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寄出前請再次確認

- ☐ 已附上身分證正反面影本（包括正卡及附卡申請人）
- ☐ 已附上財力證明影本
- ☐ 已在簽名欄上簽名



三信商業銀行



信用卡申請書



一卡在手 樂活人生

信用卡中心服務專線 (04)2238-4638

Cota Commercial Bank
Contents of the Personal Data Protection Act

(please read it carefully)

Contents of notification in the fulfillment of Paragraph 1, Article 8 of Personal Data Protection Act

I .Dear customers, according to Paragraph 1, Article 8 of Personal Data Protection Act (hereinafter, the PDPA)since the collection of personal data involves your privacy rights and interests, when collecting personal data from you, Cota Commercial Bank Co., Ltd (hereinafter referred to Cota Bank) should expressly inform you of the following: (A)The name of the non-government agency (B)The purpose of collection (C)The categories of personal data to be collected (D)The time period, territory, recipients and methods of which the personal data is used (E)The data subject's rights under Article 3 and the methods for exercising such rights (F)The data subject's rights and interests that will be affected without providing.

II .All of the contents of purpose, categories, time period, territory, recipients and methods for using personal data collected by Cota Bank are as follows:

(A)Purpose of collection :

1. **Specific purposes and codes of business** : 022 Foreign exchange business, 067 Credit card, cash card, debit card or electronic value-stored business, 082 Operation of integrated management among the borrowing households with depositors saved business, 088 Lending and trust business, 106 Credit business, 154 Reference, 181 Other business operation in accordance with the business registration project or organization prospectus(such as electronic finance, agency collection and payment, or cooperative promotion) approved by the central supervisory authority.

2. **Common specific purposes and codes** : 040 Marketing(including financial cross-selling business), 059 Financial service industry's collection and processing information in accordance with laws and needs for financial supervision, 060 Financial dispute resolution, 063 Non-government agency collect or process personal information under legal obligations, 069 Contract, contract-like or other legal relation matters, 090 Consumer, customer management and service, 091 Consumer protection, 098 Business and technical information, 104 Account management and debt trading business, 136 Information (communication) and database management, 137 Information (communication)security and management, 157 Investigation, statistics and research analysis, 182 Other consulting and consultant services.

(B)Categories of personal data collected : Name, identity card number /passport number, gender, date of birth, contact mode and other details in the relevant applications or contracts, and the relevant businesses, accounts or services of Cota Bank's dealings with customers, and the personal data actually collected from customers, or third parties (such as Joint Credit Information Center) shall prevail.

(C)Time period of personal data use : Within the duration of specific purpose or retention period in accordance with relevant laws or regulations (such as Business Entity Accounting Act, etc.) or as necessary to execute business or the retention period specified in individual contracts. (the longest period shall prevail)

(D)Territory of personal data use : the domestic and overseas locations of the recipients referred to the following "Recipients of personal data use".

(E) Recipients of personal data use : Cota Bank(including institutions outsourced by Cota Bank for business handling), institutions used in accordance with laws and regulations, other institutions with the relevant businesses (such as 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 merchants, etc.), legal competent authority or financial supervisory authority, and the parties consented by customers (such as cooperative companies with Cota Bank for promotion, etc.).

(F)Methods of personal data use : In accordance with the PDPA, the methods of use data by automated or other non-automated means.

III . In accordance with Article 3 of the PDPA, you may exercise the following rights with regard to your data collect by Cota Bank :

(A)Except the circumstances under Article 10 of the PDPA, you may inquire and request to review or make copies of your data. However, Cota Bank may charge handling fees under Article 14 of the PDPA.

(B) You may request Cota Bank to supplement or correct, provided that under Article 19 of the Enforcement Rules of the PDPA, you shall properly explain the reasons and facts.

(C) Under Paragraph 4, Article 11 of the PDPA, if Cota Bank collects, processes or uses your personal data in violation of the provisions of the PDPA, you may request Cota Bank to cease collecting your data.

(D) Under Paragraph 2, Article 11 of the PDPA, in the event of a dispute regarding the accuracy of the personal data, you may request Cota Bank to cease processing or using your data. However, following the proviso of Paragraph 2, unless the processing or use by Cota Bank is either necessary for the performance of an official or business duty, or has been agreed to by you in writing, and the dispute has been recorded.

(E) Under Paragraph 3, Article 11 of the PDPA, when the specific purpose of data collection no longer exists, or upon expiration of the relevant time period, you may request Cota Bank to erase, cease processing or using your data. However, following the proviso of Paragraph 3, unless the processing or use by Cota Bank is either necessary for the performance of an official or business duty, or has been agreed to by you in writing.

