

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.

現居電話 Tel of present residence	<input type="text"/> - <input type="text"/>	戶籍電話 Tel of household registration	<input type="text"/> - <input type="text"/>
行動電話 Mobile phone	<input type="text"/> - <input type="text"/>		
電子信箱 Email	<input type="checkbox"/> 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	<input type="checkbox"/> Mobile bill <input type="checkbox"/> Electronic bill <input type="checkbox"/> In accordance with the original delivery method (for Bank SinoPac cardholders only) <small>※ 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.</small>		
卡片寄送 Card delivery	<input type="checkbox"/> Address of present residence <input type="checkbox"/> Company address <input type="checkbox"/> Address of domicile <small>(If no selection or more than one selection is made, correspondence will be delivered to your current residence.)</small>		
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	<input type="text"/> Co., Ltd.		
公司地址 Company address	<input type="text"/> County <input type="text"/> City <input type="text"/> District <input type="text"/> Neighbourhood <input type="text"/> Village <input type="text"/> Road <input type="text"/> Street <input type="text"/> Lane <input type="text"/> Alley <input type="text"/> No. <input type="text"/> Floor		
公司電話 Company Tel	<input type="text"/> - <input type="text"/> ext. <input type="text"/>		
身分 Status	<input type="checkbox"/> Person in Charge / Partner <input type="checkbox"/> Employed Staff		
部門 Department	年薪 Annual Salary	NT\$ <input type="text"/>	in <input type="text"/> year(s) of employment
行業類別 Type of Trade	1. <input type="checkbox"/> Agriculture, forestry, fisheries and livestock 2. <input type="checkbox"/> Government organizations (other than military/police/fire department) 3. <input type="checkbox"/> Electricity, water and gas 4. <input type="checkbox"/> Military/police/fire department 5. <input type="checkbox"/> Schools at all levels 6. <input type="checkbox"/> Advertising and market research 7. <input type="checkbox"/> Publishing/mass communication 8. <input type="checkbox"/> Tutorial and education 9. <input type="checkbox"/> General manufacturing 10. <input type="checkbox"/> Wholesale 11. <input type="checkbox"/> Retail 12. <input type="checkbox"/> Financial services/investment trust/investment consulting/securities 13. <input type="checkbox"/> Insurance 14. <input type="checkbox"/> Other services 15. <input type="checkbox"/> Accommodation and food services 16. <input type="checkbox"/> Legal/accounting/consulting services 17. <input type="checkbox"/> Tourism, leisure and sightseeing 18. <input type="checkbox"/> Transportation and warehousing 19. <input type="checkbox"/> Real estate and leasing 20. <input type="checkbox"/> Artistic creation, entertainment and performance 21. <input type="checkbox"/> Semiconductor/electronic technology 22. <input type="checkbox"/> Other industries not elsewhere classified 23. <input type="checkbox"/> Construction/architecture 24. <input type="checkbox"/> Medical and healthcare services 25. <input type="checkbox"/> Unemployed 26. <input type="checkbox"/> Homemaker/retired 27. <input type="checkbox"/> Student 28. <input type="checkbox"/> Information/software/network/telecommunications 29. <input type="checkbox"/> Gaming/special trade/pawnshops, private financing, virtual money 31. <input type="checkbox"/> Silverware shop, art and antique trade, mining and quarrying		
職稱 Type of Job Title	1. <input type="checkbox"/> Service/Salesperson 2. <input type="checkbox"/> General Staff 3. <input type="checkbox"/> Professional Technician 4. <input type="checkbox"/> Junior Supervisor 5. <input type="checkbox"/> Middle and Senior Management 6. <input type="checkbox"/> Medical Doctor 7. <input type="checkbox"/> Attorney 8. <input type="checkbox"/> Certified Public Accountant 9. <input type="checkbox"/> Actuary 10. <input type="checkbox"/> 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)	<input type="text"/>		
行業 Industry	年資 Year(s) of employment	<input type="text"/> year(s)	
公司電話 Company Tel	<input type="text"/> - <input type="text"/> ext. <input type="text"/>		
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		

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

Agree Disagree Provided to subsidiaries of Bank SinoPac Financial Holdings Company for joint marketing or cooperative promotional activities.

1.Applicant's Name and Address Usage Terms : The applicant understands that, in accordance with Article 43 of the Financial Holding Company Act, Bank SinoPac may use the applicant's name and address interchangeably among subsidiaries of Bank SinoPac Financial Holdings Company.

2.Agreement to Use Personal Data Beyond Name and Address: According to the "Management Regulations for Joint Marketing Among Subsidiaries of Financial Holding Companies" and the "Regulations for Cooperative Promotion of Other Business Products or Provision of Related Services by Banks, Securities Firms, and Insurance Companies," the applicant is requested to indicate their consent by checking the box above regarding the use of their personal data beyond just "name" and "address." This includes other personal information (such as date of birth, ID number, phone number, etc.), transaction data, and other related information (including account, credit, investment, and insurance information). By providing consent, the applicant agrees that Bank SinoPac may share this information with all subsidiaries under Sinopac SinoPac Financial Holdings Company (including SinoPac Securities Co., Ltd., SinoPac Leasing Co., Ltd., SinoPac Securities Investment Trust Co., Ltd., SinoPac Futures Co., Ltd., SinoPac Venture Capital Co., Ltd., SinoPac Securities Investment Advisory Co., Ltd., and any future subsidiaries disclosed on the website due to organizational changes). This information can be used for joint marketing or cooperative promotional activities, including creating records, disclosure, referral, or cross-application to provide related financial services.

3.Applicant Data Change/Opt-Out Terms : The applicant may request to change or stop the use of their data for the aforementioned joint marketing/cooperative promotion at any time by contacting Bank SinoPac via credit card customer service hotline (0800-058-888 for landlines only, 02-2528-7776), online customer service, in writing, or by visiting any Bank SinoPac branch in person.

第三人行銷之個人資料使用同意條款
 Consent for Third-Party Marketing Use of Personal Data Promotions

Agree Disagree Provide personal data to third parties with a special cooperative relationship with Bank SinoPac.

※ If the applicant does not check the box, it will be considered as a disagreement, and they will not be able to receive related promotional activities or marketing information

The applicant should check the box above to indicate whether they agree to Bank SinoPac providing their personal data (including name, date of birth, ID number, gender, phone number, postal code, address, or email) to third parties with whom Bank SinoPac has a special cooperative relationship (such as Chubb Life Insurance Taiwan Company and PCA Life Insurance Co., Ltd.). This data may be collected, processed, and utilized within the scope of promoting and marketing their products or services. Third parties with a special cooperative relationship with Bank SinoPac are required to keep the applicant's personal data confidential by law. If the applicant later disagrees with the provision of this data, they may call the Bank SinoPac credit card customer service hotline at (02) 2528-7776 to stop using their data at any time.

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

Agree Disagree Provide personal data to the co-branded/affinity partner organization for the co-branded/affinity card.

Consent for Use of Personal Data by Co-Branded/Affinity Partner Organization: By checking "Agree," the applicant consents to the co-branded/affinity partner organization collecting, processing, internationally transferring, and using the personal data and credit card transaction information provided in this application form during the validity period of the co-branded/affinity card agreement. This data will be used for providing and verifying benefits and services related to the co-branded/affinity card. If the applicant later disagrees with the provision of this data, they may call Bank SinoPac's credit card customer service hotline at (02) 2528-7776 to stop using their data at any time.

Co-Branded/Affinity Partners: EASYCARD Corporation, DAWAY Card (Line Pay Taiwan Limited), MITSUI OUTLET PARK Co-branded Card (Sanxin Outlet Co., Ltd, San Zhong Gang Outlet Co., Ltd, Sannan Outlet Co., Ltd), Miramar Co-branded card (MIRAMAR CITY DEVELOPMENT INC.), Unimicron Technology Co-branded card (Unimicron Technology Corporation), Eastern Media Co-branded card (Eastern Global Corporation), National Chung Hsing University Affinity Card, Shop.Com Co-branded Card (Market America, Inc), Melaleuca Co-branded Card (MELALEUCA OF ASIA, LTD. CO., TAIWAN BRANCH (U.S.A.)), and Vogue Co-branded Card (Conde Nast Taiwan Publications Ltd.).

