

※This form uses Chinese automatic identification system. In order to increase the effect of identification, please fill in block letters by using blue or black pen, and fill one letter, figure or “✓” in each box. Thank you!

Please select the kind of your card

1. ☒ SEA Rewards MasterCard Titanium Business EasyCard -English (208/179)



Unless otherwise specified, the duration of various rights and interests in the benefit expires on December 31, 2020. For details or terms of restriction of relevant rights to and interests in the benefit, please refer to the cardholder's manual of rights and interests of this Institution or visit the website of Bank SinoPac (bank.sinopac.com) for inquiry to the instructions of products.

Information of applicant of principal card ☐Yes ☐No holding credit card of the Bank

Name in Chinese	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Date of birth	<input checked="" type="checkbox"/> Must complete <input type="text"/> <input type="text"/> YY <input type="text"/> <input type="text"/> MM <input type="text"/> <input type="text"/> DD
Name in English	※Please fill in the name of your passport in block letters. If the name is not filled or exceeds the length, then you authorize the Bank to complete it on your behalf or to delete the excessive portion <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
ARC card no.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Marital status	<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Other
Period of stay	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> YY <input type="text"/> <input type="text"/> MM <input type="text"/> <input type="text"/> DD		
Education level	<input checked="" type="checkbox"/> Ph.D. <input checked="" type="checkbox"/> Master <input checked="" type="checkbox"/> University <input checked="" type="checkbox"/> Junior college <input checked="" type="checkbox"/> Senior/vocational high school <input type="checkbox"/> Other		
Address of present residence	Number of year of residence <input type="text"/> <input type="text"/> years <input type="checkbox"/> owned <input type="checkbox"/> leased <input type="checkbox"/> property of parent <input type="checkbox"/> dormitory <input checked="" type="checkbox"/> other		
Tel of present residence	<input type="text"/> <input type="text"/> — <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ※You must complete to facilitate the communication		
Address of domicile	<input checked="" type="checkbox"/> Same as the address of present residence <input type="checkbox"/> owned <input type="checkbox"/> leased <input type="checkbox"/> property of parent <input checked="" type="checkbox"/> other		
Mobile phone	<input type="text"/> <input type="text"/> — <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ※You must complete to facilitate the communication. The notice of mobile billing statement will be sent to such mobile phone.		
Email	※ After the card is issued, the Bank may send the notices in respect of amendment to credit card contract, relevant rights and interests, service, benefit of credit card, and change and suspension of card, and daily consumption message to the email provided by the applicant <input checked="" type="checkbox"/> Agree The Bank may send the credit card contract to the email provided above (No selection shall be deemed as disagree, and the Bank will send its hardcopy).		

Employment information (Must fill in completely)

Name of company	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Co., Ltd.										
Company address	<input checked="" type="checkbox"/> Responsible person/ partner <input type="checkbox"/> employee										
Company Tel	<input type="checkbox"/> <input type="checkbox"/> — <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> ext. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>										
Industry										Department	
Annual salary	NT\$ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			ten thousand		Position		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			
Year(s) of employment	<input type="checkbox"/> <input type="checkbox"/> year(s)										

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

▼ The co-branded card cannot be issued if you do not select Agree

☐ Agree ☐ Disagree to provide the personal information to applicant to the co-branding institution of the co-branded card. If you select Agree in the above column, and if the card you apply contain the function of EasyCard, the applicant shall be deemed to also agree that the Bank may provide the personal information to EasyCard Corporation

▼ Please sign to confirm the selected item

Signature for the provision of
agreement to the use of personal
information for joint
marketing/cooperative promotion and
by the co-branding institution

Signature of the principal card applicant in Chinese block letters

Provisions of agreement to the credit card application form

I, as the applicant, hereby affix personal signature in the column of signature of the application form to agree to the following provisions:

1 I guarantee that the information and documentations filled/provided are true, correct, free of error, without the need of return thereof, and authorize Bank SinoPac (hereinafter referred to as the "Bank") to check, exchange and register such information with relevant institutions. Incomes or financial information for the most recent one year that I provide for other business transaction with the Bank may also be used for purpose of the review of the application for credit card. The Bank reserves the right to the approval or disapproval of the application for credit card. 2 I agree with the Bank to open the credit card account in my name, and I am willing to abide by the accompanying credit card contract with the credit card; otherwise, I shall cut the SinoPac credit card into two halves and return it to the Bank by registered mail within seven (7) days of the receipt of the card and the contract to terminate the contract without giving explanation of reasons or bearing any expense therefore, unless the card has been used. 3 I agree that the Bank or a third party outsourced by the Bank in compliance with relevant laws and regulations for process of affairs, the financial holding company to which the Bank belongs, Joint Financial Credit Information Center, National Credit Card Clearing House, credit card organizations, the financial institution which I transact with, and Financial Information Service Co., may, to the extent as required for the specific purposes of their operation items and business specified in their articles of association or as permitted by law, collect, process, internationally transmit, and use the personal information and the information of transactions with the Bank of me and the applicant of the supplementary card, and that the Bank may provide such information to the above said institutions; unless otherwise provided by relevant laws, which shall be followed. 3-1 Article 3-1 (Provision of agreement to the use of personal information for marketing purpose) I agree that the Bank may, to the extent of business items of the Bank, provide marketing or preferential message or literatures relating to other business, financial product or service. If I subsequently disagree to it, I may notify the Bank to discontinue it from time to time in writing or via customer service hotline: 02-2528-7776. 4 I authorize the Bank to act as the foreign exchange settlement agent for me in the territory of Republic of China to handle the settlements of consumptions in foreign currencies of all credit cards in my name. 5 All credit cards (including principal cards and supplementary cards) of the Bank held by the applicant use one credit limit in common. Once the card is issued, the relevant records will be entered in the Joint Financial Credit Information Center, regardless whether the credit limit is used. Before raising the credit limit of the credit card, the Bank will request the applicant for the consent thereto. 6 The billings of credit cards of the Bank are processed for all accounts altogether. If the holder of the principal card has held the principal card of the credit card of the Bank, the billing statements of the credit card will be mailed to the address for billing statements as stated in this application form.

3. Change/termination of the provision of use of information of the Client: The Client may request the Bank by telephone (customer service center: 02-2528-7776), in writing, or by personal contact, to change or terminate the use of the information of the Client for the above said joint marketing/cooperative promotion.

The applicant confirms that he/she has reviewed in detail and understood all interest rates/fees (pages 2 and 3) stated in pages 1~7 of this application form totaled 7 pages, and relevant contents and provisions of agreement of this application form during a reasonable period, and therefore affix signature below to express his/her consent to the compliance thereof.

