

Taishin International Bank

Richart Digital Bank's Master Agreement for Integrated Deposit Account Opening and Deposit Services

Version of Agreement : 1111222

The Applicant Party (hereinafter referred to as the "Applicant") agrees to, in each case to the extent applicable, abide by the relevant rules of Taishin International Bank (hereinafter referred to as the "Bank") and the following terms of Richart Digital Bank Master Agreement for Integrated Deposit Account Services (hereinafter referred to as this "Agreement") in respect of all activities between the Applicant and the Bank under the deposit account (including credit/debit, transfer and remittance of funds). By clicking the "Continue" button, the Applicant acknowledges that he/she has read this Agreement within a reasonable time of at least five days and has fully understood its terms and hereby agrees to abide by the Agreement. The Applicant may make a photocopy of the content of this Agreement at the time of submitting his/her application or download the latest version of this Agreement from the website of the Bank at any time:

Chapter I General Terms and Conditions

Section 1 General provisions

- I. When the Applicant applies to the Bank for the opening of Richart Digital Bank Integrated Deposit Account (hereinafter referred to as "Richart Digital Integrated Deposit Account"), matters relating to the name of the account, specimen chop, type of deposit to be applied for and other matters incidental to this Agreement shall be governed by the relevant laws, regulations and interpretations of the Republic of China and the relevant rules of the Bank.
- II. The Applicant may only open one set of Richart Digital Integrated Deposit Account (which is already opened and not closed) for his/her own use, and the special interest rates and benefit applicable to Richart Digital Deposit Account shall only apply to Richart Digital Integrated Deposit Account. If Richart Digital Integrated Deposit Account is used as a payroll account, it will not be eligible for the Bank's employee payroll account promotions; and the Applicant shall be personally liable if Richart Digital Integrated Deposit Account is used for illegal purposes.
- III. If there are any changes to any information of the Applicant maintained by the Bank, this shall be handled in accordance with the relevant rules of the Bank. The Bank shall not be responsible for any inconvenience or other impact caused to the Applicant as a result of the failure of the Applicant to apply to the Bank promptly to make the corresponding changes in compliance with the relevant rules of the Bank. In the event that the name of the Applicant is changed, if the Applicant has completed the change of his/her name in respect of other financial products held at the Bank, the Applicant shall still complete the change of his/her name in respect of all deposit business in accordance with this Agreement. If the Applicant keeps a specimen chop at the counter, he/she shall also visit the Bank in person and complete the procedure of changing the specimen chop in accordance with this Agreement, failing which the Bank shall be entitled to refuse to provide further services and the Applicant shall be solely responsible for any damage caused to the Applicant as a result thereof.
- IV. Funds may be transferred or cash and negotiable instruments recognized by the Bank may be deposited into the deposit account of the Applicant. However, the Bank shall not be obligated to pay the same or any interest thereon unless and until payment is actually received by the Bank. In the event of dishonored negotiable instruments or for any other reason of whatsoever nature, the Bank may debit the full amount on the dishonored negotiable instruments from the deposit account of the Applicant or request the Applicant to deposit funds to cover the same amount. In the event of any of the foregoing, the Applicant shall, upon notice from the Bank, collect the dishonored negotiable instruments by making an application in writing and either signing in person or affixing the specimen chop. In the event of any change in the address, correspondence address or contact telephone number of the Applicant which prevents the Bank from notifying the Applicant, the Bank will have no obligation to attend to any other procedure to preserve the Applicant's rights to the negotiable instruments and shall not in any way be held responsible therefor. If a negotiable instrument deposited into the deposit account of the Applicant is withdrawn by or paid to the Applicant before the amount is actually received by the Bank, the Applicant shall, after the Bank finds out and notifies the Applicant, immediately refund the amount or the Bank may deduct the amount of the negotiable instrument from the deposit account of the Applicant. If a negotiable instrument is stolen, lost or destroyed after the instrument presented for acceptance is delivered to the Bank, the Applicant agrees that the Bank or the payor bank is entitled (but not obligated) to act on his/her behalf and

report the loss, request for the stoppage of payment, publish a notice and a decree of invalidation of the certificate etc. If this is not attributable to the Bank, the Bank shall not in any way be held responsible therefor. Furthermore, the Applicant entrusts the Bank to collect the negotiable instruments on his/her behalf for which the Bank may charge a handling fee at its discretion. The fee will be notified by the Bank by way of a public notice.

- V. If a foreign currency bill is deposited into the deposit account of the Applicant and the payor's country/region is a foreign country, it shall be handled in accordance with the laws of such country/region. In the event of collection of the negotiable instruments or an advance payment is made by the Bank and the negotiable instruments are dishonored or the foreign collecting bank or foreign payor bank deducts the amount already paid and impose a penalty for the dishonored negotiable instruments, or for any other reason of whatsoever nature, the Applicant agrees that an amount equivalent to the sum which is debited by overseas banks may be deducted by the Bank from the deposit account of the Applicant. In case if there is any shortfall, the Applicant shall repay the amount immediately upon notice from the Bank. After the said negotiable instruments are returned by the paying bank and an application has been made to the Bank to collect the dishonored negotiable instruments, if the Applicant has not collected the dishonored negotiable instruments or the Bank fails to notify the Applicant for any reason, the Bank will have no obligation to attend to any other procedure to preserve the Applicant's rights to the negotiable instruments and shall not in any way be held responsible therefor.
- VI. Any sums remitted via domestic inter-bank remittance into the deposit account of the Applicant shall be effective only until it is confirmed by the Bank. If a wire transfer is remitted by the correspondent bank into the deposit account of the Applicant and subsequently cancelled by notice from the remitting bank or the amount is not credited to the Bank, the inward remittance may be cancelled by the Bank.
- VII. If any amount is deposited mistakenly into the deposit account of the Applicant due to the error of the Bank, once it is discovered, the amount may be deducted by the Bank from the deposit account of the Applicant without giving a notice to the Applicant. If the amount has been withdrawn or paid, the Applicant shall repay the amount without delay upon notice from the Bank.

VIII. Inward remittance in foreign currency:

- (I) In respect of foreign currency inward remittance, if the English name of the account and account number indicated in the remittance message match the information of the Applicant maintained by the Bank at the time of opening the deposit account, the Bank may credit the funds into the deposit account of the Applicant directly without the Applicant placing his/her signature on the inward remittance instruction. However, the Applicant shall still provide information regarding the nature of the foreign remittance. The Applicant shall be deemed to have received the amount once it is transferred to the account and the Applicant shall have no defense against the Bank on the grounds that there is no signature in the remittance instruction. For foreign remittance, if the account indicated in the remittance message is a New Taiwan dollars account, the Applicant agrees that the buying rate of the respective currency quoted by the Bank at the time of deposit shall be used as the exchange rate, and the Applicant shall be solely liable for any loss arising from changes in the exchange rate and any other reason whatsoever. However, if the amount of foreign exchange settlement reaches NT\$500,000 or above and a "Declaration Statement of Foreign Exchange Receipts and Disbursements or Transactions" should be completed and a report shall be made to the Central Bank, the Applicant has to visit the Bank in person and fill in the relevant information at the Bank and complete the reporting procedures. **The Applicant authorizes the Bank to deduct the fees payable by the Applicant from the inward remittance or deposit account opened by the Applicant with the Bank;** if the type of currency indicated in the remittance message of foreign remittance is New Taiwan dollars, the Applicant agrees that the Bank shall send a message directly to the remitting bank, informing them that the remittance message cannot be accepted.
- (II) If any foreign inward remittance is not completed due to incomplete or incorrect information of the payor/payee, inability to contact the payee and obtain the information required for foreign exchange declaration, or for other reasons that are not attributable to the Bank, and the situation is not resolved within two months from the effective date of the inward remittance, unless otherwise agreed, the Applicant agrees that the Bank may proceed to return the remittance after deducting the relevant fees.
- (III) If the Bank has not received the funds more than five business days from the effective date of the inward remittance advice, the Applicant agrees that the Bank may notify the remitting bank to cancel the inward remittance advice and, if the funds have been released to the account, the Bank may either withhold the original released amount or require the Applicant to return the funds to the Bank.
- (IV) The Applicant agrees that the date on which the inward remittance is released to the account shall be the date on which the Bank acknowledges receipt of the funds and not the date on which the funds become effective as notified by the inward remittance message.

IX. Outward remittance in foreign currency:

- (I) The Applicant authorizes the Bank or its correspondent banks to process the outward remittance of funds by any means or manner as it deems appropriate, and use any correspondent bank as the beneficiary bank or intermediary bank. The Bank shall not be liable for any loss resulting from the errors or omissions of the beneficiary bank or intermediary bank if these banks are designated by the Applicant, or although these banks are designated by the Bank, the Bank has exercised reasonable care in selecting and instructing these counterparties. The Applicant shall be responsible for all costs (including but not limited to the postage/cable charges or other service charges of foreign banks) incurred by tracking, investigating, amending or refunding the remittance upon the Applicant's request, or any other circumstances which are not attributable to the Bank. The Bank may request the Applicant to pay a part of the charges prior to processing the request.
- (II) The Applicant agrees that the basic information previously provided to the Bank will be used to supply the payor information (including but not limited to address/country), and the Bank may, at the request of a clearing bank/intermediary bank or payee region/country/bank, provide the nature of the foreign remittance specified by the Applicant in the "Application for Outward Remittance" and agree to the following:
1. In processing the outward remittance, the Bank will not be liable for any delay or non-payment of the remittance due to circumstances which are not attributable to the Bank (including but not limited to the malfunction of telecommunication equipment or

lines, and damage to or loss of the check during mail delivery), or incorrect/incomplete/error in remittance information provided by the Applicant, and the Applicant shall be solely responsible for any fees and loss incurred as a result of the aforesaid situation.

2. When the remittance is paid or transferred, the beneficiary bank or intermediary bank may, according to the local custom and practice of the country, area or such bank, deduct related charges from the remittance amount, convert the remittance amount into local currency, execute the transaction based on the correctness of the account number or withhold the execution of transaction until further information is provided by the Applicant/payee. The Applicant shall not raise any objection whatsoever.

3. In the event that the outward remittance amount is debited from foreign currency account of the Applicant, the Applicant authorizes the Bank to deduct directly from the foreign currency debit account as stipulated on the "Application for Outward Remittance" or "Declaration Statement of Foreign Exchange Receipts and Disbursements or Transactions" without completing a withdrawal slip.

4. If the Applicant makes an outward remittance by debiting the amount from a foreign currency account and the payment is returned by the payee bank/clearing bank/intermediary bank, the Applicant, when notified by the Bank (including but not limited to by telephone or email), will not be required to complete the "Application for Refund/Amendment/Enquiry of Outward Remittance," and the Bank may proceed to credit the funds in connection with the refund of remittance less applicable fees to the original foreign currency account of the Applicant.

X. The Bank may request the Applicant to provide information and cooperate in the review of account opening process and subsequent review process. The Applicant agrees that if the Bank reasonably determines that if any of the following circumstances occurs to the Applicant, the Bank may refuse to open an account or suspend or terminate the services set out in this Agreement or the transactions of the Applicant (including designating the account status as stop payment or freeze), and reverse the related account entries accordingly or directly close the account. The legal representatives, guardian, assistants and authorized persons of the Applicant agree that this Article shall also be applicable to them:

- (I) The account of the Applicant is notified by the court, public prosecutors office, judicial or police authority or other competent authority as a "watch-listed account"; or otherwise determined by the competent authority or the Bank as suspicious or unusual transactions.
- (II) The Applicant and his/her senior management personnel (including but not limited to persons-in-charge/representatives, authorized signatories, directors or persons who are equivalent to the aforesaid senior management personnel) and major shareholders or de facto beneficiaries are targets of sanctions or terrorists or groups identified or pursued by the government of our country, foreign governments or international anti-money laundering organizations or high-risk targets identified by the Bank (including but not limited to suspicion of involvement in illegal activities, suspected money laundering, financing of terrorist activities or media reports of involvement in illegal cases).
- (III) The Applicant does not cooperate in the regular Know-Your-Customer/ad hoc review process or refuses to provide explanation or relevant information (including but not limited to information about the de facto beneficiaries), or if the Bank determines that it has doubts regarding the documents provided by the Applicant or the results of the review during the aforesaid process (including but not limited to suspicion of involvement in illegal activities, suspected money laundering, financing of terrorist activities or media reports of involvement in illegal cases).
- (IV) The Applicant is unwilling to cooperate in explaining or unable to adequately explain the nature, purpose or source of funds of each transaction, or after the explanation given by the Applicant, the Bank determines that there is suspicion of irregularity or money laundering (including but not limited to suspicion of involvement in illegal activities, suspected money laundering, financing of terrorist activities or media reports of involvement in illegal cases).
- (V) When the Bank notifies the Applicant to participate in the review process, the Bank is unable to contact the Applicant via the contact information stated in the agreement with the Applicant or the contact information last notified to the Bank by the Applicant (including but not limited to telephone number, email or address), and as a result, the Bank is unable to complete the regular/ad hoc review process.
- (VI) The counterparties, payor/payee banks or countries in respect of the transactions conducted by the Applicant are targets of sanctions or terrorists or groups identified or pursued by the government of our country, foreign governments or international anti-money laundering organizations or high-risk targets identified by the Bank (including but not limited to suspicion of involvement in illegal activities, suspected money laundering, financing of terrorist activities or media reports of involvement in illegal cases).
- (VII) The Applicant conducts any transaction that is determined by the Bank to be in violation of anti-money laundering or anti-financing of terrorism regulations of our country, international anti-money laundering organizations or foreign

governments, or anti-money laundering or counter-financing of terrorism policies of the Bank, or is in danger of violating any of the above regulations.

