



## 正卡申請人資料

## Information of applicant of principal card

☐ Yes ☐ No

Do you have any credit cards of Bank SinoPac?

中文姓名  
Name in Chinese出生日期  
Date of birth※ Please fill in the information.  
MM   DD   YY英文姓名  
Name in English

※ Please fill in the name of your passport in block letters. If the name is not filled or exceeds the length, then you authorize Bank SinoPac to complete it on your behalf or to delete the excessive portion.

身分證資料  
ID No.

Date/Place of issue of certificate

 YY  MM   DD (   )  Issue教育程度  
Education level☐ Ph.D. ☐ Master ☐ University ☐ Junior college ☐ Senior high school/vocational school ☐ Other婚姻狀況  
Marital status☐ Married ☐ Unmarried ☐ Other現居地址  
Address of present residence☐ Owned ☐ Leased ☐ Property of parent ☐ Dormitory ☐ OtherYears of residence   year(s)戶籍地址  
Address of domicile☐ Address of present residence / ☐ Owned ☐ Leased ☐ Property of parent ☐ Other現居電話  
Tel of present residence戶籍電話  
Tel of household registration

※ Please fill in the information to facilitate communication.

※ Please fill in the information to facilitate communication.

行動電話  
Mobile phone

※ You must complete to facilitate the communication. The notice of mobile billing statement will be sent to such mobile phone.

電子信箱  
Email

※ After the card is issued, Bank SinoPac may send the notices in respect of amendment to credit card contract, relevant rights and interests, service, benefit of credit card and change and suspension of card and daily spending message to the email provided by the applicant.

☐ Agree Bank SinoPac may send the credit card contract to the email provided above.  
(If the box is unchecked, you will be deemed as disagree, and Bank SinoPac will send its hardcopy.)

## 卡片及帳單寄送地址

## Card delivery and billing address

This option will be applied to all Bank SinoPac credit cards that you consolidate.

帳單寄送  
Billing statement delivery☐ Mobile bill ☐ Electronic bill ☐ In accordance with the original delivery method (for Bank SinoPac cardholders only)

※ No annual fee for mobile/electronic billing application (except World Card/ Infinite Card)

※ Aggregate electronic notification of payment crediting and unlimited daily spending authorization for electronic billing application.

※ No physical paper billing statement will be sent for mobile/electronic billing application.

※ A paper billing statement will be mailed to your current address in case of unsuccessful mobile/electronic billing delivery.

卡片寄送  
Card delivery☐ Address of present residence ☐ Company address ☐ Address of domicile  
(If no selection or more than one selection is made, correspondence will be delivered to your current residence.)

## 工作資料 (請務必填寫完整)

## Employment information (Please fill in the information completely)

公司名稱  
Name of company公司地址  
Company address公司電話  
Company Tel身分  
Status☐ Person in Charge / Partner ☐ Employed Staff部門  
Department年薪  
Annual SalaryNT\$    in NT\$10,000年資  
Year(s) of employment  year(s)行業類別  
Type of Trade

1. ☐ Agriculture, forestry, fisheries and livestock 2. ☐ Government organizations (other than military/police/fire department)
3. ☐ Electricity, water and gas 4. ☐ Military/police/fire department
5. ☐ Schools at all levels 6. ☐ Advertising and market research
7. ☐ Publishing/mass communication 8. ☐ Tutorial and education
9. ☐ General manufacturing 10. ☐ Wholesale
11. ☐ Retail 12. ☐ Financial services/investment trust/investment consulting/securities
13. ☐ Insurance 14. ☐ Other services
15. ☐ Accommodation and food services 16. ☐ Legal/accounting/consulting services
17. ☐ Tourism, leisure and sightseeing 18. ☐ Transportation and warehousing
19. ☐ Real estate and leasing 20. ☐ Artistic creation, entertainment and performance
21. ☐ Semiconductor/electronic technology 22. ☐ Other industries not elsewhere classified
23. ☐ Construction/architecture 24. ☐ Medical and healthcare services
25. ☐ Unemployed 26. ☐ Homemaker/retired
27. ☐ Student 28. ☐ Information/software/network/telecommunications
31. ☐ Gaming/special trade/pawnshops, private financing, virtual money
34. ☐ Silverware shop, art and antique trade, mining and quarrying

職稱類別  
Type of Job Title

1. ☐ Service/Salesperson 2. ☐ General Staff 3. ☐ Professional Technician
4. ☐ Junior Supervisor 5. ☐ Middle and Senior Management 6. ☐ Medical Doctor
7. ☐ Attorney 8. ☐ Certified Public Accountant 9. ☐ Actuary
10. ☐ Architect

前服務公司名稱

(到職未滿一年者請填寫)

Name of Previous Employer

(Please fill in if you have been working in your current company for less than one year)

行業  
Industry年資  
Year(s) of employment  year(s)公司電話  
Company Tel

父母或法定代理人資料(正卡申請人為學生，請務必填寫)

Information on parents or legal representative (if the primary card applicant is a student, please fill in the information.)

中文姓名  
Name in Chinese父母或法定代理人  
連絡電話  
Contact telephone  
number of parents or legal  
representative

Pursuant to Article 23 of the Regulations Governing Institutions Engaging In Credit Card Business, Bank SinoPac is required to notify the parents or legal representatives of applicants who are students and Bank SinoPac will notify them according to the information listed above. Please be sure to fill in the form.

《本欄位由永豐銀行專用，請勿使用或填寫》

&lt;This field is exclusively for the use of Bank SinoPac. Please don't use or fill in it.&gt;

正/附

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永豐銀行專用欄 - 申請人背景/往來貢獻度說明資料(本欄位由推薦人填寫)

This column is for the use of Bank SinoPac exclusively - Information on the applicant's background/contribution.

(This field is to be filled in by the referee)

Special Notice:

Processor's signature:

Supervisor's signature:

推薦人專用欄

The column for the use of referee exclusively

Name in Chinese

Code of affiliate

Employee No./ID No.

Mobile phone

☐ Personal signature on physical visit ☐ Personal signature on presentation ☐ Incoming letter

☐ Other  MM  DD  YY



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No annual fee during the period when mobile/electronic bills are used. (except World Card/ Infinite Card). Make sure to make a selection. If no selection or more than one selection is made, we will send you mobile bills.

正卡申請人身分證影本黏貼處  
Space to paste the copy of the ID card of the primary card applicant

\* Please mail back the original to P.O. Box818, Chongnan Post Office 100900 Taipei for the attention of the "Reception Unit, Retail Finance Dept. of Bank SinoPac"

Applicant  
Copy of ID card (front side)

Space to paste

Please provide the updated version

★Reminder★ If you are attaching a new type of digital ID card, please attach one of the three choices of "copy of household register or transcript of household record or chip data list."  
Thank you for your cooperation!

\* The application documents will not be processed if the application data fields are not filled in completely, if a copy of the ID card is not attached, or if the application is not signed by the applicant.

Applicant  
Copy of ID card (back side)

Space to paste

Please provide the updated version

★Reminder★ If you are attaching a new type of digital ID card, please attach one of the three choices of "copy of household register or transcript of household record or chip data list."

Thank you for your cooperation!

Credit Card 24-Hr Service Hotline (02)2528-7776

共同行銷/合作推廣之個人資料使用同意條款  
Terms of consent to the use of personal data for cross-selling and cooperative promotions

1. Terms of use of applicant's name and address: The applicant understands that Bank SinoPac may share applicant data between subsidiary companies of SinoPac Financial Holdings, under Article 43 of the Financial Holding Company Act.
2. Consent to the terms of use of basic information other than applicant's name and address, transaction information and other related information: As stipulated by "Rules Concerning Cross-Selling by Financial Holding Company Subsidiaries" and "Banks, Securities Firms, Insurance Companies Apply for Approval to Jointly Promote Other Business' Products or Provide Relevant Services" applicants may check the boxes on the right-hand side to state his consent to providing SinoPac Financial Holdings' all subsidiary companies that involve cross-selling and promotions with applicant data such as basic information and transaction data other than applicant's name and address for file establishment, disclosure, reference or sharing, in order to provide relevant financial services. The merger of any of the following cross-selling/cooperative promotion companies into Bank SinoPac shall not affect the rights and obligations between Bank SinoPac and the applicant, regardless of the applicant's consent.
3. Terms for changing/cessation of use of applicant information: Applicant may request a change to any of these companies' use of applicant information for cross-selling and cooperative promotion through phone calls (applicant service: (0800-058-888 (for local calls only) and 02-2528-7776), through online applicant service, written notice, or personally.

expression of wishes	Cross-selling/Cooperative promotion Companies	Applicant Data
<input type="checkbox"/> Agree	A SinoPac Securities Corporation	● Basic information (including birth date, ID No., telephone number) other than name and address
	B SinoPac International Leasing Corp.	
<input type="checkbox"/> Disagree	C SinoPac Securities Investment Trust Co. Ltd.	● Transaction data (including account records, credit, investment and insurance)
	D SinoPac Futures Corp.	
	E SinoPac Venture capital	
	F SinoPac Securities Investment Service Corporation	

Please be sure to check

※The provisions of the agreement shall extend to any additional subsidiary companies displayed on the official website of SinoPac Financial Holdings and its subsidiaries. The applicant may change/terminate the terms of use set forth at 3. on the left-hand side at any time through the following methods:

※By checking the box on this form and signing in the signature field below, you are consenting to cross-selling/ cooperative promotion.

聯名/認同機構之個人資料使用同意條款  
Provision of agreement to the use of personal information by the co-branding/affinity institution

Provision of agreement to the use of personal information by the co-branding institution that cooperates with Bank SinoPac in the issue of the kind of card applied: By selecting agree, you agree that the co-branding/affinity institution may, during the effective period of the contract of co-branded card, collect, process, and use the personal information provided by the applicant in this application form and the business transaction information of credit card, for the purpose of providing benefits and service and identifying the co-branded/affinity card. If you disagree, the co-branded/affinity card will not be issued, and you are suggested to apply for another credit card from Bank SinoPac. If the applicant expresses "disagree" in the future, it shall be deemed as to apply for deactivation of the co-branded/affinity card.

☐ Agree ☐ Disagree If the applicant checks the box above to agree to provide personal data to the co-branding/affinity organization of the Co-Branded/Affinity Card,

and if the card applied for contains Easy or iPASS function, it is deemed that the applicant also agrees to Bank SinoPac providing personal data to EasyCard Corporation or iPASS Corporation. For example, by applications for MITSUI OUTLET PARK Co-branded Card (Sanxin Outlet Co., Ltd., SAN ZHONG GANG OUTLET CO., LTD., Sanxin Outlet Co., Ltd.), Miramar Co-branded Card (MIRAMAR CITY DEVELOPMENT INC.), Unimicron SPORT Co-branded Card (Unimicron Technology Corp.), ETMall ecKare Co-branded Card (Eastern E-Commerce Co., Ltd.), NCHU Affinity Card (National Chung Hsing University), Market America Card (Market America Card (MARKET TAIWAN INC. TAIWAN BRANCH (U.S.A.)), MELALEUCA OF ASIA, LTD. CO., TAIWAN BRANCH (U.S.A.), VOGUE Co-branded Card (Conde Nast Taiwan Publications Ltd.), the applicant is deemed to have agreed to provide the above personal data to these companies

第三人行銷之個人資料使用同意條款  
Provisions of an agreement for the use of customer data for marketing purpose by third parties

By checking the box below, the applicant agrees that Bank SinoPac may provide personal data (including name, date of birth, ID number, gender, telephone number, zip code, address, or e-mail address) to the third party with whom Bank SinoPac has a contractual relationship to collect, process, transmit internationally and utilize the personal data for the purpose of promoting and marketing its products or services. The third-party with whom Bank SinoPac has a contractual relationship shall keep the personal data provided by the applicant confidential in accordance with the law. If the applicant does not agree with the provision of the above data in the future, he/she may cancel it at any time by calling Bank SinoPac's Credit Card Applicant Service Hotline at 02-2528-7776.

Please be sure to check

☐ Agree ☐ Disagree We provide personal data to a third party (Chubb Life Insurance Taiwan Company) that has a special partnership with Bank SinoPac. If the applicant does not check the box, he/she will be deemed to have not agreed and will not be able to receive relevant promotional activities or marketing information from the third party.  
Signature for the provision of agreement to the use of personal information for cross-selling/cooperative promotion and by the co-branding/affinity institution and third parties.

Signature of the principal card applicant in Chinese block letters

✕

Please be sure to sign

## Prudent Financing Credit First

24-hour service hotline:(02)2528-7776,0800-058-888(landline phone only).  
Revolving credit interest rate 5%~15% (base date 2023/3/3); handling fee for cash advance:cash advance amountX3.5%+specified amount (NT\$100/USD3.5/JPY350/EUR3). For other fees and charges, please visit Bank SinoPac's website for inquiries.



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## 信用卡申請書同意條款 Provisions of an agreement to the credit card application form

- The applicant guarantees that the information and documentation filled/provided are true, correct, and free of error, without the need for return thereof, and authorizes Bank SinoPac to check, exchange and register such information with relevant institutions. Incomes or financial information for the most recent year that the applicant provides for other business transactions with Bank SinoPac may also be used to review the application for a credit card. The applicant understands that Bank SinoPac has the right to approve or reject the credit card application.
- The applicant agrees with Bank SinoPac to open the credit card account in the applicant's name and is willing to abide by the accompanying credit card contract with the credit card; otherwise, the applicant shall cut off the credit card into two halves and return it to the Bank SinoPac by registered mail within 7 days of the receipt of the card and the contract to terminate the contract without giving explanation of reasons or bearing any expense therefore. Unless the card has been used.
- The applicant agrees that Bank SinoPac or a third party outsourced by Bank SinoPac in compliance with relevant laws and regulations for the process of affairs, the financial holding company to which Bank SinoPac belongs, Joint Financial Credit Information Center, National Credit Card Clearing House, credit card organizations, the financial institution which the applicant transacts with, and Financial Information Service Co., may, to the extent as required for the specific purposes of their operation items and business specified in their articles of association or as permitted by law, collect, process, internationally transmit, and use the personal information and the information of transactions with Bank SinoPac and Bank SinoPac may provide such information to the above-said institutions; unless otherwise provided by relevant laws, which shall be followed. Article 3-1 (Provision Terms of agreement to the use of personal information for marketing purposes) the applicant agrees that Bank SinoPac may, to the extent of business items of Bank SinoPac, provide marketing or preferential message or literature related to other business, financial product or service. If the applicant subsequently disagrees with it, the applicant may notify Bank SinoPac to discontinue it from time to time in writing or via the applicant service hotline: 02-2528-7776.
- The applicant authorizes Bank SinoPac to act as the foreign exchange settlement agent for the applicant in the territory of the Republic of China to handle the settlements of spending in foreign currencies of all credit cards in the applicant's name.
- All credit cards (including primary cards and supplementary cards) of Bank SinoPac held by the applicant share one credit limit in common. Once the card is issued, the relevant records will be entered into the Joint Financial Credit Information Center, regardless of whether or not the credit limit is used. Before raising the credit limit of the credit card, Bank SinoPac will request the applicant for the consent thereto.
- The credit cards of Bank SinoPac are managed for all accounts by consolidation altogether. If the applicant has held the primary card of the credit card of Bank SinoPac, the billing statements of the credit card will be mailed to the address for billing statements as stated in this application form. If a simplified application form is filled, the billing statements will be mailed to the latest address for the billing statement that has been provided to Bank SinoPac. The billing statements of the supplementary card of the credit card will be mailed to the address for the billing statements of the applicant of the primary card.
- The primary card applicant agrees to be fully liable for the accounts payable arising from the credit card and the supplementary card; the supplementary applicant is only liable for the accounts payable arising from the supplementary card.
- If the applicant is applying for a Bank SinoPac credit card for the first time and agrees that Bank SinoPac will send a cash advance password letter to the primary applicant's address, Bank SinoPac will start sending the letter from the fourth month after the card is issued. If the applicant applies for a credit card from Bank SinoPac again more than 6 months after the applicant's credit card contract with Bank SinoPac has been terminated or canceled, it will be treated as if it is the first time he/she has applied for a credit card.
- The applicant understands that the record of defaults on payment will be entered in the Joint Credit Information Center, and might affect his/her rights and interests in future applications for other loans and credit cards. Bank SinoPac may outsource the overdue debts for the collection thereof or the confirmation of claims thereto and the application for compulsory enforcement thereof in accordance with civil procedure and may sell such debts to an asset management company in accordance with relevant regulatory requirements.
- If the applicant is a student as stated in this application form, Bank SinoPac will notify the applicant's parents or legal representative of the issue of the card in accordance with the regulations; in the case of a primary card at the level of Infinite Card / World Card, Bank SinoPac may not issue the card.
- Bank SinoPac may temporarily suspend the applicant's right to use the credit card if the applicant with the status of a full-time student has one of the following circumstances: (1) Bank SinoPac finds out that the applicant has the status of a full-time student after the card is issued. (2) The applicant already holds a credit card from more than three card issuers. (3) The credit limit of any one card issuer exceeds NT\$20,000.
- If the applicant is unable to obtain an ATM-cum-credit card issued by Bank SinoPac, the applicant may apply for an ATM card in person at a branch.
- The applicant has been informed by Bank SinoPac of the "Contents of the Obligation of Notification for Bank SinoPac's Personal Data Collection, Processing and Utilization" and has clearly understood the purpose and use of the applicant's personal data collected, processed or utilized by Bank SinoPac.
- The applicant complies with the "Master Agreement for Account Opening" signed with Bank SinoPac and agrees that Bank SinoPac may revise the contents of the master agreement by making them available for review at its business premises and by posting them on Bank SinoPac's website in lieu of notification; any provisions otherwise agreed in this application form or the credit card contract and the relevant credit card membership regulations shall prevail.
- After being notified by Bank SinoPac, iPASS Corporation and EasyCard Corporation of the contents of the obligation of notification performed by them under Paragraph 1 of Article 8 of the Personal Information Protection Act, the applicant has clearly understood the purpose and usage of Bank SinoPac, iPASS Corporation and EasyCard Corporation for the collection, process or use of the applicant's personal information.
- The applicant agrees that whenever the applicant is qualified for the grant of gifts in various promotional activities, Bank SinoPac may provide the name, telephone number and address of the applicant to the delivery companies in order to facilitate the delivery of gifts.
- The applicant has read the "Contractual Provisions for Credit Card Spending

