



## Supplementary Terms and Conditions for the Private Banking Customer Deposit Account Opening Agreement of the Offshore Banking Branch 國際金融業務分行私人銀行客戶專戶存款開戶總約定書增補條款

The party to this Agreement (hereinafter referred to as the "Depositor") hereby applies to open a Private Banking Customer Account (hereinafter referred to as the "Private Banking Account") with the Offshore Banking Branch of Mega International Commercial Bank Co., Ltd. (hereinafter referred to as the "Bank") and agrees to comply with the Offshore Banking Branch General Agreement on Opening a Deposit Account as well as the following terms and conditions:

立約定書人(以下簡稱存戶)茲向兆豐國際商業銀行股份有限公司國際金融業務分行(以下簡稱銀行)申請開立私人銀行客戶專戶(以下簡稱私人銀行專戶),並同意遵守「國際金融業務分行存款開戶總約定書」及下列各項約定事項:

- 一、Customers who have passed the Bank's qualification review for private banking clients may apply to open a Private Banking Account, which shall be limited to foreign currency demand deposits and time deposits.

已完成私人銀行客戶資格審核之客戶,得申請開立私人銀行專戶,該專戶類別為外匯活期存款及外匯定期存款。

- 二、The Private Banking Account shall not be issued a physical passbook. Transactions shall be conducted on a passbook-free basis, and the Bank shall send account statements via email on a monthly basis.

私人銀行專戶不掣發紙本存摺,採無摺存提款方式提供服務,並由銀行每月以電子郵件方式寄送對帳單。

- 三、For both individual and corporate customers, transactions conducted through the passbook-free method for the Private Banking Account shall not be subject to the restrictions under Article 13, Chapter I of the Offshore Banking Branch General Agreement on Opening a Deposit Account. The Depositor's handwritten signature shall not be required on the relevant withdrawal slips or documents.
- 私人銀行專戶自然人及法人存戶辦理無摺交易不受「國際金融業務分行存款開戶總約定書」第一章第十三條限制,存戶本人無須在相關取款憑條或單據之無摺提款親簽處簽名。

- 四、The Private Banking Account does not offer inter-branch fund disbursement services. Only inter-branch collection services for non-cash deposits may be provided upon application.

私人銀行專戶不提供聯行代付服務,僅提供申請非現金存入之聯行代收服務。

- 五、The applicable automated service functions available for the Private Banking Account are as follows:

(1)Telephone Banking: Inquiry transactions only.

(2)Mobile Banking: Inquiry transactions only.

(3)Internet Banking: Inquiry transactions only.

(4)Global eBanking: Inquiry transactions, foreign exchange cross-currency transactions, negotiation record inquiries, and time deposit account opening/termination/rollover method changes.

The aforementioned automated service functions may only transfer funds into the Depositor's Private Banking Account(s) maintained with the Bank.

私人銀行專戶得申辦之相關自動化服務功能如下：

(一)電話銀行：僅得申辦查詢類交易項目。

(二)行動銀行：僅得申辦查詢類交易項目。

(三)網路銀行：僅得申辦查詢類交易項目。

(四)全球金融網：得申辦查詢類交易項目、交叉換匯、議價記錄查詢、定存開立/解約/展期方式變更。

上開各項自動化服務功能，僅得轉入存戶於本行之私人銀行專戶。

六、The Private Banking Account shall not be used for the following types of fund receipt/ payment transactions:

(1)Payment of utility bills and taxes.

(2)Collection of bills and clean collections.

(3)Authorized debit transactions other than those for (i) the purchase of wealth management products from the Bank, (ii) transactions related to private banking credit businesses, or (iii) the purchase of wealth management products through the Mega Securities investment platform (such as credit card payment debits, etc.).

私人銀行專戶不得從事下列各項資金收付交易：

(一)代繳公用事業費用及稅款交易。

(二)票據及光票託收。

(三)除存戶向本行購買理財商品、辦理私人銀行授信業務之授權扣帳交易或透過兆豐證券投資平台購買理財商品以外之其他授權扣帳交易(如扣信用卡款等)。

七、For foreign currency time deposits under the Private Banking Account, only certificate-free time deposits may be applied for. Interest generated from such deposits shall be credited exclusively to the foreign currency demand deposit portion of the same Private Banking Account.

