respect to disclosure of the account information of payment deduction, the Bank shall provide you with transaction records for each payment via the bank statement, passbook or in some other agreed manner for your review.
6. You agree that the Bank may appoint a third party to carry out relevant procedure of payment deduction or other ancillary matters in relation to this

agreement in accordance with regulations promulgated by competent authorities, provided that, when using or dealing with your information, the third party must comply with relevant laws and regulations and keep the information in confidentiality.

Article 24 Special Terms and Conditions of Cross-border Payment Service

1. When you carry out a cross-border transactions using the bankcard via a foreign institution having business relationship with the Bank, you should keep the relevant records of transactions such as refund or consumption on your own for verification. Where relevant disputes in relation to the merchandise or service (including but not limited to the quality, quantity or price thereof) provided by the merchant available for cross-border transactions occurs, you should directly contact the merchants to seek a solution. You may not raise against the Bank the defenses that are available as between you and the merchants.
2. Once a refund application is approved by foreign institution, the Bank will refund the amount as instructed by the foreign institution (together with the fees charged by the Bank for cross-border payment at the time of transaction) to your original account for deduction.
3. The Bank shall exercise the duty of care of a good faith manager in dealing with matters in respect of cross-border payment.
4. The actual amount of cross-border payment to be deducted must be in accordance with the NTD amount displayed on the payment screen of Financial Information Service Co., Ltd. with respect to disclosure of the account information of the payment, the Bank shall provide you with the transaction records for each payment via the bank statement, passbook or in some other agreed manner for your review.

Article 25 The provisions under this Chapter, terms and conditions for comprehensive deposits, Regulations Governing Participation of the Inter-Bank Business through Financial Information System and relevant laws and regulations will apply to your application for the bankcard and services of "Finger Vein Recognition Transaction", "Cardless Withdrawals" or "Facial Recognition Withdrawals".

Article 26 You and the Bank shall keep all records in relation to applications and instructions of finger vein recognition transactions, cardless withdrawals or facial recognition withdrawals and ensure that the records are accurate and complete.

The Bank shall exercise the duty of care of a good faith manager in keeping the records above. The term for keeping these records will be at least five years, provided, however, that if there are longer periods stipulated by other laws or

regulations, such longer periods shall apply.

Article 27 The terms and conditions are executed in two original copies, with each to be kept by you and the Bank.

Chapter 9 - Terms and Conditions for Debit Cards (VISA/MasterCard)

Article 1 Definitions

Definitions of terms under this agreement are as follows:

1. "Debit Card" shall mean a payment instrument which is used by a cardholder to obtain, by virtue of the Bank's credit, products, services or other benefits from certain card merchant in advance, and authorize the Bank to make a transfer from your demand deposit account with the Bank for payment upon the merchant's request. Debit Card as referred to herein also refer to a VISA or MasterCard bankcard.
2. "Cardholder" refers to a person to whom the Bank approves to grant a Debit Card.
3. "Card Acquirer" refers to an institution which is authorized by the card organizations to handle matters in relation to entry into a contractual relationship with card merchants and to pay for the transaction of the cardholder in advance upon card merchant's request.
4. "Card Merchant" shall mean an entity having entered a written contract with a card acquirer, agreeing that a cardholder may use a credit card to pay for products or services.
5. "Daily Maximum Amount" refers to the maximum amount of all transactions carried out with the Debit Card in one day, which is approved by the Bank or agreed by you and the Bank. Payment made via VISA and MasterCard bankcard under certain account shall be attributed to the amount of transaction for the account.
6. "Transfer Date" shall mean the date on which the Bank transfers funds from your designated demand deposit account or checking deposit account to make a payment to Card Acquirer or Card Merchant or to perform the obligations of payment for you.
7. "Foreign Exchange Settlement Date" shall mean the date on which the Bank or the agent authorized by the Bank converts and settles your foreign currencies accounts payable at the exchange rate provided by each card organization as agreed into NTD.

Article 2 Application

1. The applicant of a debit card must fill out the application form with factual identification information, financial information and other relevant information. You should provide the Bank with the true and complete documents or supporting documentation. You must open and designate a demand deposit account (the "Demand Deposit Account") for the purpose of funds transfer for payment made via the Debit Card (hereinafter referred to as the "Designated Demand Deposit Account").
2. Where there is any change to the personal basic information of Cardholder of the Debit Card provided at the time of application (including address, phone number, email address, occupation or the position), the Cardholder shall immediately notify the Bank to update the information.
3. **Cardholder must activate the Debit Card within four months after issue of the card. Where you fail to do so, the Bank may directly cancel the card for safety concern.**
4. **Please refer to the provisions under the Appendix- Handling Fees for Counter Services hereto for details of service fees for applying for multiple Debit Cards.**
5. **If the Cardholder wishes to activate the function of overseas withdrawal, the Cardholder should visit the Bank in person with his or her original ID as well as relevant documents required by the Bank to request an application. The foreign services fee under Article 13, paragraph 1 of this Chapter as well as the handling fee of NTD 70 for overseas withdrawal will be charged for each overseas withdrawal.**

Article 3 Collection, use, processing, international transmission of your personal information

The applicant or the holder of the Debit Card agrees that the Bank, the transacting financial institution, the JCIC and National Credit Card Center may collect, process, internationally transmit and use your personal information according to law (for the Bank's administrative study, promotion and advertising or delivery of shopping information).

When cardholder is minor , the Bank could provide the shopping information of Debit Card to the Legal Presentative (Guardian) of cardholder.

Article 4 Daily Maximum Amount

1. **The amount of transaction carried out with the Debit Card in one day should be limited to NTD 120,000. If Cardholder apply the Debit Card under 14 years of age, the amount of transaction carried out with the Debit Card in one day should be limited to NTD 1,500. Where the Cardholder wishes to adjust the limit as needed, the Cardholder should apply to the Bank to do so, and in this case the Daily Maximum Amount is NTD 500,000, the Monthly Maximum**

Amount is NTD 800,000.When cardholder is minor, Legal Presentative (Guardian) of cardholder could apply to the Bank adjust the limit as needed. Notwithstanding the circumstance that the amount of transaction to be carried out does not exceed the balance of Designated Demand Deposit Account, the application for adjustment is still required if the amount of transaction to be carried out exceeds the aforementioned limit. If either of your NTD current deposit account or foreign currency current deposit account opened with the Bank has had no transaction for a period of time (referred to as the "inactive period"), you agree that the Bank may comply with Standard Terms and Conditions for Account Opening as stated in Chapter 1, Article 18-1, the Bank may implement control measures lower the day limits of debit card spending. However, payments made within balance of the Designated Demand Deposit Account for insurance, industrial classification registered as "Hospital" or tax fee are not subject to the limit on Daily Maximum Amount.

2. **Once the contract initiator has applied for “parent-child service,” the linked legal custodian may set the contract initiator’s maximum monthly debit card sp**ending limit. If the maximum monthly debit card spending limit set by the linked legal custodian differs from the one set in the preceding paragraph, the contact initiator agrees the lower of the two will be honored. In addition, the maximum monthly debit card spending limit set by the linked legal custodian may not be lower than NTD 1,000 per month.

Article 5 Contractual Obligations of the Parties

The Bank shall exercise the duty of care of a good faith manager in handling payment for Debit Card transaction carried out in lawful manners and procure an agreement to be entered into between Card Merchants and the Bank or each Card Acquirer for the Cardholder to carry out transaction using a Debit Card.

The debit card held by Cardholder is a property of the Bank. Cardholder should keep and use the Debit Card properly. The cardholder shall keep the card activation password, the one-time password specified in Paragraph 1 of Article 8 or other methods of identifying the cardholder's identity confidential and shall not disclose it to third party. **Cardholder is authorized by the Bank to the extent that the Cardholder may use the Debit Card during the term of the card yet must not assign, lease and create any security over the Debit Card or otherwise deliver the possession of the card to third party or for its use.**

Cardholder shall not collude with third party or Card Merchants in false transactions or fraud to obtain money or seek profits by means of debit card or in other manners. Cardholder shall not directly or indirectly obtain any financing from third party by using the Debit Card.

Cardholder will be liable for any accounts payable arising from its violations of paragraphs 2 to 4.

The Bank shall ensure that the content of promotion materials are true and the Bank's obligations to Cardholders shall not be less than what is stated therein. Any events, service or provisions in relation to credit cards are provided to the holders of credit cards by the Bank and will not apply to the holders of Debit Cards unless otherwise stated.

Article 6 Review Period

Except for the circumstance that an issued Debit Card has been used, the applicant may notify the Bank to terminate the agreement within nine days from the date of receipt of the issued Debit Card in the manner provided in paragraph 3 of Article 19 without explanation or fees or payment.

Article 7 General Transaction

You should sign the Debit Card immediately after receiving it to reduce the possibility of fraudulent use by third party.

Cardholder using a Debit Card to carry out transactions shall present the card for verification and then sign the slips. For review, the Cardholder shall keep the receipt copies of the slips properly.

Where the Card Merchants approve the return of goods, cancellation of transactions and termination of services, or any change to goods or the price, the Cardholder must request for the refund slips from Card Merchants and sign the slips after verification. Cardholder should keep the receipt copies of the refund slips properly for review. Cardholder may also keep the return documents or other evidentiary documentation signed by the Card Merchants as an alternative to the refund slips based on the agreements between Cardholder and Card Merchants.

Card Merchants may refuse to accept transactions carried out by Cardholder using the Debit Card if either of the following occurs:

1. **The Debit Card has been forged, altered or is damaged, broken, incomplete and punched, or the signature thereon is illegible or has been altered.**
2. **The Debit Card is expired or has been reported loss under paragraph 1 of Article 14, or this agreement is early terminated or terminated.**
3. **The Bank suspends Cardholder's right of use of Debit Card.**
4. **Signature on the slip is inconsistent with that on the Debit Card, or it is confirmed that the holder of the Debit Card is not the person to whom the Bank approves to issue the card.**
5. **After carrying out a transaction, the amount of transaction has exceeded the limit provided in paragraph 1 of Article 4 or the "balance of Designated Demand Deposit Account" except for the circumstance that the Bank has authorized the Card Merchant to accept this transaction.**

The Card Merchant may refuse to return the Debit Card in the event of preceding subparagraphs 1, 2 or 4.

The Cardholder may file a complaint to the Bank in the event that a Card Merchant refuses to accept transactions carried out by Cardholder using the Debit Card for reasons other than that provided in paragraph 4 of this Article 7 or ask for an additional charge for the goods or services for purpose of use of Debit Card. The Bank shall commence an investigation on its own or refers to Card Acquirer for investigation and inform the Cardholder of the status of such investigation in accordance with the Bank's operational regulations. The Bank shall compensate for any loss arising therefrom of the Cardholder if it is confirmed that the aforementioned event is incurred due to the Bank's intention or negligence. **Considering the nature of a continuous service/provision of goods and the possibility that the Card Merchant may not be able to provide the good/service during the term of transaction, it is advised that the risk of any inability of Card Merchant to provide the good/service should be taken into account before the Cardholder purchases the good/service.**

Article 8 Special Transaction

In the event that the order of goods or services or the payment is made by post, phone, fax or via the Internet, mobile device or the vending machine or in other similar manners in accordance with general transaction practices or the special nature of the transaction, and the Debit Card is used for the payment for the transaction, If the specially authorized store adopts any network security authentication mechanism standardized by international credit card organizations (including VISA verification service, Master Card Secure Code verification, JCB J/Secure, etc.), the card issuer can send a one-time password via SMS or push notification. (One Time Password) to the cardholder’s mobile phone number saved by the card issuer, or the mobile device that has been authenticated by the card issuer,the Bank may identify the Cardholder and confirm the intent of the Cardholder based on the password, phone number, the signature on the receipts, postal vouchers or in other similar manners instead of using the statement or the Cardholder's signature on the slip.For some transactions, such as (including but not limited self-service refueling, hotel accommodation, car rental, etc.), due to the operation method, data transmission, and transaction characteristics, when the Bank is unable to load the payable amount from the cardholder's "designated debit account" when swiping the card for consumption, the Bank may deduct the payment from the cardholder's "Designated Debit Account" according to the actual payable consumption amount on the next bank business day (i.e. debit date) when requesting money from the designated store or acquirer for the transaction.the cardholder is still responsible for the repayment.

Payment for each domestic transaction of which the amount is below NTD 3,000 or each foreign transaction that is exempted from requirement for signing according to the rules of the credit card international organizations may be carried out at the Card

Merchants without signing the slip.

Article 9 Procedures for Handling Transaction Disputes

Where the Cardholder has disputes with the Card Merchants over the quality, quantity and amount of the goods or services, the Cardholder shall seek solution from the Card Merchants and shall not claim for return of the payment amount from the Bank based on such dispute.

Where the Cardholder encounters special circumstances as stipulated by each card organizations when using the Debit Card, such as circumstances that the ordered goods are not delivered by the Card Merchants, that there is an inconsistency in quantity, or that the reserved service is not provided, the Cardholder shall first seek resolution from the Card Merchants. If the dispute cannot be resolved, the Cardholder shall, within one month from the date of delivery of the current statement, request the Bank to deal with such dispute in accordance with the procedures specified in Article 11 with relevant supporting documents as required by the Bank.

Where the Cardholder uses the Debit Card for mail-order purchases or door-to-door sales, and the purchases and sales agreement is terminated by the Cardholder according to Article 19 of the Consumer Protection Act, the preceding paragraph shall apply.

For the transaction disputes procedures for handling the other than foregoing shall be governed by the Bank's regulations and those of the international card organizations.

Article 10 Transaction Statement

Where the Bank transfers funds from the demand (saving) deposit account designated by the Cardholder to make the payment of the Debit Card, the Bank shall send the transaction statement on time. If the Cardholder has not received the transaction statement within ten (10) business days after the commencement date of the period of the current statement, the Cardholder shall immediately check with the Bank (no later than fourteen (14) business days after the commencement date of the period of the current statement) and request for a reissue, and the expenses shall be borne by the Bank. Only the reissue of the statement for the last one month is allowed.

If the Cardholder's contact address or other contact information stated in the application form has been changed without notice to the Bank, the contact address provided on the last notice or the contact information stated in the application form shall be used for service. Relevant documents in relation to the Bank's business or the notices shall be deemed to have been legally served after the Bank sends them to the contact address provided on the last notice or stated in the application form with usual postal delivery time. The statement can be delivered in writing, via automated devices or on the Internet.

Article 11 Handling Procedures for Inquiries about the Amount of Payment

If the Cardholder has any inquiries about the details stated in the transaction statement, the Cardholder shall, within one month from the date of delivery of the transaction statement for the then current period, notify the Bank with reasons and the supporting documents as required by the Bank (such as receipts of card slips or refund slips), or request the Bank to get the card slips or the refund slips from the Card Merchants for review, or request the Bank to request Card Acquirers or the Card Merchants for deductions for such transaction in accordance with the regulations of each of the card organizations.

If the Cardholder fails to notify the Bank as required in the preceding paragraph, the details stated in the transaction statement will be presumed to be correct.

Where the Bank claims deductions from the Card Acquirers or the Card Merchants in accordance with the latter part of the first paragraph, as long as it is certified by the Bank or the deduction cannot be conducted due to circumstances for which the Bank is not liable, if such payment amount is temporarily returned to the Cardholder, the Bank may deduct such amount from the Cardholder's "Designated Demand Deposit Account" on the date of deduction notified after notifying the Cardholder, and the Cardholder shall still be liable for the payment of the remaining amount. In this case, paragraphs 2 and 3 of Article 12 shall apply.

Where the Cardholder requests the Bank to get the card slips or the refund slips from the Card Merchants for review, the Cardholder shall pay a fee of NTD 50 per transaction (for transactions made by non-cardholders, handling fees will not be charged).

Article 12 Payment

Cardholder agrees that, when he or she pays by card, the Bank may retain his or her payments payable from the Designated Demand Deposit Account (which means the Cardholder is unable to withdraw the payment) until the date on which the Merchants or the Card Acquirers request for payments (i.e. Transfer Date) whereby the Bank makes the payments. However, if either the Merchant or the Card Acquirer fails to request for payments within twenty (20) calendar days (thirty (30) calendar days in respect of transition made in Japan or by MasterCard Debit Card) from the transaction day, the Bank shall cancel the retained amount. The cancellation of the retained amount shall be postponed to the next business day if the day (i.e. Unblock Day) happens to be national holiday.

Where the Bank is unable to retain the amount of payments payable from the Designated Demand Deposit Account of the Cardholder due to such transactions' procedures, data transmission and nature of transaction, the Bank may deduct the amount from the Designated Demand Deposit Account of the Cardholder to pay it off when the Card Acquirers or Merchants request for payment (i.e. Transfer Date). The Cardholder shall still be liable to pay off

the part which is insufficient to be paid off.
The Bank may refuse to deduct the balance of the deposits where the balance of the deposits is insufficient to pay off the amount the payments payable on the Transfer Date. In addition, the Cardholder shall also deposit the insufficient part to the Designated Demand Deposit Account prior to the Transfer Date. Where either the deposit has not been made prior to the Transfer Date or there is still insufficient amount, the Bank may charge NTD 200 for overdue payment administrative fee (i.e. penalties) on a monthly basis from the date on which the bank statement for this month is delivered until all the amount of payments payable are paid off in full. After the bank temporarily retains the payment payable in accordance with the first item above, if the cardholder's "designated transfer payment current account" is notified to be set as a warning account, since the Bank cannot handle the operation of debiting the payment to the designated store, the cardholder payment should be made separately according to the notice of your bank. Under the circumstance in the preceding paragraph, the Bank may, starting from the Transfer date to the time when the amount of payments payable, administrative fee for overdue payment and other fees are paid off in full, deduct the balance of the Cardholder's deposits from the Designated Demand Deposit Account of the Cardholder.

Article 13 Authorization of Settlement of Foreign Transaction

All the amounts of payments the Cardholder made by Debit Card shall be paid off in NTD or foreign currencies agreed. **If the currency of the transaction (including overseas withdraw and refund) is not NTD, the Cardholder agrees to authorize the Bank to convert the amount in foreign currencies into NTD or other currencies agreed using the exchange rate on the Foreign Exchange Settlement Date listed by Debit Card international organizations, adding the handling fee the Bank shall pay to international organizations as well as the foreign services fee calculated at 0.5% of the transaction amount. If the transaction is a refund, the foreign transaction handling fee is exempted. (The rate of each international organization shall be subject to the rules of the organization. More details on this is elaborated on the Bank's website.) Unless otherwise agreed, the transactions (including refunds) with the aforementioned fees and NTD transactions made overseas as well as NTD transactions made domestically but the acquirer is a foreign bank shall be settled in New Taiwan Dollar. Where the transaction is a refund, exchange rate loss may be incurred because the exchange rates used at the time of transactions are different due to different settlement times.**

The Cardholder authorizes the Bank to be its foreign exchange agent in the territory of Republic of China (Taiwan), dealing with the procedures for conducting foreign exchange of transactions made by the Cardholder overseas. However, where the

Cardholder shall pay off the amount which is above the legal quota, the Cardholder shall pay the amount above the legal quota in foreign currencies.
With regard to the overseas transaction by the Cardholder, in the event that there is a difference between the amount retained by the Bank and the actual settlement amount due to the exchange rate fluctuation between the time the Bank authorizes the transaction and the time the settlement by the international credit card is completed the amount settled should be regarded as the actual amount of payment to be deducted. If the balance in the Designated Demand Deposit Account is insufficient for the payment, the Cardholder should still be liable for such payment.

Article 14 Cards being stolen, lost or possession of which being lost

Where the Cardholder's Debit Card is lost, stolen, robbed, or possessed by third parties other than the Cardholder ("Lost or Stolen"), the Cardholder shall immediately notify the Bank to commence the procedures to report loss and stop payment, agree to pay the administrative fee for report loss and stop payment at NTD 100 for each card and authorize the Bank to directly deduct such fee from the Designated Demand Deposit Account. However, if the Bank considers it necessary, the Bank shall notify the Cardholder within ten (10) days from the commencement of the procedures to report loss and request the Cardholder to report the theft to the local police office within three (3) days from the date of notification or thereafter notify the Bank in writing.
The Bank shall assume all the losses associated with unauthorized use after the Cardholder commences the procedures to report loss and stop payment. However, the Cardholder shall still assume such losses in any of the following circumstances:

1. Third person's unauthorized use is permitted by the Cardholder or the Cardholder deliberately gives the Debit Card to the third person.
2. The Cardholder and the third person or the Merchants fabricate the transaction commit a fraud.

Before commencing the procedures to report loss and stop payment, the financial responsibility the Cardholder is liable for losses incurred from unauthorized credit card use shall be capped at NTD 3,000. However, the Cardholder is exempted from this financial responsibility under the following circumstances:

1. Unauthorized use of the Card is made with twenty-four (24) hours before the Cardholder commences the procedures to report loss and stop payment.
2. The person who uses the Card without authorization signs the slip, either the difference between which and the Cardholder's signature is visible to naked eye or the difference can be seen responsibly and prudently (The provisions for Debit Card shall apply to where withdrawal, transfer and all actions made using the password of Debit Card from the automatic teller machine).

Where the circumstances stipulated in the proviso of Paragraph 2 of this Article and the following situations happen, and the Bank proves that it has exercised the duty

of care of a good faith manager, the preceding paragraph does not apply to the financial responsibility arising from unauthorized use:

1. The Cardholder knows that Debit Card is Lost or Stolen but fails to notify the Bank immediately, or alternatively the Cardholder fails to notify the Bank within twenty (20) days from the payment cut-off date.
2. The Cardholder breaches Paragraph 1 of Article 7 failing to sign the Debit Card, which brings about the unauthorized use.
3. The Cardholder fails to submit the documents required by the Bank, refuses to provide assistance with the investigation, or conducts any other acts contrary to the principle of good faith.

