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|--|----------------------|--|--|--|--|--|--|--------|--|--|--|--|--|----------------|--|--|--|--|--|--|
| Account Name | Unified Business No. | | | | | | | ID No. | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | |
| English Name: (limited to 20 letters or fewer) | | | | | | | Representative of Non-individual Institutional Client: | | | | | | | Date of Birth: | | | | | | |
| Designated Demand Deposit Account No. | | | | | | | | | | | | | Phone: (Company) (Home) (Mobile phone) | | | | | | | |

⊙For Depositors, please be noted that:

If you apply for re-issuance of a new card this time, the Bank will maintain the function setting of the original card unless you have otherwise indicated the following functions.

⊙For handling personnel, please be noted that:

If the Depositor is a foreign national, he/she shall provide a passport and other documents containing his/her Republic of China (ROC) uniform ID number issued by the National Immigration Agency of the Ministry of the Interior of ROC (or other relevant documents issued by the Government of ROC to prove the effective residence in the country) to apply for a card.

I. Type of Card:

(I) The applicant (hereinafter referred to as "the Depositor") applies to Mega International Commercial Bank (hereinafter referred to as "the Bank"): [transaction code: application 0600; enabling 0400]

1. **VISA debit card: 1. Universtar BT21 version; 2. Love the earth version (※Available for individual only)**
This card can be used at Merchant with the logo of "VISA" globally and the Bank will offer benefits from time to time. (Applicants need to apply for enabling the international transaction function to carry out international debit card transactions.)
2. **Master combo card: e-Shopping series combo card**
※ There is a need to fill out the credit card application form. If the combo card cannot be issued, the Depositor agrees (please check):
 The Bank may issue a VISA debit card, instead.
 The Bank may issue a chip ATM card, instead.
3. **Chip ATM card (If you wish to withdraw funds abroad, please apply for a 1. VISA debit card or 2. Master combo card.)**

(II) The reason of this application is:

1. First-time application for card. 2. Renewal of card. 3. Re-issuance of new card; original card (card number: _____) due to card damaged loss forgotten PIN Other _____, please cancel the original card.

(III) Delivery Methods:

1. Collect the card at _____ branch. (If you fail to obtain the card within one year from the application date, the Bank will cancel the card; if you wish to apply for a new card again, a new card application shall be made.)
- Applying for "Enable and activate the ATM card via e-Counter" function.
2. Registered mail. (Enable and activate the ATM card via e-Counter .)

Mailing address: □□□□ _____

Mobile phone: _____

II. The Depositor hereby declares that the information above is true and agrees to the following matters:

This agreement has been brought back or downloaded from the Bank's website for review by the undersigned on Year _____ Month _____ Date. (The review period must be at least five days.)

The Depositor hereby applies to the Bank for a ATM card with the following functions:

(I) General functions: deposit, withdrawal, fund transfer, tax (fee) payment, PIN change, and balance inquiry .

1. Applying for Changing Disabling the transfer function to the following "assigned accounts": [transaction code: 0440 and 0654]

⊙ Depositors shall note:

- (1). Each payment transferred to the following assigned account(s) shall not exceed NT\$2 million, and the daily accumulated transfer amount shall not exceed NT\$3 million.**
- (2). After the transfer function of the "assigned account" is canceled, the function key of "Bill Payments or Tax Payments" is still available to transfer funds to pay taxes and bills.**

Mega Securities Co., Ltd., Chung Kuo Insurance Company, Limited, Mega Bills Finance Corporation, Mega International Securities Investment Trust Co., Ltd., Mega Asset Management Co., Ltd., Mega Venture Capital Co., Ltd., Yung-Shing Industries co., Ltd., Mega Futures Co., Ltd., Mega International Investment Service Corp., Ltd., Win Card Co., Ltd..

After the Depositor checks with a “✓” mark to confirm his or her consent, in the event that the Depositor withdraws such consent hereafter, the Depositor may contact the Bank’s business department by phone, in writing, or in person. The Bank will, in turn, inform the financial holding corporation thereunder and the subsidiaries above to no longer to furnish such information and shall no longer inter-use the aforementioned information and data.

Signature and affixing of seal to confirm the consent: _____

Remark 1: Depositor who disagrees with the above statement does not have to sign and affix the seal.

Remark 2: In the event that the Depositor does not check with a “✓” mark in the box of “agree,” or the box for “Signature and affixing of seal to confirm the consent” is left blank or discrepant, the Depositor is deemed to “disagree” in all cases.

Remark 3: In the event that there is organizational change in the subsidiaries of the financial holding corporation under the Bank, the Bank shall proclaim such information on the website of the financial holding corporation and the subsidiaries thereof.