☐ Personal signature on physical visit ☐ Personal signature on presentation
☐ Incoming letter ☐ Other , YY MM DD

Space to Paste the copy of ARC. Card of the principal card applicant

* Please mail back the original to P.O. Box 88, Chongnan Post Office 10099 Taipei for attention of “the incoming case section of Retail Finance Division of Bank SinoPac”

Space to paste
Copy of ARC. Card (front side) of
the applicant
Please provide the updated version

Space to paste
Copy of ARC. Card (back side) of
the applicant
Please provide the updated version

* If columns of application information are not filled in completely, or the copy of ARC. Card is not attached, or the signature is not affixed, the application documentation will not be entertained.

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

Matters Agreed for the Credit Card of Bank SinoPac

You are welcomed to use “Bank SinoPac SEA Rewards MasterCard”. Before submitting your application, please carefully read the following provisions:

(I) All expenses that are payable or might be borne:

Items	Fee and charge standards and explanations
Annual fee	Titanium Business Card: NT\$3,000 for principal card.
Term of waiving annual fee	<ol style="list-style-type: none"> Exclusive benefit for mobile/electronic billing statements: If you apply for mobile/electronic billing statements of credit card and cancel the physical billing statements, you are entitled to the benefit of waiving annual fee for both the principal and supplementary cards of each class below business privy seal (inclusive) during the period of applying for mobile/electronic billing statements. Term of waiving annual fee for satisfactory consumptions in the year: The annual fee of Titanium Business Card is waived for the first year. Starting from the second year, if the consumptions during 12 months prior to the month for collection of annual fee reach in the consumption amount of NT\$36,000 or 12 times of consumptions of any amount, the annual fee for the subsequent year is waived.
Minimum amount payable	Minimum amount payable by the cardholder for each period = newly added consumption amount of the cardholder for current period x 10% + transaction amount using credit card within the credit limit for the previous period x 5% + newly added non-consumption amount for current period x 5% + billing amount exceeding the limit + accumulated sum of unpaid overdue minimum amounts payable for all periods prior to current period + principal and interests payable for installment payment of credit card for current period + non-consumption amounts (e.g. revolving credit interest + default penalty + annual fee + various handling fees + lost card registration fee + service fee and other payables); if the total amount is less than NT\$500/USD17/JPY2,000/EUR 15 , NT\$500/USD17/JPY2,000/EUR 15 shall be used as the total amount. “Consumption amount” refers to the amount paid by the cardholder using credit card in lieu of cash payment for the purchase of product and acquisition of service for current period, but does not include cash advance and the scheme of payoff by other.
Revolving credit	You may decide at your option the credit card payment amount for current period depending on your financial status. You only have to pay the amount above the minimum amount payable (or equal to the minimum amount payable) before the deadline of payment for current period. The remaining amount unpaid may be paid in arrear, and the revolving credit interest will be accrued at the revolving interest rate (annual interest rate: 2.74~15%) applicable to the respective cardholders.

Items	Fee and charge standards and explanations
Revolving credit interest	Revolving interest = each “amount that may be included in the principal of revolving credit” x calculation period (number of days) x revolving interest rate (annual interest rate: 2.74~15%). For details of calculation examples and relevant requirements, please go to the website of the credit care or refer to the standard form of credit card contract. If the cardholder pays off all amounts payable as stated in the billing statement for current period before the deadline of credit card payment for current period, or if the remaining amount unpaid is less than or equal to NT\$999/USD33/JPY3,500/EUR28 , the revolving credit interest will not be charged against such amount payable for the period from the settlement date to the deadline of payment for current period. For the cardholder who holds two or more principal credit cards, the use of his/her revolving credit and the calculation of “the amount may be included in the principal of revolving credit” shall be handled all together (not separately by kinds of credit cards). *For example: Your settlement date is the 3rd of each month. You consumed USD500 using credit card on April 19, and the Bank advanced the payment on May 1 (accounting date); you consumed NT\$5,000 using credit card on April 20, and the Bank advanced the payment on May 2 (accounting date). The deadline of payment in the billing statement for the month of May was May 18. If you paid USD100 and NT\$2,000 before May 18, then the calculations of revolving interests in the billing statement for the month of June will be as follows, respectively: USD revolving interest = (USD500-USD100) x (34 days in total for the period from May 1 to June 3 x (14%/365)) = USD5.22; NTD revolving interest = (\$5,000 - \$2,000) x (33 days in total for the period from May 2 to June 3) x (14%/365) = \$38.
Handling fee for loss report	NT\$200 per card.
Fee for foreign emergency reissue of card	As per requirements of the receptive international organizations of credit cards
Fee for replacement of damaged card	NT\$200 per card.
Cash advance fee	The amount of each cash advance x 3.5% + designated amount (NT\$100/USD3.5/JPY350/EUR 3) shall be used in the calculation respectively for the agreed currencies. In case of cash advance over the counter, the designated amount of each handling fee (NT\$500/USD 17/JPY 2,000/EUR 15) shall be used in the calculation. In case of cash advance via ATM, telephone or internet, the designated amount of handling fee (NT\$700/USD 7/JPY 700/EUR 6) shall be used in the calculation respectively for the agreed currencies. In case of payment by method of using revolving credit, interests shall be calculated according to the interest accrual method and interest rate for revolving credit of credit card of the Bank.
Default penalty	If the cardholder fails to pay off the minimum amount payable for current period before the deadline of payment of each month or delays in payment by the deadline, in addition to the revolving credit interest accrued till the date of settlement of such amount as agreed, the default penalty shall also be imposed on monthly basis starting from the overdue date. The calculation method of the default penalty is as

	such: the default penalty for default on payment for current month is NT\$300; the default penalty for default on payment for second month successively is NT\$400; the default penalty for default on payment for third month successively is NT\$500 [if the "total amount payable stated in the billing statement for current period" is less than NT\$1,000/USD 33/JPY 3,500/EUR 28 (as calculated respectively for the agreed currencies), the default penalty is waived. The default penalty is imposed each time for a maximum of three successive months. For example: as stated above, if the deadline of payment is October 5, but the minimum amount payable is not paid off before the deadline, the default penalty of NT\$300 will be accrued after the settlement date of October 21; if such minimum amount payable is still not paid off on the deadline of November 5, the default penalty of NT\$400 will be accrued after the settlement date of November 21; if the minimum amount payable is still not be paid off on the deadline of December 5, the default penalty of NT\$500 will be accrued after the settlement date of December 21.
Handling fee for reissue of billing statement	If the reissue of billing statement before three months is required for case attributable to the cardholder, the fee for reissue of billing statement in the amount of NT\$100 shall be charged each time for the billing statement of each month.

