

## Mega Bank Service Charges for Foreign Exchange Business

Effective:2024/3/21

Categories of Business		Detail for Service Charges
I.Outward Remittance	(I)Telegraphic Transfer, Mail Transfer	1.Handling Charge: Calculated at 0.05% of each transaction , Minimum NT\$120 Maximum NT\$800 2.Cable Fee: NT\$300 for each cable  ,
	(II)Demand Draft	1.Handling Charge: Calculated at 0.05% of each transaction , Minimum NT\$200 Maximum NT\$800 2.Cable Fee: NT\$300 for each cable
II.Inward Remittance	Telegraphic Transfer, Mail Transfer, Demand Draft	1.Handling Charge: Calculated at 0.05% of each transaction , Minimum NT\$200 Maximum NT\$800 2.Beneficiary is depositor at our bank, and other domestic peer processes payment of inward remittance: NT\$200 for each case

Categories of Business		Detail for Service Charges							
III.Clean Bill Purchase	(I)Foreign currency clean bill	<p>1.Handling Charge: Calculated at 0.05% of each clean bill , Minimum NT\$200 Maximum NT\$800</p> <p>2.Discount Interest: Minimum NT\$300</p> <table><tr><td>USD</td><td>14(Days)</td></tr><tr><td>EUR 、 AUD 、 HKD</td><td>30(Days)</td></tr><tr><td>CAD</td><td>45(Days)</td></tr></table> <p>If the period for recovery is longer than above mentioned period, discount interest will be charged according to actual period of recovery.</p> <p>For other currencies, discount interest will be determined by actual payment situation.</p> <p>3.Cable Fee:</p> <p>A. Payer of USD clean bill is within America: NT\$300 for each clean bill.</p> <p>B. Payer of USD clean bill is not within America/Other foreign currency clean bill: NT\$400 for each clean bill . (If clean bill is dispatched by international courier, courier fee will be charged)</p> <p>4.Fee of overseas bank: It depends on the service charges of overseas bank.</p>		USD	14(Days)	EUR 、 AUD 、 HKD	30(Days)	CAD	45(Days)
	USD	14(Days)							
EUR 、 AUD 、 HKD	30(Days)								
CAD	45(Days)								
	(II) Purchase for Traveler’s check issued by American Express	<p>1. Traveler’s check sold by our bank</p> <p>(1) Handling Charge: Free of charge</p> <p>(2) Discount Interest: 14 Days, If the period for recovery is longer than foregoing period, discount interest will be charged according to actual period of recovery. (Minimum NT\$100)</p> <p>(3) Cable Fee: NT\$50 for each traveler’s check / Minimum NT\$100 for each case</p> <p>(4) Fee of overseas bank: It depends on the service charges of overseas bank.</p>							

Categories of Business		Detail for Service Charges
		<div>2. Traveler’s check not sold by our bank</div> <div>(1) Handling Charge: NT\$200 for each case</div> <div>(2) Discount Interest: Minimum NT\$100</div> <div><div>USD</div><div>14(Days)</div></div> <div><div>EUR 、 JPY 、 AUD 、 NZD</div><div>30(Days)</div></div> <div><div>GBP 、 CAD</div><div>45(Days)</div></div> <div>If the period for recovery is longer than above mentioned period, discount interest will be charged according to actual period of recovery.</div> <div>( 3 ) Cable Fee: NT\$100 for each traveler’s check</div> <div>( 4 ) Fee of overseas bank: It depends on the service charges of overseas bank.</div>

Categories of Business		Detail for Service Charges
IV.Clean Bill Collection	(I)Foreign currency clean bill	<p>( 1 ) Handling Charge: Calculated at 0.05% of each clean bill ,Minimum NT\$200 Maximum NT\$800</p> <p>( 2 ) Discount Interest: Free of charge</p> <p>( 3 ) Cable Fee:</p> <p>A. Payer of USD clean bill is within America/ Payer of foreign currency clean bill is domestic peers: NT\$300 for each clean bill.</p> <p>B. Payer of USD clean bill is not within America/Other foreign currency clean bill: NT\$400 for each clean bill. (If clean bill is dispatched by international courier, courier fee will be charged)</p> <p>( 4 ) Fee of overseas bank: It depends on the service charges of overseas bank</p>

