

Richart Card/Debit Card
Terms and Conditions

Ver. 113.04

In order to protect the interests of the Applicant, please read these Terms and Conditions in detail. By clicking the “Agree” button, the Applicant acknowledges that he/she has read these Terms and Conditions within a reasonable time, and has fully understood and hereby agrees to abide by these Terms and Conditions. All activities involving the Cards (including Debit Card and IC Card) shall be subject to the deposit account opened by the Applicant with Taishin International Commercial Bank (hereinafter referred to as the “Bank”). If the legal representative has given consent for a minor to apply for a general IC Card or Debit Card, the Bank may, after approving the issuance of the Card, process the minor’s individual instruction for the services required by the minor in accordance with these Terms and Conditions. In the event of any inconsistency or discrepancy between these Terms and Conditions and Richart Deposit General Business Agreement, these Terms and Conditions shall prevail.

Article 1: Terms and Conditions for the Cards

I. Collection, activation and invalidation

1. If the Applicant applies to the Bank for issuance of a Card (including general IC Card and Debit Card, hereinafter referred to as “Richart Card(s)”) under Richart Deposit Account (including Richart Digital Bank’s Integrated Deposit Account and other deposit accounts that have the same advantages and benefits as Richart Digital Bank’s Integrated Deposit Account) and is eligible for issuance of the Card after verification by the Bank, the Bank may send the Richart Card by post to the Applicant’s residential address or a designated correspondence address, or the Richart Card may be collected in person as mutually agreed.
2. Before using the Richart Card, the Applicant must activate the Richart Card and change the password via Richart’s telephone customer service, Richart website, Richart APP, the automatic teller machine(s) (hereinafter referred to as “ATM(s)”) of the Bank or in person at any branch of the Bank by bringing along the Richart Card, his/her identity card and secondary identification documents. The Applicant may change the password as many times as he/she wishes, but the Applicant

agrees that the length requirement and other limits for the chip password will be based on the existing (6-12 digits in Arabic numerals) and future rules of Financial Information Service Co., Ltd. (hereinafter referred to as "FISC"). The Applicant shall memorize his/her password and keep the password in a safe place separate from the Richart Card.

3. If the Richart Card is not collected by the Applicant for more than one month from the date of application, the Card may be invalidated by the Bank and the application will be deemed to be cancelled by the Applicant. If the Card is undeliverable and returned due to reasons such as incorrect delivery address, refusal to accept the delivery or otherwise, it will be deemed that the Applicant has not collected the Card. If the Applicant still needs to use the Richart Card, he/she has to apply to the Bank separately.
4. The Applicant agrees that the Bank shall provide chip-enabled functions and services via the Richart Card, including deposit, withdrawal and transfer of funds, tax (bill) payment, change password and balance enquiry. Only one Richart Card may be applied for each deposit account. Unless the Applicant applies to the Bank for cross-country withdrawal function, the other functions are restricted to be used at the ATMs or Web ATMs of the Bank or other domestic financial institutions. When the Applicant uses a Card at the ATM(s) or Web ATM(s) of the Bank or other domestic financial institutions, he/she may conduct any transaction after entering the chip password.

II. Limitations on the amount of withdrawal, transfer and deposit

1. The maximum amount to be withdrawn by the Applicant using a Richart Card at the ATM of the Bank or other financial institutions which use the inter-bank information network services provided by the FISC is as follows:
 - (I) The maximum limit for each withdrawal by the Applicant using a Richart Card at the ATM of the Bank is NT\$30,000. If the ATM of the Bank offers deposit and withdrawal function, the maximum limit for each withdrawal is NT\$150,000.
 - (II) The maximum limit for each withdrawal by the Applicant using a Richart Card at the ATM of a financial institution which uses the inter-bank information network services provided by the FISC is NT\$20,000.
 - (III) The daily maximum limit for withdrawal by the Applicant using a

Richart Card is NT\$150,000 or its equivalent in local currency (such amount will be combined with the amount withdrawn from the ATM(s) of the Bank or other financial institutions which use the inter-bank information network services provided by FISC or an international organization the system of which is connected with the Bank).