Date of Application: (mm/dd/yyyy)

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| Card issue number: (determined by the Bank) | | | | | | | | | |
| Signature and seal affixed by the Depositor: | | | | | | | | | |
| Date of card receipt: (mm/dd/yyyy) | | | | | | | | | |

| | | | | | | | | | | | | | | | |
|---------------------------------------|--------------|--|--|-------------|--|-------------|---------------------------|--|--|--|---------------------------|--|--|--|--|
| VISA debit card introducer (clerk ID) | | | | | | | | | | | | | | | |
| Verification of Application | | | | | | | | | | | | | | | |
| | Processed by | | | | | Approved by | | | | | Manager/Assistant Manager | | | | |
| Verification of Enabling | | | | | | | | | | | | | | | |
| | Processed by | | | Approved by | | | Manager/Assistant Manager | | | <input type="checkbox"/> VISA debit card user manual has been delivered <input type="checkbox"/> Client has signed on the back of the debit card | | | | | |
| Verification of Payment Transfer | | | | | | | | | | | | | | | |
| | Processed by | | | | | Approved by | | | | | Manager/Assistant Manager | | | | |

ATM Card Agreement

I. General Agreed Terms

(I) (Receipt, Enabling and Cancellation)

If the Depositor wishes to obtain the ATM card and PIN and undergo the registration and enabling procedure, he/she shall take his/her identification documents and the original specimen seal to the original branch where his/her account was opened or follow the contents specified in "(3) Delivery Methods" under "Type of Card" on the front side of the Agreement to get the card. If the Depositor is unable to deal with the aforementioned procedures in person, he/she may provide a Power of Attorney and authorize an Agent. The designated Agent shall provide the Power of Attorney, which shall be certified by the Bank, identification documents of both the Principal and Agent, and the original specimen seal.

If the Depositor has not obtained the card for more than 12 months from the date of application, the Bank may invalidate the ATM card and PIN without further notice. If the Depositor still needs the card, the new card application shall be carried out, and the Bank may charge fees accordingly. (The fees to be charged are based on the regulations of "2. Service Fees: Card Making, Re-Issuance, and Replacement fees" of (XIV) Fees Charged, Adjustment, and Disclosure.) . Where a ATM card (including the PIN) is made in advance, the Depositor can obtain the ATM card and PIN after completing the process of account opening and filling out the Agreement; he/she may initiate the procedures of registration and enabling. Where a ATM card (including the PIN) is not made in advance, the Depositor may obtain the ATM card and PIN and initiate the procedures of registration and enabling seven business days after the completed Agreement was accepted by the Bank. For cards with the function of enabling and activating ATM card via e-Counter, OTP code received from registered cellphone is required to enable and activate the ATM card via either e-Counter or physical ATM.

(II) (PIN Change)

If the Depositor wishes to change the PIN, he/she may use the automatic service device or other equipment to change the PIN by himself/herself. The number of times is not limited. After the ATM card is enabled, the card without the function of enabling and activating ATM card via e-Counter shall be activated at a physical ATM of the Bank for transactions.

The card and the self-set PIN shall be kept separately and safely. When a transaction is carried out via the card, peeping by others shall be guarded against. After the transaction is completed, the transaction receipt shall be taken away to ensure the safety of your savings. The Bank is not responsible for verifying the ATM card user's identity.

(III) (Maximum Deposit Amount)

Where the Depositor uses the ATM card to deposit cash in the Bank's automated service equipment, to deposit cash in an account under another person's name, the daily maximum deposit amount is the same as the maximum amount of the transfer amount to a non-assigned account via a physical ATM, while there is no limit on the deposit amount when the cash is deposited in the Depositors' own account. The Depositor's daily maximum deposit amount and processing fee are as follows:

1. Where the Depositor makes a deposit with the Bank's ATM card in the deposit account opened by the Depositor in person with the Bank, there is no limit on the daily deposit amount, and no processing fee is required.
2. Where the Depositor makes a deposit with the Bank's ATM card in the deposit account opened by the person other than the Depositor himself/herself with the Bank, the daily maximum deposit amount is NT\$30,000, and no processing fee is required.
3. Where the Depositor makes a deposit with the Bank's ATM card in a deposit account with another bank, the daily maximum deposit amount is NT\$30,000, and a processing fee of NT\$15 will be deducted from the deposit.
4. Where the Depositor makes a deposit with a ATM card issued by another financial institution in the deposit account opened by the Depositor himself/herself or the person other than the Depositor with the Bank, the daily maximum deposit amount is NT\$30,000, and no processing fee is required.
5. Where the Depositor makes a deposit with a ATM card issued by another financial institution in the deposit account of the ATM card that the Depositor uses to process this transaction, the daily maximum deposit amount is NT\$200,000, and a processing fee of NT\$15 will be deducted from the deposit.
6. Where the Depositor makes a deposit with a ATM card issued by another financial institution in a deposit account that is not the one of the ATM card which the Depositor uses to process this transaction nor a deposit account of the Bank, the daily maximum deposit amount is NT\$30,000, and a processing fee of NT\$15 will be deducted from the deposit.