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Unless otherwise specified, the duration of various rights and interests in the benefit expires on December 31, 2020. For details or terms of restriction of relevant rights to and interests in the benefit, please refer to the cardholder's manual of rights and interests of this Institution or go to the website of Bank SinoPac (bank.sinopac.com) for inquiry to the instructions of products.

Prudent Financing Credit First Service Hotline: (02)2528-7776 Revolving Credit Interest Rate: Annual rate of 2.74%~15% (Basis date: August 3, 2015); Cash advance fee: Amount of cash advance x 3.5% + designated amount (NT\$100/USD 3.5/JPY 350/EUR 3); for other fees, please go to the website of Bank SinoPac for inquiry.

Items	Fee and charge standards and explanations
Service fee for foreign transaction	All transaction amounts of the cardholder using credit card shall be settled in NTD or the agreed foreign currency. If the currency of the transaction (including refund) is not NTD, the Bank is authorized to directly convert such foreign currency amount into NTD or the agreed settlement foreign currency at the exchange rate on the settlement date stated by the respective international organizations of credit cards, and to add the handling fee payable to such international organization and the service fee for foreign transaction in the amount calculated by the Bank at 0.5% of the transaction/consumption amount for settlement thereof (the added rate is about 1.5%~2% of transaction amount). For foreign transaction by use of NTD (the transaction in the country with a foreign merchant via internet is a foreign transaction) the handling fee and service fee for foreign transaction stated in the preceding paragraph shall also be added. If the cardholder uses credit card in the area of non-USD currency, the consumption amount will be directly converted into NTD or the agreed foreign currency for settlement thereof.
Handling fee for issue of liquidation certificate	After the cardholder terminates the credit card contract with the Bank, if the cardholder has liquidated all debts, he/she may apply to the Bank of issue of liquidation certificate; however, however, the handling fee of NT\$200 shall be paid for each certificate.

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

If the credit card of the cardholder is lost, stolen, robbed, lost in a swindle, or taken possession by another person, the cardholder should promptly conduct the lost card registration formality with the Bank in the following manners:

Domestic: Please immediately call at (02)2528-7776 for the formality of report of loss of card. Within ten days after date when Bank accepts the formality of report of loss, the cardholder shall, if requested by the Bank, report the loss to the police authority and acquire the certificate of report or recordation, or within three days after receipt of notice from the Bank, shall complete the formality of written report of loss.

Foreign: Please immediately call the credit card loss report telephone of Bank SinoPac at 886-2-2528-7776 for the formality of loss report, and submit a supplementary written statement after you comes back to the country. If the cardholder has reported the loss according to the above procedure and has paid the handling fee for 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 the Bank of the loss report in case of cash advance via automatic equipment, telephone voice or internet). This rule also applies to the transaction without signature at a contracted merchant that is confirmed not being transacted by the cardholder or transacted by the cardholder in collusion.

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

2. The cardholder is intentional 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 automatic equipment, telephone voice or internet.
3. The cardholder conspired with a third party or contracted merchant to falsify transactions or to commit credit card fraud.
4. The cardholder is aware that his or her credit card has been lost or stolen, but is remiss in promptly notifying the Bank, or if the cardholder still fails to notify the Bank of lost or stolen credit card twenty (20) days after the current payment deadline.
5. The cardholder did not sign on his or her credit card, which results in unauthorized use by another individual
6. The cardholder did not provide the documents requested by the Bank, refused to assist with the investigation or showed other behaviors that violate the principle of good faith after reporting credit card loss. If the credit card becomes unusable due to deface, demagnetization, scratch, or other cause, the Bank may reissue new card on application of the cardholder.

(III) Method of handling the questionable billing amount of credit card

1. If the cardholder has any question concerning any transaction in the billing statement, he or she may, prior to the current payment deadline, notify the Bank for assistance by providing reasons and support documents requested by the Bank (e.g. charge slip or receipt counterpart of refund slip), or by agreeing to pay for the service fee for inquiring the charge slip or the refund slip in the amount of NT\$50 per domestic consumption and NT\$100 per foreign consumption, request the Bank to inquire the charge slip or the refund slip from card acquirer. For cardholders who ask the Bank to inquire the charge slip or refund slip and agree to pay the handling fee for the inquiry, once the result of the investigation indicates that the cardholder has fallen victim to unauthorized uses of credit card or that the questionable charges cannot be attributed to the fault of the cardholder, the Bank shall be responsible for the handling fee for inquiry.
2. If the cardholder intends to withhold payment, the cardholder may ask the Bank to request chargeback from the card acquirer or the cash advance provider, or request arbitration by the international credit card organization or make other requests after paying a processing fee determined by respective international credit card organizations for handling dispute, and may request the Bank to withhold payment regarding the particular transaction.

Items	Fee and charge standards and explanations
Fee for legal procedure for collection	The cardholder shall bear the relevant fees expensed by the Bank for the claims against the cardholder in the litigation, non-litigation or other legal procedure for the delay in of default on payables by the cardholder.
Handling fee for return of overpayment	In applying for return of overpayment, the cardholder shall bear the handling fee of NT\$100. The overpayment will be returned to the bank account of the cardholder him/herself or by issue of a check.
Process fee for remittance operation	If the cardholder applies for cash advance via telephone voice or online cash advance, and requests the Bank to remit the amount of the cash advance to a financial institution other than Bank SinoPac, the cardholder shall, in addition to the handling fee of cash advance, pay the process fee for remittance operation of the Bank in the amount of NT\$30 per remittance.

Handling fee for retrieval of charge slip	NT\$50 for each slip in the country; NT\$100 for each slip in foreign country
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- For billing amount of which payment is withheld due to doubt, if the cardholder disagrees to pay the fee for handling the questionable amount under the preceding paragraph, or if the Bank demonstrates that such amount is correct, or if the chargeback cannot be made for cause not attributable to the Bank, then the cardholder shall pay such amount immediately after he/she is notified thereof by the Bank, and shall pay the interest thereon to the Bank 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 original deadline.
- When a dispute occurs between the cardholder and a contracted merchant, the Bank shall provide assistance in resolving such dispute and be an advocate for the consumer when there are any doubts.

(IV) Matters needing attention for cardholders in the capacity of students:

- 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 matters needing attention in this application form (including various interest rates, rights, obligations and provisions of credit card contract) and the credit card contract accompanying with the credit card mailed, so as to fully understand rights and obligations between the parties. The cardholder shall measure his/her repayment ability before starting the use of 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 bad credit record.
- The use of revolving credit and cash advance require the payment of interests and handling fees, and are likely to over-expand credit. Please prudently consider your repayment ability and whether it is required before you make use of them. You should use the credit card correctly and may not use it for illegal or improper purpose, and well arrange your personal finance to avoid over-expansion of credit.
- Please keep your credit card carefully and pay attention to the use safety, and do not reveal the information and password of the card to others.