2. The limit for non-registered account transfer by the Applicant using a Richart Card at the ATM(s) of the Bank or other financial institutions which use the inter-bank information network services provided by FISC shall be as follows:
 - (I) Maximum NT\$30,000 per transaction.
 - (II) Maximum NT\$30,000 per day (such amount will be combined with the amount of non-designated account transfer conducted at the ATM(s) of other financial institutions which use the inter-bank information network services provided by FISC).
3. The limit for registered account transfer by the Applicant using a Richart Card at the ATM(s) of the Bank or other financial institutions which use the inter-bank information network services provided by FISC (including third-party account transfer and inter-bank transfer service) shall be as follows:
 - (I) Maximum NT\$2,000,000 per transaction.
 - (II) Maximum NT\$3,000,000 per day (such amount will be combined with the amount of designated account transfer conducted at the ATM(s) of other financial institutions which use the inter-bank information network services provided by FISC).
4. The said “registered account transfer function” will be provided only if the Applicant has agreed in writing with the Bank to transfer funds into such account.
5. The daily limit for deposit by the Applicant using a Richart Card at the ATM of the Bank shall be as follows:
 - (I) If the Applicant uses a Richart Card to make a deposit into the deposit account which is linked to the Applicant’s Richart Card or other deposit account opened by the Applicant with the Bank, there is no daily limit and no handling fee will be charged.
 - (II) If the Applicant uses a Richart Card to make a deposit into the deposit account opened by a person other than the Applicant with the Bank, the daily deposit limit is NT\$30,000 and no handling fee will be charged.

- (III) If the Applicant uses a Richart Card to make a deposit into the deposit account of other financial institutions, the daily deposit limit is NT\$30,000 and a handling fee of NT\$15 will be deducted from the transaction amount.
6. The payment of tax, public utility bills (e.g. water, electricity, gas), fees of state-run or public organizations (e.g. transportation fee), fees received by the Bank on behalf of other organizations (i.e. tuition fee, telecommunications fee, credit card fee, insurance premium, securities payment and virtual account for online purchases under the “Bill Payment” of the Bank) and otherwise required by law or competent authority through the auto-transfer service by the Applicant using a Richart Card shall not be subject to the limit for non-registered account transfer.
 7. If an ATM is unable to operate due to factors such as power failure or malfunction, the Applicant shall visit the business unit during the Bank’s business hours, bringing along his/her Richart Card and personal identification document. He/She shall fill in the documentary evidence of withdrawal of funds. The Bank will verify the personal identification document and confirm that it is signed by the Applicant before making the payment, and the Applicant shall be deemed to have withdrawn funds through his/her Richart Card. The accumulated amount of withdrawal is capped at NT\$150,000 per day.
 8. The maximum amount of overseas cash withdrawal by the Applicant using a Richart Card is:
 - (I) The maximum withdrawal limit and currency value of each withdrawal shall be subject to the rules governing the operation of overseas ATM.
 - (II) The maximum daily withdrawal limit is NT\$150,000 or equivalent in local currency (such amount will be combined with the amount withdrawn from the ATM(s) of the Bank or other financial institutions which use the inter-bank information network services provided by FISC).
 9. The maximum daily withdrawal limit is NT\$150,000 or equivalent in local currency (such amount will be combined with the amount withdrawn from the ATM(s) of the Bank or other financial institutions which use the inter-bank information network services provided by FISC):
 - (I) For withdrawal of foreign currency notes other than **RMB**(Ren

Min Bi), the cumulative daily withdrawal limit per account is the equivalent of US\$10,000;

(II) For withdrawal of notes in **RMB**(Ren Min Bi), the amount of each withdrawal per person may not exceed RMB20,000.

10. The Applicant has violated the provisions of Paragraph 1 of Article 15-2 of the Money Laundering Control Act and has been fined and warned by any police agency of any municipal or county (city) government, the maximum daily limit for transfer (including registered accounts and non-registered accounts), and withdrawal at the ATM(s) or Web ATM(s) of the Bank or other domestic for the Richart Card of each account would be at the equivalent of NT\$10,000, the maximum daily spending limit for making purchases with the Richart Card are calculated together with the aforementioned limit. However, this does not apply if the Applicant pay utility fees (such as bills of water, electricity, and natural gas, etc.), taxes, penalties, fines, and belated surcharges.