(IV) (Maximum Withdrawal and Transfer Amount; Unit: New Taiwan Dollar (NTD); daily refers to each calendar day (Taipei time 00:00 to 24:00))

| Transaction type | Maximum amount per transaction | Daily maximum cumulative amount | Description |
|---|---|---------------------------------|--|
| Domestic and international withdrawals and POS expenditure account transfer | Domestic withdrawal at Mega ATMs: NT\$30,000 Domestic withdrawal via non-Mega ATMs: NT\$20,000 International withdrawal: NT\$20,000 POS expenditure account transfer : NT\$120,000 | NT\$120,000 | 1. The daily maximum cumulative withdrawal amount at ATMs with the logo of "VISA" overseas with the VISA debit card is NT\$60,000. 2. The withdrawal amount overseas shall still comply with the relevant regulations of the bank to which the local ATM belongs where the withdrawal is made. 3. The daily maximum cumulative withdrawal amount in foreign currencies and NTD is equivalent of NT\$120,000. |
| Assigned-account transfer and fee/tax payment | NT\$2 million | NT\$3 million | |
| Non-assigned account transfer | NT\$30,000 | NT\$30,000 | The monthly maximum transfer amount for Web ATM is NT\$500,000. |

(V) (Adjustment and Disclosure of Maximum Amount of Deposits, Withdrawals and Transfer):

The maximum amount of deposits, withdrawals and transfer set out in (III) and (IV) above may be adjusted at any time according to actual needs by the Bank. The Bank shall publicly disclose the adjustment at the business locations and on the official website in a conspicuous manner 30 days before the adjustment takes effect. The Bank may not need to issue further notices. When an account is closed or the Depositor is unwilling to continue to use it, the ATM card shall be returned to the Bank for cancellation.

(VI) (Passbook Updates)

The Depositor may use the ATM card to withdraw, transfer, or transfer funds to a non-assigned account continuously, without being subject to the number of passbook updates.

(VII) (Assistance Offered by the Original Deposit Bank for Transfer Errors)

Where the Depositor uses the ATM card to carry out a transfer transaction, he/she shall examine the financial institution code, account number, and amount to which the transfer is made. If the Depositor's application or operation includes any errors in the code of the receiving financial institution, deposit account number or amount, resulting in the transfer into another person's account or a mistake in the amount, once notice is given by the Depositor to the original deposit bank, the original deposit bank shall immediately carry out the following actions:

1. Provide the details and relevant information of the transaction in accordance with the applicable laws.
2. Give notice to the receiving bank to seek assistance.
3. Provide feedback about the handling situation

(VIII) (Effectiveness of Intra-Bank or Inter-Bank Transactions)

If the Depositor carries out a transaction with the ATM card and PIN through the automatic service device or other equipment of the Bank or a financial institution that is connected to the Bank through the financial information system, the transaction is equivalently effective to the transaction carried out with the passbook and seal.

(IX) (Determination of Transaction Time)

The time dividing point of ATM card transactions is 3:30 p.m. from Monday through Friday. A transaction that is carried out later than the time dividing point and on a non-business day of the Bank will be processed on the next business day of the Bank.

Whether a transaction is late depends on the time the bank receives the file or information.

Where the Depositor transfers funds in or out or deposits or withdraws cash with the debit card on a non-business day of the Bank or during non-business hours of the Bank, namely 15:30-00:00, the interest will accrue on the day the transaction is made. The interest rate of a transaction transferred to a non-certificate time deposit shall be subject to the time deposit interest rate published by the Bank on the next business day.

(X) (Domestic Withdrawals in Foreign Currencies)

The Depositor may make a withdrawal at a foreign currency ATM of the Bank or a foreign currency ATM designated by other ATM card issuing banks with the debit card, and the withdrawal amount in foreign currencies will be converted to an amount in NTD based on the cash exchange rate of foreign currencies published by the Bank or other ATM card issuing banks at the time of the withdrawal and deducted accordingly. The maximum withdrawal amount is the same as (IV).