Article 15 Card Reissuance, renewal, reissuance upon expiration, and rejection to reissue new card upon expiration

Where the Debit Card is Lost or Stolen and the Cardholder commences the procedures to report loss and stop payment in accordance with Article 14, or alternatively where the Debit Card is disabled from use due to being stained, demagnetized, scratched and other reasons, the Bank may, by the Cardholder's application, issue a new card. The bank shall reissue the card for the Cardholder's use upon the expiration of the term of using the Debit Card if it does not terminate the Agreement in accordance with Article 19. However, the Cardholder agrees that upon the expiration of the term of using the Debit Card, termination of its function, deactivation, inability to be used, the Bank may opt not to issue a new card to the Cardholder due to risk, security, the Cardholder's financial, credit, transaction and repayment status and other concerns. The functions such as debiting and overseas withdrawal will be suspended upon the expiration. Yet, the functions such as domestic deposits, withdrawal and transfer may still be fulfilled.

If the Cardholder is unwilling to use the Debit Card prior to the expiration date of which, the Cardholder shall, without any explanation and charges or fees, notify the Bank to terminate this Agreement in accordance with Paragraph 3 of Article 19 before the expiration, or alternatively within nine (9) days from its receipt of the new card. However, the foregoing does not apply to where the new card has been issued.

The Cardholder shall commence the procedures for activating card in the ways agreed by the Bank when the Cardholder applies for issuance of new card or reissuance of new card, or issue a new card upon expiration. The Bank may reserve the function of card activation only upon the expiration of the old card.

Article 16 Setoff and discharge

Where the Bank terminates the Agreement in accordance with Article 19, the Bank may set off all the deposits, payments of the Cardholder with the Bank and debts owed by the Bank to the Cardholder against the debts owed to the Bank by the Cardholder. (Check deposits shall be otherwise subject to provisions

of check deposits agreement. The Bank may not set off until it terminates the check deposit agreement.) The Bank's intent of setoff take effects at the time deductions are made against the Cardholder's account. At the same time, the passbooks, certificates of deposit and other certificates of claim issued by the Bank to the Cardholder are no longer valid up to the extent of the setoff. If the offset amount is insufficient to cover all of the Cardholder's debt to the Bank, the Cardholder's debt obligations may be discharged pursuant to Articles 321 to 323 of the Civil Code. However, if the order and method of obligation discharge as proposed by the Bank are more favorable to the Cardholder than the provisions in Article 323 of the Civil Code, the Bank's designation may prevail.

Article 17 Modification of Agreement

When the clauses of this Agreement are modified, added or deleted, the Bank should notify the Cardholder in writing or in electronic form or alternatively in a distinct way publish in the Bank's business premises and its website in lieu of notification. If the Cardholder does not raise any objection in fourteen (14) days, it shall be construed that the Cardholder accepts the modified, added or deleted clauses. However, if there is change to any of the following matters, the Bank shall notify the cardholder in writing sixty (60) days before effecting the change, and the written notice should highlight the changed items stated in specific wording and contain the clauses before and after change. The notice should also inform that the Cardholder may raise objection before the changes take effect, and that if the Cardholder does not raise any objection before that time limit, it shall be construed that the Cardholder accepts the modified, added or deleted clauses. In addition, the notice should inform the Cardholder that if the Cardholder has any objection to the changes, he or she shall notify the Bank of termination of the agreement in the ways stipulated in Paragraph 3 of Article 19:

1. The Bank increases annual fees, service fees and any expense that might be assumed by the Cardholder.
2. The ways by which the Cardholder may notify the Bank of loss, theft or destruction of Debit Card.
3. Rights and obligations associated with unauthorized use of Cardholder's Debit Card.
4. The procedures for handling disputed Debit Card transactions.
5. Other matters as stipulated by Financial Supervisory Commission.

Article 18 Restrictions on Debit Card Use

If the Cardholder has any of the following situations, the Bank may, without a prior notice or reminder to the Cardholder, lower the Cardholder's Daily Maximum Amount or suspend the Cardholder's right to use Debit Card.

1. **The Cardholder breaches Paragraph 1 of Article 2, Paragraphs 2, 3, or 4 of Article 5.**

2. **The balance of the Cardholder's "Designated Demand Deposit Account" is insufficient to discharge the amount of payment payable for two (2) consecutive months from the Transfer Date.**
3. **The Cardholder applies for debt settlement, declaration of bankruptcy or corporate reorganization in accordance with the bankruptcy law, or is denied service by the check clearing house, stops business or undergoes debt consolidation.**
4. **The Cardholder is the statutory agent, representative or manager of a juristic person or a non-juristic-person organization, and such juristic person or non-juristic-person organization is denied service by the check clearing house.**
5. **The Cardholder is sentenced to imprisonment in a criminal action or the Cardholder's major assets are confiscated by the government.**
6. **The Bank may stop or suspend the Cardholder's use of Debit Card at any time and recall and nullify the Debit Card where the Cardholder uses Debit Card in an inappropriate way or alternatively the Bank considers the Cardholder's use of Demand Deposit Account is inappropriate.**
7. **If cardholders encounter high-risk industries that are prone to counterfeiting, fraudulent use or signs of money laundering after the detection of the Bank, or purchase high-cashability items, or shop at the stores that are either operated/served by the cardholder or regulated by National Credit Card Center of R.O.C.(referred to NCCC) or the Bank itself, orand when there are other abnormal payment time, place, items, number of transactions and suspected false transactions or collusion in fraud, or when it is judged that the transaction involves financial crimes or related investigation and prevention situations, the bank may reserve the right to authorize or not, restrict or refuse cardholders to use debit card for the aforementioned transactions.**

If the Cardholder has any of the following situations, the Bank may, after giving the Cardholder a prior notice or reminder, lower the Cardholder's Daily Maximum Amount, or suspend the Cardholder's right to use Debit Card:

1. **The Cardholder breaches Paragraph 2 of Article 2 herein so that the Bank could not reach the Cardholder after sending a notice to the mailing address or calling the phone number stated on the original application form, or the Cardholder changes his or her occupation or employment that would lower the Bank's original assessment of Cardholder's creditworthiness.**
2. **The balance of the Cardholder's "Designated Demand Deposit Account" is insufficient to discharge the amount of payment payable for one (1) month in a roll from the Transfer Date.**

3. **The Cardholder breaches Paragraph 2 of Article 4 herein, using the Debit Card over the Daily Maximum Amount or the balance of his or her Designated Demand Deposit Account.**
4. **The Cardholder's check is bounced due to insufficient fund, or the Cardholder is the statutory agent, representative or manager of a juristic person or a non-juristic-person organization, and such juristic person or non-juristic-person organization has check bounced due to insufficient fund.**
5. **The Cardholder has his or her credit card or right to use Debit Card suspended or credit card or Debit Card agreement terminated by another card issuer.**
6. **The Cardholder is subject to compulsory enforcement, provisional seizure, provisional disposition, or other actions for preservation of security interests.**
7. **The Cardholder is being sued for other debt obligations, or is being investigated or sued in a criminal action.**
8. **The Cardholder has other unpaid debts or past due payment of principal or interest on other debts to the Bank (including head office and branches).**
9. **The Cardholder has the obligation to provide guarantee as agreed, but fails to comply accordingly.**

The Bank may reinstate the Cardholder's originally granted Daily Maximum Amount or the Cardholder's right to credit card use after the circumstances provided in Paragraph 1 or Paragraph 2 hereof cease to exist, or the Bank accepts the explanations given by the Cardholder, or the Cardholder pays part of the payment due or provides proper guarantee.

To ensure safety of transaction performed by the Cardholder and rights and interest of the Bank, the Bank may, after notifying the Cardholder, suspend the functions of debit and overseas withdrawal where the Debit Card may be used without authorization or counterfeited or the Bank receives the international organization as well as other issuing and acquiring institutions' notification. If the Cardholder is unwilling to cooperate with the Bank, he or she may notify the Bank to terminate this Agreement in accordance with Article 10 of Section 8 hereof.

In the situation in the preceding paragraph, the Cardholder agrees that the Bank may act directly in accordance with the preceding paragraph if the Bank is unable to notify the Cardholder immediately.

Article 19 Termination

The Cardholder may at any time notify the Bank and terminate this Agreement in the way stipulated in Paragraph 3.

If the Cardholder has either of the situations of Paragraph 1 and Paragraph 2 of

Article 18, or the Debit Card expires, the Bank may notify the Cardholder to terminate this Agreement in writing.

Where the Cardholder terminates or rescinds this Agreement due to the situations stipulated in Article 6, Paragraph 2 of Article 15, Article 17 or Paragraph 1 of this Article, the Cardholder shall notify the Bank to suspend by phone or bring his or her Debit Card and the original of ID card in person to the Bank to commence the procedures, or other ways agreed by the Bank to effect termination or rescission.

This Agreement is terminated at the time the Cardholder's "Designated Demand Deposit Account" agreement is terminated.

After this Agreement is terminated or rescinded, the Cardholder may not use the Debit Card any longer (including where the agreement has not yet expired).

The Bank may, taking into account the concerns regarding risk, safety, the Cardholder's financial, credit, transaction and repayment conditions, notify the Cardholder in writing or via an electronic document agreed upon by the cardholder sixty days in advance to stop or cancel the Cardholder from utilizing the debt and overseas withdrawal function where the general functions of Debit Card are not suspended and this Agreement is not terminated.

Article 20 Applicable Laws

The laws of Republic of China (Taiwan) shall govern this Agreement.

The relationship of claims and debts arising from this Agreement, the prerequisites, effects and ways of legal act shall be subject to the laws of Republic of China (Taiwan).

Article 21 Jurisdictions

In the event of any litigations arising from this Agreement, in addition to the courts stipulated to have jurisdictions by laws, the Cardholder agrees that the Taiwan Taipei District Court shall be the court of the first instance. However, if the laws otherwise provide for exclusive jurisdictions, the laws shall apply.

Article 22 Outsourcing

With respect to the receipt and payment business, computer processing business and other peripheral businesses (such as data entry of data system, processing and output, development, monitoring and maintenance of data system, marketing, input of customers' data, form printing, filing, sealing and mailing, data custody of forms and certificates, creation and delivery of cards, collection of overdue payments and legal procedures, etc, including relevant personal data collection and computer processing which fulfill certain purposes), the Cardholder agrees that the Bank may, if needed, outsource to proper third parties or coordinate with member institutions of VISA/MasterCard international organizations in accordance with the regulations of the authorities or approved by the authorities. In addition, the Cardholder agrees

that the Bank may disclose his or her or its personal data to third parties. However, such third parties shall keep the Cardholder's personal data confidential while doing the computer processing.

Article 23 Other Provisions

Other subject matters which are not provided for in this Agreement shall be subject to the Bank's General Terms and Conditions on Comprehensive Deposits, Terms and Conditions on Debit Card and applicable laws and regulations.

Chapter 10 - Deposits without Passbooks

Article 1 Where you open an account for the purposes of deposits without passbooks with the Bank, you agree that the bank statements issued by the Bank so as to confirm the balance of your deposits are in replace of passbooks. The bank statement may be presented in writing or by way of automated equipment or over the Internet.

Article 2 You shall fill in the signature card for the Bank's record while opening the deposit account to verify your identity in the future.

Article 3 To make deposits, you may use duplicate uniform transaction certificate when making deposits with the Bank; To make withdraw, you may use duplicate uniform transaction certificate , the specimen chop of the deposit without passbooks, and the original of your identity card; You may appoint an agent and use duplicate uniform transaction certificate , the specimen chop of the deposit without passbooks, and the original of your identity card ,and the original of the agent’s identity card to make withdrawing.

The second copy of the duplicate uniform transaction certificate as referred to above is the receipt of the transaction, after the transaction is completed, the Bank shall give the second copy to you. If the second copy is missing, you agree that the first copy keep by the Bank shall serve as the proof.

Article 4 The Bank delivers the bank statement (in accordance with the transactions made) to you monthly. The Bank is exempted from the delivery if you do not make any transactions within the month. Where you neither consult the Bank with the bank statement nor return it within seven (7) days from your receipt of the bank statement, the bank statement shall be deemed correct.

Article 5 You may, if needed, change your "deposits with passbook" to "deposits without passbooks", and vice versa.

Chapter 11 - Terms and Conditions for Consigned Trading of Securities

Where you purchase and sell securities (including credit trading) at the securities dealer or appoint a securities dealer to subscribe securities, you hereby authorize the Bank to handle the payment to the securities dealer for trading of securities (or collection/payment by securities dealer on behalf of third party), subscription processing fees and subscription price, or receipt of money for securities trading from the securities dealer.

Article 1 The Bank may allocate and deliver such amount payable to the securities dealer after offsetting the funds used for trading of securities on the same day (based on the net settlement transaction instruction delivered by the securities dealer) directly from the designated account opened by you with the Bank on the delivery date as required.

Article 2 The Bank may allocate and deliver such amount payable to the securities dealer (or to be collected by securities dealer on behalf of third party) for your participation on public subscription including subscription processing fees, subscription price (based on the amount stated in the transaction instruction delivered by the securities dealer) directly from the account designated by you on the deduction date as required.

Article 3 The Bank may deposit such amount receivable from the securities dealer after offsetting the funds used for trading of securities on the same day (based on the net amount of revenue stated in the transaction instruction delivered by the securities dealer) directly to the deposit account designated by you on the delivery date as required when the Bank received the money from the securities dealer.

Article 4 You agree that the Bank may allocate and deliver such amount payable to the securities dealer for purchase of securities for which the advance collection of funds or securities is required (such as full-cash delivery stocks, managed stocks and other securities for which the advance collection of funds or securities is required by laws and regulations or competent authorities) including subscription price and processing fees directly from the account designated by you when you apply to the bank for deduction.

Article 5 Where the securities dealer adopts payment earmarking, you hereby authorize the Bank to perform earmarking on the account designated by you on the delivery date or payment date based on the amount stated in the lists, details and electronic media information prepared by the securities dealer, and handle the operation of transfer and deduction of payment without collecting the passbook or withdrawal slip. You understand and agree that after the amount in the designated account is earmarked, request to use such earmarked amount will not be accepted, and that only after the securities dealer apply to the Bank for de-earmarking when the transaction is not completed or when difference occurs in the transaction will request to use such de-earmarked amount be allowed. You shall ensure that the balance in the designated account is sufficient to cover the subscription price and related

charges. If the balance in the designated account is insufficient for payment of such amount and charges payable, the Bank may suspend the above earmarking, and you and the securities dealer shall deal with any disputes between you without concern to the Bank.

Article 6 In the event of any error in the transaction instruction delivered by the securities dealer, or any dispute over the amount receivable or payable for securities trading, handling fees for participation in public subscription, subscription price or the amount shall be returned by the securities dealer, you shall be solely responsible to deal with the issue with the securities dealer without concern to the Bank.

Article 7 You agree that the securities dealer may inquire the Bank about the balance of the deposit account designated by you.

Article 8 For services or products otherwise permitted by law or approved by competent authorities, you shall authorize the Bank to deal with such amount receivable or payment arising from the service or products between you and the securities dealer according to laws, regulations or requirements of competent authorities as long as book-entry operation (or collection or payment by securities dealer on behalf of third party) is allowed or payment earmarking is adopted, not limited to the funds for trading or subscription of securities as requested.

Article 9 When the Bank has determined your account is inactive or is not used for securities transactions based on information from security dealers, the Bank may partially or fully suspend transactions or services related to the account. Transactions or services include but not limited to use of related automated teller machine, bankcard, transfer via phone banking, online banking and transfer through other electronic means. To specify, the Bank may directly cancel all or part of NTD and foreign currency predesignated accounts, terminate the "online application of predesignated account" service, reset the upper limits of the following services to default or lower than default: withdraw cash from ATM, transfer through internet banking, transfer through Financial Information Service Co., Ltd., transfer through phone banking, and the amount of transaction carried out with the Debit Card, and terminate business relationship.

Article 10 Regarding to the procedures such as fund allocation, delivery, transfer, deduction or fund earmark mentioned in this chapter, the Bank may perform such procedures in its sole discretion, and you may not designate the operation time. You shall ensure the designated account has sufficient funds in the early morning of those procedure days. If the Bank is unable to perform the procedure because the balance in the designated account is insufficient, you should be solely responsible for any losses incurred. Even if you or any third party makes up for the amount afterwards, the Bank is not required to perform such procedures, and you should otherwise handle the transfer by yourself if necessary.

Chapter 12 - Terms and Conditions for Consigned Trading of Foreign Securities

Where you purchase and sell foreign securities at the securities dealer(including OSU, hereinafter the same), you hereby authorize the Bank to handle the following issues with respect to payment to and collection of funds arising from trading of securities from the securities dealer:

Article 1 After delivery of the foreign securities purchased by you, the Bank shall allocate and deliver to the delivery account designated by the securities dealer such amount payable by you and the foreign charges stated in the purchase report issued by the securities dealer or withdrawal/transfer list, storage devices or other electronic media prepared by the securities dealer directly from the foreign currency demand deposit account or securities account opened by you with the Bank without passbook or withdrawal slip signed by you on the allocation date.

Article 2 After delivery of the foreign securities sold by you, after deducting the foreign charges from the amount receivable by you stated in the sale report issued by the securities dealer or deposit/transfer list, storage devices or other electronic media prepared by the securities dealer, the Bank shall deposit the net amount directly to the foreign currency demand deposit account or securities account opened by you with the Bank without passbook on the allocation date.

Article 3 Where you purchase and sell foreign securities on the same day, the Bank may directly allocate funds equivalent to the net amount receivable/payable after offsetting of combined amount receivable/payable and foreign charges in the same currency by the securities dealer.

Article 4 For fund allocation in other circumstances such as incomplete transaction, the Bank may directly transfer the amount receivable by you stated in the book-entry and transfer list, written consent on withdrawal, storage device or other electronic media prepared by the securities dealer, from your foreign currency securities account to your foreign currency deposit account without passbook or withdrawal slip signed by you.

Article 5 In the event on the fund allocation date, the balance in the designated account is insufficient for payment of the amount and foreign charges payable by you, before you have made up for the shortfall, the Bank may suspend the allocation, and you shall be responsible to deal with the issue with the securities dealer without concern to the Bank and you shall make no complaint.

Article 6 In the event that book-entry operation cannot be completed on schedule due to the Bank's computer system failures, force majeure or reasons not attributable to the Bank, you shall otherwise deposit or transfer the transaction funds to the account designated by the securities dealer. You shall not raise any complaints or assert any

rights against the Bank.

Article 7 The Bank is not responsible for determining the accuracy or truthfulness of the purchase report, sale report, book-entry transfer list or the information in storage devices provided by the securities dealer. If you have disputes over the earmarking or release of funds in the designated account, or the amount receivable/payable for the purchase and sale of foreign securities, you agree to resolve the issue solely with the securities dealer, without involving the Bank.

Article 8 If you intend to cancel the above consignment, you shall send a written notice to the Bank accompanied with the written consent issued by the securities dealer, and the cancellation will not take effect until the Bank's approval. If several fund allocation transactions must be performed from the same account on the same day because the same person applies to the Bank for fund allocation services, the Bank may determine in its sole discretion the order of individual transactions.

Article 9 Where the securities dealer adopts payment earmarking, you hereby authorize the Bank to perform earmarking on the account designated by you on the delivery date or payment date based on the amount stated in the lists, details and electronic media information prepared by the securities dealer, and handle the operation of transfer and deduction of payment without collecting the passbook or withdrawal slip. You understand and agree that after the amount in the designated account is earmarked, request to use such earmarked amount will not be accepted, and that only after the securities dealer apply to the Bank for de-earmarking when the transaction is not completed or when difference occurs in the transaction will request to use such de-earmarked amount be allowed. You shall ensure that the balance in the designated account is sufficient to cover the subscription price and related charges. If the balance in the designated account is insufficient for payment of such amount and charges payable, the Bank may suspend the above earmarking, and you and the securities dealer shall deal with any disputes between you without concern to the Bank.

Article 10 Regarding to the procedures such as fund allocation, delivery, transfer, deduction or fund earmark mentioned in this chapter, the Bank may perform such procedures in its sole discretion, and you may not designate the operation time. You shall ensure the designated account has sufficient funds in the early morning of those procedure days. If the Bank is unable to perform the procedure because the balance in the designated account is insufficient, you should be solely responsible for any losses incurred. Even if you or any third party makes up for the amount afterwards, the Bank is not required to perform such procedures, and you should otherwise handle the transfer by yourself if necessary.

Article 11 You agree that in the event of currency conversion related to the trading of foreign securities, the securities dealer shall handle the foreign exchange transactions

through the Bank. The transactions shall be conducted according to the buying/selling exchange rates listed by the Bank, and you shall make no complaint. If currency conversion involves NTD, such currency conversion shall be subject to Regulations Governing the Declaration of Foreign Exchange Receipts and Disbursements or Transactions and other related regulations.

Article 12 You agree that the securities dealer may inquire the Bank about the balance of your foreign currency demand deposit account, as well as the balance and the deposit /withdrawal transaction information of your foreign currency securities account.

Chapter 13 - Terms and Conditions for Foreign Currency Comprehensive Deposits

Article 1 This deposit account is composed of demand deposit and time deposit. You shall deposit and withdraw funds with transaction certificates or via automated devices, and deposit slips will not be additionally issued for time deposit.

Article 2 When funds in other currency are deposited or remitted to your foreign currency demand deposit account in the future, you agree to authorize that the Bank may add that currency for deposits to that account.

Article 3 The deposits shall not be assigned, and unless otherwise agreed with the Bank, the same set of chops shall be used for demand deposit and time deposit. Your application for pledge over the time deposit shall be performed in writing and by visiting the Bank in person.

