



General Agreement for Deposit Account

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Where the applicant (hereinafter referred to as "Party A") opens a deposit account (hereinafter referred to as "Account") with any branch of COTA Commercial Bank (hereinafter referred to as "Party B"), the use of the following services by Party A shall be subject to the provisions of the following terms and conditions within the scope of each application.

CHAPTER 1 General Terms and Conditions

Unless otherwise provided in each Agreement, the general terms and conditions of this Agreement shall apply to each Service Agreement under this Agreement and any subsequent Service Agreements.

Article 1 Account Opening Conditions and Methods

1. While opening an account, Party A shall use its own name in accordance with Article 4 of the "Name Ordinance" and, in the case of a corporation such as a store or company, shall state the name of the person in charge. In the event of any subsequent correction of the information retained in Party B, Party B shall be notified in writing with the original seal or in a manner approved by Party B.
2. While Party A applies for the change of basic information and approved by Party B, the change will affect Party B's whole database.

Article 2 Seal

1. Party A, opening the account first time, shall make two copies of the signature of the seal and after that all transactions shall be based on such seal; if there is another agreement to retain the seal, it shall be subject to the agreement.
2. While Party A signs relevant documents or withdrawal certificates provided by Party B, Party B has exercised the duty of care to identify and verify that the seal matches Party A's original seal and make the payments, if any losses due to the loss of the seal or documents, misappropriation, fraud, forgery or alteration, Party B shall not be implicated.
3. If Party A's seal is lost or damaged, Party A shall report a lost or conduct changed procedures immediately, but Party A shall be responsible for any deposit claimed before Party A submits a written application to Party B for loss and stop payment, regardless of whether it is claimed by someone else. If Party A's seal is lost, stolen or otherwise held by a third party, and is fraudulently claimed by a counterfeit Party A's seal, which cannot be recognized by naked eye, Party B shall not be responsible for the effect of liquidating Party A.
4. While Party A applies for the replacement of the seal, the loss of the stop payment and the replacement, the replacement of the account name seal, the old seal is still used to communicate with Party B on the day the new seal is put into use, and Party B is not responsible for the payment and delivery of Party A before Party B receives the application, but the various contracts and guarantees made by Party A before Party B with the old seal are still valid.

Article 3 Charges and Account Deductions

1. Party B may consider the operating costs to set the fees for each transaction. (Table 1)
2. Party A only relies on the agreement of this Agreement and authorizes Party B to debit Party A's deposit account

without prior notice to pay Party A the principal, interest, delayed interest, default fees, handling fees, account management fees, postage fees, acceptance fees, discounted interest, commitment fees, returned check default fees, handling fees for the registration of returned checks, handling fees for the deposit of returned checks and other payables. The amount of each handling fee may be adjusted by Party B at any time depending on the cost of operation, but Party B shall reveal it in a conspicuous manner in the business premises, post it on the home page of website, or notify it in writing. If Party A disagrees Party B's amendment, Party A may terminate the account relationship with Party B and this Agreement at any time.

Article 4 Declaration Statement of Foreign Exchange

In the event that any transaction under this Agreement involves the filling to Central Bank, Party A shall report and fill in the "Declaration Statement of Foreign Exchange Receipts and Disbursements or Transactions" in accordance with the regulations, or Party B shall, to the extent permitted by the relevant laws and regulations, perform the relevant reporting procedures on behalf of Party A. (Party A shall fully acknowledge the reporting by Party B). In the event that Party B is unable to settle foreign exchange transactions due to the restrictions imposed by law or because Party A has used up the relevant foreign exchange settlement quota, Party A shall be responsible for such transactions. If Party B reports on behalf of Party A, Party B shall have no obligation to actively inquire into Party A's settlement amount, but if Party B learns that Party A has exceeded the then current settlement amount, Party B shall have the right not to execute the relevant transaction, and if the amount has been converted, Party B may reverse the excess amount of Party A's settlement amount in such manner as Party B deems appropriate.

Article 5 Use of Party A's Data and Outsourced Operations

1. Personal Data Protection Act, Article 8, Paragraph 1 Notice

Since the collection of personal data involves Party A's privacy rights, Party B shall clearly inform Party A of the following matters while collecting personal data from Party A in accordance with Article 8, Paragraph 1 of the Personal Data Protection Act (hereinafter referred to as the Personal Data Law): (1) the name of the non-public agency (2) the purpose of collection (3) the type of personal data (4) the period, area, target and manner of use of personal data (5) the rights and manner in which the subject may exercise in accordance with Article 3 of the Personal Data Law (6) the subject may freely choose to provide personal data, and the effect of not providing personal data on his or her rights and interests.

The purposes for which Party B collects Party A's personal data, the types of personal data and the period, area, target and manner of use of personal data are as follows:

(1) Purpose of collection

Transaction purpose and code: 022 Foreign exchange, 036 Deposit and remittance, 067 Credit card, cash card, transfer card or electronic bill, 082 Integrated management of borrower and depositor deposit and debit operations, 112 Negotiable instrument exchange, 181 Other businesses that are in accordance with the business registration or articles of association, or other related businesses approved by the central authority (such as. (e.g., safe deposit box, electronic finance, collection and payment, or cooperative marketing), Anti Money Laundry Act (AMLA) and The U.S. Foreign Account Tax Compliance Act (FATCA) compliance

program (i.e., the business of identifying account holders and reporting information about account holders with U.S. accounts to the IRS as necessary and the business of collecting and reporting specific information about account holders' tax residency in accordance with the Common Reporting Standard (CRS) for financial institutions in the United States).(the "Common Reporting Standard" ("CRS"), which requires the collection and reporting of certain information regarding the tax resident status of account holders).

Common Specific Purposes and Codes: 040 Marketing, 059 Collection, Processing and Use of Financial Services Industry by Law and Financial Supervisory Needs, 060 Financial Dispute Handling, 063 Collection, Processing and Use of Personal Data by Non-public Authorities as Defined by Law, 069 Contract, Contract-like or Other Legal Relationship Management, 090 Consumer, Customer Management and Services, 091 Consumer Protection, 098 Business and Technical Information, 104 Accounts Management and Debt Transaction Business, 136 Information and Database Management, 137 Information Security and Management, 157 Surveys, Statistics and Research Analysis, 182 Other Consulting and Advisory Services.

- (2) The types of personal data collected: name, ID card number/passport number, gender, date of birth, communication method and other details such as the content of the relevant business application or contract, based on the actual personal data collected from the relevant business, account or service between Party B and Party A or from a third party (e.g., Joint Credit Information Center).
- (3) Period of use of personal data: The period of time for which personal data is used for a specific purpose, or the period of time required by the relevant laws and regulations (e.g., the Business Entity Accounting Act, etc.), or the period of time necessary for the performance of business, or the period of time required by individual contracts for the retention of personal data. (whichever period is the longest)
- (4) Regions where personal data will be used: The domestic and foreign locations of the "the parties to whom the personal data will be used "listed below.
- (5) The parties to whom the personal data will be used: Party B (including the outsourced institutions entrusted by Party B to handle the affairs), institutions that are required by law to use the information (e.g. Party B's parent company or its financial holding company, etc.), other business-related institutions (e.g., correspondent banks, Joint Credit Information Center, National Credit Card Center, Taiwan Clearing House, Financial Information Service Co., Ltd., credit guarantee institutions, credit card international organizations, acquirers and designated stores, etc.), authorities or financial supervisory authorities that are authorized by law, parties agreed by Party A (e.g., companies that cooperate with Party B to promote their business, etc.) and U.S. federal financial and tax authorities.
- (6) The way of using personal data: in accordance with the relevant laws and regulations on personal data protection by automated machines or other non-automated ways of using personal data.

In accordance with Article 3 of the Personal Data Law, Party A may exercise the following rights with respect to Party B's retention of Party A's personal data:

- (1) Except for the exceptions provided for in Article 10 of the Personal Data Law, Party B may be inquired about, requested to read or make a copy, but Party B may charge the necessary costs according to the provisions of Article 14 of the Personal Data Law.

- (2) Party A may request supplementary or correction from Party B, however, in accordance with Article 19 of the Enforcement Rules of the Personal Data Law, Party A shall appropriately explain the reasons and facts.
- (3) If Party B collects, processes or uses Party A's personal data in violation of the provisions of the Personal Data Law, Party A may request Party B to cease such collection in accordance with the provisions of Article 11, Paragraph 4 of the Personal Data Law.
- (4) In accordance with Article 11 paragraph 2 of the Personal Data Law, any person who disputes the accuracy of personal data may request Party B to stop processing or using Party A's personal data. However, according to the provisions of the proviso, it is not limited to the case where it is necessary for Party B to perform business, or with the written consent of Party A, and the dispute is indicated.
- (5) In accordance with Article 11 paragraph 3 of the Personal Data Law, while the specific purpose of collecting personal data disappears or the period of time expires, Party A may request Party B to delete, stop processing or using Party A's personal data. However, in accordance with the provisions of the proviso, this is not limited to those necessary for Party B to perform business or with the written consent of Party A.

If Party A wishes to exercise the rights under Article 3 of the Personal Data Law, please refer to the Bank's website (www.cotabank.com.tw) for information on how to do so.

Party A is free to choose whether to provide relevant personal data and categories, but if Party A refuses to provide personal data and categories, which are necessary for business review or operation, Party B may not be able to provide Party A's related or better services.

2. Party A agrees that Party B may inquire about credit information of Party A and his or her party interested with the Joint Credit Information Center by law or regulations while applying for deposit business.

Party B may provide the credit information of its checking accounts, such as the date of account opening, corporate capital, revenue, records of returned checks for insufficient deposits, records of revocation of payment orders, and whether or not it is listed as a rejected transaction in the Taiwan Clearing House, to the extent permitted by law, to the financial institution, the Joint Credit Information Center, relevant credit units, and government agencies for inquiry and documentation.
3. Party A hereby agrees that Party B may collect, process, internationally transmit and use Party A's personal data (including entrusting the processing and use to a third party) for (1) processing transactions between Party A and Party B and recommending various businesses to Party A, (2) general financial institution credit collection and financial information exchange purposes, and (3) the specific purposes for which Party B is registered and to the extent permitted by law.
4. Party A specifically agrees that Party B may provide Party A's various transaction information with: (1) the person who intends to transfer assets and liabilities from Party B, (2) financial, judicial authorities or other government agencies that have jurisdiction over Party B, (3) financial joint credit information organization.
5. Party A agrees that Party B may appoint a third party to handle the transaction and operation for Party B. Party A also agrees that Party B may disclose Party A's transaction information to a third party to handle the transaction, and the third party may use and utilize Party A's information within the scope of the appointment.
6. Party A agrees that Party B may, upon the request of the bank to which the remittance relates (whether or not the

remittance is completed), provide information about Party A and the remittance (including but not limited to information about the remitter, the payee, information about the remittance, information about Party A and the remittance, and information collected by Party B or determined by Party B) to the bank to which the remittance relates. Party A agrees to provide the information and information collected or determined by Party B to the correspondent banks involved in the remittance operation. Party A agrees to be responsible for any delay or failure of the transaction due to any of the aforementioned reasons in the event that the bank involved in the remittance operation conducts an investigation or seizes the transaction funds/documents in accordance with the laws and regulations related to money laundering prevention, crime prevention and anti-terrorism in the country in which it is located, without any involvement from Party B.

7. Designated transfer in account operation:

- (1) The designated transfer in account set up by Party A will take effect on the second day after the application date.
- (2) Agree on the use of designated transfer in transfer account information:
 - i. Transfer out account: Party A agrees that Party B may collect, process or use personal information such as the "designated transfer in account", "number of times set as the designated transfer in account" and account status within the scope of specific purposes such as preventing fraud and preventing money laundering. (Including but not limited to alert accounts, derivative control accounts, etc.); Party A also agrees that Financial Information Service Co., Ltd. may collect, process or use personal information within the scope of handling financial information exchanges between financial institutions.
 - ii. Transfer in account: Party A agrees that Party B may collect, process or use its personal information such as account opened with Party B, the number of times the account has been transferred to the account, and the account status within the scope of specific purposes such as preventing fraud and preventing money laundering. (including but not limited to alert account, derivative control account, etc.), and agrees to provide the above personal information within the scope of setting up the designated transfer in account operation to the financial institution that submitted the designated transfer in account application for the previously disclosed account; Party A also agree that Financial Information Service Co., Ltd. may collect, process or use personal information within the scope of handling financial information exchange between financial institutions.
 - iii. Party A agrees that Party B reserves the right to ultimately review whether it agrees to Party A's application to set up the designated transfer in account; if the status of the designated transfer in account applied for by Party A is abnormal (such as an alert account, derivative control account, etc.), Party A agrees to Party B's deletion of the account without further notice.
 - iv. Party A agrees that Party B's application for the designated transfer in account cannot be processed immediately due to platform information system transmission problems. Party B can complete the operation after the system is repaired.

If any of Party A's liabilities to Party B is due or deemed to be fully due and payable by Party B under the Agreement, or if there is any breach of contract, or if Party B consider it necessary (e.g. if Party A is involved in illegal activities with various accounts or Party B can exercise the right of offset in accordance with the law or the Agreement), Party B may at any time terminate the deposits (including time deposits, demand deposits and check deposits) and other agreements under this Agreement by giving prior notice to Party A (but without Party A consent).(i.e. Party A's deposits or interests shall be deemed to have expired). At that time, Party B shall have the right to offset set off the deposits in these accounts and other rights and interests claimed by other customers against Party B, or take necessary disposals or use them to offset Party A's various debts to Party B. All certificates of deposit or other certificates issued by Party B to Party A shall be ineffective within the scope of offset or compensation by Party B, and the content and sequence of offset or compensation of the debts shall be handle in accordance with Articles 321 to 323 of the Civil Code. However, if Party B and Party A have agreed otherwise on the content and sequence of the debts to be set off or compensated, such agreement shall prevail.

Article 7 Modification

Unless otherwise specified in this agreement, Party B may amend the relevant provisions of this agreement at any time in response to amendments to laws and interpretations from the Central Bank, competent authorities, and banking associations, or due to changes in Party B's products. However, for each modification, Party B shall publicly disclose its content in a prominent manner in the business locations. If Party A disagrees with Party B's modification, it may terminate the account relationship with Party B and this agreement at any time.

Article 8 Document Delivery

Party A agrees that the address set out in the Signature Card shall be the place of service of the relevant documents. If Party A's address changes, Party A shall immediately notify Party B in writing or in other agreed manner with Party B's consent and agree to serve at the changed address; if Party A does not notify the change of address in writing or in the agreed manner, Party B shall still serve at the address set out in the Signature Card or the last address notified to Party B. After Party B's notice is given, it shall be deemed to have been legally served after the usual period of postal delivery. If the relevant documents are returned to Party B at the address agreed between Party A and Party B, Party B may stop sending them and Party A shall not object.

Article 9 Correction of Errors

1. If due to Party B's misoperation or other reasons, resulting in mistaken entry into Party A's account or overpayment, Party B may immediately recover and correct it upon discovery without further notice to Party A. If the deposited amount has been expended, Party A shall return the expended amount and the interest prescribed by Party B immediately after Party B's notification.
2. If a wire transfer is made through Party B's remittance bank and is cancelled by the remittance bank after it has been deposited into the account, Party B may correct the amount deposited by offsetting it in full. If the amount deposited has already been spent, Party A shall return it or make up the full amount of the deposit and interest immediately upon Party B's notification.

Article 10 Deposit of Negotiable Instrument

All kinds of negotiable instrument deposited can only be withdrawn after Party B has received and recorded them

in the account. In the event of refund or disputes that result in failure to collect the fare, Party B may directly deduct all the previously credited fare from the deposit account. Once Party B notifies within a reasonable period of time, Party A shall issue an application form and seal the original seal to exchange the original refunded negotiable instrument. Party B has no obligation to go through the procedure of preserving the rights on the negotiable instrument and all other responsibilities for the refunded negotiable instrument.

Article 11 Lost and Stolen

1. Party A's passbook, check, ATM card, withdrawal seal, certificate of deposit (including negotiable certificate of deposit), etc. shall be properly kept by Party A. In case of loss, theft, robbery or other circumstances, Party A shall immediately follow Party B's relevant regulations to apply for loss of possession (stop payment) procedures. If Party A is unable to come to Party B immediately for written procedures or during non-business hours (except for checks and negotiable certificates of deposit), Party A may first register the loss temporarily by telephone or other methods agreed by Party B, which will take effect after Party A has come to Party B to complete the written procedures. If Party A has found it, Party A shall present the lost item and the original seal with the identity document to the original account opening branch for cancellation of the temporary loss. However, if Party B has paid before Party A's written application to report the loss and stop payment is accepted, such as seals, passbooks, etc. are authentic, and Party B does not know that the recipient is a fraudulent claimer, it still has the effect of repaying to Party A.
2. If a negotiable instrument entrusted to Party B by Party A is stolen, lost or destroyed in transit by Party B, Party A agrees to authorize Party B or the paying bank to act as the sole agent of Party A in accordance with the relevant provisions of the Negotiable Instruments Act and the regulations on the handling of lost negotiable instruments, and to apply for a public reminder and an exclusion judgment, and agrees that while the face amount of the bill is paid in full in the account of the issuer, the exclusion judgment shall be used by the paying bank as a proof of offsetting the negotiable instrument after obtaining the payment.

Article 12 Suspension or Termination of Additional Services

1. Party A agrees that if the depositor or remitter files a complaint with Party B, Party B may suspend or terminate Party A's services such as ATM withdrawals, online banking, main branch agency collection and payment services and other deposit-related automated equipment if Party B is unable to contact Party A or if a dispute arises or if Party B is notified in writing by the police or by the relevant legal authorities that the account is being used in violation of the law.
2. If there is any change in the validity period of Party A's residence permit, Party A should visit the bank to apply for the necessary updated. If the validity period of the residence permit expires, Party B may suspend Party A's various transaction services.

