

## Enter the Promo code of "EXPAT" to receive NT\$300 for opening Richart account.

- I. Name: Richart Account Opening for Foreigners
- II. Date: 2022/12/26-2023/9/30 (Extended from 2023/6/30 to 2023/9/30)
- III. Qualification of Participant: Foreign citizens who have not yet applied for a Richart account and have not joined any Richart account opening promotion.
- IV. Content:

Those who successfully open Richart account, enter the Promo code, "EXPAT", and log in to Richart website will gain NT\$300 cash reward.

(Register here: [https://richart.tw/TSDIB\\_RichartWeb/RC07/RC070400?sn=202200134](https://richart.tw/TSDIB_RichartWeb/RC07/RC070400?sn=202200134) )
- V. Rewards:
  - (I) The reward of NT\$300 for applicant will be automatically deposited to their Richart account within 45 business days after applicant's Richart account opened and applicant logged in Richart website successfully.
- VI. Terms and conditions:
  - (I) Participants in the Promotion are limited to foreign citizens residing in Taiwan, Penghu, Kinmen, and Matsu. Participation in the Promotion and the receipt of rewards will be canceled if inaccurate information has been used. Taishin Bank reserves the right to review the eligibility of participants.
  - (II) The Promotion is based on a one-person one-entry basis. The actual prizes are subject to the announcement of Taishin Bank. No exchange, selection, transfer or discount will be offered and a winner cannot be changed.
  - (III) Those who have previously participated in any marketing promotions with rewards given cannot participate in the Promotion. Those who have successfully participated in the Promotion cannot participate in other Richart marketing promotions involving gifts and rewards as a Member-Get-Member Referral Programme will not be able to be generated for them.  
"Successful participation" described above includes: (1) Member-Get-Member Referral Programme; and (2) a unique code sent during the account-opening process is subject to the Promotion.
  - (IV) Participants must make sure that all information provided is true and correct with no infringement or misappropriation of any third party's information. Where information is found to be untrue or incorrect, Taishin Bank reserves the right to disqualify the participant's eligibility from receiving the prize. If incorrect information results in the participant not being able to be contacted or receive the prize, no replacement will be given. If the participant causes damage to Taishin Bank or any other third party, the participant will be held legally accountable.
  - (V) [Promo code] Explanation  
During the account opening process, a customer's unique code that has been pre-registered will be automatically entered. However, a unique code may be changed before the stage of "create a user code" during the account opening process.
    1. In the account opening process - before the stage of "create a user code", a unique code may be changed on the pre-registration page for each promotion.
    2. At the stage of "create a user code", a new unique code can be entered.
    3. The unique code for an actual promotion participated in by the customer is subject to the final unique code entered by the customer at the stage of "create a user code".
    4. After the customer has pre-registered a unique code, they must satisfy the promotion's conditions before the promotion ends to be eligible for rewards. Each promotion is subject to announcement. The pre-registered unique codes will be deemed invalid for those who do not meet promotion eligibility.
    5. Customers who are already linked to their referrers by invitation code in the Richart "Friend Sharing Day" promotion will not be able to pre-register a unique code for different promotions.
  - (VI) Winners of each prize of the Promotion are subject to Taishin Bank's review or announcement. No objections are allowed. Prior to the release of each prize of the Promotion, participants who have previously closed their Richart account will not be eligible to participate in the Promotion nor will they be eligible for prizes.
  - (VII) [NT\$300 new customer reward] in the Promotion is classified as "other income". According to the Income Act, a winner who is a foreign natural person residing Taiwan (R.O.C.) is liable for 20% income tax, and related matters should be handled in line with Taishin Bank's withholding rules. Taishin Bank files tax to the National Taxation Bureau according to various withholding rates of for income taxes. Based on Article 94-1 of the Income Tax Act, Taishin Bank is exempted from issuing various types of income withholding and exemption certificates to the winners. A winner can apply for a separate certificate if needed.
  - (VIII) Participants are prohibited from using programs or others means of system interference forgery. Participants jeopardizing the process of the Promotion, the operation of the website management, or in violation of the terms of use of the website, will have their eligibility for the promotion canceled if any illegal activity is found after investigation. At the same time, any fraud or act of an individual that results in harming the Promotion or website, will result in that individual being held legally liable by the

organizer.

- (IX) The Richart service is provided by Taishin Bank. Taishin Bank reserves the right to modify, change, and terminate the Promotion and replace the prizes with other prizes of equivalent value at any time. Changes or termination of the Promotion will be announced on the Richart website. Matters not covered are subject to the applicable rules and additional information may be announced at any time.
- (X) By participating in the Promotion, the participant agrees to the rules of the Promotion. The eligibility of the participant will be canceled by the Bank if any violation is found. If you have any questions regarding this Promotion, please visit the Richart website or call Richart customer service at: 02-87989088 #3.
- (XI) Legal matters stipulated in the Personal Data Act:  
[https://richart.tw/TSDIB\\_RichartWeb/RC25/RC250003?announceNo=27368](https://richart.tw/TSDIB_RichartWeb/RC25/RC250003?announceNo=27368)