

**Celebrating the Launch of Richart Mastercard**  
**Use your card abroad and enjoy up to 5% cashback**

- I. Promotional period:  
2022/10/31 to 2023/06/30(5% cashback is applicable on 2023/3/1)
- II. Details
  - (I) Early Bird Reward(The quota was full on 2023/1/4)  
Apply for a Richart account and opt for Richart Mastercard Debit Card before 2023/01/31. Get a NTD300 coupon of UberEats after successfully opening an account and logging into the Richart APP for the first time (applicable to both new and existing UberEats accounts). Subject to availability of 15,000 customers.
  - (II) Richart Mastercard Cashback  
After successfully opening a Richart account and opting for Richart Mastercard Debit Card during the promotional period, use your Richart Mastercard abroad (including but not limited to overseas online shopping and overseas channels) and enjoy up to 5% cashback (basic benefits of 0.5% and plus-benefits of 4.5%). Enjoy limitless basic benefits and up to NTD200 per month for plus-benefits.
- III. Rewards
  - (I) Early Bird Reward  
Taishin Bank checks the Richart Mastercard Debit Card applicants within 15 working days after the end of each month. After making sure that the Customer has successfully opened an account and logged into the Richart APP, Taishin Bank will send a NTD300 UberEats coupon code to the mobile number the Customer left in the application form by SMS.
  - (II) Richart Mastercard Cashback  
After the end of each month, Taishin Bank checks applicants that opt for Richart Mastercard Debit Card who have successfully opened an account. Taishin Bank will calculate the basic benefits and plus-benefits of the previous month and deposits cashback earned to the account of the Customer's Richart Mastercard Debit Card in the following month. Customers qualifying for rewards but later found not meet the rules of the Promotion will automatically lose their eligibility, with their existing rewards deemed forfeited. Their place will not be replaced.
- IV. Definition of Overseas Transactions  
Overseas transactions refer to card transactions carried out abroad in foreign currencies, or transactions (on foreign websites) with a foreign processing fee charged. Domestic purchases made by credit cards are denominated in New Taiwan Dollars. Overseas purchases not within the scope of eligibility are not qualified for rewards.
- V. Notes
  - (I) There are 15,000 UberEats NTD300 coupon codes. If the quota is filled in advance, priority will be given to those who open their accounts earliest.

Once all Early Bird Reward have been given out, an announcement will be made.

- (II) Participation in the Promotion and the receipt of rewards will be canceled if fraudulent or inaccurate information has been used. Taishin Bank reserves the right to review the eligibility of participants.
- (III) The “RichartAccount” referred to in the Promotion includes Integrated Account of Richart Digital Bank and the Accounts that enjoy the benefits of the Integrated Account of Richart Digital Bank.
- (IV) Cardholders automatically lose eligibility to participate in the Promotion if the corresponding account of their Richart Mastercard is canceled, listed as a watch-listed account or terminated due to other reasons, or if they violate the “Richart Card Agreement” before cashback is deposited. Please note that the cardholder will not be notified of this.
- (V) **The Promotion can be used in conjunction with any account-opening promotions. Customers can enjoy the rewards of the Promotion even if they have previously successfully participated in Richart marketing promotions involving gifts. Customers can participate in other Richart marketing promotions involving gifts even if they have successfully participated in the Promotion.**
- (VI) Participants who have previously closed their Richart digital account cannot take part in the Promotion.
- (VII) Participants must make sure that all information provided is true and correct with no infringement or misappropriation of any third party's information. Where information is found to be untrue or incorrect, Taishin Bank reserves the right to disqualify the participant's eligibility from receiving the prize. If incorrect information results in the participant not being able to be contacted or receive the prize, no replacement will be given. If the participant causes damage to Taishin Bank or any other third party, the participant will be held legally accountable.
- (VIII) Participants are prohibited from using programs or others means of system interference forgery. Participants jeopardizing the process of the Promotion, the operation of the website management, or violation of the terms of use of the website, will have their eligibility for the promotion canceled if an illegal activity is found after investigation by Taishin Bank. At the same time, for any fraud or act of an individual that results in harming the Promotion or website, that individual will be held legally liable by Taishin Bank.
- (IX) The Richart service is provided by Taishin Bank. Taishin Bank reserves the right to modify, change, and terminate the Promotion and replace the

prizes with other prizes of equivalent value at any time. Changes or termination of the Promotion will be announced on the Richart website. Matters not covered are subject to the applicable rules and additional information may be announced at any time.

(X) By participating in the Promotion, the participant agrees to the rules of the Promotion. The eligibility of the participant will be canceled by the Bank if any violation is found. For any questions regarding this Promotion, please visit the Richart website or call Richart customer service at: (02)8798-9088 / 0800-888-800.

(XI) Legal matters stipulated in the Personal Data Act:

1. Your ID number, name, mobile number, address, email will be collected, processed and used by Taishin Bank for Richart promotional activities and their relevant processes (including but not limited to prize notification and prize collection and income tax filing).
2. Taishin Bank (including vendors entrusted by Taishin Bank to perform services) and the legally authorized institutions or financial supervisory authorities use your personal data within time period of specific purpose of the preceding paragraph. For the duration stipulated by law (e.g., the Business Entity Accounting Act), or the retention period deemed necessary to perform service activities or specified in contracts (whichever is longer). The territory is limited to Taishin Bank (including vendors entrusted by Taishin Bank to perform services) and the legal authorities or financial supervisory authorities in Taiwan.
3. You are free to choose whether to provide your personal data and the categories of data you provide to Taishin Bank. However, if you refuse to provide your personal data for categories that are necessary for banking operations, it may affect Taishin Bank's ability to complete the necessary procedures, resulting in failure in providing you with the relevant services.
4. Pursuant to Article 3 of the Personal Data Protection Act, you may exercise the following rights over your personal data held by Taishin Bank:
  - (1) Except for those set forth in Article 10 of the Personal Data Protection Act, you may enquire or request to view your personal data, or request to make a copy of your personal data. Pursuant to Article 14 of the Personal Data Protection Act, necessary costs will be imposed at discretion of Taishin

Bank.

- (2) You may request to make a supplement or correction on your personal data. However, pursuant to Article 19 of the Enforcement Rules of the Personal Data Protection Act, you must provide the Bank with an adequate explanation.
  - (3) You may request Taishin Bank to stop collecting, processing, or using your personal data and to delete your personal data where Taishin Bank violates the provisions of Article 11, Paragraph 4 of the Personal Data Protection Act in the course of collecting, processing or using your personal data.
  - (4) Pursuant to Article 11, Paragraph 2 of the Personal Data Protection Act, in the event of a dispute regarding the accuracy of the personal data, you may request Taishin Bank to cease processing or using your personal data, unless the processing or use is either necessary for the performance of a business duty, or has been agreed to by you in writing, and the dispute has been recorded.
  - (5) Pursuant to Article 11, Paragraph 2 of the Personal Data Protection Act, in the event of a dispute regarding the accuracy of the personal data, you may request Taishin Bank to cease processing or using your personal data. unless the processing or use is either necessary for the performance of a business duty, or has been agreed to by you in writing.
5. If you wish to exercise your rights under Article 3 of the Personal Data Protection Act, please visit a Taishin Bank branch or contact customer services (0800-000-456 for business enquiries or 02-26553355 for general customer service).