(XI) (Authorized Foreign Currency Transaction Settlement)

Where the Depositor carries out a foreign currency transaction with the debit card in accordance with (X), he/she authorizes the Bank to act as the foreign exchange settlement agent in the territory of ROC to conduct the foreign exchange settlement procedures in accordance with the relevant regulations of the Central Bank of ROC and the agreement between the two parties. Where the Depositor withdraws, transfers a fund, or a fund is debited overseas through international organizations, via VISA or MasterCard, the Bank is authorized to convert the transaction amount in US dollars, provided by VISA or MasterCard, into NTD at the exchange rate on the foreign exchange settlement date according to VISA/MasterCard policy and include the fees that the Bank shall pay to the international organizations and the Bank's processing fees (1.5% of the total transaction amount) for the payable amount. Where the Depositor withdraws fund internationally, or buy goods or services at POS terminals overseas through FISC, the Bank is authorized to convert the transaction amount into NTD at the exchange rate on the foreign exchange settlement date of the Bank in charge of overseas withdrawals and POS expenditure with FISC's chip ATM cards on behalf of FISC. The Depositor shall calculate and control the maximum foreign exchange amount approved by the Central Bank of ROC and authorize the Bank to act as the agent for foreign exchange settlement and to handle the foreign exchange settlement declaration of overseas withdrawals or transfer/debit payments with the debit card; the Depositor has no objection to the declaration.

The so-called financial FISC international withdrawal function means that the Depositor can use the Bank's ATM card to withdraw foreign currency cash overseas at any ATM with the logo of "FISC"; the FISC POS expenditure account transfer function means that deductions can be made at any domestic and overseas Merchant that accepts FISC's chip ATM cards for POS expenditure account transfer transaction, and the Bank will debit the amount directly from client's demand deposit account simultaneously.

In the case of the use of the ATM card for the foreign exchange business in an amount less than equivalent NT\$500,000 at the equipment or through the methods agreed by Bank, the "Regulations Governing Foreign Exchange Business of Banking Enterprises" of the Central Bank of ROC shall prevail; the Depositor shall agree to file a foreign exchange declaration via the internet. Where a client files a foreign exchange declaration via the internet, which is found to be false, if he/she needs to file relevant foreign exchange declarations, he/she shall go to a business unit of the Bank to apply for the said declarations.

(XII) (Termination of the Agreement or Suspension of ATM Card Functions)

The Depositor may terminate the Agreement at any time but shall apply in writing to the Bank in person; except for the loss of the ATM card, the ATM card shall be returned to the Bank. The Bank may terminate the Agreement or suspend the functions of the ATM card temporarily at any time if one of the following circumstances occurs:

1. Debit card is forged, altered, or used for illegal money laundering or fraud.
2. The Depositor's account is classified as a payment suspension account, account on the watch-list, or derivative account on the watch-list as required by laws and regulations.
3. The Depositor violates laws and regulations and damages the Bank's rights or engages in other illegal behavior.

The Bank has the ownership of the ATM card and has the right to decide on the issuance of the card. The Depositor shall not transfer, lend, copy, or modify the card or engage in other illegal behavior that will damage the Bank. In the case of damage caused by a violation, and the Depositor shall be liable for compensation. If the Bank believes that the Depositor has a suspected violation of the provisions of the Agreement based on its judgment, the Bank may terminate the ATM card used by the Depositor without further notice and may withdraw the card for cancellation or suspend it.

(XIII) (Procedures for the Number of Incorrect PIN Entries and Handling Card Retention and Locking)

Where the Depositor has entered the chip PIN incorrectly three times (inclusive) for the ATM card, the function of the chip will be locked; the Depositor shall go to the Bank with his/her ATM card and identification document to unlock the card during the business hours. Where the Depositor has entered the magnetic stripe PIN incorrectly three times (inclusive) for the ATM card, the function of the magnetic stripe will be locked, the Depositor shall unlock the card at a physical ATM of the Bank. When the Depositor forgets to retrieve the ATM card, uses a ATM card that has been reported lost, leading to the card to be withdrawn by the ATM, the Depositor shall contact the financial institution that owns the ATM to take the card back or report loss to the Bank to suspend the card. If the ATM card is withdrawn by the ATM abroad, the Depositor shall contact the local financial institution to which the ATM belongs within 24 hours to take it back immediately or report loss to the Bank to suspend the card. When the ATM card is retained, the Depositor shall reclaim it at the original deposit bank or have a new card re-issued within 14 business days from the day after the card is retained. If the ATM card is not reclaimed after the due date is past, the original deposit bank may cancel the card.

(XIV) (Fees Charged, Adjustment, and Disclosure)

The costs of using the ATM card for various transactions or services by the Depositor are as follows:

1. Transaction processing fees:

| | |
|--|---|
| Domestic: | International withdrawal fee: |
| Interbank withdrawal fee: NT\$5 per transaction | VISA and Cirrus: NT\$75 + exchange rate conversion fee (currently 1.5% of the transaction amount; 1% for international organizations and 0.5% for the Bank) for each transaction |
| Interbank transfer fee (per transaction): NT\$10/ <=NT\$500 (free for first transaction per account per day) NT\$10/ NT\$501-<=NT\$1,000 NT\$15/ >=NT\$1,001 | |
| Interbank deposit processing fee: NT\$15 per transaction | |

2. Service fees:

| | |
|---|---|
| Chip PIN reset fee: NT\$50 each time | Re-making fee for damaged card (Including Cancellation Fee NT\$100): NT\$100 per card; NT\$200 per Universtar BT21 VISA Debit Card |
| Card making, re-issuance, and replacement fees: NT\$100 per card (The first-time application for a ATM card of the same account is exempt from the card making fee.) | Card loss and re-making fee (Including Loss Reporting Fee NT\$100): NT\$100 per card; NT\$200 per card for combo card and Universtar BT21 VISA Debit Card (If the combo card is found and returned within 7 days after the loss is reported, the processing fee will be refunded.) |

For the fee mentioned in the preceding paragraph, the Depositor agrees the Bank to deduct the payment from his/her deposit account or make the fee payment according to other agreed methods.