Categories of Business		Detail for Service Charges
	(II)Collection for Traveler's check issued by American Express	<p>1. Traveler's check sold by our bank.</p> <p>( 1 ) Handling Charge: Free of charge</p> <p>( 2 ) Discount Interest: Free</p> <p>( 3 ) Cable Fee: NT\$50 for each traveler's check / Minimum NT\$100 for each case</p> <p>( 4 ) Fee of overseas bank: It depends on the service charges of overseas bank.</p> <p>2. Traveler's check not sold by our bank</p> <p>( 1 ) Handling Charge: NT\$200 for each case</p> <p>( 2 ) Discount Interest: Free of charge</p> <p>( 3 ) Cable Fee: NT\$100 for each traveler's check</p> <p>( 4 ) Fee of overseas bank: It depends on the service charges of overseas bank.</p>
	<u>(III) Collection for Traveler's check not issued by American Express</u>	<p>1. <u>Handling Charge: NT\$300 for each case</u></p> <p>2. <u>Discount Interest: Free of charge</u></p> <p>3. <u>Cable Fee: NT\$100 for each traveler's check</u></p> <p>4. <u>Fee of overseas bank: It depends on the service charges of overseas bank.</u></p> <p><u>Notes: Only the resale of "Non-American Express Traveler's Checks" sold by our bank is applicable.</u></p>
V. Exchange for Foreign Banknotes	<p>1.Exchange TWD for foreign banknotes: Free of Handling Charge</p> <p>2.Exchange foreign banknotes for TWD: In the case of special versions/old versions of notes that are not circulating internationally/damaged foreign banknotes, handling fee shall be charged. The fee standards are as Special Versions/ Old Versions of Notes that are not Circulating Internationally /Damaged Foreign Banknotes Exchange and Foreign Banknotes Collection Fee Standards.</p> <p><u>Notes: There will be additional service charges at counters in three airport branches of our bank, for the details, please contact our airport branches.</u></p>	
VI. Deposit/Withdraw Foreign Banknotes	(I) Withdraw foreign banknotes from inward remittance/negotiation of clean bill/collection of clean bill	<p>Handling Charge is the differential between selling cash rate and selling spot rate, the minimum is NT\$100, the formula is as follows:</p> <p>Handling Charge rate = ( Selling Cash Rate - Selling Spot Rate ) / Selling Cash Rate</p>

Categories of Business		Detail for Service Charges
	(II) Apply for outward remittance by foreign banknotes	Handling Charge is the differential between buying spot rate and buying cash rate, the minimum is NT\$100, the formula is as follows: Handling Charge rate = ( Buying Spot Rate - Buying Cash Rate ) / Buying Cash Rate
	(III) Deposit foreign banknotes into foreign exchange deposit account	Handling Charge is the differential between buying spot rate and buying cash rate, the minimum is NT\$100, the formula is as follows: Handling Charge rate = ( Buying Spot Rate - Buying Cash Rate ) / Buying Cash Rate
	(IV) Withdraw foreign banknotes from foreign exchange deposit account	Handling Charge is the differential between selling cash rate and selling spot rate, the minimum is NT\$100, the formula is as follows: Handling Charge rate = ( Selling Cash Rate - Selling Spot Rate ) / Selling Cash Rate
<p>If customers apply for foreign exchange business by the method of depositing/withdrawing foreign banknotes, in addition to fee mentioned within item VI. above, the related fee of such business category shall still be collected. (In the case of special versions/old versions of notes that are not circulating internationally/damaged foreign banknotes, handling fee shall be charged. The fee standards are as Special Versions/ Old Versions of Notes that are not Circulating Internationally /Damaged Foreign Banknotes Exchange and Foreign Banknotes Collection Fee Standards.)</p>		
VII. Others	(I) Foreign currency remittance between domestic branches of Mega Bank(OBU is included)	Half of Handling Charge and cable fee.
	(II) Transfer foreign currency to other account within Mega Bank	Miscellaneous Handling Charge: NT\$100 for each transfer.
	(III) Repayment for loan	Free of charge.

Categories of Business		Detail for Service Charges
	(IV) Each kind of inquiry, rejection of remittance and application of re-remitting money	1. Application of re-remitting money/Rejection of remittance for telegraphic transfer, mail transfer and demand draft: (1) Miscellaneous Handling Charge: NT\$200 for each transaction (2) Cable Fee: NT\$300 for each cable 2. Inquiry: Applying for inquiry due to non-receipt of fund for telegraphic transfer or mail transfer, the cable fee is NT\$300 for each cable, in addition, the service charges of overseas bank will be collected additionally. If the remittance problem is caused by our bank, the above mentioned Charge is free.
	(V) Report lost of draft (cheque)	(1) Miscellaneous Handling Charge: NT\$100 for each transaction (2) Cable Fee: <u>NT\$300 for each cable</u> (3) Fee of overseas bank: It depends on the service charges of overseas bank.
	(VI) Applying for the exchange memo	(1) Copy of the exchange memo within 1 year, if the pages $\leq$ 10, NT\$50 for each copy. If the number of pages exceeds 10, an additional NT\$5 will be charged for each extra page for each copy. (2) Copy of the exchange memo more than 1 year, if the pages $\leq$ 10, NT\$100 for each copy. If the number of pages exceeds 10, an additional NT\$5 will be charged for each extra page for each copy.
	(VII) Copy of foreign exchange business application form	The charge is in accordance with the Tariff of Deposit Service- Copy of Historical Transaction Record.