In the event of any of the above circumstances, the Applicant agrees that the Bank may handle in accordance with the relevant rules such as the Money Laundering Control Act, Counter-Terrorism Financing Act, Regulations Governing Anti-Money Laundering of Financial Institutions, Regulations Governing Internal Audit and Internal Control System of Anti-Money Laundering and Countering Terrorism Financing of Banking Business and Other Financial Institutions Designated by the Financial Supervisory Commission, The Bankers Association of the Republic of China's Model Guidelines on Anti-Money Laundering and Countering Terrorism Financing for the Banks and the Regulations Governing the Deposit Accounts and Suspicious or Unusual Transactions, this Agreement or the rules of the Bank. If the Applicant suffers any damage or adverse effects therefor, the Applicant shall be solely responsible and the Bank shall not be liable for any damages.

The Applicant agrees that the Bank may, without give notice to the Applicant, make adjustment to the provision of this Article in accordance with the changes in the relevant laws and regulations of our country, international anti-money laundering organizations, foreign governments or jurisdictions on anti-money laundering or counter-financing of terrorism and the changes in anti-money laundering or counter-financing of terrorism practices.

The Applicant agrees that the Bank may, for the specific purposes of the laws in relation to anti-money laundering, counter-financing of terrorism, crime prevention and counter-terrorism, collect, process, use or cross-border transfer personal data and information related to the transactions of the Applicant (including but not limited to cases where the Applicant or his/her transactions or funds are investigated or the transaction amount/documents are seized by domestic/overseas banks in accordance with the relevant laws of the country in which they are located on anti-money laundering, counter-financing of terrorism, crime prevention and counter-terrorism. If the Applicant provides information that includes personal data of a third party (including but not limited to the persons-in-charge/representative, de facto beneficiary or payee), the Applicant shall make the third party aware of and consent to the foregoing.

If the Applicant fails to comply with this Agreement or has not promptly described or provided information or obtained the consent of a third party resulting in the delay, failure, termination, cancellation of the transaction or freezing of funds or additional fees are incurred, the Applicant shall be solely liable. The Applicant agrees that the Bank may deduct the fees from the transaction account, and the Applicant shall be responsible to compensate and make up for the losses and damages suffered by the Bank.

XI. The Applicant shall provide his/her national identity card/residence certificate and secondary identification documents when he/she conducts transactions other than deposits at the counter in a branch for the first time. Subsequent transactions through the counter shall be handled in accordance with the relevant rules of the Bank.

XII. When the Applicant visits the counter for withdrawal of funds, it will be processed with the specimen chop or in other agreed manner.

All transaction certificates between the Applicant and the Bank under Richart Digital Integrated Deposit Account shall be handled in the manner stipulated by the Bank, except for transactions using various electronic devices or pre-designated transfer and debit of funds. Unless otherwise specified in this Agreement, any change in the specimen chop and contract signature shall be effected by the original contract signature if it is agreed by the Applicant that the specimen chop shown in the signature card shall be used as the basis of verification. If the original contract signature has been changed, then the modified contract signature shall prevail.

If the Applicant and the Bank agree that the contract signature and specimen chop of a specific deposit account are by reference to other deposit accounts opened by the Applicant with the Bank (i.e. the "reference chop" function), the Applicant consents that when the Applicant applies for closing of the other deposit account, the contract signature and specimen chop of the other deposit account may continue to be used as the contract signature and specimen chop of the deposit account in question. The Applicant may conduct all businesses with the contract signature or specimen chop without being affected by the closing of the other deposit account by the Bank.

XIII. The Applicant shall keep the specimen chop of the deposit account properly in a confidential manner. If it is lost, destroyed, robbed or otherwise possessed by a third party, the Applicant shall visit the counter of the Bank to report the loss in writing immediately. **If the loss is reported through the Bank's automated system such as phone banking service, digital banking, internet banking & mobile banking, the application of reporting loss will be deemed to have taken effect. The Bank may suspend the provision of the service, but the Applicant is required to visit the counter of the Bank again and apply for the change of specimen chop. If any**

amount of the Applicant is fraudulently claimed by another person before the aforesaid loss reporting procedure is completed, provided that the specimen chop presented or other transaction certificates are correct, the Applicant shall still be bound to settle the payment made by the Bank **and the Bank shall not be responsible for the damages resulting from this.**

The "Account switching time" referred to in this Agreement means the cut-off time of 10:00 p.m. each day between the "current business day" and "next business day" (e.g. 10:00 p.m. on Friday to 10:00 p.m. on Saturday is the same business day). "Business hours" are from 9:00 a.m. to 3:30 p.m. on each business day. A "business day" shall be a day on which the financial institutions are open for normal operation. The Applicant agrees that the Bank may, subject to business requirements, adjust the aforesaid "account switching time" or "business hours" at any time, provided that the Bank shall publicly notify the said changes by **way of a** public notice in its business premises or on its website 60 days before the said adjustment is to take effect, and inform the Applicant that he/she may raise his/her objection before the changes take effect and terminate this Agreement. If the Applicant does not raise his/her objection before the time limit and terminate this Agreement, he/she shall be deemed to have consented to the adjustment.

The "WebATM" referred to in this Agreement means that the Applicant may get access to various financial services other than cash withdrawal on the internet, such as balance inquiry, intra-bank or inter-bank transfer, designated or non-designated account transfer by connecting an "IC Card" with "IC chip reader" in the "ATM" or "WebATM" area of each portal on the internet.

The Applicant also agrees that copies or photographs of certificate, audio recording or any information stored in computers in relation to the transactions which are retained by the Bank shall have the same legal effect as the originals thereof in evidencing the Applicant's transactions with the Bank.

- XIV. The use by the Applicant of automatic teller machine(s) (hereinafter referred to as the "ATM(s)"), phone banking service, internet banking & mobile banking, digital banking and WebATM service system or the ATMs of other banks that use the inter-bank information network services provided by Financial Information Service Co., Ltd. (hereinafter referred to as "FISC") are based on the time when the service is processed by the service system and ATMs of other banks. The transactions conducted after the "account switching time" will be accounted on the next business day.
- XV. The Applicant agrees that for all services provided by the Bank which require the use of telephone, bank card and other pre-set password during the process of transaction. The instruction of the Applicant shall be deemed by the Bank to be valid if the password and other relevant transaction information entered is correct. The Applicant shall be responsible for the safekeeping and confidentiality of the password and certificates of transaction activity, and shall be liable for any damage resulting from fraudulent use or theft of the password or certificates of transaction activity by any third party. The Applicant shall also compensate the Bank for any damage caused to the Bank, save if the Applicant can prove that the fraudulent use or theft of the password is due to the failure of the Bank to exercise its duty of care as a good administrator in the control of its information system, in which case, the Bank shall be solely responsible for the damages.
- XVI. If the Applicant uses an ATM that requires the input of the relevant password, user ID or identity card unified number/residence certificate ID number for identification purpose and inputs incorrectly for a number of times consecutively (please see below for the limit of number of times), the Bank will automatically lock out the service for security purposes and the Applicant should apply to the Bank for re-activation as below:

Item	Login method	Number of consecutive times of incorrect input	Re-activation method
IC Card Visa Card Mastercard Card	Magnetic stripe password	Four times in a row	Re-activation in person through the counter of the Bank
	Chip password	Three times in a row	
WebATM	Chip password		
Digital Bank	General login	Four times in a row	1. Bring along the IC Card/Visa Card/Mastercard Card and visit any ATM of the Bank or Richart's

			<p>official website for re-activation.</p> <p>2. Bring along the Citizen Digital Certificate IC Card and visit Richart's official website for re-activation. The application will be completed after the Bank has enquired the Joint Credit Information Center for "Z21 Verification of collection/replacement/issuance record of national identity card."</p> <p>During the re-activation process, the use of Citizen Digital Certificate IC Card by the Applicant signifies that the Applicant has agreed that the Bank may enquire the Joint Credit Information Center for information regarding the Applicant, and retain the relevant electronic records submitted by the Applicant at the time of application.</p> <p>3. Visit Richart Digital Bank APP to request for re-activation</p>
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- XVII. All transfer made by the Applicant after the "account switching time" of the Bank will be accounted on the next business day. Funds that is transferred in may be used for withdrawal or transfer via a bank card, or transfer through the phone banking system, or outward transfer of other automated system of the Bank, but these transactions will also be accounted on the next business day. If a transfer is made by the Applicant after the "account switching time" which is beyond the operating hours of the Bank and funds cannot be transferred into the deposit account promptly for debit operation, the Bank may not complete all automatic debit payments on the next business day and may automatically reschedule them to the day following the next business day.
- XVIII. If "Easy Transfer" service is provided by the Bank through the digital banking service system, the Applicant agrees that in order for the cancellation to take effect, "Easy Transfer" service must be cancelled not later than 24 hours after "Easy Transfer" is set up. The Bank may debit the funds for "Easy Transfer" transaction on the actual execution date and the deposit amount will be accrued on the execution date. If the available deposit balance of the Applicant on the actual execution date is insufficient, the Bank may not execute the "Easy Transfer" transaction without any objection from Applicant. In addition, after the "Easy Transfer" is set up, if the Applicant changes his/her password with the Bank before the actual execution date, the original "Easy Transfer" transaction will still be valid and the Bank has to execute it; if the Applicant terminates the digital banking service, the "Easy Transfer" which is already set up will be invalid simultaneously.
- XIX. If the Applicant uses a bank card, internet banking & mobile banking, digital banking and WebATM to deposit and transfer funds, the deposits of the Applicant with the Bank will begin to accrue interest on the day of the transaction, no matter whether the transaction date falls on a holiday and regardless of the time of the transaction.
- XX. The amount of funds transferred via a bank card, internet banking & mobile banking, digital banking and WebATM service system is limited to the actual balance available in the deposit account of the Applicant at the time of making the outward transfer, and is denominated in the smallest unit of the currency of the Bank for the deposit account. The maximum amount of each transfer and the cumulative maximum amount of transfer per day (i.e. from 00:00 midnight to 12:00) and the basis of calculation shall be handled in accordance with the provisions of this Agreement.
- XXI. For the purpose of executing the transactions in the deposit account under this Agreement, if the transactions involve conversion of different currencies, the calculation shall be based on the Bank's rates of buying or selling or conversion of the respective foreign currency at the time of the transaction. Risks associated with the fluctuation in the value of the foreign exchange, restrictions on currency conversion and exchange losses shall be borne by the Applicant.

XXII. Declaration of foreign currency:

When the Applicant executes any transaction under this Agreement and is required to declare the settlement of purchase or sale of foreign currency to the Central Bank, the Applicant shall make a truthful declaration and fill out the "Declaration Statement of Foreign Exchange Receipts and Disbursements or Transactions." If the Applicant fails to do so, a fine of not less than NT\$30,000 and not more than NT\$600,000 will be imposed in accordance with Paragraph 1, Article 20 of the Foreign Exchange Regulation Act. If the formalities in relation to the declaration is performed by the Bank for and on behalf of the Applicant to the extent permitted by the relevant laws and regulations, the Applicant shall fully acknowledge the declaration made by the Bank on his/her behalf. In the event that a trustee is appointed by the Applicant separately to make the declaration on his/her behalf, the trustee shall attach the power of attorney of the Applicant and identity documents of the Applicant and the trustee for the Bank's verification, and file the declaration in the name of the Applicant. At the time of declaration of settlement of purchase or sale of foreign currency, if foreign exchange settlement cannot be made because of the restrictions stipulated by the laws and regulations or because the relevant quota of foreign exchange settlement of the Applicant is exceeded, the Applicant shall be solely liable. If the Bank becomes aware that the prevailing quota of foreign exchange settlement of the Applicant is exceeded, the Bank is entitled to refrain from executing the transaction. However, if the Bank becomes aware that the foreign exchange settlement of the Applicant exceeds the quota of the Central Bank only after the Bank has completed the foreign exchange transaction for the Applicant, the Applicant agrees that the Bank may directly reverse the portion of settlement amount in excess of the quota of the Central Bank in such manner as the Bank considers appropriate.

XXIII. If the Bank's payment as it is unable to identify the forgery, counterfeiting, alteration of deposit certificates or the signature of the Applicant and deems the deposit certificates or signature to be in order after exercising its duty of care as a good administrator, the Bank shall not be liable to pay compensation in respect of the losses incurred.

XXIV. The Applicant agrees that no passbook will be issued by the Bank for Richart Digital Integrated Deposit Account. All records will be based on the deposit certificates or electromagnetic records of various electronic devices. In the event of any discrepancy or if the Applicant has any doubts about the transactions thereof upon receipt of the statement of account sent by the Bank after the transactions are completed or the transaction details or electronic messages obtained otherwise, the Applicant may visit the Bank in person or notify the Bank in writing to verify the transaction within 14 days of receipt of the information. The information shall be deemed accurate after the deadline. The Bank shall investigate any enquiry or disagreement raised by the Applicant forthwith and inform the Applicant of the status or result of the investigation by telephone or in writing within 14 days after receipt of the enquiry or objection. If the transaction record is found to be inaccurate after the investigation, the Bank shall make correction.

XXV. If the Applicant intends to apply to the Bank for closing the Richart Digital Integrated Deposit Account, the Applicant should do so in the following manner:

(I) Application for closing of account through the counter

The Applicant may visit the counter in person for closing the account. If the Applicant is unable to visit in person due to special circumstances, he/she may appoint an agent who should produce a letter of authorization, and the Bank shall also confirm the identity of the Applicant and the agent.