Instalment" of this application and agrees to apply for the installment payment service for the credit card billing statements (amounts) once the card is issued and is not required to further execute the application form for each installment payment.

- The applicant agrees that Bank SinoPac may collect, process and utilize personal data, and that Bank SinoPac may provide the personal data to organizations that notify the targets of the use of the data, and may collect, process and utilize the personal data within the scope of the specific purpose of the business needs of the above organization as defined in its business registration items or Articles of Incorporation. The applicant is willing to inform Bank SinoPac immediately of any changes in the applicant's data.
- If Bank SinoPac outsources the process of relevant operation, the applicant agrees that Bank SinoPac may give notice thereof by publication at the business place or website. Bank SinoPac shall indemnify the applicant for any damages suffered by the applicant if Bank SinoPac fails to comply with the agreement.
- The applicant understands the various fees, revolving credit interest rates, and default penalties that may be incurred when using the credit card, as described in the "Matters Agreed for the Credit Card of Bank SinoPac" below.

Annual fee	Infinite Card/World Card: primary card NT\$20,000, supplementary card no annual fee; Signature Card (including Business), Titanium Card (including Business), Precious Card: primary card NT\$3,000, supplementary card NT\$1,500; Platinum Card: primary card NT\$1,500, supplementary card NT\$750; supplementary card: no annual fee for up to 6 (inclusive) cards. Distribution Card: primary card and supplementary card no annual fee		
Default penalty	The default penalty for the month in which no payment is made as agreed is NT\$300; for the second consecutive month is NT\$400; for the third consecutive month is NT\$500. [if the "total amount due for the current period" is less than NT\$1,000 (calculated separately according to the agreed currency), there will be no default penalty], and each time, charging up to a maximum of three consecutive months.		
Reissue of the billing statement	For the billing statements for the first three months, charge NT\$100 per month	Handling fee for Retrieval of charge slip	NT\$50 per application in Taiwan NT\$100 per application overseas
Loss report	NT\$200 per card	Card damage	NT\$200 per card
Revolving interest	Maximum annual interest up to 15%	Proof of Settlement	NT\$200 per card
Emergency Replacement Card	As per requirements of the international organizations		
Refund of overpayment	For non-Bank SinoPac accounts or refunds by check, for each transaction is NT\$30.		
Remittance processing fee	If the applicant applies for a cash advance via telephone voice or online cash advance, and requests Bank SinoPac to remit the cash advance to a non-SinoPac account, the applicant shall, in addition to the handling fee of the cash advance, pay the processing fee for remittance operation in the amount of NT\$30 per remittance.		
Fee for legal procedure for collection	The applicant shall bear in full the relevant fees expensed by Bank SinoPac for the claims against the applicant in the litigation, non-litigation or other legal procedure for the delay in default on payables by the applicant.		
Service fee for foreign transaction	The transaction amounts of the applicant using a credit card shall be settled in NTD or the agreed foreign currency. If the currency of the transaction (including refund) is not NTD or if the transaction is in NTD but is still cleared internationally (including transactions with foreign stores via the Internet in Taiwan), Bank SinoPac is authorized to convert such foreign currency amount into NTD or the settlement foreign currency at the exchange rate on the date of the settlement stated by the respective international organizations of credit cards, in addition to the handling fee charged by each credit card international organization, and the handling fee for foreign transaction in the amount at 0.5% of the spending for each transaction (the added rate is about 1.5% of the transaction amount). The handling fee rates charged by international credit card organizations to the Bank may change from time to time, and Bank SinoPac will notify the applicant of any such changes by posting a notice on Bank SinoPac's website or by means of a billing message. If the applicant uses a credit card in the area of non-USD currency, the spending amount will be converted into NTD or the agreed foreign currency for settlement thereof.		

- The applicant should download the "Debit Card User Review" on \_\_\_\_ MM \_\_\_\_ DD, \_\_\_\_ YYYY (the review period should be at least 5 days).
- Applicant ☐ Agree ☐ Disagree Bank SinoPac will deliver the cash advance password letter after the card is issued (if the box is unchecked, the applicant will be deemed to disagree with this). \* If you do not check the box for agreement, you may call the Bank SinoPac Credit Card Member Service Center at any time to apply for the delivery in the future.
- Applicant ☐ Disagree the autoloan function is enabled by default (The autoloan function cannot be turned off once it is enabled. No need to check the box if you agree and have not applied for an Easy Co-branded Card.)

The applicant confirms that he/she has reviewed the application in detail within a reasonable period of time and fully understands all the interest rates/fees set out on pages 9 to 10 of this application and the terms and conditions of the application and agrees to abide by them by signing the application.

Signature of the principal card applicant in Chinese block letters  
To Bank SinoPac



## Prudent Financing Credit First

24-hour service hotline: (02)2528-7776, 0800-058-888 (landline phone only).  
Revolving credit interest rate 5%~15% (base date 2023/3/3); handling fee for cash advance: cash advance amount X 3.5% + specified amount (NT\$100/USD3.5/JPY350/EUR3). For other fees and charges, please visit Bank SinoPac's website for inquiries.



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# 金融卡約定條款 - 本約定條款經客戶於合理期間(至少5日)詳細審閱

## Terms and conditions on Credit Card -

These terms and conditions have been reviewed in detail by the customer over a reasonable period of time (at least 5 days)

The customer hereby applies to Bank SinoPac for an ATM card with the following functions:

I. General functions: Deposit, withdrawal, transfer, tax (fee) payment, password change, balance inquiry.

II. Additional financial functions: According to the card type and service functions selected by the customer in the application form.

If the customer requires additional credit card or international withdrawal functions, he/she should sign a separate credit card or international withdrawal contract.

I. Use and General Contractual Provisions for ATM Card

(I) Pickup, Activation and Void

The ATM card and its password letter are produced by Bank SinoPac. The customer should, whether applying for a new or replacement ATM card, within 2 months from the date of application, go to Bank SinoPac in person with identification documents or authorize a third party with a power of attorney acceptable to Bank SinoPac by using the originally registered seal for pickup of the ATM card and activate it or make the collection and activation in a manner agreed with Bank SinoPac. Bank SinoPac may void the ATM card and the password letter if they are not collected after the deadline. For the pre-fabricated ATM card (with password), the customer can pick up the ATM card and password letter after the account is opened and the activation and the registration procedures are completed.

(II) Password change

The applicant should keep in mind the magnetic stripe password and the chip password and store them separately from the ATM card for safekeeping. The applicant can reset the password with the automated teller machine or other machine for an unlimited number of times if necessary. However, it should be noted that the magnetic stripe password can only be changed at the Bank SinoPac automated teller machine, and the chip password can be changed on the automated teller machine or other devices set up by Bank SinoPac or other banks participating in inter-bank commons systems. It is recommended that the password setting should not be the same as his/her personally identifiable information (e.g., date of birth, ID card, car number, telephone number, account number and related data number).

(III) Limits of deposit amount

When the applicant uses an ATM card to make a cash deposit with Bank SinoPac's automated teller machine, the amount limit of the ATM card's non-designate transfer shall be applied when depositing to an account other than the applicant's account, but the applicant's account shall not be subject to the amount limit.

(IV) Limits on deposit banks, inter-bank withdrawals and transfer amounts

The following limits apply to ATM card transfers, domestic and international withdrawals, and domestic smart pays:

1. Withdrawal

(1) Withdrawal of NTD from the NTD account at Bank SinoPac automated teller machine is currently subject to the below maximum limit per transaction and per day:

A. Each withdrawal limit: NT\$30,000 or NT\$100,000. (Limits vary by machine model).

B. Daily limit: NT\$120,000. (Including foreign currency equivalents, combined with domestic smart pays and foreign withdrawals).

(2) Withdrawal of foreign currency banknotes from foreign currency account at Bank SinoPac automated teller machine is currently subject to a maximum limit per transaction and per day by currency, with the current limits as below:

A. Each withdrawal limit: USD 3,000/HKD 30,000/JPY 300,000/CNY 4,000.

B. Daily limit: USD 4,000/HKD 35,000/JPY 500,000/CNY 20,000.

(3) Withdrawals from the automated teller machine set up by financial units participating in financial information system inter-bank connection can only be made from the NTD accounts, and the maximum limits per transaction and per day are currently set as below:

A. Each withdrawal limit: NT\$20,000 (Including foreign currency equivalents).

B. Daily limit: NTD 120,000 (Including foreign currency equivalents, combined with domestic smart pays and foreign withdrawals).

2. Non-Designated Account Transfers

For transfers using the automated teller machine set up by Bank SinoPac or financial units participating in financial information system inter-bank connection, the current maximum limit is NT\$30,000 per transaction and per day cumulatively.

Non-designated account functions will not be provided unless requested by the customer.

3. Designated Account Transfers

(1) For transfers using the automated teller machine set up by Bank SinoPac or financial units participating in financial information system inter-bank connection, the current maximum limits are NT\$2,000,000 per transaction and NT\$2,000,000 per day, or as otherwise agreed by both parties.

(2) The above maximum limits are calculated by combining the automated

channels (including ATMs, phone banking, and Internet banking) with individual accounts.

(V) Outbound transfer account number written to the chip.

When the applicant applies for an ATM card, the printed account number on the card is the main account number, and the card can be designated for the withdrawal of all NTD demand deposit accounts (including checking deposits) opened by the applicant at Bank SinoPac. Each card can be configured to have up to 7 groups of transfer accounts to be written on the chip, so the chip including the main account number can have as many as 8 groups of transfer accounts.

The transaction limit of each transfer account is the same as that set out in (IV) above. When the main account number of an ATM card is closed by the applicant or when the ATM card is canceled, the function of transferring accounts being written to the ATM card will be terminated at the same time.

(VI) Passbook Update

The customer can continue to use the ATM card without the need to update the passbook, regardless of the number and amount of withdrawals and transfers made with the ATM card.

(VII) Adjustment of withdrawal, transfer limit, number of times and its disclosure Bank SinoPac may adjust the amount and number of times set forth in (IV) and above at any time depending on the actual needs and shall disclose such adjustments in a conspicuous manner at its business premises and on its website 30 days prior to the effectivity date.

(VIII) Account Transfer Error by Depositor and Deposit Bank's Assistance The applicant should carefully check the recipient's financial institution code, account number and the amount when using an ATM card for transfer transactions. In the event that the applicant applies for or operates a transfer to an incorrect financial institution code, deposit account number or amount so the money is transferred to an unintended account or the amount of transfer is wrong, once the applicant notifies Bank SinoPac, Bank SinoPac shall, in accordance with the relevant laws and regulations, provide the details of the transaction and related information, assist in notifying the recipient bank and report the status of the transaction to the applicant.

(IX) The Effect of Bank SinoPac or Inter-bank Transactions

When the applicant uses the ATM card to make deposits, withdrawals, transfers or smart pay in the automated teller machine or other devices set up by Bank SinoPac or financial units participating in the financial information system inter-bank connection, the transaction is processed in the manner of passbook-less registration and if the password matches, the transaction will have the same effect as if the applicant presents a withdrawal slip affixed with the registered seal and the passbook. The automated teller machine may issue a "Applicant Transaction Detail Slip" for the applicants' reference at the same time each transaction is completed.

(X) Determination of the time of transaction

Transactions conducted by the applicant using the automated teller machine or other devices set up by Bank SinoPac or other banks participating in inter-bank commons systems can only be made during the announced business hours of the automated teller machine, other devices of Bank SinoPac or other banks, and Bank SinoPac's account records will be immediately affected by the transaction.

(XI) Withdrawal of foreign currency in Taiwan

1. When the applicant withdraws money from Bank SinoPac's automated teller machine, the applicant can use his/her ATM card and select either a foreign currency or NTD account number to withdraw foreign currency. If the applicant uses his/her NTD account number for debit, the debit will be made with the NTD amount at the selling exchange rate of foreign currency banknotes quoted by Bank SinoPac at the time of the transaction.

2. When withdrawing foreign currencies from the automated teller machine set up by Bank SinoPac or financial units participating in financial information system inter-bank connection, the amount of foreign currencies withdrawn will be debited by the NTD equivalent at the exchange rate of the foreign currency banknotes quoted by the bank that set up the automated teller machine at the time of the transaction.

(XII) Authorized Settlement of Foreign Currency Transactions

When a applicant conducts foreign currency transactions with an ATM card, the applicant authorizes Bank SinoPac to act as a clearing agent within the ROC to settle foreign currency transactions in accordance with the relevant regulations of the Central Bank of the ROC and the agreements between the two parties.

(XIII) Termination of the contract or suspension of the provision of ATM card functions The Applicant may terminate this contract at any time by himself/herself in person or by appointing in writing a proxy to visit Bank SinoPac; Bank SinoPac may terminate this contract or suspend the provision of the ATM card at any time under any of the following circumstances.