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

According to Article 23 of the Credit Card Business Management Regulations, for applicants who apply as students, Bank SinoPac is required to notify the applicant's parents or legal guardians. Bank SinoPac will send notifications based on the information provided above. Please be sure to complete the information.



信用卡申請同意聲明事項

Credit Card Application Consent Declaration

- The applicant guarantees that all information and supporting documents provided are true, accurate, and non-returnable, and authorizes Bank SinoPac to verify, exchange, and record such information with relevant institutions. Information on income or financial status provided by the applicant in other dealings with Bank SinoPac over the past year may also be used for credit card application review. The applicant acknowledges that Bank SinoPac has the right to approve or reject the credit card application.
- The applicant agrees to open a credit card account in their name with Bank SinoPac and agrees to comply with the credit card agreement that accompanies the card. Otherwise, the applicant must cut the card into two pieces and return it to Bank SinoPac by registered mail within seven days of receiving the card and agreement to terminate the contract, without the need to provide reasons or incur any costs. However, this does not apply if the card has been used.
- The applicant agrees and clearly understands the contents of pages 10-11 of this application form, "Bank SinoPac Personal Data Collection, Processing, and Usage Notice." Bank SinoPac, or third parties processing affairs on behalf of Bank SinoPac in accordance with relevant laws, SinoPac's financial holding company, financial joint credit information centers, joint credit card processing centers, credit card organizations, financial institutions with which the applicant interacts, and financial companies may collect, process, internationally transfer, and use the applicant's personal data and interaction data with Bank SinoPac for the specific purposes required by their business operations and as permitted by law. Bank SinoPac may also provide personal data to these entities. If there are other legal regulations, they shall prevail.
- Consent for Market Use of Personal Data :
 - The applicant agrees that Bank SinoPac may, within its business scope, provide or use telephone marketing to offer and promote financial products and services related to deposits, loans, credit cards, insurance, and investment management, as well as marketing or promotional information and materials.
 - If the applicant later objects, they may withdraw their consent at any time by using Bank SinoPac's relevant websites, calling the customer service hotline at (02) 2528-7776, or requesting to stop during telephone marketing calls.
- The applicant authorizes Bank SinoPac to act as their foreign exchange settlement agent within the Republic of China to handle the settlement of foreign currency transactions made with the applicant's Bank SinoPac credit card.
- All Bank SinoPac's credit cards held by the applicant (including primary and supplementary cards) share the same credit limit. Once the card is issued, regardless of whether it is used, the relevant records will be reported to the Joint Credit Information Center. Bank SinoPac will obtain the applicant's consent before increasing the credit limit.
- Bank SinoPac's credit cards are managed under a consolidated account system. If the applicant already holds a primary Bank SinoPac credit card, they may apply for an additional credit card using a simplified application form, with the paper statement being sent to the previously registered address. If this application form is completed anew, the paper statement will be sent to the address provided in this application form. Statements for supplementary cards will be sent to the address of the primary cardholder.
- The primary cardholder agrees to be fully responsible for all amounts due arising from both the primary and supplementary credit cards. Supplementary cardholders are only responsible for amounts due arising from their own supplementary credit cards.
- The applicant understands that records of late payments will be logged with the Joint Credit Information Center, potentially affecting future applications for loans and credit cards. Bank SinoPac may outsource the collection of overdue debts, pursue civil litigation to confirm the debt, and apply for compulsory execution, as well as sell the debt to asset management companies as per regulations.
- If the applicant indicates a student status in this application form, Bank SinoPac will notify the applicant's parents or legal guardians of the card issuance as required by regulations. Additionally, for Infinite Cards, World Cards, and World Business Cards, Bank SinoPac reserves the right not to issue the card. If the applicant indicates a student status in this application form, Bank SinoPac will notify the applicant's parents or legal guardians of the card issuance as required by regulations. Additionally, for Infinite Cards, World Cards, and World Business Cards, Bank SinoPac reserves the right not to issue the card.
- If the applicant is a full-time student and any of the following conditions apply, Bank SinoPac may temporarily suspend the use of the credit card:
 - Bank SinoPac discovers that the applicant is a full-time student after issuing the card.
 - The applicant already holds credit cards from more than three issuing banks.
 - The credit limit from any single issuing bank exceeds NT\$20,000.
- If the applicant is unable to obtain a financial credit card issued by Bank SinoPac, they can visit a branch to apply for a financial card.
- The applicant has read pages 11-12 of this application form, "Notice of Obligations to Inform as Required by Article 8, Paragraph 1 of the Personal Data Protection Act by EasyCard Corporation," and pages 12-13, "Notice of Obligations to Inform as Required by Article 8, Paragraph 1 of the Personal Data Protection Act by iPASS Corporation." The applicant fully understands the purposes and uses of personal data collection, processing, or utilization by iPASS and EasyCard Corporation.
- The applicant has read page 9 of this application form, "Terms and Conditions for Credit Card Installment Payments," and agrees that after the card is issued, they will not need to sign an application form for each individual installment payment service application.
- When the applicant qualifies for various promotional activities of Bank SinoPac, Bank SinoPac may provide the applicant's name, phone number, and address to delivery companies to facilitate the sending of gifts.
- If Bank SinoPac outsources the related operations, the applicant agrees that Bank SinoPac may notify them by posting announcements at its business premises or on

its website. If Bank SinoPac fails to fulfill its obligations as agreed, it shall compensate the applicant for any damages incurred.

- The applicant understands that various fees, revolving credit interest rates, and penalties may arise from using the credit card. Please refer to pages 7-8 of this application form, "Bank SinoPac Credit Card Terms and Conditions," for details.
- The applicant Agrees Disagrees to have Bank SinoPac proactively send a cash advance PIN after the credit card is issued (if not checked, it will be considered as disagreement) * If "agree" is not checked, the applicant may call Bank SinoPac's credit card member service center at any time in the future to request the PIN mailer. *
- If the applicant is applying for a Bank SinoPac credit card for the first time and has checked "agree" in item 18 above, Bank SinoPac will start sending the cash advance PIN mailer from the fourth month after the card issuance date, to the address provided by the primary card applicant. If the applicant has terminated or canceled the credit card contract with Bank SinoPac for more than six months and then re-applies for a credit card with Bank SinoPac, it will be considered as a first-time application.
- The applicant disagrees with the automatic top-up function being preset for the EasyCard co-branded card; if not checked, it will be considered an agreement. Once the automatic top-up function is activated, it cannot be turned off. (If not applying for the EasyCard co-branded card, please ignore this item.)

The applicant confirms that they have had a reasonable period of time to carefully read and understand the contents of the above "Credit Card Application Consent Declaration" and all the contents of this application form, including all the rates/fees listed on pages 7-8 "SinoPac Credit Card Terms and Conditions" and the "Credit Card Purchase Installment Agreement Terms" on page 9, and have signed to indicate their agreement to comply.

Signature of the principal card applicant in Chinese block letters

Signature box with a large 'X' mark and a vertical label on the right: Please be sure to sign.

《本欄位由永豐銀行專用，請勿使用或填寫》

<This field is exclusively for the use of Bank SinoPac. Please don't use or fill in it.>

Form fields for card type and code: 正/附 1 T.M P 編碼 8 A 2 0

Form fields for card numbers: S.C WEB00 P.C WEA45

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 use of referee exclusively

Table for referee information with fields: Name in Chinese, Code of affiliate, Employee No./ID No., Mobile phone

Personal signature on physical visit, Personal signature on presentation, Incoming letter, Other

Prudent Financing Credit First 24-hourservicehotline:(02)2528-7776,0800-058-888(landlinephoneonly).Revolving credit interest rate5%~15%(basedate 2023/3/3);handling fee for cash advance:cash advance amountX3.5%+specifiedamount (NT\$100/USD3.5/JPY350/EUR3).For other fees and charges, please visit Bank SinoPac's website for inquiries.