Article 4 **For withdrawals or deposits of cash in foreign currency, you agree that the Bank will charge handling fees by NTD according to the followings:**

1. **Withdrawals of cash in foreign currency: the amount equivalent to the difference between the Bank's published spot selling rate for the foreign currency and the foreign currency cash selling rate (or a minimum charge of NTD 100 per transaction).**
2. **Deposits of cash in foreign currency: the amount equivalent to the difference between the Bank's published spot buying rate for the foreign currency and the foreign currency cash buying rate (or a minimum charge of NTD 100 per transaction).**

Article 5 You agree the Bank may upon the instruction of the foreign remitting bank directly deposit funds to your demand deposit account. In the event of an error in fund transfer or repetitive transfer, you agree the Bank may upon the instruction of the foreign remitting bank directly deduct the amount from your account without notice.

Article 6 As you may perform transactions at the stock markets in different jurisdictions in the future, you hereby agree to authorize that the Bank may open the foreign currency

current (securities transaction) account for the relevant currency on your behalf as required for the securities market where the transactions will be performed.

Article 7 The currencies allowed for transactions under this account are limited to the currencies for which the Bank has a published interest rate. Cash deposits and withdrawals are limited to USD, HKD, EUR, JPY, CNY, AUD, GBP and cash currencies published by the Bank.

Article 8 For matters not provided in this Chapter, the Bank's General Terms and Conditions on Comprehensive Deposits, Terms and Conditions on Time deposit and Terms and Conditions on Deposits without Passbooks shall govern.

Chapter 14 - Terms and Conditions for Payment by Direct Debit

Article 1 As long as you have opened a demand deposit account with the Bank, you may authorize the Bank to make payments by direct debit on your behalf. In the case of checking deposit account, however, if a check is bounced due to insufficient funds in the account after the debit, you shall take full responsibility.

Article 2 You may authorize the Bank to make payments by direct debit by sending a written application or make the authorization via automated devices or on the Internet.

Article 3 The Bank will begin to provide the debit services upon receipt of your request and the requestor's approval. You shall continue making your own payments for the applicable months until the Bank's debit services have begun.

Article 4 The deadlines for payments to be made on your behalf are determined by the payment agency service provider. You are responsible for keeping sufficient funds in your account for payment by direct debit. **If the accumulated number of failed payments due to insufficient funds arrives at the maximum set forth by the service provider, or the deposits are subject to attachment by court order, or you close the account without terminating the service, or other circumstances not attributable to the Bank, the Bank may directly terminate the authorization for payment by direct debit** and you shall be solely responsible for any losses and liabilities therefrom.

Article 5 **If you authorize the Bank to make tax payments by direct debit and the Bank is unable to make these payments due to insufficient funds in the account, you shall be solely liable for any late penalties as a result and the Bank may also terminate the authorization.** For authorization of tax payments by direct debit, in the event of a dispute over taxable amount and you wish to request a review via the administrative relief procedure, you should send your request to the Bank in advance or you shall be solely liable for any losses caused by loss of rights.

Article 6 If you authorize the Bank to make interest payments by direct debit, you should still complete the required procedure after the debt is due and shall in no circumstance avoid visiting the Bank to complete the procedure with the excuse of your authorization of interest payments, or you should take full responsibility.

Article 7 Your authorization for payments by direct debit will not become null or void because of loss or change of the specimen chop/signature for the account. The same shall apply in the case of change of organization or corporation or its responsible person.

Article 8 **Either you or the Bank may at any time terminate the authorization by written notice. To terminate the authorization, you should complete the termination request form (affixed with the signature or chop for the designated account consistent with the specimen kept by the Bank) and submit the request two months before the scheduled cancellation.** You agree payment by direct debit will continue on the designated account until termination of the debit service takes effect.

Article 9 The stamp that the Bank affixes on the receipt copy for payment by direct debit shall be as valid as the payment receipt stamp of the payment agency service provider. In general, the Bank debits the payment directly from the account designated by you via its computer system on the due date as instructed. You may request a payment certificate from the payment agency service provider.

Article 10 When the Bank is notified by the payment agency service provider of a change to the user code or number related to payment by direct debit you authorized, you agree the Bank may continue to debit funds from the account of you for the amount under the new code or number.

Article 11 If your disputes over the calculation of the rate or amount and reimbursement/additional charge for payment by direct debit, you shall directly contact the payment agency service provider. In case of change of address, phone number, or suspension of phone service, you shall promptly complete the required procedures with the applicable payment agency service providers and notify the Bank. You should be solely responsible for any loss or liability caused by failure to complete the procedure.

Chapter 15 - Terms and Conditions for Automatic Transfer

Article 1 **With regard to the demand deposit account opened by you, you may authorize the Bank to perform automatic transfer as agreed in advance. However, the actual transfer performed by the Bank will govern and you may not designate the actual transfer time. Automatic transfer services includes the followings:**

1. **Periodic fixed amount transfer refers to periodic transfer transactions performed on designated date as agreed by you and the Bank. The Bank**

will perform the transfer transaction in the early morning of the date designated by you. If the Bank is unable to perform the transaction because the balance in the designated account is insufficient, you should be solely responsible for any losses incurred. Even if you or any third party makes up for the amount afterwards, the Bank is not required to perform the automatic transfer again on the same day, and you should handle the transfer by yourself.

2. Non-scheduled batch transfer of shortfall funds refers to transfer transactions performed on the designated period agreed by you and the Bank when the Bank notices the designated account reaches the agreed transfer conditions after it conducts an inspection on such account on every business day.

If the Bank is unable to perform such transaction because the balance in the designated account is insufficient, you should be solely responsible for any losses incurred. Even if you or any third party makes up for the amount afterwards, the Bank is not required to perform the automatic transfer again on the same day, and you should handle the transfer by yourself.

3. Non-scheduled online transfer of shortfall funds includes the following two types:

(1) When you withdraw funds from the designated account for inwards transfer and the balance is insufficient, the Bank will immediately deduct the amount of shortfall from the designated account for outwards transfer and transfer such amount to the designated account for inwards transfer for the withdrawal.

(2) Your designated account for inwards transfer of shortfall funds is used as your account for securities delivery. If the balance in the designated account for inwards transfer is insufficient to pay the securities price to the securities dealer when performing the outwards transfer of such amount, the Bank will immediately deduct such amount of shortfall from the designated account for outwards transfer and transfer it to the designated account for inwards transfer. If the balance in the designated account for outwards transfer is insufficient in the same way, the Bank may inspect the balance in the account for outwards transfer regularly during business hours of that day, and directly deduct such amount of shortfall from the designated account for outwards transfer and transfer it to the designated account for inwards transfer to pay the securities price. However, the time for periodic inspection is determined by the Bank. If you do not deposit sufficient amount into the designated account for outwards transfer until the

Bank suspend the inspection, the Bank assumes no obligation for automatic transfer and you should be solely responsible for paying the securities price.

If the Bank is unable to perform such transfer because the balance in the designated account for outwards transfer is insufficient, you should be solely responsible for any losses incurred.

Article 2 To authorize the Bank to perform automatic transfer, you shall designate the deposit account for receipt and transfer of funds and complete an application form.

Article 3 The service will take effect on the second day after the Bank's acceptance of your request for this service, and will not become null or void because of loss or change of the specimen chop/signature for the account. The same shall apply in the case of change of organization or corporation or its responsible person.

Article 4 **In the event of closing of designated account for outwards transfer or designated account for inwards transfer by you, the authorization shall be deemed terminated and the Bank assumes no obligation of notice to you.**

Article 5 **If you apply for the non-scheduled online transfer of shortfall funds, whether the account is in your own name or a third person's name, once an amount is automatically transferred by the system from the designated account for outwards transfer because the balance in the designated account for inwards transfer is insufficient, you shall not decline to pay such amount based on the reason that the "withdrawal purposes of the designated account for inwards transfer" are limited.**

Article 6 **You may at any time terminate the authorization by written notice. To terminate the authorization, you should complete the termination request form and the termination shall take effect on the date of request.**

Article 7 **If the transfer fails on the scheduled date due to breakdown of computer system or other force majeure events, you shall agree the transfer will be postponed and take place after the obstacle has been removed. When such obstacle has been removed while the Bank is unable to perform such transaction because the balance in the designated account for outwards transfer is insufficient, you should be solely responsible for any losses incurred.**

Article 8 **If you have authorized the services of automatic transfer or payment by direct debit, the Bank is unable to perform the service because there are insufficient funds in the account for transfer of funds or payment by direct debit, the account is closed, you are on the denied parties list, the account is subject to compulsory enforcement by court order, or there is other circumstances for which the Bank is not liable, the Bank may stop its service for automatic**

transfer or payment by direct debit, and you agree to take the full responsibility in case of any losses or accident therefrom without concern to the Bank. For other matters related to fund withdrawal or transfer via automated devices (including terminals), automatic transfer and payment by direct debit, the applicable provisions of these Terms and Conditions for Accounting Opening shall apply.

Chapter 16 - Terms and Conditions for Joint Account

For application of joint accounts, the co-holder of the joint account is limited to two natural persons. A record of the chops of all co-holders of the joint account should be kept by the Bank and all future business transactions such as withdrawals or relevant documentary applications will be based on such chop record. The Bank will not accept the application of joint accounts by business entities or companies. To clarify the rights and obligations of the co-holders of the joint account, the co-holders hereby agree to the Bank's regulations and policies on various product and services.

Article 1 **Interest returns from the joint account are subject to the designated representative who is the taxpayer (you shall designate one person among you to be the representative for purposes of the joint account), and the Bank will handle tax withholding in accordance with relevant regulations, without any objection from all co-holders. Any future disputes will not concern the Bank in any way. You should understand that the deposits and interest in this joint account are subject to coverage of deposit insurance by Central Deposit Insurance Corporation (CDIC) as long as it is the deposit protected under the Deposit Insurance Act and the Implementing Rules.**

Article 2 You agree that the joint account may not apply for bankcards, telephone, telex and other automated services.

Article 3 The opening or termination of the joint account, re-issue of a lost deposit slip, passbook or chop, and pledge over time deposit slips should be applied jointly by all co-holders.

Article 4 Where co-holder of the joint account is subject to the denied parties list, or a court order for attachment or compulsory enforcement, all co-holders agree to close the account within ten (10) days after the Bank's notice. If the co-holders fail to close the account on schedule, the Bank may directly close the account.

Article 5 **Where any co-holder of the joint account is liable to the Bank for a debt due or deemed to be due by the Bank based on an agreement or for any default, or the Bank deems it necessary (such as in the case that you are engaged in illegal activities with the account or the Bank may exercise the right of setoff**

according to applicable laws or agreements), the Bank is entitled to make a direct setoff against the balance of deposits in the joint account to the extent of the debt owing to the Bank with prior or simultaneous notice to you.

Article 6 **In the event of death of any co-holder of the joint account, the survivors must notify the Bank immediately, and the joint account agreement is terminated as of the time that the Bank receives such notice. All successors of the deceased co-holder should collect the deposits jointly with the other survivors, provided that they may not interfere with the Bank's exercise of its mortgage and pledge claims against such deposits.**

Article 7 You agree that the Bank's relevant documents sent to the address of the designated representative will be deemed the same sent to other co-holders, and the address specified at the time the agreement is executed will be deemed as the delivery address. You shall notify the Bank of any change of your address in writing or through the Bank's customer service representative, and agree to use the new address as the delivery address. If you fail to notify the Bank of any change of your address in the aforesaid manner, the Bank may use the address specified at the time the agreement is executed or the last one notified to the Bank as the delivery address. You are deemed to have been duly notified after the Bank sends out the notice with usual postal delivery time. Any disputes will not concern the Bank.

Chapter 17 - Terms and Conditions for Statement of Account Services

Article 1 **The statement of account are provided by the Bank for detailed information on your transactions with the Bank, financial management or the Bank's activities for financial products.**

Article 2 **The statement of account may be sent by the Bank in paper copy or by electronic means. You may apply for and choose between paper copies or electronic statements of account, and the Bank will send them to you in the manner at your choice. If you do not apply for the electronic statement of account, the Bank will provide you with paper copy of a statements. If you apply to the Bank for termination of the electronic statement of account, the Bank will resume to send you paper copy of a statements of account from the second day of completion of the termination process.**

Article 3 **When your mailing address or email address is changed, you should immediately apply to the Bank for change of address. If any damage is caused by your failure to apply for such change in time, you shall take the sole responsibility without concern to the Bank.**

Article 4 The delivery of the paper copy of a statement of account will be deemed to have

been legally served after the Bank sends out the notice with usual postal delivery time. The delivery of the electronic statement of account shall be deemed legally served when it is sent to your email server and not bounced back by mail server. If you do not receive the statement of account, you should immediately check with the Bank and request the Bank to resend.

Article 5 **If the Bank fails to send paper copy of a statements of account to your mailing address kept by the Bank, the Bank will send them to your permanent address instead from the next period. If the paper copy of a statements of account are still returned after being sent to your permanent address, the Bank may suspend sending paper copy of a statements of account.**

Article 6 **You are responsible to check all entries in the statement of account. If you consider that there is any error in the transactions stated in statement, you should report to the Bank in writing or otherwise as agreed within 45 days after receipt of the statement.**

Article 7 The Bank may suspend the statement of account services if one of the following conditions occurs, provided that the Bank promptly repair the services or inform you as soon as possible and take necessary remedial measures as appropriate:

1. Force majeure events such as natural disasters.
2. Unexpected breakdown of electronic communication devices or information software or hardware.

Article 8 **You shall comply with relevant laws and regulations of the Republic of China (Taiwan). If there is any improper or illegal use of the electronic statement of account, the Bank may terminate the electronic statement of account service and provide paper copy of a statements of account instead.**

Article 9 The bank will not be liable for any damage caused by your use of the electronic statement of account services except for those for which the Bank shall be liable.

Chapter 18 - Terms and Conditions for New Products/Services

You understand the Bank may introduce new products/services at any time. Before using the new products/services, you should submit your written consent on the new products/services to the Bank. Notwithstanding the above, even if the Bank does not receive a written consent, it reserves the right to allow you to use a particular new product/service upon your request. Under such circumstances, by using a new product/service, you will be deemed to have accepted the terms and conditions for the new product/service.

Chapter 19 - Terms and Conditions for Financial Planning Services

Where you meet the Bank's qualifications for wealth management services, and after the Bank provides you with investment and financial management questionnaires or various research analysis and suggestions to assess your investment knowledge, investment experience, financial status and investment tolerance level, you understand that products such as funds, investment portfolio or other trust products recommended by the Bank are for reference only, and your investment decision is made at your own discretion. You shall be solely responsible for the results and risks of the investment without concern to the Bank and shall not claim for any act, omission of act or compensation.

Chapter 20 - Terms and Conditions for Dual Currency Investment

Except as otherwise stipulated in the dual currency investment prospectus or the dual currency investment application form, the following terms and conditions shall be applied to your investment in the dual currency product (hereinafter referred to as the "Product"):

Article 1 Definition

1. "Dual Currency Investment Application Form" refers to the application document required to be signed at counter for the investment in the Product, which contains your investment information and customer declaration (hereinafter referred to as the Application Form).
2. "Dual Currency Investment Prospectus" refers to the written statement provided by the Bank to you regarding the summary of important matters of the Product, description of trading conditions, and transaction processing procedures, etc. (hereinafter referred to as the Product Prospectus).
3. "Dual Currency Investment Risk Disclosure Statement" refers to the written statement provided by the Bank to you regarding the risks and precautions related to the Product (hereinafter referred to as the Risk Disclosure Statement).
4. "Dual Currency Investment Customer Notice" refers to the written statement provided by the Bank to you regarding important matters of the Product, product summary, investment risk, market price assessment and grievance procedure for transaction disputes, etc. (hereinafter referred to as the Customer Notice).
5. "Sales Confirmation" refers to the confirmation issued by the Bank, which contains the principal of the investment, duration of the product, base currency and counter currency, the exchange rate for performing currency conversion, the agreed annual interest rate, the annual interest rate, the price comparison date and other related matters.

6. "Principal of Investment" that is "Principal of Time Deposit" refers to the amount in which you invest in foreign currency and is also the Bank's selling subject matter of the foreign currency option. Such amount shall reach the minimum amount prescribed by the Bank when the investment is made.
7. "Base Currency" refers to the foreign currency selected by you for investment in the Product.
8. "Counter Currency" refers to another foreign currency other than the base currency designated by you. On the maturity date as agreed under this Chapter, the Bank may repay you the principal of investment and the total returns generated from the dual currency investment in the counter currency.
9. "Exchange Rate for Performing Currency Conversion" refers to the exchange rate designated by you, at which the conversion between the base currency and the counter currency is conducted. Such exchange rate is used to determine the exchange rate at which the currencies shall be paid on the price comparison date. It is also the exchange rate at which the principal of investment and the total returns generated from the dual currency investment is paid to you by the Bank on the maturity date where the payment is made in the counter currency.
10. "Subscription Date" refers to the date on which the Product takes effect. Such date shall be the business day of the Bank and the financial institution in the country where the base currency and the counter currency are the local currency, and shall be determined in accordance with international business practices of foreign exchange.
11. "Price Comparison Date" refers to the second business day before the maturity date. Such date shall be the business day of the Bank and the financial institutions in the countries where the base currency and the counter currency are the local currency, and shall not be changed for the reason that such date is unexpectedly determined to be holiday in Taiwan or international foreign exchange markets.
12. "Maturity Date" refers to the maturity date of the Product, which is the days of product duration after the subscription date, and shall be the business day of the Bank and the financial institutions in the countries where the base currency and the counter currency are the local currency. If such date is unexpectedly determined to be holiday in Taiwan or international foreign exchange markets, the maturity date shall be postponed to the next business day of the financial institutions in the three aforesaid countries, and shall be determined in accordance with international business practices of foreign exchange.
13. "Product Duration" refers to the duration between the subscription date and the maturity date of this Product.

14. "Exchange Rate of the Price Comparison Date" refers to the price of the base currency in terms of the counter currency at 2 pm Taipei Time on the Price Comparison Date.
15. " Annual Interest Rate" refers to the interest rate applicable within the duration of the Product in the base currency of the Bank on the Subscription Date.
16. "Agreed Annual Interest Rate" refers to the aggregate of the annual interest rate and the rate of return from the Option Premium.
17. "Option Premium" refers to the premium acquired for sale of the foreign currency option in the international foreign exchange markets on the Subscription Date. The premium will be included in the total returns from the dual currency investment and will be paid to you by the Bank upon the Maturity Date.
18. "Total Return from the Dual Currency Investment" refers to the "principal of investment" multiplied by the "agreed annual interest rate" and the "days of duration" and divided by the "base period".
19. "Days of Base Period" refers to the number of days based on which the interest is calculated according to the international business practice of the currency for the principal of time deposit.
20. "Days of Duration" refers to the total number of days from the subscription date to the Maturity Date.
21. "Bank Business day" refers to the day on which the Bank conducts business.

Article 2 Nature of Product

The Product is not a deposit, but an investment which is not covered by the deposit insurance.

The Product is a combination of the **foreign currency demand deposit and the sale of the foreign currency option**. Your investment in this Product equals depositing an amount of foreign currency and selling foreign currency options in the international foreign exchange markets. On the Price Comparison Date, based on the exchange rate for performing currency conversion, the Bank will determine whether you are required to fulfill your obligation to sell the foreign currency option and whether the currency in which the Bank shall pay on the Maturity Date is the Base Currency or Counter Currency. On the Maturity Date, the Bank will first calculate your Principal of Investment and Total Return from the Dual Currency Investment, and then pay such Principal of Investment and Total Return from the Dual Currency Investment in the currency determined on the Price Comparison Date, and automatically transfer such amount to your foreign currency deposit account.

Article 3 Account Opening

You should open a foreign currency demand deposit account with the Bank if you intend to invest in the Product.

Article 4 Notice

The procedures for your investment in this Product are as follows:

1. **If you are investing in this Product for the first time, you shall make application by visiting the Bank in person. Not until you read and understand these Terms and Conditions can you proceed with the following procedures.**
2. If you are not investing in this Product for the first time (i.e. you have invested in this Product with the Bank), you may make application for the Product by visiting the bank in person or in a manner agreed by the Bank.
3. **Before investing in this Product, you should first read and understand the Product Prospectus, Risk Disclosure Statement and Customer Notice, and then designate the product conditions such as the Base Currency, the amount of time deposit, Product Duration and Counter Currency, and determine the exchange rate for performing currency conversion appropriate to you.**
4. The Bank shall, in accordance with the product conditions such as the Base Currency, the amount of time deposit, Product Duration, Counter Currency and the Exchange Rate for Performing Currency Conversion, inform you of the Agreed Annual Interest Rate From The Dual Currency Investment applicable to your investment, and confirm the Price Comparison Date and the Maturity Date.
5. If you visit the Bank in person for application, the Bank will print the Application Form in duplicate. After the two copies of the Application Form, in which the trade date of the Product shall be the effective date of the same, have been confirmed and signed by you and verified by the Bank, with each of you and the Bank to keep one copy. If you invest in this product via phone banking services, the transaction terms shall be verified by you and the Bank. You can verify and keep the sales confirmation and the statement of account sent by the Bank.

Article 5 Confirmation

1. After the acceptance of the Application Form by the Bank, the Bank will send out a "sales confirmation".
2. **The sales confirmation will be sent by the Bank in the manner that the statement of account is sent as agreed by you and the Bank. If you have applied for confidential bank accounts, you agree the Bank may not send the sales confirmation and you shall receive it by visiting the Bank in person.**

3. These Terms and Conditions are general ones for your dual currency investment. For every transaction of the investment, the transaction certificates such as the Application Form, Sales Confirmation, Risk Disclosure Statement and Customer Notice shall prevail. Such transaction certificates such as the Application Forms, Sales Confirmations, Risk Disclosure Statements and Customer Notices shall constitute part of these Terms and Conditions.