1. The ATM card has been forged, altered, or used for money laundering, fraud, or other unlawful purposes.

2. The account has been classified as a payment suspension, alert or derivative control account as required by law.







3. Violation of the law or other unlawful acts against the interests of Bank SinoPac.

4. In the event of a breach of contract by the applicant in his/her dealings with Bank SinoPac.

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5. The applicant assigns the rights or obligations under the service agreement to a third party without Bank SinoPac's consent.
6. When a applicant is declared as a rejected applicant by the check clearing house, or when the applicant defaults on the settlement when trading securities, or when other circumstances indicate that the applicant's creditworthiness has deteriorated or that his/her account is in danger of being illegally exploited.
7. During the period of the applicant's dealings with Bank SinoPac, if any of the applicant's liabilities (not limited to the liabilities under this deposit) become due and delinquent, or if, for any other reason, Bank SinoPac files a lawsuit or an act having the same effect as a lawsuit, or if a third party claims a provisional attachment, a provisional injunction, a compulsory execution, a declaration of insolvency, a ruling of reorganization, a cessation of business, or any other legal sanction.
- (XIV) Handling of incorection password entry, card retention, and card lock
- If an ATM card password is entered incorrectly for three consecutive times when used domestically (if it is a chip password, the chip function will be locked and no transaction can be made; if it is a magnetic stripe password, the ATM card will be automatically withdrawn by the automated teller machine; if the password is entered incorrectly for three consecutive times when used abroad, the ATM card will be invalidated by Bank SinoPac and automatically canceled). In the event that an ATM card is locked or retained by an automated teller machine due to the applicant forgetting to retrieve the ATM card, using an ATM card that has been reported for loss, or for other reasons, the applicant shall, unless otherwise agreed by both parties, present his/her identity documents to Bank SinoPac's business units to get the password unlocked or get a new card. If an ATM card has been retained, the applicant should come to Bank SinoPac to retrieve or get a new card within 14 business days from the day following the date of the retention, after which time Bank SinoPac may cancel the ATM card.
- (XV) Fee Charge, Adjustment and Disclosure
1. The applicant agrees to accept Bank SinoPac's issuing fees for all transactions or services using the ATM card as follows:

Items	Charge standard
Domestic interbank withdrawal of banknotes in NTD or foreign currency	NT\$5/transaction
Interbank transfer	For single transactions of less than NT\$500 (inclusive): no handling fee for one transaction per day per account; if the limit is exceeded, a handling fee of NT\$10 will be charged per transaction. For single transactions of less than NT\$1,000 (inclusive): NT\$10/transaction For single transactions of more than NT\$1,000: NT\$15/transaction
Interbank payment	NT\$15/transaction
Domestic interbank deposit	NT\$20/transaction (Deducted from the transaction amount)
Withdrawal of banknotes (in USD) from my foreign currency account with Bank SinoPac at the automated teller machine at Bank SinoPac	0.9% of withdrawal amount (Minimum USD3)
Withdrawal of banknotes (in HKD) from my foreign currency account with Bank SinoPac at the automated teller machine at Bank SinoPac	0.9% of the withdrawal amount (Minimum HKD30)
Withdrawal of banknotes (in JPY) from my foreign currency account with Bank SinoPac at the automated teller machine at Bank SinoPac	0.9% of the withdrawal amount (Minimum JPY300)
Withdrawal of banknotes (in CNY) from my foreign currency account with Bank SinoPac at the automated teller machine at Bank SinoPac	0.9% of the withdrawal amount (Minimum CNY20)
ATM card unlocking	Free of charge
Replacement/reissue of new cards	NT\$100/card
Withdrawal from Bank SinoPac's overseas branches	NT\$80/transaction
Overseas query of account balance (mastercard  /Cirrus  )	NT\$20/transaction
Overseas withdrawal (mastercard  /Cirrus  )	NT\$100/transaction
Overseas query of account balance (Financial Information Service Co., LTD.  )	Free of charge
Overseas withdrawal (Financial Information Service Co., LTD.  )	Hong Kong and Macau - NT\$100/transaction

The above fees shall be publicly disclosed in a conspicuous manner at the place of business and on Bank SinoPac's website, and their payments may be made in the manner agreed upon by the applicant, by debit from the applicant's deposit account, or in any other manner agreed upon by the applicant (the customer paying them by him/herself).

2. In the event that the ATM card is accidentally damaged or the password is forgotten, the customer must present the original card and his/her ID card to Bank SinoPac's business units to reapply for the unlocking of the password or

replacement of the card; the service fee shall not be charged unless Bank SinoPac proves that the card has to be unlocked, or replaced, or reissued for a reason that is attributable to the customer. Bank SinoPac shall be liable for damages suffered by the customer as a result of the unlocking, replacement or reissue of the card, unless Bank SinoPac proves that it is not liable for the need for unlocking, replacement or reissue of the card.

(XVI) Missing, Destruction, Theft or Other Loss of Possession of ATM Card

The customer shall keep the ATM card properly. In case of missing, destruction, theft or other loss of possession, the customer should immediately go through the loss report procedure at the counter or through the call service center; and in the case of fraudulent use prior to the lost report, the payment made by Bank SinoPac shall be deemed to have been paid to the customer. However, Bank SinoPac shall be liable for any fraudulent or unauthorized use of the customer's password as a result of Bank SinoPac's or any other financial institution's automated teller machine's failure to exercise its duty of care as a good faith administrator in the control of the information system, or any other cause that may be attributed to Bank SinoPac.

(XVII) Prohibition on Lending, Transferring, Pledging, Duplicating or Altering

The customer is not allowed to transfer, lend or pledge the ATM card to another person, nor is he/she allowed to copy or alter the ATM card.

(XVIII) When the applicant is a legal entity, the legal entity shall be responsible for the custody and control of the use of the ATM card. Any transaction conducted by using the ATM card shall be deemed to be legally authorized by the legal entity and shall have an absolute effect on the legal entity, and the legal entity must not use its restrictions on the user of ATM cards against Bank SinoPac.

(XIX) The use of personal data, channels for filing complaints, delivery of documentation, and the competent court shall be governed by the requirements under One. General Contractual Provisions.


(XX) Other Contractual Provisions

The applicant when applying for an ATM card should comply with the terms and conditions herein, the general contractual provisions of the "Master Agreement for Account Opening" and the contractual provisions for various types of deposits, and follow the rules and regulations for participation in the inter-bank business of the financial information system and the business processing rules.

(XXI) Delivery of Contract

This application is made in two copies, one for Bank SinoPac and one for the applicant for the compliance of both parties.

II. Special contractual provisions for the ATM-cum-credit card

- (I) This ATM-cum-credit card combines the functions of an ATM card and a credit card, and can also be used to apply for international ATM card functions.
- (II) This ATM-cum-credit card will be delivered by Bank SinoPac to the applicant directly or mailed by registered mail to the card shipping address on the ATM-cum-credit card application form filled out by the applicant in accordance with the agreed method, and the applicant should follow the instructions on the letter accompanying the card in the delivery to activate the card upon receipt of the card. If the applicant has already held a Bank SinoPac ATM card with the same deposit account number (hereinafter referred to as the old ATM card), the old ATM card will be void upon the activation of the ATM-cum-credit card.
- (III) The credit card functions included in the financial credit and its rules for use shall be governed by the terms and conditions attached to the application form for the Bank SinoPac ATM-cum-credit card.
- (IV) In the event of missing or theft of the ATM-cum-credit card, for the purpose of transaction security, the applicant shall apply to Bank SinoPac for the loss report procedure, in which the collection of the handling fee for credit card loss report shall be handled by Bank SinoPac in accordance with the relevant provisions for credit card loss report.
- (V) The Use and General Contractual Provisions for the ATM Card, except for the special information in (VI) below, which are the same as those described in the preceding I. Use and General Contractual Provisions for ATM Card and the special contractual provisions for international ATM cards.
- (VI) Special Matters: Due to the special nature of the functions of the ATM-cum-credit card, when the customer uses the international ATM card function of the ATM-cum-credit card and chooses to withdraw money abroad via  , he/she must use their credit card password for the transaction.


III. Special contractual provisions for smart pay

- (I) The terms are defined as follows:
- Smart pay: This means that when a applicant makes a transaction for goods, services or other transactions with physical or virtual contracted stores, he/she uses a chip ATM card issued by Bank SinoPac and the password set by the applicant, and entrusts Bank SinoPac to directly debit the applicant's designated account on his/her chip ATM card, and transfer the funds directly to the card acquirer's or contracted stores' account, including such transactions as smart pay (fixed and variable rate), offset, refund, pre-authorization and completion of authorization.
  - Card acquirer: A financial institution that has agreed with contracted stores to provide applicants with smart pay.
  - Contracted stores: financial institutions that provide goods, services or other transactions under contract with card acquirers and accept payments on spending by applicants with chip ATM cards.
  - Transaction record: A document or electronic message for applicants when making a debit for spending with a chip ATM card.
- (II) The ATM card used by the applicant has the function of smart pay of the chip ATM

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card., and if the applicant wants to use this function, he/she has to apply to Bank SinoPac. When the applicant makes smart pay at a domestic contracted store (Smart pay sign  terminal (POS), he/she is deemed to have agreed to activate the smart pay service function to complete the transaction after using the ATM card and entering the agreed password.

- (III) The applicants using the chip ATM card for smart pay, refund or cancellation of transactions at contracted stores, whether physical or virtual, should keep their own records of the transactions for verification purposes.
- (IV) Bank SinoPac is not obligated to debit the available balance of the designated account for smart pay if the balance is insufficient to cover the spending or if the spending exceeds the agreed limit.
- (V) The Applicant clearly understands that smart pay transactions at contracted stores with the chip ATM card and password are no different from cash transactions, and that if there is a spending dispute with the contracted stores (including but not limited to the quality, quantity, and amount of products or services), the applicant should resolve with the contracted stores and should not use this as a basis for requesting reimbursement from Bank SinoPac. The applicant is also not allowed to use his/her disputes with contracted stores against Bank SinoPac. In case of doubt about the spending, the applicant may request Bank SinoPac to review it and Bank SinoPac should provide transaction records to assist in the verification process.
- (VI) Bank SinoPac shall handle chip ATM card smart pay and account processing for its applicants with the care of a good administrator. Bank SinoPac shall provide a record of each transaction by means of a reconciliation statement, passbook, or other agreed-upon method for the applicant's verification of the information regarding the applicant's smart pay account records.
- (VII) The applicant agrees that Bank SinoPac's operations related to chip ATM card smart pay or other ancillary operations related to this agreement may be outsourced to a third party in accordance with the regulations of the competent authorities. However, when the third party handles and utilizes the applicant's personal data on the computer, the third party shall comply with the relevant laws and regulations and keep it confidential.

#### IV. Contractual provisions for card-less withdrawal

- (I) The applicant already has a physical chip ATM card and is a member of Bank SinoPac Internet Banking and has applied for the Internet transaction functions. The applicant agrees to use a valid Bank SinoPac ATM card to activate the "Card-less Withdrawal" function through the Bank SinoPac automated teller machine and set the "card-less withdrawal password", and at the same time, after the applicant agrees to authorize the mobile device at Bank SinoPac Mobile Banking or DAWHOAPP, the applicant shall enable the "Card-less Withdrawal" function at the automated teller device. The applicant understands that in order to use the Card-less Withdrawal function, the applicant must log in to Mobile Banking/DAWHOAPP and confirm that the service has been activated. In the event of loss or cancellation of the specific chip ATM card or account number used by the applicant to activate the card-less withdrawal service, the activated card-less withdrawal function will be invalidated and the applicant is required to re-apply for it at the Bank SinoPac automated teller machine by himself/herself.
- (II) The applicant should remember and keep the "card-less withdrawal password" properly, and if there is any risk of leakage, he/she should immediately go through the deactivation procedure with Bank SinoPac Applicant Service Center, and if necessary, he/she can only go to the Bank SinoPac automated teller machine to reset it, and there is no limitation on the number of times he/she can do so. If the card-less withdrawal password is entered incorrectly five times in a row, the card-less withdrawal transaction will be canceled and the card-less withdrawal function will be deactivated. The applicant agrees to re-activate the card-less withdrawal function and password setting by himself/herself through the Bank SinoPac automated teller machine using a valid chip ATM card.
- (III) When the customer logs into Mobile Banking or DAWHOAPP and selects "card-less withdrawal" and fills in the transaction information, Bank SinoPac will generate a one-time withdrawal serial number, and the applicant has to go to the automated teller machine set up by Bank SinoPac or financial units participating in financial information system inter-bank connection within the specified time to

complete the withdrawal transaction by entering the withdrawal serial number, card-less withdrawal password and the withdrawal amount according to the instructions. The applicant agrees to keep the transaction verification information (e.g. card-less withdrawal password) of the card-less withdrawal function properly and will not disclose it to any third party, and will be responsible for any damage caused by fraudulent or unauthorized use by any third party.

- (IV) The card-less withdrawal limits are as follows:
  1. Each withdrawal limit: NT\$30,000, USD900, HKD7,000, JPY100,000, and CNY3,000 from SinoPac; and NT\$20,000 for inter-bank withdrawals.
  2. Daily limit (NTD and foreign currencies combined): NT\$30,000, USD900, HKD7,000, JPY100,000, CNY6,000, cumulative of NT\$30,000 equivalent. (Calculated by combining domestic and foreign withdrawals/smart pays by account number and physical ATM card)
  3. Monthly limit: Accumulated maximum limit of NT\$200,000 equivalent. (Calculated by combining NTD and foreign currencies of the account number)
  4. When making card-less withdrawal of foreign currency banknotes, the amount of foreign currency withdrawn will be deducted from the NTD account at the selling exchange rate of "Foreign Currency Banknotes" quoted by Bank SinoPac at the time of actual withdrawal.
- (V) When the customer uses the card-less withdrawal function to make a transaction in the automated teller machine set up by Bank SinoPac or financial units participating in financial information system inter-bank connection, the transaction is processed in the manner of passbook-less registration, and if the password, transaction serial number, and the amount withdrawn match, the transaction will have the same effect as if the customer presents a withdrawal slip affixed with the registered seal and the passbook. The automated teller machine may issue a "Customer Transaction Detail Slip" for the customer's reference at the same time each transaction is completed. Card-less withdrawal transactions are not subject to the limitations on the number of times and the cumulative amount, and can continue to be used without the need to update the passbook.
- (VI) The customer may at any time in Bank SinoPac automated teller machine, mobile banking, DAWHOAPP or through the customer service center to turn off the card-less withdrawal function, if one of the circumstances occurs under "XV. Use and General Contractual Provisions for ATM Card - (XIII). Terms and Conditions for ATM Card", Bank SinoPac may at any time terminate the card-less withdrawal function.
- (VII) The customer shall keep the authorized mobile device properly. In case of missing, destruction, theft or other loss of possession, the customer shall immediately turn off the card-less withdrawal function at the Bank SinoPac automated teller machine or through the Customer Service Center; and in the case of fraudulent use prior to the shutdown of the mobile device, the payment made by Bank SinoPac shall be deemed to have been paid to the customer. However, Bank SinoPac shall be liable for any fraudulent or unauthorized use of the customer's password as a result of Bank SinoPac's or any other financial institution's automated teller machine's failure to exercise its duty of care as a good faith administrator in the control of the information system, or any other cause that may be attributed to Bank SinoPac.
- (VIII) Application for card-less withdrawal function by the applicant shall be restricted to the primary applicant only and not available to supplementary applicants and shall be processed in accordance with the contractual provisions, the "Master Agreement for Account Opening", the "Contractual Provisions for ATM Card" and the various deposit contractual provisions.
- (IX) Bank SinoPac shall keep the information of the applicant's card-less withdrawal transactions for at least five years; if there is any doubt about the card-less withdrawal transactions or complaint against Bank SinoPac, call the 24-hour applicant service hotline (02)2505-9999.

#### 信用卡新臺幣自動轉帳付款申請授權條款 Authorization terms and conditions on application for credit card NTD auto transfer and payment

The authorizer hereby agrees as follows for the purpose of facilitating the payment of all amounts due on all SinoPac Credit Cards (including supplementary cards consolidated under the same ID number) of the applicant as set forth in this authorization form:

1. The authorizer only authorizes Bank SinoPac to debit the amount due on Bank SinoPac's credit cards from the designated Bank SinoPac deposit account in

accordance with the provision without requiring the authorizer to prepare a separate withdrawal certificate.

2. Bank SinoPac shall not be obligated to make payments or advances on behalf of the authorizer if he/she does not have a sufficient balance in his/her account and fails to replenish the said amount on time.