(II) Application for closing of account by post

The Applicant may submit an application for Account Closure by post, provided that the balance of Richart Digital Integrated Deposit Account should not exceed NT\$100,000 or its equivalent in foreign currency and the Bank has verified the identity of the Applicant through the counter and retains the specimen chop of the account. The Bank shall confirm the identity of the Applicant by telephone or other means and close the account after the Bank has completed the following review procedures:

a. If there is still a balance in the account, the Bank may, after deducting the relevant fees, follow the instructions in the Application for Account Closure submitted by the Applicant. The Applicant may choose to write a crossed check drawn to the order of the Applicant and marked non-transferable or instruct the funds to be transferred into another account of the Applicant.

b. If the Applicant chooses to transfer the balance of the account into his/her account with another bank, the Bank may request the Applicant to provide a copy of the cover of passbook of the other bank's account or other supporting documents for confirmation.

c. The date of closure of account shall be the date on which the account closing process is completed by the Bank.

(III) Online application for closure of account (inapplicable to Foreign Currency Deposit Account and Richart Securities Settlement Account)

a. Online application is only applicable to Richart Digital Integrated Deposit Account where the balance of the account does not exceed NT\$50,000; the Applicant has to verify his/her identity online by using an IC card with a card reader on the website of the Bank for the Bank to confirm the identity of the Applicant.

b. The Bank shall, upon verifying and confirming the identity of the Applicant, disclose information regarding the closure of account and the balance of the account on the website. If the information is correct, the Applicant should click on the "Agree" and "Confirm" buttons.

c. If there is still a balance in the account after the account is closed, the Bank may, after deducting the relevant fees, transfer the fund into another account of the Applicant as instructed by the Applicant. The Bank may request the Applicant to provide a copy of the cover of passbook of the account or other supporting documents for confirmation.

d. The date of closure of account shall be the date on which the account closing process is completed by the computer system of the Bank.

XXVI. The Applicant agrees that in the event of any of the following circumstances, the Bank may suspend the provision of all or a part of the services at any time, and may terminate this Agreement in whole or in part in writing or by other appropriate means at any time:

- (I) The occurrence of an event of default (including credit facility) in respect of the dealings between the Applicant and the Bank.
- (II) The Applicant is subject to provisional seizure, provisional disposition, compulsory enforcement or other legal disposition, or has been declared of denial of service by the bills clearing house, or declared of bankruptcy or reorganization by the court, or other circumstance which is sufficient to establish that the credit of the Applicant has been impaired or a governmental authority notifies that the deposit account may have been used unlawfully or improperly.
- (III) The Applicant assigns any of the rights or obligations in respect of the services under this Agreement to third parties without the obtaining the consent of the Bank.
- (IV) The Applicant is in violation of other provisions under these terms and conditions and has failed to make improvement or perform before a specific deadline after a notice or reminder is sent by the Bank.
- (V) The Bank determines that the services provided under this Agreement are in violation of the laws, regulations or policies of the government.

In the event of any of the foregoing, the Bank shall be entitled to, without going through the ordinary process of fund withdrawal, dispose of the balance in the deposit account of the Applicant before terminating this Agreement, and set-off and apply any deposit balance of the Applicant against the various debts (including the principal, interest, default interest, penalties, fees and damages) owed by the Applicant to the Bank.

XXVII. If the computer system of the original account opening unit of the Bank is not connected and the Applicant requests to withdraw funds with the specimen chop through the counter, the Applicant agrees that the available balance shall be based on the estimation of the Bank.

XXVIII. Both parties agree that in the event of delay, omission or error in transmitting or receiving transaction instructions or electronic messages in respect of the services under this Agreement, which is attributable to a party and has resulted in damages to the other party, such party shall be liable only to compensate for the positive damages (excluding lost profit) of the other party and interest thereon. The Applicant shall be liable to compensate for any damages caused to the Bank as a result of the use of the services hereunder by the Applicant, except to the extent that the damages are caused by the wilful or gross negligence of the Bank or its auxiliary performing party.

XXIX. Any failure to perform or delay in performance of the obligations arising from the services under this Agreement by either party due to circumstances beyond its control or force majeure such as natural disasters, strikes, lockouts, wars or legal restrictions imposed by the government shall not be considered a breach of contract and shall not be subject to any liability for compensation.

- XXX. If the Bank suspends the provision of relevant service due to the malfunctioning of computer of the Bank or the counterparties in the transaction of the Applicant, or for other reasons which are not attributable to the Bank, which results in the non-completion of a scheduled transaction on the date agreed with the Applicant, the Applicant agrees that the Bank may conduct the scheduled transaction again on the business day after the cessation of the malfunction or events non-attributable to the Bank, without any liability for breach of contract or compensation on the part of the Bank.
- XXXI. In the event that the Applicant is required to pay any fees or charges under this Agreement, or any restrictions or requirements imposed by the Bank in respect of any transaction or service, the Applicant agrees that the Bank shall act in the following manner:
- (I) Unless otherwise specified in this Agreement, the Applicant agrees that the Bank shall be entitled to, without going through the ordinary process of fund withdrawal, set-off and apply the balance in Richart Digital Integrated Deposit Account of the Applicant against the sums due to the Bank, such as the principal, interest, default interest, penalties and the service fee, handling fee, postage fee, acceptance fee, discount interest, commitment fees, guarantee fee, custodian fee, counter service fee, account management fee, penalty for dishonored negotiable instruments due to insufficient fund (if there are uncollected negotiable instruments for the account the service has been denied, the penalty will be estimated on the basis of the number of negotiable instruments), handling fee for cancellation of dishonored check record and exchange gains or losses arising from the provision of services or transactions by the Bank, and the Bank may determine the order and priority when deducting each of these amounts at its sole discretion.
 - (II) All fees payable by the Applicant to the Bank are exclusive of any taxes. If there are taxes, the Applicant shall pay separately and authorize the Bank to deduct automatically from the Richart Digital Integrated Deposit Account of the Applicant.
 - (III) If the Bank sends information to the Applicant (or his/her designated person) by mail or facsimile at the request of the Applicant, the Bank may charge a fee at its discretion and deduct it in accordance with (I).
 - (IV) If, for reasons attributable to the Applicant and in the event of litigation, arbitration, mediation and other dealings with third parties which are required for the performance of this Agreement, all costs incurred, including but not limited to legal fee and the cost of litigation, arbitration or mediation and other processing fees shall be borne by the Applicant. Such fees shall be deducted by the Bank in accordance with (I) when actually incurred.
 - (V) In respect of the fees and charges of the services or the regulations of the Bank on the transactions or services, e.g. inter-bank payment, the threshold of minimum amount required to open an account and minimum balance required to earn interest, counter service, account management, restrictions and fees on the use of bank cards, phone banking, internet banking & mobile banking, digital banking and WebATM services and the tariff scale, restrictions on various automated transactions (e.g. cumulative number of transactions, cumulative transaction time, calculation of limits, daily "account switching time," business hours, number of consecutive times of incorrect input of password), bill collection fee, and foreign currency cash transaction fee, the Bank will announce the fees, restrictions and scope of services in the business premises of the Bank or on its website. If there is any adjustment, information about the relevant services and tariff scale will be displayed in the business premises of the Bank for the inspection by the Applicant **60 days** before the adjustment is to take effect, or the Bank may announce the adjustment on its website or notify the Applicant by email of the adjustment. At the same time, the Applicant will be informed that he/she may raise objection and terminate this Agreement before the changes take effect. If the Applicant does not raise any objection during this period, he/she shall be deemed to have consented to the adjustment.
- XXXII. If the Richart Digital Integrated Deposit Account opened by the Applicant with the Bank is notified by the governmental authority as being classified as a "watch-listed account," the definitions and related issues of the "watch-listed account" shall be handled in accordance with the Regulations Governing the Deposit Accounts and Suspicious or Unusual Transactions and the relevant rules.
- XXXIII. The Applicant agrees that the Bank is authorized to make deductions automatically from the deposit account of the Applicant if the Applicant is required by law to pay any taxes, including but not limited to income tax on interest derived from deposits, other taxes or additional premium on national health insurance, which should be withheld by the Bank on behalf of the Applicant. Except for those who are not required or are exempted from withholding tax according to law, if the Applicant meets the requirement for an exemption, he/she shall first complete the exemption procedure and submit the relevant supporting documents to the Bank before he/she is exempt from tax withholding.

- XXXIV. The Applicant understands that all transactions in connection with the deposit account under this Agreement shall be conducted on the basis of his/her knowledge, experience and independent judgment and that the Bank is not obligated to provide any information or advice. Notwithstanding any information or advice is provided by the Bank or its officers or employees, the Applicant shall make his/her own judgment and shall not hold the Bank liable on the basis of information or advice provided by the Bank or its officers.
- XXXV. If there is any modification, addition or deletion to the terms of this Agreement or if there is any addition or change of the services in connection with this Agreement, the Bank shall notify the Applicant in writing 60 days before the changes will take effect or in lieu of sending a notice to the Applicant, the Bank may make an announcement in its business premises or on its website. The Applicant should raise any objection before the changes are to take effect, otherwise the Applicant shall be deemed to have acknowledged such modification, addition or deletion of terms or he/she will automatically get access to such modified services. However, this provision is inapplicable if the Applicant is required by law or by the Bank to make a separate application for automatic access to the modified services.
- XXXVI. The Applicant agrees that relevant documentation shall be served to the address specified at the time when this Agreement is entered into. In case of any change to the address of the Applicant, the Applicant shall notify the Bank in writing or by other means acceptable by the Bank and agrees that documentation shall be served to the newly changed address. If the Applicant has not notified the change of address in the aforesaid manner, relevant documentation shall be served by the Bank to the address specified at the time of entering into the agreement or the address last notified to the Bank. After the notice is given by the Bank, it shall be deemed to have been served after the normal delivery time. In addition, if the various notices sent by the Bank to the Applicant in accordance with the contact information of the Applicant retained by the Bank are undelivered and returned to the Bank for three times or more, the Applicant agrees that the Bank may suspend the sending of the relevant documents to avoid leakage of the Applicant's personal data.
- The Applicant and the Bank agree that if notification is made by sending electronic messages via email, these provisions shall also apply if there is any change in the email address of the Applicant.
- XXXVII. In the event of litigation between the Applicant and the Bank in connection with this Agreement, it is agreed that the court of first instance shall be the local court where the head office of the Bank or the branch office with which the Applicant has business dealings is located, subject to any provisions of law that provide for exclusive jurisdiction or derogation from agreed jurisdiction.
- XXXVIII. The Applicant is aware of and agrees that the Bank may outsource the deposit-related business, computer processing business or other business incidental to this Agreement (including but not limited to data entry, processing and input of information system; development, monitoring and maintenance of information system; marketing; market research; printing of forms; packaging, delivery and posting; and retention of forms and certificates) to an appropriate third party when the Bank deems necessary in accordance with the rules of the competent authority.
- XXXIX. Unless otherwise specified in this Agreement, the threshold of minimum balance required to earn interest for Richart Digital Integrated Deposit Account is NT\$1, which is payable on the monthly interest settlement date (currently at the end of each month). The interest is rolled over to the principal and is calculated at the simple interest rate per annum on the basis of 365 days and multiplying the interest rate applicable to the tenor of deposit by the actual number of days of deposit.
- XL. If the Applicant entrusts the Bank to collect negotiable instruments and puts a special sealed envelope containing the negotiable instruments into the "Bills Collection Box" in the business premises of the Bank, matters related to the negotiable instruments such as the number of negotiable instruments put by the Applicant in the sealed envelope, the amount stated on the negotiable instruments, whether the information stated on the negotiable instruments is complete and if it is complete, the actual amount to be credited into the deposit account designated by the Applicant after the clearance of negotiable instruments shall be subject to the review and approval of the Bank.
- XLI. Trading of foreign currency banknotes and traveler's checks:
- (I) When depositing foreign currency banknotes into a foreign exchange demand deposit account or transferring to a time deposit account or making outward remittance, if the banknotes are old version banknotes, the Applicant agrees that a handling fee for banknotes shall be imposed on top of the handling fee charged by the Bank for foreign exchange business in accordance with the tariff scale (i.e. the difference between the spot buying rate and cash buying rate quoted by the Bank). If the banknotes are considered to be counterfeits by the government of the issuing country or relevant financial institution, the Applicant agrees unconditionally that after being notified by the Bank, he/she shall immediately refund to the Bank, in the same currency which is originally purchased by the Bank or in other currency, the equivalent amount of the banknotes calculated by using the selling rate quoted by the Bank on the repayment date without any defense or objection to the Bank whatsoever. The Applicant shall be liable to compensate for any damages caused to the Bank as a result. If the banknotes which are returned to the Bank by the Applicant

are also counterfeits, the Applicant agrees that this shall be dealt with in the aforesaid manner and to cooperate unconditionally with the Bank in the event that the Applicant is required by the Bank to testify in any subsequent court action as a result.

- (II) When the Applicant draws a traveler's check from the foreign exchange deposit account, he/she shall initial on the top left-hand corner of the traveler's check as soon as it is received, and keep the purchase slip of traveler's check separate from the traveler's check to prevent loss or theft of the traveler's check. The deposit of traveler's check into the foreign exchange deposit account shall be handled in accordance with the provisions of "Agreement for Negotiation of Foreign Currency Bills"
- (III) The Applicant agrees that when withdrawing cash in foreign currency from foreign currency deposit account, a handling fee (i.e. the difference between the spot selling rate and cash selling rate quoted by the Bank) will be charged in accordance with the Bank's tariff scale for foreign exchange business. If the Bank is unable to provide the required currency type or denomination of banknotes, the Applicant agrees to convert to the equivalent of New Taiwan dollars at the quoted exchange rate without any objection.
- (IV) To withdraw cash in foreign currency from an ATM of the Bank, the Applicant must hold an IC Card issued by a financial institution approved by the competent authority and a handling fee (i.e. the difference between the spot selling rate and cash selling rate quoted by the Bank) will be charged in accordance with the Bank's tariff scale for foreign exchange business. An "ATM transaction slip" will always be issued by the ATMs after the cash withdrawal in foreign currency is completed which can serve as the receipt/certificate of transaction and no additional receipt/certificate of transaction will be provided.
- (V) If the Applicant withdraws cash in foreign currency from an ATM of the Bank and the ATM fails to dispense cash after the sum is debited from the account (e.g. due to problems with lines), cash in the foreign currency which is converted from the billing currency of the ATM and handling fee will be refunded by the Bank to the Applicant subsequently.

