

2023 Q3-Q4 Richart NTD Saving Account Best APY 3.2%

- I. Date: July 3rd, 2023 to January 1st, 2024
- II. Qualification:
 - i. Richart's New Friends : Customers open a Richart NTD savings account after June 1st, 2023 (inclusive). And must have a valid account for the duration of the project.
 - ii. Richart's Good Friends : Customers open a Richart NTD savings account before June 1st, 2023. And must have a valid account for the duration of the project.
- III. Currency: New Taiwan Dollars.
- IV. Funding Restriction: No minimum amount.
- V. Interest accrual and payment method: Interest is calculated daily based on the end-of-day balance and paid at the end of each month (the actual time of depositing the interest is subject to Taishin Bank's batch operation time). The interest is automatically transferred to the Richart NTD savings account. If an interest payment day falls on a holiday, it will be paid on the previous business day. The interest on holidays will be subject to the rate of the previous business day.
- VI. Description of the Promotion:

Currency: New Taiwan Dollars

Richart's New Friends		
NTD Savings Account Balance Applicable APY for the Promotion	Within NTD100,000 (inclusive)	Over NTD100,000
Account Balance = 0	Same as the interest rate of Taishin NTD savings account	
Account Balance > 0	Fixed interest rate of 3.2% per annum	Same as the interest rate of Taishin NTD savings account

Currency: New Taiwan Dollars

Richart's Good Friends		
NTD Savings Account Balance Applicable APY for the Promotion	Within NTD300,000 (inclusive)	Over NTD300,000
Doesn't meet any of the "Good Friends" missions	Same as the interest rate of Taishin NTD savings account	
Meet at least one "Good Friends" mission	Fixed interest rate of 1.3% per annum	Same as the interest rate of Taishin NTD savings account

- i. Interest rate of Taishin NTD savings account: Subject to the announcement on [Taishin Bank website](#).
- ii. Interest Rate for the Promotion:
 - A. Richart's New Friends :
 - (1) Mission (NTD savings) : During the Promotion period, those who have successfully opened a Richart NTD savings account with a bank balance greater than NTD1 are eligible to enjoy a fixed interest rate of 3.2% per annum on NTD100,000 (inclusive) from the second business day of the after being qualified to the first business day of the

second month. The applicable APY (Annual Percentage Yield) for those who do not qualify for the Promotion or have a balance exceeding the limit will be subject to the interest rate of Taishin NTD savings account.

The first date of the review for the bank balance greater than NTD1 is June 29, 2023. Those who qualify will enjoy a fixed interest rate of 3.2% per annum up to a specified limit beginning July 3, 2023. Those who meet the qualification every month can receive a maximum fixed interest rate of 3.2% per annum up to a specified limit continuously up to January 1, 2024 (inclusive).

[Example]

Mario completed the New Friend Mission on July 7th, 2023 (Fri). From July 11th (Tue) to September 1st (Fri), 2023, Mario can enjoy a fixed interest rate of 3.2% per annum up to a specified limit.

B. Richart's Good Friends :

During the Promotion, those who meet one of the following "Good Friends" mission with an NTD savings account balance of NTD 300,000 (inclusive) from the second business day after qualification to the first business day of the second month are eligible to enjoy a fixed interest rate of 1.3% per annum . The applicable APY (Annual Percentage Yield) for those who do not qualify for the Promotion or have a balance exceeding the limit will be subject to the interest rate of the Taishin NTD savings account.

- (1) Mission 1 (USD & CNY Savers): During the Promotion, earn a fixed interest rate of 1.3% per annum up to a specified limit, on your Richart foreign current savings account, with a balance of USD 2,000 or more (regardless of new or old funds), or CNY 12,000 or more (regardless of new or old funds). **Please note that USD and CNY cannot be calculated together.**

The first date of the review for "USD & CNY Savers" is June 29, 2023. Those who qualify on any day from June 1 to June 29, 2023 will earn a fixed interest rate of 1.3% per annum up to a specified limit from July 3, 2023. Qualify every month and enjoy a maximum fixed interest rate of 1.3% per annum up to a specified limit every month up to January 1, 2024 (inclusive).

[Example A]

Kevin completed Mission 1 on June 14, 2023 (Wed) –Kevin will earn a fixed interest rate of 1.3% per annum up to a specified limit from July 3, 2023 (Fri) to September 1, 2023 (Fri).

[Example B]

Charlie completed Mission 1 on July 19, 2023 (Wed) – Charlie will earn a fixed interest rate of 1.3% per annum up to a specified limit from July 21, 2023 (Fri) to September 1, 2023 (Fri).

[Example C]

Barkie completed Mission 1 on September 2, 2023 (Sat) –Because September 2, 2023 (Sat) is not a business day ,it was not considered completed until September 4, 2023 (Mon). Barkie will earn a fixed interest rate of 1.3% per annum up to a specified limit from September 6, 2023 (Fri) to November 1, 2023 (Wed).

[Example D]

Rich, completed Mission 1 on October 16, 2023 (Mon) at 23:50 – As the completion time is after the review time limit (22:00), he will be deemed to have completed Mission 1 on the next day (October 17, 2023 (Tue)). Rich will earn a fixed interest rate of 1.3% per annum up to a specified limit from October 19, 2023 (Thur) to December 1, 2023 (Fri).

- (2) Mission 2 (Foreign Currency Remittance): During the Promotion, those who remit money (only general remittance) to a non-Taishin Bank account will earn a fixed interest rate of 1.3% per annum up to a specific limit. Customers will enjoy a fixed interest rate of 1.3% per annum up to a specified limit from the second business day following a successful foreign currency remittance (only general remittance).
The first date of the review for foreign currency remittance is June 29, 2023. Those who qualify on any day from June 1 to June 29, 2023 will earn a fixed interest rate of 1.3% per annum up to a specified limit from July 3, 2023. Qualify every month and enjoy a maximum fixed interest rate of 1.3% per annum up to a specified limit every month up to January 1, 2024 (inclusive).