3560 03

正卡申請人身分證影本黏貼處

Space to paste the copy of ID card of the primary card applicant

Applicant
Copy of ID card (front side)

Space to paste

Please provide the updated version

* The application documents will not be processed if the application data fields are not filled in completely, or 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

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

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

金融卡約定條款 本約定條款經申請人於合理期間(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. Terms and Conditions for Using the Debit Card and General Provisions

(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 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 the debit card to deposit cash into a non-applicant account via Bank SinoPac's automated service equipment, the transaction is subject to the debit card's non-designated transfer amount limit; however, if the cash is deposited into the applicant's own account, there is no limit on the amount

(IV)Restrictions on Deposit Bank, Interbank Withdrawal, and Transfer Amounts: When the applicant uses the debit card for transfers, withdrawals domestically or abroad, or domestic purchases, the following restrictions apply :

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

* All the rights and interests as well as benefits are valid until 2025/6/30 unless otherwise stated. For details or terms of relevant 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 .

Prudent Financing Credit First 24-hourservicehotline:(02)2528-7776,0800-058-888(landlinephoneonly). Revolving credit interest rate5%~15%(basedate2023/3/3);handling fee for cash advance:cash advance amounX3.5%+specifiedamount (NT\$100/USD3.5/JPY350/EUR3).For other fees and charges, please visit Bank SinoPac's website for inquiries.

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 and Disclosure of Withdrawal, Transfer Limits, and Number of Transactions.

The amounts and number of transactions specified in sections (4) and (6) may be adjusted by SinoPac Bank as necessary. Any adjustments will be publicly disclosed in a prominent manner at business locations and on the website 30 days prior to taking effect.

(VIII) Assistance from the Depository Bank in Case of Transfer Errors by the Depositor.

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

- 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.
- 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 an 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.

- The ATM card has been forged, altered, or used for money laundering, fraud, or other unlawful purposes.
- The account has been classified as a payment suspension, alert or derivative control account as required by law.
- Violation of the law or other unlawful acts against the interests of Bank SinoPac.
- In the event of a breach of contract by the applicant in his/her dealings with Bank SinoPac.
- The applicant assigns the rights or obligations under the service agreement to a third party without Bank SinoPac's consent.
- When an 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.
- 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 incorrecion password entry, card retention, 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 BankSinoPac may cancel the ATM card.






(XV) Fee Charge, Adjustment and Disclosure

- The applicant agrees to accept Bank SinoPac's issuing fees for all transactions or services using the ATM card as follows :
 - 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**.

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Prudent Financing Credit First 24-hourservicehotline:(02)2528-7776,0800-058-888(landlinephoneonly).
Revolving credit interest rate5%~15%(basedate2023/3/3);handling fee for cash advance:cash advance amountX3.5%+specifiedamount (NT\$100/USD3.5/JPY350/EUR3).For other fees and charges, please visit Bank SinoPac's website for inquiries.

- (3) Interbank payment : **NT\$15/transaction.**
- (4) Domestic interbank deposit : **NT\$20/transaction.**
(Deducted from the transaction amount)
- (5) 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**).
- (6) 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**).
- (7) 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**).
- (8) 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**).
- (9) ATM card unlocking : Free of charge.
- (10) Replacement/reissue of new cards : **NT\$100/card.**
- (11) Withdrawal from Bank SinoPac's overseas branches : **NT\$80/transaction.**
- (12) Overseas query of the account balance (Mastercard  /Cirrus ) : **NT\$20/transaction.**
- (13) Overseas withdrawal (Mastercard  /Cirrus ) : **NT\$100/transaction.**
- (14) Overseas query of account balance (Financial Information Service Co., LTD. ) : Free of charge.
- (15) 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 use 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 Provision
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 international ATM cards
- (I) This ATM 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 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 credit card.
- (IV) When the applicant uses the debit card to make withdrawals at ATMs located abroad, Bank SinoPac will disburse the equivalent amount in the local currency (withdrawal location) :
1. If the applicant chooses to withdraw cash abroad through Mastercard () / Cirrus (): The withdrawal amount will be converted to USD based on the exchange rate specified by Mastercard International on the day of withdrawal. The equivalent amount in New Taiwan Dollars (NTD) will then be calculated based on the exchange rate for selling USD cash as posted by Bank SinoPac.
 2. If the applicant chooses to withdraw cash abroad through Financial Information Service Co., Ltd.: The transaction amount will be converted to the equivalent amount in New Taiwan Dollars (NTD) based on the exchange rate on the settlement date by the clearing bank for cross-border chip financial card transactions. Applicants who have not applied for international financial functions agree that by entering the agreed PIN on the cross-border automated service machine, the withdrawal transaction will be completed
- (V) When the applicant withdraws cash abroad using a financial card, regardless of the automated service machine used by any financial institution, the total daily withdrawal amount shall not exceed the equivalent foreign currency amount of the current withdrawal limit set by Bank SinoPac's automated service machines.
- (VI) When the applicant withdraws cash abroad using a financial card, a service fee will be charged for each valid withdrawal, with the fee standard subject to adjustment by the settlement agent bank. The withdrawal service fees are as follows:
1. Through Mastercard () / Cirrus (): **NT\$100 per transaction.**
 2. Through the Financial Information Service Co., Ltd. (): **NT\$100 per transaction** in the Hong Kong and Macau

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regions. This fee is charged per withdrawal, and the applicant agrees and authorizes Bank SinoPac to automatically deduct the fee from the applicant's account at the time of withdrawal. The fee may be adjusted by Bank SinoPac according to its operational costs.

(VII) When the applicant withdraws cash abroad using a financial card, they authorize Bank SinoPac to handle the foreign exchange declaration on their behalf in accordance with relevant foreign exchange regulations. The applicant fully acknowledges and accepts the declaration made by Bank SinoPac under this authorization without any objections. The applicant is responsible for calculating and managing their own foreign exchange usage limit. If the applicant's withdrawals exceed their available foreign exchange limit, they will bear the responsibility for any such excess, and Bank SinoPac will not be liable. Bank SinoPac has no obligation to proactively monitor the applicant's foreign exchange usage, but if Bank SinoPac becomes aware that the applicant has exceeded their limit, it reserves the right to refuse payment.

(VIII) International Debit Card Notice

1. Chip debit cards must have their magnetic stripe password set at Bank SinoPac ATMs, and credit cards need to apply for a cash advance PIN.
2. Currently, debit card withdrawals abroad through the Cirrus international network are still magnetic stripe transactions, which have lower security controls. When withdrawing cash abroad, exercise increased caution to avoid using unfamiliar or temporarily set up ATMs. When entering your PIN, cover the keypad to prevent others from observing it. This helps avoid prevent unauthorized groups from capturing or recording your PIN and card number. If you notice any suspicious transactions, please immediately contact customer service to report and cancel your financial card.