#### 永豐Sport卡特別約定條款 Special terms and conditions for SinoPac Sport Card

If the applicant authorize Bank SinoPac on the Bank SinoPac website or the "Sweat does not flow in vain" App to obtain your data uploaded to the database of electronic applications from wearable device manufacturers, Apple Health or Google Fit, Bank

SinoPac will collect and process your personal data for the purpose of marketing SinoPac credit cards, both domestically and internationally, to the extent permitted by law.

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\* For details or terms of restriction of relevant rights to and interests in the benefit, please refer to the applicant's manual of rights and interests of this Institution or visit the website of Bank SinoPac (bank.SinoPac.com) for inquiry to the instructions of products.

### 信用卡新臺幣自動轉帳付款申請注意事項 Notes on application for credit card NTD auto transfer and payment

1. Payment by autopay shall be limited to the account of the principal cardholder for payment of accounts payable arising from the principal card and supplementary card (s) under the same ID card vesting account
2. Bank SinoPac will complete the auto transfer and payment setup shortly. Until Bank SinoPac's authorization setup takes effect, the authorizer is still required to pay by him/herself in order to avoid overdue default penalties and revolving interest.
3. After auto debit is effective, fund deductions will be made on the credit card payment deadline date. If the balance in the auto debit account is lower than the deductible amount for the current period, the entire balance of the account will be deducted and a second deduction will be made on the next business day.
4. If you set up an auto debit with your Bank SinoPac's comprehensive deposit account but your demand deposit (savings) amount in the authorized comprehensive deposit account is insufficient for the debit on the deduction date, the credit card payment will automatically be deducted via the demand withdrawal method from the fixed deposit (savings) amount or the available credit line as agreed upon between you and the

bank. Since the fixed deposit (savings) or credit line is used, a pledge or loan interest will be charged in accordance with Bank SinoPac's regulations. If the deduction cannot be made for some reason, no additional deduction will be made and the payment must subsequently be paid at the counter or by other means.

5. If the credit card billing's NTD auto debit fails 3 times in a row, Bank SinoPac will actively suspend the auto-debit agreement and no longer indicate the name and account number of Bank SinoPac that authorizes the transfer on the credit card statement without further notice. If you want to restore the auto debit for said account in the future, you must set it up at Bank SinoPac's Internet Banking or contact Bank SinoPac's credit card telephone service hotline.
6. Reminder: Please remember to deposit a sufficient balance in your auto debit account one business day prior to the payment deadline to ensure your rights and interests. (If the payment due date falls on a holiday, it will be postponed to the next business day).

### 永豐保倍卡特別約定條款 Special terms and conditions for SinoPac Insurance Duplex Card

The applicant hereby applies for the SinoPac Insurance Duplex Card from Bank SinoPac and is willing to comply with the following terms and conditions:

- I. The applicant understands and agrees that for the purpose of premium deduction, Bank SinoPac will provide the service of deducting premium amount from the new card of Mercuries Life Insurance (hereinafter referred to as "Mercuries") before the new card has been opened and the validity of the new card has not been checked.
- II. If the applicant applies to Mercuries for authorization to use the SinoPac Insurance Duplex Card for debt payment of Mercuries' premiums if the activation process of the SinoPac Insurance Duplex Card has not yet been completed, the authorization for the debit payment of the premiums will still be valid, and the applicant agrees that Mercuries may request the deduction of the premiums in accordance with the contents of the authorization.

III. In the event of loss, damage or renewal of the card designated by the applicant for payment, and when the card is replaced at the meanwhile, the applicant agrees that Bank SinoPac will automatically switch the setting for premium deduction to the new card, and that the applicant does not need to fill out a new authorization form, and that he/she can deduct the amount of the authorization deduction from the new card without opening the new card and without checking the validity period of the new card. If the applicant's SinoPac Insurance Duplex Card has been suspended, lost or forged, and the applicant has not re-applied for a new card or been issued a new card, Bank SinoPac will take the initiative to terminate the payment service. The actual payment will be subject to Bank SinoPac's deduction operation.

### 永豐雙倍卡特別約定條款 Special terms and conditions for SinoPac due currency card

The applicant hereby applies for the SinoPac Due Currency Card and is willing to comply with the following terms and conditions:

- I. The Dual-currency-card is a credit card issued by Bank SinoPac that is settled in NTD and an agreed foreign currency (USD, JPY or EUR). The applicant's domestic spending is settled in NTD and foreign spending is settled in the agreed foreign currency.
- II. The Dual-currency-card and other Bank SinoPac credit cards share the same NTD credit limit, and share the same billing statement, which will show the NTD single total limit; and separately list the total amount due, minimum amount due, and spending details by each currency.
- III. When applying for the Dual-currency-card, the applicant must first confirm if he/she has a foreign currency deposit account with Bank SinoPac and agree to authorize Bank SinoPac to debit foreign currency credit card spending to their foreign currency account. **(Please note that if the account balance is subject to review and notification by the Securities Firms before the applicant can withdraw or transfer funds to the foreign currency sub-brokerage securities account, then it shall not be used as a foreign currency account for automatic deduction of foreign currency payments.)**
- IV. Automated currency exchange debit: This refers to the agreement between Bank SinoPac and the applicant that when the balance of the foreign currency deposit account is insufficient, resulting in the failure of auto transfer debit for credit card foreign currency payable, Bank SinoPac shall automatically convert the NTD deposits of the applicant's designated NTD deposit account with Bank SinoPac into a specified foreign currency according to the exchange rate at the end of the day on which the debit fails and simultaneously pay the credit card foreign currency payable.
- V. If the applicant has made an agreement with Bank SinoPac for automated currency exchange debit, he/she must also set up automated debit for his/her Bank SinoPac NTD account (If the applicant is already Bank SinoPac's credit applicant and has set up automated debit for Bank SinoPac NTD account, he/she does not need to make another agreement, i.e., automated currency exchange debit and NTD account auto transfer debit must be the same Bank SinoPac account number). If the NTD account auto-transfer payment account number setup with another bank or Bank SinoPac is different from the "SinoPac NTD Deposit Account Number" setup for the Dual-currency-card, the original NTD account auto-transfer debit account number of the primary applicant will be changed to the "SinoPac NTD Deposit Account Number" of the Dual-currency-card with an authorized debit amount option. In other words, the spending of the credit cards issued by Bank SinoPac under the name of the primary applicant (including the spending of the supplementary cards under the same consolidated account) will be debited from the "SinoPac NTD deposit account" of the Dual-currency-card (NTD auto transfer payment account number should be based on the credit card billing statement). For example: The primary applicant originally set up to use NTD account auto transfer payment from the post office to pay NTD credit card spending under Bank SinoPac's consolidated account, and then when applying for a Dual-currency-card, he/she designated Bank SinoPac NTD Deposit Account Number in the "SinoPac NTD Deposit Account Number" for the application, which means that the applicant authorizes to change the NTD account auto transfer payment account number to Bank SinoPac NTD Deposit Account Number at the same time. Thereafter, the applicants' NTD credit card spending under Bank SinoPac's consolidated account will no longer be debited from the NTD account at the post office but will be debited

directly from the Bank SinoPac NTD account number.

- VI. NTD automated currency exchange debit is an NTD foreign exchange transaction, which should be included in the rules of the competent authority's reporting limit, and if the maximum amount of each transaction or the daily cumulative limit of NTD automated currency exchange debit settlement by the applicant at Bank SinoPac exceeds NT\$500,000 (the above transaction limit will be calculated by combining with transactions from other channels such as Bank SinoPac Counter, Voice, Internet Banking, etc.), the NTD automated currency exchange payment will not be affected and the credit card foreign currency payable will not be debited and paid.
- VII. Payment method: Dual-currency-card NTD accounts payable should be paid in the current method; foreign currency accounts will be debited in accordance with the applicant's choice between the cumulative total amount due for the current period and the minimum amount due for the current period, and Bank SinoPac will be authorized to debit the primary applicant's foreign currency account at Bank SinoPac automatically. If the balance of the foreign currency account is insufficient, Bank SinoPac will debit the foreign currency credit card accounts payable through an automated currency exchange to the NTD account agreed between the applicant and Bank SinoPac at the end-of-day exchange rate quoted by Bank SinoPac on the day of the failed debit; if the remaining balance of the applicant's NTD account is insufficient, the account will be deducted to "\$0". If the debit amount is lower than the minimum amount due, the remaining foreign currency credit card payable after debit will be converted to the NTD credit card payable, and the applicant can make another debit on the next day through the NTD account, or pay it directly or have it included in the next period's credit card billing statement (subject to the revolving credit interest rate).
- VIII. Minimum Payment Amount: The minimum payment amount is calculated separately for NTD and the designated foreign currency of the Dual-Currency Card. Whether the minimum payment amount is paid or not will be determined based on the total payment amount of all the accounts payable under Bank SinoPac's Credit Card under the applicant's account. (the sum of the NTD payment amount and the agreed foreign currency payment amount converted into the NTD equivalent). If the minimum payment amount is not paid in full, it will be regarded as a delay and subject to the payment of a penalty. The Dual-Currency Card is subject to provisions of Paragraph 3, Article 14 of the Credit Card Contract **If the minimum amount due by each foreign currency is less than US\$17/JPY2,000/EUR15, then USD17/JPY2,000/EUR15 will be charged separately.**
- IX. Revolving credit interest: **The Dual-currency-card is subject to the provisions of Article 15 of the Credit Card Contract**, and the revolving credit interest is calculated according to each currency. If the applicant pays off all amounts payable as stated in the billing statement for the current period before the deadline for credit card payment for the current period, or if the remaining amount unpaid is less than or equal to NTD999/USD33/JPY3,500/EUR28 and the revolving credit interest incurred after the current period's cut-off date will not be charged.
- X. Service fee for foreign transaction: The transaction amounts of the applicant using a credit card shall be settled in NTD or the agreed foreign currency. If the currency of the transaction (including refund) is not NTD, Bank SinoPac is authorized to convert such foreign currency amount into NTD or the settlement foreign currency at the exchange rate on the date of the settlement stated by the respective international organizations of credit cards, and to add the handling fee payable to such international organization and the service fee for foreign transaction in the amount at 0.5% of the transaction/spending amount for settlement thereof (the

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added rate is about 1.5%~2% of the transaction amount).

Note: If the transaction is made in NTD abroad (it is considered a foreign transaction if the transaction is made with a foreign store through the Internet), or if a foreign acquirer requests payment from the applicant, the handling fee and foreign transaction service fee in accordance with the regulations of the international organization of the credit card shall also be added. Note: If the applicant uses a credit card in the area of non-USD currency, the spending amount will be converted into NTD or the agreed foreign currency for settlement thereof

XI. The applicant is not eligible to use installment transactions for payments settled in agreed foreign currencies.

XII. For some domestic online stores, the card acquirer is a foreign bank. When spending with the Dual-currency-card, regardless of whether the transaction amount is in NTD or foreign currency, the transaction amount will be converted to the specified foreign currency according to the agreement and a foreign transaction service fee will be charged.

### 永豐銀行信用卡約定事項 Matters Agreed for the Credit Card of Bank SinoPac

You are welcome to use "Bank SinoPac Credit Card." Before submitting your application, please carefully read the following contractual provisions:

I. All expenses that are payable or might be borne

Items	Fee and charge standards and explanations
Annual fee	<ol style="list-style-type: none"> <li>Signature Card (including Business), Titanium Card (including Business), and Precious Card: <b>Primary card NT\$3,000, supplementary card NT\$1,500.</b></li> <li>Platinum Card: <b>Primary card NT\$1,500, supplementary card NT\$750.</b></li> <li>No annual fee for up to 6 (inclusive) supplementary cards.</li> </ol>
Term of waiving annual fee	<ol style="list-style-type: none"> <li>Benefits exclusive for mobile/electronic bill If you apply for mobile/electronic billing statements of credit card and cancel the physical billing statements, you are entitled to the benefit of waiving the annual fee for both the principal and supplementary cards of each class below the business privy seal (inclusive) during the period of applying for mobile/electronic billing statements. (The above benefits are not applicable to such card levels of World Card/World Business Card/Infinite Card.)</li> <li>Annual fee exemption when annual spending meets the requirements.               <ol style="list-style-type: none"> <li>Infinite Card/World Card: No annual fee for the first year and from the second year onwards, if the spending in the 12 months prior to the month when the annual fee is charged reaches NT\$360,000, no the annual fee for the following year; supplementary card is free of annual fee.</li> <li>Titanium Card (including Business), Precious Card: No annual fee for the first year. Starting from the second year, if the spending amount of the primary and supplementary cards during the 12 months prior to the month when the annual fee is charged reaches NT\$36,000 or if at least 12 times of spending are made cumulatively regardless of the amount, no annual fee for the following year.</li> <li>Platinum Card: No annual fee for the first year. Starting from the second year, if the spending amount of the primary and supplementary cards during the 12 months prior to the month when the annual fee is charged reaches NT\$12,000 or if at least 12 times of spending are made regardless of the amount, no annual fee for the following year.</li> <li>Benefit exclusive for Insurance Duplex Card: No annual fee for the following year for application for automated payment to any one of the designated life insurances with Insurance Duplex Card with successful payments. (Please refer to Bank SinoPac's website for designated life insurance.)</li> </ol> </li> </ol>
Minimum amount due	<p>Minimum amount due for the period = new spending amount for the current period x <b>10%</b> + amount of credit card transactions within the credit limit of the previous period x <b>5%</b> + new non-spending amount for the current period x <b>5%</b> + billing amount exceeding the limit + accumulated sum of unpaid overdue minimum amounts payable for all periods prior to current period + principal and interests payable for installment payment of credit card for current period + revolving credit interest + default penalty + annual fee + various handling fees + card lost report fee + service fee and other payables; if the total amount is less than <b>NT\$500</b> (or the equivalent amount payable in a foreign currency) shall be used as the total amount.</p> <p>Note: "Spending Amount" refers to the amount paid by the cardholder using credit card in lieu of cash payment for the purchase of product and acquisition of service for current period, but does not include cash advance and the scheme of payoff by other.</p>

Items	Fee and charge standards and explanations
Default penalty	<ol style="list-style-type: none"> <li>If the cardholder fails to pay the minimum amount due for the current period by the payment due date of each month or is late in making payment, the cardholder shall pay the revolving credit interest until the date of settlement of the accounts payable in accordance with the agreement and shall also pay a default penalty each month starting from the date of overdue payment.</li> <li>Default penalties are calculated as follows: <b>NT\$300</b> for the month in which no payment is made as agreed; <b>NT\$400</b> for the second consecutive month of no payment; and <b>NT\$500</b> for the third consecutive month of no payment [if the "total amount due for the current period" is less than NT\$1,000 (calculated separately according to the agreed currency), there will be no default penalty] and each time, charging up to a maximum of three consecutive months.            ※ For example, if the cardholder has not paid the minimum amount due by the payment due date of October 5, a default penalty of NT\$300 will be incurred on the cut-off date of October 21; if the cardholder has not paid the minimum amount due by the payment due date of November 5, a default penalty of NT\$400 will be incurred on the cut-off date of November 21; if the cardholder has not paid the minimum amount due by the payment due date of December 5, a default penalty of NT\$500 will be incurred on the cut-off date of December 21.</li> </ol>
Revolving credit	<p>The cardholder may decide at his/her option the credit card payment amount for current period depending on your financial status and only has to pay the amount above the minimum amount payable (or equal to the minimum amount payable) before the deadline of payment for current period. The remaining amount unpaid may be paid in arrears, and the revolving credit interest will be accrued at the revolving interest rate (<b>annual interest rate: 5~15%</b>) applicable to the respective cardholders.</p>
Revolving credit interest	<ol style="list-style-type: none"> <li>Revolving interest = each "amount that should be included in the revolving credit principal" x calculation period (days) x revolving interest rate (<b>5%~15% per annum.</b>) For details of calculation examples and relevant requirements, please refer to the examples below or Bank SinoPac Credit Card website.            ※ For example: The cardholder spends NT\$10,000 on June 3, 2024, and Bank SinoPac advances the amount on June 5, 2024 (i.e., the posting date), the cut-off date is June 9 and the minimum amount due shown on the June statement is NT\$1,000 and the payment due date is June 24, 2024; if the cardholder pays only the minimum amount due of NT\$1,000 on the payment due date, the revolving interest shown on the July statement will be NT\$121. (Calculation formula: Based on the revolving credit annual interest rate of 14%, (NT\$10,000 - NT\$1,000) x (35 days, i.e., posting date for Bank SinoPac's advance of June 5 to July's cut-off date of July 9) x (14%/365) = \$121)</li> <li>If the cardholder pays off all amounts payable as stated in the billing statement for current period before the due date of credit card payment for current period or if the remaining amount unpaid is less than NT\$1,000, the revolving credit interest will not be charged for the period from the settlement date to the payment due date for current period.</li> <li>For the cardholder who holds two or more primary credit cards of Bank SinoPac, the use of his/her revolving credit limit and the calculation of "the amount may be included in the principal of revolving credit" shall be handled all together (not separately by kinds of credit cards).</li> </ol>