Article 13 Interest Calculations

1. Unless otherwise agreed, interest on deposits and loans shall be calculated on the basis of actual days/365 for TWD and actual days/360 or 365 for foreign currencies in accordance with international practice, and shall be calculated on a daily basis according to Party B's published rates.
2. Based on the cost considerations of human resources, system construction, maintenance, and service

equipment, Party B may set a minimum deposit balance eligible for interest, below which no interest shall be charged, and NT dollar deposits will be calculated in units of 100 dollars. If the minimum deposit balances change, it shall be announced at Party B's business premises or posted on the homepage of website 60 days prior to the change date in lieu of notice. The minimum balances for each currency of deposit is shown in the table below:

Currency	Type	Minimum Balance	Currency	Type	Minimum Balance
TWD	Demand Deposits	10,000	GBP	Demand Deposits	100
TWD	Demand Savings Deposits	5,000	HKD	Demand Deposits	1,000
AUD	Demand Deposits	100	JPY	Demand Deposits	10,000
CAD	Demand Deposits	100	NZD	Demand Deposits	100
CHF	Demand Deposits	100	USD	Demand Deposits	100
EUR	Demand Deposits	100	ZAR	Demand Deposits	1,000
CNY	Demand Deposits	500			

3. Deposit interest calculations

(1) Interest-bearing New Taiwan Dollar deposits:

Demand deposits: Interest is calculated on a daily basis. The sum of the daily deposit balance (i.e., the total amount) is multiplied by the annual interest rate and then divided by 365 to obtain the interest amount. Interest is accrued on demand deposits made by automated teller machines (ATMs) or online banking outside of business hours (including holidays) on the day the deposit is made, and the switching point for that day is based on 24:00 hours.

Time deposits: Interest is calculated monthly by multiplying the principal amount by the annual interest rate, the number of months, and dividing by 12 to get the interest amount. If the deposit is less than monthly, the interest will be calculated on a daily basis.

(2) Interest-bearing foreign currency deposits:

Demand deposits: Interest is calculated on a daily basis. The sum of the daily deposit balance (i.e., the total amount) is multiplied by the annual interest rate and then divided by 360 or 365 according to the international practice to obtain the interest amount.

The minimum deposit amount of foreign currency demand deposits is based on the minimum deposit balance eligible for interest.

Time deposits: The monthly interest is calculated by multiplying the principal amount by the annual interest rate, the number of months, and dividing by 12 to get the interest amount. If the deposit is less than monthly, the interest is calculated on a daily basis by multiplying the annual interest rate by the number of days and then dividing by 360 or 365 according to international practice.

For general foreign currency time deposits, the minimum amount is 10 times the minimum deposit balance eligible for interest of the foreign currency demand deposits; for foreign currency time deposits with monthly

interest payment, the minimum amount is 5 times the general foreign currency time deposits; for foreign currency time deposits with specified maturity dates, the minimum amount is 100 times the general foreign currency time deposits.

4. Party A is willing to adjust the interest calculation method in accordance with Party B's operating rules.

Article 14 The Amount Recorded in the Passbook

1. If the amount of the deposit passbook does not match the amount in Party B's relevant account, Party A agrees that the amount in Party B's account shall prevail unless Party A can prove that Party B's computer records are incorrect and Party A shall not alter it on its own. However, if Party A is in doubt about the content of the transaction or the amount in the account, it shall immediately check with Party B. If the error is caused by Party B, Party B shall immediately correct it.
2. If there are 100 transactions in the Passbook that have not been printed in the Passbook, Party A agrees that Party B may make up for the unprinted transactions by aggregating them into a single entry according to the type of transaction (e.g. expenses, deposits, and balances); however, if Party A wishes to inquire about the details of the combined transactions, Party A shall apply to any of Party B's branches with the Passbook and the original seal. Party A agrees that Party B may adjust the number of unprinted transactions at any time according to its business needs.

Article 15 Effective

1. If Party A uses mobile phone, telephone communication equipment or computer network, through Party B's customer service staff or through the identification system agreed in writing by both parties, Party A's application is confirmed to be Party A's application and entrusted to Party B for processing in accordance with the items applied by Party A. The transaction has the same effect as Party A's withdrawal and transfer of funds by using the passbook seal, issuing checks with the original seal or other agreed methods. The account balance after the transaction shall be based on Party B's computer master file records. Party A and Party B both agree that the effect of this method is the same as that of a written document, and that any dispute between Party A and Party B arising afterwards shall not be invalidated or rendered ineffective in any trial, arbitration, mediation or other statutory dispute resolution procedures because the contracted method does not have a written or signed element.
2. On the date of signing this Agreement and opening a demand account, Party A shall retain Party A's signature and withdrawal seal on Party B's contract Signature Card. In the future, Party B shall keep the signature of Party A as the confirmation of Party A's application for each business in Party B. However, the seal of the withdrawal certificate must still match with the agreed withdrawal seal before Party B can make payment.

Article 16 Rejection and Termination

1. Except for time deposits or as otherwise required by law, Party A may terminate the provisions of this Agreement at any time, but shall do so in person, in writing or by mutual agreement with Party B. However, upon termination of the Deposit Agreement, its related services shall be terminated. The remaining balance, if any, shall be collected by Party A after deducting the relevant operation fees required by Party B (in accordance with the fees announced by Party B). If the checking accounts is terminated, Party A shall immediately return the remaining

blank checks to Party B. If not, Party B may charge a discretionary fee.

2. Party A shall not lend, rent or transfer all accounts, passbooks, financial cards, etc. for use by others, nor shall they be used for illegal or improper purposes such as money laundering, fraud, etc., or to damage Party B's credit by fraudulent means. If the law prescribes for it and Party B verifies it, or if Party B determines that there is suspected misuse of Party A's account or if Party B receives a written complaint from a third party with proof of report or filing of a police report, Party B may immediately terminate this consumer trust agreement and terminate the use of the relevant automatic equipment, ATM cards, voice transfers, internet transfers and other electronic payment transfers, and may settle the deposits directly, and the balance of the deposits will be paid while it can be claimed in accordance with the law.
3. For the purpose of preventing money laundering and combating the financing of terrorism, if Party B discovers that Party A is a terrorist or group that is subject to economic sanctions, identified or pursued by foreign governments or international money laundering prevention organizations, Party B may refuse to do business with or close the account. If Party A does not cooperate with the examination, refuses to provide information about the actual beneficiary or the person who exercises control over Party A, or is unwilling to cooperate in explaining the nature and purpose of the transaction or the source of funds, Party B may suspend the transaction, or suspend or terminate the business relationship.

Article 17 Deposit Insurance

The business between Party A and Party B shall be subject to the deposit insurance protection of the Central Deposit Insurance Corporation within the scope of the deposit items regulated by the Deposit Insurance Act.

Article 18 Transaction Agreement

Party A may apply to Party B for a specific account, and Party A shall only apply for each transaction after prompting its own identity card or proving in other ways that it is its own. If Party B is required to be exempted from sending the withholding voucher or statement of account, it shall apply to Party B item by item.

Article 19 Prohibition of Transfer, Pledge Agreements

The deposit rights of Party B (except for negotiable certificate of deposit) shall not be transferred to others, changed, or created with pledges or other dispositions without the consent of Party B.

Article 20 U.S. Foreign Account Tax Compliance Act Provisions

- (1) Party A understands and agrees that Party B, in compliance with the Foreign Account Tax Compliance Act ("FATCA") and the relevant provisions of the Intergovernmental Agreement ("IGA") signed by the competent authorities of the Republic of China. If Party B is required by the IRS or other competent authorities to provide information about Party A who is U.S. citizen, green card holder or other tax resident as defined by the U.S. tax laws, including but not limited to name, address, U.S. tax identification numbers, U.S. beneficial shareholder information, account numbers, account balances and transaction details, Party A is obliged to provide relevant information and documents to Party B immediately upon Party B's request.
- (2) Party A understands and agrees that it shall inform and provide relevant documents and information to Party B upon Party B's request in relation to its FATCA status category. If the FATCA status of Party A is subsequently changed, Party A shall inform and provide to Party B the changed information and supporting

documents within 30 days after the change. If Party A fails to fulfill the obligation of informing the truth or fails to cooperate in providing the relevant documents representing Party A's status, Party B may follow the relevant regulations of FATCA or IGA.

- (3) If Party A refuses to provide relevant documents indicating its FATCA status or cooperate with Party B in reporting under FATCA and is classified as a "non-cooperative account" under FATCA, Party A agrees that Party B may take necessary measures in accordance with FATCA or IGA regulations.
- (4) Party B shall not be responsible for any breach of this Agreement by Party A which results in the withholding of the U.S. source income or any taxation arising there from, and Party A agrees to indemnify Party B unconditionally for any damages (including but not limited to penalties imposed by competent authorities or claims by counterparties) suffered by Party B as a result of any cause attributable to Party A under this Agreement. Party A also agrees that in the event of any breach of this Agreement, Party A shall close the account within one month after Party B's notice.
- (5) Any matters not covered by the terms of this Agreement shall be governed by the relevant regulations of FATCA or IGA and other relevant regulations.

Article 21 Contractual Provisions of the Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions

- (1) In accordance with the "Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions" ("CRS"), Party B shall collect and report specific information regarding the tax residency status of account holders/controllers, and begin to take formal measures to comply with the CRS on January 1, 2009 (for CRS-related information, please refer to the website of the Ministry of Finance).
- (2) In order to comply with the CRS, Party A should cooperate with the completion of the CRS self-certification document to facilitate Party B to identify whether the contracting party is a tax resident of other countries for the purpose of automatic exchange of financial account information. If Party A is a tax resident of another reportable country, Party B will forward Party A's relevant information to the competent authorities of our country upon the request of the competent authorities of our country, which will forward the information to the tax authorities of Party A's tax resident country.
- (3) If Party A has any questions about determining tax resident status, please visit the OECD website at www.oecd.org/tax/automatic-exchange/ or consult a professional tax advisor.

Article 22 Bank Information

Bank Name: COTA Commercial Bank

Complaint hotline: (04)2224-5324

Website: www.cotabank.com.tw

Address: No. 32-1, Gongyuan Road, Central District, Taichung, Taiwan

E-mail address: customer@cotabank.com.tw

Article 23 Governing Law

If there are any matters not covered in this Agreement or its appendices, it shall be governed by the relevant laws

and regulations and the regulations of the competent authorities, or as otherwise agreed by the parties.

If the contracting party is a foreigner, the requirements for establishment, effectiveness, and method of the legal act shall be governed by the laws and decrees of the Republic of China.

Article 24 Jurisdiction

In the event of litigation between Party A and Party B arising out of this Agreement, the parties agree that the local court where Party B's headquarter or the branch office with which Party A has business dealings is located shall be the court of first instance. However, if there is a special provision of exclusive jurisdiction in the law, it shall comply with the provision. However, Article 47 of the Consumer Protection Act or Article 436-9 of the Civil Procedure Act shall not be excluded from the application of the competent court for small claims.

Article 25 Titles

The titles of each article in this Agreement are provided for the convenience of reference only, and do not affect the interpretation, description and understanding of the relevant provisions of the Agreement.

Article 26 Period of Validity of the Agreement

This Agreement shall remain in effect forever unless terminated by either party. In the event of partial termination of the individual clauses of the Agreement, other clauses shall still be valid.

CHAPTER 2 Check Deposits

General Regulations:

Article 1 Party A shall open a checking accounts with Party B or appoint Party B to be the payer of the cashier's check or promissory note issued by Party A. All subsequent transactions shall be conducted in accordance with the "Regulations for Handling Checking Accounts" published by the Bankers Association of the R.O.C. and the Supplemental Agreement for Checking Accounts, the Regulations for Use of Checks and this Agreement. Also Party A agree the Joint Credit Information Center may collect, process and utilize his or her personal data.

Article 2 While Party A opens an account, the amount of initial deposit shall be no less than the amount stipulated by Party B. Subsequent deposits shall be of any amount. If there is any change in the contents of any document retained with Party B, Party B will be notified in writing with the original seal or in other ways agreed by Party B at any time.

Article 3 Party B may directly deduct the cost of current book and check book which issued by Party B to Party A and exchange processing fee from Party A's account.

Article 4 Party A shall fill out a Signature and keep it with Party B. Party A shall issue a check given by Party B while withdrawing funds, and the check shall be sealed with the original seal, and the same applies if an agent is set up. This does not apply to those who entrust Party B to debit the principal and interest of the loan, pay utilities fee and taxes, or use automatic equipment to entrust payment.

Article 5 In the event of a refund or dispute, regardless of whether the refund is deposited by Party A or by a third party on behalf of Party A, Party B shall deduct the amount of the refund from the account in full, and Party B shall have no obligation to perform the procedures for preserving the rights of the instrument and all other responsibilities. If, before Party B has received the payment, Party B's negligence allows Party A to use or offset the amount of the returned check, Party A shall immediately return it or Party B shall deduct the amount of the returned check from

Party A's account upon Party B's discovery and notification.

- Article 6 If Party A applies to Party B for the use of an ATM card in connection with the drawdown account or authorizes Party B in writing to automatically transfer funds from the drawdown account, it shall have the same effect as Party A's act of issuing a check with the original seal. Party A agrees to withdraw the check deposits in this manner, and if any dispute arises between Party A and Party B afterwards, Party A shall not deny the agreed withdrawal method for any reason in the trial, arbitration, mediation or other statutory dispute handling procedures.
- Article 7 If Party B considers that the check issued by Party A is not in compliance with the regulations, Party B may refuse to pay, and Party B shall fill out the reason for return of the check and return it to the holder together with the check. Party B shall not be responsible for any damages arising therefrom.
- Article 8 Party B shall not be responsible for any losses incurred if the bill or seal is forged, altered, stolen, defrauded or lost after checking the seal of the instrument and considering it is consistent with the original seal left by Party A.
- Article 9 While Party A issues a note for withdrawal, the face value shall not exceed its balance, and if party A has signed a contract with Party B, it shall be limited to the agreed overdraft limit, otherwise Party B shall refund the note. Party B may deduct or request payment from the account of the default fee and the refund and settlement of the registration fee in accordance with the provisions of the Clearing House.
- Article 10 If the amount of the check issued by Party A is illegible in the future or in case of dispute due to other circumstances, Party A shall be responsible for it. If the amount of the check issued or the signature is forged, or altered, Party B shall not be responsible for the loss compensation once the check is paid with the fiduciary's attention, and Party A shall be responsible for it without any objection. fiduciary responsibility
- Article 11 Party B shall make payment for the invoices issued by Party A. Regardless of the invoice date or reminder, the order of payment shall be arranged by Party B.
- Article 12 While Party A or the executor applies for guarantee payment by check, Party B will transfer the amount from Party A's account for payment and mark the check with the word "guarantee payment" and the date, and the signature of Party B's authorized signatory will certify the payment of the amount.
- Article 13 If Party B receives notice of Party A's bankruptcy declaration, it may refuse to make payment even though its deposit balance is fully paid.
- Article 14 In the event of loss or theft of checks, blank checks or seals used by Party A, Party B shall follow the lost and canceled procedures in accordance with the regulations for handling lost and canceled instruments issued by the Ministry of Finance and the relevant regulations of Party B. Party B may deduct the canceled amount from Party A's account and set it aside for payment. However, Party B shall not be responsible for any fraudulent payment before Party B accepts the written notice of the lost and stopped payment procedure.
- Article 15 Party A shall not tear out or fill in the transaction book according to the balance of Party B's deposit, except for the transaction record of the withdrawal of payment in accordance with Article 6 of this Chapter, which is presumed to be based on Party B's computer master file record. If there is any error, Party A shall immediately notify Party B to check and correct it and shall not alter it by itself.
- Article 16 Both Party B and Party A may cancel this deposit at any time, and Party A shall immediately return the remaining

blank checks to Party B upon cancellation; if some of the checks are not returned to Party B, Party A shall be willing to withhold the return handling fee according to the number of checks, and Party A shall have no objection.

Article 17 If Party A has another agreement with Party B to entrust Party B with the payment of amounts due to Party A or Party A's designee, Party B may directly deduct the amount from Party A's account.

If Party B is entrusted to withdraw, transfer (including consumer transfer), automatically transfer or make payments on behalf of the check depositor using automatic equipment or terminal machines, Party A shall be responsible for all liabilities if the check is returned due to insufficient deposit after withdrawal, transfer or payment.

Article 18 Party A understands and agrees that the Check Deposits Agreement signed with Party B is subject to the condition that any breach of any contract entered into between Party A and Party B shall be deemed to be fully due and payable by Party B. Once the condition of discharge is established, the aforesaid Check Deposits Agreement shall cease to be effective immediately and Party B shall immediately return the remaining balance in Party A's checking accounts and offset the amount due to Party A against all debts owed by Party A to Party B.

Article 19 Party A shall not only comply with the above terms and conditions, but also comply with the relevant governmental laws and regulations of each county and city clearing house, otherwise Party B shall not be responsible for any losses incurred as a result.

Supplement Terms and Conditions of Check Deposits Agreement:

These terms and conditions are hereby supplemented by the following terms and conditions regarding the handling of dishonored checks and rejected transactions (hereinafter referred to as "these terms and conditions") in connection with the Check Deposits Transaction Agreement between the parties as follows for compliance:

Article 1 Definition

Terms used in this clause are defined as follows:

1. "Dishonored Negotiable Instruments" shall mean negotiable instruments on which a financial institution has refused to make payment and returned to the holder of such negotiable instrument together with a completed dishonored slip.
2. "Redemption" shall mean redemption by payment of the amount due or the like by the Depositor with respect to a Dishonored Negotiable Instrument and dishonored slip thereof due to insufficient funds, incorrect chops or signatures, designation of a financial institution acting as paying agent for promissory notes without the agreement of such financial institution or the Depositor's withdrawal of payment instructions prior to expiry of the period for presentation of the promissory notes.
3. "Reserve for Payment" shall mean deposit of the amount of a Dishonored Negotiable Instrument due to insufficient funds with the financial institution handling the Dishonored Negotiable Instruments with a request to hold same as "other payables".
4. "Re-Presentation and Payment" shall mean re-presentation of a Dishonored Negotiable Instrument and payment thereon from the checking accounts or "other payables" account.
5. "Record" shall mean recordation by the Clearing House of Dishonored Negotiate Instruments, Redemptions and other facts relevant to a Depositor's credit on negotiable instruments available for inquiry.

6. "Termination of Mandate as a Paying Agent" shall mean termination of a financial institution's mandate to act as paying agent for a promissory note issued by the Depositor.
7. "Account Rejection" shall mean refusal by a financial institution to handle transactions through a checking accounts regarding which the Depositor has a bad record with respect to credit on negotiable instruments.