III. The terms are defined as follows

- (I) A debit credit card combines the functions of both a debit card and a credit card, and it can also be equipped with international debit card capabilities
- (II) The financial credit card will be delivered to the applicant either in person by Bank SinoPac or by registered mail to the address provided by the applicant in this application form. Upon receiving the card, the applicant should activate it according to the instructions provided on the activation letter. If the applicant already holds a Bank SinoPac financial card with the same deposit account (hereinafter referred to as the "old debit card"), the old debit card will be invalidated upon activation of the debit credit card.
- (III) The credit card functions and usage regulations combined with the financial credit card will be handled according to the terms and conditions provided in this application form by Bank SinoPac.
- (IV) In the event of loss or theft of the financial credit card, for security reasons, the applicant must report the loss to Bank SinoPac. The fee for reporting the credit card loss will be charged by Bank SinoPac according to its relevant credit card loss reporting regulations.
- (V) The functionality and usage of the financial credit card's financial card features are governed by the "1. Debit Card Usage and General Terms" and "2. International Debit Card Special Terms," except for the special provisions outlined below.
- (VI) **Special Provisions: Due to the specific nature of the financial credit card's features, when using the international debit card function through Mastercard for withdrawals abroad, the applicant must use the credit card PIN for the transaction.**

IV. Contractual provisions for card-less withdrawal

(I) Term Definitions

1. Debit Transactions: Refers to transactions where the cardholder uses a chip financial card issued by Bank SinoPac and a password set by the cardholder to authorize Bank SinoPac to directly debit the specified account of the

cardholder's chip financial card. This debit is made to the account of the acquiring institution or the merchant. This includes debit transactions (both fixed and variable rates), reversals, refunds, pre-authorizations, and completed authorizations.

2. Acquirer: Refers to the financial institution that has an agreement with the merchant to handle debit transactions on behalf of the cardholder.
3. Merchant: Refers to providing goods, services, or other transactions through an agreement with the acquiring institution, accepting cardholder payments using a chip debit card.
4. Transaction Record: Refers to the receipt or electronic message when the cardholder makes a payment using a chip debit card.

(II) The debit card issued to the cardholder has the chip debit card payment function. To use this function, the cardholder must apply to Bank SinoPac.

When the cardholder makes a debit payment at domestic partner merchants (with the Smart pay) using a terminal (POS) by using their debit card and entering the agreed password, it is considered consent to activate the debit payment service for that transaction to complete the purchase

(III) When the cardholder uses the chip debit card at physical or virtual partner merchants to make a debit payment, refund, or cancel a transaction, they should retain the transaction records for their own reference and verification.

(IV) When the available balance in the cardholder's designated account for debit payments is insufficient to cover the transaction amount or exceeds the agreed limit, Bank SinoPac is not obligated to process the payment.

(V) The cardholder clearly understands that using the chip debit card and password at affiliated stores for debit transactions is no different from cash transactions. In case of any disputes with the affiliated store (including but not limited to the quality, quantity, or amount of goods or services), the cardholder should seek resolution directly with the affiliated store and cannot use this as a basis for requesting a refund from Bank SinoPac. The cardholder also cannot use disputes arising from transactions with affiliated stores to counter Bank SinoPac. If the cardholder has doubts about the transaction amount, they may request a review from Bank SinoPac, which should provide the transaction records for verification.

(VI) Bank SinoPac must handle the chip debit card transactions and account matters for the cardholder with the care of a good manager. Regarding the disclosure of the cardholder's transaction information, Bank SinoPac should provide transaction records through account statements, passbooks, or other agreed-upon methods for the cardholder's verification.

(VII) The cardholder agrees that Bank SinoPac may entrust third parties to handle operations related to chip debit card transactions or other ancillary services related to the 'Account Opening General Agreement,' in accordance with regulations set by the competent authorities. However, the third party must comply with relevant laws and maintain confidentiality when processing and utilizing the applicant's personal data through computer systems.

V. Terms for Cardless Withdrawals

- (I) The cardholder, who holds a physical chip debit card and is a member of Bank SinoPac's online banking with the online transaction function activated, agrees to enable the "Cardless Withdrawal" function through Bank SinoPac's automated service equipment using a valid Bank SinoPac financial card. The cardholder must set a "Cardless Withdrawal Password" and authorize a mobile device through Bank SinoPac mobile banking or DAWHO APP. Only after activating the "Cardless Withdrawal" function on the automated service equipment can the cardholder use a mobile device and automated service equipment for cardless withdrawals. The cardholder

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understands that using the cardless withdrawal function requires logging into mobile banking/DAWHO APP and confirming the activation of this service. If the specific chip financial card or account used to activate the cardless withdrawal service is subsequently reported lost or canceled, the activated cardless withdrawal function will also become invalid. The cardholder must reapply at Bank SinoPac's automated service equipment.

- (II) The cardholder should memorize and securely keep the "Cardless Withdrawal Password." If there is a risk of leakage, the cardholder should immediately contact Bank SinoPac's customer service center to deactivate the service. If needed, the cardholder can reset the password through Bank SinoPac's automated service equipment, with no limit on the number of resets. **If the cardless withdrawal password is entered incorrectly five consecutive times, the current cardless withdrawal transaction will be canceled, and the cardless withdrawal function will be deactivated. The cardholder agrees to reactivate the cardless withdrawal function and reset the password through Bank SinoPac's automated service equipment using a valid chip financial card.**
- (III) After logging into mobile banking or the DAWHO APP and selecting "Cardless Withdrawal," the cardholder will enter transaction details. Bank SinoPac will generate a one-time withdrawal code, which the cardholder must use within the specified time at Bank SinoPac's or participating linked interbank-linked financial units' automated service equipment. The cardholder must follow the instructions to enter the withdrawal code, cardless withdrawal password, and withdrawal amount to complete the transaction. **The cardholder agrees to securely keep all transaction verification information (such as the cardless withdrawal password) and not disclose it to third parties. Any damages resulting from misuse or theft by third parties are the responsibility of the applicant.**
- (IV) **Cardless Withdrawal Limit Regulations**
1. Per Transaction Limit: NT\$30,000, \$900USD, HK\$700, ¥100,000 JPY, ¥3,000 CNY, For interbank transactions: NT\$20,000
 2. Daily Limit (combined for domestic and foreign currencies): NT\$30,000, \$900USD, HK\$7000, ¥100,000 JPY, ¥6,000 CNY, Cumulative equivalent to NT\$30,000 (calculated based on the account's domestic and foreign withdrawals/transactions)
 3. Monthly Limit: Cumulative maximum limit equivalent to NT\$200,000 (calculated based on the account's combined domestic and foreign currencies)
 4. When withdrawing foreign currency cash, the amount will be converted to New Taiwan Dollars (NTD) based on Bank SinoPac's posted "foreign currency cash selling" exchange rate at the time of the withdrawal and deducted from the NTD account.
- (V) When the cardholder uses the cardless withdrawal feature at Bank SinoPac or at automated service machines of participating interbank-connected financial institutions, transactions are processed without a passbook. If the password, transaction number, and withdrawal amount all match, it is considered as effective as a withdrawal slip with the original seal and presenting the passbook. Upon completing each transaction, the automated service machine will print a "Customer Transaction Details Slip" for the cardholder's reference. Cardless withdrawal transactions are not limited by frequency or cumulative amount, and there is no need to update the passbook; the feature can continue to be used
- (VI) The cardholder may deactivate the cardless withdrawal feature at any time through Bank SinoPac's automated service machines, mobile banking, the DAWHO app, or via the customer service center. However, if any of the circumstances outlined in "Section 1: Use of Financial Card and General Terms and Conditions," subsection (13)

"Termination of Contract or Suspension of Financial Card Functions" of the "Financial Card Agreement Terms" occur, Bank SinoPac may terminate the cardless withdrawal feature at any time.

- (VII) **The cardholder should properly safeguard the authorized mobile device. In case of loss, destruction, theft, or any other loss of possession, the cardholder should immediately deactivate the cardless withdrawal feature through Bank SinoPac's automated service machines or via the customer service center. If the cardless withdrawal feature is not deactivated and is misused, any payments made by Bank SinoPac will be considered payments made to the cardholder. However, if Bank SinoPac or other financial institutions owning the automated service equipment fail to exercise the duty of care of a good manager over the information system, or if there are other attributable reasons causing the cardholder's password to be misused or stolen, Bank SinoPac will still be held responsible.**
- (VIII) The cardholder applying for the cardless withdrawal feature is limited to primary cardholders only; supplementary cardholders are not eligible to apply. The application must adhere to these terms and conditions, the "General Terms and Conditions for Account Opening," and the respective deposit terms and conditions.
- (IX) Bank SinoPac should retain the cardless withdrawal transaction records for at least five years. For any disputes regarding cardless withdrawal transactions, cardholders can contact Bank SinoPac's complaints and 24-hour customer service hotline at (02) 2505-9999.