IV. Through Cota Bank's website "<https://www.cotabank.com.tw>" for the methods to exercise your rights under Article 3 of the PDPA.

V. You are free to elect whether to provide relevant personal data and categories or not, however if you refuse to provide them which are required for business audit or operation, Cota Bank may not be able to process the necessary business audit or operation, and cannot provide you with relevant services or better services. Your understanding is highly appreciated.

VI. During the first marketing, you may request Cota Bank to cease using relevant personal data for marketing at any time through the service channels (such as by telephone, in writing or in person at Bank's branches). Cota Bank will confirm your identity immediately after receiving your notice, and terminate marketing in the system and operation within a reasonable period.

Cota Commercial Bank
Credit Card Application Form

1. Select the Types of Credit Card

☐ Initial Application

☐ Existing Primary Cardholder (written red columns only)

☐ LOHAS Platinum (case: 0031)

☐ LOHAS Classic (case: 0034)

☐ General Platinum (case: 0008)

☐ General Classic (case: 0001)

The credit limit that you expect is NT\$ (for Cota Bank' reference)

You ☐ agree ☐ disagree Cota Bank to issue a Classic Card, if a Platinum card is unavailable (it is deemed a "agree" without ticking)

* If the existing cardholder does not fill in or tick the fields, Cota Bank has the rights to review with the existing data.

* If the cardholder keeps the card with non-embossed numbers on the card surface, and the merchant manually imprints the card surface, the transaction cannot be traded since the card number cannot be imprinted.

2. Basic Information of Primary Card Applicant

Name in Mandarin		graduated elementary school	elementary school
Date of Birth	year month day	marital status	<input type="checkbox"/> 1.Married <input type="checkbox"/> 2.Single <input type="checkbox"/> 9.Others
Name in English	(must be the same as the passport in block letters)		
ID Number			
Educational Level	<input type="checkbox"/> 1.Ph.D <input type="checkbox"/> 2.Master <input type="checkbox"/> 3.University <input type="checkbox"/> 4.College <input type="checkbox"/> 5.Senior High school <input type="checkbox"/> 6.Others		
Billing Address	<input type="checkbox"/> 1.Permanent <input type="checkbox"/> 2.Residence <input type="checkbox"/> 3.Company <input type="checkbox"/> 4.E-mail <input type="checkbox"/> 5.SMS		
E-mail			
Card Mailing Address	<input type="checkbox"/> 1.Permanent <input type="checkbox"/> 2.Residence <input type="checkbox"/> 3.company <input type="checkbox"/> 9.In person(at Branch)		
Permanent Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Residence Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Permanent Telephone	()		
Residence Telephone	()		
Mobile Phone	Please be sure to fill in for the notices of consumption and payment		

3. Occupation of Primary Card Applicant (a student must indicate the name of the school and department)

Company Name			
Uniform Number		Title	
Company Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Company Telephone	() ext		
Seniority	years months	Annual Income	

4. Authorization for Automatic Transfer Deduction	
Due to facilitate the total payment for primary cardholder and supplementary cardholder, the primary card applicant (the authorizer) authorizes Cota Bank to deduct the payment from the applicant's demand saving account, and consents to comply with the "Terms and Conditions" of Credit Card Authorization for Automatic Transfer Deduction.	
Authorized Deduction Amount	<input type="checkbox"/> Total amount payable <input type="checkbox"/> Minimum amount payable (it is deemed to "total amount payable" without ticking)
Authorized Deduction Account	Only the primary cardholder's demand saving account set in Cota Bank <div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> </div>

5. Basic Information of Supplementary Card Applicant			
Name in Mandarin		<input type="checkbox"/> graduated elementary school <input type="checkbox"/> elementary school	
Date of Birth	year month day	marital status	<input type="checkbox"/> 1.Married <input type="checkbox"/> 2.Single <input type="checkbox"/> 9.Others
Name in English	(must be the same as the passport in block letters)		
ID Number			
Relationship	<input type="checkbox"/> 1.Spouse <input type="checkbox"/> 2.Parents <input type="checkbox"/> 3.Children <input type="checkbox"/> 4.Siblings <input type="checkbox"/> 7.Parents of Spouse		
Residence Address	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> </div>		
Company Name		Title	
Company Address	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> </div>		
Company Telephone	()	ext	
Seniority	years months	Annual Income	
Permanent Telephone	()		
Residence Telephone	()		
Mobile Phone	Please be sure to fill in for the notices of consumption and payment		
E-mail			

6. LOHAS Installment Project
【free charge in 3-tenors installment for general consumptions】 You can set the single amount over NT\$ in 3-tenors installment.