Article 2 Account Opening Reviewing and Change of Account Opening Data

1. While Party A opens an account, it shall fill out an account opening application form, a Signature Card and receipt for checks and deliver same to Party B. After Party B checks credit status of Party A with the Bill Clearing House, Party B shall deliver blank checks to the Part A.
2. In the event that the data contained in the Signature Card is changed, the Party A shall immediately notify Party B in writing. If the Party A intends to change the seal, the Party A shall fill out a new Signature Card.
3. In the event that a Party A which is a legal entity changes its name or its responsible person ~~and~~ but fails to comply with the preceding paragraph, and fails to cure such failure within one month after Party B discovers the failure and so notifies to the Party A, Party B may terminate the agreement for checking accounts transactions and notify the Party A to close the account.

Article 3 Promissory Notes

1. In the event that a promissory note is issued by the Party A and Party B is designated as paying agent, Party B shall pay the amount due from the checking accounts of the Party A.
2. If the promissory note is presented after expiry of the presentation period but within three years from the maturity date of such promissory note, Party B may honor the note (if the promissory note is a promissory note payable on demand, the above three years period shall run from the issue date) so long as Party A has not withdrawn its order of payment and no other circumstances prohibit Party B from making payment. If the promissory note issued by Party A is dishonored due to insufficient funds or incorrect seals or signatures, the fact of such dishonored promissory note shall be recorded together with the Party A's record for dishonored checks.

Article 4 Handling Fees

1. While a negotiable instrument issued by Party A is dishonored due to insufficient funds, Party B may collect handling fees from Party A.
2. The handling fees described in the preceding paragraph shall not exceed one hundred and fifty percent (150%) of the handling fees that the Clearing House collects from Party B.
3. Party A shall be responsible for the payment of handling fees, liquidated damages and other payables stipulated by the Clearing House, and Party B may directly deduct from Party A's account or Party A's demand account or require Party A to withdraw the same amount.

Article 5 Record

In the event that Party A has made a Redemption, Party A has deposited a Reserve for Payment, there has been Re-Presentation and Payment, or other matters occur related to Party A's credit on negotiable instruments within three (3) years after the date on which checks drawn by Party A or promissory notes on which Party B is a paying agent are dishonored, Party A may request Party B to approve and transfer to the Clearing House to Record such fact in accordance with the "Guidelines for the Registration of Depositors' Credit on Negotiable Instruments".

Article 6 Limitation or Suspension on Provision of Blank Checks or Promissory Notes

1. If any one of the following circumstances exists with regard to Party A, Party B may limit the issuance of blank checks and promissory notes:
 - (1) the occurrence of Dishonored Negotiable Instruments due to insufficient funds or Party A's making frequent Redemptions, deposit of Reserves for Payment or Re-Presentation and Payments after negotiable instruments are dishonored; or
 - (2) Other abnormal situations occur related to use of negotiable instruments.
2. When Party B imposes restriction in the preceding paragraph, Party B shall inform Party A of the reason for the limitation in writing by means of address retained by Party A or by other means. If Party A's address changes without notifying Party B, Party B may use address last notified to Party B as the address of service; with respect to the reason of such limitation, Party A may raise objections if the Party A deems such limitation unreasonable.
3. In the event that Party A's deposit account with Party B is attached, Party B may suspend the provision of blank checks and promissory notes. However, the preceding provision shall not apply if a Reserve for Payment of the attached amount has been deposited with Party B.

Article 7 Termination of Mandate as a Paying Agent

1. In the event that promissory notes issued by Party A or drawn on Party A's checking accounts with all financial institutions are dishonored due to withdrawal of the authorization of the financial institution designated as paying agent prior to expiring of the period for presentation, and the number of such dishonored promissory note on which Redemption, Reserve for Payment or Re-Presentation and Payment has not been Recorded is not less than three during the past one year, Party B may terminate Party A's mandate to designate Party B as a paying agent for a period of three years commencing from the date the Clearing House declares the dishonors.
2. If Party B terminates Party A's mandate to designate Party B as a paying agent pursuant to the preceding paragraph, Party A shall return the remaining blank promissory notes to Party B within one month after receiving Party B's notice to do so.

Article 8 Account Rejection

In the event that negotiable instruments drawn on Party A's checking accounts with all financial institutions are dishonored due to the existence of one of the following circumstances and the number of such dishonored checks on which Redemption, Reserve for Payment or Re-Presentation and Payment has not been Recorded is not less than three during the past one year, or Party A is sentenced for commission of a crime related to using negotiable instruments, Party B may reject Party A's account for a period of three years commencing from the date the Clearing House declares the dishonors:

- (1) Insufficient funds;
- (2) Incorrect seals or signatures of the issuer;
- (3) Designation of a financial institution to act as paying agent for a promissory note without the agreement of such financial institution.

The records for each item in the preceding paragraph shall be calculated separately and not in aggregate.

Article 9 Termination

If Party A's account has been rejected, or the agreement for checking deposits has, for any other reason, been terminated Party A shall close the account and return all remaining blank checks and promissory notes to Party B within one month after receipt of Party B's notice to do so.

Article 10 **Temporarily Resumed Transactions Upon Company Reorganization**

1. Without limiting any rights Party B may otherwise have under the account terms or otherwise to terminate the account or relationship with Party A, if Party A is a company which has obtained an approval for reorganization from a court before the period of Account Rejection has expired, the Depositor may request Party B's approval and transfer to the Clearing House to Record the reorganization; Party B may temporarily resume transactions with Party A if the reorganization is Recorded.
2. In the event a negotiable instrument is dishonored due to insufficient funds after the date of temporary resumption of transactions but before the expiry date of the initial Account Rejection, Party B may reject Party A's account effective for a period of three years commencing from the date on which the Clearing House declares dishonors.

Article 11 **Request for Resumption of Transactions**

In the event that any of the following circumstance exists with respect to Party A subject to an Account Rejection, Party A may, with Party B's consent, open a new account and resume transaction:

- (1) The period for Account Rejection has expired; or
- (2) Recordation of the Redemption, Reserve for Payment, or Re-Presentation and Payment of all Dishonored Negotiable Instruments which gave rise to the Account Rejection and all Dishonored Negotiable Instruments dishonored thereafter.

Article 12 **Maintenance of Data and Inquiries**

1. Party A agrees that Party B may use the Clearing House as a data center for maintaining records for Dishonored Negotiable Instruments and Account Rejections. Party A also agrees that such Clearing House may make the Depositor's Record for Dishonored Negotiable Instruments and Account Rejections and all other data related to Party A's credit on negotiable instruments available for third party's inquiries. (It includes the provision of filing with the Joint Credit Information Center, and the center may provide files to other member of financial institutions when they inquiry)
2. Party A agrees that Party B may collect, process or internationally transmit and use Party A's personal data for specific purposes consistent with its business needs as set forth in its business registration or bylaws.

Article 13 **Related Matters not Provided Herein**

Matters not specified in this Supplement shall be governed by the "General Terms and Conditions for Check Deposit" and the relevant laws and regulations.

CHAPTER 3 Terms and Conditions on Time Deposits

(excluding negotiable certificate of time deposits)

- Article 1** While Party A handles paperless time deposits at the counter, Party B shall use the deposit certificate or the information displayed by each automatic equipment to prove that Party A handles the time deposits, and Party B may not additionally issue a time deposits certificate.

Article 2 The interest on time deposits shall be calculated according to the announced interest rate of each deposit amount of Party B at the time of deposit or renewal, and the interest income tax shall be withheld in accordance with the tax law. Unless otherwise agreed, the foreign currency time deposits shall bear simple interest.

Article 3 Unless otherwise agreed between Party A and Party B in advance, the automatic rollover of time deposits at maturity shall be made in accordance with the original agreement. The interest rate of the rollover shall be based on the applicable interest rate of the same type and time period of Party B on the date of rollover. If the automatic rollover deposit meets Party B's large deposit criteria, Party B's large deposit interest rate on the rollover date shall apply first. If the terms of the original certificate of deposit are specified maturity dates, the term of deposit for automatic rollover shall be on a monthly basis, and if Party A does not automatically rollover the deposit at that time, Party A shall come to Party B or other means agreed by Party B to complete the contract procedures. If the time deposits are to be transferred to different periods upon maturity, Party A shall apply to Party B to rollover the deposits period by period, and the interest rate for the renewal of the deposit shall be set in accordance with Party B's announcement rates on the date of rollover.

Article 4

1. For large time deposits with floating interest rates, if Party B cancels the applicable interest rate or changes the amount of the larger time deposits during the contracted deposit period, the interest rate shall be floating at the same rate as the regular time deposits.
2. In the event that Party B does not have the applicable interest rate, the automatic rollover of large time deposits shall be carried out at Party B's regular time deposits rate.

Article 5 If a foreign currency time deposits is settled and sold for TWD, it shall be processed in accordance with the "Regulations Governing the Declaration of Foreign Exchange Receipts and Disbursements or Transactions" established by the Central Bank. While Party A withdraws cash in foreign currencies, Party B shall charge fees based on the difference between the spot rate and cash rate of Party B's announcement rates. Party B may adjust the aforementioned fees and disclose them publicly in the business locations.

Article 6

1. Early Termination of Time Deposits

(1) The time deposits (including large amount) may be terminated by Party A before maturity, but Party B shall be notified of such termination seven days in advance, and if Party B cannot be notified seven days in advance, Party B's consent shall be required. All deposits shall be settled in one lump sum upon termination of the contract.

(2) Interest Rate on Early Termination

If the deposit period is less than one month, no interest will be paid. If the deposit period is more than one month, the simple interest will be calculated at 20% discount from the time deposits rate announced by Party B.

For deposits with Party B's "fixed interest rate", the applicable interest rate shall be the rate on the date of deposit. For deposits with Party B's "floating interest rate", if Party B's interest rate is adjusted during the actual deposit period, the interest shall be paid at the new interest rate.

The interest rate for large deposits, not only is Party B's large interest rate applicable as the basis of interest calculation, but also the aforementioned calculation criteria apply.

- (3) For time deposits with negotiated fixed rates, interest is calculated at a 20% discount based on the difference between negotiated rates and announcement rates.
- (4) For time deposits with negotiated floating rates, interest rates shall be calculated in accordance with the time deposits with negotiated fixed interest rates. If the interest rate announced by Party B is adjusted, the interest shall be calculated in segment at the same time as the new announced interest rate.
- (5) If Party A has received interest at the higher interest rate of the original deposit period prior to withdrawal and the interest received exceeds the interest accrual standard of the termination of the contract, Party B agrees to deduct the excess interest from Party A's deposit account.
- (6) The adjusted interest rate for each of the above paragraphs shall not be less than demand deposit rate announced by Party B.

2. Overdue Processing of Time Deposits

(1) Renewal of deposits after maturity

- (i) Time deposits can be renewed upon maturity or transferred to time savings deposits (foreign exchange is only available for time deposits). If the deposit is overdue for less than one month, the interest may be transferred from the original maturity date, and any interest not withdrawn on the original maturity date may be transferred as well.
- (ii) While overdue time savings deposits are renewal or time deposits are rollover more than one year, if deposits are overdue less than two months, interests may be calculated from original maturity date and the unclaimed interests may be transferred to the deposit along with the principal.
- (iii) While overdue time savings deposits rollover to time deposits under one year, if deposits are overdue less than one month, interests may be calculated from original maturity date and the unclaimed interests may be transferred to the deposit along with the principal.
- (iv) For deposits with fixed interest rate, the interest rate shall be based on the rate announced by Party B on the date of the original transfer.
- (v) Deposits with floating rates are subject to the same rules as fixed rates, except that while the interest rate is adjusted again from the date of rollover, the floating interest rate will be changed to the new rate.
- (vi) For deposits with negotiated interest rates, the deposit rate shall be renegotiated with Party B.
- (vii) If the maturity of a time deposits exceeds the renewal period of (i) (ii) (iii) above, the overdue interest from the original maturity date to the day before the transfer shall be calculated as the overdue interest on overdue withdrawals.

(2) Calculation of overdue interest on overdue withdrawals

If the time deposits is withdrawn after the maturity date, the overdue interest shall be calculated by converting the interest rate of Party B's demand deposits into simple daily interest on the date of withdrawal; however, if the interest rate of Party B's demand deposits is adjusted between the maturity date of the deposit and the date of withdrawal, the interest shall be calculated in segments according to the adjusted interest rate.

3. The method of pledge time deposits for loans

(1) The terms and conditions of the pledged certificates of deposit as follows:

The borrower of the application is limited to the person of Party A.

The pledge is limited to the certificates of deposit issued by Party B.

The maturity of the loan shall be in accordance with the term of the general loan of Party B. However, the maximum term shall not exceed the maturity date specified in the original certificates of deposit.

The pledged loan amount in TWD is at Party B's discretion within the denomination of the certificate of deposit; the maximum pledged loan amount in original currency for foreign currency certificates of deposit is 98.5% of the denomination of the certificate of deposit; but the pledged loan amount is at Party B's discretion within the denomination of the certificate of deposit; the maximum pledged loan amount in TWD for foreign currency certificates of deposit is 90% of the denomination of the certificate of deposit.

The interest rate for the pledge of TWD shall be arranged between Party B and Party A. The pledge of foreign currency certificates of deposit in the original currency or TWD shall be arranged between Party B and Party A.

(2) Party B shall not request for a guarantor for the pledge of certificates of deposit.

Article 7 All time deposits placed with the Bank are non-transferable and cannot be pledged to others without Party B's written consent and pledge setting procedures.

Article 8 The registered time deposits (including time deposits in TWD, foreign currencies and composite deposits account) which deposited by Party A with Party B are transacted in the manner agreed by Party B.

Article 9 If an outstanding time deposits is legally enforced by a court or Administrative Enforcement Agency, it is considered to be terminated by the depositor.

Article 10 Other matters shall be handled in accordance with the relevant laws and regulations, the regulations of the competent authorities, and the relevant provisions of the Agreement.

CHAPTER 4 Composite Deposits

Article 1 Under composite deposits, there are demand deposits, time deposits and guaranteed lending, and Party A shall use the passbook and deposit certificate, withdrawal certificate or other contractual means to make deposits, withdrawals and loans.

Article 2 The transferred methods of time deposits: Party A may choose transaction by transaction to notify Party B to transfer demand deposits to time deposits or done by automated facility, and entrust Party B to handle automatic transfer according to the agreed transfer conditions.

Article 3 Party A uses the composite deposit as a guarantee liability and agrees to provide Party B with the pledge right for all the time deposits, and agrees not to transfer or create pledge right for this deposit to a third party, and to use the deposit details in the "guarantee details of time deposits and time savings deposits" in Party B's passbook as the evidence of the time deposits, and Party B will not issue certificates of deposit.

Article 4 If Party A withdraws the amount of demand deposits under composite deposits or entrusts Party B to make automatic payment from Party A's demand deposits account, and the balance of demand deposits is insufficient

to cover the amount, please allow the loan to be used within the maximum limit of the total amount of time deposits set forth in the preceding Article, which will be automatically offset while it is subsequently deposited in demand deposits or transferred to demand deposits upon maturity. (Unless otherwise agreed, the maximum amount of TWD and foreign currency shall be 98.5% of pledged time deposit amount.)

The amount of the preceding loan shall be based on the correct amount of advance as stated in Party B's demand deposits account, and Party A shall not issue a loan certificate.

- Article 5 The interest accrued from all the time deposits under composite deposit is authorized to be automatically transferred to demand deposits by Party B. If there is a loan at maturity, Party A agrees that Party B will directly transfer the contract to a demand deposits to offset Party A's loan; if there is no loan, Party B will renew the principal amount as the original deposit or in the manner agreed by Party A, and continue to provide Party B with the pledge as a guarantee for the loan. If Party A intends to apply for cancellation of the loan function as stipulated in Article 1, Party A shall present the documents prescribed by Party B at Party B's counter for processing.
- Article 6 While Party A makes a deposit, it shall rely on this deposit passbook and the deposit slip issued by Party B or in other agreed manner; while withdrawing or making a loan, it shall rely on this deposit passbook and the withdrawal slip or the certificate of accounts payable or other agreed means, and shall not request Party B to issue any additional certificates.
- Article 7 The amount of the loan under composite deposits shall be limited to the amount specified in Article 4, except that Party B may increase or decrease the amount or stop the loan if Party B deems necessary. If the loan amount under composite deposits exceeds the loan amount, Party A shall immediately repay the amount in cash. If the amount is not repaid within two months after Party B's notice, Party B shall automatically release the time deposit to settle the loan principal and interest.
- Article 8 The borrowing period shall commence from the date of the first current loan of the certificate of deposit and shall not exceed the maturity date of the pledged time deposit.
- Article 9 The interest on composite deposits shall be calculated at the announcement rates and in accordance with the relevant regulations. The interest on the loan is agreed to be calculated at the time deposits rate plus 1.5% each time. The interest will be charged once a month on the 20th day of each month and will be deducted from the balance of the demand account, with any shortfall rolled over to the principal amount of the loan.
- Article 10 The interest rate for automatic rollover and renewal of time deposits under composite deposits is set according to the following criteria: the interest rate for time deposits is set according to the interest rate announced by Party B, and for automatic rollover and renewal of time deposits is set according to the interest rate of the same term announced by Party B on the date of rollover; if the interest rate is calculated by floating rate, the interest is calculated in segments according to the interest rate of the actual deposit period.
- Article 11 Withdrawal or maturity of time deposits shall be made in accordance with the terms and conditions of Party B's time deposits agreement and relevant regulations. However, Party A shall not withdraw cash directly, but shall transfer time deposits into demand deposits and then withdraw cash with deposit passbook and withdrawal receipt, and if there is a loan outstanding, the principal and interest shall be settled first.
- Article 12 In the event of discrepancies between the Deposit Passbook and the amounts stated in the respective accounts,

the correct amounts stated in Party B's accounts shall prevail. However, if Party A checks the transaction records submitted by Party B and the error is verified by Party B, Party B shall make correction.

Article 13 Upon termination of the Agreement, Party A is willing to pay off the principal and interest of the loan in full.