4. **If there is an inconsistency between the sales confirmation or the statement of account and the Bank's account record, the Bank's account record shall prevail. If any error occurs due to the Bank's negligence, you agree the Bank may correct the error directly.**

Article 6 Return calculation

The total return from this Product is calculated at the Agreed Annual Interest Rate. Unless otherwise stipulated in laws and regulations or the Application Form, the number of days with which the return is calculated shall be the number of days of actual foreign currency time deposit when you invest in this Product. No matter which currency the Base Currency is, the interest of this Product will be calculated on a simple basis, and the total return will be calculated at the Agreed Annual Interest Rate according to the duration of this Product. The total return will be paid on the Maturity Date and the currency of such payment will be determined in accordance with Article 7 of this Chapter.

Article 7 Exercise

For non-capital-guaranteed products, comparison will be made between the exchange rate for performing currency conversion designated by you on the subscription date and the exchange rate on the Price Comparison Date. If the equivalent amount of Counter Currency that can be exchanged for one unit of the Base Currency on the subscription date is less than the equivalent amount of Counter Currency that can be exchanged for one unit of the Base Currency on the Price Comparison Date, payment on the Maturity Date will be made in the Counter Currency. Conversely, if the equivalent amount of Counter Currency that can be exchanged for one unit of the Base Currency on the subscription date is more than or equal to the equivalent amount of Counter Currency that can be exchanged for one unit of the Base Currency on the Price Comparison Date, payment on the Maturity Date will be made in the Base Currency.

For 70% capital-guaranteed products, comparison will be made between the exchange rate for performing currency conversion designated by you on the subscription date and the exchange rate on the Price Comparison Date. If the equivalent amount of Counter Currency that can be exchanged for one unit of the Base Currency on the subscription date is less than the equivalent amount

of Counter Currency that can be exchanged for one unit of the Base Currency on the Price Comparison Date, and less than or equal to the exchange rate which equals "70% of the principal of original investment plus the total return calculated in the Base Currency" divided by "total principal of original investment plus the amount of Counter Currency exchanged at the exchange rate for performing currency conversion", payment on the Maturity Date shall be made in the Base Currency. Otherwise, such payment will be made in the Counter Currency.

Article 8 Principal of Investment and Payment of Total Return

1. **The Bank shall pay you the principal of investment and the total return of the Product within two (2) business days after the ~~maturity date~~ price comparison date in the aforesaid currency (either the Base Currency or the Counter Currency).**
2. **The Bank will transfer the said Principal of Investment and total return of the Product directly to the foreign currency demand deposit account opened by you with the Bank on the foreign currency time deposit Maturity Date. If payment on the Maturity Date shall be made in the Counter Currency but you have not open a Counter Currency demand deposit account with the bank, you agree to authorize the Bank to directly open a Counter Currency demand deposit account on your behalf for the purpose of paying the Principal of Investment and the total return, and you agree to comply with the Bank's relevant terms and conditions for deposits.**

Article 9 Declaration of Foreign Exchange

Given that the Product is denominated solely in foreign currencies, if your final return involves foreign exchange and therefore a declaration is required to be made to the Central Bank, you agree that Article 5 "Declaration of Foreign Exchange" of Chapter 1 of the Terms and Conditions for Account Opening shall apply.

Article 10 Early Termination

If you intent to terminate the transaction before the Price Comparison Date, this article shall apply. If the Bank receives enforcement order issued by the court or administrative enforcement authorities on your Product, the Bank has the right to early terminate the transaction and act in accordance with the enforcement order. Where this Product is early terminated, the returnable amount will be calculated according to the following regulations:

1. **The calculation formula for the returnable amount in the case of early termination is: the principal of original investment (calculated in the Base Currency) + the interest payable for early termination of time deposit - the**

handling fees for early termination of the transaction + (the difference of Option Premium between subscription date and the date of early termination).

2. **The interest payable for early termination of time deposit will be calculated in accordance with Chapter 7 (Terms and Conditions for Time deposit) of these Terms and Conditions for Account Opening.**
3. **You should pay the Bank the handling fees for early termination of the transaction. The handling fees for early termination of the transaction will be calculated by multiplying the Principal of Investment (calculated in the Base Currency) by the rate of handling fees for early termination, which is subject to the Product Prospectus.**
4. **After the transaction is early terminated at your instruction or according to the Terms and Conditions, the Bank will calculate the returnable amount. Because other than time deposit, the Product involves the Option Premium you shall repurchase on the date of early termination, except that the application of time deposit rate and the calculation of interest will be made according to the provision regarding "the calculation of interest payable for early termination of time deposit" in this article, the value of the Option Premium that shall be repurchased by you on the date of early termination will be estimated by the market exchange rate at the time of early termination, fluctuation in price of the subject matter of the option, the strike price, the status of interest rate, the number of days passed, etc. Therefore, the amount returnable to you in the case of early termination will be determined by the Bank according to "the calculation formula for the returnable amount in the case of early termination".**
5. **If the amount returned in the case of early termination is insufficient to pay the Option Premium on the date of early termination and the handling fees for early termination, you authorize the Bank to directly deduct such amount from your foreign currency deposit account which is of the same currency. If the deposits in such account are still insufficient, the Bank may deduct such amount from the other foreign currency demand deposit or New Taiwan Dollar demand deposit.**
6. **Early termination is not allowed after the Price Comparison Date (including that day).**

Article 11 Renewal

After the maturity date of this Product, you may renew the investment according to Article 4 of this Chapter.

Article 12 Pledge

Time deposit of this Product should not be transferred to or pledged in favor of others or pledged in favor of the Bank to secure a loan.

Article 13 Taxation

Your interest income from investment in the Product and the proceeds from sale of the option shall be governed by relevant existing tax laws. If there is a need for tax withholding or filling out withholding receipts, the Bank will handle such issues in accordance with relevant regulations. In the event of any amendment in relevant tax laws, regulations or ordinances by competent authorities, the Bank may handle such issues in accordance with the said laws, regulations or ordinances on your behalf to meet the requirement for tax withholding or filling out withholding receipts.

Article 14 Risk Warning

The total return of the Product payable to you, if calculated in the Base Currency, is higher than the Bank's time deposit interest in the Base Currency in the same period, but you should bear the risk of exchange loss. You understand that the Bank does not guarantee that the Principal of Investment and the total return of this Product will be returned in the deposit currency (i.e. the Base Currency). When the Counter Currency is weaker than the Base Currency on the Price Comparison Date, the Bank has the right to pay the Principal of Investment and the total return of this Product in the Counter Currency at maturity. Before investing in the Product, you should assess by yourself various economic and financial risks related to the transaction, various law, taxation and accounting related problems and their possible outcomes, and you should understand that early termination of the transaction will be handled by the Bank in accordance with the calculation formula for the returnable amount in the case of early termination. You should carefully consider and decide whether you are able to tolerate the risks. The Bank's descriptions on this Product such as these Terms and Conditions, the Product Prospectus, the Risk Disclosure Statement, the Customer Notice and the Application Forms do not constitute an offer or invitation to make an offer of the investment in this Product. This Product is not a general deposit product and not covered by the deposit insurance of the Central Deposit Insurance Corporation. Major risks of the investment in this Product are as follows:

1. **Risk of underlying instruments: The mark to market value of the dual currency investment will be affected by the market price and the market price volatility of the underlying instruments.**
2. **Foreign exchange risk: With regard to the dual currency investment denominated in foreign currencies, if at the beginning of the investment the funds in the currency of this Product is exchanged from the funds in**

New Taiwan Dollar or other currencies, when the return of the dual currency investment and/or the principal of the original investment are returned and converted back to funds in New Taiwan Dollar or other currencies, there would be a foreign exchange risk that such amount is lower than the original investment amount.

3. **Interest rate risk: The mark to market value of the dual currency investment will be affected by the interest. When the interest rate is raised, the market price may fall, and may be lower than the original investment amount, and vice versa.**
4. **Risk of early termination: If you apply for early termination prior to maturity, the amount returnable to the investor will be lower than the original investment amount (if faced with other related risks, in a worst case scenario, the returnable amount may even be zero), or even the transaction cannot be terminated at all. The early termination of the contract is based on the market quotation at the time of termination. When the market conditions change drastically, the losses incurred by the investor in terminating the contract closing position may exceed expectations. In extreme cases, domestic and foreign markets or institutions may stop trading so that the investor's position cannot be closed, and the loss may expand or shrink. However, where the reason for early terminating the contract is in accordance with the contractual agreement, then the above shall not apply.**
5. **Liquidity risk: Derivative financial products contained in this dual currency investment may not have sufficient market liquidity, in the absence of liquidity insufficient trade volume, or even when the market liquidity is completely lost, the mark to market value of the dual currency investment will be adversely affected, so that the investor's position cannot be closed. In a worst case scenario, the investor must hold the dual currency investment until the maturity date.**
6. **Taxation risk: Investment in the Product may give rise to tax for property transactions and other taxes. In the event of any amendment in relevant tax laws, regulations or ordinances by competent authorities, the Bank may handle such issues in accordance with the said laws, regulations or ordinances on your behalf to meet the requirement for tax withholding or filling out withholding receipts. Since the Bank does not provide tax planning or advice, you should solely assume any impact of taxes arising from the dual currency investment. You may obtain independent tax planning advices before the investment.**

7. **Credit risk: The Investor should assume the credit risk of the Bank. If the Bank fails to pay, the maximum loss of the investor is the original investment amount and the total loss of the return.**
8. **National risk and event risk: Major events including bankruptcy, reorganization, liquidation, merger or division of the company, and sudden natural disasters or accidents such as floods and epidemics, or changes in international political and economic environment incurred by the issuer or its registered country may cause financial market volatility and therefore result in the investor's investment losses and even the loss of principal.**
9. **Legal risk: The investor should bear the risk of changes in the rights and interests due to changes in applicable laws, which may result in loss of the investor or increase in taxes or other expenses or costs.**
10. **Reinvestment risk: The investor should bear the risk that the return earned by using such funds for reinvestment, including the interest earned in the holding period and the investment amount returned due to the acceleration of maturity for the issuer's exercise of call options or other causes, or the investor's redemption of this Product in the secondary market, may be less than the rate of return of the original investment in the Product.**
11. **Risk of principal conversion: Given the difference in the design of dual currency investment, you understand that at each Price Comparison Date, according to the market conditions, the investor may have to assume the liability of converting the original investment amount into other currencies, contracts or assets at the end of the period.**
12. **Other risks related to investing in RMB: Please refer to the Bank's RMB risk disclosure statement for details.**

The notice related to RMB:

Where your investment involves RMB derivative products, in addition to the risk of underlying instruments and other risks, since RMB is still subject to relevant laws and regulations of the Republic of China (Taiwan) and the Mainland Area, transactions involving RMB may face the following risks:

1. **<u>The customer should fully understand that the risk and assessment of the transaction involving RMB derivative products will be affected by factors other than the market:</u>**
   - **(1) In addition to being affected by changes in general market conditions, the profit and loss of the transaction and mark to market will be subject to higher volatility of exchange rate, interest rates and other underlying instruments caused by the supply and demand of RMB**

funds in the market which is affected by changes in laws or policies of the Mainland Area and other areas, or limitations on RMB clearing services.

(2) With regard to the customer's RMB-related transactions, limitations on RMB clearing services, transactions conducted in non-public markets or other special circumstances may affect the accessibility, liquidity and transferability of RMB and therefore result in the expansion of trading risks and losses from mark to market.

2. **The customer should fully understand that RMB purchase/sale settlement will be subject to relevant regulations or limitations:**

(1) The limit to purchase or sale of RMB shall be governed in accordance with relevant foreign exchange regulations, which may be different from those of other foreign currencies. In the event that you receive RMB for transactions regarding derivative products, you should take notice of the caps, time schedules and other related procedures.

(2) With regard to the RMB assets or liabilities held by the customer, changes in laws and policies or limitation on RMB clearing services will affect the supply and demand of RMB funds in the market and therefore affect the clearing and settlement of related transactions. While the Bank will try its utmost to seek other solutions and approaches for the subsequent handling of the RMB transactions, if necessary, the clearing and settlement will be conducted in other currencies based on the market exchange rate at that time.

3. **The customer should fully understand that the RMB exchange rate and other prices may be applied to the underlying instruments on different markets, which will affect the clearing and settlement of transactions and the mark-to-market results:**

Currently, the RMB exchange rate can be divided into RMB exchange rates within and outside the boarder of the Mainland Area, and there are multiple exchange rate indexes for the RMB exchange rate outside the Mainland Area prevailing at applicable markets. Different interest rates and other underlying instruments may be applied to different exchange rate indexes. The said indexes may get close to or deviate from each other due to market liquidity and other factors, which may affect the prices of the underlying instruments. The basis of the clearing and settlement and the mark-to-market for different exchange rates and linked derivative products is also different, which will be determined according to their respective contracts. The client shall understand the exchange rate, interest rate and price of the underlying instruments, and assess the

trading risk and loss arising therefrom.

Article 15 Changes in Laws and Regulations and Force Majeure

If the Bank is unable to perform its duties under these Terms and Conditions due to force majeure factors such as natural disasters, riots, wars, or changes in law and regulations, it assumes no responsibility to you.

Article 16 Other Provisions

1. **This product is not a general deposit and not within the coverage of deposit insurance, but an investment, whose profit and loss will be affected by fluctuations in market conditions such as linked exchange rate and interest rate.**
2. **The factors affecting price changes in derivative products are extremely complicated, and the factors affecting the trading risk and the market cannot be detailed. As such, the Bank only lists major ones in the risk disclosure. You should still fully understand the nature of this Product, relevant financial, accounting, taxation or legal issues, and assess by yourself your own financial status and risk tolerance level, or consult with independent professional advisers before deciding whether to invest.**
3. **The exchange option linked to this Product is automatically exercised on the Maturity Date, and you cannot claim for not exercising at maturity or exercising prior to maturity.**
4. When the Product is settled, except that those denominated in Japanese Yen will be in the unit of yuan, those in other currencies will be rounded off to the nearest hundredth.

Article 17 Other Terms and Conditions

1. **The "Dual Currency Investment Subscription Form", "Dual Currency Investment Prospectus", "Dual Currency Investment Risk Disclosure Statement" and "Dual Currency Investment Customer Notice" shall constitute part of the terms and conditions of this Chapter to the extent that the former are not in conflict with the latter. The Terms and Conditions for Account Opening shall be applied to this Product, but if there are any conflicts between the Terms and Conditions for Account Opening and those of this Chapter, those of this Chapter shall prevail. The Bank may amend or supplement these Terms and Conditions at any time according to Article 8, Chapter 1 of the Terms and Conditions for Account Opening.**
2. In the event of your death, if all of your successors have agreed to deal with your investment in this Product that have not yet matured according to the principle of inheritance of a single property by a single successor, they may

apply to the Bank for the inheritance of such Product with relevant supporting documents stipulated by the Bank.

3. **Unless otherwise agreed by the parties, for matters not provided in this chapter, the Bank's "Dual Currency Investment Subscription Form", "Dual Currency Investment Prospectus", "Dual Currency Investment Risk Disclosure Statement", "Dual Currency Investment Customer Notice"," Dual Currency Investment Confirmation ", and relevant financial laws and regulations shall govern. If there are any changes in laws and regulations which are in conflict with these Terms and Conditions, such new laws and regulations shall prevail.**
4. With regard to the contents of this Product and related rights and interests, the "Dual Currency Investment Application Form", "Dual Currency Investment Prospectus", "Dual Currency Investment Risk Disclosure Statement" and "Dual Currency Investment Customer Notice" signed between you and the Bank shall prevail.
5. If your designated deposit account for automatic deduction by the Bank shall be treated as failed deduction if it is in cases of circumstances (including account seizure by the court, or prosecutor's office, or other governmental or non-governmental agencies, notified as a watch-listed account, derivate watch-listed account, or subjected to transaction control by banks based on fraud prevention or suspicion of unlawful activity, account closure, or other abnormal deposit incidents). You shall bear any losses arising from the above mentioned suspension of account deduction or related transactions.
6. If your designated deposit account is in special circumstance (including the account is notified as a watch-listed account, derivate watch-listed account, closed account, or other deposit error) and this causes the returned trust fund or the allocable proceeds of yield cannot deposit to the account, the Bank can help to keep it. During the period, you cannot ask the Bank to pay any interest of the above proceed.

Article 18 Notices

The Bank may serve notices, including, without limitation, notices of important information to you by mail and e-mail at the mailing address and e-mail registered by you with the Bank, unless laws and regulations provide otherwise.

Chapter 21 - Terms and Conditions for Structured Products

This product is not a deposit, but an investment, which is not within the coverage of deposit insurance.

With regard to your investment in the structured products (hereinafter referred to as this Product), unless otherwise agreed on individual transactions, the following terms and conditions shall apply:

Article 1 Definition

1. "Structured Product" refers to an investment tool in combination of time deposit and derivative products issued by the Bank, which is principal-guaranteed at maturity and with flexible returns
2. "Product Prospectus" refers to the written statement provided by the Bank to you regarding the summary of important matters of this Product, the description of the conditions of the transaction, various fees and the description of the transaction procedures and precautions.
3. "Risk Disclosure Statement" refers to the written statement provided by the Bank to you regarding the risks related to this Product.
4. "Customer Notice" refers to the written statement provided by the Bank to you regarding the investment risk warnings, product contents, description of investment risk, market price assessment and complaint channels for transaction disputes of this product.
5. "Authorization for Trading of Structured Products" refers to the written document signed or affixed with the specimen chop/signature, automatically printed with the agreement on earmarking and confirmation and authorization on relevant procedures, served as your authorization to the Bank to earmark the investment amount in the demand deposit account opened by you with the Bank, which is of the same currency with the investment amount, and your agreement on related transaction conditions with the Bank after you have agreed to make the investment and have signed the product prospectus at the counter.
6. "Sales Confirmation" refers to the confirmation document of the completion issued after the Bank has completed the transaction with your instructions and authorization, specifying relevant important matters such as the original investment amount, product duration, trading conditions and the calculation of the return.
7. "Original Investment Amount" refers to the investment currency and amount of this Product instructed and authorized by you.
8. "Period of Application for Investment" refers to the period during which the Bank begins admitting the application of the investment of this Product until the investment amount of this Product reaches its cap or until the deadline for the application.
9. "Product Start Date" refers to the effective date stipulated by the Bank on the product prospectus and the sales confirmation. You agree and authorize the

Bank to deposit the original investment amount earmarked by the Bank on the product start date into your time deposit account which is of the same currency with the investment amount.

10. "Product Maturity Date" refers to the maturity date of this Product stipulated in the product prospectus by the Bank.
11. "Days of Duration" refers to the total number of days from the start date to the maturity date of the Product specified by the Bank.
12. "Bank Business Day" refers to the date on which the Bank conducts its business (if it is otherwise agreed in the individual product prospectus, that agreement shall prevail).

Article 2 Account opening

If you intend to invest in the Product, you should open a demand deposit account which is of the same currency with this Product with the Bank, and authorize the Bank to directly open a time deposit account which is of the same currency with this Product on your behalf on the Product Start Date. The account opening procedures and the relevant terms and conditions shall be governed by relevant laws and regulations and relevant agreements between you and the Bank.

Article 3 Instructions on Investment

The procedures for your instructions and authorization to invest in this Product are as follows:

1. **With regard to your investment in this Product, you should personally review the Product Prospectus, Risk Disclosure Statement and Customer Notice of this Product and understand the contents of this Product and agree to invest before authorizing the Bank to invest in this Product according to the Product Prospectus.**
2. **If you visit the Bank in person for application, the Bank will based on the above investment instructions, confirm with you and issue the Sales Confirmation of the structured product for your review and signature. If you invest in this product via phone banking services, the transaction terms shall be verified by you and the Bank.**
3. You agree to deposit the original investment amount into the demand deposit account opened by you with the Bank which is of the same currency with the investment amount during the period of application for investment, and authorize the Bank to earmark such amount and, on the Product Start Date, directly withdraw from such demand deposit account the amount equivalent to the investment amount and deposit it into your time deposit account which is of the same currency. **If you are unable to deposit sufficient funds into the**

time deposit account, the transaction will be considered terminated by you and the Bank will not proceed with the investment transaction.

4. **You agree all relevant dealings with this Product shall be based on the specimen chop/signature for the demand deposit account of the Product's original investment currency. If such specimen chop is lost or damaged, you should apply for the lost registration and change of the specimen chop according to relevant regulations of the Bank. However, before the date of cancellation of the specimen chop, transactions made by you with the old chop is still valid.**

Article 4 Principal of Investment and Payment of Total Return

1. **You agree that the Original Investment Amount in this Product and the formula of calculating the Product return and other conditions shall be subject to Product Prospectus, Authorization for Trading Structured Products and Sales Confirmation. Before either the Product matures or the date on which the return shall be paid, the Bank does not need to pay either principal or return.**

2. In the event that computer system malfunctions or force majeure events such as strikes, riots, wars, rebellion, accidental explosion, floods, storms occur on the day of paying the Original Investment Amount or return (which is neither the Bank Business Day nor the designated date in the Product Prospectus), the Bank will postpone its payment to its next Bank Business Day or the business day designated by the Product Prospectus, or the next day after the malfunction or force majeure has been removed.

3. **You agree that this Product will be automatically terminated upon maturity and not be renewed. You also authorize the Bank to deposit the settlement amount of the investment (including the Original Investment Amount and return) to the demand deposit account in the same currency with this Product with the Bank in your name**.

Article 5 Transactions are not completed

You understand and agree that the Bank does not ensure that the Product will definitely reach the specified amount within the Period of Application for Investment, or in the event that the market values change drastically, the Bank has the right to cancel the transaction under the Product as well as, as soon as possible, notify you by phone or in writing or by texting (the mobile phone number you have provided to the Bank will be used as the number to which the SMS message to be sent), and the Bank shall terminate the earmarked Original Investment Amount in your demand deposit account by the effective date of this Product at the latest. If the Bank has deducted the amount from your demand deposit account, the Bank shall return the same to the account by the effective date at the latest and the interest on the amount shall be

accrued at the interest rate applicable to the demand deposit account.