- ※ The application is available only for the primary cardholder with LOHAS Platinum or LOHAS Classic.
- ※ The primary cardholder may change or cancel the installment amount (minimum NT\$2,000), and apply to Cota Bank 3 days before the billing day. NT\$50 will be charged per edit.
- ※ The project is NOT applicable for highly monetized consumption (such as gold, Jewelry, high-valued watch, casino, cash advance, etc.) or various fees and taxes for voice or internet transfer (such as public utilities, taxes, traffic penalty, telecom and telephone, tap water, electricity, tuition, interests, card handling fees, medical payment, government services, uny care app, micropayment, etc.), Or other exceptions listed by Cota Bank or regulated by other Terms and Conditions, or the transactions by installment operating on the merchant's POS readers.

Bank's Use Only		
Approver	Approval credit	Approval date
Branch	Employee	Employee number

7. Applicant's Declaration and Consent

- I. The applicant (including the supplementary applicant) declares that what is stated in the application is true.
- II. The applicant agrees to provide personal data to Cota Bank, Joint Credit Information Center, National Credit Card Center and other institutions approved by the supervisory authority for collection, processing, cross-border transfer and use, in terms of specific purpose under Bank's business certificate or business needs stipulated in the Articles of Incorporation.
- III. The applicant understands that once the credit card is suspended and late for payments, or still overdue after collection, all the arrears will be deemed to be fully due, and the term benefits will be forfeited according to the contract. The applicant cannot request Cota Bank for cash/bonus rewards, gifts, insurance claims or other benefits.
- IV. The primary cardholder shall be jointly liable for the accounts payable used by the supplementary cardholder, but the supplementary cardholder shall only be liable for the accounts payable used by him/herself. If Cota Bank serves the Terms and Conditions, or other documents or notices (such as billing statements) with relevant business to the primary cardholder, the same effect will be applied to the supplementary cardholder.
- V. The applicant understands that the credit card notices are only part of the Terms and Conditions of the credit card, and if the applicant receives the credit card issued by Cota Bank and has any objection to the full contents of the Terms and Conditions attached to the card, the applicant may break the card and send it back to Cota Bank within seven days to terminate the contract, without giving reasons and bearing any fees, except the card has been used.
- VI. If the applicant has other business dealings with Cota Bank, the relevant data held by Cota Bank about the applicant's income or financial resources may be used as proof of the repayment ability applied for the credit card.
- VII. The handling fees, revolving credit rates and liquidated damages that may be incurred by the applicant with the credit card are detailed in the Cota Bank's Credit Card Notice.
- VIII. Cota Bank may sell the applicant's past due debts to asset management companies in accordance with regulations.
- IX. Cota Bank should ask for the applicant's consent before taking the initiative to increase the applicant's credit limit.
- X. Once the card is issued by Cota Bank, the relevant records will be published in Joint Credit Information Center regardless of whether the credit limit is used or not.
- XI. If the applicant fails to pay on time according to the terms and conditions, Cota bank may outsource collection or claim compulsory enforcement under civil litigation procedures, and publish in Joint Credit Information Center in accordance with relevant regulations. That may affect the applicant's rights and interests in applying for other loans and credit cards in the future.
- XII. The applicant is a student written in the application form and agrees that Cota Bank will notify the applicant's parents or legal representative for the card issue. However, the applicant is not truthful to disclose the applicant's student status, and keep more than three credit cards, and the credit limit at each issuer exceeds NT\$20,000, Cota Bank will notify the applicant to terminate the use of the card immediately.
- XIII. Cota Bank retains the rights for permission, modification or cancellation of cardholders' benefits. This application and attached documents will be non-refundable.
- XIV. The applicant acknowledges that he/she has reviewed and completely understood all interest rates/fees of the credit cards and credit card notifications as above after a reasonable period of time and agrees with signature to comply with them.
- XV. The applicant understands that Cota Bank does not take the initiative to send a password letter for cash advance, please call Credit Card Center (04) 22384638 for service if the applicant needs one.
- XVI. The applicant ☐ agrees ☐ disagrees (it is deemed to disagree without ticking) may provide personal data (including name, date of birth, identity card number, telephone and address, etc.), to Cota Bank's subsidiaries or third parties with cooperative relations (such as insurance company, etc. the renewal lists will be updated on Cota Bank's website) for benefits, activities or marketing information offered by Cota Bank to collect, process, cross-border transfer and use under marketing purposes. Cota Bank's subsidiaries and third parties shall keep the data in confidential according to the law. If the applicant disagrees the data to collect, process, cross-border transfer and use as above, the applicant may request Cota Bank to cease using personal data at any time in writing, in person or by telephone Cota Bank will terminate immediately to implement after receiving notice from the applicant. The applicant cannot obtain relevant benefits, activities or marketing information from the third parties if ticking "disagrees")
- XVII. The applicant agrees that Cota Bank may engage in telemarketing for various financial products such as deposits (including debit cards), loans, credit cards, insurance, and investment and wealth management products.
- XVIII. The applicant may request Cota Bank at any time to cease telemarketing. The methods and channels include but are not limited to : (1)during telemarketing calls, (2) through the customer service hotline at (04)22384638, (3) through the official website(Suggestion Box). (4) Email : card@cotabank.com.tw °