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Items	Fee and charge standards and explanations
Cash advance fee	<b>The amount of each cash advance x 3.5% + designated amount (NT\$100/USD3.5/JPY350/EUR 3)</b> shall be used in the calculation respectively for the agreed currencies. In case of cash advance over the counter, the designated amount of each handling fee of <b>NT\$500</b> shall be used in the calculation. In case of cash advance via ATM, telephone or internet, the designated amount of handling fee of <b>NT\$200</b> shall be used in the calculation respectively for the agreed currencies. In case of payment by method of using revolving credit, interests shall be calculated according to the interest accrual method and interest rate for revolving credit of credit card of Bank SinoPac.
Handling fee for reissue of billing statement	If the reissue of billing statement before three months is required for case attributable to the cardholder, the fee for reissue of billing statement in the amount of <b>NT\$100</b> shall be charged each time for the billing statement of each month.
Handling fee for return of overpayment	The cardholder applying for overpayment reimbursement to a non-SinoPac account or refund by check shall bear to a handling fee of <b>NT\$30</b> per transaction.
Handling fee for the retrieval of the charge slip	<b>NT\$50 for each slip in the country;</b> <b>NT\$100 for each slip in foreign country.</b>
Handling fee for loss report	<b>NT\$200</b> per card.
Fee for replacement of damaged card	<b>NT\$200</b> per card.
Fee for foreign emergency reissue of card	As per requirements of the receptive international organizations of credit cards.
Handling fee for issue of liquidation certificate	After the cardholder terminates the credit card contract with Bank SinoPac if the cardholder has liquidated all debts, he/she may apply to Bank SinoPac for the issue of a liquidation certificate; the handling fee of <b>NT\$200</b> for each certificate.
Process fee for remittance operation	If the cardholder applies for a cash advance via telephone voice or online cash advance, and requests Bank SinoPac to remit the cash advance to a non-SinoPac account, the cardholder shall, in addition to the handling fee of the cash advance, pay the processing fee for remittance operation in the amount of <b>NT\$30</b> per remittance.
Fee for legal procedure for collection	The cardholder shall bear in full the relevant fees expensed by Bank SinoPac for the claims against the cardholder in the litigation, non-litigation or other legal procedure for the delay in default on payables by the cardholder.
Service fee for foreign transaction	The transaction amounts of the cardholder using a credit card shall be settled in NTD or the agreed foreign currency. If the currency of the transaction (including refund) is not NTD, Bank SinoPac is authorized to convert such foreign currency amount into NTD or the settlement foreign currency at the exchange rate on the date of FX settlement stated by the respective international organizations of credit cards, and to add the handling fee payable to such international organization and the service fee for foreign transaction in the amount calculated by Bank SinoPac at <b>0.5%</b> of the transaction/spending amount for settlement thereof ( <b>the added rate is about 1.5%~2% of the transaction amount</b> ). If the transaction is made in NTD abroad (it is considered a foreign transaction if the transaction is made with a foreign store through the Internet) or if a foreign acquirer requests payment from the cardholder, the handling fee and foreign transaction service fee in accordance with the regulations of the international organization of the credit card shall also be added. If the cardholder uses a credit card in the area of non-USD currency, the spending amount will be converted into NTD or the agreed foreign currency for settlement thereof.

## II. Duties and obligations under the circumstances of loss of credit card etc.

If the credit card of the cardholder is lost, theft, robbed, fraudulently obtained, or taken possession of by another person for some reason, the cardholder should promptly conduct the lost card registration formality with Bank SinoPac in the following manner:  
In Taiwan: please immediately call (02)2528-7776 for the formality of reporting the loss of the card. Within 10 days after the date when Bank SinoPac accepts the formality of report of loss, the cardholder shall, if requested by Bank SinoPac, report the loss to the police authority and acquire the certificate of report or recording or within 3 days after receipt of notice from Bank SinoPac, shall complete the formality of written report of loss.

Overseas: please immediately call the credit card loss report telephone of Bank SinoPac at 886-2-2528-7776 for the formality of the loss report and submit a supplementary written statement after you come back to the country. If the cardholder has reported the loss according to the above procedure and has paid the handling fee for the loss report, and does not have any of the following circumstances, the cardholder is relieved from the liability for the loss incurred by the unauthorized use of the credit card, starting from the time when the card is lost or stolen (or starting from the time when the cardholder notifies Bank SinoPac of the loss report in case of cash advance via automated machine, telephone voice or internet). This rule also applies to the transaction without a signature at a contracted merchant that is confirmed as not being transacted by the cardholder or transacted by the cardholder in collusion.

(I) The unauthorized use by another individual is permitted by the cardholder or the cardholder intentionally gave his or her card to said individual.

(II) The cardholder is intentionally or grossly negligent in revealing to another individual his or her password or other means of personal identification for obtaining cash advances or making other transactions via automated machine, telephone voice or internet.

(III) The cardholder conspired with a third party or contracted merchant to falsify transactions or to commit credit card fraud.

(IV) The cardholder is aware that his or her credit card has been lost or stolen, but is remiss in promptly notifying Bank SinoPac, or if the cardholder still fails to notify Bank SinoPac of lost or stolen credit card 20 days after the current payment deadline.

(V) The cardholder did not sign on his or her credit card, which results in unauthorized use by another individual.

(VI) The cardholder did not provide the documents requested by Bank SinoPac, refused to assist with the investigation or showed other behavior that violates the principle of good faith after reporting credit card loss.

III. If the credit card becomes unusable due to deface, demagnetization, scratch or other causes, Bank SinoPac may reissue a new card on application by the cardholder.

## IV. Method of handling the questionable billing amount of credit card

(I) **If the cardholder has any questions concerning any transactions in the billing statement, he or she may, prior to the current payment deadline, notify Bank SinoPac for assistance by providing reasons and support documents requested by Bank SinoPac (e.g., charge slip or receipt counterpart of refund slip), or by agreeing to pay for the service fee for inquiring the charge slip or the refund slip in the amount of NT\$50 per domestic spending and NT\$100 per foreign spending, request Bank SinoPac to inquire the charge slip or the refund slip from card acquirer. If the investigation reveals that the credit card has been fraudulently charged or the charge is not attributable to the cardholder, the handling fee for retrieval of the charge slip will be borne by Bank SinoPac.**

(II) If the cardholder agrees to pay a processing fee determined by the respective international credit card organization for handling disputes, the cardholder may ask Bank SinoPac to request chargeback from the card acquirer or the cash advance provider or request arbitration by the international credit card organization or make other requests and may request Bank SinoPac to withhold payment regarding the particular transaction.

(III) For billing amount of which payment is withheld due to doubt, if the cardholder disagrees to pay the fee for handling the questionable amount in accordance with the provisions of the respective international credit card organization or if Bank SinoPac demonstrates that such amount is correct, or if the chargeback cannot be **made for a cause not attributable to Bank SinoPac, then the cardholder shall pay such amount immediately after he/she is notified thereof by the Bank, and shall pay the interest thereon at the revolving interest rate (maximum annual rate of 15%) applicable to the time of transaction of the cardholder for the period starting from the next day of the original deadline.**

(IV) **When a dispute occurs between the cardholder and a contracted merchant, Bank SinoPac shall provide assistance in resolving such dispute and be an advocate for the consumer when there are any doubts.**

## V. Matters needing attention for cardholders in the capacity of students

(I) The cardholder is suggested to inform his/her parent of the matter of credit card in advance and shall keep good communication with the parents and carefully read the terms and conditions in this application form (including various interest rates, rights, obligations and provisions of credit card contract) and the credit card contract accompanying with the credit card mailed to fully understand rights and obligations between the parties. The cardholder shall measure his/her repayment ability before starting the use of a credit card and shall assure his/her monthly payment on time. In case of delay in payment, the cardholder shall bear the default penalty and delay interest, and in addition, thereto, will be prevented from further transactions with financial institutions due to a bad credit record.

(II) The use of revolving credit and cash advances require the payment of interest and handling fees and are likely to over-expand credit. Please prudently consider your repayment ability and whether or not it is required before you make use of it. You should use the credit card correctly and may not use it for illegal or improper purposes and we will arrange your personal finances to avoid over-expansion of credit.

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- (III) Please keep your credit card carefully and pay attention to its use safety, and do not reveal the information and password of the card to others.
- VI. Other matters
- (I) For domestic transactions of the cardholder that originally required a signature for checkout, if the spending amount is less than NT\$3,000, parts of contracted merchants such as food courts, cinemas, malls, or gas stations, may be checked out without signature.
- (II) As required by the competent authority, the personal credit information of the cardholder will be sent to the institution designated by the competent authority for archiving.
- (III) The cardholder agrees that if necessary Bank SinoPac may outsource "information process operation," "preservation operation of forms, certificates and other materials," "collection of consumptive loan for others, credit card billing operation," "marketing business of credit card issuance business," "operation of input of clientcardholder information," "operation of printing of forms," "packaging operation," "mailing delivery operation," "computerized and manual authorization operations of matters of card opening, loss report, cash advance, and emergency service," "electronic channel clientcardholder service business," "operation of the collection of claims receivable" and other matter that may be outsourced as regulated by the

competent authority, to proper third parties for cooperative process thereof in accordance with requirements of the competent authority or with approval thereof.

- (IV) The cardholder may notify Bank SinoPac by calling the credit card 24-hour service hotline (02)2528-7776, requesting the financial holding company to which Bank SinoPac is subordinate and its other subsidiaries to discontinue the cross use of his/her relevant information. For details of the information relating to the financial holding company to which Bank SinoPac is subordinate and its other subsidiaries, please go to the website: <http://www.sinopac.com/>.
- (V) Restrictions on the use of non-embossed credit cards: For cardholder who holds the credit card without a raised card number on the surface, if the contracted merchant conducts the card transaction by manually pressing the raised characters on the surface of the card because the card numbers of the above-said card cannot be printed, the transaction would fail. Bank SinoPac does not require the use of online authorization only. The method of use on a flight is the same as that of the raised character credit card; however, because the POS provided by the card acquirer to the airline and the agreed limit of transaction amount might differ, the transaction might not be completed.

### 信用卡處理爭議帳款程序 Procedure for Resolution of Disputed Billings of Credit Cards

Important matters that require the cooperation of the cardholder for the procedures of the issuer for claims for disputed billings against various international organizations of credit cards (hereinafter referred to as "Procedure for Resolution of Disputed Billings") are summarized as follows:

I. The so-called product or service not provided means that the product ordered is not transferred by the contracted merchant or its quantity is not in conformity or the cash advance on the automated machine is not obtained or the quantity is not in conformity. The cardholder shall prepare all of the relevant support documents and submit them to the card issuer to claim for chargeback within 15 working days of the deadline for chargeback of the disputed billing amount. The cardholder may apply to the card issuer for a dispute over the billing amount of the same transaction one time only. Regarding the chargeback of the disputed billing amount for a product or service not provided, the deadlines of respective international credit card organizations are as follows:

International credit card organization	Deadline for the card issuer to claim for chargeback from the card acquirer
VISA	When services or products are not provided, within 120 calendar days (including rest days, holidays) from the date of transaction settlement or the date the agreed date of provision of services and the retroactive time shall not exceed 540 calendar days from the date of transaction settlement.
mastercard	1. When the product is not received, the claim must be submitted within 120 calendar days from the date of transaction settlement or the agreed date of arrival of the product. 2. When the service is not provided: (1) The service is provided one time: The claim must be submitted within 120 calendar days from the date of transaction settlement or the agreed date of provision of service. (2) Service interruption (not one-time provisions): The claim must be submitted within 120 calendar days from the date of transaction settlement or the date when the contracted merchant fails to provide the service; however, the retrospective time may not exceed 540 calendar days from the date of transaction settlement.

International credit card organization	Deadline for the card issuer to claim for chargeback from the card acquirer
JCB	1. For domestic transactions in Taiwan: (1) Service products not provided, products provided damaged, products or services not as described: within 120 calendar days from the date of transaction settlement. (2) Products, service interruption (not one-time provisions): Within 120 calendar days from the scheduled provision date of products (the day the store is not open for business) and within 540 calendar days from the date of transaction settlement. 2. In the case of an international transaction, within 120 calendar days from the date of transaction settlement.

Note 1: "The date of transaction settlement" refers to the date when the card acquirer delivers such transaction to the settlement organization for data process. The cardholder may directly contact the card issuer for information on the settlement date of each transaction.

Note 2: Please note that the "Procedure for Resolution of Disputed Billings" shall be governed by the detailed rules of the respective international credit card organization. The respective international credit card organizations have the ultimate powers with respect to the formulation of "Procedure for Resolution of Disputed Billings" or the change of rules, the interpretation thereof, and the dispute raised by the arbitration member organizations. Therefore, the claim of the cardholder for the disputed billings does not represent that the chargeback can be obtained or the unpaid portion of the installment payment need not be paid.

II. If the cardholder requests the card issuer to raise arbitration against the international credit card organization for the disputed billings, the cardholder must promise to the card issuer that he/she will pay the relevant processing fees that might be incurred in the arbitration procedure. Pursuant to the provisions of the credit card international organization, if the arbitration result is in favor of the cardholder, the cardholder is not required to bear all or part of the arbitration processing fee; if the arbitration result is not in favor of the cardholder, the cardholder is required to pay an arbitration processing fee of USD500 to Bank SinoPac, which will be converted into NTD according to the exchange rate on the clearing date.

III. If the time period of the provision of the product/service purchased by the cardholder using a credit card exceeds the requirements of the above-mentioned international credit card organization, then after such time period elapses, there might be a circumstance that the contracted merchant cannot continue to provide the product/service. Because the cardholder cannot resolve this dispute through the operating rules of the international credit card organization any longer, it is advisable for the cardholder to prudently evaluate the risk of unavailability of the product/service before purchasing such kind of product/service.

### 信用卡消費分期付款約定事項 Contractual Provisions for Credit Card Spending Instalment

The Applicant has read the following Contractual Provisions for Credit Card Spending Instalment and agrees that Bank SinoPac may in the future provide the Applicant with credit card installment-related services through all channels of Bank SinoPac, subject to the following special terms and conditions:

- I. The signing of this application form by the applicant does not constitute the formal establishment of the installment transaction. The applicant must confirm the execution of each installment product transaction through all channels of Bank SinoPac and confirm the applicable trading terms of each installment product before each installment function can be officially activated.
- II. Bank SinoPac credit card spending installment includes credit card billing installment, single spending installment, and other products (3 to 30 installments).
- (I) Billing installment is to make the repayment of the credit card billing balance (the total amount due on the current period's credit card billing statement minus the minimum amount due) by installment.
- (II) Single spending installment payment is for card transactions (such as general spending, tuition, taxes, and other single transactions) to be repaid by installment and the installment payment function is not applicable to transactions on foreign investment trading platforms.