Article 14 If Party A is subject to any of the following circumstances: settlement in accordance with the Bankruptcy Act, declaration of bankruptcy, company reorganization, enforcement, provisional seizure, provisional disposition or other security sanction, cessation of business, blacklisting by Clearing House, liquidation of debts, credit degradation by Party B's consideration, any one of the debts owed by Party A to Party B is not fulfilled while due, Party B may terminate this Agreement at its own discretion. If there is any remaining balance of the loan, Party A is willing to settle it immediately or allow Party B to exercise the right of pledge or claim set-off in accordance with the law, without any objection from Party A.

CHAPTER 5 Interbranch Payment Services

Article 1 Once the TWD demand (savings) account is opened, it is equipped with Interbranch withdrawal function and no separate application is required. If Party A has set up a withdrawal password, Party A agrees that each time it withdraws funds from Party B's business units, it shall do so with its passbook, original seal, transaction certificate and withdrawal password, and there is no need to verify the identity of the person making the transaction, otherwise Party B may refuse to make payment. However, those entrust Party B to withhold the principal and interest of loan, pay utility fees, pay income tax with withdrawal slips, and transfer in other agreed ways are excepted from those stipulates.

Article 2 If the operating system of Party B's computer connection fails, Party A's withdrawal shall be processed back to the original account opening unit.

Article 3 Party A shall immediately apply to each business unit of Party B for any change or termination of the withdrawal password in accordance with the relevant regulations.

Article 4 Party A shall keep the withdrawal password confidential, and if it is forgotten or learned by others, Party A shall promptly apply to Party B for changing or terminating the use of the password, and if the deposit is fraudulently claimed by others before the loss and stop payment is made to Party B, it shall be regarded as Party A's own withdrawal and Party B shall not be liable for compensation.

Article 5 After Party A applies for termination of the Interbranch payment services, it is limited to withdrawal at the original account opening unit.

Article 6 Other matters shall be handled in accordance with the relevant regulations, the regulations of the competent authorities and the relevant provisions of the Agreement of Party B.

CHAPTER 6 ATM Cards

Party A hereby applies to Party B for a ATM card with the functions of deposit, withdrawal, transfer, tax (fee) payment, password change, balance inquiry, etc.

Party B provides sale service functions (including prepaid spending and transfer spending), and Party A can transfer the amount or points to the chip card in the form of purchase or stored value, and can use the chip card to conduct spending transactions at

prepaid special agencies.

If Party A applies to Party B for an Easy ATM card with Easy Card functions, Party A shall comply with Attachment 3, "Easy ATM card Special Terms and Conditions".

If Party A needs a credit card, cash card or international cash withdrawal function, Party A shall sign a separate contract for credit card, cash card or international cash withdrawal operation.

Party A and Party B hereafter agree to abide by the terms of the following agreements:

Article 1 Collection, activation and revocation

1. If Party A obtains the ATM card and applies for the activation of the registration procedure, Party A should present the identity document and the original seal to the (original) depository branch in person. If Party A has not collected the ATM card for more than 3 months from the date of application, Party B may simply cancel the ATM card. After the account opening procedure is completed, Party A may collect the ATM card and apply for the activation procedure.
2. If Party A applies for activation through Party B's automated equipment (Party A must leave the mobile phone number with Party B), Party B may cancel the ATM card for security reasons if Party A has not completed the activation procedure for more than 3 months from the date of application. The password will be invalid. If it has been entered incorrectly for 5 consecutive times, Party A should apply to the (original) depository branch for card opening with your ID, original seal and ATM card.
3. If Party A applies to receive the ATM card not in person, Party A does not activate the card for more than 3 months from the date of application, and if the card cannot be delivered, Party A agrees that Party B may simply cancel the card.
4. After receiving the ATM card, Party A shall immediately go to Party B's automated service machine to set the password and change it from time to time to ensure security.

Article 2 Password Change

If Party A wants to change password, Party A can use the automated service equipment or other equipment to change password, and there is no limit of times to change it. The password set should not be the same as personal information (such as birthday, ID card, car number, telephone number, account number and related data number) to avoid being easily guessed and used by others. Party A shall not disclose the set password to others to ensure security, and Party A shall be fully responsible for any loss caused by failure to keep the password properly.

Article 3 Limitations on the amount of deposits

1. If Party A uses an ATM card to deposit cash to Party B's automated service equipment, the amount limit for non-contractual transfer of ATM card shall apply while depositing to another person's account; the amount of cash deposited to own account is not subject to the limit.
2. Party B may charge the service fee related to interbank deposit, and Party A agrees to authorize Party B to deduct the fee from the interbank deposit amount.

Article 4 Limitations on the amount of withdrawals and transfers from Party B

1. While Party A uses the ATM card to withdraw money from Party B's automated service equipment, the upper limit

is as follows:

(1) The maximum limit is TWD 120,000 per transaction.

(2) The maximum daily limit is TWD 120,000.

2. The maximum limit for transferring funds from the contracted account by Party A is as follows:

(1) The maximum amount of each transfer shall be TWD 2,000,000.

(2) The maximum daily limit is TWD 3,000,000.

3. The maximum limit for transferring funds from non-contractual account by Party A is as follows:

(1) The maximum amount of each transfer shall be TWD 30,000.

(2) The maximum daily limit is TWD 30,000.

4. While Party A uses Smart Pay via Party B's mobile e-banking "Taiwan Pay" QR Code, the maximum limit is as follows (combined with the physical ATM card consumption):

(1) The maximum daily limit is TWD 100,000.

(2) The monthly maximum accumulative limit is TWD 200,000.

Article 5 Limitations on the amount of interbank withdrawals and transfers

1. While Party A uses the ATM card to withdraw funds from the interbank automated service equipment, the maximum limit is as follows:

(1) The maximum limit for each withdrawal is limited to the limit set by the domestic interbank link system (currently at TWD 20,000).

(2) The maximum daily limit is TWD 120,000.

2. The maximum limit for transferring funds from the contracted account by Party A is as follows:

(1) The maximum amount of each transfer shall be TWD 2,000,000.

(2) The maximum daily limit is TWD 3,000,000.

3. The maximum limit for transferring funds from non-contractual account by Party A is as follows:

The maximum amount of each transfer shall be TWD 30,000.

The maximum daily limit is TWD 30,000.

Article 6 Daily maximum transaction range

The maximum daily limit set out in the preceding two Articles is the total number of transactions with Party B and the interbank.

Article 7 Printing transactions on passbook

While Party A agrees no need to print transactions on passbook, Party A may continue to use ATM card.

Article 8 Adjustment and disclosure on the limit and frequency of the cash withdraw and fund transfer

1. The amount and frequency set forth in the preceding four Articles may be adjusted by Party B from time to time in accordance with actual needs. Party B shall publicly disclose the amount and frequency of adjustment at the business premises and Party B's website 30 days prior to the adjustment, unless otherwise provided by law or the competent authority.

2. Party A shall have an agreement with Party B in advance to use ATMs for contractual fund transfer. However, if Party A intends to use ATMs for non-contractual account transfers, Party A shall request Party B in writing in

advance to provide such transfer function, and Party A may request Party B to cancel the transfer function of non-contractual accounts at any time.

3. Transferring funds by ATM card is limited to the account number of Party B or other financial institutions. The amount of the transfer is denominated in New Taiwan Dollars, and each transfer is limited to one account number.
4. While Party A uses ATMs to pay utility bills, taxes, transportation fees, and collection fees by other financial institutions, the limit is not subject to TWD 30,000 per day for non-contractual account.

Article 9 The depository bank may assist matters while depositor transfers fund error.

1. After using the financial card, Party A shall check the transaction results and records as soon as possible and agree that the transaction records on Party B's account shall prevail. If it is proved that the records are incorrect, the transaction records shall not be used.
2. Party A shall carefully check the financial institution code, account number, and amount while using the ATM card for transferring funds. If the financial institution code, account number, or amount transferred by Party A is wrong, resulting in transferring to another person's account or transferring the wrong amount, after Party A notifies Party B, Party B shall immediately handle the following matters:
 - (1) Provide the details of the transaction and related information in accordance with the relevant regulations,
 - (2) Assist in notifying the transferring bank of the transaction, and
 - (3) Report the status of processing

Article 10 The effectiveness of Party B or interbank transactions

If Party A conducts transactions with ATM cards and passwords at the automated service equipment of Party B or other financial institutions, Party A shall follow Party B's regulations and handle the transactions in accordance with the relevant regulations, and the transactions shall have the same effect as those made with the passbook seal, and the same applies while Party B adds new financial services to the automated service equipment.

Article 11 Determination of transaction time

1. Accounting calculation time of the account of Party A and other accounts of Party B shall be at 12:00 p.m. daily.
2. Interbank transactions that exceed the cut-off time (Monday to Friday at 5:00 p.m.) and are not on business days are classified as transactions on the next business day.
3. Whether a transaction is an overtime transaction or not shall be determined by the time while Party B receives the file or information.

Article 12 Contract termination or suspension of ATM card functions

1. Party A may terminate this Agreement at any time (termination of the main account of the ATM card shall be deemed as termination), but shall do so in person or by mutual agreement, and shall return the ATM card to Party B, except for the loss of the ATM card.
2. If there is still a prepaid balance in the chip card, the prepaid function can continue to be used without returning the card and the card will be automatically invalidated once the amount is used up. However, before termination, Party A shall still be responsible for settling consumer bills and other debts.
3. Party B may terminate this Agreement or suspend the function of the ATM card at any time if any of the following applies.

- (1) ATM cards are counterfeited, altered, or used for money laundering, fraud, or other illegal purposes.
- (2) The account of Party A has been listed as the suspension of payment, warning or implementation of control account by law.
- (3) Party A violates laws and regulations and damages the rights and interests of Party B or commits other illegal acts.

Article 13 The number of wrong passwords used and the handling of card retention and card locking

1. If Party A uses the ATM card to make transactions, if it enters the wrong password for 3 consecutive times, forgets to take back the ATM card, uses the ATM card that has been reported lost for transactions, or is locked or retained by the automated service equipment for other reasons, unless otherwise agreed by both parties, Party A shall present the identity certificate and the original seal in person and handle it in the following ways:
 - (1) If the ATM card is locked, the card can be unlocked at any branch of Party B or at the place designated by Party B.
 - (2) While the ATM card is retained, it shall be retrieved or replaced by a new card at the original bank within 14 business days from the day following the retention. If the card is not retrieved within the time limit, Party B may cancel the ATM card.
2. If it is retained by other banks' automated equipment, Party A agrees to deal with it in accordance with other banks' regulations.

Article 14 Charge collection, adjustment and disclosure

1. The cost of each transaction or service incurred by Party A using the ATM card is as follows:
 - (1) Transaction fee category:
 - (i) Domestic interbank withdrawal: TWD 5 each time.
 - (ii) Domestic interbank transfer (including online ATM):
 - Transfer amount below TWD 500 (inclusive): free for the first time per account per day, and TWD 10 for the second time (inclusive).
 - Transfer amount from TWD 501 (inclusive) to TWD 1,000 (inclusive): TWD 10 each time.
 - Transfer amount of TWD 1001 or more: TWD 15 per transaction for physical ATMs; TWD 14 per transaction for online ATMs.

Note: The transfer amount below TWD 500 (inclusive) is free for the first time per account per day for ATM/Web ATM/phone banking/personal online banking (including mobile online banking)/corporate online banking, etc.
 - (2) Service fee category:
 - (i) Card unlocking: NT\$50 each time.
 - (ii) Renewal new card: TWD 100 each time.
2. Both parties agree to deduct the fees in the preceding paragraph from the account of Party A or pay in cash.
3. The transaction fee shall be publicly disclosed at Party's business premises and on website.
4. The service fee shall not be charged unless Party B proves that the unlocking or replacement of the card is due to a cause attributable to Party A. Party B shall be liable for any damages incurred by Party A as a result of the

unlocking or replacement of the card, except where Party B proves that the unlocking or replacement of the card is not attributable to Party A.

Article 15 Loss, extinction, theft or other loss of possession of ATM cards

1. Party A shall keep the ATM card properly. In the event of loss, extinction, theft or other loss of possession, Party A shall notify Party B immediately and present the original identity document and the original seal to Party B in person or by other means agreed by Party B (e.g. Party B's lost voice system...) during business hours to stop payment and replace the card; if Party A is unable to come to Party B in person to complete the lost procedure, and instead provides Party B with the reason for the loss by telephone (except Party B's lost phone banking system), Party A shall still provide Party B with a replacement lost procedure in writing within five business days.
2. If Party B has made payment before Party A has gone through the lost and found procedure, Party A shall be deemed to have been paid. However, if Party B or any other financial institution to which the automated service equipment belongs fails to exercise due diligence in the control of the information system, or if there is any other attributable cause that Party A's password has been fraudulently used or misused, Party B shall still be responsible.

Party A shall be responsible for any dispute or damage caused by any withdrawal or spending with Party A's original ATM card before the above-mentioned method of stop payment has been completed. Party B may charge the fee for the replacement of the ATM card at its discretion, and Party A agrees that the fee authorizes Party B to debit the account of the ATM card or pay cash.

3. After Party A completes the loss procedures and pays the replacement fee in accordance with the preceding agreement, Party B may deal with it in accordance with Party B's ATM card loss and theft risk exemption regulations. The loss caused by the fraudulent after the stop payment is completed, except for the unused balance of the prepayment, shall be fully borne by Party B.
4. If Party A violates the principle of good faith or has any of the following circumstances, Party B shall not be liable for the loss of fraud:
 - (1) Failure to complete the procedures and pay the fees in accordance with the agreement.
 - (2) If there is any fact of obviously fraudulent use of the ATM card by Party A.
 - (3) The loss or theft of the card is caused by the intentional or negligent of Party A or the failure to set the password immediately after receiving the card.
 - (4) If the lost or stolen ATM card is used by the spouse, family member, person living with Party A, employee, agent, or relatives, unless Party A prove that this does not apply to those who have already filed a lawsuit against them.
 - (5) Other illegal acts

Article 16 Prohibition of lending, transferring or pledging

1. Party A shall keep and use the ATM card by itself, and shall be responsible for any lending, transferring or pledging.
2. If Party A is a company or an organization with legal entity, Party A agrees to use the card as the authorized user by the individual who actually holds the card, and Party A will be fully responsible for the actions of the cardholder.

Article 17 Prohibition of reproduction or alteration

Party A shall not reproduce or alter the ATM card, and if it does so, it shall be liable for criminal liability for forgery, alteration or exercise, and shall compensate to Party B for any loss incurred as a result.

Article 18 The transaction method of the device disconnection

1. If Party B or the automated service equipment of the financial information system is unable to operate due to power outage, telecommunication disconnection, malfunction, computer system failure, third party's action or other force majeure circumstances, the chip ATM card transaction may be suspended and Party A shall not assert any rights. While Party B's deposit service is offline, if Party A requests for withdrawal with the passbook and the original seal, the balance of the withdrawal shall be subject to Party B's regulations.
2. If Party A withdraws cash with the passbook, if Party B's computer system terminal cannot operate for any reason, before Party B determines the balance of Party A's deposit, Party B may temporarily use the balance on Party A's account of the previous day plus or minus the amount received and paid on that day (excluding the amount deposited in the exchange notes), and deduct the maximum amount that Party A can receive with the ATM card, transfer, phone banking transfer, online banking, mobile banking, as the balance available to Party A and Party A shall not claim to immediately terminate the aforementioned agreement and withdraw the money. If Party B follows Party A's request to make payment within the range of the balance on the previous day's account plus or minus the amount received and paid on that day (excluding the portion deposited in the exchange notes), but subsequently finds that the amount withdrawn by Party A exceeds the actual balance on the account, Party A shall unconditionally repay the overdrawn amount upon Party B's notification, and from the date of overdraw, pay an advance at Party B's benchmark lending rate of TWD Interest shall be charged at the rate of 5% above the base rate of Party B from the date of overpayment. Party B may suspend the use of Party A's ATM card until Party A repays the principal and interest of the advance.

Article 19 Defense of consumer disputes

Party A shall not defend against Party B on the basis of any dispute between Party A and the contracted store arising from consumer transactions (e.g., dispute over price, quantity, or quality of services or goods, or the occurrence of return of goods).

Article 20 Handling of transaction doubts

If Party A has doubts about the amount transacted with the ATM card, it shall request Party B to review the matter within two months from the date of the transaction, and if it still disagrees with Party B's handling after the review, it shall file a complaint with Party B within three months from the date of the transaction, after which it shall not raise further objection or request a refund of the amount withheld for any reason.

Article 21 Use of personal data

While Party A uses ATM card to deal with withdrawal, transfer, remittance, tax payment, fee payment, consumption deduction, financial account inquiry and other interbank business services, Party A agrees that Party B may collect, process, internationally transmit, and use the personal data in accordance with regulations under the transaction with financial institutions, Joint Credit Information Center, Financial Information Service Co. Ltd., Easy Card Corporation, and other institution approved by Financial Supervisory Commission. Party B shall not

provide Party A's personal data to a third party other than the aforementioned institutions for use without Party A's consent or in accordance with regulations.

Article 22 Complaint Channels

Complaint hotlines:

Toll-free number: 0800083588

Phone number: (04)2224-5324

Fax number: (04)2230-9480

E-mail address: customer@cotabank.com.tw

Article 23 Documents delivery

Party A agrees that the address set out in the Agreement shall be the place of relevant documents delivery. If the address of Party A or contact person changes, Party A shall forthwith notify Party B in writing or by other agreed means and agree to use the changed address as the place of delivery. If Party A does not notify Party B of the change of address in writing or by contractual means, Party B shall still use the address set out in this Agreement or the address last notified to Party A as the place of delivery and after the notice has been given and after the usual period of postal delivery.

Article 24 Other agreed matters

Other matters shall be handled in accordance with the relevant regulations, the regulations of the competent authorities and the relevant provisions of the General Agreement for Account Opening of Party B.