Article 6 Sales Confirmation

1. **After you give instructions and authorize the Bank to invest in this Product, the Bank will send out a Sales Confirmation to you as a proof of transaction in accordance with the contents of Product Prospectus, Authorization for Trading of Structured Product after the first date of the Product. The Sales Confirmation is not permissible to be transferred and automatically become nullified upon the maturity of the Product. Sales Confirmation only serve as conditions of the transaction.**
2. **The Sales Confirmation will be sent in writing to the last known mailing address registered by you with the Bank. If you have applied for confidential bank accounts, you agree that the Bank may opt not to send out the Sales Confirmation and you collect the Sales Confirmation in person yourself in lieu.**
3. **You shall immediately raise your objection in writing if you have any doubts on the contents of the Sales Confirmation within seven (7) calendar days from your receipt of the Sales Confirmation, otherwise you shall be deemed to have agreed all the contents thereof. If there is an inconsistency between the Sales Confirmation and the Product Prospectus, Authorization for Trading of Structured Products, the Sales Confirmation shall prevail.**
4. **If the Sales Confirmation has any errors due to the Bank's negligence, you agree that the Bank may directly correct them and send out the correct version to you.**

Article 7 Early Termination

1. **If you intend to terminate the transaction before the Maturity Date of this Product, the Product Prospectus, Customer Notice and the calculating formula of return stated in the Sales Confirmation will no longer apply. The Bank will adopt the calculating method of settlement amount of early termination in the Product Prospectus to calculate the amount returnable due to early termination and deposit which to the demand deposit account in the same currency opened by you. The amount may be higher, lower to equivalent to the Original Investment Amount instructed and authorized. (That is, amount returnable due to early termination is equal to "the Original Investment Amount" plus "the market value of the option "minus" costs and losses associated with early termination of the Bank "minus" handling fee for early termination".)**
2. **The market value of the Product due to early termination depends on the market value of the linked derivatives at that time. The factors affecting**

this price include the spot price, exercise price, fluctuation rate, maturity date and interest rate. After the assessment through pricing model of options, this is the fair price in the market. The market value of the Product at the time of early termination include the return which shall be calculated from the last return payment date to the previous date of the early termination. If the market conditions change drastically, the losses associated with early termination of the transaction may exceed your projection. In extreme cases, the domestic and foreign markets or institutions may suspend trading and which may result in that your position is early terminated. The risk of losses arising from early termination may expand or shrink.

3. **The handling fee for early termination shall be subject to the Product Prospectus. You authorize the Bank to deduct it from the amount returnable upon early termination.**

4. **The early termination of the transaction shall be made on a lump sum basis. You may not request for early termination of part of investment amount.**

5. **If the Bank receives the enforcement (receipt, collection, or transfer) order issued by the courts or administrative enforcement authorities regarding this Product you invest in (including the time deposit made by Original Investment Amount), the Bank may directly early terminate the provisions regarding this Product within certain Bank Business Days in accordance with this Article, relevant enforcement order and the preceding provisions.**

Article 8 Taxation

1. Your interest income from your instructions and authorization to the Bank to invest in this Product and the proceeds in accordance with the Product Prospectus, Customer Notice, Authorization of Trading Structured Products, Sales confirmation and other agreements, the Bank will handle tax withholding or fill out withholding receipts for which in accordance with relevant regulations.

2. In the event of any amendment in relevant tax laws, regulations or ordinances enacted by competent authorities, the Bank may handle such issues in accordance with the said laws, regulations or ordinances on the behalf of you to meet the requirement for tax withholding or filling out withholding receipts.

Article 9 Risk Warming

You shall read the Product Prospectus, Risk Disclosure Statement and Customer Notice before giving instructions to and authorizing the Bank to invest in this Product and fully understand the contents of the product and relevant risks before signing or affixing chops in order to make investments. This Product's risks include associated interest risk of the target market and

the following major risks:

1. **Risk of underlying instruments: The mark to market value of the Structured Product will be affected by the market price and the market price volatility of the underlying instruments.**
2. **Foreign exchange risk: With regard to the Structured Product denominated in foreign currencies, if at the beginning of the investment the funds in the currency of this Product is exchanged from the funds in New Taiwan Dollar or other currencies, when the return of the Structured Product and/or the Original Investment Amount are returned and converted back to funds in New Taiwan Dollar or other currencies, there would be a foreign exchange risk that such amount is lower than the Original Investment Amount.**
3. **Interest rate risk: The mark to market value of the Structured Product will be affected by the interest. When the interest rate goes up, the market price may fall, and may be lower than the Original Investment Amount, and vice versa.**
4. **Risk of early termination: If applying for early termination prior to maturity of this Product, the amount returnable to the investor will be lower than the Original Investment Amount (if faced with other related risks, in a worst-case scenario, the returnable amount may even be zero), or even the transaction cannot be terminated at all. The early termination of the contract is based on the market quotation at the time of termination. When the market conditions change drastically, the losses incurred by the investor in terminating the contract closing position may exceed expectations. In extreme cases, domestic and foreign markets or institutions may stop trading so that the investor's position cannot be closed, and the loss may expand or shrink. However, where the reason for early terminating the contract is in accordance with the contractual agreement, then the above shall not apply.**
5. **Liquidity risk: Derivative financial products contained in this Structured Product may not have sufficient market liquidity, in the absence of liquidity insufficient trade volume, or even when the market liquidity is completely lost, the mark to market value of the Structured Product will be adversely affected, so that the investor's position cannot be closed. In a worst-case scenario, the investor must hold the Structured Product until the maturity date.**
6. **Taxation risk: Investment in this Product may give rise to tax for property transactions and other taxes. In the event of any addition to or amendment in relevant tax laws, regulations or ordinances enacted by competent authorities, the Bank may directly handle such issues in**

accordance with the said laws, regulations or ordinances to meet the requirement for tax withholding or filling out withholding receipts.

Since the Bank does not provide tax planning or advice, the investor should assume any impact of taxes arising from investment in the Structured Product. You may obtain independent tax planning advices before the investment.

7. **Credit risk: The investor should assume the credit risk of the Bank. If the Bank fails to pay, the maximum loss of the investor is the original investment amount and the total loss of the return.**
8. **National risk and event risk: Major events including bankruptcy, reorganization, liquidation, merger or division of the company, and sudden natural disasters or accidents such as floods and epidemics, or changes in international political and economic environment incurred by the issuer or its registered country may cause financial market volatility and therefore result in the investor's investment losses and even the loss of all principal.**
9. **Legal risk: The investor should bear the risk of changes in the rights and interests due to changes in applicable laws, which may result in loss of the investor or increase in taxes or other expenses or costs.**
10. **Reinvestment risk: The investor should bear the risk that the return earned by using such funds for reinvestment, including the interest earned in the holding period and the investment amount returned due to the acceleration of maturity for the issuer's exercise of call options or other causes, or the investor's redemption of this Product in the secondary market, may be less than the rate of return of the original investment in the Product.**
11. **Risk of principal conversion: Given the difference in the design of Structured Product, the investor understands that at each price comparison date, according to the market conditions, the investor may have to assume the liability of converting the Original Investment Amount into other currencies, contracts or assets at the end of the period.**

The notice related to RMB:

Where your investment involves RMB derivative products, in addition to the risk of underlying instruments and other risks, since RMB is still subject to relevant laws and regulations of the Republic of China (Taiwan) and the Mainland Area, transactions involving RMB may face the following risks:

1. **The customer should fully understand that the risk and assessment of the transaction involving RMB derivative products will be affected by factors other than the market:**

(1) In addition to being affected by changes in general market conditions, RMB-related derivatives products will also be subject to laws and regulations in the Mainland area or change in its policy, or due to limitations on RMB clearing services affect the supply and demand of RMB funds in the market, and further result in the higher volatility of exchange rate, interest rate and other underlying instruments which may affect losses and gains of transaction and mark to market.

(2) With regard to the customer's RMB-related transactions, limitations on RMB clearing services, transactions conducted in non-public markets or other special circumstances may affect the accessibility, liquidity and transferability of RMB and therefore result in the expansion of trading risks and losses from mark to market.

2. **The customer should fully understand that RMB purchase/sale settlement will be subject to relevant regulations or limitations:**

(1) The limit to purchase or sale of RMB shall be governed in accordance with relevant foreign exchange regulations, which may be different from those of other foreign currencies. In the event that the customer receives RMB for transactions regarding derivative products, he or she should take notice of the caps, time schedules and other related procedures.

(2) With regard to the RMB assets or liabilities held by the customer, changes in laws and policies or limitation on RMB clearing services will affect the supply and demand of RMB funds in the market and therefore affect the clearing and settlement of related transactions. While the Bank will try its utmost to seek other solutions and approaches for the subsequent handling of the RMB transactions, if necessary, the clearing and settlement will be conducted in other currencies based on the market exchange rate at that time.

3. **The customer should fully understand that the RMB exchange rate and other prices may be applied to the underlying instruments on different markets, which will affect the clearing and settlement of transactions and the mark-to-market results:**

Currently, the RMB exchange rate can be divided into RMB exchange rates within and outside the border of the Mainland Area, and there are multiple exchange rate indexes for the RMB exchange rate outside the Mainland Area prevailing at applicable markets. Different interest rates and other underlying instruments may be applied to different exchange rate indexes. The said indexes may get close to or deviate from each other due to market liquidity and other factors, which may affect the prices of the underlying instruments. The basis of the clearing and settlement and the

mark-to-market results for different exchange rates and linked derivative products is also different, which will be determined according to their respective contracts. The client shall understand the exchange rate, interest rate and price of the underlying instruments, and assess the trading risk and loss arising therefrom.

Article 10 Pledge

Time deposit of this Product should not be transferred to or pledged in favor of others or pledged in favor of the Bank to secure a loan.

Article 11 Changes in Laws and Regulations and Force Majeure

If the Bank is unable to perform its duties under these Terms and Conditions due to force majeure factors such as strikes, riots, wars, rebellion, accidental explosion, flood, storm and other natural and man-made disasters or changes in laws and regulations, the Bank has no responsibility to you.

Article 12 Other Provisions

1. **The contents of the Product Prospectus, Risk Disclosure Statement, Customer notice, Authorization for Trading of Structured Investment and Confirmation also constitute part of this Agreement to the extent that they are not contradictory to this Agreement. The Standard Terms and Conditions for Account Opening entered into by and between you and the Bank shall apply to this Product. However, if the provisions of the Standard Terms and Conditions for Account Opening and the provisions regarding this Product are contradictory to each other, the provisions regarding this Product shall prevail. The Bank may anytime modify or add provisions of this Structured Product in accordance with Article 8 of Section 1 General Provisions of Part 1 of the Standard Terms and Conditions for Account Opening (Modification).**
2. In the event of your death, if all of your successors have agreed to deal with your investment in this Product that have not yet matured according to the principle of inheritance of a single property by a single successor, they may apply to the Bank for the inheritance of such Product with relevant supporting documents stipulated by the Bank.
3. **Unless otherwise agreed, in the event of any matters not stipulated in this Agreement, "Structured Investment Product Prospectus", "Structured Investment Risk Disclosure Statement", "Structured Investment Customer Notice", "Authorization for Trading of Structured Investment ", "Structured Investment Confirmation " , and relevant financial laws and regulations shall govern. If there are any changes in laws and regulations which are in conflict**

with these Terms and Conditions, such new laws and regulations shall prevail.

4. You understand that the description, conditions and contents of this Product do not constitute any offer or solicitation. The detailed contents of the product and relevant rights and interests shall be subject to the Product Prospectus, Authorization for Trading of Structured Products and Sales Confirmation entered into by and between you and the Bank.

5. If your designated deposit account for automatic deduction by the Bank shall be treated as failed deduction if it is in cases of circumstances (including account seizure by the court, or prosecutor's office, or other governmental or non-governmental agencies, notified as a watch-listed account, derivate watch-listed account, or subjected to transaction control by banks based on fraud prevention or suspicion of unlawful activity, account closure, or other abnormal deposit incidents). You shall bear any losses arising from the above mentioned suspension of account deduction or related transactions.

6. If your designated deposit account is in special circumstance (including the account is notified as a watch-listed account, derivate watch-listed account, closed account, or other deposit error) and this causes the returned trust fund or the allocable proceeds of yield cannot deposit to the account, the Bank can help to keep it. During the period, you cannot ask the Bank to pay any interest of the above proceed.

Article 13 Notices

The Bank may serve notices, including, without limitation, notices of important information to you by mail and e-mail at the mailing address and e-mail registered by you with the Bank, unless laws and regulations provide otherwise.

Chapter 22 - Term & Condition for Gold Passbook

Gold passbook is the passbook where you record the transaction records of gold you purchase from the Bank and deposit in the gold passbook account opened with the Bank, which is being kept in the Bank's custody.

The gold passbook account is a passbook-free account by default. You may directly check the account transaction details through the Bank’s automated service channels, or use the monthly statements sent by the Bank for reconciliation. If you need a physical passbook, you should apply for it in person at any of the Bank’s branches.

Article 1 Account Opening

When you apply for opening a gold passbook account, you shall record specimen chop/signature for transactions (including but not limited to sale-back, withdraw and

closing).

Article 2 Published Unit

The basic published unit of gold is 1 gram and the weight calculation is rounded off to the nearest hundredth. The Bank will determine and publish the price of purchase and selling. One ounce is calculated as 31.1 grams.

Article 3 Transaction Period

When you purchase, sell back, withdraw, transfer or engage in fixed-term, (un)fixed-amount transactions, you shall conduct these transactions within the transaction period and comply with the methods prescribed by the Bank.

Article 4 Purchase

1. You may purchase gold from the Bank and deposit it in the gold passbook account though the channel provided by the Bank. After calculating the payment in the Bank's published price of selling, you authorize the Bank to charge the payment and handling fee from the NTD demand deposit or demand (saving) deposit account or the comprehensive deposit account opened with the Bank but you shall not use overdraft facility of the account.
2. **Except as otherwise agreed by both parties, the quantity of each purchase of gold deposited in the account shall be no less than 1 gram and shall be in integral multiples of 1 gram if the purchase is made by gram. If the purchase is made by designated purchase amount, the purchase amount shall be no less than NTD 1,000 and shall be increased in integral multiples of NTD 1,000. Regardless of whether the purchase is made by gram or by designated purchase amount, if the quantity of gold purchased at the counter is less than 30 grams, you shall pay the Bank NTD 100 as transaction handling fee.**
3. You agree the Bank to mandate the Taiwan Bank to safe keep the purchased gold that is deposited in the gold passbook account.
4. If you hold a physical passbook, you agree that you shall supplement the record afterwards or request the historical transaction records at the counter if you apply for a purchase without providing the passbook. If the transactions to be supplemented equal or exceed 100 times, the Bank may sum or offset the related transactions and record them in a total amount.
5. The gold purchased from the Bank can only be deposited in the gold passbook account opened with the Bank. You may not request for spot gold when purchasing.

Article 5 Sellback

1. You may sell back the gold, which is deposited in the gold passbook account, to the Bank through the provided channel at the Bank's purchase price published at that time.

2. **The quantity of each sellback of gold shall be no less than 1 gram and shall be the integral multiple of 1 gram (not applicable when all the gold deposited is sold back).**
3. The Bank shall deposit the proceeds from sale of gold to the NTD demand deposit account or demand (saving) deposit account, the comprehensive deposit account or the check account opened with the Bank per your designation.

Article 6 Withdraw Spot Gold

1. **When you intend to withdraw spot gold from the gold passbook account, you shall make reservation with the Bank seven (7) business days in advance concerning the specification, quantity, withdraw branch and date.**
2. **You can only withdraw gold from the designated branches providing spot gold and under the bar specification provided by the Bank.**
3. You may make reservation with the Bank to withdraw spot gold through the channel provided by the Bank. **You shall make payment of listed spot differences corresponded to the withdraw quantity and the delivery handling fee to the Bank when making the reservation.** You authorize the Bank to charge the said fee from the NTD demand deposit account or demand (saving) deposit account or the comprehensive deposit account opened with the Bank but you shall not use overdraft facility of the account.
4. **The withdrawn gold bar cannot be re-deposited.**

Article 7 Transfer

You may transfer the gold deposited in the gold passbook account to another gold passbook account opened with the Bank through the channels provided by the Bank, but cannot transfer to accounts opened with other banks. You agree to pay handling fee (see attachment) and authorize the Bank to charge the handling fee from the designated NTD demand deposit account or demand (saving) deposit account or the comprehensive deposit account but you shall not use overdraft facility thereof. You acknowledge that to transfer the gold through online banking, you shall apply for pre-defined transfer setting at the counter in writing, and the transfer will effective one business day after the setting.

Please refer to Article 30 of the Chapter 4 of these Terms and Conditions for the transfer limit.

Article 8 fixed-term, (un)fixed-amount transactions

1. You may apply for fixed-term, (UN) fixed-amount services through the channel provided by the Bank and agree to mandate the Bank to charge the purchase payment or handling fee, if required, from the designated NTD demand deposit account or demand (saving) deposit account or the comprehensive deposit account but you shall not use overdraft facility thereof.

2. You may arrange with the Bank one or several days as gold purchasing day(s) in fixed-term, (un)fixed-amount on any of or some of the 1st to 28th of each month (if the day happens to be a holiday, a day when schools and offices in Taipei are closed all day or when other force majeure event occurs, the day postpones to the next business day). The lowest amount for each purchase is NTD 1,000; the highest amount for fixed-term, fixed-amount is NTD 100,000, for fixed-term, unfixed-amount is NTD 150,000. The amount should be the integral multiple of NTD 1,000. If you set the transaction at the counter, the Bank will charge NTD 100 as the transaction handling fee for each successful debit. If you set the transaction through online banking, the Bank will charge NTD 50 as the transaction handling fee for each successful debit.
3. If you apply for fixed-term, (un)fixed-amount on or after the purchasing day, the Bank will debit the amount starting from the next designated purchasing day.
4. You may arrange the adding and subtracting ratio of the unfixed-amount with the Bank (unit: NTD/g) to be the ratio difference between the base price of the gold and the closing price of the last business day prior to the debit date and debit the adding and subtracting amount per predesignated ratio. However, the adding and subtracting amount shall be the integral multiple of NTD 1,000 and the subtracting amount shall not be lower than NTD 1,000.
5. In the event that there are multiple amounts to be debited from the designated NTD deposit account and the balance is insufficient, you agree to debit the amount in sequence from the smallest amount set by you to largest. You may not designate your preference or file an objection.
6. After the completion of debit, the Bank will purchase gold by the debit amount at the Bank's published selling price when executing the transaction and deposit it into your gold passbook account. The weight calculation is rounded off to the nearest hundredth.
7. **The Bank will not make purchase on the predesignated debit day in the following circumstances:**
   (1) You have applied to cancel the debit.
   (2) If you fail to deposit sufficient balance in the designated deposit account on the last business day prior to the designated debit day resulting in the Bank's debit failure three times consecutively, the Bank may suspend the purchase.
8. **If your designated deposit account for automatic deduction by the Bank shall be treated as failed deduction if it is in cases of insufficient funds or other circumstances (including but not limited to account seizure by the court, or prosecutor's office, or other governmental or non-governmental agencies, notified as a watch-listed account, derivate watch-listed account, or subjected to transaction control by banks based on fraud prevention or suspicion of unlawful activity, account closure, or other**

abnormal deposit incidents). You shall bear any losses arising from the above mentioned suspension of account deduction or related transactions.

9. **If your designated deposit account is in special circumstance (including the account is notified as a watch-listed account, derivate watch-listed account, closed account, or other deposit error) and this causes the returned trust fund or the allocable proceeds of yield cannot deposit to the account, the Bank can help to keep it. During the period, you cannot ask the Bank to pay any interest of the above proceed.**
10. You may alter the transaction instruction through the service channel designated by the Bank and will be effective from the next debit day.

Article 9 Price Matching

1. **You authorize the Bank to match transactions in accordance with the unit price and purchase/sellback units designated by you within the designated beginning/ending date of the transaction, to execute the purchase/sellback transaction per published price when the Bank's gold passbook published price equals or exceeds the unit price designated by you. After the execution, the Bank does not need to match purchase/sellback again. The beginning/ending date designated by you shall be the business day of the Bank and the ending date shall not exceed 30 calendar days since the next business day of the application day.**
2. **If you elect to purchase gold by gram, the quantity of the purchased gold shall be no less than 1 gram and shall be in integral multiples of 1 gram. If you elect to purchase gold by designated purchase amount, the purchase amount shall be no less than NTD 1,000 and shall be increased in integral multiples of NTD 1,000.The quantity of the sellback gold shall be no less than 1 gram and shall be in integral multiples of 1 gram (not applicable when all the gold deposited is sold back).The purchased gold shall be less than 3,000 grams or no greater than NTD 20,000,000. The sellback gold shall be no greater than NTD 20,000,000.If you set the transaction at the counter, the Bank will charge NTD 100 as the transaction handling fee for each successful match. If you set the transaction through online banking, the Bank will charge NTD 50 as the transaction handling fee for each successful match.**
3. **You authorize the Bank to debit the payment of the purchase and the setting handling fee that you are obliged to pay to the Bank, based on the dealing price and the purchase amount calculated according to the purchasing unit(applicable if you select to purchase gold by gram), or the purchase amount designated by purchaser(applicable if you select to purchase gold by designated purchase amount), from the deposit account designated by you when the purchasing transaction is matched. But you shall not use**

overdraft facility thereof and the Bank shall deposit the amount of gold purchased to your gold account.