XLII. The specimen signature signed by the Applicant in the application document through the counter will be the authorized specimen signature of the Applicant in his/her transactions with the Bank.

XLIII. When the Bank accepts to process the request of the Applicant (including the person with limited in capacity and legal representative) to open Richart Digital Integrated Deposit Account, apart from checking the identity of the Applicant (including the person with limited in capacity and legal representative) in accordance with the relevant rules, the Applicant (including the person with limited in capacity and legal representative) agrees that the Bank may check the collection/replacement/issuance record of national identity card as well as reported cases and supplemental notation information from the Joint Credit Information Center.

XLIV. If the Applicant is a person with limited capacity at the time of execution of this Agreement, when accessing financial services through the counter (including visiting the counter for issues relating to specimen chop, reporting loss of bank card, and change of specimen chop), both the Applicant and his/her legal representatives should visit the Bank or one of the legal representatives may produce a written consent letter signed by the other party authorizing the other party to act alone.

XLV. Unless otherwise provided by law, any matters which are not covered in the Sections of this Agreement shall be made, supplemented or amended by separate written agreement between the Applicant and the Bank or dealt with in accordance with the terms of this Agreement.

XLVI. **Channels for more information and lodging complaint:**

- (I) **Name of bank: Taishin International Bank**
- (II) **24-hour Customer service hotline: 0800-888-800**
- (III) **Complaint handling hotline: (02)2700-3166 and 0800-079-885, time of lodging complaints is from 09:00–12:00, 13:30–17:30 from Monday to Friday.**
- (IV) **Complaints by facsimile hotline: (02)5571-9396**
- (V) **Richart's official website customer service center: <https://richart.tw> (Complaints/customer service center voice messaging service)**
- (VI) **Email address: csr@taishinbank.com.tw**
- (VII) **Address of head office: No. 44, Section 2, Zhongshan North Road, Zhongshan District, Taipei City**

Section 2 Terms and conditions for inter-bank payment

- I. The Applicant may withdraw funds from his/her Richart Digital Integrated Deposit Account through inter-bank payment service at any of the domestic branches with a withdrawal slip and specimen chop. No application is required from the Applicant.
- II. The Applicant agrees that if the Bank has exercised its duty of care as a good administrator in processing inter-bank payment service in respect of the Richart Digital Integrated Deposit Account of the Applicant, it is not the responsibility of the Bank to check the identity. The Applicant shall be solely liable for any damages caused to the Applicant.

Section 3 Terms and conditions for Richart Digital Bank

- I. Scope of application
 - (I) These terms and conditions are the common terms generally applicable to the provision of service under Richart Digital Integrated Deposit Account. Unless otherwise specified in other individual service agreements, these terms and conditions shall apply.
 - (II) Other individual service agreements shall not be in contradiction with these terms and conditions. However, other individual service agreements shall apply if they offer more protection to the Applicant.
 - (III) Should there be any doubt regarding these terms and conditions, it shall be interpreted in favor of the Applicant.
- II. Definitions
 - (I) "Richart Digital Bank Service" (hereinafter referred to as "Digital Bank"): refers to the direct access to the digital banking services provided by the Bank by connecting the computer or mobile communication device (e.g. mobile phone, personal digital assistant (PDA) or other new type of device with mobile communication module, hereinafter referred to as "personal mobile communication device") of the Applicant with the computer of the Bank through the network without having to visit the counter of the Bank in person.
 - (II) "Electronic messages": refers to any text, voice, photos, images, symbols or other information transmitted by the Bank or the Applicant through internet connection, which is turned, by electronic or other means that cannot be directly recognized by human senses, into a record sufficient to indicate intent and used for electronic processing.
 - (III) "Digital signature": refers to the computing of electronic messages by mathematical algorithms or other means into digital data of a certain length, encrypted with the signatory's private key to form an electronic signature, and authenticated by a public key.
 - (IV) "Certificate": refers to an electronic certificate containing the signature and authentication information for verifying the signatory's identity and qualification.
 - (V) "Private key": refers to digital data with a matching relationship that is retained by the signatory for the purpose of creating a digital signature.
 - (VI) "Public key": refers to digital data with a matching relationship that is publicly available for the purpose of verifying digital signatures.
- III. Confirmation of webpage and Richart Digital Bank App
 - (I) Please confirm the correct website address of digital banking or the correct way to download and install the Richart Digital Bank APP and components before using the services of Richart Digital Bank or downloading/installing the components. For any doubts, please contact the customer service hotline for enquiries.
 - (II) The Bank shall inform the Applicant of the risks associated with the application of digital banking from time to time on the website of the Bank or by email in a manner generally comprehensible to the Applicant.
 - (III) The Bank shall exercise its duty of care as a good administrator in constantly maintaining the accuracy and security of its website, and constantly be alert of whether there is a spoof website so as to prevent the interests of the Applicant from being harmed.
- IV. Services

If the competent authority or the Bank determines any of the following services should be added or deleted, such addition or deletion will be made in accordance with the prevailing rules regarding the activity or announcement of the Bank and may be directly disclosed in the Bank's online service system without further notice to the Applicant or entering into a separate written agreement.

Eligibility for application of digital banking services:

 - (I) The Applicant is required to apply for Richart Digital Integrated Deposit Account via the internet and change the activation password through the digital banking system of the Bank (the username and password must be in compliance with the rules of the Bank). The

Applicant may change the password at any time and for as many times as he/she wishes. The Bank will automatically terminate the digital banking service if the Applicant fails to complete the change of activation password after the time limit.

(II) The types of Richart Digital Integrated Deposit Accounts and their scope of use are as follows:

1. To open Type I Richart Digital Integrated Deposit Account, the following verification method should be adopted:
 - i. Use natural person certificate for verification of identity.
 - ii. An image file of the Applicant should be created by video means. Verify the identity of the person and confirm the actual video environment, and keep records in accordance with the relevant rules.
 - iii. The Customer must bring his/her ID and secondary proof of identification to a branch in person for identity verification.
 - iv. The Customer who fail to have his/her identity verified in accordance with the i and ii of the above paragraph, his/her account can only be used for either non-electronic transfer instructions or electronic transfer instructions for low-risk transactions and the transfer limit for non-designated account transfer may not be increased.
2. To open Type II Richart Digital Integrated Deposit Account, the Applicant must have opened a deposit account through the counter in a branch and should use the intra-bank payment instrument that is linked to the holder for the verification of identity. However, this is not applicable to a deposit account that is not opened through the counter.
3. To open Type III Richart Digital Integrated Deposit Account, the Applicant must be a valid credit card holder of the Bank or another bank (excluding credit cards that have been held for less than six months or for which the Bank is unable to verify the holding period) or a depositor of another bank (excluding deposit accounts, foreign currency and loan accounts that are not opened through the counter), and should use the payment instrument that is linked to the holder for the verification of identity.
4. If the identity of a minor is verified by his/her legal representatives and two or more persons act jointly as legal representatives and different types of account are used for verification of identity, the type of account with the lower scope of use shall be opened by the minor. However, if the Applicant is a minor married before December 31, 2022 (including December 31, 2022), the Applicant should have his/her identity verified in accordance with the 1 to 3 of the above paragraph.
5. The full range of digital banking services available to the Applicant includes the followings:
 - i. Various functions and services in relation to New Taiwan dollars.
 - ii. Various functions and services in relation to foreign exchange.
 - iii. Various functions and services in relation to funds/marketable securities/trusts.
 - iv. Various functions and services in relation to credit card.
 - v. Various personalized functions and services.

(III) A real-name system is adopted for Richart Digital Integrated Deposit Account. The Bank shall, depending on the risk of the Applicant, the business relationship or the type of transaction, retain the basic identity information provided by the Applicant and go through a verification process to verify the identity of the Applicant.

(IV) The basic identity information provided by the Applicant shall include at least his/her name, national identity card unified number, collection/replacement/issuance record of national identity card, date of birth, contact information, and the purpose and nature of the account to be opened by the Applicant should be confirmed.

(V) When the Bank accepts the account opening request of the Applicant, the Bank shall retain an image file of the front and back of the national identity card and secondary identification documents (e.g. health insurance card, driving licence) for its record.

(VI) When the Bank accepts the account opening request of the Applicant, the Bank shall enquire the following information and keep an electronic record of the application for its record:

1. "Z21 Verification of collection/replacement/issuance record of national identity card" as well as "Z22 reported cases and supplemental notation information" from the Joint Credit Information Center.
2. Confirm whether the Applicant is under the commencement of guardianship or assistantship .

(VII) The Bank shall refuse to open an account in case of any unusual circumstances in respect of the application of account opening by the Applicant (e.g. frequently applying to open accounts over a short period of time or multiple applications which are suspected of being probing activities).

(VIII) The Bank shall refuse to open an account where the same natural person certificate, financial certificate, deposit account number or linked payment instrument are used by different customers for the purpose of identity verification.

(IX) The digital banking service is an online service that is completed once being provided and the provisions of Paragraph 1, Article 19 of the Consumer Protection Act on the right of rescission shall not apply.

V. Network connections

1. The Bank and the Applicant agree to transmit and receive electronic messages via the internet.
All information of the Applicant retained by the Bank in its digital bank should always be accurate and valid. If the Applicant has not informed the Bank of any change of his/her information by logging into the digital bank to update the original information, the Bank shall not be liable for any inconvenience or loss incurred by the Applicant due to transmission failure or invalid transmission of the message of the Bank.
2. Each of the Bank and the Applicant shall enter into internet service agreements regarding the rights and obligations with the respective internet service providers and pay the respective internet access fee.

VI. Receipt of and response to electronic messages

- (I) After the Bank receives an electronic message that contains a digital signature or identification as agreed by the Bank and the Applicant, except for enquiry services, the Bank shall display the important information page in the electronic message for the Applicant to confirm again before proceeding immediately to checking and processing, and notify the Applicant of the results of checking and processing results in a mutually agreed manner.
- (II) When the Bank or the Applicant receives any electronic message from the other party but is unable to identify the sender or content, the message will be deemed to have not been delivered. However, if the Bank is able to confirm the identity of the Applicant, the Bank shall notify the Applicant of the fact that the content of the message cannot be identified in a mutually agreed manner.

VII. Non-execution of electronic messages

In case of any of the following circumstances, the Bank may not execute an incoming electronic message:

- (I) There is solid reason to question the authenticity of the electronic message or the accuracy of an instruction therein.
- (II) The Bank would violate applicable laws and regulations if it acts according to the instruction in the electronic message.
- (III) The Bank, for reasons attributable to the Applicant, is unable to deduct the fees payable by the Applicant from the account.

If the Bank does not execute the aforesaid electronic message as mentioned in the preceding paragraph, the Bank shall notify the Applicant immediately of the reasons and circumstances of non-execution in a mutually agreed manner. The Applicant may confirm with the Bank by telephone after receiving the notice. However, the Bank is not responsible for the non-execution of electronic messages due to poor quality of transmission signal of electronic messages.

VIII. Deadline for exchange of electronic messages

- (I) Electronic messages are processed automatically by the computer of the Bank. After the content of an electronic message sent from the Applicant is confirmed to be correct through the confirmation process of the Bank under Paragraph 1, Article 6, it may not be withdrawn after it is sent to the Bank. However, scheduled transactions may be withdrawn or modified prior to the deadline specified by the Bank.
- (II) If an electronic message is delivered via the internet to the Bank and is processed by computer automated system of the Bank after the business hours of the Bank (as indicated in the instructions on the webpage or the announcement on the website of the Bank),

the Bank shall immediately inform the Applicant via an electronic message that the transaction will be processed on the next business day or be processed in another mutually agreed manner.

IX. Fees

- (I) Starting from the date on which the Applicant accesses the services described in these terms and conditions, the Applicant shall pay the service fee, handling fee, and postage and cable charges at the agreed tariff scale. In addition, the Applicant authorizes the Bank to deduct the applicable fees automatically from the account of the Applicant; the Bank may not charge any fee which is not listed.
- (II) Any revision of the aforesaid tariff scale after the execution of the agreement shall be displayed in a clearly visible manner in the business premises of the Bank and on its website, and the Applicant shall be notified of the revised content in a mutually agreed manner (hereinafter referred to as the "Notice").
- (III) If the revision of fees as mentioned in the second paragraph is an upward adjustment, the Bank shall provide the Applicant with the option to consent to the fee increase on the webpage. If the Applicant has not indicated his/her consent before the effective date of the revision, the Bank will suspend the Applicant's access to digital bank services in part or in whole starting from the effective date of the revision. If the Applicant has consented to the fee revision after the effective date, the Bank shall immediately restore the services under the digital banking service agreement.
- (IV) The announcement and notification of the Bank in the preceding paragraph shall be made within 60 days before the effective date of the revision, and the effective date may not be earlier than the first day of the year following the announcement or notice.