The fee mentioned in Paragraph 1 shall be disclosed at the business locations and on the Bank's website in a conspicuous manner. The service fee mentioned in Subparagraph 2 of Paragraph 1 shall not be charged if the Bank does not confirm that the fact that the card needs to be unlocked, re-issued, or replaced was attributed to the Depositor's action himself/herself. If the Depositor has to unlock or has the card re-issued or replaced and damage is thus caused, the Bank shall be liable for compensation; however, if the deposit bank confirms that the unlocking, re-issuance, or replacement of the card is an inscrutable fault, the Bank may not be subject to this regulation.

(XV) (Loss, Stealing, or Dispossession of ATM Card)

The Depositor shall keep his/her ATM card properly; if the card is out of possession (such as lost, stolen, robbed, fraudulently obtained or occupied by any third party other than the cardholder), the Depositor shall notify the Bank or other institution designated by the Bank to file a loss report to initiate suspension procedures by phone or in other manners designated by the Bank as soon as possible; the aforementioned methods shall allow the Depositor to proceed in a safe and convenient manner. After the Bank accepts a loss report of the ATM card, any loss incurred from the fraudulent use starting from the time the Depositor files the loss report to initiate suspension procedures shall be borne by the Bank. Where the Bank deems it necessary, it shall notify the Depositor within 10 days from the date of accepting the loss report to request the Depositor to report to the local police authority within three days from the date of notice or send a supplemental written notice to the Bank. Where the ATM card is not reported loss and fraudulent use are made, if the Bank has made payments for the charges, it will be regarded that the Bank has made payments for the Depositor. However, if the Bank or other financial institutions that own the automatic service device fail to perform the obligations to control and manage the information system as a prudent administrator, or have other reasons for liability, and the Depositor's PIN is fraudulently used or stolen, the Bank shall still bear the cost of damage.

(XVI) (Prohibition of Lending, Transfer, or Pledge)

The Depositor shall keep his/her own ATM card by himself/herself. In the case of lending, transfer, or a pledge, the Depositor shall be liable for it.

(XVII) (Prohibition of Copying or Modification)

Depositors shall not engage in copying or modifying the ATM card.

(XVIII) (Governing Law and Court of Jurisdiction)

The parties agree that the parties are involved in a lawsuit due to the Agreement, the laws of ROC shall apply, and the _____ district court or the Taiwan Taipei District Court shall be the court of first instance, but the applicability of the court of jurisdiction for small claim cases, as set out in Article 47 of the Consumer Protection Act or Article 436-9 of the Taiwan Code of Civil Procedure shall not be excluded.

(XIX) (Use of Personal Information)

In the case of withdrawals, transfers, remittance, tax payments made, payments made, POS expenditure account transfers, financial account inquiries, or other inter-bank services, the Depositor agrees that the Bank, the counterparty financial institution of the transaction, international organizations (including VISA or MasterCard) commissioned to offer ATM card services, Joint Credit Information Center, FISC, a third party commissioned by the Bank to handle relevant business, and other institutions permitted to be established or operate by the Financial Supervisory Commission and competent authority in agricultural finance may collect, process, transmit internationally, and use the personal information in accordance with the laws and regulations within the purpose of completing the above-mentioned inter-bank business services. The Bank may not provide the personal information to any third party other than those mentioned above without the consent of the Depositor or in accordance with other laws and regulations.

The depositor agrees that the Bank may collect, process or use personal information such as "Assigned Account" and "number of times set to the Assigned Account" within the scope of specific purposes such as preventing fraud and preventing money laundering. ; The depositor also agrees that Financial Information Service Co., Ltd. may collect, process or use personal information within the scope of the exchange of financial information between financial institutions.

(XX) (Consumer Rights Protection)

The Depositor understands that the services provided by the Bank in accordance with the Agreement are online services that are completed immediately upon provision of the service. The Bank declares that the provisions about the termination right under Paragraph 1 of Article 19 of the Consumer Protection Act shall not be applicable to the services under this agreement, in accordance with Paragraph 2 of Article 19 of the Act.