Signature by Primary Card Applicant _____

Date: year /mm /dd

Signature by Supplementary Card Applicant _____

Date: year /mm /dd

Photocopy of the National ID Card
Glue the photocopy of the FRONT of the National ID card of the Primary Card Applicant
(Please make sure the corners are properly glued)

Photocopy of the National ID Card
Glue the photocopy of the FRONT of the National ID card of the Supplementary Card Applicant
(Please make sure the corners are properly glued)

Glue the photocopy of the BACK of the National ID card of the Primary Card Applicant
(Please make sure the corners are properly glued)

Glue the photocopy of the BACK of the National ID card of the Supplementary Card Applicant
(Please make sure the corners are properly glued)

Qualifications and Documents for Application
<p>Qualifications</p> <ol style="list-style-type: none"> 1. An adult can apply for the Platinum cards with an annual income over NT\$600,000. 2. An adult can apply for the Classic cards with an annual income over NT\$200,000. 3. Spouses, parents, children, siblings and parents of spouses, aged 15 or above may apply for the Supplementary Card. ° 4. A student aged 18-24 without independent financial resources must obtain the consent of the legal representative to apply for the credit card. <p>Documents for Application</p> <ol style="list-style-type: none"> 1. Photocopies of the front and back of the National ID card of the primary and supplementary card applicants (For foreigners: photocopies of Alien Resident Certificate and valid Passport) 2. Financial Statements (current Payroll Withholding Voucher, salary statement or inner pages in the passbook, Labor Insurance Card, the certificates of various deposits. 3. For students: a photocopy of the student ID card.

<p>【Please Avoid Overspending, Have Good Credit】</p> <p>Revolving Credit Rates: Cota Bank's monthly time deposit interest rate index (adjusted in February, May, August and November 5 every year) adds to the differentiated interest rate (5.8%~14.1%) with the maximum ceiling of 15%. The Fee for cash advance is the amount of each cash advance×3.5% + \$100. The base date of the revolving credit rate is September 1, 2015. For other fees, please check through www.cotabank.com.tw</p>

Cota Commercial Bank

The Notices for Using Credit Cards

Please read the following terms carefully before applying the credit card. Furthermore, the following terms will compose part of the Terms and Conditions of the credit card after your application has been approved by Cota Bank

I. Credit Card Fees and Interest Rates

Annual fees	<ol style="list-style-type: none"> General Platinum \$300, General Classic \$100. Spend once with the card every 6 months to enjoy free annual fee. LOHAS Platinum or Classic (including supplementary card) \$700. Annual fee is waived for annual purchases of \$70,000 or more. The card Unopened will still be charged.
Revolving Credit Interests	Cota Bank's monthly time deposit interest rate index (announced in February, May, August and November every year) + differentiated interest rate (5.8%-14.1%); The upper limit is 15%.
Fees for cash advance	The amount of each cash advance \times 3.5% + \$100.
Liquidated damages	\$100 is charged for the first month of delay. \$300 is charged for the second consecutive month of delay. \$500 is charged for the third consecutive month of delay.
Fees for Overseas transaction	A 1.5% handling fee will be charged based on the amount spent at foreign merchants.
Fees for emergency card	The Classic card charges equivalent of US\$175, Platinum Card charges free.
Fees for inquiring charge slip	\$100 for each transaction
Fees for reporting card loss and reissuing	\$200 for each card
Fees for reissuing card	\$120 for each card
Fees for reissuing past billing statements	\$100 for each application when reissue billing statements older than 3 months
Fees for Remittance	\$100 for each transaction
Fees for voice or internet transfer	<ol style="list-style-type: none"> \$10 for each transaction of Chunghua Telecom \$15 for each transaction of traffic penalties, vehicle license fees, vehicle number selection $0.8\% \times$ each amount of vehicle number online bidding \$30 for each transaction of license tax and vehicle fuel fees $\\$15 + 0.2\% \times$ each amount of E-government Payment Platform \$20 for each transaction of E-Tax Payment Platform (such as medical fee)
Fees for International Arbitration	US\$600 for each transaction
Various Taxes	\$50 under \$30,000 of each amount, 0.3% above \$30,000 of each amount, such as Comprehensive Income tax, House tax, Land Value tax, Business tax,...etc.
Fees for edits of LOHAS installment	\$50 for each edit