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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"> Primary card : NT\$24,000, supplementary cards: no annual fee (up to 2 supplementary cards can be applied for). Primary card : NT\$10,000, up to 4 supplementary cards: no annual fee. From the 5th supplementary card onwards: an annual fee of NT\$5,000 per card, and no annual fee waiver applies. Signature Card (including Business), Titanium Card (including Business), and Precious Card: Primary card NT\$3,000, supplementary card NT\$1,500. Platinum Card: Primary card NT\$1,500, supplementary card NT\$750. For the first year, up to 6 supplementary cards are exempt from the annual fee.
Annual Fee Waiver Policy	<ol style="list-style-type: none"> Exclusive Benefits for Mobile/Electronic Statements. Apply for a credit card mobile/electronic statement and cancel the paper statement. During the mobile/electronic statement application period, all card levels from Business Signature Card and below, including primary and supplementary cards, will enjoy an annual fee waiver. (The above benefit does not apply to World Card/World Business Card/Infinite Card levels.) Annual Fee Waiver Policy <ol style="list-style-type: none"> Yongchuang World Card: Not eligible for annual fee waiver policy. Yongchuang World Card: <ol style="list-style-type: none"> SinoPac Prestige Wealth Management members enjoy a waiver of the annual fee for the first year (limited to the first application). Starting from the second year, if the primary cardholder meets any of the following qualifications, they can offset the annual fee for the primary card, up to a maximum of NT\$8,000: <ol style="list-style-type: none"> If the primary and supplementary card expenditures reach NT\$200,000 within the 12 months preceding the billing month, the annual fee can be offset by NT\$2,000. This can be repeated up to a maximum offset of NT\$8,000. If the primary cardholder is a Prestige Wealth Management member at the time of the annual fee charge and holds a higher membership level than in the previous year, the annual fee for

	<p>the primary card can be offset by NT\$8,000. Membership levels will be based on data from the bank's system.</p> <p>(3)Signature card (including business): The first year's annual fee is waived. From the second year onwards, if the total spending on the primary and supplementary cards in the 12 months preceding the billing month reaches NT\$150,000, or if there are 12 transactions regardless of amount, the annual fee for the following year will be waived.</p> <p>(4)For Titanium Cards (including Business) and Precious Cards: The first year's annual fee is waived. From the second year onwards, if the total spending on the primary and supplementary cards in the 12 months preceding the billing month reaches NT\$36,000, or if there are 12 transactions regardless of amount, the annual fee for the following year will be waived.</p> <p>(5)Platinum Cards: The first year's annual fee is waived. From the second year onwards, if the total spending on the primary and supplementary cards in the 12 months preceding the billing month reaches NT\$12,000, or if there are 12 transactions regardless of amount, the annual fee for the following year will be waived.</p> <p>(6)If you successfully set up a direct debit for one of the designated life insurance policies using the 保倍卡, the annual fee for the following year will be waived. (For details on the designated life insurance policies, please refer to Bank SinoPac's official website.)</p>
Minimum Due	<p>Minimum Payment Amount for Each Billing Period = (Current period's new purchase amount x 10%) + (Previous period's credit limit usage amount x 5%) + (Current period's new non-purchase amount x 5%) + Amounts exceeding the credit limit + Total accumulated unpaid minimum payment amounts from previous periods + Principal and interest of current period's credit card installment payments + Principal and interest of current period's credit card overseas investment transactions + Revolving credit interest + Penalty fees + Annual fee + Various handling fees + Loss reporting fees + Service fees. If the total amount is less than NT\$500 (or the equivalent agreed foreign currency), it will be calculated as NT\$500.</p> <p>Note: "Purchase Amount" refers to the amount paid using a credit card for ordering goods, obtaining services, or paying fees in the current period, excluding cash advances and balance transfer projects.</p>

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Late Payment Fee	<p>1.If the cardholder fails to pay the minimum payment amount for the current period by the monthly payment due date or delays the payment deadline, in addition to the agreed revolving credit interest until the balance is paid off, a late fee will be charged monthly from the date of the overdue payment.</p> <p>2.The calculation method for the late fee is as follows: NT\$300 for the first month of missed payment, NT\$400 for the second consecutive month of missed payment, and NT\$500 for the third consecutive month of missed payment. If the "total amount due on the current statement" is NT\$1,000 or less (calculated separately according to the agreed currency), no late fee will be charged. The late fee will be charged for a maximum of three consecutive months.</p> <p>Example: If the cardholder fails to pay the minimum amount due by the payment deadline of October 5, a late fee of NT\$300 will be incurred after the billing date of October 21. If the cardholder still fails to pay the minimum amount due by the payment deadline of November 5, a late fee of NT\$400 will be incurred after the billing date of November 21. If the cardholder continues to fail to pay the minimum amount due by the payment deadline of December 5, a late fee of NT\$500 will be incurred after the billing date of December 21.</p>		<p>date was June 9. The minimum payment shown on the June statement was NT\$1,000, with a payment deadline of June 24, 2014. If the cardholder only paid the minimum amount of NT\$1,000 by the payment deadline, the revolving interest shown on the July statement would be NT\$121. (Calculation: Based on an annual revolving interest rate of 14%, (NT\$10,000 - NT\$1,000) x (35 days, i.e., from the posting date of June 5 to the July billing date of July 9) x (14%/365) = NT\$121).</p> <p>2.If the cardholder pays off the entire outstanding balance listed on the current statement or if the remaining unpaid balance is less than NT\$1,000 (or the equivalent amount in another agreed foreign currency) before the payment deadline of the current billing cycle, no revolving credit interest will be charged from the billing date to the payment deadline of that cycle.</p> <p>3.If a principal cardholder holds two or more credit cards issued by Bank SinoPac, the usage of their revolving credit limit and the calculation of the "amounts that can be included in the revolving credit principal" will be combined and managed under one account, rather than being handled separately based on the type of card.</p>
Revolving Credit	<p>The cardholder may decide the amount to pay each month based on their financial situation. If the cardholder pays an amount equal to or greater than the minimum payment due by the payment deadline, the remaining unpaid balance can be deferred. Interest on the revolving credit will be calculated based on the cardholder's applicable revolving interest rate (annual interest rate ranging from 5% to 15%).</p>	Cash Advance Fee	<p>Each cash advance amount × 3.5% + specified amount(NT\$100/USD3.5/JPY350/EUR3). For cash advances made at the counter, if the handling fee for each transaction is less than NT\$500, it will be calculated as NT\$500. For cash advances made via ATM, telephone, or online, if the handling fee for each transaction is less than NT\$200, it will be calculated as NT\$200. If payment is made using revolving credit, interest will be calculated according to the revolving credit interest method and rate set by Bank SinoPac.</p>
		Copy Statement Fee	<p>If a copy of a statement from more than three months ago is requested, a replacement statement handling fee of NT\$100 per statement per month will be charged due to reasons attributable to the cardholder.</p>
Revolving Interest	<p>1.Revolving interest = each "amount that can be included in the revolving credit principal" × calculation period (number of days) × revolving interest rate (annual interest rate 5%~15%). For detailed calculation examples and related regulations, please refer to the following examples or visit the Bank SinoPac credit card website.</p> <p>Example: On June 3, 2014, the cardholder made a purchase of NT\$10,000. Bank SinoPac advanced the payment on June 5, 2014 (posting date), and the billing</p>	Handling fee for return of overpayment	<p>If a cardholder requests a refund of an overpayment to a non-SinoPac Bank account or by check, a handling fee of NT\$30 per transaction will be charged.</p>
		Handling fee for the retrieval of the charge slip	<p>NT\$50 for each slip in the country; NT\$100 for each slip in foreign country.</p>