Bank Complaint Line: (02) 8982-0000 Toll-free Service Line: 0800-016168

Fax: (02) 8982-2345 E-mail: megacard_cs@megacard.com.tw

(XXI) (Delivery of Documents)

The Depositor agrees for the address specified at the time of contracting to be the delivery address of relevant documents. If the Depositor changes its address, it shall give a notice to the Bank in writing or in other agreed manners, and the Depositor agrees the new address to be the delivery address. If the Depositor fails to give a notice about the change of address in writing or in the agreed manner, the Bank shall still use the address specified at the time of contracting or the last address known to the Bank as the delivery address. Any notice issued by the Bank to the Depositor shall be deemed delivered following a normal postal delivery period.

(XXII) (Other Agreed Matters)

Matters not specified in the Agreement shall be handled in accordance with the relevant laws and regulations.

(XXIII) (Delivery of the Agreement)

This Agreement is made in duplicate, each of the Bank and the Depositor shall keep one copy, respectively, to perform the Agreement.

The Depositor's consent to the terms contained in the Agreement or the intention to apply the card and card functions is made electronically. The Depositor agrees that the Bank will deliver the Agreement to the Depositor in an unwritten form, such as an electronic file or an online announcement.

(XXIV) (Terms on Activities and Services)

Unless otherwise specified, the various activities, services, or agreements regarding credit cards provided by the Bank do not apply to ATM cardholders.

(XXV) (Expiration of Debit Card)

Where the validity period listed on the VISA debit card and Master combo card expires, except that the Agreement has been terminated or suspended, or the deposit account has been a dormant account, or no transaction has been carried out for six consecutive months or more, or the debit transaction function of the VISA debit card has never been used, the Bank will continue to issue a new card for the Depositor to use.

For a VISA debit card and a Master combo card that has not been used for six consecutive months (inclusive) or more, or the debit transaction function of the VISA debit card has never been used, after the valid period listed on the card expires, the debit card is regarded as a general ATM card (chip ATM card) and can still be used for general transactions, including deposits, withdrawals, transfers, tax(fee) payments, PIN changes, and balance inquiries.

(XXVI) (Transferred Time Deposit)

If the Depositor is a natural person, he/she may use the card to open a non-certificate time deposit account and transfer funds from his/her demand deposit account into the said account through the ATM or other equipment or methods agreed by the Bank, and the number of accounts opened and transfers is not limited. The transferred time deposit is divided into general time deposit, round-amount savings, and withdrawals of interest savings. The minimum amount of each transfer is NT\$10,000 or more, with maximum amount of NT\$10 million. When the transferred time deposit is in the category of round-amount savings, the minimum amount of each transfer is NT\$1,000 or more, with maximum amount of NT\$20,000. The duration of deposit is divided on a monthly basis, the time deposit can range from one to 36 months, while the time savings deposits can range from 12 to 36 months. The Depositor can choose the fixed interest rate or floating interest rate published by the Bank at that time. The period is automatically extended upon maturity according to the original agreed conditions. Since this is a non-certificate transferred time deposit, only the transaction record is provided to the Depositor for reference. If the Depositor wishes to terminate the contract or pledge from the time deposit before maturity of the time deposit, the Depositor shall apply for the said services at the original unit where the bank account was opened in addition to the ATM or the equipment or other methods agreed by the Bank.

(XXVII) (Payments Made via Transfer/Transfers)

The Depositor may transfer funds to make payments (including taxes and utility fees) or handle the transfer transactions via the ATM card at the ATM or through other equipment or methods agreed by the Bank; the ATM card is used to withdraw funds from the Depositor's account and make payments via transfer or transfer the funds to the demand deposit accounts with a domestic financial institution which are pre-assigned or decided upon the occurrence of the event. Regardless of whether the accounts to which the funds are transferred are pre-assigned, the bank code, deposit account number, and amount transferred each transaction

are to be confirmed by the Depositor. If there is an error, the Depositor shall be responsible for it, and the Bank shall not be responsible for rectification or requesting a refund. A transaction receipt will be provided for a transfer transaction to the Depositor for reference. If the Depositor loses or fails to obtain a transaction receipt, he/she may use a copy of his/her passbook updates as the proof of the transfer transaction, and the Bank will not provide the transaction record. Where a payment made via transfer will not accepted after the due date is past, the cut time for the said transfer is 00:00 on the day of the deadline.

(XXVIII) (Transaction Disputes)

Where a dispute arises when the Depositor withdraws a fund with the card at the ATM, within two months from the date of the domestic transaction or one month from the international transaction, a complaint shall be filed to the Bank, which will follow up with FISC, the payment processor, VISA, MasterCard, or other international organizations to handle it. If it requires the involvement of other banks and needs to be arbitrated, the domestic transaction will be forwarded by FISC to the Financial Information System Protocol Executive Committee, and if the international transaction is made through VISA or MasterCard, the case will be forwarded to VISA or MasterCard to handle, while if it is made through FISC, FISC will respond; the Depositor agrees to accept the result of the handling or arbitration.