4. **You authorize the Bank to debit the setting handling fee from the deposit account designated by you when the sellback transaction is matched and to deposit the price amount of the sellback into the deposit account designated by you.**
5. **If there are multiple transactions designating the same NTD deposit account to be debited for the matched transaction of purchase and the transaction price is equal to or exceed the designated price but the balance in the designated NTD account is insufficient, you agree that the Bank debits the amount in sequence from smallest unit price set by the you to largest; if there are multiple transactions which are set with the same price, the Bank will match the transaction in chronological order, you may not designate your preference or file an objection. If there are other transactions of purchase, the debit order will be determined by the Bank's system.**
6. **If there are multiple transactions designating the same gold passbook deposit account to be debited for the matched transaction of sellback and the transaction price is equal to or exceed the designated price but the balance in the designated gold passbook account is insufficient, you agree that the Bank debits the amount in sequence from smallest unit price set by the you to largest; if there are multiple transactions which are set with the same price, the Bank will match the transaction in chronological order, you may not designate your preference or file an objection. If there are other transactions of sellback, the debit order will be determined by the Bank's system.**
7. **You agree that if the Bank's published price reaches the matching price applied by you and the deposit account designated by you. If your designated deposit account for automatic deduction by the Bank shall be treated as failed deduction if it is in cases of insufficient funds , notified as a watch-listed account, derivate watch-listed account, or other circumstances (including but not limited to account seizure by the court, or prosecutor's office, or other governmental or non-governmental agencies, or subjected to transaction control by banks based on fraud prevention or suspicion of unlawful activity, account closure, or other abnormal deposit incidents). You shall bear any losses arising from the above mentioned suspension of account deduction or related transactions.**
8. **If your designated deposit account is in special circumstance (including the account is notified as a watch-listed account, derivate watch-listed account, closed account, or other deposit error) and this causes the returned trust fund or the allocable proceeds of yield cannot deposit to the**

account, the Bank can help to keep it. During the period, you cannot ask the Bank to pay any interest of the above proceed.

9. **You agree that when the Bank matches the price successfully or unsuccessfully, or fails to match the transaction within the designated period, it will notify you of the said status through the email, which you validly registered with the Bank.**
10. **You acknowledge that once the Bank matches the transaction successfully, you may not invalidate or cancel the setting of matched transaction for any reasons.**
11. **If you intend to cancel the matching setting, you shall file the application by using the documentation provided by the Bank or through the online banking before the transaction is matched successfully. The matching setting will be cancelled immediately upon cancellation pursuant to the above.**

Article 10 Correction

If the records of the gold passbook or account statement are not in consistence with the actual transaction information recorded in the Bank's computer, the Bank's records shall prevail unless the Bank's records can be proven incorrect, and the Bank may correct the records of the passbook or account statement. You cannot change them by yourself.

Article 11 The information of unit price recorded in the gold passbook or account statement is the price of each transaction, which does not represent the value of the gold balance in the account.

Article 12 The rights under the gold passbook cannot be transferred to or pledged in favor of third parties.

Article 13 When the account seal of the gold passbook is stolen or lost, you shall immediately proceed with the written declaration of loss (stop of payments) procedures according to the Bank's rules. If you fail to proceed with the written declaration of loss (stop of payments) procedures or when this happens in the non-business hours, you may proceed with the temporary declaration of loss (stop of payments) procedures via phone, which will become effective when you complete the written declaration of loss (stop of payments) procedures. If you find the chop you believed was lost, you shall take the lost chop and original ID to the Bank and cancel the temporary declaration of loss (stop of payments) procedures. However, in the event that the Bank sold back, withdrew or transferred the gold in the gold passbook account before the Bank accepted the application of the declaration of loss (stop of payments), if the chop used to sell back, withdraw or transfer is authentic and the Bank does not know the person who falsely claimed for

selling back or withdrawing, you are still bound by the transactions.

Article 14 **If the operation error of the Bank results in entering the wrong quantity of gold to your gold passbook account or overpaying the sellback payment to the NTD demand deposit account or demand (saving) account, the comprehensive deposit account or the check deposit account which you designated to enter into, the Bank may execute the account adjustment or return the amount to the said deposit account without notifying you. If the gold or the payment has been used, you shall return the used gold or payment and the interest will be charged and calculated per the Bank's published interest rate immediately upon the Bank's notification.**

Article 15 **If any of the gold passbook transactions is related to gift, inherit or tax to be paid, etc., you or your heir(s) shall file the tax return and bear tax by yourself.**

Article 16 **The Bank may suspend all the services of gold passbook in the following circumstances:**

1. **When force majeure event occurs, schools and offices are closed all day in Taipei or the international gold market price or the currency rate in the currency market is volatile.**
2. **If your designated deposit account for automatic deduction by the Bank shall be treated as failed deduction if it is notified as a watch-listed account, derivate watch-listed account, or other circumstances (including but not limited to account seizure by the court, or prosecutor's office, or other governmental or non-governmental agencies, or subjected to transaction control by banks based on fraud prevention or suspicion of unlawful activity, account closure, or other abnormal deposit incidents, or the Bank suspects or has reasonable doubts that the transactions are related to terrorism activities, terrorism organization or funding terrorism).**
3. **If you are the terrorist or terrorism entity which the foreign governments provided to the Financial Supervisory Commission, or are considered by the international anti-money laundering organizations to be a terrorism organization or the terrorism it is investigating.**

Article 17 **Risk Disclosure**

The international gold price fluctuates. Investing in gold may generate no benefit or cause loss to part or all of the investing principal.

Article 18 **Termination**

Unless otherwise stipulated by the applicable laws and regulations, the Bank and you may terminate this gold passbook service in writing at any time. When the terms and conditions hereunder are terminated, you may sell back the gold in the gold passbook account to the Bank at the Bank's published price on the termination date or may withdraw the gold in accordance with the

terms and conditions related to withdrawing or sellback gold under this Chapter.

Article 19 **If the Bank receives attachment order, compulsory enforcement, provisional attachment or other provisional order against your gold passbook account from courts or administrative enforcement authorities, the Bank may act accordingly. If the Bank is required to sell back the gold deposited in the gold passbook account per the compulsory enforcement order, the Bank may directly conduct the sell back transaction per the Bank's listed purchasing price and pay the proceed per the compulsory enforcement order. If there is any remaining amount of money after the sellback, the Bank shall deposit the remaining money to your NTD demand deposit account or demand (saving) deposit account, the comprehensive deposit account or the check deposit account opened with the Bank. If the said account is frozen and the Bank cannot deposit the remaining money, the Bank may temporarily deposit it in an interim account of the Bank and you may withdraw the money when it is legally available.**

Article 20 **Notices**

The Bank may serve notices, including, without limitation, notices of important information to you by mail and e-mail at the mailing address and e-mail registered by you with the Bank, unless laws and regulations provide otherwise.

Chapter 23 - Terms and Conditions of Accounts in Connection with Investment Portfolio

For any "Accounts in Connection with Investment Portfolio" (the "Investment Portfolio Account") opened after the qualifications set forth by the Bank are met, you shall first comply with term and conditions under this Chapter. If the terms and conditions under this Chapter do not specify, other terms and conditions under this agreement are applicable. For any other not specified under this agreement, you shall comply with the "Application for New/Change of Investment Portfolio" signed by you otherwise.

Article 1 The Investment Portfolio Account is used for connecting the NTD/foreign currency deposit account to the investment portfolio. The amount for subscription of all kinds of investment products under the connected investment portfolio in the future will be debit from the Investment Portfolio Account.

Article 2 You agree that this Investment Portfolio Account does not provide bankcards or fixed-term, (un)fixed-amount automated transfer services, and it cannot be set as the debit account for all kinds of fee, loan or insurance fee.

Article 3 If you intend to conduct wire transfer transactions through the Internet and mobile banking services or through phone banking, you can only transfer the amount in the Investment Portfolio Account to the other deposit account(s) opened with the Bank by you.

Chapter 24 - Special Terms and Conditions for Debit EasyCard

The cardholder hereby applies to the Bank for debit card with the functions of EasyCard, i.e., Debit EasyCard. Concerning the use of Debit EasyCard, except for the terms and conditions for debit card, the cardholder agrees to follow the following terms and conditions:

Article 1 Definition

1. Debit EasyCard means a chip bankcard with debit card and EasyCard functions and is issued jointly by an issuing bank and the EasyCard Corporation ("EasyCard Corp."). The function of EasyCard is a registered EasyCard and can provide the service of declaration for loss and refund. The cardholder is required to agree that the Bank may provide his or her nationality, name, ID number, birthday, address, landline phone number, mobile phone number, email address and other personal basic information required by the related laws and regulations to the EasyCard Corp. in order to provide the cardholder with services related to EasyCard.
2. EasyCard means a stored-value card in the name of "EasyCard" issued by the EasyCard Corp. The cardholder may use the money deposited in it to pay for transportation fees, parking lots fees, and fees of other services or consumptions subject to the limitation set forth in the applicable laws and regulations. The Easycard type for the Debit EasyCard is "Adult Card". If other types of Easycard are issued, please refer to the standards and latest announcement of EasyCard Corp. and the Bank for the relevant rules application.
3. Autoload means the cardholder arranges with the Bank that, when the balance on the card is insufficient to pay for the cardholder's current purchase or is less than NTD 100, a certain amount of its multiples from the designated demand deposit account for transferring payment will be automatically added to the EasyCard via the autoload devices (which current are add-value machine (AVM) and POS devices for small purchase. Using the Debit EasyCard on MRT stations, the Maokong Gondola, the Taiwan Railways Administration, and parking lots with connectionless devices does not have autoload service). The effect of autoload is the same as a general purchase of the cardholder's debit card.
4. Balance Transfer means to clear the balance of EasyCard deposited in a Debit

EasyCard and transfer the balance to the demand deposit account for transferring payment designated by the cardholder. However, if there is negative balance, the cardholder agrees to treat the amount of the negative balance as an amount of general purchase that is billed under the designated demand deposit account for transferring payment to be collected from the cardholder. The processing period for balance transfer is around 40 days.

5. Contracted Merchant means a merchant which signs the agreement with EasyCard Corp., under which the cardholder can use EasyCard to pay for the products, services consideration, all kinds of governmental payment and other payments approved by the competent authorities.
6. Deferred Product or Service means a promise to complete the main obligation within a specified period instead of a one-time payment for the product or service.

Article 2 Use of EasyCard

1. Begin to use:
   The Debit EasyCard's general EasyCard function can be used without activation. The balance of the new/reissued/renew Debit EasyCard is NTD 0. If the cardholder intends to use the service, he or she should first activate the debit card and the Autoload function. Once the Autoload function is activated, the cardholder may not request to turn it off afterwards.
2. Scope of Use
   The EasyCard Corp. provides the EasyCard function. The cardholder may use the balance for purchase within a specific range according to the related service terms of EasyCard Corp. or the usage range announced by the EasyCard Corp. Please refer to www.easycard.com.tw.
3. Method and Amount of Add-Value
   The EasyCard can be topped up repeatedly, with the maximum value added to each card subject to the EasyCard Corp's announcement . The cardholder can add value to the card in the following manner without the handling fee:
   (1) Autoload: When a Cardholder uses an EasyCard with autoload function to carry out transactions, if the balance of the card is insufficient to pay for the given purchase or less than NTD 100, NTD 500 or a certain amount of its multiples from the designated demand deposit account for transferring payment will be automatically added to the EasyCard via the autoload devices (which currently are connected add-value machine (AVM) and POS devices for small-sum transactions. Unconnected devices in MRT stations, the Maokong Gondola, the Taiwan Railways Administration, and parking lots are not available for autoload service).The range, amount and value limit of autoload shall be in accordance with laws and regulations,standards and latest announcement of the EasyCard and the

Bank.The autoload of EasyCard is free of handling fee.

(2) Other methods : Other methods of Add-Value shall refer to the relevant terms of service of the EasyCard Corp. or the announcements on website of the EasyCard Corp.

4. Validity period: The EasyCard has the same validity period as the debit card. When the Debit EasyCard expires, the EasyCard and its autoload functions will also be terminated.
5. No interest will be paid to the EasyCard balance. EasyCard Corp. settles all the balances into a trust to protect the cardholders' rights and benefits.
6. The EasyCard balance is not transferable: When reissuing the debit card for renewal or for replacement of damaged card the EasyCard balance cannot be transferred to the reissued new card or other cards. Only the same amount of money will be transferred to the demand deposit account for transferring payment designated by the cardholder.
7. **When purchasing at the Contracted Merchant with the EasyCard, the maximum amount per transaction and the maximum aggregate amount per card in a day subject to the announcement of EasyCard Corp.**

Article 3 Lost, Stolen, Destroyed or Lost of Possession of Debit EasyCard

1. The Bank is the owner of the Debit EasyCard. The cardholder shall use and keep the card with the duty of care of a good faith manager. The cardholder shall prevent the card from being lost, theft, fraudulently taken, destroyed or possessed by a third party and shall prevent others from knowing the relevant information of the card held by the cardholder.
2. **If the Debit EasyCard is lost or stolen or the cardholder losses the possession of card for other reasons (collectively, "Reasons of Loss"), the cardholder should report this to the Bank through telephone or other manners or apply for declaration of loss and suspension of Debit EasyCard to other agencies designated by the Bank. The cardholder agrees to pay NTD 100 as the handling fee to declaration of loss and suspension and authorizes the Bank to debit the amount from the designated demand deposit account for transferring payment and stop the EasyCard autoload feature. Concerning the rights and benefits of the cardholder who reports loss and stop payment, obligations to be performed, financial responsibility and other related rights and obligations, it shall be implemented in accordance with the Bank's terms and conditions of debit card unless this Chapter regulates otherwise.**
3. The loss of impersonated autoload incurred between 24 hours prior to the completion of the said process of declaration of loss and suspension and 3 hours after the process shall be implemented in accordance with the Bank's terms and conditions of debit cards. **The cardholder shall bear the deduction/use of balance in the EasyCard by the impersonator within 3**

hours after the process of declaration of loss and suspension. Within 40 days after the completion of the process of declaration of loss and suspension, if there is any remaining balance shown in the system records 3 hours after the process of declaration of loss and suspension, after deduction of the loss of autoload incurred by the impersonator borne by the Bank (which will be refunded to the Bank), the remaining balance will be refunded to the cardholder's designated demand deposit account for transferring payment. **If the balance is negative, whether the Autoload function is activated or not, the cardholder agrees to treat the amount of the negative balance as an amount of general purchase which is billed to and collected from the cardholder under the designated demand deposit account for transferring payment.**

Article 4 Use of EasyCard

Reissue, Renewal and Deactivation of Debit EasyCard

1. When the Debit EasyCard is lost, per the cardholder's application, the Bank may reissue a new card to the cardholder with the same functions and zero balance.
2. If the Debit EasyCard is stained, demagnetized, scratched, broken or cannot be used for any other reason, per the cardholder's application, the Bank may reissue the new card to the cardholder. The cardholder shall maintain the completeness of the card and chip and shall send the old card to the Bank through the registered letter. The balance of the re-issued new EasyCard is zero. **Within 40 days after the Bank receives the card, the remaining balance of the old EasyCard will be refunded to the cardholder's designated demand deposit account for transferring payment. If balance is negative, the cardholder agrees to treat the amount of the negative balance as an amount of general purchase which is billed to and collected from the cardholder under the designated demand deposit account for transferring payment.**
3. Upon the expiration of Debit EasyCard, the EasyCard will be invalid and the Autoload function will be terminated. Unless the Debit EasyCard contract or debit card contract is terminated for any reasons, the Bank agrees to re-issue a new card with the same functions and zero balance. Notwithstanding the above, the cardholder knows and agrees that if the Debit EasyCard applied for has not used the Autoload function twelve consecutive months (inclusive), the Bank may renew the card and issue a new card without Easycard functions to the cardholder when the validity period of the Debit Card expires. **Within 40 days after the card is expired, the remaining balance of the old EasyCard will be refunded to the cardholder's designated demand deposit account for transferring payment. If the balance is negative, the cardholder agrees to treat the amount of the negative balance as an amount of general**

purchase which is billed to and collected from the cardholder under the demand deposit account for transferring payment designated by the cardholder.

4. When the Bank accepts the cardholder's application for deactivation of the Debit EasyCard, and disables the Debit EasyCard, it will handle the ”Balance Transfer” operation. However, the cardholder should still follow the provisions of the Article 5 or send the card back to the Bank by registered mail for deactivation of the EasyCard function. If the cardholder fails to comply with the provisions of the Article 5, or fails to send the card back to the Bank by registered mail for deactivation of the EasyCard function, the cardholder shall still be responsible for repaying the EasyCard transactions and Autoload amount incurred before the EasyCard function is deactivated.

Article 5 Use of EasyCard

Suspension of EasyCard function and EasyCard balance handling

When the EasyCard function is suspended, the Autoload function of EasyCard will also be terminated. The cardholder may handle the refund operation for all of the remaining balance via following channels:

1. **Takes the card and his or her personal ID to the EasyCard information desk in person for the refund of EasyCard balance. The balance will be returned in cash and the handling fee will be charged. The debit card is still valid.**
2. **EasyCard can be returned for a refund at the value-adding machines (AVM) of any Taipei Metro station or at the FamiPort machines of FamilyMart. The Bank will return the balance to the demand deposit account for transferring payment designated by the cardholder. The debit card is still valid.**
3. **The cardholder shall maintain the completeness of the card and send the card to the Bank in the registered letter for "Balance Transfer" operation. Sending back the card should be deemed as the cardholder's termination of debit card contract. The debit card will not be usable.**

Article 6 Use of EasyCard

Handling the questions concerning transaction records and balance

1. The cardholder may place the card on the "EasyCard Checking Machine" or the Information Counter of any Taipei Metro station to obtain the EasyCard balance information or the last 6 transaction records. If the cardholder has any questions related to EasyCard transaction, he or she may contact the EasyCard customer services at 412-8880 (dial 02-412-8880 for mobile phone or calls from Kinmen and Matsu area.)
2. **The Bank shall list the date and amount of the Debit EasyCard's Autoload in the cardholder's statement of debit card.**

3. **If the cardholder has any questions to the said transaction records, he or she may prepare the documentation required by the Bank and notify the Bank for assistance.**
4. **In the event that the cardholder uses the EasyCard to purchase Deferred Products or Services from the Contracted Merchant but fails to receive the products or services and this results in consumer disputes and there is no way for the cardholder to claim for compensation, the cardholder may provide the transaction certificate (such as the original purchase order of the Deferred Products or Services, original invoice or other certificate of transaction, etc.) and the card for the purchase to the EasyCard Corp. After the EasyCard Corp. confirms the authenticity of the certificate, it will return the relevant payment.**

Article 7 Termination

The Bank and EasyCard Corp. may directly suspend or terminate the cardholder from using the EasyCard when there are the following circumstance or other violations of the terms and conditions hereunder. The Autoload feature will also be terminated accordingly.

1. **The cardholder purchases illegal products or services by using the Debit EasyCard within the operation range of EasyCard and at the Contracted Merchants or locations designated by the Bank.**
2. **When the cardholder counterfeits transactions, conducts fraud in collusion with a third party or Contracted Merchant conducts money exchange or finance funding or obtains illegal interest in any other manners.**
3. **The cardholder violate the Bank's terms and conditions of debit card, the Bank suspends the cardholder's right to use debit cards, or the Bank unilaterally terminates the debit card contract or suspends the debit card.**

Article 8 Fee payable

The handling fee or other fees for which the cardholder should pay in accordance with terms and conditions hereunder will be listed in the account payable of cardholder's debit card and be jointly collected.
However, EasyCard Corp. may charge the cardholder for the handling fee or debit from the EasyCard balance when the cardholder applies for contract termination or the written records of the EasyCard transactions. The handling fee shall be in accordance with the related service terms provided by EasyCard Corp.

Article 9 Changes of the terms and conditions

Supplements or amendments to the special terms and conditions hereunder are subject to the Bank's terms and conditions of debit card.

Article 10 Other terms and conditions

Unless specified otherwise under these terms and conditions, if there are any outstanding issues concerning the use of Debit EasyCard, please refer to the Bank's terms and conditions of debit cards, and the related service terms provided by EasyCard Corp. and other relevant announcements.

Chapter 25 - U.S. Foreign Account Tax Compliance Act

Article 1 Instructions of the U.S. Foreign Account Tax Compliance Act

1. To comply with the U.S. Foreign Account Tax Compliance Act (the "FATCA"), the Bank and its branches shall adopt relevant measures which may influence your rights and benefits.
2. You understand that the Bank will provide U.S. Internal Revenue Service (the "IRS") with relevant information of the customers who are U.S. citizens, green card holders or other tax residents defined under the U.S. tax laws, including the name, address, Taxpayer Identification Number (the "TIN"), information of U.S. substantial shareholder, account, balance/value of account, total revenue/total payment from all sources, etc.
   (1) If you are a U.S. citizen, a green card holder or a U.S. tax resident, or you are a U.S. registered company, Taiwan branch or office of a U.S. enterprise, you should provide the Bank with the W-9 tax form (Request for Taxpayer Identification Number and Certification) requested by the IRS.
   (2) If you are not a U.S. citizen, a green card holder or a U.S. tax resident, nor a U.S. registered company, Taiwan branch or office of an U.S. enterprise, you should provide a list of identity documents to prove that you are not a U.S. person (including but not limited to a series of W-8 forms, ID copy, passport copy, expatriation certificate).
3. If the documents you provided to the Bank (including but not limited to the filed IRS documents, FATCA identity affidavit and relevant identity documents) are not authentic, it will cause direct, indirect or potential losses to you. You should be solely responsible to the losses and the Bank bears no responsibility.
4. The instruction under this article is not a tax or legal advice. If you have any tax or legal questions, you should consult with accountants or lawyers for advices.

Article 2 FATCA identity affidavit

1. Affidavit of an U.S. tax resident

You understand and agree that you have the obligation to inform the Bank of your truth FATCA identity. If you are a U.S. tax resident (defined below), you agree to sign and provide the Bank with the W-9 form required by the IRS to prove your FATCA identity.