(V) Other matters:

- For domestic transaction of the cardholder that originally requires signature for checkout, if the consumption 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.
- 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.
- The cardholder agrees that if necessary the Bank 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 customer 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 customer service business", "operation of 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.
- The cardholder may notify the Bank by calling credit card 24-Hr service hotline (02)2528-7776, requesting the financial holding company to which the Bank 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 the Bank is subordinate and its other subsidiaries, please go to the website: <http://www.sin-opac.com/>.
- Use restrictions: For cardholder who holds the credit card without raised card number on the surface, if the contracted merchant conducts the card transaction by manually pressing the raised characters on the surface of the card, because card numbers of the above said card cannot be printed, the transaction would fail. The Bank does not require the use by online authorization only. The method of use on flight is same as that of raised character credit card; however, because the POS provided by the card acquirer to the airline and the agreed limit of transaction amount might differ, the transaction might not be completed.

Procedure for Resolution of Disputed Billings of Credit Cards

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

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

International credit card organization	Deadline of the card issuer to claim for chargeback from the card acquirer
Master Card	1. When the product is not received, the claim must be submitted with 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) the service discontinues (not the service to be provided one time): 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.

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

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

- If the time period of the provision of the product/service purchased by the cardholder using credit card exceeds the requirement of the above said international credit card organization, then after such time period elapses, there might be a circumstance that the contracted merchant cannot not continue to provide the product/service. Because the cardholder cannot resolve this dispute through the operation rules of the international credit card organization any longer, it is advisable for the cardholder to prudently evaluate the risk of unavailability of the product/service before purchasing such kind of product/service.
- If the cardholder requests the card issuer to raise arbitration against the international credit card organization for the disputed billings, the cardholder must promise to the card issuer that he/she will pay the relevant process fees that might incurred in the arbitration procedure. However, if the arbitration result is favorable to the cardholder, the cardholder is not required to bear all or part of the arbitration process fees. The arbitration process fee charged by the Bank is USD 500, which will be converted into NTD at the exchange rate of the settlement date.

Contents of Obligations of Notification Performed by Bank SinoPac under Paragraph 1 of Article 8 of the Personal Information Protection Act

The Client has carefully read the contents of obligations of notification performed by the Bank under Paragraph 1 of Article 8 of the Personal Information Protection Act. The contents of obligations of notification are as follows:

- I. While collecting personal information, the Bank shall precisely notify the Client of the following items in accordance with Paragraph 1 of Article 8 of the Personal Information Protection Act (hereinafter referred to as "PIPA"): 1. The name of non-government agency; 2. Purpose of collection; 3. Classification of personal information; 4. Time period, area, target and way of use of personal information; 5. Rights of the party and ways that may be excised in accordance with Paragraph 3 of PIPA; 6. The influence on his/her rights and interests while the party chooses not to provide his/her personal information.
- II. In respect of the purpose of collection of your personal information, classification of personal information, and time period, area, target and way of use of personal information, please read the following contents carefully:
 1. Specific purpose
 - (1) Business specific purpose and code: 022 Foreign exchange business 067 Credit card, cash card, transfer card or electronic stored value card business 082 Consolidated management of depositing and borrowing operations of borrowers and depositors 088 Loan grant and credit extension business 106 Credit extension business 154 Credit information 181 Other operation of the business in conformity with the business registration items or the business specified in the articles of association.
 - (2) Common specific purpose and code: 040 Marketing 059 Collection, process and use made by financial service enterprises in accordance with laws and needs of financial supervision 060 Financial dispute settlement 063 Non-government agencies collect or process personal information under legal obligations 069 Contract, contract-like or other legal relation management matters 090 Consumer/customer management and service 091 Consumer protection 095 Fiscal and tax administration (including, but not limited to Foreign Account Tax Compliance Act) 098 Business and technical information 104 Account management and debt trading business 136 Information (communication) and database management 137 Cyber security and management 157 Investigation, statistics and research analysis 182 Other consulting and consultant service
 - (3) Other operation of the business in conformity with the business registration items or the business specified in the articles of association or other relevant business approved by the central competent authority (e.g. safe box business, gold passbook business, electronic financial business, collecting and paying agent, joint marketing or cooperative promotion of business etc.)
 2. Classification of information collected: Name, nationality, Id card no., passport number, sex, date of birth, tax code, immigration status, migration details, and other contents as detailed in the relevant business application form or contract for specific business category, subject to the personal information actually collected for the relevant business, account or service between the Bank and the Client or from the Client or a third party (e.g. Joint Financial Credit Information Center).
 3. Time period, area, target and way of use of information:

Time period: The duration of specific purpose or the period of preservation specified by relevant laws and regulations (e.g. Business Entity Accounting Act) or required for the execution of business or the years of preservation specified for preservation of information under individual contract (whichever is longest).

Areas: The domestic and foreign places where the targets of the use of personal information listed in the following column are located.

Targets: (1) The Bank (including the outsourced institution for process of affairs as entrusted by the Bank). (2) Institutions using such information as required by law (e.g. the parent company or the financial holding company, to which the Bank belongs). (3) Institutions of other relevant business (e.g. correspondence banks, Joint Financial Credit Information Center, National Credit Card Process Center,

Taiwan Clearing House, Financial Information Service Co., credit guarantee institutions, international organizations of credit cards, card acquirers and contracted merchants, as well as the financial institution trading business relating to Foreign Account Tax Compliance Act). (4) The competent authority or financial supervisory authority or tax authority as empowered by domestic and foreign laws. (5) The targets as agreed by the Client (e.g. companies conducting joint marketing and cross-use of information of the Client with the Bank and companies conducting cooperative promotion of business with the Bank)

Ways: The use by ways of automatic machine or other non-automation in conformity regulatory requirements in connection with the personal information protection.