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Handling fee for loss report	NT\$200 per card.
Fee for replacement of damaged card	NT\$200 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, may apply to Bank SinoPac for the issue of a liquidation certificate; the handling fee of NT\$200 for each certificate.
Handling fee for issue of liquidation certificate	When the cardholder processes a telephone voice cash advance or online cash advance and requests that the cash advance be transferred to a non-Sinopac account, in addition to the cash advance handling fee, a remittance processing fee of NT\$30 per transaction will also be charged.
Fee for legal procedure for collection	If Bank SinoPac incurs any related expenses due to the cardholder's delay or failure to pay the due amounts, whether through litigation, non-litigation, or other legal procedures, the cardholder shall bear the full cost.
Service fee for foreign transaction	All transactions made by the cardholder using the credit card shall be settled in New Taiwan Dollars (NTD) or the agreed-upon foreign currency. If the transaction currency (including refunds) is not NTD, Bank SinoPac is authorized to convert the amount into NTD or the agreed-upon foreign currency based on the exchange rate listed by the respective international credit card organizations on the settlement date. This conversion will include the handling fees payable to the respective international organizations and an additional foreign transaction service fee of 0.5% of the transaction amount, making the total fee approximately 1.5% to 2% of the transaction amount . For transactions made in NTD abroad (including transactions processed by foreign acquirers or transactions made online or at overseas stores, which are considered foreign transactions), the handling fees and foreign transaction service fees as stipulated by the international credit card organizations will also apply. When the cardholder makes a purchase in a non-USD currency region, the transaction amount will be converted into NTD or the agreed-upon foreign currency.

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

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 reporting phone number at 886-2-2528-7776 to report the loss, 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 the 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 about 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.

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Prudent Financing Credit First 24-hourservicehotline:(02)2528-7776,0800-058-888(landlinephoneonly).
 Revolving credit interest rate5%~15%(basedate2023/3/3);handling fee for cash advance:cash advance amountX3.5%+specifiedamount (NT\$100/USD3.5/JPY350/EUR3).For other fees and charges, please visit Bank SinoPac's website for inquiries.

- (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 a 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.
- (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 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.
- (III) Please keep your credit card in a safe and secure place and do not share your card details and password with 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 client cardholder 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 client cardholder 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) Cardholders with a credit card that does not have embossed card numbers on the card surface will be unable to complete transactions if a merchant attempts to manually imprint the card number using a mechanical imprinter, as the card number cannot be imprinted. SinoPac Bank does not restrict the use of such cards to online authorization only. The use of these cards on airplanes is the same as with embossed credit cards; however, because transactions on airplanes must be processed offline, there may be instances where transactions cannot be completed due to differences in the credit card processing equipment provided by the acquiring bank to the airline and the transaction amount limits agreed upon with the airline.

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.
- VI. 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

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Prudent Financing Credit First 24-hour service hotline: (02)2528-7776, 0800-058-888 (landline phone only).
Revolving credit interest rate 5%~15% (based on 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.

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 for details.
 2. Single spending 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/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. April 1, 2025, 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

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.

IV. Bank SinoPac reserves the right to amend the Bank SinoPac credit card electronic/mobile billing statement specifications, and the amended Bank SinoPac 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. 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 credit card electronic communication-related machines.
- (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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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 bill 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, the 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 periods 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. The amount and interest/other derivative fees of installment payments for credit card purchases are not eligible for Bank SinoPac cash rebates and cannot accumulate bonus points according to 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 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.

新臺幣存款帳戶自動轉帳扣繳授權與注意事項

Authorization for Automatic Debit from New Taiwan Dollar Deposit Account and Important Notes

I. Authorization for Automatic Debit from New Taiwan Dollar Deposit Account

The undersigned (hereinafter referred to as the "Authorizer"), for the convenience of paying the amounts due on all Sinopac credit cards owned by the Authorizer as specified in this authorization letter (including supplementary cards under the same ID number), agrees to the following:

(I) The Authorizer authorizes Bank SinoPac to automatically debit the amounts due on all Bank SinoPac credit cards from the specified Bank SinoPac New Taiwan Dollar deposit account without requiring the Authorizer to sign a withdrawal slip.

(II) If the New Taiwan Dollar deposit account of the Authorizer does not have sufficient funds and the Authorizer does not replenish the account in time, Bank SinoPac is not obligated to advance payments, offset, or provide interim funds.

II. Important Notes for Automatic Debit from New Taiwan Dollar Deposit Account

(I) Automatic debit arrangements are limited to the payment of amounts due on the principal card and supplementary cards under the same ID number, using the principal cardholder's account.

(II) Until the automatic debit arrangement is effective, the Authorizer must pay all amounts due on Bank SinoPac credit cards independently to avoid overdue penalties and revolving interest.

(III) Once the automatic debit arrangement is effective, the debit will occur on the payment due date of each credit card cycle. If the account balance is insufficient to cover the full amount due, the entire available balance will be debited, and a second debit attempt will be made on the next business day following the payment due date.

(IV) If the balance in the specified New Taiwan Dollar deposit account is insufficient to cover the amount due on the debit date, the agreed-upon terms between the Authorizer and Bank SinoPac will apply. This may involve transferring funds from fixed deposits or utilizing available loan limits to cover the credit card payment. The use of fixed deposits or loan limits will incur interest charges as per Bank SinoPac's agreement. If it is not possible to complete the debit through these methods, no additional attempts will be made, and the Authorizer will need to pay the due amount via other means, such as at a branch.

(V) If the automatic debit from the specified account fails for three consecutive cycles, Bank SinoPac will temporarily cancel the automatic debit arrangement. The name and account number of the authorized debiting bank will no longer appear on the credit card statement, and no further notice will be given. To reinstate the automatic debit from the New Taiwan Dollar deposit account, please set it up through Sinopac online banking or the credit card customer service hotline.

(VI) Please ensure that sufficient funds are available in the designated account by the business day before the payment due date (extended to the next business day if the due date falls on a holiday) to avoid any negative impact on your benefits.

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Revolving credit interest rate5%~15%(basedate2023/3/3);handling fee for cash advance:cash advance amounX3.5%+specifiedamount (NT\$100/USD3.5/JPY350/EUR3).For other fees and charges, please visit Bank SinoPac's website for inquiries.

信用卡處理爭議帳款程序

Procedure for Resolution of Disputed Billings of Credit Cards

The following are key points that the cardholder must be aware of regarding the procedures for handling disputed charges with credit card international organizations (hereinafter referred to as the "Dispute Handling Procedures") :

- I. The term "goods or services not provided" refers to cases where the ordered goods are not transferred by the designated merchant, or if the quantity is incorrect, or if cash was not received or the amount was incorrect when using automated equipment for cash advances.
- II. If goods or services are not provided, the cardholder should contact the merchant to attempt to resolve the dispute. If the issue remains unresolved, the cardholder can submit the relevant supporting documents to the issuer for dispute handling within 15 business days before the dispute charge deadline. However, if the disputed charge is shown on the credit card statement as "○○○ (e-payment name) TWQR cross-institution shopping transaction," the cardholder should first request dispute handling from the electronic payment institution.
- III. The cardholder can only file one dispute claim with the issuer for the same transaction. The dispute handling deadline for charges related to goods or services not provided, according to various international credit card organizations, is 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, it must be within 120 calendar days (including rest days, and holidays) from the date of transaction settlement or 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.
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: "Transaction Settlement Date" refers to the date when the acquiring institution submits the transaction for data processing to the clearing organization. For the settlement date of each transaction, applicants may directly contact the card-issuing institution.

Note 2: Please be aware that the "Disputed Charge Handling Procedure" should follow the detailed rules of each international credit card organization. Each credit card organization has the authority to establish or amend rules, interpret, and arbitrate disputes among member institutions regarding the "Disputed Charge Handling Procedure." Therefore, raising a dispute does not guarantee a refund or exemption from paying the remaining installments.