X. Installation of the Applicant's software/hardware and risks

- (I) To apply for access to the services specified in these terms and conditions, the Applicant is required to install the necessary computer software, hardware and other security related equipment. The costs and risks of installation are solely the responsibility of the Applicant.
- (II) For any software, hardware and relevant documents referred to in the first paragraph and provided by the Bank, the Bank only agrees to the use by the Applicant within the scope of the agreed services and may not be transferred, lent or handed to any third party in any manner. In addition, the Bank shall specify the minimum software/hardware requirements for this service on its website and on the packaging for the software/hardware provided by the Bank, and undertake the risks associated with the software/hardware provided.
- (III) If the Bank requests the Applicant to return the equipment listed in the preceding paragraph when the service agreement terminates, this shall be subject to the provisions in the service agreement.

XI. Applicant's connection and obligations

- 1. If the Bank has made provisions with the Applicant, the Applicant will have to conduct mandatory tests with the Bank before the Applicant can access the network.
- 2. The Applicant is responsible for safekeeping of the user ID, password, certificate and other tools of identification of identity.
- 3. When the Applicant applies for access to digital banking, he/she must also set up a "user ID" and "password" with the Bank, which must be a combination of English letters and Arabic numerals and can be changed as many times as the Applicant wishes.
- 4. When the Applicant enters the aforesaid user ID/password incorrectly four times in a row, the Bank will automatically terminate the Applicant's access to the services under these terms and conditions. To restore access, the Applicant shall complete the application process again in accordance with the manner specified by the Bank.
- 5. If two or more people with the same identity card unified number/residence certificate ID number use the digital banking system of the Bank at the same time, the Bank will automatically deny access request of the user(s) other than the first one.

XII. Verification of transaction

- 1. After completing each transaction according to the instructions, the Bank will notify the Applicant via an electronic message or by other mutually agreed means. The Applicant shall verify whether the result is correct. In case of any discrepancy, the

Applicant shall notify the Bank by mutually agreed means within 45 days of completion of the transaction for further investigation.

2. In each month, the Bank shall send a statement of account to the Applicant (no statement of account will be sent if there is no transaction during the statement cycle) for the transactions of the previous month in a mutually agreed manner. Upon verification, if the Applicant believes there is an error in the monthly statement of account, he/she shall give a notice to the Bank by mutually agreed means within forty-five days after receipt of the statement of account for further investigation.
3. Upon receiving the notice from the Applicant, the Bank shall immediately start an investigation, and report the situation or result of the investigation to the Applicant in writing or by mutually agreed means within thirty days after the notice has arrived at the Bank.

XIII. Handling of errors in electronic messages

- (I) When the Applicant uses the services specified in these terms and conditions, if there is any error in the related electronic messages that is not attributable to the Applicant, the Bank shall assist the Applicant to make correction and provide other necessary assistance.
- (II) In case of any error in the services specified in the preceding paragraph that is attributable to the Bank, the Bank shall make correction immediately upon becoming aware of the error, and at the same time, notify the Applicant via an electronic message or in a mutually agreed manner.
- (III) If an error occurs in the related electronic messages that is attributable to the Applicant when the Applicant uses the services specified in these terms and conditions, in the case where payment is transferred to an incorrect account or an incorrect amount is transferred due to the fact that the Applicant has mistakenly applied for or inputted an incorrect financial institution code, account number or amount to be credited, after being notified by the Applicant, the Bank shall immediately take the following measures:
 1. To provide the details and relevant information of the transaction in accordance with the relevant laws and regulations.
 2. Notify and request for the assistance of the transferee bank.
 3. Report the status of handling.

XIV. Legal authorization and liability of electronic messages

The Applicant and the Bank shall ensure that the electronic messages transmitted to the other party have been legally authorized.

The Applicant or the Bank shall notify the other party to stop using the services in a mutually agreed manner and take appropriate preventive measures immediately upon becoming aware of fraudulent use or theft of the user ID, password, certificate, private key by a third party or any other unauthorized circumstances.

The Bank will be responsible for any service that is used by the third party and becomes effective before the Bank receives the aforesaid notice. However, an exception applies under any of the following circumstances:

1. The Bank is able to prove the willful intention or negligence on the part of the Applicant.
2. More than 45 days have elapsed since the Bank sends a notification of the transaction or statement of account in a mutually agreed manner. However, if the Applicant is unable to be notified under special circumstances (e.g. long-distance trip, hospitalization), the 45-day countdown shall begin on the ending day of the special circumstances, except there is willful intention or negligence on the part of the Bank.

The expenses arising from investigation of the fraudulent use or theft under the second paragraph shall be borne by the Bank.

XV. Security of information technology (hereinafter referred to as "IT") system

- (I) Each of the Bank and the Applicant shall be responsible for ensuring the security of the IT system being used in order to prevent illegal hacking or obtaining, tampering or destruction of any business records or any personal data of the Applicant.
- (II) For the disputes regarding the cracking of safeguarding measures in respect of the IT system of the Bank or misuse of system loopholes by third parties, the responsible of proof of non-existence of the fact lies with the Bank.
- (III) The Bank shall be liable for any damage to the Applicant as a result of third-party hacking into the IT system of the Bank.

(IV) When using the digital banking system of the Bank, if the Applicant forgets to sign out or there is more than 5 minutes of inactivity, the Applicant will be automatically signed out from the digital banking system (save if the Applicant has pre-set his/her logout time, in such case, the automatic sign-out shall not apply).

XVI. Confidentiality obligations

- (I) Unless otherwise specified by the law, the Bank shall ensure that any exchange of electronic messages or information of the Applicant obtained by using or performing these terms and conditions may not be leaked to any third party, and may not be used for any purpose unrelated to these terms and conditions. When disclosing the information, a third party under the consent of the Applicant, the third party shall be subject to the duty of confidentiality under this Article.
- (II) If the third party referred to in the preceding paragraph fails to comply with the confidentiality obligations, the Bank itself will be deemed to have violated the obligation.

XVII. Damage liability

The Bank and the Applicant agree that if damage is incurred as a result of any delayed, missing or erroneous information in an electronic message transmitted or accepted according to these term and conditions which is attributable to one of the parties, the responsible party shall be liable for compensation to the other party.

XVIII. Record keeping

- (I) The Bank and the Applicant shall keep a record of all electronic messages involving transaction instructions, and shall ensure the accuracy and completeness of this record.
- (II) With respect to the safekeeping of the record referred to in the preceding paragraph, the Bank shall exercise its duty of care as a good administrator. The storage period shall be five years or longer. If other applicable laws and regulations specify a longer period, the longer period shall apply.

XIX. Validity of electronic messages

The Bank and the Applicant agree that electronic messages shall be the means to indicate intent, and the electronic messages exchanged according to these terms and conditions are as legally binding as written documents. However, an exception applies if otherwise excluded by laws and regulations.

XX. Termination of the terms and conditions by the Applicant

The Applicant may terminate these terms and conditions at any time, but is required to do so in person, in writing, or in a mutually agreed manner.

XXI. Termination or suspension by the Bank

- (I) When the Bank terminates these terms and conditions, the Bank shall notify the Applicant in writing or in a mutually agreed manner at least 30 days prior to the termination date.
- (II) If the Applicant is found to meet one of the following situations , the Bank may terminate these terms and conditions by notifying the Applicant in writing or in a mutually agreed manner at any time:
 - 1. The Applicant has transferred the rights or obligations associated with this service agreement to a third party without the consent of the Bank.
 - 2. The Applicant has filed for declaration of bankruptcy according to the Bankruptcy Act or for debt rehabilitation or liquidation process under the Consumer Debt Clearance Statute.
 - 3. The Applicant is in violation of the rules under Articles 14 to 16 of these terms and conditions.
 - 4. The Applicant is in violation of other provisions under these terms and conditions and has failed to make improvement or perform before a specific deadline after a notice or reminder is sent by the Bank.
- (III) If the Applicant is found to meet one of the following situations , the Bank may automatically suspend the Applicant's access to digital banking or other electronic payment functions without prior notice to the Applicant for security reasons:

1. The Bank is notified by a government agency or the Bank determines, based on objective facts, that there is suspected misuse or fraudulent use of the account (including but not limited to the use of digital banking for arbitrage trading).
2. The Applicant has not logged into digital banking for 12 consecutive months.

XXII. Revision of terms and conditions

In the event of any modification, addition or deletion to these terms and conditions, the Bank shall notify the Applicant by email or announcing in the business premises of the Bank or on its website. If the Applicant does not raise any objection to the modification, addition or deletion within seven days, the Applicant shall be deemed to have acknowledged such modification, addition or deletion. Should there be any change in the following matters, the Bank shall notify the Applicant in a mutually agreed manner or by announcing in the business premises of the Bank or on its website 60 days before the changes take effect. The written notice or announcement shall set forth in clear, visible text the subject matter of the modification, the content of the old and new terms, and shall inform the Applicant that he/she may object to the modification before it takes effect, and that if he/she does not raise any objection within that period, he/she shall be deemed to have acknowledged such modification, addition or deletion; and shall inform the Applicant that if he/she objects, he/she shall notify the Bank to terminate the agreement before the aforesaid deadline:

- (I) The method of notification by the Bank/the Applicant to the opposite party about fraudulent use or theft of the user ID, password, certificate, private key by a third party or any other unauthorized circumstances.
- (II) Other circumstances specified by the competent authority.

XXIII. Reporting loss

If the Applicant uses the digital banking service system of the Bank to report the loss of any item (including the loss of bank card and chop etc), the reporting of loss of bank card through the digital banking service system shall be deemed that the formal procedure of loss reporting is completed, and the Applicant is not required to visit a branch to complete the procedure of loss reporting in writing. For the reporting of loss of other items other than bank card through the digital banking service system, the Bank will stop the payment temporarily and the Applicant shall still visit a counter in a branch during the business hours of the Bank to complete the procedure of reporting loss in writing.

XXIV. Device pairing service

- (I) If the Applicant wishes to use the digital banking system of the Bank for non-designated account transfer in New Taiwan dollars or other types of transaction that is processed with a registered mobile device held by the Applicant according to law, the said transaction may be conducted by using the paired mobile device after it is paired successfully.
- (II) After completing the online application of account opening, the mobile device will be paired as the registered mobile device to be used when the Applicant logs in to the digital banking system for the first time.
- (III) The operating system version that can be used for the mobile device is subject to the announcement on Richart's official website.
- (IV) Only one mobile device may be paired by the Applicant. If the Richart Digital Bank APP is deleted and re-installed, or logging into the digital banking system after replacing the mobile device, the Applicant shall apply for the change of paired device in accordance with the rules of the Bank and complete the pairing service of the new device within the time limit stipulated by the Bank, and the original paired mobile device will be invalidated automatically.
- (V) A mobile device can only be paired to three users. If the Applicant wishes to change the existing paired user(s), he/she has to notify the paired user(s) to change to other device(s) or delete and reinstall the Richart Digital Bank APP before the device may be paired by the Applicant again.

XXV. New Taiwan dollars business and services

(I) Types of transfer in New Taiwan dollars

The Applicant may set up the designated account number from which funds are transferred out in writing or activate the function of online designated account number in advance. After the designated account number takes effect, the Applicant can perform the transfer after the identity of the Applicant is verified through the digital banking system of the Bank. However, if the account to which funds are transferred in is a deposit account opened by the Applicant with the Bank or various charges are paid (e.g. credit card fee, utility bills), the Applicant does not need to designate the account number in advance.

(II) Restrictions of transfer in New Taiwan dollars

1. Limit of transfer in New Taiwan dollars is described in following (III); The maximum transaction limit for intra-bank transfer of the Applicant is NT\$2 million (inclusive) per transaction, and the cumulative daily transfer amount is limited to NT\$30 million (inclusive).
2. The above daily transfer limits in New Taiwan dollars are calculated based on individual Richart digital deposit accounts.
3. For type III accounts that are not verified through financial authentication, transactions involving transfer of funds into designated or non-designated accounts that are not registered with the same unified number shall be excluded.
4. Transactions involving transfer of funds into designated or non-designated accounts are applicable to type III accounts that are verified through financial authentication. The maximum transaction limit is NT\$10,000 per transaction. The cumulative daily transaction amount is limited to NT\$30,000 and the cumulative monthly transaction amount is limited to NT\$50,000. However, for type III accounts verified through financial authentication upon the completion of video authentication process, the maximum transaction limit is increased to NT\$50,000 per transaction, and the cumulative daily and monthly transaction amount are NT\$100,000 and NT\$200,000 respectively.