- III. Pursuant to Article 3 of PIPA, the Client may exercise the following rights in respect of his/her personal information kept by the Bank: 1. Except for exceptional circumstances under Article 10 of PIPA, the Client may inquire, request for review, or request for production of duplicate from the Bank; however, the Bank may charge necessary cost and expense pursuant to Article 14 of PIPA. 2. The Client may request the Bank for supplemental or correction; however, the Client should give appropriate explanations of the reasons and facts thereof in accordance with Article 19 of the Enforcement Rules of the Personal Protection Act. 3. If the Bank collects, processes or uses the personal information of the Client in violation of the requirements of PIPA, the Client may request the Bank to discontinue the collection thereof in accordance with Paragraph 4 of Article 11 of PIPA. 4. In the event of a dispute regarding the accuracy of personal information, the Client may request the Bank to discontinue the process or use of his/her personal information in accordance Paragraph 2 of Article 11 of PIPA, unless as provided in the proviso of such paragraph, the process or use is either required for the Bank to execute business or is agreed by the Client in writing and the dispute has been recorded.
- IV. If the Client desires to exercise the above said various rights under Article 3 of PIPA, the Client may make inquiries in respect of the ways of exercise at business units of the Bank, through customer service hotline (0800-088-111; 02-2505-999) or at the website of the Bank (<https://bank.sinopac.com>).
- V. The Client may freely select whether or not to provide relevant personal information and classification. However, if the personal information and classification that the Client refuses to provide are the information required for the business review or operation, the Bank might not be able to conduct necessary business review or operation, and is therefore not in a position to provide the Client with relevant service or with better service. Please understand.
- VI. In compliance with the requirements of 26 U.S.C. §1471(c)(1)(A) of Foreign Account Tax Compliance Act (FATCA), the Bank is required to collect, process and use your personal information (including the information of beneficial shareholder). If you or the beneficial shareholder who invests in the Client directly or indirectly disagrees to provide the information or provides insufficient information, and maintain direct or indirect investment relation with the Client of the Bank, then the Bank will refuse your application for account opening and transaction, and the existing account will be listed as "Recalcitrant Account" in accordance with FATCA, and may withhold thirty percent (30%) of the amount in the specific account in your name for financial product regulated by FACTA for US tax payment. The Bank may early terminate the contract, account and transaction relationship and the provision of relevant service for the financial product regulated by FATA. As a result, the Bank might not be able to provide relevant service or provide better service. So please pay attention to this.
- VII. If you deliver the personal information of others or you as a juristic person delivers personal information of the responsible person, directors, supervisors, managers, relevant employees, authorized persons, guarantors and collateral providers etc. to the Bank, you should provide the contents of obligations of notification performed by the Bank under Paragraph 1 of Article 8 of the Personal Information Protection Act, so that they are informed and are well aware thereof.

Regulations on Electronic/Mobile Billing Statements of Credit Cards of Bank SinoPac

1. Contents of service provided by the electronic/mobile billing statements of credit cards of Bank SinoPac: In addition to details of various consumptions and payments of credit cards, based on service to customers, the credit cards of the Bank also provide various updated activities messages and cardholders service.
2. Once you apply for the electronic/mobile billing statement of credit card of Bank SinoPac, starting from the effective date of the billing statement for the most recent period (subject to the settlement date of the billing statement for the current period), the Bank will not send physical billing statement any longer. The billing statement of credit card will be sent or provided by message or electronic means (e.g. communication software etc., including, but not limited to email, internet, QR CODE, APP, voice etc.) or by other transmission methods. However, when you apply to terminate the electronic/mobile billing statement service, the Bank will resume the sending of physical billing statement.
3. Electronic/mobile billing statement of credit card of Bank SinoPac will be sent to the email or mobile phone designated by you. Please assure that such email or carrier is normal, effective and available. The access to mobile billing statements requires the use of internet, so you must link to Wi-Fi or open mobile data. If the designated email changes, you must take the formality of change through "application/setting" at MMA financial transaction web of the Bank. If your mobile phone changes, please contact the customer service hotline for the change. If the billing statement of credit card is not received because of the change of email or mobile phone for which the change formality is not completed, or other cause, the cardholder should initiatively contact the Bank for inquiry thereto, and may not refuse the payment for cause of non-receipt of the billing statement of credit card.
4. If the current electronic/mobile billing statement sent to your designated email or mobile phone is refused or cannot be received smoothly for other cause, the Bank will send the supplementary physical billing statement to the your billing address kept by the Bank (if you do not preset the mailing address for physical billing statement, it will be sent to the address of your present residence). If the mailing failed for three successive periods, the Bank may cancel the mailing of your electronic/mobile billing statements and use the physical billing statement in lieu thereof
5. If you have any doubt about the contents of electronic/mobile billing statements of credit cards of Bank SinoPac, please contact the Bank as soon as practicable. The procedure for resolution of disputed billing amount shall be subject to the provisions of the credit card contract.
6. The Bank reserves the right to amend regulations on electronic/mobile billing statements of credit cards of Bank SinoPac. The amended regulations on electronic/mobile billing statements of credit cards of Bank SinoPac will be stated and publicized at MMA financial transaction web of the Bank without giving further notice to individual cardholder. If you continue to use this service after the regulations on electronic/mobile billing statements of credit cards of Bank SinoPac are amended, you are deemed to have read, understood and agreed to the amended contents. If you disagree to the amended contents, you should apply for terminating the use of the service of electronic/mobile billing statements of credit cards of Bank SinoPac.
7. You may terminate the service of electronic/mobile billing statements of credit cards of Bank SinoPac from time to time. Under any of the following circumstances, the Bank is entitled to suspend or terminate your use of this service without giving further notice:
 - (1) All of credit cards held by the cardholder at the Bank are ceased and the accounts have been settled.
 - (2) The cardholder delays in payment.
 - (3) The cardholder applies for and uses this service for any illegal purpose or by any illegal method.
 - (4) The Bank has good reason to consider that the cardholder uses this service improperly.
 - (5) The cardholder has other violation of the credit card contract.
8. Under any of the following circumstances, the Bank may cease or suspend the service of electronic/mobile billing statement of credit cards, and will give prior notice of the cease or suspension of the service as practicable:
 - (1) It is required to make maintenance of relevant equipment of electronic communication of credit cards of Bank SinoPac.
 - (2) The accidental failure of relevant equipment of electronic communication or the failure of relevant equipment of system software/hardware of collaborators of the Bank.
 - (3) The normal provision of service of billing statements of credit cards of Bank SinoPac is prevented for cause of natural disaster of other Force Majeure.
9. Other provisions:
 - (1) You should follow relevant laws and regulations of Republic of China and all international practices of use of internet, may not have the intention or behavior of intrusion or destruction of the normal operation of other systems, hosts, servers on internet, and may not engage in such acts on internet that violate public order and good moral and are prohibited by law.
 - (2) You should make payment on time. Relevant rights and obligation of the credit card are provided in the credit card contract. The Bank will not assume additional obligations nor shall be liable for compensation of damage arising out from the provision of this service.
10. Governing law and jurisdiction
 - (1) Any matter not provided in these Regulations shall be subject to the law of Republic of China.
 - (2) If the use of this service involves litigation, the parties agree that Taiwan Taipei District Court shall have the jurisdiction in the first instance.