IV. If the applicant requests the card-issuing institution to arbitrate the disputed charge with the international credit card organization, the applicant must commit to covering the potential arbitration processing fees. According to the regulations of the international credit card organization, if the arbitration result is in favor of the applicant, the applicant will not need to bear all or part of the arbitration processing fees. However, if the arbitration result is not in favor of the applicant, the applicant must pay SinoPac Bank an arbitration processing fee of USD 500, which will be converted to NTD based on the settlement date's exchange rate.

V. If the period for providing goods/services purchased with the applicant's credit card exceeds the regulations of the aforementioned international credit card organization, and the affiliated merchant is unable to continue providing the goods/services after that period, the applicant will be unable to handle such disputes through the operational regulations of the credit card organization. Therefore, before purchasing such goods/services, the applicant should carefully assess the risk of not being able to receive the goods/services in the future.

承辦銀行個人資料蒐集、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 Valued Customers, Regarding the collection of your personal data, which involves your privacy rights and interests, SinoPac Bank is required to directly or indirectly collect, process, and use (including but not limited to automated decision-making: i.e., analyzing and deriving logically meaningful information) your personal data within the scope of business items it is currently (or may in the future) legally authorized to operate, and within the necessary scope of business execution (but still based on the relevant business you actually conduct with SinoPac Bank). According to Article 8, Paragraph 1 and Article 9, Paragraph 1 of the Personal Data Protection Act (hereinafter referred to as the PDPA), we are obligated to clearly 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

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Prudent Financing Credit First 24-hour service hotline: (02)2528-7776, 0800-058-888 (landline phone only).
 Revolving credit interest rate 5%~15% (based on 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.

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 number, passport number, gender, date of birth, contact information, tax identification number, tax residency status, immigration status, relocation details, insured person's medical history, medical and health check-ups, biometric data (including but not limited to photographs, fingerprints, and vein patterns), business and financial details (such as spending amounts, locations and items, income, earnings, assets and investments, liabilities and expenses, credit ratings, insurance details, financial transactions, etc.), social information (such as images, portraits, voice recordings, occupation, leisure activities or interests, marital status, family members, etc.), mobile and online media information (such as on platforms like Facebook, LINE, etc., including user names, account details, cover photos, profile pictures, friend lists, interests, discussion groups, likes and comments, mobile device identifiers, mobile device addresses, social network information, IP addresses, internet browsing history and location data, cookies, or similar data obtained through partners), and other details specified in application forms or contracts for specific types of business. The personal data provided or collected from customers or third parties (such as the Financial Information Service Co., Ltd., promotional units collaborating with Bank SinoPac, or other institutions with business dealings with Bank SinoPac) shall be based on the interactions and services related to Bank SinoPac.

(III) Source of Personal Data Collection :

1. Bank SinoPac collects data directly from customers.
2. Personal data has been disclosed to the public by the client or has been made public lawfully.
3. Bank SinoPac collects data from third parties (such as subsidiaries of SinoPac Financial Holdings Co., Ltd., companies collaborating with Bank SinoPac for promotional activities, co-branded/endorsed credit card organizations, Bank SinoPac partners like advertisers, telecom companies, information or equipment vendors, social media platforms, Gogolook, etc.). When collecting data from third parties, Bank SinoPac may de-identify information such as your email address, phone number, gender, age, administrative district or

postal code, mobile device identifiers, IP address, Cookie ID, etc., and provide this de-identified data to third parties for data integration and identification purposes. °

- (IV) 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 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, Gogolook, etc.), 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.

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- (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 or customer 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.
- 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).
- X. For the specific purposes of fraud prevention, anti-money laundering, and other related activities, Bank SinoPac may collect, process, or use personal data related to the "designated incoming account" agreed upon by you with Bank SinoPac, as well as information about the "financial institution account" you have opened with Bank SinoPac that is set as the designated incoming account, the number of times this account has been set as a designated incoming account, and the account status (including but not limited to warning accounts, restricted accounts, etc.). You agree that for the purpose of setting your "financial institution account" with Bank SinoPac as a designated incoming account, Bank SinoPac may provide the aforementioned personal data to the financial institution requesting the designation of the account as an incoming account. Additionally, you consent to the collection, processing, or use of the above personal data by the Financial Information Service Co., Ltd. for the purpose of financial information exchange between financial institutions.

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 a 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

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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 autoloading 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 autoloading function activation first if he/she wants to use the autoloading 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 autoloading value of the EasyCard. Once the autoloading 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.

III. Methods and Limit for Adding Value

(I) Autoload

For debit spending made by an Easy Co-branded Card with autoloading 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 autoloading machine to the amount of NT\$500 or its multiples to EasyCard. The autoloading amount and limit are governed by the law and the standards set by EasyCard Corporation and Bank SinoPac. EasyCard autoloading 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 autoloading 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.

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. If the EasyCard Co-branded Card is lost, stolen, or otherwise misplaced (hereinafter referred to as a "loss situation"), the applicant should promptly notify SinoPac Bank or handle the credit card loss reporting and deactivation procedures through other designated institutions to stop the EasyCard function.

III. Before the lost-and-stolen report for the EasyCard Co-branded Card is completed, any losses incurred from unauthorized use through automatic top-up within the 14 hours before and up to three hours after completing the report will be handled according to the credit card agreement terms. Losses from unauthorized deductions within three hours after completing the lost-and-stolen report will be borne by the applicant. The remaining balance after completing the lost-and-stolen report will be refunded to the applicant's credit card account approximately 45 working days after the report, based on the balance recorded in the EasyCard system three hours after the report, minus the amount of unauthorized automatic top-up borne by SinoPac Bank (which will be refunded to SinoPac Bank). However, if the balance recorded in the EasyCard system three hours after the report is negative, regardless of whether the automatic top-up function is enabled, the applicant agrees to treat this negative balance as a general consumption amount, which will be charged to the applicant's credit card account.

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 autoloading 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 the repayment of debit transactions and autoloading 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 EasyCard autoloading functions but the credit card will

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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 autoload 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 autoload 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. he 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

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.

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

Special terms and conditions for iPASS Co-branded Card

The applicant agrees that, based on the partnership between Bank SinoPac and EasyCard Corporation, personal basic information (name, ID number, date of birth, phone number, address, email) will be provided to EasyCard Corporation for the use of the registered EasyCard co-branded card. In compliance with the Personal Data Protection Act, EasyCard Corporation has listed the required disclosures on their official website at www.easycard.com.tw. If you have any questions, please call the EasyCard customer service hotline at 412-8880 (add 02 for mobile phones and Kinmen and Matsu areas). Thank you. **(If the fields related to the terms of use of personal data are not checked, it will be considered as non-consent, and the application cannot be processed.)**

一卡通聯名卡特別約定條款

Special terms and conditions for iPASS Co-branded Card

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. Autoload: 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 autoload device to charge a certain amount from the credit limit of the iPASS Co-branded Card, and a certain amount of money will be added to the iPASS, and the autoload value is equivalent to the credit card spending of the applicant. The minimum stored value balance limit and autoload amount are subject to the announcement on iPASS Corporation's website (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.

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VII. 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

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).

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 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 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 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

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 Revolving credit interest rate 5%~15% (based on 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.

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). 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 Bank SinoPac for verification by presenting the documents required by 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- es 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.

一卡通公司履行個人資料保護法第八條第一項告知義務內容

The content of iPASS Corporation's fulfillment of the notification obligation under Article 8, Paragraph 1 of the Personal Data Protection Act.

The applicant agrees that Bank SinoPac will provide iPASS Corporation with personal basic information (name, ID number (resident certificate number, or other mutually agreed method), date of birth, phone number, and address) when issuing the iPASS co-branded card. This information will be used by iPASS Corporation within the specific purpose scope of the iPASS co-branded card and to provide related services (such as loss reporting). The applicant may exercise their rights under Article 3 of the Personal Data Protection Act. iPASS Corporation has listed the required disclosures on its official website at www.i-pass.com.tw. If you have any questions, please call the iPASS customer service hotline at (07)791-2000. (If the fields related to the terms of use of personal data are not checked, it will be considered as non-consent, and the application cannot be processed.)