(III) Limit of transfer in New Taiwan dollars

Type of account	<ul style="list-style-type: none"> ● Non-designated account number ● Online registration of designated account through online banking or mobile banking 	<ul style="list-style-type: none"> ● Registration of designated account number over the counter ● Online registration of designated account through Richart Digital Bank APP or Richart's official website (Limited to the account number of the Customer who is a natural person of domestic nationality with the same unified number which is opened with another bank)
Type I, Type II, General	The maximum limit is NT\$50,000 (inclusive) per transaction/cumulative daily amount is NT\$100,000 (inclusive)/cumulative monthly amount is NT\$200,000 (inclusive).	The maximum limit is NT\$2,000,000 (inclusive) per transaction)/cumulative daily amount is NT\$3,000,000 (inclusive).
Type III (financial authentication)	<p>1. Transfer into an account that is not registered with the same unified number:</p> <ul style="list-style-type: none"> ● Video authentication is not completed: The maximum limit is NT\$10,000 (inclusive) per transaction/cumulative daily amount is NT\$30,000 (inclusive)/cumulative monthly amount is NT\$50,000 (inclusive). ● Video authentication is completed: The maximum limit is NT\$50,000 (inclusive) per transaction/cumulative daily amount is NT\$100,000 (inclusive)/cumulative monthly amount is NT\$200,000 (inclusive). <p>Note: The transfer limit is shared among non-designated transfer/online designated transfer and designated transfer over the counter.</p> <p>2. Transfer into an account with the same unified number: The maximum limit is NT\$50,000 (inclusive) per transaction/cumulative daily amount is NT\$100,000 (inclusive)/cumulative monthly amount is NT\$200,000 (inclusive).</p>	<p>Registration of designated account number over the counter</p> <p>1. Transfer into an account that is not registered with the same unified number:</p> <ul style="list-style-type: none"> ● Video authentication is not completed: The maximum limit is NT\$10,000 (inclusive) per transaction/cumulative daily amount is NT\$30,000 (inclusive)/cumulative monthly amount is NT\$50,000 (inclusive). ● Video authentication is completed: The maximum limit is NT\$50,000 (inclusive) per transaction/cumulative daily amount is NT\$100,000 (inclusive)/cumulative monthly amount is NT\$200,000 (inclusive). <p>Note: The transfer limit is shared among non-designated transfer/online designated transfer and designated transfer over the counter.</p> <p>2. Transfer into an account with the same unified number: The maximum limit is NT\$2,000,000 (inclusive) per transaction/cumulative daily amount is NT\$3,000,000 (inclusive).</p> <p>Online registration of designated account number through Richart Digital Bank APP or Richart's official website</p> <p>Transfer into an account with the same unified number: The maximum limit is NT\$2,000,000 (inclusive) per transaction/cumulative daily amount is NT\$3,000,000 (inclusive).</p>
Type III (Non-financial authentication)	<p>Transfer into an account with the same unified number: The maximum limit is NT\$50,000 (inclusive) per transaction/cumulative daily amount is NT\$100,000 (inclusive)/cumulative monthly amount is NT\$200,000 (inclusive).</p> <p>Note: Transactions involving transfer of funds into designated or non-designated accounts that are not registered with the same unified number shall be excluded.</p>	<p>Transfer into an account with the same unified number: The maximum limit is NT\$2,000,000 (inclusive) per transaction/cumulative daily amount is NT\$3,000,000 (inclusive).</p> <p>Note: Transactions involving transfer of funds into designated or non-designated accounts that are not registered with the same unified number shall be excluded.</p>

XXVI. Funds/marketable securities/trust services

If the Applicant wishes to apply for the subscription/joining, switching, redemption/withdrawal of funds/marketable securities/trusts or change the information relating to the transaction, he/she can only do so after signing a trust-related agreement. Please refer to the instructions in the menu page or refer to the official website of the Bank for the relevant tariff scale, transaction time and other restrictions.

XXVII. Foreign exchange services

The Applicant shall comply with the following rules when dealing with spot foreign exchange transactions:

- (I) The Applicant shall enter into an agreement for the relevant foreign exchange transactions.
- (II) In order to prevent illegal or improper transactions, the Bank has the right to control or restrict unusual high volume or high value transactions.
- (III) For forex transactions conducted by the Applicant, the minimum amount of a single transaction is NT\$500 or its equivalent in foreign currency. Within the same business day, the total number of forex transactions involving New Taiwan dollars and forex transactions not involving New Taiwan dollars which are conducted by the Applicant through digital banking, internet banking & mobile banking or phone banking service system shall be limited to 50 transactions in aggregate.
- (IV) Within the same business day, for spot forex transactions involving New Taiwan dollars which are conducted by the Applicant through digital banking, internet banking & mobile banking, phone banking service system or over the counter, the single or cumulative transaction amount must be less than NT\$500,000 or its equivalent in foreign currency. Within the same business day, for spot forex transactions not involving New Taiwan dollars which are conducted by the Applicant through digital banking, internet banking & mobile banking or phone banking service system, the single transaction amount must be less than US\$500,000 or its equivalent in foreign currency and the cumulative daily amount must be less than US\$4,000,000 or its equivalent in foreign currency. If the limit is exceeded, the Applicant should visit a designated branch for processing the foreign currency transactions.
- (V) The Applicant is aware that foreign exchange rates may change from time to time depending on market conditions and therefore the foreign exchange rates quoted to the Applicant prior to the confirmation of execution of the transaction are for reference only and the actual exchange rates shall be based on the rates prevailing at the time of confirmation of execution of the transaction.
- (VI) Foreign natural adult persons (including Hong Kong and Macau residents and people from Mainland China) residing in the territory of the Republic of China and bearing a relevant Taiwan residence permit or an Alien Resident Certificate with validity of more than one year may use Richart online banking for foreign exchange/foreign exchange settlement transactions. For persons who hold a relevant Taiwan Area Resident Certificate or an Alien Resident Certificate with a validity of less than one year, Richart online banking can only be used for statement inquiries, all other foreign exchange transactions must be performed at a branch.
- (VII) Transactions involving transfer of funds into designated or non-designated accounts that are not registered with the same identity card unified number/Resident Certificate shall be excluded for type III foreign currency accounts.
- (VIII) Limit of transfer in foreign currency (US\$/equivalent in foreign currency)

Type of account	Non-designated account number
Type I, Type II, General	The maximum limit is US\$1,500 (including its equivalent in foreign currency)/cumulative daily amount is US\$3,000 (including its equivalent in foreign currency)/cumulative monthly amount is US\$6,000 (including its equivalent in foreign currency).
Type III	If financial authentication is conducted and video authentication process is completed: The maximum limit is US\$1,500 (including its equivalent in foreign currency)/cumulative daily amount is US\$3,000 (including its equivalent in foreign currency)/cumulative monthly amount is US\$6,000 (including its equivalent in foreign currency).

XXVIII. No pledge or overdraft is allowed for Richart Digital Bank Integrated Demand Savings Deposit Account.

XXIX. The headings in this Section are for convenience only and shall not affect the interpretation, explanation or understanding of the terms and conditions.

Section 4 Terms and conditions for deposits in New Taiwan dollars

I. Terms and conditions for (savings) time deposit

- (I) Depending on the characteristics of the type of deposit, the time (savings) deposit referred in this Section is divided into withdrawal of the principal and interest at maturity or payment of monthly interest and withdrawal of principal at maturity. In case of early termination of time deposit by the Applicant or the Bank is not instructed by the Applicant to renew the deposit upon maturity, the interest on the early withdrawn portion or unclaimed portion upon maturity shall be calculated and paid in accordance with Article 6 of this Section. No interest will accrue on time (savings) deposit of the Applicant which has been deposited for less than one month.

- (II) "Time (Savings) Deposit Period" is based on the information set forth in Richart Digital Bank APP or the front page of deposit slip. No collateralized borrowing, pledge or assignment is allowed for the time (savings) deposit and interest is not accrued in advance.
- (III) If the time (savings) deposit is withdrawn after the maturity date, the interest on the portion which has matured but is left unclaimed shall be calculated as the simple interest on a daily basis at the interest rate as applicable to demand deposit of the Bank on the date of withdrawal.
- (IV) If the Applicant applies to the Bank for automatic renewal of the time (savings) deposit at maturity, the renewal shall be subject to the same type and tenor of deposit as the original deposit, and the interest rate for renewal shall be based on the rate quoted by the Bank on the date of renewal. If the Applicant wishes to terminate the automatic renewal instruction of time (savings) deposit upon maturity, he/she should visit the Bank in person or otherwise terminate or cancel the time deposit in a manner agreed with the Bank. If the maturity date of time (savings) deposit is not a business day, it will be postponed to the next business day and interest will accrue at the time (savings) deposit interest rate up to the day prior to the postponed maturity date. If the Applicant wishes to switch a time (savings) deposit and place them in time deposits of different tenors, he/she should apply for changing the tenors individually, and the interest rate for the renewed deposits will be based on the interest rates quoted by the Bank on the date when the tenor is changed. However, the Bank has the right to refuse to renew the deposit if the deposit is subject to seizure, compulsory enforcement or other legal disposition.
- (V) The interest on a time (savings) deposit with designated maturity date is calculated based on the interest rate for the tenor quoted by the Bank for the full calendar month during the actual deposit period.
- (VI) In case of premature termination of a time (savings) deposit, simple interest is accrued according to the actual deposit period (including number of days in less than one month, the same below). If it is calculated according to variable interest rate, if the quoted interest rate is adjusted, it will be calculated according to tiered method by reference to the newly quoted interest rate as follows:
 - 1. No interest will accrue on deposit of less than 1 month.
 - 2. For deposits of over 1 month but less than 3 months, the interest rate is calculated as 80% of the quoted interest rate as applicable to 1-month time deposit.
 - 3. For deposits of over 3 months but less than 6 months, the interest rate is calculated as 80% of the quoted interest rate as applicable to 3-month time deposit.
 - 4. For deposits of over 6 months but less than 9 months, the interest rate is calculated as 80% of the quoted interest rate as applicable to 6-month time deposit.
 - 5. For deposits of over 9 months but less than 1 year, the interest rate is calculated as 80% of the quoted interest rate as applicable to 9-month time deposit.
 - 6. For deposits of over 1 year but less than 2 years, the interest rate is calculated as 80% of the quoted interest rate as applicable to 1-year time deposit.
 - 7. For deposits of over 2 years, the interest rate is calculated as 80% of the quoted interest rate as applicable to 2-year time deposit.

The quoted interest rates mentioned in the preceding paragraph shall be the interest rate quoted by the Bank on the date when the deposit is made by the Applicant.

- (VII) The interest on time (savings) deposit under this Section shall be calculated on the basis of 365 days, with the number of days as the numerator, and multiplying the interest rate applicable to the deposit period by the actual number of days of deposit.
- (VIII) The Applicant agrees that the Bank shall not be obliged to notify the Applicant upon maturity of the time (savings) deposit under this Section.

Section 5 Terms and conditions for integrated deposit

- I. The integrated deposit offers the functions of both demand (savings) deposit and time (savings) deposit.
- II. Except the demand (savings) deposit that can be automatically transferred and placed in time (savings) deposit by the Bank as agreed between the two parties, the Applicant should place a time (savings) deposit by transferring from demand (savings)

deposit with the withdrawal slip issued, or the Applicant may make a deposit through Richart Digital Bank APP or other means; the minimum deposit amount for each time deposit is NT\$3,000, and the deposit period must be at least one month for time deposit and at least one year for time (savings) deposit. The Applicant may agree with the Bank whether to renew the deposit at maturity. If it is agreed that the time (savings) deposit is automatically renewed at maturity, the Bank will automatically renew the deposit upon maturity as agreed with the Applicant, except that the Bank has the right to refuse to renew the deposit if the deposit of the Applicant is seized by the court. If automatic renewal instruction is not set up or if the Bank refuses to renew the deposit as described, upon maturity of the deposit, the Bank will transfer the principal and interest of the matured deposit into the digital bank demand (savings) account of the Applicant.

- III. For the time deposit under this deposit, the tenor of deposit shall be based on the record set forth in Richart Digital Bank App.
- IV. The Applicant may make deposit or withdrawal at any time by using the deposit slip or withdrawal slip with the specimen chop or by other means as agreed.
- V. This deposit may be terminated by the Bank or the Applicant at any time. If it is terminated by the Bank, the termination shall be effective as soon as the notice is given by the Bank; if it is terminated by the Applicant, the termination shall be effective upon delivery of the notice to the Bank.
- VI. If either demand deposit or time deposit under this deposit is subject to provisional seizure, compulsory enforcement or other legal disposition which is sufficient to affect the solvency of the Applicant, after the Bank has given a notice period in accordance with this Agreement, the Applicant will forfeit the benefit of time. This deposit shall be deemed to have matured and the Bank may credit the deposit to other accounts payable without accruing interest.
- VII. The interest on time deposit referred to in this Section shall be calculated in accordance with the provisions of Article 7, Section 4 of this Chapter.
- VIII. The Applicant agrees that the Bank shall not be obliged to notify the Applicant of the maturity of the time (savings) deposit of the integrated deposit under this Section.
- IX. The maximum limit amount of funds to be transferred via Richart Digital Bank APP and placed in time (savings) deposit is subject to the announcement on the website of the Bank and will be adjusted if necessary.

Section 6 Terms and conditions for Richart Sub-accounts

- I. This service is applicable to natural persons who have opened Richart Digital Integrated Deposit Account (hereinafter referred to as "Primary Account(s)") with the Bank, and the sub-account can only be set up through Richart Digital Bank APP (hereinafter referred to as "Sub-account(s)"). "Richart Digital Integrated Deposit Account" including Richart Digital Integrated Deposit Account and Integrated Deposit Account which also enjoys the benefits and advantages of Richart Digital Integrated Deposit Account.
- II. The Applicant may set up or close a Sub-account under a valid Primary Account approved to be opened with the Bank, provided that the maximum number of valid Sub-accounts set up by the Applicant is limited to seven and the total number of valid Sub-accounts and closed Sub-accounts is limited to ten.
- III. All Sub-accounts are subordinated to the Primary Account of the Applicant. No passbook and bank card will be issued for Sub-accounts, and the Applicant should log in to Richart Digital Bank APP to enquire about the information related to the Sub-accounts.
- IV. Transfer is not allowed from the Sub-account to an account other than the Primary Account. If the Applicant has to transfer funds to an account other than the Primary Account, he/she has to transfer funds from the Sub-account to the Primary Account first before transferring to another account. The limit of transfer and related rules in relation to the Primary Account are governed by this Agreement.
- V. The Applicant agrees that the specimen chop for the Primary Account is applicable for all Sub-accounts if a chop is required to be used for conducting the transactions under a Sub-account.