Matters Agreed for Installment Payments of Consumptions of Credit Cards

The applicant has carefully read the contents of the application form for function of installment payments of consumptions of credit cards of Bank SinoPac (hereinafter referred to as the "Bank"), and agrees that the Bank may subsequently conduct the service relating to credit card installment payment for me through all channels of the Bank, and shall adhere to the following special provisions:

1. After the applicant has executed this application form, it does not mean that the installment transaction is formally established. The applicant must confirm the execution of various installment product transactions and confirm the trading conditions applicable to various installment products, and then the various installment functions may be formally activated.
2. Installment payments of consumptions of credit cards of Bank SinoPac include the products of installment payment of billings of credit cards and installment payment of single consumption (3-30 installments).
 - (1) Installment payment of billings refers to the repayment of the billing balance (total amount payable deducting the minimum amount payable for current period) of the credit card by installment.
 - (2) Installment payment of single consumption refers to the repayment of transaction using credit card by installment (e.g. single transaction of general consumption, tuition and tax etc.)
3. **Methods of charge of installment payment of credit card consumption:**
 - (1) The repayment method of installment payment of credit card consumption shall be as such: the amount applied are amortized over the number of installments (one month as one installment); the remainder of integer division will be included in the first installment; interest on each installment shall be accrued on the remaining principal at the agreed interest rate; the principal and interest of the first installment shall be recorded in the next installment after the cardholder applies for installment payment activity.
 - (2) **Explanations of interest rates/handling fees for each installment product:**
 - 1) Installment payment of billings: Installment annual interest rate 5.99%~15%.
 - 2) Installment payment of single consumption: Installment annual interest rate 6%~15%.
 - 3) In addition to interests, the Bank may charge the handling fee for each installment transaction at NT\$0~NT\$150 (differs for each product); however, total fees may not exceed the annual rate of 15%.
 - 4) If the annual interest rate/handling fee of the products and activities of installment payment of consumption of credit card provided by Bank SinoPac are lower than those disclosed in this article, the applicant agrees to their applicability.
 - 5) **Example of calculation of annual rate of total fees:** If installment amount is \$100,000; number of installments is 12; the handling fee for installment transaction is \$0; and installment interest rate is 10%; then the annual rate of total fees is equal to 10%.

Notes: (1) The annual rate disclosed in this article is calculated according to the standard sample filed to the competent authority for recordation; however, the actual conditions shall be subject to the products provided by the Bank, and the actual annual rate for each customer might differ depending on his/her respective products, credit granting condition, and actual installment amount. (2) The annual rate of total fees is equal to the installment annual interest rate. (3) The basis date for calculation of annual rate of total fees is January 1, 2020.
4. The principal, interest, handling fee and relevant expense incurred from such installment transaction payable for each installment shall be included in the minimum amount payable for current credit billing statement, and the revolving credit may not be used therefore. If the cardholder fails to pay off the minimum amount payable for current credit card billing statement before the deadline of payment of current credit card billing statement, the default penalty shall be calculated in accordance with the credit card contract with the Bank. The outstanding balance will use the credit limit of the credit card account of the cardholder, and once the application therefore is completed, the amount and the number of installment repayment so applied may not be changed, and the billing circle may not be changed before the full liquidation thereof. The cardholder should pay the billing amounts of the credit card on a monthly basis. If

there is an overpayment, the amount of overpayment will be recorded in the credit card billing statement for the next period as a credit to offset the amount payable for the credit card billing statement for the next period, and will not be used to early liquidate the amount of installment payment for credit card consumption.

5. After the cardholder has applied for respective installment products, if the current credit card billing statement has any overdue amount or underpayment of minimum amount payable, causing the principal payable for each installment cannot be liquidated, the balance of such amount will be recorded as the unpaid amount for the previous period in the credit card billing statement for the next period, and interest thereon shall be accrued for the period of delay at the revolving credit interest rate applicable to the accounting date of the principal payable for each installment of the cardholder. If the cardholder delays in payment or has other violation of the credit card contract during the period of installment repayment, all outstanding amount will be deemed due and will be recorded as the amount payable in the credit card billing statement for the next period, and the Bank may charge the default penalty for early liquidation in according with provisions of Article 6.
6. After the installment payment of credit card consumption has been applied, the Bank will, by means of short message, further inform the cardholder of such important information such as number of installments, interest rate, handling fee, and annual rate of total fees etc., and the cardholder may call the credit card service hotline of the Bank within seven (7) days from the next day of the application to cancel without bearing any expense or default penalty. After the designated time period, the cardholder may apply to early settlement of remaining amount of installment payment for credit card consumption from time to time; in such case, except for installment interest/handling fee/other fee derived therefrom that will not be returned, the remaining interest not billed will not be charged; however, the default penalty for early liquidation shall be paid. **Each penalty for early liquidation is calculated at the number of remaining installments not billed x NT\$30. For example, if the number of remaining installment not billed at the time application for early liquidation by the applicant is 6, then the default penalty for early liquidation of NT\$180 should be paid; if the remaining number of installments is 3, then the default penalty of NT\$90 shall be paid, and the amount shall gradually decrease so on.**
7. The amount and interest/handling fee/other fee derived therefrom of the installment payment of consumption of credit card are not applicable to the cash feedback and the bonus points accumulated under the rules of activity of "bonus enjoyment feedback program".
8. The amount of installment payment of consumption of credit card is advanced by the Bank to the contracted merchant in a lump sum, and is then repaid to the Bank by the cardholder by installment. The Bank is not involved in the physical transaction relation in respect of the delivery of product or defect of product. For matter of refund for returned product or cancelled service, the cardholder should contact the contracted merchant first for settlement. If such matter cannot be settled, the cardholder may request the Bank to handle such matter in accordance with the "Procedures for Resolution of Disputed Billings", but may not refuse to pay the billing amount of the credit card thereby.
9. This application form is effective for a term of one year starting from the date when the Client executed this application form. This application form will be automatically renewed for one further year if the Bank approves and agrees to the renewal upon examination and the Bank has not received the notice of termination of this application from the Client; the same rule shall apply to the subsequent years. If the subsequent changes in conditions of installment payment of consumption of credit card is not unfavorable than those disclosed in this article, then the Client agrees that such changes shall apply after the Bank gives notice thereof. For details of matters needing attention for various products, pleas go to the website of the Bank: bank.sinopac.com. A cardholder who desires to terminate the provisions of this application form may notify the Bank by telephone from time to time.
10. Bank SinoPac reserves the rights as to whether or not to approve the installment payment of consumption of credit card, and the approved amount, number of installments, and applicable installment interest rate/handling fee.