Addendum to General Agreement:

This addendum is incidental to payment of the ATM card

I. Terms and conditions for deduction function of ATM card consumption

Article 1 Definition of Terms

The terms used in this agreement are defined as follows:

- (1) Chip ATM card: refers to the ATM card with chip issued by Party B for Party A to perform transactions such as withdrawals, transfers or consumption deduction with the card.
- (2) Chip ATM card consumption deduction function: while Party A conducts goods, services or other transactions with physical or virtual authorized stores, it uses the chip ATM card issued by Party B and the password set by Party A, and entrusts Party B to directly charge Party A with its chip ATM card. The function of debiting money from a designated account immediately and transferring it to the account of an acquirer or a designated store, including consumption deduction (fixed and variable rates), reversal, refund, pre-authorization, and authorization completion.
- (3) Acquirer: refers to the financial institution that has agreed with the contracted store to provide payment deduction for Party A's consumption.
- (4) Authorized store: refers to the provision of goods, services or other transactions that have signed a contract with an acquirer and accept payment by Party A with a chip ATM card.
- (5) Transaction record: the receipt or electronic message while Party A spends and debits money with the chip ATM card.

Article 2 Terms of use

1. Party A shall keep the chip ATM card and password in a safe place, and clearly understand that all consumption deduction transactions with the chip ATM card shall be treated as personal, and shall have the same validity as withdrawals made with the passbook.
2. While Party A conducts consumption at domestic or foreign authorized stores, after using the chip ATM card and entering the agreed password, it is deemed that the consumption deduction service function is activated to complete the transaction.
3. Party A authorizes Party B to process and convert into New Taiwan dollars according to the exchange rate listed by the Bank of Taiwan on the date of exchange settlement while Party A uses the chip ATM card to deduct money for purchases in foreign authorized stores, and the converted amount shall be directly from Party A's designated account with Party B.
4. Party A authorizes Bank of Taiwan as the settlement agent in the Republic of China to settle foreign purchases in accordance with the relevant regulations of the Central Bank and the agreement between the two parties for the chip ATM card transactions made by Party A. Party A acknowledges the contents of the settlement declaration made by Bank of Taiwan on behalf of Party A.
5. Party A shall keep its own transaction records for verification purposes while using the chip ATM card to consumption deduction, refund or cancellation of transactions at physical or virtual authorized stores.

Article 3 The limit of the consumption deduction

1. The daily limit of the consumption deduction at domestic or foreign authorized stores is TWD 100,000, and the monthly cumulative limit is up to TWD 200,000 (combined with the limit for using the "Taiwan Pay" QR Code and domestic and overseas purchases) while Party A uses the chip ATM card to consume at domestic and foreign authorized stores. Party B may adjust the limit at any time as necessary. In case of adjustment, it shall be publicly disclosed in a prominent manner at the business place; if there is another agreement between Party A and Party B, it shall be in accordance with the agreement.
2. The consumption made by Party A at overseas authorized stores using the chip ATM card shall be handled in accordance with the regulations of the relevant Central Bank's foreign exchange laws.
3. If the available balance of the designated account of Party A's consumption deduction is insufficient to pay the consumption account or the consumption account exceeds the limit agreed in the preceding paragraph, Party B has no obligation to deduct the payment.

Article 4 Handling of consumer disputes and billing queries

1. Party A clearly understands that the consumption deduction transaction at the authorized store with the chip ATM card is no different from the cash transaction. If there is any dispute with the authorized store regarding the spending (including but not limited to the quality, quantity and amount of goods or services), Party A shall seek a resolution from the authorized store and shall not use it as the basis for requesting a refund from Party B. Party A shall not use the dispute between Party A and the authorized store against Party B.
2. If Party A has doubts about the consumption account, it may request Party B to review it, and Party B shall provide transaction records to assist in the verification.

- Article 5 Stolen, lost or other loss of possession of the card
- In the event of loss, theft, robbery, fraud or other possession of the chip card by a third party, Party A shall notify Party B by telephone or other agreed means as soon as possible, or go to other institutions designated by Party B to apply for deactivation of the chip card and pay the relevant handling fee. If the fee is not paid, Party B agrees to deduct it from Party A's account.
- Article 6 Party B's obligation
1. Party B shall, with the attention of a good administrator, handle the consumption deduction and account affairs of the chip ATM card for Party A.
 2. Regarding the disclosure of Party A's consumption deduction account information, Party B shall provide each transaction record for Party A's verification in the form of statement, passbook or other agreed methods.
- Article 7 Business Entrustment
- Party A agrees that Party B may entrust a third party to handle operations related to deduction of consumption with the chip ATM card of Party B or other incidental business related to this Agreement in accordance with the regulations of the competent authorities. However, while the third party processes and utilizes the personal data of Party A, it shall still comply with relevant regulations and maintain confidentiality.
- Article 8 Collection, use, processing and international transmission of personal data
- Party A agrees that Party B may collect, process, internationally transmit and use Party A's information under the specific purpose of registration in accordance with the Personal Data Law, and Party B may also provide Party A's information to the Joint Credit Information Center, Financial Information Service Co., Ltd. and other banks for processing and use.

II. Terms and conditions of ATM card cross-country (Hong Kong and Macau) cash withdrawal function

- Article 1 Party A may withdraw local currency or check the balance with a chip ATM card using a 6 to 12-digit password at an automated service facility overseas in cooperation with Financial Information Service Co., Ltd. The service items and business hours provided are in accordance with the relevant local regulations. Party A agrees that Party B may deduct all fees and charges from Party A's designated account for overseas withdrawals, and Party B shall set the fees and charges, and Party A is willing to comply with them.
- Article 2 While Party A uses the chip ATM card to withdraw foreign currency cash at the foreign automatic service facility, Party B is authorized to process and convert the cash to New Taiwan Dollars at the exchange rate listed by the clearing agent bank, Bank of Taiwan. Party A shall pay Party B the following handling fees while withdrawing foreign currency cash or checking the balance:
- (1) Transactions using chip card's cross-country withdrawal function: The handling fee is TWD100 per time.
 - (2) Transactions using the chip card's cross-country balance inquiry function: No handling fee.
- Article 3 Party A authorizes Bank of Taiwan, the clearing agent, to act as the settlement agent in the R.O.C. and agrees to settle foreign currency withdrawals in accordance with the relevant regulations of the Central Bank and the agreement between the two parties for the chip ATM card transactions made by Party A. Party A acknowledges that the clearing agent, Bank of Taiwan, handles the foreign exchange settlement declaration on its behalf.
- Article 4 The withdrawal amount of the chip card used by Party A abroad is limited to TWD20,000 per transaction and

TWD120,000 per day (the withdrawal amount of domestic and foreign automatic service equipment combined), and is handled in accordance with the relevant foreign exchange regulations of the Central Bank.

Article 5 While Party A uses a chip ATM card abroad and is detained by the automated service equipment, Party A shall immediately contact Party B to stop using the card and present the passport and relevant documents to the local financial institution where the automated service equipment belongs within 24 hours. After consultation and verification, Party A may take the card back or apply to reissue a new card after going back home.

Article 6 If Party A has doubts about the amount of overseas withdrawal, it should go through the relevant procedures with Party B within 90 days from the transaction date with the transaction certificate.

III. Special terms and conditions for Bank EasyCard

Party A hereby applies to Party B for a EasyCard with ATM card and EasyCard functions, and is willing to abide by the following terms and conditions in addition to the terms and conditions of the ATM card:

Article 1 Definition of the term

1. Bank EasyCard: refers to the cooperation between Party B and EasyCard Corporation (hereinafter referred to as EasyCard Co.) in issuing chip cards with ATM card and EasyCard functions; EasyCard functions as a registered EasyCard and provides lost and refunded services; Party A shall agree that Party B shall provide basic personal data to EasyCard Corporation upon issuance of the card in order to provide Party A with related services.
2. EasyCard: refers to the stored-value card issued by the EasyCard Co. under the name of "EasyCard". Party A may use the stored money value to pay for transportation, parking and other services or consumption within the scope of legal restrictions.
3. Autoload: Party A and Party B agree that while using the EasyCards of the bank EasyCard, if the stored value is insufficient to cover the current consumption or is less than TWD100, the card can be automatically loaded with a certain amount of money from the designated account of the bank EasyCard to the EasyCard through a connected autoload device (currently the AVM and the small purchase end device of the EasyCard; non-connected devices such as MRT, Maokong Gondola, Taiwan Railways and parking lots do not provide autoload service, and the scope of use will be subject to the announcement on the EasyCard Co.'s website if there is amendment). The autoload is equivalent to the general consumption transaction of Party A's ATM card.
4. Balance transfer: the balance of the EasyCard will be settled and transferred to Party A's designated account. However, if the balance is negative, Party A agrees to treat the negative amount as a general consumption and it will be charged to Party A's designated account; the working time for balance transfer is approximately 40 working days.
5. Contracted organizations: refers to a written contract with EasyCard that stipulates that Party A can use EasyCard to pay for goods and services, various government department payments and other payments approved by the competent authorities.

Article 2 Use of EasyCard

1. Begin to use:

The bank EasyCard function of the EasyCard can be used without activating it. The available amount of the EasyCard in the newly issued/replaced EasyCard is zero. The EasyCard has a preset autoload function and this

function is activated upon issuance. If Party A uses the bank EasyCard function of the EasyCards without completing the card opening operation, Party A shall be responsible for the payment of the autoloading of the EasyCard. If Party A no longer uses the EasyCard function, Party A may apply for a refund from EasyCard Co. with the EasyCard or perform the EasyCard refund function at the EasyCard Add Value Machines (AVMs) or other designated equipment at each Taipei Metro station. Party A may also apply to Party B for a replacement of the card with a regular ATM card.

2. Scope of use:

The EasyCard function is provided by EasyCard Co. Party A may use the money value stored in the EasyCard for a specific scope of consumption in accordance with the "EasyCard User Agreement" or the scope of use announced by EasyCard, please refer to the website: www.easycard.com.tw.

3. Method and amount of adding value:

(1) Autoload: while the balance of the card is insufficient to cover the current consumption or is less than TWD100, the card will be automatically reloaded through a connected autoload device (currently, the AVM and the small purchase terminal of the EasyCard reloading machine; non-linear devices such as MRT, Maokong Gondola, Taiwan Railway and parking lots do not provide autoload service, and the scope of use will be subject to the announcement on the EasyCard Co.'s website if there is amendment), and the deposit amount of TWD500 or a multiple thereof will be automatically reloaded to the EasyCard from the account designated by Party A. The scope, amount and limit of autoload shall be governed by the law, the standards set by EasyCard and Party B and the latest announcement. No handling fee will be charged for autoload of EasyCard.

(2) Other methods to add value: according to the "EasyCard User Agreement" or the announcement on the official website of EasyCard.

4. The usage period of the EasyCard is the same as that of the ATM card. While the ATM card is deactivated, the function of the EasyCard and the autoload function will also be terminated.

5. **There is no interest on the stored value balance of the EasyCard**, and the EasyCard Co. will handle all the trust to protect the rights and interests of Party A.

6. Non-transferability of the stored value balance of the EasyCard: While the ATM card is damaged and reissued, the stored value balance of the EasyCard cannot be transferred to the new card or other cards that are reissued at the same time, and can only be handled according to the "balance transfer" operation.

Article 3 Lost, stolen, lost or other loss of possession of bank EasyCard

1. **The bank EasyCard is owned by Party B. Party A shall use and keep the card with the care of a good administrator to prevent the card from being lost, stolen, fraudulently obtained, destroyed or possessed by a third party, and shall prevent others from obtaining information about Party A's card.**

2. **In the event of loss, theft or other loss of possession of the EasyCard (hereinafter referred to as loss), Party A shall promptly notify Party B of the loss and deactivation of the ATM card and stop the function of the EasyCard.**

3. **Within three hours after completing the loss report procedure of the above paragraph, Party A shall be responsible for the losses caused by fraudulent use of the debited funds of the EasyCard. The stored value**

balance will be refunded to Party A's ATM card deposit account within 40 business days after the lost procedure is completed, based on the stored value balance recorded in the system three hours after the lost procedure. However, if the balance of the stored value recorded in the system three hours after the loss is negative, Party A agrees to treat the negative value as a general consumption amount and charge it to the deposit account of Party A's ATM card.

Article 4 Replacement, reissuance and deactivation of bank EasyCard

1. In the event of loss of the bank EasyCard, Party B may, upon Party A's application, reissue a new card with the same function but with a zero balance of the EasyCard for use by Party A.
2. If the bank EasyCard is defaced, degaussed, scratched, damaged, faulty or unusable due to other reasons, it may apply for a replacement card, and Party A shall cut off the old card and return it to Party B. The stored-value balance of the EasyCard for a new card will be zero, and the stored-value balance of the old card will be transferred by Party B upon receipt of the card.
3. While the function of the bank EasyCard is deactivated, the autoloading and the function of the EasyCard will also be terminated. Party A should cut off the card and return it to Party B for the "balance transfer" operation.
4. If Party A fails to return the card to Party B in accordance with the provisions of this Article, Party A shall still be responsible for paying off the deduction transactions and autoloading accounts generated after the "balance transfer" operation.

Article 5 Easy Card function deactivation and balance processing

During the validity period of the EasyCard, if Party A wishes to stop using the EasyCard function, Party A can apply for the refund of the entire balance of the EasyCard through the following channels: Once the card is refunded, the EasyCard function cannot be used again and autoloading as well, but the ATM card will remain valid.

- (1) Bring the card and personal identification documents to the EasyCard customer service center to return the EasyCard. The balance of the EasyCard will be returned in cash, and a contract termination operation fee will be charged.
- (2) Go to the EasyCard add-value machine (AVM) at each station of the Taipei MRT or the FamiPort of the Family Mart convenience store to operate the card refund transaction, and then Party B will handle the "balance transfer" operation.

Article 6 Handling of doubtful transaction records and stored value balance

1. Party A can place the card in the "EasyCard Inquiry Machine" or check the balance of the EasyCard or the last six transaction records at the inquiry counters at each MRT station. If Party A has any questions about EasyCard transactions, Party A may call the EasyCard Co. customer service hotline: 02-412 -8880.
2. Party B shall display the date and amount of the autoloading of the EasyCard in Party A's ATM card passbook or reconciliation details.
3. If Party A has doubts about the balance of the above transaction records, it may notify Party B within 60 calendar days after the transaction in the manner specified by Party B for verification.

Article 7 Cause of termination

If Party A has the following circumstances or violates the terms and conditions of this Agreement, Party B and

EasyCard Co. may suspend or terminate Party A's use of the EasyCard and the autoloading function will be terminated as well:

- (1) Party A uses the bank EasyCard to make illegal purchases or transactions of goods or services with the EasyCard at the operating areas and special agencies of the EasyCard or at the locations designated by Party B.
- (2) Party A and a third party or a contracted organization may falsify a false transaction or conspire to defraud, or in any way exchange money, finance or obtain illegal benefits.
- (3) Party A violates the terms and conditions of Party B's ATM card, or Party B temporarily suspends Party A's right to use the ATM card, directly terminates the ATM card contract, or forcibly suspends the card.

Article 8 Handling of expenses payable

1. The operation processing fee, handling fee and other expense payable by Party A in accordance with the terms of this Agreement will be included in Party A's ATM card accounts payable together with the request for payment.
2. However, while Party A applies to EasyCard Co. to terminate the contract or the written transaction record of EasyCard, EasyCard Co. may charge Party A a handling fee in accordance with the company's "Terms and Conditions on the EasyCard".

Article 9 Changes to the terms of the agreement

In case of addition, deletion or modification of the terms and conditions of this special agreement, the provisions of the ATM card agreement of Party B shall apply.

Article 10 Other terms and conditions

For the use of the bank EasyCard, except as provided in these terms and conditions, any matters not covered by these terms and conditions shall be governed by the terms and conditions of Party B's ATM card, EasyCard Co.'s "Terms and Conditions on the EasyCard" (please refer to the official website of EasyCard Co.

www.easycard.com.tw) and other relevant announcements.

Article 11 Cooperation with EasyCard Co. to notice Personal Data Law, Article 8, Paragraph 1

Based on the cooperative relationship between Party B and EasyCard Co. The cardholder agrees to provide basic personal information (name, ID number, birthday, nationality, telephone, address, and e-mail) to EasyCard Co. for resistered bank EasyCard. The EasyCard Co. has published the notices on its website:

www.easycard.com.tw in accordance with Personal Data Law. Cardholders are welcome to call the customer service hotline: 412- 8880(mobile phone and Kinmen and Matsu Area, please add (02)).

IV. Terms and conditions on ATM cardless withdrawal function

Party A hereby applies to Party B for ATM cardless withdrawal service (hereinafter referred to as the service) , in addition to complying with Party B's "Terms and Conditions of the ATM card", and agrees to comply with each of the following terms and conditions:

Article 1 Definition of the term

If the transaction information matches with the one-time "Withdrawal Serial Number" provided by Party B, the one-time "cardless withdrawal password", "withdrawal amount" and other transaction verification information provided by Party B at the automated service facilities of Party B or the interbank link of the participating financial information system, Party B will make the payment immediately and the transaction has the same effect as that

made with the passbook seal.

Article 2 Application procedure

Party A must bring identity document and original seal to any branch counter or use Party B's mobile online banking to apply for this service.

Article 3 Effectiveness of the transaction

The use of "ATM Cardless Withdrawal Transactions", including cash withdrawal and future automated services approved by Party B through the competent authorities, shall be treated as transactions made by the depositor with the ATM card at the automated service equipment with the same effect.

Article 4 Withdrawal limit

1. The maximum ATM cardless withdrawal amount is in thousands of dollars, and the maximum ATM cardless withdrawal amount per day is TWD30,000 (the same below). The maximum daily ATM cardless withdrawal amount combined with the maximum withdrawal amount of the physical ATM card in the account is TWD120,000. The maximum ATM cardless withdrawal amount per month is TWD150,000.
2. The maximum withdrawal limit is TWD20,000 for a single transaction at the ATMs set up by the interbank linking financial institutions of the participating financial institutions' information systems.