- VI. If the Primary Account is subject to provisional seizure, provisional disposition, compulsory enforcement or other legal disposition according to law, the validity shall be extended to all Sub-accounts.
- VII. Interest payment method: interest shall accrue for the Primary Account and Sub-account separately, and the threshold of minimum balance required to earn interest for a Sub-account is NT\$1. The demand savings deposit interest rate is applicable to the Sub-account, and the interest is rolled over to the principal on the interest settlement date (currently at the end of each month). The interest is calculated at the simple interest rate per annum on the basis of 365 days and multiplying the interest rate applicable to the deposit period by the actual number of days of deposit.
- VIII. If the Applicant closes a Sub-account, the balance of the Sub-account and settlement interest will be automatically transferred to the Primary Account, and all direct debit and linked debit account authorization and mandate given by the Applicant in respect of the Sub-account will be automatically terminated at the same time when the Sub-account is closed.
- IX. If the Applicant wishes to close the Primary Account, he/she shall close all Sub-accounts before the closure and cancellation of the Primary Account.
- X. Except as otherwise provided in these terms and conditions, all other matters shall be governed by this Agreement and the relevant agreement in relation to the Primary Account.

Chapter II Terms and Conditions for Foreign Exchange Deposit

Section 1 General provisions for foreign exchange deposit

- I. The interest on foreign exchange deposit shall be calculated at the interest rate quoted by the Bank at the simple interest depending on the type of deposit, the type of currency and tenor of deposit.
- II. The deposit and withdrawal in respect of foreign currency deposit accounts may be made in cash in New Taiwan dollars, cash in United States dollars, cash in other foreign currencies acceptable to the Bank, foreign currency negotiable bills, foreign currency traveler's checks and other means agreed by the Bank.
- III. Payment of interest and method of calculation:
 - (I) Demand deposits: Interest will be accrued and credited on a daily basis in accordance with the floating interest rates quoted by the Bank for each type of foreign currency deposit. Interest is settled at each settlement period (currently at the end of each month) and rolled over to the principal. The interest generated in each month will be included and settled in the next period.
 - (II) Fixed-rate time deposit: For the tenor of each type of foreign currency deposit, daily interest is calculated at simple interest based on the fixed interest rate quoted by the Bank at the time of deposit or the rate agreed with the Bank and the actual number of days of deposit.
 - (III) Variable-rate time deposit: For the tenor of each type of foreign currency deposit, daily interest is calculated at simple interest based on the variable interest rate quoted by the Bank at the time of deposit and the actual number of days of deposit.
 - (IV) Day-count fraction time deposit: For the tenor of each type of foreign currency deposit (based on the number of days), daily interest is calculated at simple interest based on the interest rate agreed with the Bank at the time of deposit and the actual number of days of deposit.
 - (V) In the event of force majeure such as natural disaster, riot, civil unrest, mutiny, war on the maturity/termination date of the time deposit that causes the Bank to cease operation, interest will accrue based on the original interest rate on deposit.
 - (VI) In the above cases (except Japanese Yen), interest for each currency will not be paid if the third decimal place is rounded to less than 0.01 of that currency; interest for Japanese Yen will not be paid if the first decimal place is rounded to less than 1 Japanese Yen.
 - (VII) The daily interest rate on foreign currency deposit under this Chapter is calculated on the basis of the actual number of days of deposit as numerator and 365 days (currently applicable to currencies such as GBP/HKD/SGD/ZAR) or 360 days (currently applicable to currencies such as USD/AUD/NZD/CNY/JPY/EUR/CAD/CHF/SEK) as the denominator, and multiplying the ratio of the actual number of days of deposit to the total number of days in the year by the interest rate applicable to the tenor of deposit.
 - (VIII) If the tenor of a foreign exchange deposit is calculated on a monthly basis and there is no equivalent date in the month in which the time deposit matures, the maturity date of the time deposit shall be the last day of that month.
 - (IX) If an interest payment date (such as the interest payment date for demand deposit or the scheduled interest payment date for time deposit) falls on a holiday, the payment of interest will be postponed to the next business day.
 - (X) If the Bank adjusts the threshold of minimum balance required to earn interest for the foreign currency deposit, interest calculation and payment method due to business requirements, except on any circumstances which is favorable to the Applicant, the Bank shall announce the adjustment in the business premises of the Bank or on its website 60 days prior to the effective date, and the Applicant agrees that the amended the threshold of minimum balance required to earn interest and various interest calculation and payment methods shall apply.

- IV. The Applicant agrees that no passbook will be issued by the Bank for foreign currency demand deposit. The deposit certificates or electromagnetic records of various electronic devices will be the records of financial activities. If it is agreed between the Applicant and the Bank that statements of account will be sent by post, the Bank will send a statement of account to the Applicant each month for him/her to verify the information reported on the statement.
- V. If the Bank has to withdraw funds from the foreign currency deposit account of the Applicant for other reasons, the Applicant shall cooperate in the process of foreign exchange settlement or currency conversion. The Bank may set-off the debts through foreign exchange settlement or currency conversion on behalf of the Applicant if necessary. The Applicant agrees that this Agreement shall be the evidence of such authorization, which will not be revoked without the consent of the Bank. Any exchange loss or handling fee arising from the settlement of foreign exchange or currency conversion shall be borne by the Applicant.
- VI. If any payment in respect of foreign currency deposit cannot be made in the agreed foreign currency due to force majeure such as natural disaster, war or other reasons which are not attributable to the Bank (e.g. foreign exchange control or the original currency is no longer in circulation), the Applicant agrees that payment may be made by the Bank in other foreign currencies or New Taiwan dollars.

Section 2 Terms and conditions for time deposit (excluding negotiable time deposit)

- I. The initial deposit amount for each time deposit shall be subject to the announcement posted in the business premises of the Bank or on its website.
- II. Depending on the characteristics and type of deposit, the principal and interest may be withdrawn in a lump sum upon maturity, or interest is paid at specified intervals and principal is withdrawn upon maturity.
 - (I) If the Applicant has instructed that a time deposit shall be automatically terminated and transferred to the demand deposit account upon maturity and the maturity date falls on a holiday, the transfer will be postponed to the next business day and interest will accrue at the agreed interest rate for time deposit up to the day prior to the postponed maturity date.
 - (II) In case of early termination of time deposit by the Applicant or if the Bank is not authorized by the Applicant to renew the deposit upon maturity, the interest on the early withdrawn portion or unclaimed portion upon maturity shall be calculated and paid in accordance with Article 4 of this Section.
- III. 3. Automatic renewal provisions:
 - (I) If the Applicant applies to the Bank for automatic renewal of a time deposit upon maturity, the time deposit will be renewed for the same currency and tenor as the original currency and tenor of the deposit at the prevailing interest rate as quoted by the Bank on the date of renewal. If the maturity date falls on a holiday, the renewal will be processed on the next business day. However, the Bank has the right to refuse to renew a time deposit if the deposit is subject to seizure, compulsory enforcement or other legal disposition.
 - (II) If the Applicant wishes to terminate the arrangement regarding the automatic renewal of deposit upon maturity, he/she should notify the Bank seven days prior to the maturity date of the deposit.
- IV. No early closure of time deposit is allowed before the maturity date. If the Applicant wishes to terminate the time deposit before the maturity date, the time deposit shall be settled in a lump sum and interest will be calculated as follows:
 - (I) Interest on fixed-rate deposit shall be paid at 80% of simple interest based on the actual number of days of deposit:
 - 1. For deposit with a tenor of less than one month, interest will not accrue for funds that have not been deposited for a specified number of weeks or days.
 - 2. For deposit with a tenor of one month or above, interest will not accrue for funds that have not been deposited for one month.
 - 3. For deposit with a tenor of one month or above, if the funds have been deposited for a month, interest will be calculated based on the actual number of days of deposit at the interest rate for 1-month, 3-month, 6-month, 9-month, 12-month or 24-month time deposit as quoted by the Bank at the time of deposit.

Unless otherwise agreed between the Applicant and the Bank, the quoted interest rates mentioned in the preceding paragraph shall be subject to the rates quoted by the Bank on the date of deposit.
 - (II) The early termination of variable-rate time deposit will be processed in the same manner as the preceding paragraph. However, if there is no variable interest rate for a particular tenor of deposit, interest shall be calculated based on the fixed interest rate quoted by the Bank at the time of processing the request.
- V. The Applicant agrees that the Bank shall not be obliged to notify the Applicant upon maturity of the time deposit under this Section.

Section 3 Terms and conditions for integrated deposit

- I. The integrated deposit has the characteristics of both demand deposit and time deposit, and the Applicant shall verify the information reported on the statement of account. No time deposit under the integrated deposit may be pledged, mortgaged or transferred, and interest is not accrued in advance.
- II. Except the demand deposit that is automatically transferred and placed in time deposit by the Bank as agreed between the two parties, the Applicant should place a time deposit by withdrawing funds from the demand deposit with a withdrawal slip or place a deposit through Richart Digital Bank APP or other means. If the funds are placed in a particular tenor of deposit, this shall be based on the time deposit announced by the Bank.
- III. In case of automatic renewal of a time deposit under the integrated deposit upon maturity, the renewal will be processed by the Bank upon maturity as agreed with the Applicant. If the maturity date falls on a holiday, the renewal will be processed on the next business day. However, the Bank has the right to refuse to renew a time deposit if the deposit of the Applicant under the integrated account is subject to seizure, compulsory enforcement or other legal disposition. If the Applicant has not given the instruction regarding automatic renewal of time deposit upon maturity, or if the aforesaid conditions for refusal to renew the time deposit are met, the Bank may terminate the time deposit upon maturity and transfer the principal and interest to the demand deposit account of the Applicant.

- IV. The Applicant agrees that the Bank shall not be obliged to notify the Applicant upon maturity of the time deposit under the integrated deposit in this Section.

Section 4 Terms and conditions for outward and inward online remittance

- I. The Applicant authorizes the Bank or its correspondent banks to process the outward remittance of funds by any means or manner as it deems appropriate, and use any correspondent bank as the beneficiary bank or intermediary bank. The Bank shall not be liable for any loss resulting from the errors or omissions of the beneficiary bank or intermediary bank if these banks are designated by the Applicant, or although these banks are designated by the Bank, the Bank has exercised reasonable care in selecting and instructing these counterparties. The Applicant shall be responsible for all costs (including but not limited to the postage/cable charges or other service charges of foreign banks) incurred by tracking, investigating, amending or refunding the remittance upon the Applicant's request, or any other circumstances which are not attributable to the Bank. The Bank may request the Applicant to pay a part of the charges prior to processing the request.
- II. The Applicant agrees that in processing the outward remittance, the Bank will not be liable for any delay or non-payment of the remittance due to circumstances which are not attributable to the Bank (including but not limited to the malfunction of telecommunication equipment or lines, damage to or loss of the check during mail delivery), or incorrect/incomplete (including the necessary intermediary bank information)/error in remittance information provided by the Applicant, and the Applicant shall be solely responsible for any fees and loss incurred as a result of the aforesaid situation.
- III. The Applicant agrees that when the remittance is paid or transferred, the beneficiary bank or intermediary bank may, according to the local custom and practice of the country, area or such bank, deduct related charges from the remittance amount, convert the remittance amount into local currency, execute the transaction based on the correctness of the account number or withhold the execution of transaction until further information is provided by the Applicant/payee. The Applicant shall not raise any objection whatsoever.
- IV. The Applicant agrees that the basic information previously provided to the Bank will be used to supply the payor information (including but not limited to address/country), and the Bank may, at the request of a clearing bank/intermediary bank or payee region/country/bank, provide the nature of the foreign remittance specified by the Applicant in the online application.
- V. If the Applicant makes an outward remittance by debiting the amount from a foreign currency deposit account and the payment is returned by the payee bank/clearing bank/intermediary bank, the Applicant, when notified by the Bank (including but not limited to by telephone/email/SMS), will not be required to complete the "Application for Refund/Amendment/Enquiry of Outward Remittance," and the Bank may proceed to credit the funds in connection with the refund of remittance less applicable fees to the original foreign currency account of the Applicant.
- VI. In the event that the outward remittance amount of the Applicant is debited from foreign currency deposit account, the Applicant authorizes the Bank to deduct directly from the New Taiwan dollars/foreign currency debit account which is specified in the online application without completing a withdrawal slip.
- VII. When the Applicant applies for outward remittance, if the Bank investigates and finds that the related counterparty or country is a terrorist, entity, organization or sanctioned country where remittance is not permitted or is subject to an embargo as advised by the Financial Supervisory Commission, domestic/foreign governments or international anti-money laundering organizations, the Applicant agrees that the Bank may, without the consent of the Applicant, directly terminate the remittance and reverse the related account entries accordingly. In the event of delay or failure of transaction due to the transaction amount being investigated or seized by a foreign bank according to the anti-money laundering, crime prevention or counter-terrorism laws of the country where the foreign bank is located, the Applicant shall be solely liable and the Bank shall have no responsibility.
- VIII. When processing the online application of outward remittance, if the remittance information provided by the Applicant is incorrect, incomplete or has errors, the Applicant should amend the transaction information with the Bank after being notified by the Bank (including but not limited to by telephone/email/SMS). Unless otherwise agreed, the Applicant agrees that if the Applicant is unable to complete the change of transaction information because the Bank is unable to contact the Applicant or for any other reasons not attributable to the Bank, the Bank may proceed to credit the funds less applicable fees to the original foreign currency account of the Applicant.
- IX. The Applicant agrees that, within the scope of business of the Bank and for the purpose of complying with the laws and regulations, the personal data of the Applicant or remittance related information may be collected, processed, used or cross-border transferred by the Bank. Data users include the Bank, the overseas branches and subsidiaries of the Bank, correspondent banks, recipients of cross-border transferred personal data that are not subject to the restriction of central competent authorities, financial institutions having business dealings with the Bank, authorities which have the power of investigation according to law or financial supervisory authorities, any other authorities or individuals to whom disclosure is required under the law and other organizations designated by the competent authorities. All related information shall be preserved for a period according to law or the rules of the Bank. Please refer to the official website of the Bank for more information on the Personal Information Protection Act. The Applicant agrees that he/she shall inform the payee regarding the scope of use of personal data.
- X. In addition to these terms and conditions, the Applicant agrees to comply with the related laws and all current and future regulations of the Bankers Associations.