※ Inquiry for updates on this form, please call Credit Card Center : (04) 22384638

(A) Revolving Credit Interests

- The cardholder can pay an amount equal to or more than the minimum payable amount before the current payment deadline, postpone payment for the outstanding balance, accrue revolving credit interests, and may pay off part or all of the payment at any time.
- The calculation of each revolving credit interest is based on the "debts that can be included in the revolving credit principal" at an annual interest rate of 15% (about 4.1/10,000 per day), or Cota Bank's monthly time deposit interest rate index (adjusted in February, May, August and November 5 every year) adds to the differentiated interest rate (5.8%, 7.1%, 10.1%, 12.1%, 14.1%) based on the cardholder's different credit risk with a maximum ceiling of 15%. The above differentiated interest rate is adjusted periodically according to the cardholder's credit score status, and the balance of each debt is calculated based on the revolving credit rate applicable to each debt on the value date until the settlement date of the debt. (The principal debt is the outstanding balance of purchase and cash advance posted to the debt, excluding revolving credit interest, annual fee and various handling fees) Cota Bank has the rights to cancel the preferential interest rate for an individual cardholder if the cardholder delays in payment, violates the contract, suspends the card, or changes in his/her credit or economic circumstance that is sufficient to be downgraded the cardholder's assessment by Cota Bank.
- Cota Bank regularly implements the credit scoring system to review and adjust the revolving credit interest rate of cardholders, and notify the cardholder when adjusting the applicable interest rate and period. However, if the factors of cardholder's credit score (changes in credit or economic circumstance, overdue times, revolving credit ratio, abnormal credit) have impacted on the credit score, the revolving credit interest rate shall be upgraded from the original differentiated interest rate up to a maximum of 15%.
- If the cardholder settles the current accounts payable before the current payment due date, or the outstanding balance after payment is less than \$1,000, the revolving credit interest on the accounts payable from the current settlement date to the current due date will not be charged.
- Example of calculations for the revolving credit interest
Assuming that the billing date is the 3rd per month, the due date is the 20th per month, and the agreed revolving credit rate is 10%. The

cardholder spends \$15,000 on March 29 and pays the minimum amount payable of \$1,500 on 20 April after Cota Bank pays the amount in advance on April 1 (In addition, due to the regular implementation of the credit scoring system from April 3, the revolving credit interest rate applicable to each account will be adjusted to 15%). No other purchases occur from 3 April to 2 May. In addition to \$13,500 for the outstanding balance of the purchases, the \$118 of revolving credit interest will be charged on the billing statement on 3 May.

$$\left[(15,000 - 1,500) \times 19(4/1 \sim 4/19) + (15,000 - 1,500) \times 13(4/20 \sim 5/2) \right] \div 365 \times 10\% = 118$$

(B) Minimum Amount Payable

The sum is that 10% of the current new purchases (including cash advance), plus 5% of the outstanding balance of the previous purchases and cash advance (or \$1,000, whichever is higher), the amount payable in excess of the credit limit, funds purchases with dollar cost averaging, all transaction amounts from overseas investment trading platforms without permission by the competent authority, the principal, handling fee and interest by installments, the revolving credit interest, the liquidated damages, the other handling fees, and the minimum amount payable of past due.

(C) Calculation for the Exchange Rate of Overseas Consumption

All credit card transactions of the cardholder shall be settled in New Taiwan Dollars, and if the currency of the transaction (including refund) is not New Taiwan dollars, Cota Bank shall be authorized to convert to New Taiwan dollars in accordance with the exchange rate on the settlement date between the acquiring bank of foreign merchants and VISA International.