Article 5 Precautions for use

1. The deposit account for ATM cardless withdrawal is only available to individuals who have applied for this service and have a TWD demand deposit account with chip ATM card.
2. To use this service, Party A needs to login to Party B's mobile banking APP to apply for the service. Party A must confirm that Party B's mobile banking APP service has been activated and the device binding setting has been completed.
3. The valid withdrawal time for "withdrawal serial number" is 15 minutes. If Party A wishes to cancel the ATM cardless withdrawal transaction, Party A can log on to the "cardless withdrawal" service of Party's B mobile banking App to cancel the scheduled cardless withdrawal number within the valid time while the withdrawal of the "cardless withdrawal number" has not been completed.
4. After Party A has successfully obtained the cardless withdrawal password from Party B, if Party A fails to complete the withdrawal at the ATM after the validity time of the password, or if Party A enters the cardless withdrawal password incorrectly for 3 consecutive times during the ATM service, the password will become invalid immediately.
5. If the ATM card used by Party A to apply for ATM cardless withdrawal service account is reported as lost, cancelled or terminated, Party B may suspend the service and will automatically resume the ATM cardless withdrawal service once Party A has released the lost ATM card or reissued a new card.
6. In the event of ATM card lockout due to password error of the ATM card for 3 consecutive times or other reasons, Party A shall, in addition to agreeing with Party B to continue to provide the service, immediately apply to Party B for unlocking the ATM card in accordance with the agreed manner.

Article 6 Custody of transaction verification information

Party A shall keep the one-time "cardless withdrawal password" set by Party A and the "cardless withdrawal serial

number" generated from Party B's mobile banking APP and other transaction verification related information confidential and properly stored to ensure the security of the deposit. In case of damage caused by third party fraudulent or unauthorized use of the password and transaction verification information, unless Party A proves that Party B has imputable reasons for the control of the information system, Party A shall be responsible for any direct or indirect damage caused to Party B. Party A shall be liable for compensation.

Article 7 Matters for termination or suspension

If Party A wish to terminate the ATM cardless withdrawal service, Party A should bring identification documents and original seal to any branch counter or use Party B's mobile banking APP to terminate the ATM cardless withdrawal service. Party B may permanently suspend or discontinue the cardless withdrawal service at any time if Party A has any of the following circumstances:

1. Party A's account is used for money laundering, fraud and other illegal purposes.
2. The account of Party A is classified as alert, abnormal, controlled or derivative controlled account, etc. as required by law.
3. Party A violates the laws and regulations, damages Party B's rights and interests, or commits other illegal acts.

Article 8 Retention of ATM cardless withdrawal transaction data

Party B shall retain the information relating to the services performed by Party A for at least 5 years.

Article 9 Charges, adjustments and disclosures

The transaction fees to be paid by Party A for the use of the service shall be calculated, adjusted and disclosed in accordance with the agreement of the ATM card service.

Article 10 Adjustment and disclosure of terms and conditions

Party A agrees that in the event of any change in the terms and conditions of this Agreement, Party B may adjust them at any time in accordance with its business needs, but shall publicly disclose them in a conspicuous manner at Party B's business premises and on Party B's website; provided that in the event of adjustment of the withdrawal limit in Article 4, such adjustment shall be publicly disclosed in the aforementioned manner 30 days prior to the adjustment.

Article 11 Service hotlines and complaint channels

If Party A has any doubts about the services, it may use the following methods to complain to Party B:

Customer service hotlines: (04)2237-9147

Toll-free number: 0800083588

Complaint hotlines: (04)2224-5324

Fax number: (04)2237-8629 (customer service); (04)2230-9480 (complaint)

E-mail address: customer@cotabank.com.tw

Article 12 Use of Personal Data

Party A agrees that Party B may collect, process and utilize Party A's personal data within the scope of this service.

Article 13 Competent court

In the event of a lawsuit arising from this Agreement, both parties agree that the District Court of Taichung, Taiwan or the district court of the locations of the branch where the deposit account is maintained shall be the court of first instance. However, if there are special provisions of exclusive jurisdiction, such provisions shall be followed.

Article 14 Any matters not covered by this Agreement shall be subject to the relevant provisions of the Party B's "General Agreement for Deposit Services" (including any changes or amendments thereof) and the "Personal Online Banking and Mobile Banking Service Contract".

CHAPTER 7 Phone Banking Service

Article 1 While Party A uses the service, Party A shall use the password to prove its identity and shall be fully responsible for its confidentiality. The use of the service by Party A with the password shall be deemed to be Party A's own responsibility and Party A shall be responsible for any loss suffered as a result thereof, except for matters attributable to Party B. Party B shall not be involved. If the password is fraudulently used or stolen by a third party, Party A shall be responsible for any damage incurred unless it can be proved that Party B has not exercised its duty of care as a good manager in the control of the information system.

Article 2 Party A shall make all agreements for the service in writing, and the phone banking service provided by Party A with the original password shall be valid until Party B has completed change and terminated the registration by computer.

Article 3 If Party A uses phone banking transfer, the withdrawal shall be handled by the no-passbook login method, which has the same effect as the withdrawal with the completed withdrawal receipt and sealed with the original seal; the withdrawal amount will be automatically deposited into the designated account by transfer.

Article 4 While Party A uses phone banking transfer to deposit to Party B's or other banks' accounts as agreed, each transfer limit and the total accumulated transfer limit shall be calculated in accordance with Party B's regulations and combined with other automated service facilities (ATM, Web ATM, Personal Online Banking and Mobile Banking). If Party A has any other agreement with Party B for its needs, Party B will abide by its agreement. While using phone banking transfer to deposit to other bank accounts, Party A is willing to pay the handling fee in the same way as Party B's ATM inter-bank transfer and agree that Party B will deduct the fee from Party A's account.

Article 5 If the identification password is entered incorrectly for four times consecutively, the service will be suspended, and Party A must submit an application again.

CHAPTER 8 Personal Online Banking and Mobile Banking

Article 1 Bank information

1. Bank name: COTA Commercial Bank
2. Complaint and customer service hotlines: (04)2224-5324 (complaint); (04)2237-9147 (customer service)
3. Website: www.cotabank.com.tw

4. Address: No. 32-1, Gongyuan Rd., Central Dist., Taichung City 400 , Taiwan
5. Fax number: (04)2226-5093 (complaint) ;(04)2237-8629 (customer service)
6. E-mail address: customer@cotabank.com.tw

Article 2 Scope of application of the Agreement

1. This Agreement is a general agreement for personal online banking (including mobile banking) services, and is subject to the terms of this Agreement unless otherwise agreed in individual contracts.
2. Individual contracts shall not conflict with this Agreement. However, if the individual contract is more favorable to the protection of the customer, the contract shall comply with its provisions.
3. In case of doubt, the terms of this Agreement shall be construed in favor of the consumer.

Article 3 Definition of the term

1. "Online Banking Service": Party A's computer is connected to Party B's computers via the Internet, so that Party A can directly access the financial services provided by Party B without having to go to Party B's counter in person.
2. "Internet Inquiry Service": Party A will use the online banking service system to inquire about deposits, loans and trust transactions (including all existing and new deposits, loans, trusts and credit card accounts), and the items of inquiry and available services will be determined by the inquiry system provider, and Party A do not need to apply for each item. Unless otherwise specified by the competent authority or Party B, Party A is not required to apply for any new inquiry service provided by Party B's online banking.
3. "Electronic Document" means a record of text, sound, pictures, images, symbols or other data transmitted by Party B or Party A via internet connection in electronic or other means not directly recognizable by human perception, which is sufficient to express its intention for electronic processing.
4. "Digital Signature": refers to the digital data of a certain length calculated by mathematical algorithm or other means from an electronic document and encrypted with the signatory's private key to form an electronic signature that can be authenticated by a public key.
5. "Certificate": refers to the electronic form of certification containing signature verification information to confirm the identity and qualification of the signatory.
6. "Private Key" refers to the digital data with matching relationship, which is retained by the signatory for making digital signature.
7. "Public Key" refers to the digital data with matching relationship that is open to the public for verification of digital signature.
8. "Account": Party A and Party B have agreed in writing as the designated demand deposits, credit card and other accounts for Party A to make relevant payments.
9. "TLS (Transport Layer Security)": Data is transmitted over the Internet using TLS encryption to ensure the confidentiality and integrity of information.
10. "Mobile Banking Service": Party A uses the smart phone or smart mobile device (the cell phone or device is equipped with an operating system that allows the input, access and expansion of information and software programs) to connect with the Party B's computer through the signal operation of the telecommunication network and can directly access the financial services provided by the Party B without going to the Party B's counter.

11. "One Time Password (OTP) Security Mechanism" means that each time Party A conducts a transaction or setting, the system will automatically send a set of "One Time Password" (containing transaction identification code, OTP password and transaction message) to the cell phone number set by Party A to ensure the security of online transactions (the transaction identification code and OTP password sent each time are randomly generated and only valid for the current time), and the transaction mechanism of OTP shall be subject to the provisions of Party B's website.
12. "QR Code (Quick Response Code)": It is a type of two-dimensional barcode, which is a matrix of black-and-white dots or bars that can represent text, graphics and audio information, and has the characteristics of large capacity, high reliability and data integrity. Party A can use mobile banking to scan the QR Code, check the transaction information brought by the QR Code, and then perform transaction instructions such as transfer, consumption deduction, or tax payment.

Article 4 Confirmation of website/mobile banking application download

1. Before using online banking service, Party A should first confirm the correct website; before using mobile banking, Party A should first confirm the correct APP (application) or website to download/installation/access method, if Party A has any question, please call customer service.
2. Party B shall inform Party A of the risks of the online banking application environment in a manner that the general public is aware of.
3. Party B shall exercise its duty of care as a good administrator to maintain the correctness and security of the APP service on the website or mobile device at all times, and pay attention to the existence of forged web pages at all times to avoid damage to Party A's rights and interests.

Article 5 Service offerings

1. Party B shall ensure the accuracy of the information on the online banking website if it is presented on the website for the services provided as specified in this Agreement, and its obligations to consumers shall not be less than the content of the website.
2. The aforementioned services shall be subject to the services provided by Party B's online banking and mobile banking.
3. In the future, unless otherwise specified by Party B, Party A does not need to make a separate written agreement to use the new or changed online banking service items. Once Party A enters the online banking (including mobile banking) service system and uses the changed service items, it is deemed that Party A agrees to follow the relevant regulations of the changed service items and agrees to be bound by them.

Article 6 Application for Services

1. To apply for online banking service, Party A shall apply to Party B in person with identification documents and original seal and apply for online banking password letter (user ID shall be set by Party A while applying) or apply through the automated channel provided by Party B.
2. If Party A does not complete the password change activation procedure within thirty days from the date of application for the online banking password issued by Party B, Party B will take the initiative to revoke the online banking password letter, and while using it for the first time, Party A should sign in to the website designated by Party

B and enter the information in the password letter, and after confirming that it is correct, Party A should reset the online banking password by itself to serve as a proof of identity confirmation for Party A's future online banking transactions.

3. The online banking password set by Party A in the preceding paragraph shall be a mixture of 6 to 12 digits of English letters and numbers, and shall not have any of the following:
 - (1) The user ID is the same as the online banking password.
 - (2) The same as Party A's visible information (such as Tax ID number, ID card number and account number, etc.).
 - (3) Use the same English letters and numbers, consecutive English letters or consecutive numbers.
 - (4) The proposed change of password shall not be the same as the previous one.
4. If Party A's password is incorrect for four consecutive times, Party A shall not continue to execute the transaction. Party A shall change the password in person to Party B with the identity document and the original seal, or use the chip ATM card through the automatic equipment provided by Party B to reset the password.

Article 7 Transaction validation settings

Party A may choose to use ATM card authentication while logging in with online banking (excluding mobile banking) to enhance the security of online banking. Once the online banking status is set, the ATM card authentication is required, if the ATM card authentication is not passed, only the inquiry function is provided; If the ATM card authentication function cannot be used due to factors such as loss or damage of the ATM card, Party A shall apply to Party B in person with the identity document and original seal to cancel the setting that requires ATM card authentication for login.

Article 8 The network used for connection

1. Party B and Party A agree to use the Internet for electronic document transmission and reception.
2. Party B and Party A shall enter into an Internet service contract with each Internet service provider or telecommunication provider for each of their rights and obligations, and each shall bear the cost of Internet usage.

Article 9 Receipt and response of electronic documents

1. After Party B receives the electronic document containing digital signature or agreed by Party B and Party A for identification, Party B shall provide the webpage of the important information in the electronic document for Party A's re-confirmation and then immediately check and process it, and notify Party A of the result of the check and processing by electronic document or in the manner agreed by both parties.
2. If Party B or Party A receives any electronic document from the other party and cannot identify its identity or content, it shall be deemed not to have been transmitted from the beginning. However, if Party B can confirm Party A's identity, Party B shall immediately notify Party A of the fact that the content is unidentifiable by electronic document or in a manner agreed upon by both parties.

Article 10 Non-execution of electronic documents

1. Party B may not execute any received electronic document if there is any of the following circumstances:
 - (1) If there are specific reasons to doubt the authenticity of the electronic document or the accuracy of the specified matters.
 - (2) Party B will violate the provisions of the relevant laws and regulations by processing according to electronic

documents.

(3) If Party B is unable to debit Party A's account with the fees payable by Party A due to Party A's reasons.

2. If Party B does not execute the foregoing electronic documents, Party B shall at the same time notify Party A of the reasons and circumstances of non-execution by electronic documents or by telephone or e-mail or in the manner agreed upon by both parties, and Party A shall confirm to Party B by telephone or e-mail or in the manner agreed upon by both parties after being notified. However, Party B shall not be responsible for any non-performance of the electronic signal caused by the poor quality of the transmission signal of the mobile telecommunication operator.

Article 11 Time limit for electronic document exchange operations

1. The electronic document is automatically processed by Party B's computer. After Party A has sent the electronic document and confirmed the correctness of its content in accordance with the reconfirmation mechanism provided by Party B in Article 9, Paragraph 1, the transmission to Party B shall be irrevocable. However, any unexpired reservation transaction may be withdrawn or modified within the period stipulated by Party B.
2. If an electronic document is sent to Party B via the Internet and is automatically processed by Party B's computer after Party B's business hours (meaning 9:00 a.m. to 3:30 p.m. Monday through Friday (except for regular holidays), but Party B may make another appointment or announce the service hours on its website due to the special nature of the service item), Party B shall immediately notify Party A by electronic document that the transaction will be processed on the next business day or in accordance with other agreed methods. If Party B is unable to provide services due to special factors (such as routine maintenance, etc.), Party B may clearly announce it on Party B's website.

Article 12 The gold passbook service of online banking (including mobile banking) is provided in accordance with the following terms and conditions:

1. While Party A applies for the online banking (including mobile banking) transaction function of the contracted gold passbook account, Party A can conduct transactions such as purchase, resale, transfer, regular investment or change of contracted items on the online banking (including mobile banking).
2. If Party A wants to conduct gold passbook transfer transactions via online banking (including mobile banking), Party A should apply to Party B in advance for a contracted transfer account.
3. If Party A processes gold passbook-related transactions through online banking (including mobile banking), Party B's fees and charges will be applied to Party A's gold passbook account for debit.
4. The maximum limit for each transfer transaction of TWD-denominated gold passbook by Party A shall be TWD 10 million and shall not be included in the total daily shared limit for TWD transfer and remittance; the maximum daily limit for purchase, resale and transfer of USD-denominated gold passbook shall not exceed USD 500,000 for individuals and organizations and USD 1 million for companies and stores, respectively. The above cumulative maximum daily limit may be adjusted by Party B in accordance with the regulations of the competent authorities and shall be effective without notice.
5. Party A shall comply with the contractual agreements related to the gold passbook, the contractual agreements related to foreign exchange transactions of online banking and the legal regulations while dealing with gold passbook online transactions (including mobile banking) with Party B.

- Article 13 The trust fund investment service of online banking (including mobile banking) is provided in accordance with the following agreements:
1. If Party A has a contracted online banking (including mobile banking) transfer transaction function, Party A can conduct transactions such as trust fund subscription, redemption or conversion with online banking (including mobile banking).
 2. Party A shall comply with the trust investment related contracts and legal regulations signed with Party B while dealing with trust fund online transactions (including mobile banking).
- Article 14 Fees
1. Party A is willing to pay the service fee, handling cable fee and other fees in accordance with the contracted rate from the date of using the service of this Agreement, and authorizes Party B to deduct them automatically from Party A's account; if they are not recorded, Party B shall not collect them.
 2. The fees payable by Party A for the following transactions or services are as follows:
 - (1) Domestic interbank transfer handling fee: the handling fee is waived for the first transaction per account per day for each automatic service equipment (including ATM, online ATM, voice over phone, personal online banking and mobile banking, and corporate online banking) with a transaction amount of less than TWD500 (same below). Starting from the second time, the handling fee is TWD10 per transaction; TWD10 per transaction over TWD500 to TWD 1,000; and TWD14 per transaction over TWD 1,000.
 - (2) Domestic interbank remittance handling fee: TWD20 per transaction.
 - (3) Foreign currency remittance handling fee: 0.05% of the remittance amount per transaction, with a minimum of TWD 200 and a maximum of TWD 800; cable fee of TWD 400 per transaction (if you want to remit the full amount, please apply at the counter).
 - (4) Gold passbook regular fixed investment handling fee: TWD 80 per successful debit.
 - (5) Fee payment/tax handling fee: same as domestic interbank transfer handling fee, but it is subject to the handling fee standard of each payment item.
 - (6) Trust investment: It shall be handled according to the fee standard for non-discretionary money trust investments in domestic and foreign securities.
 - (7) One time password handling Fee: TWD 1 per time for domestic cell phone numbers.
 3. In the event of any adjustment of the aforementioned rates after the Agreement, Party B shall announce the contents on its website and make Party A aware of the adjustment (hereinafter referred to as the notice) by means of public disclosure at the business premises or on the online banking page or by means agreed by both parties.
 4. If the fee adjustment is an increase, Party B shall provide an option on the website for Party A to indicate whether or not it agrees to the fee increase. If Party A does not agree to the adjustment before the effective date, Party B shall suspend Party A's use of online banking (including mobile Banking) services in part or in whole from the effective date of the adjustment. If Party A agrees to the fee adjustment after the effective date of the adjustment, Party B shall immediately resume the online banking (including mobile banking) contract related services.
 5. The preceding announcement and notice by Party B shall be made 60 days prior to the effective date of the adjustment (without the limitation of 60 days of announcement if it is in favor of Party A), provided that if the

preceding adjustment is an upward adjustment, the effective date of the adjustment by Party B shall not be earlier than the starting date of the year following the announcement and notice.