#### III. Charge methods for Credit Card Instalment Payment:

- (I) The repayment method of credit card spending installment is based on the application amount (principal) amortized evenly according to the number of installment periods selected by the applicant where each month is one installment and the amount that cannot be rounded up will be included in the first installment; interest will be charged on the remaining principal according to the agreed interest rate for each installment; the posting date for each installment shall be the corresponding day of each month starting from the month following the "Effective Date for Installment" (or the end of the month if there is no such corresponding day). For example, if the applicant successfully applies for a credit card spending installment on March 8, the first installment posting date will be April 8 and will be charged to the current period's bill.

#### (II) A description of the installment interest rate for each product:

1. Billing installment: Installment interest rate capped at 15% per annum. The annual percentage of the total fees is equal to the installment interest rate. See [mma.tw/C007N](http://mma.tw/C007N) for details.
2. Single spending installment: Installment interest rate capped at 15% per

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annum. The annual percentage of the total fees is equal to the installment interest rate. See [mma.tw/C03d](http://mma.tw/C03d) for details.

3. The applicant agrees to abide by the annual interest rate for credit card spending installment products and activities offered by Bank SinoPac if the rate is lower than that disclosed in the terms and conditions.
4. Calculation example for an annual percentage of the total fees: With an installment amount of \$100,000, 12 installments, and an installment interest rate of 10.5%, the annual percentage of the total fees is equal to 10.5%.

Note: 1. The annual percentage rates disclosed herein are calculated based on the standardized examples provided by the competent authority, and the actual terms and conditions are still based on those of the products provided by Bank SinoPac. The actual annual percentage rate for each applicant may vary depending on the product, credit terms, and actual installment amount. 2. March 1, 2023, is the base date for calculating the annual percentage of total fees.

- IV. The principal, interest, and other related charges arising from each installment should be included in the minimum amount due on the current period's credit card billing statement, and revolving credit is not allowed; if the applicant fails to pay the minimum amount due on the current period's credit card billing statement by the payment due date, the default penalty will still be calculated in accordance with Bank SinoPac Credit Card Agreement. The unsettled balance will occupy the credit limit of the applicant's credit card account and once the application is completed, the application amount and the number of payment installments cannot be changed, and the billing cycle cannot be changed until it is fully paid off. The applicant pays the credit card billing on a monthly basis and if there is any overpayment, the overpayment will be included in the next credit card billing to offset the amount due in the next credit card bill and the credit card installment will not be paid off in advance.
- V. After the applicant applies for the installment product, if there is any overdue or insufficient payment of the minimum amount due on the current period's credit card billing statement with the principal due for each installment, the balance will be included in the outstanding amount of the applicant's next period credit card billing statement and will be applied to the applicant's principal due for each installment according to the terms and conditions of Bank SinoPac's credit card contract. Interest will be charged on the delayed duration at the revolving credit rate effective on the principal payment due date of each installment in accordance with the Bank SinoPac credit card contract. If the applicant is overdue in payment or has other violations of the credit card contract during the installment duration, all outstanding installment amounts will be considered as due and included in the amount due on the next period's credit card billing statement, and Bank SinoPac may charge a default penalty for early settlement in accordance with Article 6 of Bank SinoPac Credit Card Agreement.
- VI. After applying for credit card installment payment, Bank SinoPac will inform the applicant again by SMS about the number of installments, interest rate, annual percentage of the total fees, and other important information and the applicant can

cancel the installment payment by calling Bank SinoPac Credit Card Service Hotline within 7 days from the next day after the date of application without incurring any fee or default penalty. The applicant may also apply for early settlement of the remaining balance of the credit card installment at any time after the specified period. Except for the non-refundable installment interest/other derivation fees that have been received, no interest will be charged on the outstanding balance, but a default penalty will be imposed on the early settlement of the credit card installment. **Each early settlement default penalty is calculated as the number of remaining outstanding installment period x NT\$30.** For example, if the number of outstanding installments is 6 when the applicant applies for early settlement, then the default penalty is NT\$180. Early settlement default penalty; if there are 3 remaining installments, the early settlement default penalty is NT\$90; and so forth, as the lesser the remaining installments, the lower the early settlement default penalty.

- VII. Credit card installment amounts and interest/other derivative fees are not eligible for Bank SinoPac's cashback and accrual of bonus points under the "Bonus Reward Program."
- VIII. Credit card installment payment is achieved with Bank SinoPac advancing the purchase amount to the contracted stores and the applicant paying the purchase amount to Bank SinoPac by installment. Bank SinoPac is not involved in the entity relationship of the delivery of products or defects in products, etc. The applicant should first contact the contracted store to seek a solution to any refund issues related to the return of products or cancellation of services, and if the issue cannot be resolved, the applicant may request Bank SinoPac to handle the transaction through the "Handling Process for Questionable Accounts" and may not decline the credit card payment.
- IX. The validity period of this "Contractual Provisions for Credit Card Spending Installment" shall be one year from the date of signing the contract by the applicant, and shall be automatically renewed for one year thereafter upon Bank SinoPac's approval of the renewal of the contract prior to the expiration of the validity period if Bank SinoPac receives no notification from the applicant of termination of the "Contractual Provisions for Credit Card Installment." The same applies to subsequent years. In the event that the terms and conditions of the credit card installment are changed in a way that is not inferior to what is disclosed in these terms and conditions, it is agreed that Bank SinoPac will apply them upon further notice. Please refer to Bank SinoPac's website <https://bank.SinoPac.com> for details of each product. If the applicant wishes to terminate this "Contractual Provisions for Credit Card Spending Installment", he/she may inform Bank SinoPac by phone at any time.
- X. The applicant agrees that Bank SinoPac reserves the right to grant final approval of credit card spending installment, as well as the approved amount, number of installments and applicable installment interest rate.

### 永豐銀行信用卡電子/行動帳單規範 Regulations governing Bank SinoPac credit card electronic/mobile billing statement

- I. Service contents provided with Bank SinoPac credit card electronic/mobile billing statement: In addition to credit card spending and payment details, Bank SinoPac will provide the latest information on credit card campaigns and card member services based on its applicant service position.
- II. When you apply for a Bank SinoPac credit card electronic/mobile billing statement, it will take effect on the next billing (based on the cut-off date of the current period's billing) and Bank SinoPac will no longer send out a physical billing statement. The credit card billing statement will be delivered by way of SMS, electronic means (e.g., communication software including but not limited to email, SMS, internet, QRcode, APP, voice) by post or other means of transmission. However, Bank SinoPac will resume sending physical billing statements when you request the termination of the electronic/mobile billing statement service.
- III. The Bank SinoPac credit card electronic/mobile billing statement will be sent to your designated email address or mobile phone; please make sure that the email address or carrier is normal, valid, and usable; when logging in to the mobile billing statement, you need to use the Internet, so please be sure to connect to Wi-Fi or turn on the mobile data function. When there is a change in the designated e-mail address, please make sure to go through the "Application/Setup" procedure through Bank SinoPac's MMA Financial Transaction Website; for change setup, or please contact the Applicant Service Line for changes. If the applicant does not receive the credit card billing statement due to a change in e-mail address or mobile phone, or for any other reason, the applicant should inquire with Bank SinoPac on his/her own initiative and should not refuse to pay the bill on the grounds that he/she has not received the credit card billing statement.
- IV. If the electronic/mobile billing statement sent to your designated e-mail address or mobile phone is rejected or undeliverable for any other reason, Bank SinoPac will send a replacement physical billing statement to the billing address that you have left with Bank SinoPac (if you have not designated a physical billing address with Bank SinoPac, it will be sent to your current residential address); if it cannot be successfully sent for three consecutive periods, Bank SinoPac may cancel your electronic/mobile billing statement and send it to your current residential address instead.
- V. If you have any questions about the content of Bank SinoPac credit card electronic/mobile billing statement, please contact Bank SinoPac as soon as possible. The procedures for handling disputed accounts are in accordance with the credit card contract.
- VI. Bank SinoPac reserves the right to amend the Bank SinoPac credit card electronic/mobile billing statement specifications, and the amended Bank SinoPac credit card electronic/mobile billing statement specifications will be posted on the Bank SinoPac MMA Financial Transaction Website without separate notice to applicants. If you continue to use the service after Bank SinoPac Credit Card Electronic/Mobile Billing

Statement Specifications have been amended, you are deemed to have read, understood and agreed to accept the amendments; if you do not agree with the amendments, you should apply for termination of the Bank SinoPac Credit Card Electronic/Mobile Billing Statement Service.

- VII. You may terminate Bank SinoPac Credit Card Electronic/Mobile Billing Statement Service at any time. Bank SinoPac has the right to suspend or terminate your use of the service without prior notice if any of the following events occur:
  - (I) The applicant's Bank SinoPac credit card has been deactivated and the accounts payable have been settled.
  - (II) The applicant has delayed payment.
  - (III) The applicant applies for or uses the service for any illegal purpose or in any illegal manner.
  - (IV) If Bank SinoPac has reasonable cause to believe that the applicant is misusing the service.
  - (V) The Applicant has violated the credit card contract.
- VIII. Bank SinoPac may stop or temporarily suspend the Credit Card Electronic/Mobile Billing Statement Service under any of the following circumstances, and will notify the applicant of the stoppage or temporary suspension of the service as far in advance as possible:
  - (I) When necessary maintenance is performed on Bank SinoPac's credit card electronic communication-related machine.
  - (II) Sudden failure of electronic communication-related machines or failure of software and hardware-related machines of Bank SinoPac's third-party system.
  - (III) In the event of natural disasters or other force majeure that prevent Bank SinoPac from providing normal credit card billing services.
- IX. Other Contractual Provisions:
  - (I) You shall comply with the relevant laws and regulations of the Republic of China and all Internet usage practices, and shall not have the intention or behavior to invade or disrupt the normal operation of other systems, hosts, or servers on the Internet and shall not engage in any behavior on the Internet that violates public order and good morals or is prohibited by law.
  - (II) You should make payments on time and the rights and obligations related to the credit card shall be in accordance with the credit card contract. Bank SinoPac shall not assume any additional obligations or be liable for any damage as a result of the provision of this service.
- X. Governing Law and Court of Jurisdiction:
  - (I) Matters not stipulated in the Regulations shall be handled in accordance with the laws of the Republic of China.
  - (II) In the event of litigation arising from the use of this service, it is agreed that the Taipei District Court shall be the court of first instance.

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\* For details or terms of restriction of relevant rights to and interests in the benefit, please refer to the applicant's manual of rights and interests of this Institution or visit the website of Bank SinoPac ([bank.SinoPac.com](http://bank.SinoPac.com)) for inquiry to the instructions of products.

## 永豐銀行個人資料蒐集、處理及利用告知義務內容 Contents of the Obligation of Notification for Bank SinoPac's Personal Data Collection, Processing and Utilization

- I. Dear client, since the collection of personal data involves your privacy rights, when Bank SinoPac, within the scope of businesses that it is (or maybe in the future) legally authorized to operate and to the extent necessary for the execution of the businesses involved (subject to the actual business dealings between you and Bank SinoPac), finds it necessary to collect, process, utilize (including, but not limited to, automated decision-making: i.e., to analyze and involve logically meaningful information), and collect personal data, either directly or indirectly, from you, it shall explicitly inform you of the following matters. (I) Name of the non-public organization (II) Purpose of collection (III) Types of personal data (IV) Duration, area, target and method of use of personal data (V) Sources of personal data collection (VI) Rights the parties involved may exercise and the methods in accordance with the provisions of Article 3 of the Personal Data Protection Act (VII) If the parties involved are free to choose to provide the personal data, the impacts of not doing so on their rights and interests.
- II. Regarding the purpose and categories of your personal data to be collected by Bank SinoPac, sources of personal data collection and the time period, territory, recipients and methods by which the personal data is used, please read the following:

### (I) Specific Purpose:

1. Business-specific purpose and codes: 022 Foreign Exchange Business; 067 Credit Card, Cash Card, Transfer Card, or Electronic Ticket Business; 082 Integrated Management of Borrower and Depositor Transactions; 088 Loan Approval and Credit Business; 106 Credit Business; 154 Credit Investigation; and 181 Other Businesses in Accordance with by the Business Registration Items or Articles of Incorporation.
  2. Common specific purpose and code: 040 Marketing (including financial holding cross-selling business); 059 Collection, processing, and utilization by the financial service industry in accordance with laws and regulations and the needs of financial supervision; 060 Financial dispute processing; 063 Collection, processing, and utilization of personal data by non-public organizations in accordance with laws and regulations; 069 Management of contracts, similar contracts, or other legal relationships; 090 Consumer and customer management and services; 091 Consumer Protection; 095 Tax Administration (including, but not limited to, compliance with the provisions of the U.S. Foreign Account Tax Compliance Act, 26 U.S.C. § 1471(c)(1)(A) and the implementation of Common Reporting and Due Diligence (CRS) practices by Financial Institutions); 098 Business and Technical Information; 104 Billing and Creditor's Right Trading Operations; 136 Information (Communication) and Database Management; 137 Information Security and Management; 157 Surveys, Statistics, and Research and Analysis; 182 Other Consulting and Advisory Services.
  3. Other business operations in accordance with business registration items or the Articles of Incorporation, or other related business operations approved by the central competent authority (e.g., safe deposit box business, gold passbook business, e-finance business, collection and payment business on behalf of others, cross-selling or cooperative promotion business, etc.)
- (II) Type of personal data collected: Name, nationality, ID card number, passport number, gender, date of birth, means of communication, tax ID number, the ID of tax resident, immigration status, migration details, medical history, medical and health examination of the insured person, biometric features (including but not limited to portraits, fingerprints, finger veins), business activities and financial overview (e.g. amount spent, locations and items, income, earnings, assets and investments, debts and expenses, credit rating, insurance details, financial transactions), social profile (image, portrait, voice, occupation, leisure activities or interests, marital status, family members), movement and online media information (e.g. Facebook, LINE, including user name, account, cover photo and profile photo, friend list, interests, discussion group, records of likes, comments and shares, mobile device ID, mobile device address, information on the social network, Internet Protocol (IP) addresses, Internet browsing tracks and location information, cookies or similar data obtained in the name of the partner which analyzed and summarized into tags), and other contents such as the relevant business applications or contracts for the specific type of business, and the related business, accounts or services between the Bank and its clients. The personal data provided or collected by the Bank from clients or third parties (e.g. Joint Credit Information Center, companies the Bank promotes, and other agencies that have business dealings with the Bank) are based on related businesses, accounts, or services between the Bank and its clients. The personal data provided or collected from the relevant business, account, or service, and from clients or third parties (e.g., Joint Credit Information Center (JCIC), promotion units in cooperation with Bank SinoPac, other organizations with which Bank SinoPac has business dealings, etc.) shall be used as the basis. Sources of personal data collection: (1) Bank SinoPac collects directly from the client. (2) Personal data has been disclosed to the public by the client or has been made public lawfully. (3) Personal data collected by Bank SinoPac from third parties (e.g., SinoPac Financial Holdings and subsidiaries that cross-utilize client information, companies Bank SinoPac works with to jointly promote businesses, Bank SinoPac's co-branded credit card/affinity card, Bank SinoPac's partners e.g., advertisers, telecommunications companies, information or machine vendors, social media platforms). When collecting data from a third party, Bank SinoPac may provide your email, telephone number, gender, age, administrative district or postal code, mobile device ID, mobile device address, Internet Protocol (IP) addresses, and cookie ID to a third party after the data has been de-identified as a data streaming.