(1) You are a U.S. citizen, a U.S. permanent resident (including but not

limited to green cardholders) or any other tax residents defined under U.S. tax laws, or you are born in American Samoa, Guam, the Commonwealth of the Northern Mariana Islands (CNMI), the Commonwealth of Puerto Rico or Virgin Islands of the United States; or

(2) You do not hold an F, J, M or Q visa but are simultaneously qualified as the following conditions:

a. Stay within the U.S. (including domestic, oversea territories and territorial sea) more than 31 days in total this year; and

b. The total days that you stayed in the U.S. this year plus one-third of the days that you stayed in the U.S. last year and one-sixth of the days that you stayed in the U.S. in the year before last year, and combined stay equals or exceeds 183 days.

2. Obligation to inform of the change of U.S. FATCA identity and identity information

Because you have the obligation to inform the Bank of your FATCA identity, if any of the following items are changed, you shall notify the Bank in writing and provide the Bank with the changed information within 30 days. If you fail to perform the said obligation to inform or you fail to provide "relevant documents representing your FATCA identity", the Bank will consider your account as a FATCA "Recalcitrant Account" per FATCA laws and will withhold 30% of the amount in your accounts specified for financial instruments covered by FATCA laws as U.S. tax payments. The Bank may also early terminate all contracts, accounts, business relationship and relevant services of financial instruments covered by FATCA laws.

(1) Your FATCA identity affidavit.

(2) Forms for U.S. taxation or reporting (including W-9, W-8BEN/W-8BEN-E) or other forms related to FATCA reporting signed by you.

(3) Relevant documents representing your FATCA identity.

3. Report on the information of FATCA compliance account

(1) You have read chapter 1 article 6 hereof concerning the notification of personal information operation with prudence. You understand and agree that the Bank will collect, process, use and transfer internationally the reporting information required by FATCA laws for the necessity of complying with the FATCA. The reporting information includes but not limited to your name, nationality, passport number, birthday, contact information, U.S. tax number (normally, i.e., social security number (SSN)), etc. You understand the period, areas, parties and measures concerning the Bank using your personal information, as well as the rights you are entitle to and the measures to enforce them. You also understand the impact to your rights and benefits if you fail to provide the information. When you

provide the personal information of third parties or you, as a legal entity, provide the Bank with the personal information of your reponsible persons, directors and supervisors, managers, relevant employees, authorized personnel, guarantors or collateral providers, you will provide the owners of the personal information with the terms and conditions hereof or explain these terms and conditions to them so that they are informed and fully aware of the terms and conditions.

(2) You agree that, when necessary, the Bank may obtain relevant identity documents from you to confirm the identity. You agree that the Bank is authorized to represent you to show the withholding agent under U.S. tax laws with the original documents (including affidavit) concerning your FATCA identity or to provide the copies of those documents to confirm your identity.

(3) If you are required under the FATCA laws to pay for the relevant tax and fees in additional to the transaction amount, you hereby authorize the Bank that it may deduct such tax and fees from any of the fund payable by the Bank to you or from any of the accounts that you opened with the Bank without prior notification.

Chapter 26 - Terms and Conditions of Digital Deposit Account

Digital deposit account is the account as following you apply to open through automated channels (including but not limited to online banking, mobile banking or automated teller machine (ATM)).

1. NTD digital current deposit account and foreign currency digital current deposit account, you can only open one NTD digital current deposit account and one foreign currency digital current deposit account. However, you may not apply to open a NTD digital current deposit account if you already have an NTD current deposit account which has not been closed.And you may not apply to open a foreign currency digital current deposit account if you already have a foreign currency current deposit account which has not been closed or you are under 18 years of age, or you have no capacity to make juridical acts, or you have a limited capacity to make juridical acts.

2. **Digital securities settlement account:**
   The limit to the number of NTD digital securities settlement accounts and foreign currency digital securities settlement account is published on the Bank's bussiness premises or website in a conspicuous manner.Each broker number of NTD securities settlement account (including digital account) have to different with prior one (including digital account), and each broker number of foreign

currency securities settlement account (including digital account) have to different with prior one (including digital account).

Article 1 Account opening verification and transactional limitation

1. The Bank categorizes the transactional limitation into the following types per your identity verification procedures. Please see below for the transactional limitations to each type

Type	Identity Verification Procedure	Transactional limitations on automated channels
Type 1 (complete account)	Adopting the certificate signature saved in physical devices (hardware certificate) and verifying the identity through video conference.	1. No transaction limitation 2. If not verifying the identity through video conference: (1) You can only transfer inward to your accounts (e.g., time deposit or funds, etc.) or designated account for inward transfer, or can transfer to other accounts within the non-designated transfer limitation or make payments. (2) You cannot raise the transactional limitation of the non-designated transfer.
Type 2 (complete account)	Connecting to your financial payment tools in the Bank to verify the identity. It does not include the deposit account not opened at the counter unless it is Type I digital account that adopts the certificate signature saved in physical devices (hardware certificate) and the identity is verified through video conference.	1. You can only transfer inward to your accounts (e.g., time deposit or funds, etc.) or designated account for inward transfer, or can transfer to other accounts within the non-designated transfer limitation or make payments. 2. You cannot raise the transactional limitation of the non-designated transfer.
Type 3 (Basic account)	Connecting to your financial payment tools with financial institution	1. Personal internet banking and mobile banking: (1) Through the Bank's credit card

Type	Identity Verification Procedure	Transactional limitations on automated channels
	to verify the identity.	verification: You can only transfer inward to your accounts (e.g., time deposit or funds, etc.) or designated account for inward transfer or make payments. (2) Through the review of the Financial Information Service Co. ("FISC") on verification of the deposit account opened at the counter of another bank or through the FISC "Financial Fast-ID Verification Transfer Center" on verification of financial/self-built Fast-ID: a. You can only transfer inward to your accounts (e.g., time deposit or funds, etc.) or designated account for inward transfer, or can transfer to other accounts within the non-designated transfer limitation or make payments. b. You cannot raise the transactional limitation of the non-designated transfer. 2. Bankcard/phone banking: You can only transfer inward to your designated account for inward transfer or make payments.

2. If you are a unmarried minor under 18 years of age, when you opening a digital deposit account, the Bank will verify the identity of your legal representatives. If your legal representatives are greater than or equal to two, and the verification methods of verification of your legal representatives are different, the account type may in accordance with the type of Minimum usage range account.

Article 2 Conditions to and review of opening an account

1. If you are a R.O.C. citizen (including minor) with R.O.C ID and is over 7 years of age, you may apply digital deposit accounts in person (If you are a unmarried minor, all of your legal representatives must be R.O.C. citizens and they have to

accompanying you and consenting your application.). The account you opened is only for your personal use only.

2. You (including your legal representatives, if need) should provide authentic information when opening an account and upload the front and back of colored, identifiable R.O.C ID and an additional identity document (e.g., National Health Insurance card or driver's license, etc.).
3. You (including your legal representatives, if need) agree to authorize the Bank to collect, process and use your personal information as it accepts the application of opening account, including to check your account and credit information from the Joint Credit Information Center.
4. The Bank may conduct your opening account review. If it has doubts, it may freeze the account after the account is opened. You may use the account after the Bank's doubt is removed and the Bank unfreezes the account. It is also applicable when the Bank, without violating the relevant laws, acknowledges or has to assume your source of fund is from corruption or abuse of public assets.
5. The Bank may terminate the agreement anytime and directly close the account in the following circumstances:
   (1) According to laws and regulations, you cannot solely open an account (including but not limited to the circumstances that the court orders the commencement of your guardianship or assistantship).
   (2) The fronts and backs of the two IDs you uploaded when opening the account are not clear or are not your ID and you fail to provide again upon the Bank's notification. Or, you provide unauthentic information or you impersonate others.
   (3) You fail to provide additional information at the request of the Bank when it reviews the account opening. Or, you are uncooperative when the Bank is confirming or re-confirming your identity.
   (4) You open digital deposit account for money laundering, fraud or other illegal use.
   (5) Your account is listed as a payment suspension account or is a watch-list account or related watch-listed account per laws or regulation.
   (6) You violate the laws or regulation, jeopardize the rights and benefits of the Bank or conduct other wrongful acts.
   (7) The Bank has doubt in improper possess or use by third parties.

Article 3 Services

After you open an account, the Bank provides personal online banking and mobile banking services, chip bankcard, e-statement and notice services. If you apply to open two or more digital deposit accounts /digital securities settlement accounts at the same time, and contains a NTD digital deposit account / digital securities settlement account, you may apply to one bankcard. And you should select one of

the NTD digital deposit account / digital securities settlement account you apply to open this time as the "main account for the bankcard", as well as designate others accounts as the "designated account for outward-transfer". You acknowledge that the relevant digital deposit account / digital securities settlement account services provided by the Bank, which you agree in advance, are the digital contents provided by a non-physical media or the online service completed upon submission. Therefore, the cancellation right under Article 19 of the Consumer Protection Act is not applicable.

Article 4 Counter Transaction

1. You should bring your ID and the second identity document (e.g., National Health Insurance card or driver's license, etc.) to conduct counter transaction other than deposit in person for the first time. You should bring your ID to conduct other transactions in person afterwards.
2. You should bring your ID and the second identity document (e.g., National Health Insurance card or driver's license, etc.) for the application of transforming the digital deposit account into general deposit account in person. For conducting other transactions afterwards, you should comply with these terms and conditions.
3. If you are a minor, in addition to the documents above mentioned, all of your legal representatives have to accompanying you and take with their ID and the second identity document (e.g., National Health Insurance card or driver's license, etc.), and consenting your application. Besides above, If your legal representative is not your father or mother, you should also take your Household Registration or Household Certificate.

Article 5 Interest Accruing Unit and Interest Caculation

1. **For NTD digital current deposit account, the minimum balance to accrue interest is NTD 100, with NTD 100 as an interest accruing unit. The interest settled on 20 per month (if the day is not the Bank's business day, the interest settled on the business day prior to that day).**
2. **The minimum balance to accrue interest and the way of interest calculation, please refer to the NTD demand (saving) deposit calculation of the Bank.**
3. **For foreign currency digital current deposit account,, the interest settled on 20 June and 20 December (if the day is not the Bank's business day, the interest settled on the business day prior to that day). The minimum balance to accrue interest and the way of interest calculation, please refer to the same foreign currency current saving deposit calculation of the Bank; for digital securities.**
4. **For digital securities settlement account, the interest settled on 20 June and 20 December (if the day is not the Bank's business day, the interest settled on the business day prior to that day). The minimum balance to**

accrue interest and the way of interest calculation, please refer to the NTD securities (saving) deposit calculation of the Bank.

Article 6 Suspension or Restriction of Transactions or Services

You did not made any transaction in any of the various digital deposit account or digital securities settlement deposit account opened with the Bank in accordance with this Chapter for more than one year (referred to as the “inactive period”),you agree that the Bank may, depending upon the severity of the circumstances, temporarily suspend your access to partial or all transactions or services through automated devices or services (including but not limited to ATM, bankcard, phone banking, online banking, and mobile banking services, or other transactions conducted through the Bank's online platform), or lower the daily limits of transfers or withdrawals via the aforementioned automated devices or services and debit card spending. The Bank may also implement the aforementioned control measures within three months from the first transaction following the inactive period.The transactions referred to in this clause do not include the deposit interest paid by your Bank in accordance with the terms of this agreement.

To lift the aforementioned restrictions, you shall apply to the Bank.

Article 7 Closing an account

You should bring your ID and the second identity document (e.g., National Health Insurance card or driver's license, etc.) to close your account in person or via online banking.

Article 8 Other Provisions

For digital deposit accounts opened after meeting the Bank's qualification, the terms and conditions under this Chapter should be applicable to these accounts. If there are others outstanding, the terms and condition hereunder will apply.

Chapter 27 - Special Terms and Conditions for Debit iPass Card

The cardholder hereby applies to the Bank for debit card ("Debit Card") with the functions of iPass, i.e., Debit iPass. Concerning the use of Debit iPass, except for the terms and conditions of debit card, the cardholder agrees to follow the following terms and conditions:

Article 1 Definition

1. **iPass** means the stored-value card in the name of "iPass" issued by the iPass Corporation ("iPass Corp.") The cardholder may use the money deposited in it

to pay for transportation fee, parking lot fees, and other services or consumptions within the legal limitation. It is a multifunctional payment instrument.

2. **Debit iPass** means a debit card with iPass functions and is issued jointly by an issuing bank and iPass Corp. The iPass card type for the Debit iPass is " Registered stored-value card ". The functions of iPass is a registered iPass and it provides the service of declaration for loss and refund.
3. **Contracted Merchant** means a merchant which signs a contract with iPass Corp. under which the cardholder can pay with iPass for the actual transactions.
4. **Autoload** means The cardholder arranges with the Bank that, when the cardholder uses the iPass and the balance on the card is insufficient to pay for the cardholder's current purchase or is less than certain amount, a certain amount from the cardholder's designated account will be automatically added to the iPass via the connected autoload devices and the amount will be accounted as the cardholder's account payable. If the minimum amount of the said balance and the amount of autoload are amended, the announcements on the website of iPass Corp. (www.i-pass.com.tw) and the announcements of the Bank prevail.
5. **Connected Autoload Devices** means only the terminal devices for small purchase at the Contracted Merchants providing the function of Autoload. The un-connected autoload devices at the MRT stations, the Taiwan Railways, the Taiwan High Speed Rails, parking lots and the buses, etc. do not provide the function of Autoload. If the balance is insufficient, please add the value in cash before the consumption. If the range of use is amended, the announcement of iPass Corp. prevails.
6. **Balance Transfer** means to clear the balance of iPass deposited in a Debit iPass card and transfer all the remaining balance to the cardholder's financial account in a one-time payment. But if the balance is negative, the cardholder agrees to treat the amount of the negative balance as an amount of general purchase which will be billed to and collected from the cardholder under the cardholder's financial account. The processing period for balance transfer is around 40 working days.
7. **Special Terms and Conditions for Name-Bearing Card** means that the cardholder agrees to provide the Bank with cardholder’s name, ID number (or ARC number), birthday, contact address, landline phone number, mobile phone number, email address and other personal information to iPass Corp. when the Bank issues the Debit iPass Card. The cardholder may exercise its rights under Article 3 of the Personal Data Protection Act. If the cardholder is reluctant to provide iPass Corp. with cardholder’s personal information, the Debit iPass Card may not be issued as the iPass function is not activated.
8. **Deferred Product or Service** means a promise to complete the main obligation

within a specific period instead of a one-time payment for the product or service.

Article 2 Validity of the iPass

1. The validity of the Debit iPass Card is regulated by the Bank. The iPass has the same validity period as the debit card. When the Debit iPass Card expires, the iPass and its Autoload functions will also be terminated.

Article 3 iPass' Application and Use

1. Application and Use
   (1) The cardholder shall file the application form of Debit iPass Card with authentic information and shall notify the Bank when there is any change to the filed information.
   (2) The Autoload function defaults to be activated when the Debit iPass Card is issued. The cardholder shall activate the debit card function per the Bank's instruction. If the cardholders use the function of Autoload without activating the debit card function, he or she should be liable to the relevant autoload amount.
   (3) The available balance of the iPass is zero when a Debit iPass Card as well as the renewed/reissued Debit iPass Card is issued. If the cardholder intends to de-activate the function of Autoload, he or she may directly apply for deactivation to the Bank or take the steps according to the announcement of iPass Corp. However, a cardholder may not re-activate the Autoload function after he or she has applied for deactivation. The cardholder should apply to the Bank again if he or she intends to use the iPass and the Autoload function.
2. iPass Corp. provides the iPass functions and range of use. The cardholder may complete purchase with the balance on the iPass at the specific range subject to the range of use and functions under iPass Corp.'s announcement "Instructions on the Functions of the Co-Brand iPass" or the announcement in iPass Corp.'s website (www.i-pass.com.tw).
3. The cardholder may not alter the Debit iPass Card in any manners by himself or herself or allow anyone to do so without authorization, including but not limited to dismantling the Debit iPass Card for the chip or the sense antenna or to manipulating and interfering the software and data stored in the Debit iPass Card. If there are any breach of the above terms and conditions attributable to the cardholder and such breach causes the Bank or the iPass Corp any fees, expenses, losses or damage, the Bank or iPass Corp. is entitle to claim for reasonable fees and/or compensation.
4. If the contact address or other contact information stated in the application form of the Debit iPass Card that the cardholder submitted to the Bank are changed without notification to the Bank, the contact address in the latest notice of the cardholder or the contact address stated in the application form shall be the

location of service. After the Bank or iPass Corp. Sends out the business-related documents or required notices to the contact address of the latest notice of the cardholder or the contact address stated in the application form for an usual postal delivery period, it will be a constructive service on the cardholder.

Article 4 Value-added and limitation on iPass Card

There is no deposit in an iPass Card. The iPass can be topped up repeatedly, with the maximum value added to each card subject to iPass Corp's announcement (currently, up to NTD 10,000). The cardholder can add value to the card in the following manner:

Autoload:

When the balance on the card is less than NTD 100 or is insufficient to pay for the cardholder's current purchase, the iPass may be topped up through the connected Autoload devices. NTD 500 or a certain amount of its multiples will be automatically added to the iPass to be sufficient to complete the payment (e.g., if the balance is zero when purchasing for NTD 300, the iPass will be topped up for NTD 500 and the remaining balance will be NTD 200). In view of transaction risk, the cardholder may set a highest limitation depending on the nature of each channels subject to the Bank's consent.

As for the Contracted Merchants, each transaction shall be no greater than NTD 1,000 and the accumulated transaction amount of a day shall be lesser than NTD 3,000. When the balance on the card is insufficient to pay for the cardholder's current purchase, NTD 500 or a certain amount of its multiples will be automatically added to the iPass through the connected autoload devices.

1. No interest will be paid to the iPass' balance. iPass Corp. settle all the balance into a trust to protect the cardholder's rights and benefits. Please see the website of iPass Corp. for the details of the trustee and relevant rights and benefits.
2. iPass' Balance is not transferable: When renewing the card or reissuing the card to replace the damaged card, the iPass' remaining balance cannot not be transferred to the new card or other cards. Only the same amount of money will be transferred to the financial account of the cardholder.
3. When purchasing at the Contracted Merchants with the iPass, each transaction shall be no greater than NTD 1,000 and the accumulated transaction amount of a day shall be lesser than NTD 3,000. But the service fees, such as government regulatory fees and services fees for public utilities, tuition and fees, medical expense, public transportation (including ferries, public bicycles), parking, etc., or the payment for cooperating governmental policies with public interest which is approved by the competent authorities are not subject to the said limitations.

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

1. The Bank owns the Debit iPass Card and the attached chip. The cardholder shall use and keep the card with the duty of care of a good faith manager. The cardholder shall prevent the card from being lost, stolen, fraudulently taken, destroyed or possessed by third parties and shall prevent others from knowing the relevant information of card held by the cardholder.
2. If the Debit iPass is lost or stolen or the cardholder losses the possession for other reason (collectively, "Reasons of Loss"), the cardholder should report this to the Bank for declaration of loss and suspension of bankcards/debit card. Unless otherwise specified by the terms and conditions hereunder, the rights and benefits of the cardholder who reports loss and stop payment, financial responsibility and other related rights and obligations are subject to the Bank's terms and conditions of debit card. When the card is reported to be lost and suspended, the function of Autoload will be suspended and the process of iPass suspension will be conducted. Once the process of declaration of loss is confirmed, it cannot be cancelled.
3. The cardholder shall bear the deduction/use of balance by the impersonator within 3 hours before and after the process of declaration of loss and suspension. Within 40 working days after the completion of the process of declaration of loss and suspension, if there is any remaining balance shown in the system records 3 hours after the process of declaration of loss and suspension, the remaining balance will be refunded to the cardholder's financial account. If the balance is negative, the cardholder agrees to treat the amount of the negative balance as an amount of general purchase which is billed to and collected from the cardholder under the designated demand deposit account for transferring payment.
4. The Bank bears the loss of Autoload and deduction incurred 3 hours after the process of declaration of loss and suspension. If the remaining balance refunded to the cardholder is less than the loss of Autoload, the remaining balance will be refunded to the Bank.

Article 6 Reissuance due to card loss and damage, and renewal due to expiration and deactivation

1. When the Debit iPass Card is lost, per the cardholder's application, the Bank may reissue a new card to the cardholder with the same functions and zero balance.
2. If the Debit iPass is stained, demagnetized, scratched, broken or is not able to use for any other reasons, per the cardholder's application, the Bank may reissue the new card to the cardholder and suspend the functions of Autoload and iPass of the old card. After receiving the application, the Bank will conduct balance transfer process of the old card.
3. Upon the expiration of Debit iPass, the iPass will be invalid and the Autoload function will be terminated. After receiving the application, the bank will conduct

balance transfer process of the old card. The cardholder knows and agrees that if the Debit iPass Card applied for has not used the Autoload function twelve consecutive months (inclusive), the Bank may renew the card and issue a new card without iPass functions to the cardholder when the validity period of the Debit Card expires.

4. The balance of the renewed/reissued iPass is zero. Within 40 working days after the Bank receives the card, the remaining balance of the old iPass will be refunded to the cardholder's financial account. If the balance is negative, the cardholder agrees to treat the amount of the negative balance as an amount of general purchase to be billed to and collected from the cardholder under the cardholder's financial account.
5. When the Bank accepts the cardholder's application for deactivation of Debit iPass, and disables the Debit iPass, it will handle the ” Balance Transfer” operation. However, the cardholder should still follow the provisions of Article 7 or send the card back to the Bank by registered mail for deactivation of the iPass function. If the cardholder fails to comply with the provisions of the Article 7, or fails to send the card back to the Bank by registered mail for deactivation of the iPass function, the cardholder shall still be responsible for repaying the iPass transactionsand Autoload amount incurred before the iPass function is deactivated.

Article 7 Suspension of iPass functions and iPass balance handling

When the iPass function is suspended due to reissuance, expiration or suspension of Debit iPass, the Autoload function of iPass will also be terminated. The cardholder may handle the refund operation for all of the remaining balance via the following channels:

1. Bringing the card and his or her personal identity documents in person to iPass Corp. or the designated locations to return the iPass. After the iPass been returned, the balance will be returned in cash to the cardholder.
2. The cardholder shall maintain the completeness of the card and chip and shall send the old card to the Bank through the registered letter for "Balance Transfer" operation.