6. If Party A does not agree to the adjustment of the fees and charges, Party A may terminate the online banking (including mobile banking) service in writing, but the transactions completed and conducted by Party A before the effective date of termination of the online banking (including mobile banking) service shall be subject to the provisions of this Agreement.

Article 15 Party A's software and hardware installation and risks

1. Party A shall install the required computer software, hardware or personal mobile communication equipment, and other security-related equipment at its own expense while applying for the use of the services under this Agreement. The installation costs and risks shall be borne by Party A.
2. If the hardware and software and related documents mentioned in the first paragraph are provided by Party B, Party B only agrees that Party A may use them within the scope of the service and may not transfer, lend or deliver them to a third party in any way. Party B shall state the minimum hardware and software requirements for the service on the website and the packaging of the provided hardware and software, and shall bear the risk of the provided hardware and software.
3. Upon termination of the Agreement, Party A shall return the relevant equipment and documents in the preceding paragraph immediately upon Party B's request, to the extent specifically provided for in the Agreement.

Article 16 Party A's connection and responsibility

1. If there is a special agreement between Party B and Party A, Party B will be allowed to connect only after the necessary test.
2. Party A shall be responsible for keeping the user ID, password, certificate and other identification tools provided by Party B and shall not lend, transfer or disclose them to a third party.
3. If Party A enters the above password incorrectly for four consecutive times, Party B's computer will automatically stop Party A from using the services of this Agreement. If Party A wants to resume the service, it shall follow the relevant procedures as agreed.

Article 17 Transfer account number and transaction limit

1. Party A shall make prior agreement with Party B in writing or through other channels provided by Party B to use the account number for transferring funds on the internet, and the account number opened by Party A with Party B shall be the limit. If Party A uses online banking (including mobile banking) to transfer funds to Party B or other bank accounts by agreed or non-agreed transfer or remittance means, the daily transfer/remittance transaction limit shall be publicly disclosed by Party B on the website in a conspicuous manner, and Party B may adjust or modify it at any time.
2. The transaction limits for digital deposit accounts are subject to the "Digital Deposit Account Agreement Terms and Conditions" of Party B.

Article 18 Taiwan dollar transfer and remittance transaction

1. Party B shall not be responsible for any damage caused by the actions or inactions of the recipient bank while Party A conducts interbank transactions. If the recipient bank, recipient account number and recipient account name (or

tax id number) of the transferred account are incorrectly entered, or if the account cannot be credited due to computer failure or other unknown reasons, Party B agrees that the amount will be returned to the original transferred account by Party B, and the handling fee will not be refunded, and Party A will be responsible for any delays, errors or losses caused by the refund.

2. Party B shall apply for debit according to Party A's payment instructions. Party A shall carefully check the details of the transaction. If Party A disputes the transaction, misdirects to another person's account or repeatedly transfers or remits money, Party A shall be responsible for the transaction and Party B shall not be responsible for the correction or refund, but Party B shall provide the necessary assistance.
3. While Party A makes appointment to transfer funds from the account, after Party B verifies that the user ID of the account is correct, Party B will accept the appointment for the transfer transaction. While Party B processes the transfer on the day of the scheduled transfer, Party B will check again that the transferring account has not terminated the online banking transfer service, that the user ID has not been terminated, and that the balance of the transferred account, the limit, and the transferred account number are all correct before processing the scheduled transfer transaction in order to protect the safety of Party A's deposit. Party A may withdraw the instruction of the scheduled transfer transaction with the agreed user ID before Party B proceeds with the transfer. Party A shall check the result of the transfer on the day of the scheduled transfer and Party B shall not be responsible for the notification of the result of the scheduled transfer. If Party B's computer system fails to process the appointment transfer, Party B will promptly notify Party A of Party B's refusal or delay in execution by electronic document or telephone according to the contact information retained by Party A. Party A may confirm with Party B by telephone after being notified.

Article 19 Transaction verification

1. Upon completion of each transaction instruction, Party B shall notify Party A by electronic document or in the manner agreed by both parties, and Party A shall check whether there is any error in the result. If there is any discrepancy, Party A shall notify Party B in writing or by telephone, email or in the manner agreed by both parties within forty-five days from the date of completion of use.
2. Party B shall send to Party A each month by ordinary mail or in the manner described in the preceding paragraph the transaction statement of the previous month (not sent if there is no transaction in that month or if Party A agrees not to send it). If Party A considers that there is an error in the transaction statement after verification, Party A shall notify Party B in writing or by telephone, email or in the manner agreed by both parties within 45 days from the date of receipt.
3. Party B shall immediately conduct an investigation into Party A's notice and shall notify Party A in writing of the circumstances or results of the investigation within 30 days from the date the notice reaches Party B.

Article 20 Handling of electronic document errors

1. If Party A uses the services of this Agreement, Party B shall assist Party A to correct any errors in the electronic documents due to matters not attributable to Party A and provide other necessary assistance.
2. If an error occurs in the foregoing services due to a cause attributable to Party B, Party B shall correct the error as soon as Party B becomes aware of it and notify Party A at the same time by electronic document or in the manner agreed by both parties.

3. In the event that an error occurs in the electronic documents of Party A due to something attributable to Party A. If the financial institution code, deposit account number or amount transferred by Party A is incorrect, resulting in a transfer to another person's account or an incorrect amount transferred, Party B shall, once Party A notifies Party B, immediately do the following:
 - (1) Provide the details of the transaction and related information in accordance with the relevant laws and regulations.
 - (2) Notify the transfer in bank to assist in the process.
 - (3) Report processing status.

Article 21 Legal authorization and responsibilities for electronic documents

1. Party B and Party A shall ensure that all electronic documents transmitted to the other party are legally authorized.
2. If Party B or Party A finds that a third party has fraudulently used or misused the subscriber code, password, certificate, private key or any other circumstances without legal authorization, Party B or Party A shall immediately notify the other party by telephone, in writing or in other agreed ways to stop using the service and take precautionary measures.
3. Party B shall be responsible for the effectiveness of the use of the service by third parties before Party B accepts the aforementioned notice. However, except in any of the following cases:
 - (1) Party B can prove that Party A is intentional or negligent.
 - (2) Party B notifies the transaction in writing, by telephone or email, or in a manner agreed by both parties for more than forty-five days after the verification of the information or bill. However, if Party A has special reasons (such as long-distance travel, hospitalization, etc.) that prevent notification, Party B shall count the 45 days from the end of the special reason, except for Party B's intentional or negligent actions.
4. For the second paragraph of the fraud and misuse of the factual investigation of the forensic costs shall be borne by Party B.

Article 22 TLS(Transport Layer Security)

Party A agrees that while using part of the service items of this contract, for the sake of simplicity and speed, Party A may not use the certificate to confirm identity but use the password of online banking (including mobile banking) and user ID to confirm identity and transmit electronic documents through the encryption and decryption security mechanism of TLS (at least 128bit encryption); afterwards, Party A shall not claim or defend that the electronic documents are incomplete, wrong, defective, invalid or not valid because the certificate has not been used. The service items that can use the TLS encryption and decryption security mechanism shall be based on the service items set by Party B. The rest of the TLS transaction mechanism shall be based on the specifications set by the competent authority.

Article 23 Foreign exchange transaction services

While Party A conducts the business of this agreement, if it involves foreign exchange transactions, Party A agrees to comply with the following provisions:

- (1) The use of foreign exchange services of online banking shall be performed within the service hours announced on Party B's website. The service items, in addition to complying with the provisions of this agreement, agree to

comply with relevant laws and Party B's announcements on the foreign exchange services on its website (including but not limited to agreed items, precautions, etc.).

- (2) Foreign exchange transaction items and the maximum limit are as follows: (Party B may adjust the daily cumulative maximum limit in accordance with the regulations of the competent authority, and it will take effect without notice, but it shall be announced on Party B's webpage for Party A's inquiries and information; Party A can set the reduction limit in the foreign exchange corporate online banking system according to individual needs.)

Foreign Exchange Transaction Items	Transaction Limit	The upper limit of foreign exchange settlement amount per business day		Quota upper limit calculation method
		Company	Individual Group	
(1)TWD settlement and purchase of foreign exchange demand deposits	Limit to the same Tax ID number	Less than USD 1,000,000 equivalent	Less than USD 500,000 equivalent	<p>(1) The upper limit of the foreign exchange transaction is calculated separately according to the settlement/sale</p> <p>(2) Consolidated quota of online banking and over-the-counter transactions are calculated based on the same ID number on each business day</p>
(2)TWD settlement and purchase of foreign exchange time deposits				
(3)Settlement and sales of foreign exchange demand deposits in New Taiwan dollars				
(4)Foreign exchange demand deposits to time deposits				
(5)Conversion of different foreign currencies	Mutual transfers are limited to the same unified foreign currency account			
(6)Outward remittance	Prior agreement is required			
(7)Agreed Account Transfer Transaction	Limited to the same currency and need to be agreed in advance			

- (3) The exchange rate is determined according to the foreign exchange spot exchange rate announced by Party B when Party A conducts foreign exchange transactions using online banking. However, if the exchange rate in the foreign exchange market fluctuates violently, Party B may temporarily suspend all foreign exchange

services of online banking.

- (4) The agreed account transfer transaction in the foreign exchange service provided by online banking refers to the transfer of the "Foreign Currency Demand Deposits", "Foreign Currency Composite Deposits" and "TWD Deposit" opened by Party A with Party B to the " Foreign Currency Demand Deposits ", "Foreign Currency Composite Deposits" and "TWD Deposit" opened by Party A with Party B (excluding TWD deposits transferred to TWD deposits), or the transfer of the "Foreign Currency Demand Deposits" and "Foreign Currency Composite Deposits" opened by Party A with Party B to the "Foreign exchange current deposits" and "Foreign exchange comprehensive deposits" opened by a third party with Party B. The transfer-out account or transfer-in account shall be agreed in writing with Party B in advance. When each transfer transaction is completed, it is binding on Party A and cannot be changed.
- (5) When Party A handles foreign exchange declaration through the Internet, it shall report in detail in accordance with the regulations of the competent authority, and fill in the form of the declaration provided by the bank website; Party A handles foreign exchange transactions that amount are less than NT\$500,000, and may complete the transaction directly after reporting the nature of transaction. However, those foreign exchange transactions equivalent to NT\$500,000 or more, would be considered complete after acquiring government agency or financial XML certification to verify nature of declaration nature is correct. Also Party B confirm transactions in accordance in regulation of "Foreign Exchange Receipts and Disbursements or Transactions". The bank will send the online foreign exchange transaction media completed by the declarant to the Central Bank along with the foreign exchange transaction daily report next business day.
- (6) Party A uses the Internet to declare foreign exchange settlement in TWD, and if it finds out that it break up the whole into piece or the declaration is false, Party A should handle the declaration of foreign exchange settlement in TWD at bank counter in the future.
- (7) Party A make a remittance to the account opened by Party A or a third party in other banks, Party A shall apply for the "Foreign Exchange Outward Remittance Service" (hereinafter referred to as "remittance service") of online banking separately and must first contact with Party B agrees in writing on the payee and payee's information on the foreign exchange remittance While Party A conducts online foreign exchange business transactions.
- (8) When Party A uses the remittance service, Party B shall handle it by direct remittance (send only one telegram). Handling fees and related fees incurred for handing remittance, Party A agrees that Party B, the intermediary bank, and Party B's depository bank withhold from the remittance amount. Aforesaid fees incurred by the beneficiary bank for handling the remittance use, shall be handled in accordance with the regulations of the beneficiary bank. Party A authorizes Party B or Party B's depository bank to remit the remittance in any method that consider appropriate, and any bank may be chose as an intermediary bank if necessary. If Party B assists in tracking and inquiring about the remittance at the request of Party A, the postage and handling fees (including but not limited to overseas Fees charged by the bank) shall be borne by Party A.
- (9) Party A agrees with Party B that if there is any error in the information of the payee and the beneficiary bank of the foreign exchange remittance, or due to other reasons not attributable to Party B, cause foreign exchange

remittance is wrong, delayed, cannot be delivered or cannot be completed, Party B shall disclaim any responsibility. In the event of the above-mentioned incidents and handling procedures such as remittance refund or remittance transfer, if Party B assists in handling the remittance at the request of Party A, the required postage, telecommunications and handling fees (including but not limited to fees charged by foreign banks) shall be borne by Party A

Article 24 Information system security

1. Party B and Party A shall each ensure the security of the information system used to prevent unauthorized access to, acquisition of, tampering with, or destruction of business records or personal data of customers.
2. In the event that a third party breaches the protection measures of Party B's information system or exploits a loophole in the information system, Party B shall bear the burden of proof that such fact does not exist.
3. Party B shall be responsible for any damage to Party A caused by third party intrusion into Party B's information system.

Article 25 Confidentiality obligation

1. In addition to other legal requirements, Party B shall ensure that the information obtained from Party A through the use or execution of this Agreement shall not be divulged to third parties and shall not be used for purposes unrelated to this Agreement, and shall subject third parties to the confidentiality obligations of this Article if Party A agrees to inform them.
2. If a third party does not comply with this obligation of confidentiality, it shall be considered a breach of the obligation.

Article 26 Liability for damage

Party B and Party A agree that if the transmission or receipt of electronic documents in accordance with this Agreement is delayed, omitted or erroneous for reasons attributable to one of the parties, and the other party suffers damage, that party shall be liable only for the damage incurred by the other party.

Article 27 Record retention

1. Party B and Party A shall keep records of all electronic documents of transaction instructions and shall ensure their authenticity and integrity.
2. Party B shall fulfill the duty of care of a good administrator in the preservation of the records in the preceding paragraph. The retention period is more than five years, but other laws and regulations with longer provisions shall follow the provisions.

Article 28 Validity of electronic documents

Party B and Party A agree to use electronic documents as the means of representation and the electronic documents exchanged in accordance with this contract shall have the same effect as written documents. However, except where otherwise excluded by law.

Article 29 Termination of Agreement by Party A

Party A may terminate this Agreement at any time, but shall do so in person, in writing or by mutual agreement.

Article 30 Termination of Agreement by Party B

1. If Party B terminates this Agreement, it shall notify Party A in writing 30 days prior to the termination date.
2. Party B may terminate this Agreement at any time by written or mutually agreed notice to Party A if any of the

following occurs:

- (1) If Party A assigns the rights or obligations of the contract to a third party without Party B's consent.
- (2) If Party A claims bankruptcy under the Bankruptcy Law or claims rehabilitation or liquidation under the Consumer Debt Clearance Statute.
- (3) If Party A violates the provisions of Article 21, Article 24 and Article 25 of this Agreement.
- (4) If Party A violates other provisions of this Agreement and fails to perform after reminders or requests for performance within the deadline.

Article 31 Mobile banking service

- (1) While Party A applies for online banking, it will also activate the use of mobile banking service. By using mobile banking, Party A agrees to use the user ID and password of online banking to sign in to mobile banking for various service functions; the actual service items are based on the services currently provided by Party B's mobile banking service system and the new services to be added in the future. Party A's user ID and password are applicable to both online banking and mobile banking, but the same user ID and password cannot be used to access both online banking and mobile banking at the same time.
- (2) All transaction regulations and service settings of mobile banking (e.g. limit, agreed transfer-out and transfer in accounts...etc.) are the same as those of online banking and are calculated together. All existing (including past contracts and not yet cancelled) or future new settings and contracts (e.g. agreed transfer-in and transfer-out accounts...etc.) of online banking are also applicable to mobile banking. The number of password login errors will be combined with online banking. If the password is entered incorrectly for four consecutive times, the system will automatically suspend the online banking and mobile banking privileges.
- (3) If Party A terminates the online banking service, the mobile banking service will be terminated as well. If Party A still need to use the mobile banking service, please apply for the online banking service again.

Article 32 One time password

- (1) If Party A needs to apply/change the one time password service, Party A shall present its ID card and original seal to the branch or apply through other channels provided by Party B.
- (2) After Party A has successfully applied for the "one time password" service and set up the cell phone number to receive the one time password, while Party A makes a TWD non-agreed transfer/remittance or other new transaction items on mobile banking in the future after applying for this service, Party B will send the transaction verification code to the set cell phone number via short message service through the one time password mechanism and the user will enter the corresponding verification code on the mobile banking transaction page to complete the transaction. In addition, the above setting will apply to all of Party A's current and future accounts that are open for non-contractual transfers/remittances in Taiwan dollars.
- (3) Party A shall take the initiative to apply to Party B for any change of the cell phone number for receiving one time password.

Article 33 Device binding service

- (1) If Party A uses mobile online banking to conduct non-agreed account transfers/remittances in TWD or other service items identified by Party B, it must complete the device binding before using the bound device for the

aforementioned transactions or service items.

- (2) Party A's mobile online banking can only be bound to one mobile device. If the mobile online banking is reinstalled or the mobile device is replaced, Party A must re-bind the mobile device, and the original bound mobile device will be automatically unbound

Article 34 QR Code payment application

- (1) After Party A agrees to activate the Taiwan Pay service of Party B's mobile banking, it can scan the QR Code through mobile banking to conduct transactions such as transfer, domestic and foreign consumption deduction, and tax payment. The account using this service must have applied for transfer to the agreed or non-agreed account, and the various transaction limits shall be handled in accordance with the personal online banking and mobile banking transaction limit announcement disclose on Party B's website.
- (2) When Party A uses mobile banking to carry out QR Code consumption deduction in foreign authorized stores, Party A authorizes Party B to process and convert into TWD according to the exchange rate on the settlement date listed by the settlement agency bank Taiwan Bank in accordance with the agreement, and the converted amount shall be debited from designated account established by Party A with Party B. Party A authorizes Bank of Taiwan, the settlement agency bank, to be the foreign exchange settlement agent in the Republic of China, and agrees to handle the foreign exchange settlement procedures for foreign consumption in accordance with the relevant regulations of the Central Bank and the agreement between the two parties for the foreign QR Code consumption deduction transaction conducted by Party A. Party A acknowledges that the settlement agency bank, Bank of Taiwan, handles the foreign exchange settlement declaration on its behalf.
- (3) When Party A uses the QR Code to make consumption deduction, refund or cancel transactions in physical or virtual authorized stores, it shall keep the transaction records by itself for verification purposes.
- (4) When Party A uses mobile banking to scan the QR Code for payment transactions, it shall check the transaction information brought by the QR Code and confirm that the content is correct before proceeding with the transaction. If there is a gap or a consumer dispute, Party B shall not be responsible for correction or compensation.