(XXIX) (Scheduled Transaction)

The Depositor can schedule transfer transactions within a period of 12 months through the online ATM. If the Depositor intends to cancel a scheduled transaction, he/she shall cancel it through the scheduled transaction management function up to the day preceding the due date through the WebATM. The time to complete the cancellation of the transaction is based on the time certified by the computer information system of the Bank. If the ATM card is reported lost, the unexpired scheduled transactions will still be valid; if the account is settled and closed, the Bank will cancel all unexpired scheduled transactions of the account without further notice.

(XXX) (Disclosure of Amendment to/Addition to the Agreed Terms)

In the event of any amendment, addition, or deletion of the agreed terms, unless otherwise agreed, the Bank shall publicly disclose the said terms at the business locations or the Bank's website 60 days before the effective date.

(XXXI)(English Version Agreement)

This Agreement is originally prepared in Chinese and translated into English for reference only. In the event of any conflict or dispute or inconsistency as to the meaning of any terms, conditions or provisions of this Agreement, the Chinese version shall in all events prevail and be predominant for all purposes whatsoever.

II. The agreed terms on the POS expenditure account transfer function

- (I) The Depositor fully understands that the ATM card is equipped with the POS expenditure account transfer function at the Merchant which accepting FISC system specification, but it has no deferred payment function that a credit card has. The Depositor agrees that when the ATM card of the Bank is used for POS expenditure account transfer, the Bank may deduct the payment from the aforementioned demand deposit account directly.
- (II) When POS expenditure account transfer is made with the ATM card, the same PIN for the withdrawal with the ATM card shall be entered in the POS device to confirm that the transaction is made by the Depositor himself/herself.
- (III) The Depositor agrees to enter the agreed PIN for the ATM card at the time of the transaction to activate the POS expenditure account transfer function or the ATM card international transaction function.**
- (IV) Relevant POS expenditure account transfer transactions responsibilities when the ATM card is out of possession:
 - 1. When the Depositor's ATM card is out of possession, the loss incurred from third party's fraudulent use of the card for POS expenditure account transfer shall be borne by the Bank from the date of accepting the loss report.
 - 2. In case of any of the following, regardless of before or after the loss report, the losses incurred by fraudulent withdrawals, fraudulent POS expenditure account transfers, or other transactions shall be borne by the Depositor:
 - (1) Any third party's fraudulent use is allowed by the Depositor or the Depositor intentionally gave the ATM card to the third party for use.
 - (2) The Depositor intentionally or negligently allowed a third party to know the transaction password (PIN) for the ATM or for other equipment or methods agreed by the Bank or for proceeding with other transactions or the identify verification manner of the Depositor.
 - (3) The Depositor and the third party or the Merchant falsify transactions or form a conspiracy of fraud.
- (V) In the case of a dispute arises from a transaction when the Depositor shops at a Merchant, a complaint shall be filed to the Bank within one month from transaction date.
- (VI) The available balance of the Depositor's deposit account is the balance available for use after the transaction amount through the ATM card and the amount of other unavailable savings are deducted.
- (VII) The Depositor may apply to enable or disable FISC's domestic POS expenditure account transfer function and international transaction function of the ATM card through the Bank's WebATM or at the business unit in person. The Depositor may also use the Bank's automatic device (such as an ATM) to disable FISC's domestic POS expenditure account transfer function; if he/she wishes to restore the function, he/she may apply in writing or through the Bank's WebATM.
- (VIII) If the Depositor has any dispute with the Merchant with regard to the quality, quantity or amount of the goods or services, or a situation of goods or services returned, the dispute with the Merchant shall not be used against the Bank, the Depositor shall seek resolution with the Merchant and shall not use the instance as the basis for requesting a refund from the Bank.
- (IX) If the Depositor has doubts about the details of the POS expenditure account transfer transaction, such as a nonexistent transaction or repeated deduction, please consult the Bank immediately and apply for dispute settlement in accordance with the regulations. For details, please contact the Bank's customer service hotline at 0800-016-168.