Article 8 Handling the questions concerning transaction records and balance

1. The cardholder may place the card on the "iPass Checking Machine" or check with the information counter of any Taipei Metro station for the iPass balance or the last 6 transaction records, or may check on the website of the iPass (www.i-pass.com.tw). If the cardholder has any questions related to iPass transaction, it may contact the iPass customer services at 07-791-2000.
2. The Bank shall list the date and amount of the Debit iPass' autoload in the statement or passbook of the cardholder's financial account.
3. If the cardholder has any questions to the said transaction records, it may

prepare the documentation required by the Bank with reasoning and notify the Bank for investigation.

4. In the event that the cardholder uses the iPass to purchase Deferred Products or Services from the Contracted Merchants but fails to receive the products or services and this results in consumer disputes and there is no way for the cardholder to claim for compensation, the cardholder may provide the transaction certificate (such as the original purchase order of the Deferred Products or Services, original invoice or other certificate of transaction, etc.) and the card for the purchase to iPass Corp. After iPass Corp. confirm the authenticity of the certificate, it will return the relevant payment to the cardholder.

Article 9 iPass Privileges

The card type of the Debit iPass is " Registered stored-value card " and the cardholder can enjoys the discount offer to the Adult Card issued by iPass Corp. If the information about the privileges is amended, it is subjects to the rules promulgated by iPass Corp.

Article 10 Termination

The Bank may directly suspend or terminate the cardholder from using the iPass when the following circumstance or the other violations of the terms and conditions hereunder occurs. The Autoload feature will also be terminated accordingly.

1. The cardholder purchases illegal products or services with the Debit iPass within the operation range of "iPass" and the Contracted Merchants or locations designated by the Bank.
2. The cardholder counterfeits transactions, conducts fraud in collusion with third parties or the Contracted Merchants or conduct money exchange, or finance funding or obtains illegal interest in any other manners.
3. The cardholder violate the Bank's terms and conditions of debit card. The Bank suspends the cardholder's right to use debit cards. The Bank unilaterally terminates the debit card contract or suspends the debit card.

Article 11 Fee Collection

iPass Corp. may collect the fees from the cardholder or deduct them from its iPass balance when the cardholder applies to iPass Corp. for checking transaction records or other service directly or via the Bank. The transaction fee shall be subjected to the "Standard Form Contract for the iPass Electronic Payment Institutions" which is announced on the website of iPass Corp.

Article 12 Changes of the terms and conditions and other terms and conditions

Supplements or amendments of these terms and conditions hereunder are subject

to the Bank's terms and conditions of debit card. If there are any outstanding issues, they are subject to the Bank's terms and conditions of debit cards, the "Standard Form Contract for the iPass Electronic Payment Institutions" provided by iPass Corp. and other relevant announcements.

Chapter 28-Parent-child service standard terms and conditions

Article 1 Identity binding: To access this service, a legal minor (including a person without or of limited capacity) ("applicant") in possession of CTBC Bank's (the" Bank") online banking and mobile banking services must apply to establish a linkage with a legal custodian ("linked legal custodian") who is also in possession of the Bank's savings account and online banking and mobile banking services. Should more than one legal custodian be eligible for linkage, only one may be chosen.

Article 2 Parent-child Service ("the Service"): the Service means the services provided by the Bank whereby, upon completion of Identity Binding, the Applicant authorizes the bound person to access, manage, and configure certain transaction and inquiry functions available to the Applicant through the Bank's onlinebanking and mobile banking services. The bound person may, through the Bank's mobile banking APP, designate one NTD demand deposit account under the Applicant's name as the bound account. Only one account may be designated. The Bank is not required to separately notify the Applicant of such designation. Once designated, the bound account cannot be changed. If the bound person wishes to change the bound account, the Service must be terminated in advance and then reapplied for the Service, and another NTD demand deposit account under the Applicant's name may then be designated as the bound account.

1. Balance Inquiry of the Applicant's Accounts: The bound person may log in to the Bank's mobile banking APP to view the balance information of all accounts maintained by the Applicant with the Bank.

2. Bound Account Services:

(1) Enabling Push Notifications for the Bound Account: The bound person may, after logging in to the Bank's mobile banking APP, enable the receipt of mobile banking push notifications relating to the bound account.

(2) Setting Transaction Limits for the Bound Account:The bound person may set the monthly transaction limit of the bound account after logging in to mobile banking APP. If the monthly transaction limit set by the bound person differs from the transaction limit prescribed by the Bank,, the lower of the two limits shall

apply, and the monthly transaction limit set by the bound person shall not be lower than NT$1,000：

a. Non-designated transfer transactions of online banking/mobile banking.

b. ATM withdrawal transactions and non-designated transfer transactions.

c. Debit card purchase transactions.

Article 3 " the Service " and"identity binding" will be automatically terminated on the day before the Applicant reaches the age of 18 or when the binding account is settled.

Article 4 The Applicant and all of the Applicant’s legal custodians acknowledge and agree that the Applicant may independently apply, either at branch counter or through the Bank's online banking and mobile banking services, to terminate the Service and identity binding . Upon receipt of such application, the Bank shall not be required to obtain confirmation or consent from any legal custodians of the Applicant.

Article 5 Any matters not expressly provided for herein shall be governed by the announcements published on the Bank's official website and the Bank's Account Opening General Terms and Conditions for Individual Customers.

Chapter 29 - Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions

Article 1 Instructions of the Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions

1. You agree that, to comply with the Tax Collection Act, CRS and other related laws and regulations, the Bank should adopt relevant measures to fulfill its financial institution obligation under the laws and regulations. You also agree the Bank to review the records the Bank maintained per Documentary Evidence and e-records maintained by the Bank, or review the self-certification or relevant reasonable explanations you provided or other identity documents to confirm whether you are a Reportable Person. If you are a Passive Non-Financial Entity (the "NFE") defined under the CRS, you agree that the Bank may review and confirm whether your Controlling Persons is a Reportable Person according to the self-certification you or your Controlling Persons provided. If you or your Controlling Persons fail to provide the self-certification to the Bank, the Bank may review and confirm whether your Controlling Persons is a Reportable Person according to the e-records or records in hardcopy maintained by the Bank.
2. The Passive NFE referred in the last paragraph means the NFE other than an

Active NFE (Active Non-Financial Entity means the Non-Financial Entities that meet any of the following conditions: "1. Less than 50% of the NFE's gross income for the preceding accounting year is from dividends, interest, rents, royalties, the excess of gains over losses from the sale or exchange of Financial Assets, the excess of foreign currency gains over foreign currency losses, or income derived from other non-active business, and less than 50% of the assets held by the NFE during the preceding accounting year are assets that produce or are held for the production of non-active business income. 2. The stock of the NFE is regularly traded on an established securities market, or the NFE is a Related Entity of an Entity the stock of which is regularly traded on an established securities market. 3. The NFE is a Governmental Entity, an International Organization, a Central Bank, or an Entity wholly owned by a Governmental Entity, an International Organization, or a Central Bank. 4. Substantially all of the activities of the NFE consist of holding the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that the Entity functions as an investment fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes. 5. The NFE has not yet operated a business within 24 months after the date of its initial organization, and invests capital into assets to operate a business other than that of a Financial Institution. 6. The NFE was not a Financial Institution in the past five years, and is in the process of liquidating or reorganizing. 7. The NFE primarily engages in financing and hedging transactions with, or for, Related Entities, and does not provide financing or hedging services to non-Related Entities, provided that any such Related Entities are primarily engaged in a business other than that of a Financial Institution. 8. A NFE that meets all of the following requirements: (1) It is established and operated in its country or jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its country or jurisdiction of residence and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare. (2) It is exempt from income tax in its country or jurisdiction of residence. (3) It has no shareholders or members who have a proprietary or beneficial interest in its income or assets. (4) The applicable laws of the NFE's country or jurisdiction of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing

the fair market value of properties. (5) The applicable laws of the NFE's country or jurisdiction of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its remainder of the assets be distributed to a Governmental Entity or other non-profit organization, or escheat to the government at various levels of the NFE's country or jurisdiction of residence.") or an Entity, which is not a Reportable Jurisdiction Financial Institution or a Participating Jurisdiction Financial Institution, "is managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or an Investment Entity (i.e., an Entity primarily conducts as a business any of the following activities or operations for or on behalf of a customer, and the Entity's gross income attributable to the relevant activities equals or exceeds 50% of the Entity's gross income during either the most recent 3 accounting years or a period the Entity has been in existence if the period is less than 3 years. (1) Trading in money market instruments such as checks, drafts, certificates of deposit, bills, derivatives, etc.; foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading. (2) Individual and collective portfolio management. (3) Otherwise investing, administering, or managing Financial Assets or money on behalf of other persons), and the gross income of the Entity attributable to investing, reinvesting, or trading in Financial Assets equals or exceeds 50% of the first-mentioned Entity's gross income during either the most recent 3 accounting years or a period the first-mentioned Entity has been in existence if the period is less than 3 years."

3. If the Bank reviews and determines that you or your Controlling Persons are Reportable Persons, concerning the Reportable Financial Account owned or co-owned by you, you agree that the Bank should report the Reportable Account and the relevant following information thereof to the tax authorities or its authorized authorities:
   (1) Your name, address, countries or jurisdictions of residences and Tax Identification Numbers ("TINs"). In the case of you are an individual, date, country or jurisdiction and city of birth shall be included. In the case of you are a Passive NFEs, the names, addresses, countries or jurisdictions of residences, TINs, dates, countries or jurisdictions and cities of birth of their Controlling Persons that are residents of the Reportable Jurisdictions shall be included.
   (2) Account number of the Reportable Account
   (3) The account balance or value or, if the account was closed during the calendar year, the closure of the account.
   (4) The total gross amount of interest, the total gross amount of dividends, the total gross amount of other income generated with respect to the assets held in such account, and the total gross proceeds from the sale or

redemption of Financial Assets, etc., in each case paid or credited to, or with respect to the account.

(5) Other reportable information subject to laws and regulations

Article 2 Obligation to inform of the changes of tax resident's identity and identity information

Subject to CRS-related laws and regulations, you understand that you should inform the Bank of your required account information. If there is any change to your identity as a tax resident, you shall notify the Bank in writing and provide the Bank with the changed information within 30 days. If you disagree to provide the said information and documents or those are insufficient, the Bank may look into the Documentary Evidence or e-records the Bank maintained, which is subject to laws or regulations or for the purpose of managing the relationship with clients, to review the countries or jurisdictions of your residences. If the Bank reviews and determines that your residence located in the Reportable Jurisdiction, the Bank may report the information of the Reportable Account to the tax authorities or its authorized authorities subject to CRS-related laws and regulations.

Article 3 Terms and conditions for providing personal information of third parties

You understand and agree that, if you provide the personal information of third parties to the Bank in accordance with the terms and conditions hereunder, you should assure to obtain their prior consents and you should notify and explain to them that the Bank will collect, process and use the personal information subject to Article 6.3.2.1(5) of Chapter 1 hereunder.

Appendix - Handling Fees for Counter Services

If the handling fees for each services are adjusted, it will be announced 60 days prior to the effective date.

Handling Fees for Counter Services

Base Date: 11 JUN 2024
Currency: NTD

Item		Charge Standards
Check Business	When opening an account (the free number of blank checks for the first time)	50 blank checks
	Fees for enquiry service for check credit information	First category: NTD 100 per each enquiry, Second category: NTD 200 per each enquiry
	Blank check drawing	NTD 10 per check
	Check drawing (Bank of Taiwan as payee) (less than one million)	NTD 430 per check
	Check drawing (Bank of Taiwan as payee) (equal to or exceed one million)	NTD 230 per check
	Cashier's check drawing	NTD 30 per check
	Cashier's check drawing - drawing application for lottery redemption	NTD 150 per check
	Withdrawal of Bill for Collection	NTD 50 per check
	Check loss declaration	NTD 100 per check
	Blank Check loss declaration	NTD 100 each time
	Cancellation of Check Payment Orders	NTD 100 per check
	Application for check redemption after the check account is dishonored/closed	NTD 200 per check
NTD Remittance	Inter-branch transfer remittance	NTD 30 per remittance
	Inter-bank transfer remittance	NTD 30 for one remittance lower than 2 million. Additional NTD 10 for an additional 1 million Limitations on each remittance depends on FISC's regulation
	Inter-branch cash remittance	NTD 100 per remittance
	Inter-bank cash remittance	NTD 100 for one remittance lower than 2 million. Additional NTD 50 for an additional 1 million Limitations on each remittance depends on FISC's regulation
Declaration of loss and reissuance	Loss declaration/change of chops	NTD 100 per account
	passbook loss declaration/reissuance	NTD 100 per book
Certificate documents	Passbook/gold passbook balance certificate	NTD 50 for the first passbook, NTD 20 per passbook
Bankcard and Debit Card	Second VISA debit card	NTD 100 per card
	Second MasterCard debit card	NTD 100 per card
	Second LINE Pay debit card	NTD 100 per card
	Second My Way debit card	NTD 100 per card

<table>
<tr><td></td><td>Second League of Legend MasterCard Business Debit Card debit card</td><td>NTD 100 per card</td></tr>
<tr><td></td><td>Second ordinary bankcard</td><td>NTD 100 per card</td></tr>
<tr><td></td><td>Fees for loss declaration</td><td>NTD 100 per card</td></tr>
<tr><td>Cash collection website</td><td>Card reader</td><td>NTD 500 per reader</td></tr>
<tr><td rowspan="4">Others</td><td>Retrieval of transaction certificate (3 or less months)</td><td>NTD 100 per certificate</td></tr>
<tr><td>Retrieval of transaction certificate (more than 3 months)</td><td>Application fee: NTD 100 per certificate, Boxing fee: NTD 500 per time</td></tr>
<tr><td>Retrieval of deposit/gold passbook transaction history (6 or less months)</td><td>NTD 100 per account(Deposit without Passbooks-half price)</td></tr>
<tr><td>Retrieval of deposit/gold passbook transaction history (over 6 months)</td><td>NTD 200 per account(Deposit without Passbooks-half price)</td></tr>
<tr><td>Safety Box</td><td>Fees for key loss declaration of safety box</td><td>NTD 500 per box according to charge rules; NTD 800 per box (Zhongli Branch)</td></tr>
<tr><td>Gold passbook</td><td>Account opening</td><td>NTD 100 per account</td></tr>
<tr><td rowspan="6">Foreign exchange business</td><td>Traveler's checks repurchase (sold by the Bank)</td><td>NTD 300 per check, additional NTD 60 for an additional check</td></tr>
<tr><td>Traveler's checks repurchase (not sold by the Bank)</td><td>NTD 800 per check, additional NTD 60 for an additional check</td></tr>
<tr><td>Clean collection</td><td>NTD 800 per collection
Fees for foreign bank: per actual foreign fee collection. The fee will be deducted from the amount collected by the Bank.
International express fees: the following fees will be charged if applicable.<table><tr><td>Paying bank location</td><td>Fee amount</td></tr><tr><td>Asia</td><td>NTD 600/ per cheque</td></tr><tr><td>America / Europe</td><td>NTD 900/ per cheque</td></tr><tr><td>Others</td><td>NTD 1200/ per cheque</td></tr></table></td></tr>
<tr><td>Traveler's check collection</td><td>NTD 800 per collection
Fees for foreign bank: per actual foreign fee collection. The fee will be deducted from the amount collected by the Bank.</td></tr>
<tr><td>Cash withdrawal from the foreign currency deposit</td><td>Foreign currency withdrawal * exchange rate difference. Collect in NTD, at least NTD 100.
Exchange rate difference: the difference between the spot exchange rate and cash exchange rate</td></tr>
<tr><td>Foreign currency cash deposit (effective on 2 January 2019)</td><td>Foreign currency deposit * exchange rate difference. Collect in NTD, at least NTD 100.
Exchange rate difference: the difference between the spot exchange rate and cash exchange rate</td></tr>
</table>

<table>
<tr><td></td><td>Outward remittance (telegraph transfer)</td><td>Range-specific fee charge for the outward amount in NTD
<table>
<tr><th>Range</th><th>Fee charge</th></tr>
<tr><td>1 million or less</td><td>NTD 600</td></tr>
<tr><td>Over 1 million to 2 million (including)</td><td>NTD 700</td></tr>
<tr><td>Over 2 million to 3 million (including)</td><td>NTD 800</td></tr>
<tr><td>Over 3 million</td><td>NTD 900</td></tr>
</table>
1. When remitting cash in foreign currency outward, the handling fee per the difference between spot exchange rate and cash exchange rate will be charged: At least NTD 100
2. When remitting the foreign currency note outward, it must be conduct by negotiation/collection of clean bills.
3. Addition NTD NTD 150 cable charges per additional SWIFT/Full payment remittance (however, some areas or banks do not provide full payment remittance service)
4. If there are charges for foreign bank, it will be collected separately in actual amount</td></tr>
<tr><td></td><td>Outward remittance (telegraph transfer) Amendment/refund/enquiry</td><td>NTD 500 per remittance
If there are charges for foreign bank, it will be collected separately in actual amount</td></tr>
<tr><td></td><td>Outward remittance (demand draft)</td><td>NTD 500 per remittance</td></tr>
<tr><td></td><td>Outward remittance (demand draft) Amendment/refund/</td><td>NTD 500 per remittance
1. Limited to the draft sold by the Bank. The bearer should be the beneficiary and should present the exchange memo.
2. If there are charges for foreign bank, it will be collected separately in actual amount</td></tr>
<tr><td></td><td>Declaration of loss/stop of payments on draft</td><td>NTD 500 per declaration. If there are charges for foreign bank, it will be collected separately in actual amount</td></tr>
<tr><td></td><td>Inward remittance</td><td>NTD 400 per remittance
For those paid by domestic banks and enrolled by the Bank, it charges NTD 200 per remittance</td></tr>
<tr><td></td><td>Foreign currency cash collection[1]</td><td>NTD 50 per remittance. At least NTD 500 each time</td></tr>
<tr><td></td><td>Foreign currency/RMB exchange for NTD (with the Bank's exchange memo)</td><td>NTD 100 each time</td></tr>
<tr><td></td><td>Foreign currency/RMB exchange for NTD (with other Bank's exchange memo)</td><td>NTD 300 each time</td></tr>
</table>

Each handling fees should be collected per the terms and conditions of each service. If there are no terms and conditions, you can determine to pay in cash or debit from deposit account when applying for that service.

[1] **For US dollar bills with serial number of 1996 (small head version), 1996 A, 1999 B, 2001 C, 2003 D, 2003A F (hundred-dollar bill), 2006 H (hundred-dollar bill), 2006A K (hundred-dollar bill) or other bills that are stained or worn out, they will be accountable after being identified which takes around 3 months. If the bills have special conditions and need to be sent abroad for verification, the Bank will separately notify when the bills will be deposited in the account on a case-by-case basis.**

Appendix - Handling Fees for Automated Devices

If the handling fees for each services are adjusted, it will be announced 60 days prior to the effective date.

Handling Fees for Automated Devices

Base Date: 11 JUN 2024
Currency: NTD

<table>
<tr><th colspan="4">Item</th><th>Charge Standards</th></tr>
<tr><td rowspan="8">Automatic Transaction</td><td colspan="3">Domestic ATM interbank deposit</td><td>NTD 15 per transaction</td></tr>
<tr><td colspan="3">Domestic ATM interbank withdraw</td><td>NTD 5 per transaction</td></tr>
<tr><td rowspan="4">Domestic interbank transfer</td><td rowspan="4">ATM / Web ATM / Personal Online Banking and Mobile Banking / Phone Banking / e-Cash</td><td>Transaction amount less than or equal to NTD 500. (First transaction of each account per day.)</td><td>NTD 0 per transaction</td></tr>
<tr><td>Transaction amount less than or equal to NTD 500. (After first transaction of each account per day.)</td><td rowspan="2">NTD 10 per transaction</td></tr>
<tr><td>Transaction amount between NTD 501 and NTD 1000.</td></tr>
<tr><td>Transaction amount more than and equal to NTD 1001.</td><td>NTD 15 per transaction</td></tr>
<tr><td colspan="3">Foreign ATM withdraw</td><td>NTD 70 plus 1% of the withdrawal amount(the withdrawal amount converted into NTD) per transaction</td></tr>
<tr><td colspan="3">Web ATM cross-border payment</td><td>1% of the transaction amount per transaction</td></tr>
<tr><td colspan="3">Withdraw foreign currency at our ATM using CTBC foreign currency account</td><td>Withdrawal amount of foreign currency multiply with exchange rate difference, calculate the amount of New Taiwan dollar and round it to the nearest whole number, and then convert it to foreign currency with middle rate. (At least equivalent NTD 100 will be charged.)
Exchange rate difference: the difference between the spot exchange rate and cash exchange rate during withdrawal.
Middle rate: the average of the spot exchange rate and cash exchange rate during withdrawal.
Calculation method of handling fee with decimal point:
1. For USD and CNY, it will be rounded to two decimal places.
2. For JPY, it will be rounded to the nearest whole number.</td></tr>
</table>

	Deposit foreign currency into CTBC foreign currency account at our ATM	**Deposit of foreign currency multiply with exchange rate difference, calculate the amount of New Taiwan dollar and round it to the nearest whole number, and then convert it to foreign currency with middle rate. (At least equivalent NTD 100 will be charged.)** **Exchange rate difference: the difference between the spot exchange rate and cash exchange rate during withdrawal.** **Middle rate: the average of the spot exchange rate and cash exchange rate during withdrawal.** **Calculation method of handling fee with decimal point:** **1. For USD and CNY, it will be rounded to two decimal places.** **2.For JPY, it will be rounded to the nearest whole number.**