Article 35 Agreement amendment

In the event of any modification, addition or deletion to the terms of this Agreement, if Party B notifies Party A in writing or by public disclosure at the place of business or by announcement on Party B's website or by electronic document contract or other means agreed by the Parties, and Party A does not object to such modification, addition or deletion within seven days, Party A shall be deemed to have recognized such modification, addition or deletion. However, if there is any change in the following matters, Party A shall be notified in writing or by electronic document contract or by mutual agreement 60 days prior to the change, and the written or electronic document contract or by mutual agreement shall set out the contents of the change and the old and new contractual terms in conspicuous and clear words, and shall inform Party A that it may express its objection before the change takes effect, and if Party A does not object within such period, such amendment or addition or deletion shall be deemed to be recognized; and shall inform If Party A disagrees, it shall notify Party B of the termination of the agreement within the time allowed for disagreement in the preceding paragraph:

- (1) If a third party uses or steals the user ID, password, certificate, private key, or any other unauthorized circumstances, Party B or Party A shall notify the other party of the way.
- (2) Other matters stipulated by the competent authority.

Article 36 Document delivery

Party A agrees that the address specified in the deposit contract with Party B shall be the place of service of the relevant documents. If Party A's address changes, Party A shall immediately notify Party B in writing or by other agreed means and agree to change the address as the place of service; if Party A does not notify the change of address in writing or by agreed means, Party B shall still use the address specified in the contract or the address last notified to Party B as the address of service.

Article 37 Applicable law

1. This Agreement is governed by the laws of the Republic of China.
2. Any matters not covered by this Agreement shall be governed by the relevant provisions of the General Agreement for Account Opening of Party B.

Article 38 Court of jurisdiction

In the event of litigation arising out of this Agreement, the parties agree that the court of first instance shall be the local court in which the head office of Party B or the branch office with which Party A has business dealings is located. However, Article 47 of the Consumer Protection Act or Article 436-9 of the Code of Civil Procedure shall not be excluded from the application of the court of competent jurisdiction for small claims. If the law has special provisions on exclusive jurisdiction, the provisions shall apply.

Article 39 Headline

The headings in this Agreement are for convenience of reference only and do not affect the interpretation, description and understanding of the relevant provisions of the Agreement.

Article 40 Copies of Agreement

This Agreement is in duplicate, with Party A and Party B each holding one copy as proof.

CHAPTER 9 Contractual Terms for the Transfer of Payments

Article 1 In order to enhance the service and facilitate the monthly (periodical) payment of various amounts by Party B, this service is conducted. Party A who has a demand deposits with Party B may entrust Party B to make payments on behalf of Party A.

Article 2 The entrusted payment by Party B shall be made in accordance with Party A's letter of authorization or other agreed means, and shall be paid directly from the balance of the deposit account designated by Party A on the appointed date, and transferred to the special deposit account designated by each entrusted payment unit.

Article 3 Party B will provide the payment service after accepting the entrustment and obtaining the consent of the entrusted payment unit. Before the agreement is reached, the amount of each month's payment shall be paid by Party A itself.

Article 4 Party B shall pay each payment on behalf of Party B A according to the account number or account name as agreed in the power of attorney of Party A. If each entrustment unit informs to change the original account

number, Party A agrees that the original retained power of attorney is still valid.

Article 5 The seal on the receipt of each payment made by Party B shall have the same effect as the seal of each entrusted payment unit. In principle, Party B shall deduct the amount from the account designated by Party A through the computer according to the designated payment limit date. If a proof of payment is required, it shall apply to each entrusted payment unit.

Article 6 The due date for payment of fees shall be indicated on the payment slip by each entrusted payment unit. If the balance of Party A's deposit account is insufficient to cover the payment before the payment deadline, Party B shall return the payment slip to the entrusted payment unit for processing. If the check issued by Party A's account is bounced due to insufficient deposit after Party B has made the payment, Party A shall be responsible for all liabilities.

Article 7 If Party A has any questions about the contents of the amounts to be paid, it shall directly inquire and negotiate with the relevant entrusted payment unit. If Party A or the entrusted payment unit has any change of address or other changes, it shall immediately complete the necessary procedures and notify Party B. The Party A shall bear all the losses and responsibilities arising from the failure to complete the procedures.

Article 8 The deadline for each payment entrusted by Party A is stipulated by each entrusted payment unit, and Party A shall deposit a discretionary amount in advance every period for payment. If the deposit is insufficient to reach the amount specified by the respective entrusted payment unit, or if the deposit is seized by the court, or if the deposit is settled before the entrusted payment unit is suspended, or for other reasons not attributable to Party B, Party B may terminate the entrusted payment, and Party A shall be responsible for all losses and liabilities arising therefrom.

Article 9 After Party A entrusts the payment, it will not lose its validity because of the loss or change of the seal of the depositor, and the same applies to the change of the institution, corporate organization or the person in charge.

Article 10 Either Party B or Party A may terminate the entrustment agreement at any time by written notice or other contractual means. When Party A intends to terminate the entrustment, it shall fill out an application for termination (the signature of which must match the name of the designated deposit account and the original seal) or in a manner approved by Party B, and shall complete the termination procedure two months prior to the month in which the deduction is to cease. Party A agrees to continue to use the agreed account for payment and transfer before completing the termination of payment and transfer procedures.

CHAPTER 10 The Bank's Credit Card Entrusted Payment

Article 1 The amount due must be deposited in full by 15:30 on the payment deadline date, and Party B will execute the deduction on the day of the payment deadline and in the early morning of the next business day. If it falls on a regular holiday, it will be postponed.

Article 2 If the account balance is not sufficient for debit on the day of debit, the debit will be executed until the account balance reaches zero dollars.

Article 3 If Party B's integrated deposit account is used for debit transfer and the balance of the account on the debit date is not sufficient for the debit, the credit card amount will be automatically transferred from Party A's time deposit

(savings) amount or available loan amount to the credit card amount by demand collection in accordance with the agreement between Party A and Party B. If the time deposit (savings) or loan amount is used, interest will be charged on the pledged loan or loan amount in accordance with Party B's regulations.

Article 4 If the agreed amount of deduction is insufficient for three consecutive times, the entrusted payment agreement of the credit card will be terminated. The relevant benefits of automatic debit privileges will be terminated at the same time.

Article 5 The application procedure will take about 30 days. After the procedure is completed, the monthly statement will print Party A's bank account number and the words "automatic account deduction", please do not pay separately to avoid repetition.

CHAPTER 11 Terms and Conditions of the Joint Account Agreement

Party A shall apply for a joint account with the joint names of natural persons only. Party B will keep the seal of the owner of the joint account with Party B. The seal will be used as a proof for all subsequent business transactions such as withdrawals or applications for related documents. Party B will not accept the application if it is a commercial firm or a corporate entity. In order to clarify the relationship between the rights and obligations of the joint account owners, the joint account owners agree to the business regulations of Party B.

Article 1 The interest income (including withholding tax) and other matters of this joint account shall be attributed to the nominees of the respective key files, and shall be shared according to the agreed ratio without any objection. If there is any dispute, Party B shall not be involved.

Article 2 Party A agrees that this joint account shall not apply for integrated deposit, ATM card, phone banking, online banking and all kinds of automated services.

Article 3 The opening and termination of joint accounts, the loss of deposit certificates, passbooks, seals, etc., and pledge of deposit certificates should be done in cooperation with the joint account owners.

Article 4 Party A agrees to release any joint account opened with Party B on the condition that any of the joint account holders (hereinafter referred to as the specified joint person) is subject to seizure or enforcement by a court or authority, refusal to deal in the checking accounts, or default of any contract with Party B which is deemed to be fully due upon Party B's request. Upon the fulfillment of the conditions of release, Party B shall return the remaining balance of the joint account to each of the joint persons at the rate set by Party A, and the amount to be returned to the particular joint person shall be subject to seizure, enforcement, or set off against all debts owed to Party B.

Article 5 Upon the death of any of the joint account owners, the survivor shall immediately notify Party B. The joint deposit agreement shall terminate upon Party B's receipt of the notice, and all successors of the deceased party shall collect the deposits jointly with the other depositors, without prejudice to the exercise of Party B's claim of set-off and pledge of such deposits.

Article 6 If Party B's document is sent to the address of the person named in the contract key file, it is deemed to be served on another joint person, and Party A agrees to send the relevant document to the address specified in the

contract. If Party A changes its address, it shall immediately notify Party B in writing or by other means agreed by Party B and agree to use the changed address as the place of delivery. If Party A does not notify the change of address in writing or by other means agreed by Party B, Party B shall still use the address specified at the time of contracting or the last address notified to Party B as the place of delivery. After Party B's notice is given, it shall be deemed to have been legally served after the usual period of postal delivery. If there is any dispute, Party B shall not be involved.

CHAPTER 12 Account Opening for Minors

Party A's legal representative shall consent to Party A's opening of deposit accounts with Party B, and allow Party A to deposit and withdraw funds from the above accounts for the related legal acts of interbank correspondent collection and payment, ATM card and other kinds of business, etc. Party A's legal representative agrees and may not withdraw or revoke this consent.

- Article 1 Minors are not allowed to open checking accounts. Minors who apply to open deposit accounts other than checking and integrated accounts shall obtain the written consent of all their legal representatives. If the law changes, Party A agrees to change accordingly.
- Article 2 Minors under 7 years old: The legal representative should bring the child's Household Certificate or Household Registration Transcript, other documents approved by Party B and the child's seal during business hours.
- Article 3 For minors over 7 years old, the minor and the legal representative must come to the bank to sign for the account. The rest of the procedures are the same as those for minors under the age of 7.
- Article 4 The legal representation is that the minor's father and mother should apply together, or one of the parents may bring the consent letter of the other parent to apply. The party who comes to open the account shall be responsible for confirming the identity of the other party and shall not be involved with Party B in case of any dispute in the future.
- Article 5 If the minor needs to open an account due to employment, the employer may issue a certificate in the name of the company to prove the employment relationship and the minor's legal representative may agree to open a demand deposits account (excluding checking and integrated accounts).

CHAPTER 13 Terms and Conditions for Authorized Saving Account Transfer to Checking Accounts Service

- Article 1 While Party A applies to Party B for this service, Party A authorizes Party B to transfer funds from the designated saving account to a checking accounts if the balance of the checking accounts is insufficient to cover the payment, and this service will only be effective upon Party B's approval.
- Article 2
1. After Party B confirms the use of this service, it must be signed on the specified position on the back of the

specific instrument prepared by Party B (including checks or promissory notes entrusting the Bank to act as the payer), which is a specific transfer instruction. Party A understands and agrees that each instrument used in the checking accounts hereunder shall have specific transfer instructions. If the instrument does not have specific transfer instructions while prompted or if the specific transfer instructions are incomplete or inconsistent, Party A authorizes Party B to treat it as having specific transfer instructions and Party A shall, upon notification by Party B, unconditionally provide Party B with correction of such instructions, and Party A shall not invalidate the authorization on the grounds that the specific transfer instructions are incomplete or inconsistent or that there are no instructions.

2. The specific transfer instruction is agreed by Party A to be irrevocable. Except for the circumstances listed in Article 5 below, Party B shall be able to transfer funds in accordance with the instruction while the instrument is presented or withdrawn.

Article 3 This service is limited to the deposit account agreed between Party A and Party B, and does not apply to other accounts opened by Party A with Party B.

Article 4 If the balance available in the checking accounts (including the overdraft limit, but excluding the amount of the exchange instrument) is insufficient to pay for the instrument when Party B makes a transfer in accordance with the instructions of the specific instrument, Party B shall have the priority to transfer the amount of the specific instrument by debiting the demand account from which the instrument was transferred. If the same authorized account has multiple authorized instruments at the same time and the balance of the current deposit or overdraft account is insufficient for payment, Party B may choose to transfer the instrument for payment or not to transfer the instrument. If a dispute with a third party occurs as a result, Party B has nothing to do with it and Party A should be responsible.

Article 5 Transfer instructions are invalid and shall not be executed by Party B in the following circumstances:

1. Party A has not yet applied for a deposit for the service and the application has not been approved by Party B.
2. Party A did not submit a transfer instruction with the specific instrument to this service.
3. Party A's deposit in the demand account (including the time deposit pledge limit under the integrated account or other current financing limit granted) is not enough to pay with transfer instruction.
4. The instrument containing the transfer instructions shall be returned for any reason, or the relevant account is subject to enforcement, false attachment, false disposition, criminal seizure, or other enforcement of a conservatory disposition, or otherwise should not be enforced in Party B's good faith judgment.
5. The specific instruments that have been prompted/collected after Party A's application for cancellation of the service has been processed and Party B has completed its internal procedures.

Article 6 The details of the authorized transfer transactions are listed in Party A's contracted demand account. Party A shall obtain the transaction details as soon as possible and be responsible for verifying the records in the account. If Party A disagrees, Party B shall verify the transaction details within 5 days from the date of authorizing the transfer of the account, after which Party A shall be deemed to have agreed that Party B's account shall prevail.

Article 7 Party A understands and agrees to the following specifications:

1. Party B has the right to decide whether or not to accept an application for this service.

2. Party A shall bear all risks and losses arising from the use of the service (including but not limited to losses arising from the failure to transfer funds due to the defacement or tampering of the transfer instructions by a third party or for any reason) and agrees to ratify any action taken by Party B in connection with the provision of the service and Party A agrees to indemnify Party B for any losses suffered by Party B as a result of the provision of the service or the taking of appropriate measures in connection therewith.
 3. If the account listed on the Service Application Form is closed or Party A breach the relevant agreement of the service, Party B may terminate the service without prior notice.
 4. Party B may terminate the service at any time, except as otherwise provided by law or without prior notice as provided in Section 3 of this Article, and the termination shall take effect upon the arrival of the notice of termination.
- Article 8 The terms of this Agreement shall be in addition to the terms of the contract of deposit and demand deposits of Party A. Except for the express provisions of this Agreement which shall take precedence over the provisions of this Agreement, the general operation of the relevant deposit and demand deposits accounts shall be handled in accordance with the provisions of the contract of deposit and demand deposits.

CHAPTER 14 Electronic Statements Service

- Article 1 The electronic statements services provided by Party B:
1. Comprehensive statements are sent regularly by the 10th of each month.
 2. Unless otherwise agreed, the Party B will still send paper statements at least once a month for accounts with fixed or irregular payments and receipts.
 3. Within three business days after Party A applies for this service, Party B will send the "Confirmation Letter for Electronic Statements Application" by email to the email address Party A fills in the application form, Party A should review and reply within seven days after receipt, otherwise it will be regarded as not agreeing and this application will be invalid automatically. If Party A wishes to cancel the application for this service, Party A may do so in writing through Party B's online banking or in person at the original branch where the account was opened.
 4. Based on the position of serving Party A, Party B will provide relevant information from time to time (including the latest information on financial or product activities, etc.).
- Article 2 While Party A applies for electronic comprehensive statements or electronic statements service required to be sent by the competent authority, Party B will no longer send physical bills; however, while this electronic statements service is terminated, Party B will resume the sending of physical bills.
- Article 3 Party A can apply for electronic statements through Party B's online banking or website. In addition to credit card e-billing, Party A can also apply in person at the original branch where the account was opened.
- Article 4 By completing the application process, Party A agrees that the contents of this electronic statements will include all transaction account information between Party A and Party B.
- Article 5 Party B's electronic statements will be sent to the email address designated by Party A. When Party A's designated email address changes, Party A should notify Party B immediately to avoid any delay in delivery. If there is no delivery due to reasons are not attributable to Party B, the statements will not be re-delivered in that

month and Party A may inquire through the online banking itself.

Article 6 Change of e-mail address and termination of electronic bill can be done through Party B's online banking or in person at the original branch. If other methods of change are opened in the future, the change will be announced in the place of business or on the Bank's website.

Article 7 If there is any discrepancy in the content of Party A's electronic statements, please inform Party B as soon as possible. The rights and obligations between Party A and Party B will not be changed by using the electronic statements service.

Article 8 Party A may terminate Party B's electronic statements service at any time and the service will be automatically terminated once Party A has terminated all business dealings with Party B.

Article 9 Party B retains the right to modify the specifications of electronic billing, and the modified specifications will be announced on Party B's website statement in lieu of notice. After the modification, if Party A continues to use the service, Party A shall be deemed to have read, understood and agreed to accept such modification. If Party A does not agree with the content of the modified specification, Party A may apply to terminate the use of the service.

Article 10 Party A undertakes not to apply for or use the service for any illegal purpose or in any illegal manner. If there is any violation, Party B has the right to suspend or terminate Party A's use of the service without prior notice. The same applies if Party B has reasonable to believe that the use is improper.

Article 11 Party B may temporarily discontinue or suspend Party B's electronic statements services upon the occurrence of any of the following events, provided that Party B will promptly restore:

- (1) Sudden failure or malfunction of electronic communication or software and hardware equipment.
- (2) Due to natural disasters and other force majeure factors, Party B's electronic statements cannot provide services.

In addition, Party B will be notified in advance of any termination of service that Party B may foresee, such as necessary maintenance of Party B billed electronic communications equipment.

Article 12 Other contractual matters:

1. Party A shall abide by the relevant laws and regulations of the Republic of China and all international usage practices on the Internet, and shall not have the intention or act to invade other systems on the Internet; shall not disrupt the various services on the Internet, and shall not engage in acts on the Internet that are contrary to public order, good customs, or prohibited by law.
2. Party B shall not be liable for any damages caused by Party A's use (or inability to use) the service that is not attributable to Party B. For damages caused by Party A's use (or inability to use) the service that is not attributable to Party B

CHAPTER 15 Terms of Conditions for New Products/Services

Party A understands that Party B may introduce new products/services at any time. While Party A uses such new products/services, it must first send a written consent to Party B for the new products/services; however, even if Party B has not received the written consent from Party A, Party B has the right to approve Party A to use a certain new products/services

according to Party A's request. At that time, once Party A uses the new product/service, it is deemed to agree to the agreement of the new product/service.