Special Provisions of Agreement to the Co-branded EasyCard of Bank SinoPac

The cardholder hereby applies to Bank SinoPac (hereinafter referred to as the “Bank”) for the co-branded EasyCard that has both functions of credit card and EasyCard. For the use of co-branded EasyCard, in addition to the credit card contract of the Bank, the cardholder is willing to abide by the following provisions of agreement:

Article 1 Definitions of terms

1. Co-branded EasyCard: It refers to the chip credit card that is jointly issued by the Bank and “EasyCard Corporation” with the functions of both credit card and EasyCard. The function of EasyCard of the co-branded card is the registered EasyCard which provides the service of loss registration and refund. The cardholder must agree that while issuing the card, the Bank may provide personal information of the cardholder to EasyCard Corporation in order to provide relevant service to the cardholder.
2. EasyCard: It refers to the electronic stored value card named as “EasyCard” issued by EasyCard Corporation. The cardholder may, to the extent of regulatory limitation, use the stored monetary value to pay off traffic transportation, parking lot and other service or consumption.
3. Autoload: It means that the cardholder and the Bank agree that whenever the stored monetary value is insufficient to pay the consumption for that time while using the EasyCard of the co-branded EasyCard or is less than NT\$100, a certain amount of monetary value may be autoloading to the EasyCard through Autoload equipment from the credit limit of the co-branded EasyCard; Autoload is equivalent to the consumption of the cardholder using the credit card.
4. Balance transposition: It means to settle the balance in the “EasyCard” of the co-branded EasyCard, and then transpose such balance to the account of the credit card of the cardholder for direct offsetting his/her billing amount of credit card. If there is a balance after the offsetting, such balance shall be handled according to the rules of the Bank in respect of overpayment. If the balance in EasyCard is of negative value, regardless whether Autoload function is activated, the cardholder agrees to regard such negative value as general consumption, which shall be included in the account of credit card of the cardholder and shall be collected from the cardholder. The working time of the balance transposition takes about 7-45 working days, and each card may apply one time only, and all balance must be fully transposed.
5. Contracted merchant: It refers to the merchant that conclude written contract with EasyCard Corporation, providing that the cardholder may use EasyCard to pay price of product or service, various fees of government agencies and other payment approved by the competent authority.

Article 2 The use of EasyCard

1. Start to use: The function of EasyCard of co-branded EasyCard may be used without activation. The amount usable in the EasyCard of new/replaced/reissued co-branded EasyCard is \$0. If the cardholder desires to use the Autoload service, he/she shall complete the operations of activation of credit card and the activation of Autoload function first. Once the Autoload function is activated, the cardholder may not subsequently request for deactivation.
2. Scope of use: The use function of EasyCard is provided by EasyCard Corporation. The cardholder may use the monetary value stored in EasyCard for consumption within a specific scope in accordance with the use scope as specified in the “Provisions of agreement to EasyCard” or as publicized by EasyCard Corporation. Please refer to the website: www.easycard.com.tw
3. Method and limit of adding value:
 - (1) Autoload: While using the co-branded EasyCard with Autoload function activated for debiting consumption, if the balance in the EasyCard is insufficient to pay the consumption for that time or the amount is less than NT\$100, NT\$500 or a certain amount of its multiples will be autoloading to the EasyCard through Autoload equipment from the limit of the credit card. The amount and limit of Autoload are subject to regulatory requirements and the standards provided for by EasyCard Corporation and the Bank. Autoload to EasyCard is free of handling fee.
 - (2) Other adding value method: It shall be handled according to “provisions of agreement to EasyCard” or by the method publicized at the official website of EasyCard Corporation.
4. Validity of the card: The validity of EasyCard is same as that of credit card. When the validity of co-branded EasyCard expires, the function of EasyCard and Autoload are terminated accordingly.

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Unless otherwise specified, the duration of various rights and interests in the benefit expires on December 31, 2020. For details or terms of restriction of relevant rights to and interests in the benefit, please refer to the cardholder's manual of rights and interests of this Institution or go to the website of Bank SinoPac (bank.sinopac.com) for inquiry to the instructions of products.

Prudent Financing Credit First Service Hotline: (02)2528-7776 Revolving Credit Interest Rate: Annual rate of 2.74%~15% (Basis date: August 3, 2015); Cash advance fee: Amount of cash advance x 3.5% + designated amount (NT\$100/USD 3.5/JPY 350/EUR 3); for other fees, please go to the website of Bank SinoPac for inquiry.

5. The balance of stored values in EasyCard does not bear interests, and all amounts are put in trust by EasyCard Corporation to secure rights and interests of cardholders.
6. The balance of stored value in EasyCard is nontransferable: When the credit card is renewed upon expiration or replaced due to damage, the balance of stored value in its EasyCard cannot be transferred to the new card renewed or replaced or other card, and may be handled according to “balance transposition” operation.

Article 3 The co-branded EasyCard is lost, stolen, destructed or is lost of possession.

1. The co-branded EasyCard is owned by the Bank. The cardholder should use and keep the card with due care of a good administrator, to avoid the card being lost, stolen, lost in a swindle, or taken possession by another person, and should prevent others from knowing relevant card information of the cardholder.
2. If the co-branded EasyCard is lost, stolen, or lost of possession (hereinafter referred to as the “loss event”), the cardholder should promptly notify the Bank or other institution designated for the formality of loss registration, to cease the function of EasyCard.
3. Within three hours of the completion of the loss registration formality for co-branded EasyCard, the loss caused by unauthorized use of debiting of EasyCard shall be borne by the cardholder himself/herself. If the stored value recorded by the system of EasyCard Corporation three hours after the loss registration has remaining balance after deducting the Autoload amount used fraudulently (such amount will be returned to the Bank) to be borne by the Bank, such remaining balance will be returned to the credit card account of the cardholder within about 7-45 working days after the completion of loss registration formality. However, if the balance of stored value recorded by the system is negative, regardless whether or not the Autoload function is activated, the cardholder agrees that such negative value shall be deemed as general consumption and shall be included in the credit card account of the cardholder for charge against the cardholder.