Chapter III Terms and Conditions for Securities Settlement Account

- I. This service is applicable to natural persons who have opened Richart Digital Integrated Deposit Account (hereinafter referred to as "Primary Account(s)") with the Bank. The Applicant may only apply to open a Richart Securities Settlement Account (hereinafter referred to as "Securities Settlement Account(s)") through Richart Digital Bank APP and Richart's official website. These terms and conditions will only apply after the Applicant is approved by the Bank to open a "Securities Settlement Account." "Richart Digital Integrated Deposit Account" including Richart Digital Integrated Deposit Account and Integrated Deposit Account which also enjoys the benefits and advantages of Richart Digital Integrated Deposit Account.
- II. The Applicant may be approved by the Bank to open a maximum of three valid Securities Settlement Accounts (excluding the Securities Settlement Account which has been closed). The Applicant entrusts the Bank to handle (the collection and payment of) securities. Each Securities Settlement Account can only be linked to one securities dealer, and the Securities Settlement Account may not be used as a payroll account.

- III. No passbook or bank card will be issued by the Bank for the Securities Settlement Account, and the Applicant should log in to Richart Digital Bank APP to enquire about the information related to the Securities Settlement Account.
- IV. Transfer is not allowed to be made from the Securities Settlement Account into an account other than the Primary Account. If the Applicant has to transfer funds to an account other than the Primary Account, he/she has to transfer funds from the Securities Settlement Account to the Primary Account first before transferring to another account. The limit of transfer and related rules in relation to the Primary Account are governed by this Agreement.
- V. If a chop is required to be used for conducting transactions under a Securities Settlement Account, the Applicant has to visit the counter of the Bank and retain a specimen chop, which may be different from the specimen chop for the Primary Account.
- VI. If the Primary Account is subject to provisional seizure, provisional disposition, compulsory enforcement or other legal disposition according to law, its validity shall be extended to all Securities Settlement Accounts.
- VII. Interest payment method: interest shall accrue for the Primary Account and Securities Settlement Account separately. The threshold of minimum balance required to earn interest for the Securities Settlement Account is NT\$10,000 and the demand savings deposit interest rate for securities account quoted by the Bank is applicable. Interest is payable half-yearly. The interest is cleared and rolled over to the principal on the interest settlement date. Interest is calculated at the simple interest rate per annum on the basis of 365 days and multiplying the interest rate applicable to the deposit period by the actual number of days of deposit.
- VIII. If the Applicant wishes to close the Primary Account, he/she shall close all Securities Settlement Accounts before closing the Primary Account, and the Applicant may not apply to close the Securities Settlement Account through the internet. Application for closure of account can only be done through the counter or by mail in accordance with (I) and (II), Article XXV of Section 1 in Chapter I – General Terms and Conditions.
- IX. Except as otherwise provided in these terms and conditions, all other matters shall be governed by the relevant agreements such as the “Consent Terms and Conditions and Authorization Letter to Open a Securities Settlement Account as a Member of Richart” and this Agreement.

Chapter IV Agreement for Richart Digital Integrated Savings Account for Foreign Natural Persons

- I. Foreign natural adult persons (including Hong Kong and Macau residents and people from Mainland China) residing in the territory of the Republic of China and bearing a relevant Taiwan residence certificate or an Alien Resident Certificate (hereinafter referred to as “residence certificate”) with validity of more than one year , and the effective date is more than one month (inclusive) from the date of application for the Richart digital integrated savings account(hereinafter referred to as “foreign natural persons”) and those whose residence permit is valid for more than one month (inclusive), the foreign natural adult persons can open a Richart digital integrated savings account online and complete password change (the username and password are subject to the regulations of the Bank) on the Bank's digital bank service system. The password may be changed at any time for unlimited number of times. If the foreign natural adult persons fails to change their password after it expires, the Bank will automatically terminate its digital banking service. The foreign natural persons can log into the digital bank with their valid residence certificate number.
- II Types and Use of Richart Digital Integrated Savings Account of the foreign natural persons:
 - (I) To open a Type 1 Richart digital integrated savings account: The foreign natural persons must bring his/her residence certificate and secondary proof of identification to a branch in person for identity verification.
 - (II) To open a Type 2 Richart digital integrated savings account: The foreign natural persons must open a savings account at the Bank with a self-service financial payment instrument linked for identify verification. This excludes savings accounts not opened at a bank branch.
 - (III) To open a Type 3 Richart digital integrated savings account: The foreign natural persons must use another bank account(excluding savings accounts, foreign currency accounts or loan accounts not opened at a bank branch) with a self-service financial payment instrument linked for identify verification.
 - (IV) Richart online banking provides the following services of the foreign natural persons:

- i. Various functions and services in relation to New Taiwan Dollars (excluding sub-accounts and securities settlement accounts).
Various functions and services in relation to foreign exchange.
- ii. .
- iii. Various personalized functions and services.

III Basic information for the identity of the foreign natural persons shall include at least: name, residence permit unified number, date of issue, expiration of residence, date of birth, nationality, number on the back of the residence certificate, contact information, and purpose and nature of the account by the foreign natural persons must be confirmed.

IV The Bank shall retain the foreign natural persons's copy of the front and back of the residence certificate and secondary proof of identification (e.g., health insurance card, driver's license) for future reference.

V When the Bank proceeds with the account-opening process of the foreign natural persons, the following information will be checked, with an electronic application record retained for future reference.

- (I) "Residence Certificate Inquiry" from website of National Immigration Agency and "Z22 reported cases and supplemental notation information " from the Joint Credit Information Center.
- (II) Confirm whether the foreign natural persons is under the commencement of guardianship or assistantship.

Chapter V Customer Data

- I. The Applicant agrees that the Bank may collect, process, international transmit and use the personal data of the Applicant to the extent permitted by the following laws and regulations.
 - (I) For the purpose of (1) the Bank handling the account activities between the Applicant and the Bank, (2) the Bank making recommendation of various products or services to the Applicant, (3) the Bank engaging in any other matter which is permitted by the relevant laws, the Bank has to collect, process and use the personal data of the Applicant.
 - (II) The Bank may provide information regarding the deposit-related activity of the Applicant to: (1) persons appointed by the Bank for outsourcing operations (including but not limited to organizations commissioned to conduct market research) and (2) head office and other branches of the Bank and (3) competent financial authority which has jurisdiction over the Bank, judiciary or other agencies, organizations or persons to whom disclosure is required under the relevant rules. In addition, if the Applicant does not agree to participate in the market research, he/she may notify the Bank of his/her wish at any time through the channels of the Bank for more information and lodging complaint (please see Article XL VII , Section 1 of Chapter I for details).
 - (III) The Bank may provide information regarding the foreign currency-related activity of the Applicant to: (1) the head office and other branches of the Bank or financial institutions which have business dealings with the Bank and (2) competent financial authority which has jurisdiction over the Bank or financial institutions, judiciary or other agencies, organizations or persons to whom disclosure is required under local laws. If the information provided by the Applicant includes personal data of a third party (such as a company manager or payee), the Applicant shall make that third party aware of and agree to the foregoing, and the Applicant shall be liable to compensate for the damages suffered by the Bank as a result, if any.
- II. **Unless otherwise specified in this Agreement, the Applicant agrees that the Bank may collect, process, cross-border transfer and use the personal data of the Applicant to the extent permitted by law for inter-bank services such as withdrawal, transfer, remittance, tax payment, bill payment, debit from the account after making purchases, and account inquiry, via bank cards. In addition, for the purpose of completion of inter-bank services, the Applicant agrees that financial institution which is the counterparty of the bank card transaction, the Joint Credit Information Center, Financial Information Service Co., Ltd. and other entities which are established or in operation after obtaining the approval of the Financial Supervisory Commission R.O.C.(Taiwan) or competent authority in charge of agricultural finance may collect, process, cross-border transfer and use the personal data of the Applicant according to law within the scope of the aforesaid inter-bank services. The Bank may**

provide the personal data of the Applicant to the aforesaid entities within the scope of the aforesaid purposes. Except as required by law or with the consent of the Applicant, the Bank may not provide the personal data of the Applicant to any third party other than the above-mentioned entities.

- III. The Bank and other subsidiaries under Taishin Financial Holding Co., Ltd., which is the parent company of the Bank are in compliance with relevant laws and regulations such as the Financial Holding Company Act and the Regulations on Joint Marketing among Subsidiaries of Financial Holding Companies. Unless otherwise provided by law and an agreement is entered with or a written consent is given by the Applicant, information relating to the Applicant which is disclosed, transferred or used interchangeably may not contain information other than the name or address of the Applicant.

Chapter VI Terms and Conditions for Foreign Account Tax Compliance Act of the United States (“FATCA”)

- I. In order to comply with FATCA, the Bank must collect, process and use the personal data of the Applicant, including but not limited to the name, date of birth, nationality, identity card unified number, passport number, U.S. tax status and tax identification number, contact method, financial condition, and social activities. The Applicant is hereby advised and agrees to cooperate with the Bank as necessary to comply with the necessary measures adopted by the Bank under domestic and foreign tax laws (including but not limited to FATCA and the relevant laws of the Republic of China), treaties or international conventions, including investigating the nationality and tax residency status of the Applicant and person(s) under his/her control, disclosing tax residency information and account information to domestic and foreign governmental authorities (including the government of the Republic of China and the U.S. federal government) and to those who are enforcing the withholding and debit of tax payment in accordance with domestic and foreign tax laws. If the results of investigation indicate that the relationship between the Applicant and the Bank meets certain conditions set out in domestic or foreign taxation laws, treaties or international conventions (including but not limited to the Applicant and the person(s) under his/her control failing to assist in truthfully providing information and forms required for the aforesaid investigation, or the Applicant and the person(s) under his/her control disagree to the Bank’s making disclosures to the government of the Republic of China and the U.S. federal government), tax will be withheld and settled for the Applicant or all business dealings between the Applicant and the Bank will be terminated.
- II. The related terms in Article I are by reference to FATCA (please see below explanation). If there is any inconsistency between this explanation and FATCA, the interpretation of FATCA shall prevail:
1. FATCA: means the Foreign Account Tax Compliance Act of the United States, namely 26 USC §1471–§1474, or Internal Revenue Code Chapter IV of the United States, and includes the relevant administrative orders (including but not limited to 26 CFR Parts 1 and 301), guidelines and application forms issued by the Internal Revenue Service.
 2. Treaties or international conventions: include but are not limited to inter-governmental agreement(s) between the government of the Republic of China and the government of the United States or their respective representatives or agencies regarding the implementation of FATCA.
 3. Nationality and tax residency information: include but are not limited to the nationality, dual nationality or permanent residency status; Taxpayer Identification Number, Global Intermediary Identification Number; FATCA and Common Reporting Standards Status Declaration or other alternative documents used by the Bank, and other account-related information that must be investigated or obtained by designated financial institutions in accordance with the FATCA.

Customer Data Confidentiality Policy of Taishin Financial Holding Co. and its Subsidiaries

Taishin Financial Holding Co., Ltd. (hereinafter referred to as "Taishin Financial Holding") was established on 18 February 2002 and consists of subsidiaries in the sectors of banking, securities, investment trust and insurance, etc. In line with the consistent approach of Taishin Financial Holding and its subsidiaries in strictly protecting the customer data, necessary confidentiality measures are adopted to safeguard the security of information provided by you. The customer data confidentiality policy of Taishin Financial Holding and its subsidiaries are described below:

Taishin Financial Holding and its subsidiaries adopt customer data confidentiality policy. Apart from complying with the Financial Holding Company Act and the Regulations on Joint Marketing Among Subsidiaries of Financial Holding Companies (hereinafter referred to as "Regulations on Joint Marketing"), Personal Information Protection Act and relevant laws of the competent authority, each of the subsidiaries will also comply with other relevant laws and regulations of its industry (including but not limited to Paragraph 2, Article 48 of the Banking Act) to fulfill the duty of keeping confidentiality of customer data.

I. How to modify the customer data

If there is any change of your personal data, you may notify the customer service center of the subsidiaries of Taishin Financial Holding at any time and request to make correction or supplement.

II. How to exercise the customer opt-out right

You may notify the customer service center of the subsidiaries of Taishin Financial Holding at any time and request to stop using your personal data interchangeably for marketing or business promotion purposes.

Taishin Financial Holding and its subsidiaries reserve the right to revise the confidentiality policy and will disclose information about the confidentiality policy on its website or through other public channels recognized by the competent authority, as well as making disclosure when revising the confidentiality policy. You may also contact Taishin Financial Holding or its subsidiaries at any time if you have other questions related to the confidentiality policy.

Taishin Financial Holding and its existing subsidiaries include:

Taishin International Bank Co., Ltd.

Taishin Securities Co., Ltd.

Taishin Securities Investment Advisory Co., Ltd.

Taishin Securities Investment Trust Co., Ltd.

Taishin Asset Management Co., Ltd.

Taishin Venture Capital Investment Co., Ltd.

Taishin D.A. Finance Co., Ltd.

Taishin Life Insurance Co., Ltd.

Any future additions or changes to the subsidiaries of Taishin Financial Holding will be disclosed and announced on the websites of Taishin Financial Holding and its subsidiaries.