(D) Liquidated damages

If the cardholder fails to pay or delays the current amount before the payment deadline, the liquidated damages will be charged. The continuous collection of liquidated damages is limited to three consecutive periods, and if the payment is made according to the agreement, the number of consecutive periods of liquidated damages shall be recalculated.

(E) Cash advance

The cardholder may apply to Cota Bank at any time or activate or request to cease using the function of cash advance. The cardholder may apply for cash advance in accordance with the relevant regulations and procedures of Cota Bank and the handling institutions, and pay a handling fee.

II. Loss, Theft or Other Possession of Credit Cards

(A) If the credit card is lost, stolen, robbed, fraudulently obtained or possessed by the other person, the cardholder should immediately notify Cota Bank by telephone or other means to report the card loss, and if necessary, file a report with the local police authority and keep the file certificate to report the card loss in writing to Cota Bank within 3 days. If the credit card is lost abroad, the cardholder should contact Cota Bank or the local international credit card organization to report the loss, then report the loss in writing to Cota Bank within 7 days after returning. Cota Bank shall bear any losses incurred by the cardholder from the time of reporting the loss and deactivating the card. However, under any of the following circumstances, the cardholder shall be still responsible for the fraudulent damages after reporting the loss and deactivating the card.

1. The fraudulent user is that the cardholder allows or intentionally gives the credit card to said individual.
2. The password for cash advance and other transactions at the automated facilities to identify the cardholder is known to another person owing to the cardholder's intention or gross negligence.
3. The cardholder conspired with another person or the merchant to falsify transactions or commit credit card fraud.

(B) The cardholder shall be responsible for the fraudulent damages with the cap at \$3,000 before reporting the card loss. However, the cardholder is exempt from the deductible under any of the following circumstances.

1. The card has been fraudulently used within 24 hours before reporting the card loss.
2. The signature of the fraudulent user on the charge slips is visibly different to the naked eyes from the signature of the cardholder, or identifiably different from the signature of the cardholder by the attention of a good administrator.
3. The fraudulent user purchases in a specified amount without the signature at the contracted merchant which is authorized to accept the signature-free transactions by Cota Bank, and does not collude with the cardholder.

(C) Regarding cash advance the automated machines, the cardholder shall be liable for the fraudulent damages occurred prior to reporting the card loss as a result of fraudulent use.

(D) In the event of a proviso to Paragraph 1 of this Article and any of the following circumstances, and Cota Bank can prove to fulfill its duty and obligation of a good administrator, the cardholder shall be liable for all the fraudulent damages occurred prior to reporting the card loss.

1. The cardholder is reluctant to notify Cota Bank immediately if the cardholder is aware that the credit card has been lost or stolen, or the cardholder still does not notify Cota Bank of lost and stolen credit card more than 20 days after the current payment deadline.
2. The cardholder does not sign on the credit card which results in fraudulent use by another person.
3. The cardholder fails to submit the documents requested by Cota Bank, refuses to assist with the investigation, or otherwise violates the principle of good faith after reporting the card loss.

III. Basic Obligations of the Cardholder

(A) The ownership of the credit card belongs to Cota Bank. The cardholder should keep and use the card properly. Cota Bank only authorizes the primary cardholder or the supplementary cardholder to use the credit card separately during the validity period of the credit card. The cardholder must not transfer, lend, guarantee or other means for using a credit card to another person.

(B) While the cardholder uses automated equipment for cash advance or make other transactions. The transaction passwords for transaction, activation, or other means to identify of the cardholder shall be kept confidential and shall not be known to another person.

(C) The cardholder must not falsify transactions or conspire with another person or the merchant, exchange money or obtain benefits by the credit card or other means.

(D) If violating the above obligations, the cardholder shall also be liable for the accounts payable.

(E) The cardholder shall pay an amount equal to or more than the minimum payable amount before the current payment deadline.

IV. Procedures for Dispute Transactions

(A) If the cardholder has any dispute transactions on the billing statement before the payment deadline, the cardholder may notify Cota Bank with the reason for the dispute transaction and the supporting documents required by Cota Bank (e.g. charge slip or refund slip, etc.), or request Cota Bank to collect charge slips or refund slips from the acquiring bank, request Cota Bank to claim chargebacks from the acquiring bank, the merchant or the institution for cash advance in accordance with the operating regulations of credit card organizations, and suspend the payment to Cota Bank.

(B) If there is a dispute transaction appearing as “○○○ (Electronic Payment Name) TWQR cross-institutional purchase transaction” on the billing statement, the cardholder should first request the electronic payment institution to initiate the relevant procedures for handling the dispute transaction.