永豐SPORT卡特別約定條款

SinoPac SPORT Card Special Terms and Conditions

If the applicant authorizes Bank SinoPac via its website or the "汗水不白流" app to obtain data uploaded by the applicant to the electronic application device database from wearable device manufacturers, Apple Health, or Google Fit, Bank SinoPac will collect, process, and use the applicant's personal data domestically and internationally within the scope permitted by law and for the purpose of marketing Bank SinoPac credit cards.

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 the 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.

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Revolving credit interest rate5%~15%(basedate2023/3/3);handling fee for cash advance:cash advance amountX3.5%+specifiedamount (NT\$100/USD3.5/JPY350/EUR3).For other fees and charges, please visit Bank SinoPac's website for inquiries.

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.

永豐幣卡特別約定條款

Special terms and conditions for SinoPac due currency card

The applicant hereby applies to Bank SinoPac for the Sinopac BeeBei Card (hereinafter referred to as the "BeeBei Card") and agrees to comply with the following terms and conditions:

- I. The applicant hereby applies to Bank SinoPac for the Sinopac BeeBei Card (hereinafter referred to as the "BeeBei Card") and agrees to comply with the following terms and conditions:
- II. The Beebei Card shares the same NTD credit limit with other Bank SinoPac credit cards and is combined into a single statement. The statement will display a single total credit limit in NTD, and will separately list the total amount due, minimum payment due, and transaction details for each currency.
- III. When applying for the Beebei Card, the applicant must first confirm that they hold a foreign currency deposit account with Bank SinoPac and agree to authorize Bank SinoPac to automatically debit the designated foreign currency deposit account for any amounts due on the credit card that are settled in the designated foreign currency.
(Friendly Reminder: Because the balance of a foreign currency sub-brokerage securities account must be reviewed and confirmed by the securities company before the applicant can make withdrawals or transfers, it cannot be used as a foreign currency account for automatic debit payments of foreign currency credit card bills.)
- IV. Automatic Currency Exchange Deduction: This refers to an agreement between Bank SinoPac and the applicant, where if the balance of the foreign currency deposit account is insufficient, causing the automatic debit payment of the designated foreign currency to fail, Bank SinoPac may automatically convert the deposits in the applicant's designated NTD deposit account into the designated foreign currency at the end-of-day exchange rate on the day of the debit failure. The converted foreign currency will then be deposited into the foreign currency deposit account and simultaneously used to pay the foreign currency credit card bill.
- V. The applicant and Bank SinoPac agree that the automatic currency exchange deduction function must be set up with the automatic debit payment function for the NTD deposit account at Bank SinoPac. If the applicant has already set up the automatic debit payment for the NTD deposit account with Bank SinoPac, the automatic currency exchange deduction function will be automatically enabled without any additional setup. The automatic currency exchange deduction function and the automatic debit payment for the NTD account must be set up on the same NTD deposit account.
- VI. If the originally designated automatic debit payment account is different from the NTD deposit account designated for the Beebei Card's automatic debit payment, then the applicant's originally designated automatic debit payment account will be changed to the NTD deposit account designated for the Beebei Card's automatic debit payment. The authorized deduction amount will also be changed accordingly. This means that all Bank SinoPac credit card bills under the main cardholder's

account, including those of supplementary cards under the same account, will be paid from the NTD deposit account designated for the Beebei Card's automatic debit payment. The designated NTD deposit account for automatic debit payment will be as recorded on the credit card statement. For example, if the main cardholder originally set up a postal NTD deposit account for automatic debit payment of NTD credit card bills, and the applicant designates a "Sinopac NTD deposit account" for automatic debit payment on page 1 of this application form, it indicates that the applicant agrees to use the designated "Sinopac NTD deposit account" for automatic debit payment of all Bank SinoPac credit card bills under the main cardholder's account. Thus, NTD credit card bills will no longer be paid from the postal NTD deposit account but from the "Sinopac NTD deposit account."

- VII. The NTD automatic currency exchange deduction is considered a foreign exchange transaction, which must comply with regulatory reporting requirements. If the amount for any single transaction or the cumulative daily amount of NTD automatic currency exchange deductions at Bank SinoPac exceeds NTD 500,000 (combined with other channels such as in-person, voice, and online banking), the NTD automatic currency exchange deduction for that transaction will not be processed, and the designated foreign currency payment due cannot be debited.
- VIII. Payment Method: The applicant authorizes SinoPac Bank to automatically debit the agreed foreign currency payable amount from the foreign currency deposit account designated by the principal card applicant. If the foreign currency deposit account balance is insufficient, the applicant agrees to use the funds in the designated NTD deposit account, converting them to the agreed foreign currency at the exchange rate at the end of the day of the failed debit, and then debiting the foreign currency deposit account to pay the amount due. If the NTD deposit account balance is insufficient, the entire balance will be debited. If this still does not cover the minimum payment, the remaining foreign currency payable amount will be converted to NTD at the end-of-day exchange rate and debited from the NTD deposit account on the next business day. If payment is still not completed, the remaining amount will be included in the next credit card bill (with interest calculated based on the revolving credit rate), or the applicant may pay it directly.
- IX. Minimum Payment: The minimum payment for the Beebei Card (Dual Currency Card) is calculated separately for NTD and the agreed foreign currency. Whether the minimum payment has been met is determined by the total payment amount for all credit card accounts under the applicant's name. This total payment amount is the sum of the NTD payment due and the foreign currency payment due, converted into NTD at the end-of-day exchange rate for each currency. According to Article 14, Section 3 of the credit card agreement, if the foreign currency payment due is below 17 USD / 2,000 JPY / 15 EUR, the minimum payment will be considered as 17 USD / 2,000 JPY / 15 EUR respectively. If the minimum payment is not met, it will be deemed overdue, and a penalty will apply.
- X. Revolving Credit Interest: According to Article 15 of the credit card agreement, revolving credit interest is calculated for each currency. If the applicant settles all due amounts or if the remaining unpaid amount is less than or equal to NTD 999 / 33 USD / 3,500 JPY / 28 EUR before the payment deadline of the current period, no revolving credit interest will be charged after the statement date.
- XI. Foreign Transaction Fee: For credit card transactions, the payment must be made in NTD or the agreed foreign currency. If the transaction (including refunds) is not in NTD, Bank SinoPac will convert it to NTD or the agreed foreign currency based on the end-of-day exchange rate listed by the credit card

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international organization. An additional fee including the bank's handling fee and a 0.5% foreign transaction service fee will be applied (resulting in an approximate total of 1.5%~2% of the transaction amount). If the transaction is made in NTD abroad (via international acquiring institutions or online, or at foreign stores), the international handling fee and foreign transaction service fee will also apply. Transactions in non-USD currency regions will be converted to NTD or the agreed foreign currency.

XII. Installment Payments: Installment payments cannot be used for amounts settled in the agreed foreign currency.

XIII. Foreign Acquiring Institutions: For domestic online stores whose acquiring institutions are foreign financial organizations, regardless of whether the transaction amount is in NTD or foreign currency, the amount will be converted into the agreed foreign currency at the end-of-day exchange rate for each currency and will include the foreign transaction service fee.

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提醒您 !!

確認是否已備妥以下文件

- 申請人身分證
正反面影本
- 財力證明文件
- 確認簽名



摺線

 永豐銀行
Bank SinoPac

廣告回信

台北郵局登記證

台北廣字第000135號

永豐銀行零售金融處

100900臺北北門郵局第818號信箱
永豐銀行 零售金融處進件小組收
活動專線：(02)2528-7776

網址：bank.sinopac.com

請再次確認下列文件：

- 申請人身分證正反面影本
- 財力證明文件
- 確認簽名
- 外籍人士請提供6個月以上
效期之護照及居留證影本

摺線

黏貼處