III. Agreed terms on the debit transaction function of the VISA debit card

Fee standard for the debit transaction function of the VISA debit card:

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| Debit transactions Overseas: exchange rate conversion fee (currently, 1.5% of the transaction amount, including 1% for international organizations and 0.5% for the Bank) | Insufficient Balance Fee for Debit transactions 1.Delay the 3rd month : NT\$300 2.Delay the 4th month : NT\$400 |
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| Fee for Retrieving the copies of Transaction slips: NT\$50 per record for domestic transactions, NT\$100 per record for international transactions | 3.Delay the 5th month : NT\$500 |
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- (I) The Depositor fully understands that the VISA debit card is equipped with the debit transaction function but has no deferred payment function that a credit card has. The Depositor agrees that when the VISA debit card of the Bank is used for debit transaction, the Bank may deduct the payment from the aforementioned demand deposit account directly.
- (II) For debit transactions with the VISA debit card, the Depositor shall use the same signature as that in the signature field of the VISA debit card. If the Depositor does not use the same signature, he/she shall not refuse to make a payment because of different signatures. If the client orders goods, or obtains services via mail, telephone, fax, or other similar channels, when the Bank makes the payment on behalf of the client, it may identify the client and confirm the client's expression of intent through password or phone confirmation, signature on the delivery receipt, postal receipts, or other methods, without using a transaction slip or on-the-spot signature. If the card number on the Visa debit card is not embossed, when a Merchant process the transaction by manually imprinting the card number, the transaction may not be processed because the card without the embossed numbers cannot be imprinted.
- (III) The debit transaction of VISA debit card:
 - 1. When the Depositor's VISA debit card is out of possession, the loss incurred **from** third party's fraudulent use of the card for debit transaction shall be borne by the Bank. However, in case of any of the following , from the VISA debit card lost or stolen to the loss report accepted by the Bank and suspension of the card, the losses incurred by fraudulent use shall be borne by the Depositor:
 - (1) The Depositor knew about the Loss or Theft of the Visa Debit Card and failed to immediately inform the Bank.
 - (2) After the Depositor receives the VISA debit card and fails to sign on the card, leading to fraudulent use of the card by a third party.
 - (3) The Depositor fails to submit the documents requested by the Bank, refuses to assist with the investigation, or has other acts in violation of the principle of good faith after carrying out suspension procedures for the Visa Debit Card.
 - 2. In case of any of the following, regardless of before or after the loss report, the losses incurred by fraudulent withdrawals, fraudulent debit transactions, or other transactions shall be borne by the Depositor:
 - (1) Any third party's fraudulent use is allowed by the Depositor or the Depositor intentionally gave the ATM card to the third party for use.
 - (2) The Depositor intentionally or negligently allowed a third party to know the transaction password (PIN) for the ATM or for other equipment or methods agreed by the Bank or for proceeding with other transactions or the identify verification manner of the Depositor.
 - (3) The Depositor and the third party or the Merchant falsify transactions or form a conspiracy of fraud.
 - 3. For a VISA debit card transaction, which transactional amount payable has been earmarked before alerting the account, the Bank will not be able to deduct a payment for the transaction after alerting the account; after the alert is removed, the Bank can deduct the earmarked payment for the transaction immediately.
- (IV) In the case of a dispute arises when the Depositor shops at a Merchant with the card, within two months from the date of the domestic transaction or one month from the international transaction, a complaint shall be filed to the Bank; the application for the access to a copy of the VISA debit card transaction slip shall be submitted to the Bank within 30 days from the transaction date; after the submission, the Bank's response shall be in line with (XXVIII) General Agreed Terms of the "ATM Card Agreement."
- (V) The available balance of the Depositor's deposit account is the balance available for use after the debit transaction amount of the VISA debit card, the amount of POS expenditure account transfer , and the amount of other unavailable savings are deducted.
- (VI) When the Depositor do not wish to use the debit transaction function of the VISA debit card, he/she shall apply for a general ATM card again (chip ATM card).
- (VII) The Depositor may apply for the international transaction function of the VISA debit card in writing or through the Bank's WebATM. If he/she does not wish to use the international transaction function of the VISA debit card (including international withdrawals and transfers), he/she may apply in writing or through the Bank's WebATM.
- (VIII) If the Depositor has any dispute with the Merchant with regard to the quality, quantity or amount of the goods or services, or a situation of goods or services returned, the dispute with the Merchant shall not be used against the Bank, the Depositor shall seek resolution with the Merchant and shall not use the instance as the basis for requesting a refund from the Bank.
- (IX) Those applying for the VISA debit card shall immediately sign the back of the card, and the Bank will attach the relevant "VISA Debit Card Terms" with the card. If the Depositor cannot fully agree to the terms, he/she shall cut off the VISA debit card and return it to the Bank within 7 days.
- (X) If the Depositor has doubts about the debit transaction details, such as a nonexistent transaction or repeated deduction, please consult the Bank immediately and apply for dispute settlement in accordance with the regulations. For details, please contact the Bank's customer service hotline at 0800-016-168.

| Parties of the Agreement | |
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| Depositor: <div style="text-align: right; margin-right: 20px;">(signature)</div> Representative of Non-individual Institutional Client: ID/ Unified Business No. Telephone No.: <u style="color: red;">The Depositor has received one copy of the original Application and Agreement on the signing date.</u> | Bank: <div style="text-align: right; margin-right: 20px;">(signature)</div> |

Date: (mm/dd/yyyy)