(C) Since the payment is suspended due to dispute transactions, if those are proven to be correct, or not attributable to Cota Bank, the cardholder shall pay it immediately after being notified by Cota Bank. In addition, the revolving credit interest will be charged in terms of the contract from the day after the original payment deadline.

V. Credit Limits

Cota Bank can approve and adjust the credit limit depending on the cardholder's credit status, or on the cardholder's application, and notify the cardholder in writing, by telephone, SMS or fax. The cardholder (including the supplementary cardholder) will share the same credit limit regardless of the numbers or types of credit cards, and shall not use credit cards in excess of such credit limit. Cota Bank reserves the rights to review the cardholder's current credit and financial status at any time after the date activated by the cardholder through the Joint Credit Information Center or other means with the cardholder's consent, and to revise the credit limit or the card use. If necessary, the cardholder shall provide his/her financial resources recognized by Cota Bank to verify the cardholder's capability of reimbursement.

VI. Outsourcing Businesses

The cardholder agrees that if deemed necessary, Cota Bank may entrust appropriate the third parties or cooperate with member institutions of the credit card organization to handle businesses in account collection and payment, computer processing, card issuing, marketing, publicity, accounts receivable collection and management, or other ancillary business related to the contract. If the cardholder disagrees to accept the terms of the joint marketing outsourced by Cota Bank on the application form, the contents of the relevant marketing and publicity shall not be effective.

VII. Restrictions on the Use of Credit Cards

If the cardholder has any of the following reasons, Cota Bank may downgrade the cardholder's credit limit, adjust the revolving credit minimum payable ratio or amount, or temporarily suspend the cardholder's rights to use the credit card after being notified or notified by Cota Bank in writing, telephone, SMS or fax in advance:

(A) The cardholder is out of contact with Cota Bank in violation of the contact address and telephone, or changes in occupation or position, or weakens in finance and solvency that is sufficient to be downgraded the cardholder's assessment by Cota Bank.

(B) The cardholder delays in the minimum payable amount, or pays less minimum payable amount regulated by Cota Bank.

(C) The cardholder use the credit card in excess of the credit limit in violation of the contract.

(D) The cardholder has insufficient deposits and bounced (including dishonored bills), or is also the legal representative, representative or manager of the corporate or unincorporated organization, but the corporate or unincorporated organization has insufficient deposits and bounced (including dishonored bills).

(E) The cardholder has been suspended from using the credit card or terminated the contract by the other card issuers.

(F) The cardholder has been sentenced to a fixed-term imprisonment or confiscated his/her main property, or sued for other debts, or investigated or prosecuted for criminal cases.

(G) The cardholder is subject to compulsory or false seizure, false disposition or other protective disposition.

(H) The cardholder has been delinquent in other debts at Cota Bank (including the head of administration and branches), or in the payment of principal or interest on other debts.

(I) The cardholder has written off the mortgage, released the pledge, or withdrew the deposit that is sufficient to downgrade the cardholder's contribution at Cota Bank.

(J) The cardholder's total balance of unsecured debts (DBR) to all financial institutions (including credit cards, cash cards and credit loans) has exceeded 22 times of monthly income.

Cota Bank may re-authorize the cardholder for the original credit limit, the original revolving credit minimum payable ratio or amount, or the rights to use the credit card unless the reasons have eliminated as above, or the cardholder explains the appropriate reasons with Cota Bank's consent, or settles part of the debts or provides appropriate guarantees.

VIII. Notes for Student's Using

(A) The student should read the Terms and Conditions of the credit card carefully before using the credit card issued by Cota Bank to understand the rights and obligations between Cota bank and the cardholder. The student should consider their own economic ability before purchases so as to avoid liabilities caused by excessive credit expansion.

(B) The credit card is a tool to assist in financial management. Under economic situation, the student may pay off on time or defer the payment with revolving credit after purchases. If temporary needs, the student may make cash advance through the counters at Cota Bank or designated ATMs.

(C) If the credit card is lost, it is easy to be stolen. The student should pay attention and take care of the card. Once the card is lost or stolen, the student should call Cota Bank for reporting immediately.

(D) Please pay attention to the payment deadline per month. Once the student has not received the billing statement, please call Cota Bank for reissuing soon so as to avoid delays in payment and affect credit.

(E) The student should inform their parents (or legal representatives) before using the credit card, and learn the responsibility of self-management through the use of the credit card.