Article 4 Reissue, replacement, renew upon expiration and deactivation of co-branded EasyCard

1. If loss event occurs to the co-branded EasyCard, the Bank may reissue, on application of the cardholder, a new card, which have same functions and of which the EasyCard balance is zero for use of the cardholder.
2. If the co-branded EasyCard becomes unusable due to deface, demagnetization, scratch, damage, failure or other cause, reissue of new card may be applied. The Autoload function and the EasyCard function of old card shall be terminated accordingly. The cardholder shall keep the integrity of the card and the chip therein, and mail back the card by registered mail to the Bank. The stored value in the reissued new EasyCard is zero. The balance of stored value in old EasyCard will be handled by the Bank for “balance transposition” operation after receipt of the card.
3. When the validity of co-branded EasyCard expires, the EasyCard cannot be used any longer and the Autoload function is terminated accordingly. Unless any cause to terminate the co-branded EasyCard contract occurs, the Bank agrees to issue the renewed new card which has same functions and of which the balance of stored value in the EasyCard is zero to the cardholder for continual use. The balance in the expired old EasyCard will be handled by the Bank for “balance transposition” operation after the card expires.

4. When the function of co-branded EasyCard is deactivated, the Autoload function of EasyCard and the function of EasyCard shall be terminated accordingly. The cardholder shall keep the card intact and mail back the card to the Bank for "balance transposition" operation.

Article 5 Deactivation of EasyCard function and the handling of the balance of EasyCard

During the validity of co-branded EasyCard, if the cardholder desires to deactivate the EasyCard function, the cardholder may take the operation of refund of the entire balance in EasyCard through the following channel. Once the card is returned and the balance is refunded, you will not be able to use the EasyCard function and the Autoload function of EasyCard; however, the credit card still remains effective.

1. Take the card and your personal identification certificate to the EasyCard customer service center to apply for the return of EasyCard in person. The balance in the EasyCard will be returned by cash, and the handling fee for termination of contract will be charged.
2. Execute the card return transaction at Add Value Machine (AVM) at each station of Taipei Metro; subsequently, the "balance transposition" operation will be handled by the Bank.

Article 6 Transaction records and handling of the doubt about balance of stored value

1. The cardholder may place the card on "EasyCard inquiry machine" or go to information counter at each station of Taipei Metro for inquiry to the balance of EasyCard or the records of most recent six transactions. If there is any question of EasyCard transaction, you may call the customer service telephone of EasyCard Corporation at 412-8880 (please dial 02-412-8880 in case of mobile phone or areas of Kinmen and Matsu).
2. The Bank should state the date and amount of EasyCard Autoload of the co-branded EasyCard in the billing statement of credit card of the cardholder.
3. If the cardholder has any doubt about the balance of the above said transaction records, the cardholder may, by submitting "Statement" and the documents requested by the Bank, notify the Bank of verification thereof before the current payment deadline.

Article 7 Causes of termination

If the cardholder has any of the following circumstance or other violations of these provisions of agreement, the Bank and EasyCard Corporation may directly suspend or terminate the use of EasyCard by the cardholder, and the Autoload function is terminated accordingly:

1. The cardholder uses the co-branded EasyCard held by him/her to conduct consumption or transaction of illegal product or service within the operation scope of "EasyCard" at the contracted merchant or the place designated by the Bank.
2. The cardholder and the third party or the contracted merchant fabricate fictitious transaction act or collude in fraud, or exchange for money in any manner, finance funds or acquire unlawful benefit.
3. The cardholder violates the provisions of agreement to credit card of the Bank, or his/her right to the use of credit card is suspended or terminated by the Bank, his/her credit card contract is directly terminated, or his/her card is deactivated compulsorily.

Article 8 Handling of fees payable

The operation fee, handling fee and other fees payable by the cardholder in accordance with these provisions of agreement will be included in the amount payable for credit card of the cardholder for charge against the cardholder together. However, if the cardholder applies to EasyCard Corporation for termination of contract or requests for written records of transactions by himself/herself, EasyCard Corporation may charge handling fee against the cardholder and directly offset such fee against the balance of stored value in EasyCard. The amount of handling fee will be handled in accordance of "provisions of agreement to EasyCard" of EasyCard Corporation.

Article 9 Change to provisions of agreement

The addition/deletion or revision of these special provisions agreed for co-branded EasyCard, if any, shall be subject to the provisions of agreement to credit cards of the Bank.

Article 10 Other matters agreed

Unless otherwise provided for in these provisions of agreement, any matter not provided for use of EasyCard of the co-branded EasyCard shall be subject to the provisions of agreement to credit cards of the Bank, "provisions agreed for EasyCard" of EasyCard Corporation and other relevant publications.

Contents of Obligations Performed by EasyCard Corporation under Paragraph 1 of Article 8 of the Personal Information Protection Act

Based on the cooperative relation between the Bank and EasyCard Corporation, I agree to provide my personal information (name, ARC. Card number, Date of birth, telephone number, address, e-mail) to EasyCard Corporation for use of registered co-branded EasyCard. In line with the enforcement of the Personal Information Protection Act, EasyCard Corporation has put the matters to be informed at its official website: www.easycard.com.tw. If there is any doubt, you are welcomed to dial the EasyCard customer service hotline: 412-8880 (please add (02) in case of mobile phone or areas of Kinmen and Matsu for inquiry). Thank you. (If the relevant column of the terms of use of personal information is not selected, you are deemed as Disagree, and cannot apply for the card).

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Unless otherwise specified, the duration of various rights and interests in the benefit expires on December 31, 2020. For details or terms of restriction of relevant rights to and interests in the benefit, please refer to the cardholder's manual of rights and interests of this Institution or go to the website of Bank SinoPac (bank.sinopac.com) for inquiry to the instructions of products.

Prudent Financing Credit First Service Hotline: (02)2528-7776 Revolving Credit Interest Rate: Annual rate of 2.74%~15% (Basis date: August 3, 2015); Cash advance fee: Amount of cash advance x 3.5% + designated amount (NT\$100/USD 3.5/JPY 350/EUR 3); for other fees, please go to the website of Bank SinoPac for inquiry.

As a reminder!!

Be assure that you have prepared the following documents

- | | | |
|--|--|---|
| <input type="checkbox"/> Copies of front and back sides of Alien Resident Certificate (ARC) of the applicant | <input type="checkbox"/> Copy of passport of the applicant | <input type="checkbox"/> Certification of financial ability |
| <input type="checkbox"/> Labor contract | <input type="checkbox"/> Signature for confirmation | |



Retail Finance Dept. of Bank SinoPac

P.O. Box 88, Chongnan Post Office, Taipei 10099
Incoming case section of SinoPac credit card
Activity hotline: (02)2528-7776

Website : bank.sinopac.com

Return mail of advertisement

Registration number at
Taipei
Taipei-guan-zi 000135

Please conform the following documents again:

- Copies of front and back sides of Alien Resident Certificate (ARC) of the applicant
- Copy of passport of the applicant
- Certification of financial ability
- Labor contract
- Signature for confirmation

Space for pasting