### (III) The duration, territory, recipients, and methods by which the personal data is used

#### Duration

- (1) The duration of continuance for a particular purpose.
- (2) Retention period stipulated by relevant laws and regulations (e.g., Business Entity Accounting Act, etc.) or necessary for the execution of business, or retention period determined by individual contract for the retention of data. (whichever is the longest)

#### Region

This country, the location of Bank SinoPac's overseas branches, the location of

correspondent banks, the location of recipients of internationally transmitted personal data that are not subject to restrictions by the competent central authority for each industry concerned, the location of Bank SinoPac's outsourced organizations, the location of the business premises of the organizations with which Bank SinoPac conducts business, and the domestic and foreign locations of the targets of personal data as listed in the fields of "Targets of Personal Data for Use" below.

#### Target

- (1) Bank SinoPac (including outsourced organizations entrusted with Bank SinoPac's affairs).
- (2) Institutions that are required by law to be utilized (e.g., Bank SinoPac's parent company or the financial holding company it belongs to, etc.).
- (3) Organizations related to other businesses (e.g., correspondent bank, Joint Credit Information Center, National Credit Card Center of R.O.C., Taiwan Clearing House, Financial Information Co., Ltd. (FISC), credit guarantee agencies, the Life Insurance Association of the Republic of China, the Insurance Agency Association of the Republic of China, Taiwan Insurance Institute, Taiwan Insurance Guaranty Fund, international institutions of credit cards, card acquirers and contracted merchants and financial institutions that have business dealings with Bank SinoPac that comply with the Foreign Account Tax Compliance Act, other institutions that have business dealings with Bank SinoPac (e.g., social media platforms including Google, Facebook, LINE, Yahoo, YouTube, advertising media, telecommunications companies, information or machine vendors), recipients of personal data transmitted internationally that are not restricted by the central government authorities for the purpose of the business).
- (4) Authorized agencies or financial supervisory authorities or tax authorities in accordance with domestic or foreign laws and regulations.
- (5) Those to whom the customer has given consent (e.g., companies with which Bank SinoPac cross-sells or interacts in the use of customer data, companies with which Bank SinoPac cooperates in the promotion of business, etc.).

#### Method

By means of automated machines or other non-automated means in compliance with the Personal Data Protection Act.

- III. Pursuant to Article 3 of the Personal Data Protection Act, you may exercise the following rights with respect to Bank SinoPac's retention of your personal data:
- (I) Subject to the exceptions set forth in Article 10 of the Personal Data Protection Act, you may inquire, request access to, or request a copy of your personal data from Bank SinoPac, while Bank SinoPac may charge a fee at its discretion for the necessary costs in accordance with the provisions of Article 14 of the Personal Data Protection Act.
  - (II) You may request Bank SinoPac for additions or corrections, provided that, in accordance with Article 19 of the Enforcement Rules of the Personal Data Protection Act, you duly explain the reasons and facts thereof.
  - (III) If Bank SinoPac collects, processes, or utilizes your personal data in violation of the Personal Data Protection Act, you may request Bank SinoPac to stop the collection in accordance with Paragraph 4, Article 11 of the Personal Data Protection Act.
  - (IV) If the accuracy of your personal data is in dispute under Paragraph 2, Article 11 of the Personal Data Protection Act, you may request Bank SinoPac to stop processing or utilizing your personal data. Except as provided in the proviso that if it is necessary for Bank SinoPac to carry out its business, or with your written consent, noting the dispute.
  - (V) When the specific purpose of personal data collection disappears or the period of time expires as stipulated in Paragraph 3, Article 11 of the Personal Data Protection Act, you may request Bank SinoPac to delete, stop processing, or utilize your personal data. Except as provided in the proviso that if it is necessary for Bank SinoPac to carry out its business or with your written consent.
- IV. If you wish to exercise your rights under Article 3 of the Personal Data Protection Act, you may inquire about how to do so at any of Bank SinoPac's sites, customer service hotline (0800-088-111, 02-2505-9999), or on Bank SinoPac's website at <https://bank.SinoPac.com>.
- V. You are free to choose whether or not to provide the relevant personal data and categories. However, if you refuse to provide the personal data and categories that are necessary for business reviews or operations, Bank SinoPac may not be able to perform the necessary business reviews or operations and may not be able to provide you with the relevant services or may not be able to provide you with the better services, so please pardon us.
- VI. Bank SinoPac is required to collect, process and utilize your personal data (including de facto shareholder information) for the purpose of complying with the provisions of FATCA, 26 U.S.C. § 1471(c)(1)(A), and if you or a de facto shareholder of a direct or indirect investor does not agree to provide such information or provides insufficient information and maintains a direct or indirect investor relationship with a Bank SinoPac customer, Bank SinoPac will decline to open an account and transact business with you in accordance with the provisions of the FATCA. The existing accounts shall be classified as "Recalcitrant Accounts" under FATCA. Bank SinoPac may withhold thirty percent (30%) of the funds in your name for U.S. tax purposes from certain accounts for FATCA-regulated financial products. Bank SinoPac may also terminate all contracts, accounts, relationships and services related to FATCA-regulated financial products with you. As a result, Bank SinoPac may not be able to provide you with the relevant services or may not be able to provide you with better services.
- VII. If you deliver personal data of other persons or if the customer is a legal entity and delivers personal data of the person in charge, directors, supervisors, managerial officers, related employees, authorizers, guarantors and collateral providers, etc. to Bank SinoPac, you shall provide the individual with a copy of the contents of the obligation of notification under Paragraph 1, Article 8 of the Personal Data Protection Act to be fulfilled by Bank SinoPac so that the individual is informed and fully aware of the contents of the notification obligation.

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VIII. For the purpose of preventing money laundering and on par with global efforts to combat crimes, finance terrorism and proliferation of weapons of mass destruction by Bank SinoPac, you agree to let Bank SinoPac share the Customer's personal data with offshore financial institutions when:

- (I) Customers are individuals, legal persons or organizations subject to economic sanctions under the Terrorism Financing Prevention Act or terrorists or terrorist groups identified or investigated by a foreign government or an international money laundry prevention organization.

(II) Bank SinoPac may review the identity of the Customer/beneficiary/person with effective control of the account/affiliated person on a periodic basis or occasionally or as deemed necessary (including but not limited to suspected illegal activities, money laundry, terrorist financing of a customer or special cases involving a breach of law).

- IX. Bank SinoPac may provide customer information as required by U.S. Code § in accordance with the official legal documents issued by U.S. government agencies pursuant to 31 U.S. § 5318(k).

### 悠遊卡公司履行個人資料保護法第八條第一項告知義務內容 EasyCard's fulfillment of the obligation of notification under Paragraph 1, Article 8 of the Personal Data Protection Act

The applicant agrees to provide basic personal information (name, ID number, date of birth, phone number, address and e-mail) to EasyCard Corporation to be used as a registered Easy Co-branded Card due to the partnership between Bank SinoPac and EasyCard Corporation. To comply with the Personal Data Protection Act, EasyCard Corporation has posted the relevant notices on the official website [www.easycard.com.tw](http://www.easycard.com.tw).

If you have any questions, please call the EasyCard Applicant Service Hotline at 412-8880 (please add 02 for mobile phone and Kinmen and Matsu) for more information, thank you. (If you do not check the boxes related to the terms of use of personal data, it is considered that you do not agree with the terms of use and you will not be able to apply for it.)

### 永豐銀行悠遊聯名卡特別約定條款 Special terms and conditions for Bank SinoPac EasyCard Co-branded Card

The applicant hereby applies to Bank SinoPac for an Easy Co-branded Card with credit card and EasyCard functions, and is willing to comply with the following terms and conditions for the use of the Easy Co-branded Card in addition to Bank SinoPac Credit Card Agreement:

#### Article 1 Definition

##### I. Easy Co-branded Card

It means a chip credit card with a credit card and EasyCard functions issued by Bank SinoPac in cooperation with EasyCard Corporation; the EasyCard function of the Easy Co-branded Card is by way of a registered EasyCard, which provides loss report and refund services. The applicant is required to agree that Bank SinoPac may provide the applicant's basic personal information to EasyCard at the time of card issuance in order to provide the applicant with relevant services.

##### II. EasyCard

This means a stored value card issued by EasyCard Corporation under the name "EasyCard" which allows the applicant to use the stored monetary value for transportation, parking and other services or purchases within the limits of the law.

##### III. Autoload

The applicant agrees with Bank SinoPac that when using the EasyCard of the Easy Co-branded Card, when the stored value is insufficient to pay for the current purchase or is less than NT\$100, it can autoload a certain amount of money from the credit limit of the Easy Co-branded Card to the EasyCard through the autoload device; autoload is a service that allows the applicant to use the stored value to pay for transportation, parking, and other services or purchases within the limits of the law. An autoload transaction is equivalent to the applicant's credit card spending.

##### IV. Balance Transfer

This refers to clearing the balance of "EasyCard" in the EasyCard Co-branded Card and transferring the balance to the applicant's credit card accounts payable to directly offset his/her credit card account; if there is still a balance after offsetting, it will be processed in accordance with the refund of overpayment regulations by Bank SinoPac. If the balance of EasyCard is negative, regardless of whether or not the autoload function has been enabled, the applicant agrees to treat the negative amount as a general purchase and include it in the applicant's credit card account. Balance transfer takes about 45 working days, only one balance transfer can be applied per card, and the entire balance must be transferred.

##### V. Contracted Organizations

Organizations that have entered into written contracts with EasyCard, stipulating that the applicant can pay for products, service prices, governmental charges, and other amounts approved by the competent authorities by EasyCard.

#### Article 2 Use of EasyCard

##### I. Starting to use EasyCard

The EasyCard function of the Easy Co-branded Card can be used without the need for activation and the available amount in the EasyCard for new/replacement/renewed Easy Co-branded Card is zero; the applicant should complete the credit card opening and autoload function activation first if he/she wants to use the autoload function. If the applicant uses the EasyCard function of the Easy Co-branded Card without completing the credit card activation operation, he/she shall still be responsible for settling the related accounts arising from the autoload value of the EasyCard. Once the autoload function has been turned on, the applicant may not subsequently request to turn it off.

##### II. Scope of Use

The EasyCard function is provided by EasyCard Corporation. The applicant can use the stored value of EasyCard to make specific purchases in accordance with the terms and conditions of EasyCard or the scope of use as announced by EasyCard Corporation; please refer to [www.easycard.com.tw](http://www.easycard.com.tw).

##### III. Methods and Limit for Adding Value

###### (I) Autoload

For debit spending made by an Easy Co-branded Card with autoload function enabled, when the remaining balance of the EasyCard is insufficient to cover the current spending or is less than NT\$100, the credit card value will be automatically added from the credit card limit to the EasyCard through the autoload machine to the amount of NT\$500 or its multiples to EasyCard. The autoload amount and limit are governed by the law and the standards set by EasyCard Corporation and Bank SinoPac. EasyCard autoload service is free of handling fees.

###### (II) Other ways of adding value:

According to the terms and conditions of EasyCard or the announcement on

EasyCard's website.

##### IV. Card validity period

EasyCard has the same expiration date as the credit card. When the validity period of the Easy Co-branded Card expires, the EasyCard function and autoload function will also be terminated.

- V. The balance of EasyCard's stored value does not accrue interest and is held in trust by EasyCard Corporation to protect the applicant's rights and interests.

##### VI. Non-transferability of the balance of EasyCard stored value.

When a credit card is due for reissue or replacement for damage, the stored value balance of the EasyCard cannot be transferred to the new card by reissue or replacement or other cards, and can only be transferred through the "balance transfer" operations.

#### Article 3 Missing, Theft, Destruction or Other Loss of Possession of Easy Co-branded Card

- I. The Easy Co-branded Card belongs to Bank SinoPac. The applicant shall use and keep the card as a good custodian to prevent the card from being lost, theft, fraudulently obtained, destroyed, or taken possession of by a third party and to prevent other people from obtaining the applicant's card-related information.

- II. In the event of missing, theft, or other loss of possession of the Easy Co-branded Card (hereinafter referred to as the case of loss), the applicant shall notify Bank SinoPac or other designated organizations as soon as possible to apply for a card loss report and deactivation procedure, so as to terminate the function of the EasyCard.

- III. The loss of autoloading value by fraudulent use of an Easy Co-branded Card will be handled in accordance with the terms and conditions of the credit card agreement from 14 hours prior to the completion of the lost procedure to 3 hours after the completion of the lost procedure; the applicant is solely responsible for any fraudulent use of his/her EasyCard debit within three hours after the completion of the loss report procedure under Paragraph 2; within approximately 45 working days after the loss report of the card, the stored value balance recorded based on EasyCard Corporation's system records three hours after the loss report of the card, minus the amount charged by Bank SinoPac for the fraudulent use of autoloading value, if any, will be refunded to the credit card account of the applicant. However, if the stored value balance in the system records three hours after the loss report is negative, regardless of whether or not the autoload function has been enabled, the applicant agrees that the negative value amount will be treated as normal spending and included in the applicant's credit card account for charging to the applicant.

#### Article 4 Reissue, Replacement, Renewal, and Deactivation of Easy Co-branded Card

- I. In the event of missing the Easy Co-branded Card, Bank SinoPac may, upon application by the applicant, issue a new EasyCard with the same function and a zero balance for use by the applicant.

- II. In the event that the Easy Co-branded Card has been stained, demagnetized, scratched, damaged, malfunctioning, or otherwise rendered unusable, the applicant may apply for the issuance of a new card. The applicant should cut off the old card and return it to Bank SinoPac. The stored value balance of the replacement EasyCard will be zero and the remaining value of the old EasyCard will be handled by Bank SinoPac upon receipt of the card for the "balance transfer" operations.

- III. Upon expiration of the validity period of the Easy Co-branded Card, the EasyCard can no longer be used and the autoload function is terminated. Bank SinoPac agrees to reissue a new EasyCard with the same functionality and a zero stored value balance for continued use by the applicant unless there is any cause for termination of the Easy Co-branded Card contract. The stored value balance of the expired EasyCard will be handled by Bank SinoPac after the card expiration date for the "balance transfer" operations.

- IV. When the Easy Co-branded Card function is deactivated, the applicant should cut off the card and return it to Bank SinoPac for "balance transfer" operations.

- V. If the applicant fails to return the card to Bank SinoPac in accordance with the provisions of this Article, the applicant shall still be responsible for repayment of debit transactions and autoload accounts generated after the "balance transfer" operation.

#### Article 5 Deactivation of EasyCard Function and Handling of EasyCard Balance

During the validity period of the Easy Co-branded Card, if the applicant wishes to deactivate the EasyCard function, the applicant can apply for a refund of the entire balance of the EasyCard through the following channels. Once the deactivation and refund are made, the applicant will no longer be able to use the EasyCard and the

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\* For details or terms of restriction of relevant rights to and interests in the benefit, please refer to the applicant's manual of rights and interests of this Institution or visit the website of Bank SinoPac ([bank.SinoPac.com](http://bank.SinoPac.com)) for inquiry to the instructions of products.



EasyCard autoloading functions but the credit card will remain valid:

- I. Go to the EasyCard Applicant Service Center in person with the card and personal identification documents to apply for EasyCard deactivation. The remaining balance of the EasyCard will be returned in cash and a handling fee for termination of the contract will be charged.
- II. Go to the EasyCard Add-Value Machines (AVMs) [at Taipei MRT stations or operate it at FamiPort at FamilyMart](#). For card deactivation transactions, Bank SinoPac will handle the "balance transfer" operation.

#### Article 6 Handling of Transaction Records and Questionable Stored Value Balance

- I. The applicant can check his/her EasyCard balance or the last six transactions by placing his/her card at the "EasyCard Inquiry Machine" or at the information counters of MRT stations. For any questions related to EasyCard transactions, please contact EasyCard applicant service at 412-8880 (for mobile phone and Kinmen and Matsu, please dial 02-412-8880).
- II. Bank SinoPac shall display the date and autoloading amount of the EasyCard of the Easy Co-branded Card on the applicant's credit card billing statement.
- III. If the applicant has any questions about the balance of the above transaction record, he/she may notify Bank SinoPac for verification by presenting the documents required by the card issuer before the payment due date of the current period.