(F) Cota Bank will notify the student's parents (or legal representatives) to concern the use of the credit card after the card has been issued.

(G) If requested by the student's parents (or legal representative), Cota Bank may cease using the credit card or downgrade the credit limit without prior notice or reminder to the student.

(H) Under the instructions of the supervisory authority, in order to avoid expansion of student's consumption, the issuing banks approving the credit cards to the student aged 18-24 with the primary card are limited to three ones, and the credit limits at any card issuer must NOT exceed NT\$20,000.

IX. Free charge in 3-tenors installment for general consumptions

(A) The application is available only for the primary cardholder with LOHAS Platinum or LOHAS Classic.

(B) The consumption amount for automatically installment is set only by the primary cardholder, and applicable to the consumption amount occurred by the supplementary cardholder.

(C) The primary cardholder may change or cancel the installment amount (minimum NT\$2,000) after setting automatically installment, and apply to Cota Bank 3 days before the billing day. NT\$50 will be charged per edit.

(D) Limits of installment

1. The installment is applicable for general consumption and NOT applicable for highly monetized consumption (such as gold, Jewelry, high-valued watch, casino, etc.)

2. Cash advance, various fees and taxes for voice or internet transfer (such as public utilities, taxes, traffic penalty, telecom and telephone, tap water, electricity, tuition, interests, card handling fees, medical payment, government services, uny care app, micropayment, etc.) Or other exceptions listed by Cota Bank or regulated by other Terms and Conditions are NOT included in this project.

3. The transactions by installment operating on the merchant's POS readers are NOT included in this project.

(E) Cota Bank will advance the consumption amount once to the merchant, and the cardholder shall amortize the principal by installment according to the contract. If the principal cannot be divided equally, the balance shall be involved in the amount payable in the first installment. The principal will be calculated in the minimum amount payable per month. The Cardholder should settle the payment on the bill before the deadline.

(F) The cash rewards is calculated as the principal by installment plus other accounts payable per month. In case of returned purchases, cash rewards will be deducted.

(G) If there is an overpayment on the monthly billing statement, the overpayment will offset the amount payable on the next billing statement, and will not offset the outstanding principal by installment in advance.

(H) Cota Bank provides the cardholder only with the price installment of services and goods, and is not the importer, seller or dealer of services and goods, and there is no agency, partnership, employment, or guarantee between the merchants. In the event of any dispute or damage between the cardholder and the merchant, the cardholder shall seek the merchant for resolutions and shall not become a defense of late payment or non-payment. If the dispute cannot be resolved, the cardholder may request Cota Bank to deal with the transaction through "the procedures for dispute transactions".

(I) Once the credit card is suspended and late for payments, or still overdue after collection, all the arrears will be deemed to be fully due, and the term benefits will be forfeited according to the contract, and all the outstanding balance will list on the billing statement next month, and the revolving credit interest will be charged in terms of the contract. The cardholder cannot request Cota Bank for cash/bonus rewards, gifts, insurance claims or other benefits.

(J) The maximum amount by installment is the available balance of the credit card and cannot exceed the permanent credit limit.

(K) Cota Bank reserves the rights to approve, change or delete the LOHAS Installment Project. If there are not mentioned in this notes, Cota Bank will conduct the project under the Terms and Conditions of the credit card.

X. The "Terms and Conditions" of Credit Card Authorization for Automatic Transfer Deduction

(A) For transfers and deductions conducted through the account at Cota Bank, the bank will execute the deduction on the payment deadline and the next business day, or the next business day if the deduction falls on a holiday.

(B) If the account balance is insufficient to process the deduction on the deduction day, the deduction will be carried out until the account balance reaches zero and no further deductions will be made.

(C) If the automatic transfer deduction is made through a comprehensive deposit account, and the account balance is insufficient to cover the payment deduction on the deduction day, according to the agreement between Cota Bank and the authorizer, it will automatically transfer to deduct the payment from the time deposit or available loan line by withdrawing from demand deposit. The interests on the pledge or the loan will be charged when using time deposit or loan in accordance with Cota Bank's regulations.

(D) If the automatic transfer deduction is insufficient for 3 consecutive deductions, the automatic transfer deduction will be terminated. Meanwhile, the related benefits of automatic transfer deduction will be also terminated.

(E) The application process takes approximately 30 to 45 days. After approval, the words "Automatic Transfer Deduction" will be printed on the billing statement for the following month. Until the process is completed, please continue to pay according to the payment methods indicated on the payment slip to avoid liquidated damages and revolving credit interests.