[Example A]

Charlie made a remittance (general remittance) to a non-Taishin Bank account on September 7, 2023 (Thur) – as Mission 2 has been met, Charlie will earn a fixed interest rate of 1.3% per annum up to a specified limit from September 11, 2023 (Mon) to November 1, 2023 (Wed).

[Example B]

Barkie made a general remittance to a Taishin Bank account on November 2, 2023 (Thur) – as Mission 2 is not met, Barkie's interest rate is subject to the interest rate of Taishin NTD savings account.

- (3) Mission 3 (Foreign Currency Receipt): During the Promotion, those who complete foreign currency receipt through a Richart Foreign Currency Account, will earn a fixed interest rate of 1.3% per annum up to a specified limit. Customers will enjoy a fixed interest rate of 1.3% per annum up to a specified limit from the second business day following successful receipt of a foreign currency remittance.
The first date of the review for foreign currency receipt is June 29, 2023. Those who qualify on any day from June 1 to June 29, 2023 will earn a fixed interest

rate of 1.3% per annum up to a specified limit from July 3, 2023. Qualified every month, you can get a maximum fixed interest rate of 1.3% per annum up to a specified limit every month up to January 1, 2024 (inclusive).

[Example A]

Charlie completed a foreign currency receipt in USD on August 16 (Wed) – as Mission 3 has been met, Charlie will earn a fixed interest rate of 1.3% per annum up to a specified limit from August 18, 2023 (Fri) to October 2, 2023 (Mon).

[Example B]

Kevin completed a foreign currency receipt in NTD on December 7 (Thur) – as Mission 3 has not been met, Kevin's interest rate is subject to the interest rate of the Taishin NTD savings account.

Meet one of the above missions to get a fixed interest rate of 1.3% per annum up to a specific limit. The maximum interest rate for meeting two or more missions is 1.3%. Customers who meet at least one mission in the current month will enjoy a preferential interest rate from the second business day after meeting the first mission to the first business day of the second month.

iii. Interest Rate Limit for the Promotion

Those eligible for the preferential interest rate can enjoy the corresponding preferential interest rate within the NTD limit in their Richart NTD savings account. The amount exceeded will be subject to the interest rate of Taishin NTD savings account.

VII. Notes on the Promotion:

- i. The "Richart NTD Savings Account" referred to in the Promotion includes NTD Savings Account of Richart Digital Bank and the NTD Savings Accounts that enjoys the benefits of the NTD Savings Account of Richart Digital Bank.
- ii. **The cut-off date for the calculation of interest in the Promotion is January 1st, 2024. If the cut-off date is later than January 1st, 2024, interest will be calculated only until January 1st, 2024.**
- iii. During the Promotion, customers with Richart NTD Savings Account can enjoy 5 free bank withdrawals at any bank.
- iv. During the Promotion, Richart's New Friend mission and Richart's Good Friend all missions will be reviewed at 22:00 on each business day. Customers who complete the mission after 22:00 (Taiwan time) or on a non-business day will be deemed to have completed the mission on the following business day.
- v. At the end of the Promotion, the interest rate will be automatically adjusted to the interest rate of NTD Integrated Savings Account of Taishin Bank or an interest rate of another announced promotion. If the Promotion ends on a holiday, the interest rate for such day will be calculated based on the interest rate of the current Promotion. The interest payable for the current period will be deposited one business day before the holiday.
- vi. Benefits of the Promotion will be terminated for customers who close their Richart Savings Account

during the Promotion.

- vii. Applicants should carefully evaluate the risk of currency exchange and possible exchange loss if currency conversion is involved. The daily trading of CNY in cash or through bank accounts is subject to CNY 20,000 per day. For handling fees of foreign currency services, please see the “Deposit and Remittance Service Fees” announced by Taishin Bank.
- viii. A foreign currency remittance (only general remittance) to a “non-Taishin domestic bank account” and “foreign bank account” can be made on business days between 09:00 and 15:00. If the customer conducts transactions abroad, the actual transaction time is based on Taiwan time.
- ix. Unless otherwise specified in the application form for the Promotion, other matters not provided are subject to the “General Agreement of Integrated Savings Account Opening and Savings Business for Richart Digital Bank” (including changes or amendments), the “General Agreement of Savings Accounts of Taishin International Bank” (including changes or amendments), and applicable regulations of Taishin Bank.
- x. Richart services are provided by Taishin Bank. Taishin Bank reserves the right to approve, change, and terminate the Promotion, and to accept customers to participate in the Promotion. Taishin will not accept customers who do not meet the terms of the Promotion, or violate the law or statutory restrictions.
- xi. Any change or termination of the Promotion will be announced on Taishin Bank's Richart website.
- xii. The interest in the Promotion is classified as “other income”. According to the Income Act, a winner who is a foreign natural person residing Taiwan (R.O.C.) is liable for 20% income tax, and related matters should be handled in line with Taishin Bank's withholding rules. Taishin Bank files tax to the National Taxation Bureau according to various withholding rates of for income taxes. Based on Article 94-1 of the Income Tax Act, Taishin Bank is exempted from issuing various types of income withholding and exemption certificates to the winners. A winner can apply for a separate certificate if needed.
- xiii. Legal matters stipulated in the Personal Data Protection Act: Please click on the following link for the latest version of the Personal Data Protection Act.

https://richart.tw/TSDIB_RichartWeb/RC02/RC020201?announceNo=16467