Notes:

- I. Regarding foreign currency notes that are not our national currency, when our bank buys special versions of notes/old versions of notes that are not circulating internationally/damaged notes, it shall sell back the notes to foreign banks, or the notes shall be processed by foreign banks through the collection mechanism. However, since some countries have stricter requirements for accepting notes, the special versions of notes/old versions of notes that are not circulating internationally/damaged notes bought or collected by our bank may be refused by foreign banks; therefore, our bank has the right to decide to buy or collect notes based on the actual condition of the notes or to refuse to accept the notes; additional processing fees may need to be charged based on the actual processing situation in foreign countries.
- II. Collection of traveler's check not issued by American Express : The claiming procedure is much more complicated, the overseas bank charge is higher, and the period of recovery is also longer. In

certain situations, bank can not even claim for reimbursement from issuing institution. Thus, our bank have the right to conduct by collection, moreover, we have the right to reject application according to actual condition of these kinds of traveler's check.

- III. With The bank's business adjustment, we are not accepting the purchase/collection of clean bills for GBP 、 JPY and NZD.



# Special Versions/Old Versions of Notes that are not Circulating Internationally/Damaged Foreign Banknotes Exchange and Foreign Banknotes Collection Fee Standards

\*In addition to the fees charged based on the Service Charges for Foreign Exchange Business of the Bank, an additional handling fee shall be charged in accordance with the fee standards below when the Bank exchanges special versions /old versions that are not circulating internationally/damaged foreign banknotes:

## I. Special Versions/Old Versions of Notes that are not Circulating Internationally /Damaged Foreign Banknotes Exchange Fee Standards

Special Versions/Damaged Foreign Banknotes:USD notes						
Item: USD notes	Any note serial number of the 1996 version	Note serial number beginning with CB of the 2001 version	Any note serial number of the old version (small head design)	Note serial number beginning with DB, DH, or DD of the 2003 version	Any one hundred-dollar note that is not the new version of 2009	Damaged banknotes
In exchange for NTD notes	NT\$0.3 per US dollar is charged (handling fee for old version)					
In exchange for other versions of USD notes	The fee is charged according to the price differences between the US dollar cash-selling and cash-buying exchange rates of the exchange day announced by the Bank.					

Special Versions :HKD notes		
Item: HKD notes	The HSBC's 2000 and 2002 versions of one-thousand-dollar HKD notes	BOCHK's 2003 version of one-thousand-dollar HKD notes
In exchange for NTD notes or other versions of HKD notes	NT\$100 per note is charged.	

Special version: Large denomination notes without high liquidity			
Item: Large denomination notes without high liquidity	Five-hundred Euro notes	One-thousand Singapore dollar notes	One-thousand Swiss franc notes
In exchange for NTD notes or other versions of notes in the same currency	NT\$100 per note is charged.		

Item	In addition to the versions listed above, other special versions/old version not circulating internationally/damaged foreign banknotes:
In exchange for NTD notes or other versions of notes in the same currency	It is calculated at 5% of the amount exchanged multiply Buying Cash Rate.

## **II. Foreign Banknotes Collection Fee Standards**

New version of <u>Foreign</u> notes currently in circulation	It is calculated at 0.05% of the amount collected multiply Buying Cash Rate.
Special version of foreign currency notes	It is calculated at 5% of the amount collected multiply Buying Cash Rate. (Additional processing fees will be charged according to the actual processing situation abroad)
Old versions of foreign currency notes that are not circulating internationally	
Damaged banknotes	

## **III. Additional Information**

1. The special versions of notes/old versions of notes that are not circulating internationally are defined based on the announcement of the central bank of each country or notices of foreign banks. The Bank will announce relevant information regarding foreign currencies exchange at any time based on the announcement or notices.
2. Damaged banknotes: On the precondition that it is acceptable to the Bank's cooperating foreign commercial banks, the damaged banknotes, in principle, shall be collected.
3. The foreign banknotes collection must be verified by relevant overseas institution entrusted by foreign commercial banks. The processing time is at least two month, but sometimes it is more than two month or even more than half a year. Where a foreign commercial bank determines that a note is severely damaged, and it is difficult to identify the authenticity, or in other special circumstances, and it needs to be transferred to an overseas forensic institution for verification, the processing time is uncertain and may take several years. Therefore, the time for the settlement of the banknotes collected will have to be postponed in accordance with the actual situation.
4. Regarding foreign currency notes that are not in the national currency, when the Bank buys special versions of notes/old versions of notes that are not circulating internationally/damaged notes, it shall sell the notes back to foreign commercial banks, or the notes shall be subsequently processed by foreign commercial banks through the collection mechanism. However, since some countries have stricter requirements for accepting notes, the special versions of notes/old versions of notes that are not circulating internationally/damaged notes bought or collected by the Bank may be refused by foreign commercial banks; therefore, the Bank has the right to decide to buy or collect notes based on the actual condition of the notes or to refuse to accept the notes; additional processing fees may need to be charged from applicants based on the actual processing situation in foreign countries. Where foreign commercial banks are not able to process the special versions of notes/old versions of notes that are not circulating internationally/damaged notes, the Bank are not able to accept the application as well.
5. In exchange for other denominations of notes in the same currency with the foreign banknotes currently in circulation as well as the exchange memo from the Bank, the charge is calculated at 2% of the amount exchanged. Since the currencies and the denominations vary with different branches, please contact with the branch to confirm the foreign banknotes in stock meet your requirements before you go to the Bank. The Bank could not guarantee that the currencies and the denominations of the foreign banknotes in stock would meet your requirements.