#### Article 7 Circumstances for Termination

Bank SinoPac and EasyCard Corporation may suspend or terminate the applicant's use of the EasyCard and the autoloading function will be terminated, in the event of any of the following circumstances or other violations of the terms and conditions of this agreement:

- I. The applicant uses the Easy Co-branded Card to make purchases or transactions of illegal products or services in the operating area of "EasyCard" and at the

locations designated by the contracted organizations or Bank SinoPac.

- II. The applicant and a third party or a contracted organization falsify or conspire to commit fraud, or in any way exchange money, arrange financing, or obtain unlawful benefits.
- III. The applicant violates the terms and conditions of Bank SinoPac's credit card agreement or Bank SinoPac suspends the applicant's right to use the credit card, terminates the credit card agreement, or forcibly deactivates the card.

#### Article 8 Handling of Fees Payable

The processing fee, handling fee and other fees payable by the applicant in accordance with the terms and conditions of this agreement shall be included in the applicant's credit card accounts payable and shall be included in the billing request. However, when the applicant applies to EasyCard Corporation to terminate the contract or EasyCard's written transaction records, EasyCard Corporation may charge the applicant a handling fee or deduct it from the stored value balance of EasyCard and the amount of the handling fee will be in accordance with the terms and conditions of the service provided by EasyCard Corporation.

#### Article 9 Changes to the Terms and Conditions

Any additions, deletions, or modifications to the terms and conditions of the Easy Co-branded Card shall be governed by the terms and conditions of Bank SinoPac's credit card agreement.

#### Article 10 Other Contractual Provisions

For the use of EasyCard of Easy Co-branded Card, except for the requirements of the contractual provisions, any matters that are not fully addressed shall be handled in accordance with the terms and conditions of the credit card agreement of Bank SinoPac, the terms and conditions of service of EasyCard Corporation and the provisions of other relevant announcements.

### 一卡通聯名卡特別約定條款 Special terms and conditions for iPASS Co-branded Card

The Applicant hereby applies to Bank SinoPac (hereinafter referred to as the card issuer) for an iPASS Co-branded Card with credit card and iPASS functions and is willing to comply with the following terms and conditions:

#### Article 1 Definition

- I. iPASS: Means the stored value card (hereinafter referred to as iPASS) issued by iPASS Corporation under the name of "iPASS", which allows the applicant to use the stored monetary value to pay for transportation, parking and other services or purchases as a multi-purpose payment tool, within the scope of the law.
- II. iPASS Co-branded Card: refers to a chip credit card with a credit card and iPASS functions issued by the Bank SinoPac in cooperation with iPASS Corporation. iPASS Co-branded Card is a registered stored value card with "iPASS" tickets, which provides loss report and refund services.
- III. Autoloading: refers to the fact that the applicant has agreed with the Bank SinoPac that when using the iPASS function of the iPASS Co-branded Card, if the stored value is insufficient to cover the current purchase or is below a certain amount, the applicant can use the autoloading device to charge a certain amount from the credit limit of the iPASS Co-branded Applicant, and a certain amount of money will be added to the iPASS, and the autoloading value is equivalent to the credit card spending of the applicant. The minimum stored value balance limit and autoloading amount are subject to the announcement on iPASS Corporation's website ([www.i-pass.com.tw](http://www.i-pass.com.tw)) and the website of the Bank SinoPac.
- IV. Balance transfer: This refers to clearing the balance of "iPASS" in the iPASS Co-branded Card and transferring the entire balance to the applicant's credit card accounts payable at one time to directly offset his/her credit card accounts payable; if there is still a balance after offsetting, it will be processed in accordance with the refund of overpayment regulations by the Bank SinoPac. If the balance of iPASS is negative, the Applicant agrees to treat the negative amount as a general purchase and include it in the applicant's credit card accounts payable for collection.
- V. Contracted organizations: Refer to those that have entered into a contract with iPASS Corporation under which the applicant can pay for actual transactions by iPASS.
- VI. Registered special agreement: The applicant agrees that the Bank SinoPac shall provide his/her name, ID card number (residence permit number or other means agreed upon by both parties), date of birth, telephone number, address, and other basic personal information to iPASS Corporation when issuing the iPASS Co-branded Card and that the applicant shall consent to the use and provision of related services (e.g., loss report, etc.) by iPASS Corporation within the scope of the specific purpose of using the iPASS Co-branded Card and the applicant may exercise his/her rights in accordance with the provisions of Article 3 of the Personal Data Protection Act and in the event that the applicant refuses to provide his/her personal data to iPASS Corporation for use, the applicant will not be able to use the iPASS functions properly and the iPASS Co-branded Card will not be issued accordingly.
- VII. [Deferred products or services: refer to products or services that are promised to be provided within a specific duration to initiate the main payment obligation rather](#)

[than products or services for one-time payment.](#)

#### Article 2 Validity Period of the iPASS Card

The validity period of the iPASS Card is the same as that of a credit card. Upon expiration of the validity period of the credit card, the iPASS Card and the autoloading function will be terminated.

#### Article 3 Application and Use of the iPASS Card

- I. Application and Use
  - (I) The applicant should fill in all the fields of the application form for the iPASS Co-branded Card accordingly and notify the Bank SinoPac immediately if there are any changes in the information provided.
  - (II) If the applicant uses the iPASS function of the Co-branded Card without completing the credit card activation operation, he/she shall still be responsible for settling the related accounts payable arising from the autoloading value of the "iPASS".
  - (III) The autoloading function of the newly-issued iPASS Co-branded Card has been preset to be enabled, and the available balance of the stored value of the card will be zero, and the same applies to the renewed or reissued iPASS Co-branded Card in the future. If the applicant needs to turn off the autoloading function in the future, the applicant can apply to the Bank SinoPac to turn it off or follow the regulations announced by iPASS Corporation. However, the autoloading function cannot be turned on again after the autoloading function has been turned off. If the applicant wishes to resume the use of iPASS and the autoloading function, he/she should apply for an iPASS Co-branded Card from the Bank SinoPac again.
- II. The scope of use and functions of iPASS are provided by iPASS Corporation. The applicant may use the monetary value stored in iPASS for specific spending purposes within the scope of use and functions as announced by iPASS Corporation in the announcement of "Notes on the Use of iPASS Financial Co-branded Card Functions" or on the website of iPASS Corporation (website: [www.i-pass.com.tw](http://www.i-pass.com.tw)).

#### Article 4 Card Stored Value and Limit

- I. There is no deposit for iPASS and the card can be reloaded with stored value and used repeatedly. The maximum stored value limit for each card is subject to the announcement on the official website of the iPASS (currently capped at NT\$10,000).
- II. The stored value balance of iPASS is interest-free and will be held in trust by iPASS Corporation for the protection of applicants' rights and interests. For details of the trustee organization and related rights and interests, please refer to iPASS Corporation's website.
- III. The stored value of iPASS cannot be transferred. When a credit card is due for renewal or replacement due to damage, the stored value of the iPASS cannot be transferred to the renewed or replacement card or other cards, while the equivalent amount shall be credited to the applicant's credit card accounts payable for deduction against the credit card billing payment.
- IV. When using iPASS for debit spending at contracted organizations, the maximum transaction amount is NT\$1,000 per transaction and the maximum daily

\* All the rights and interests as well as benefits are valid until 2024/5/31 unless otherwise stated.

\* For details or terms of restriction of relevant rights to and interests in the benefit, please refer to the applicant's manual of rights and interests of this Institution or visit the website of Bank SinoPac ([bank.SinoPac.com](http://bank.SinoPac.com)) for inquiry to the instructions of products.

transaction amount per card is NT\$3,000. However, there is no upper limit on the single transaction amount and the cumulative transaction amount per day for the payment of governmental regulated charges, taxes and for the payment of public utility service fees, tuition, and miscellaneous fees, medical fees, public transportation fees (including ferries and public bicycles), parking fees and other service fees, or for the payment related to government policies and public interest approved by the competent authorities.

- V. The applicant shall not, by any means, by himself/herself or allow anyone to alter the iPASS Co-branded Card without authorization, including but not limited to unauthorized disassembly of the iPASS Co-branded Card to extract the chip, antenna, or tampering or interfering with the software and data stored on the iPASS Co-branded Card. In the event that the Bank SinoPac or iPASS Corporation suffers or incurs any cost, expense, loss, or damage as a result of any breach of the foregoing provisions due to a cause attributable to the applicant, the Bank SinoPac and iPASS Corporation shall be entitled to assert their rights against the applicant in accordance with the law.
- VI. In the event that the e-mail, contact address, or other means of contact of the iPASS Co-branded Applicant as stated in the application form of the Bank SinoPac is changed without notification, the relevant means of contact last notified by the applicant shall be the place where the Bank SinoPac or iPASS Corporation shall deliver the card. The Bank SinoPac or the iPASS Corporation shall be presumed to have legally delivered the relevant documents or notices in the course of business after they have been sent by the relevant contact method of the last notification from the applicant or the relevant contact method of the original application, and after they have been sent by the duration of the usual postal delivery.

#### Article 5 Missing, Theft, Destruction or Other Loss of Possession of the Card

- I. The iPASS Co-branded Card and the chip on the card belong to the Bank SinoPac. The applicant shall use and keep the card as a good custodian to prevent the card from being lost, theft, fraudulently obtained, destroyed, or taken possession of by a third party, and to prevent other people from obtaining the applicant's card-related information.
- II. In the event of missing, theft, or other loss of possession of the iPass Co-branded Card (hereinafter referred to as the case of loss), the applicant shall notify the Bank SinoPac as soon as possible to apply for a card loss report and deactivation procedure.
- III. If the stored value in the iPASS Co-Branded Card is debited or fraudulently used before the completion of the card loss report procedure under Paragraph 2 and within three hours thereafter, the applicant shall be solely responsible for the loss incurred. The stored value balance will be refunded to the applicant's credit card account within approximately 40 working days after the completion of the lost report procedure based on the iPASS Corporation's stored value balance record after three hours from the time of the applicant's lost report. However, in the event of a negative balance, the applicant agrees that the negative amount will be treated as normal spending and included in the applicant's credit card account for collection from the applicant.

#### Article 6 Replacement of Lost Cards, Replacement of Damaged Cards and Renewal of Cards upon Expiration of Validity Period

- I. In the event of missing the iPass Co-branded Card, the Bank SinoPac may, upon application by the applicant, issue a new iPass with the same function and a zero balance for use by the applicant.
- II. In the event that the iPass Co-branded Card has been stained, demagnetized, scratched, damaged, malfunctioning, or otherwise rendered unusable, the applicant may apply for the issuance of a new card. The autoloading function and iPASS function of the old card will also be terminated.
- III. Upon expiration of the validity period of the iPass Co-branded Card, the iPass can no longer be used and the autoloading function is terminated.
- IV. The stored value balance of the renewed or reissued iPass card will be zero and the stored value balance of the old iPass card will be transferred to the applicant's credit card account for the deduction of the credit card spending within approximately 40 working days after receipt of the Bank SinoPac's notification of the renewal or reissue of the new iPASS. In the event of a negative balance, the negative amount will be treated as normal spending and included in the applicant's credit card account for collection from the applicant.

#### Article 7 Deactivation of iPASS Function and Handling of Balance

During the validity period of the iPass Co-branded Card, if the applicant wishes to deactivate the iPass function, the applicant can apply for a refund of the entire balance of the iPass through the following channels. Once the deactivation and refund are made, the applicant will no longer be able to use the iPass and the iPass autoloading functions but the credit card will remain valid:

- I. The applicant is required to present his/her card and personal identification documents in person at the iPASS Applicant Service Centers or designated locations for card deactivation and the stored value balance of the iPASS will be refunded in cash.
- II. The applicant may apply to the Bank SinoPac for the "iPASS Deactivation and Balance Transfer" operation, and the stored value balance of the iPass card will be transferred to the applicant's credit card account for deduction of credit card

spending within approximately 40 working days after receipt of the Bank SinoPac's notification of the renewal or reissue of the new iPASS. In the event of a negative balance, the negative amount will be treated as normal spending and included in the applicant's credit card account for collection from the applicant.

#### Article 8 Handling of Transaction Records and Questionable Stored Value Balance

- I. The applicant may place his/her card in the "iPASS Inquiry Machine" or go to the Information Counters at MRT stations to inquire about the iPASS balance or the records of the last six transactions or the iPASS Corporation's website ([www.i-pass.com.tw](http://www.i-pass.com.tw)). For any questions related to iPASS transactions, please contact iPASS Corporation's Applicant Service at 07-791-2000.
- II. The Bank SinoPac shall display the date and autoloading amount of the iPass of the iPass Co-branded Card on the applicant's credit card billing statement.
- III. If the applicant has any questions about the balance of the above transaction record, he/she may notify the Bank SinoPac for verification by presenting the documents required by the Bank SinoPac before the payment due date of the current period.
- IV. If the applicant who has made a transaction of deferred products or services with a contracted organization using iPASS has a consumer dispute over the non-receipt of the products or services and has no way to seek reimbursement from the contracted organization, the iPASS Corporation will be responsible for refunding the relevant amount of money to the applicant after the applicant has submitted the transaction documents (e.g., the original copy of the order form of the deferred products or services, the original copy of the invoice, or other documents sufficiently substantiating the facts of the transaction, etc.) and the original purchasing card after iPASS Corporation has verified the transaction.

#### Article 9 Circumstances for Termination

The Applicant may suspend or terminate the applicant's use of the iPass and the autoloading function will be terminated, in the event of any of the following circumstances or other violations of the terms and conditions of this agreement:

- I. The applicant uses the iPass Co-branded Card to make purchases or transactions of illegal products or services in the operating area of "iPass" and at the locations designated by the contracted organizations or the Bank SinoPac.
- II. The applicant and a third party or a contracted organization falsify or conspire to commit fraud, or in any way exchange money, arrange financing or obtain unlawful benefits.
- III. The applicant violates the terms and conditions of the Bank SinoPac's credit card agreement or the Bank SinoPac suspends the applicant's right to use the credit card, terminates the credit card agreement, or forcibly deactivates the card.

#### Article 10 Fee and Charge

The account processing fee, issuing fee, suspension handling fee and other fees payable by the applicant in accordance with the terms and conditions of this agreement shall be included in the applicant's credit card accounts payable and shall be included in the billing request. The balance of iPASS transferred to the applicant's credit card accounts by the Bank SinoPac will be deducted from the credit card accounts payable, and if there is still a balance after the deduction, it will be handled in accordance with the Bank SinoPac's overpayment regulations. However, when the applicant applies for a "transaction history inquiry" from iPASS Corporation, iPASS Corporation may charge the applicant a handling fee or deduct it from the stored value balance of iPASS. The handling fee is subject to the terms and conditions of iPASS Corporation. The applicant can inquire about the last 6 transactions and stored value balance of iPASS for free on the automated teller machines provided by iPASS Corporation.

#### Article 11 Changes to Terms and Conditions and Other Contractual Provisions

All other contractual provisions of the special terms and conditions shall be governed by the terms and conditions of the credit card issued by the credit Bank SinoPac and the "iPASS Electronic Payment Institution Business Standard Contract" posted on the iPASS website as well as other relevant announcements.

\* All the rights and interests as well as benefits are valid until 2024/5/31 unless otherwise stated.

\* For details or terms of restriction of relevant rights to and interests in the benefit, please refer to the applicant's manual of rights and interests of this Institution or visit the website of Bank SinoPac ([bank.SinoPac.com](http://bank.SinoPac.com)) for inquiry to the instructions of products.

Reminder !!

Confirm if the following documents are ready.

☐ Copies of front and  
back sides of ID card  
of the applicant

☐ Certification of  
financial ability

☐ Signature for  
confirmation



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Retail Finance Dept. of Bank SinoPac

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Activity hotline: (02)2528-7776

Website: [bank.SinoPac.com](http://bank.SinoPac.com)

Please confirm the following  
documents again:

- Copies of the front and back sides  
of the ID card of the applicant
- Certification of financial ability
- Signature for confirmation

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