私人銀行專戶辦理外匯定期存款交易僅得申請無存單定存，且該定存利息限匯入私人銀行專戶外匯活期存款類別項下。

八、Deposits in the Private Banking Account may only be used as collateral for credit facilities under the Private Banking business.

存於私人銀行專戶之存款僅得做為私人銀行授信之擔保品。

九、Time deposit pledges are not permitted under the Private Banking Account.

私人銀行專戶不得辦理定存質借。

十、The Bank may refuse to establish or continue a business relationship with any Depositor whose business involves or who is employed in any of the following industries:

(1) Peer-to-peer lending platform operators.

(2) Virtual asset service providers.

(3) The third party payment.

Should the Bank, after establishing a business relationship, discover that the Depositor operates in or is employed by any of the aforementioned industries, the Bank may refuse or temporarily suspend the services or transactions under the Offshore Banking Branch General Agreement on Opening a Deposit Account and the Supplementary Terms and Conditions, or terminate the business relationship after notifying the Depositor.

If the Depositor suffers any damage, loss, or disadvantage as a result of the Bank's refusal, suspension, or termination of the business relationship or services, such consequences shall be solely borne by the Depositor. The Bank shall not be liable for any compensation.

If the Depositor is involved in any of the abovementioned situations, they shall proactively notify the Bank and cooperate with the Bank's requests to provide related information. If the Depositor fails to disclose or conceals such information (including but not limited to refusal to cooperate with information requests), resulting in the Bank's failure to comply with applicable regulations and incurring any damage, loss, or disadvantage (including but not limited to regulatory penalties or reputational damage), the Bank may seek compensation from the Depositor.

存戶所營事業涉及或任職於下列事業之一者，銀行得拒絕業務往來：

(一)網路借貸平臺業務事業。

(二)虛擬資產服務之事業。

(三)第三方支付服務業。

存戶與銀行建立業務往來關係後，經銀行發現所營事業涉及或任職於前項事業者，銀行得拒絕或暫時停止「國際金融業務分行存款開戶總約定書」及本增補條款所載之各項交易或服務，或於通知存戶後終止業務往來關係。

倘存戶因銀行拒絕或終止業務往來或暫時停止各項交易或服務致受有任何損害、損失或不利益，均由存戶自行承擔，銀行不負損害賠償之責。

存戶倘涉有第一項之情事，應隨時主動告知銀行及配合銀行要求告知並提供相關資料，倘因存戶未告知或隱匿上開情事(包括但不限於拒絕配合提供相關資料等)致銀行未能遵循相關規範而受有任何損害、損失或不利益者(包括但不限於未能遵循相關法令致遭主管機關裁罰或受有商譽損失等)，銀行可對存戶請求損害賠償。

十一、There is no minimum deposit requirement for opening a foreign currency demand deposit under the Private Banking Account

私人銀行專戶之外幣活期存款開戶時，無存入最低金額之限制。

十二、These Supplementary Terms and Conditions form an integral part of the Offshore Banking Branch General Agreement on Opening a Deposit Account and shall have the same legal effect. In the event of any inconsistency, the provisions of these Supplementary Terms and Conditions shall prevail.

本增補條款為「國際金融業務分行存款開戶總約定書」之一部分，效力與「國際金融業務分行存款開戶總約定書」同，倘有與「國際金融業務分行存款開戶總約定書」牴觸者，本增補條款之約定事項應優先適用。

十三、For matters not covered in these Supplementary Terms and Conditions, the relevant provisions of the Offshore Banking Branch General Agreement on Opening a Deposit Account, any other agreements entered into between the Depositor and the Bank, and applicable laws and regulations shall apply.

本增補條款如有未盡事宜，悉依存戶與銀行簽立之「國際金融業務分行存款開戶總約定書」之各項約定事項、另行約定之相關契約及相關法令辦理。

十四、These Supplementary Terms and Conditions are written in both Chinese and English versions. In case of any discrepancy or inconsistency between the two versions, the Chinese version shall prevail.

本增補條款以中文、英文二種語言作成，如中、英文版本間有任何出入或不一致時，應以中文版本為準。