III. Adjustment of restrictions on withdrawal, transfer and deposit

The Applicant agrees that the Bank may, depending on actual circumstances, make adjustment to the services provided such as the amount of cash withdrawal per transaction/day, the amount of deposit per transaction/day, the amount of transfer per transaction/day, the starting point for calculation of each day, “account switching time,” number of times of withdrawal, number of times of deposits, number of times of transfer, handling fee and business hours, or if there is any modification, addition or deletion to these Terms and Conditions, the Bank shall publicly notify the said changes by way of prominently displayed notice in its business premises and on its website 60 days before the said adjustment is to take effect. The Applicant is willing to comply with the existing and future amendments to the rules of the Bank.

IV. Assistance provided by the Bank in case of erroneous transfer

When transferring funds using a Richart Card, the Applicant shall check the recipient’s financial institution bank code, account number and amount involved carefully. If the funds are transferred to another person’s account or there is an error in the amount of funds transferred resulting from the Applicant’s erroneous application or entry of financial institution bank code,

account number or amount, after the Applicant informs the Bank, the Applicant shall be solely liable, but the Bank shall provide the following assistance:

1. Provide details and relevant information of the said transaction in accordance with the relevant laws and regulations.
2. Assist to notify the receiving bank.
3. Report the status and result of handling.

V. Validity of the Applicant's transactions conducted at the Bank or inter-bank transactions

1. If the Applicant uses a Richart Card and password to withdraw or transfer funds (Web ATM is limited to transfer of funds only) at the ATM(s) of the Bank or other financial institutions which use the inter-bank information network services provided by FISC or an international organization, he/she is willing to comply with the relevant regulations of the aforementioned institutions, and the scope of use is limited to the services that are available at the time when the respective ATM or Web ATM is in operation.
2. The records of withdrawal and transfer made by the Applicant using a Richart Card shall be based on the records (including magnetic tapes, video tapes, and paper rolls) of the Bank or inter-bank information network services system of FISC.
3. The Applicant agrees that for all services provided via Richart Card, if a telephone, a Card and all the other information about the dealings is required to verify the identity during the transaction process, the instructions shall be deemed by the Bank to be valid and performed by the Applicant if the Applicant enters the correct password or relevant information of the dealings.
4. The Applicant shall be responsible for the safekeeping and confidentiality of the password and evidence of dealings. The Applicant shall be solely liable for any damage caused by fraudulent or misuse of such password or related evidence of dealings by a third party, and the Applicant shall also be liable to compensate the Bank for any damages incurred by the Bank. However, if the Applicant can prove that such password is misused or stolen by a third party because the Bank has failed to exercise the due care of a good administrator in the control of the information system, then the Bank shall be solely responsible for such damages caused to the Bank.

VI. Termination of these Terms and Conditions or suspension of functions of the Card.

1. The Applicant may terminate these Terms and Conditions at any time in the following manner as agreed (including but not limited to: the Applicant brings along two forms of documentation and visits any branch of the Bank; act according to the instructions of the Richart Customer Service Center; notify in writing and return the Richart Card by post); Except in the case that the Richart Card is lost, damaged, stolen, robbed, obtained by deception or otherwise possessed by a third party (hereinafter referred to as “lost or otherwise possessed by a third party”), or if the Applicant terminates the use of Richart Card through the Bank’s phone banking system and has not returned the Card, Richart Card should be returned to the Bank. The Applicant shall be solely responsible for any dispute arising from the failure to return the Richart Card.
2. The Applicant agrees that the Bank may terminate these Terms and Conditions or temporarily suspend all or part of the functions of Richart Card at any time if the Bank is notified by a government agency or if the Bank determines, based on objective facts, that one of the following circumstances occurs to the Applicant’s Richart Card or deposit account:
 - (I) Richart Card has been forged, altered or used for money laundering or fraud or other illegal purposes.
 - (II) The account of the Applicant has been suspended or listed as a watch-listed or derivative watch-listed account in accordance with the laws and regulations.
 - (III) The Applicant has violated the provisions of Paragraph 1 of Article 15-2 of the Money Laundering Control Act and has been fined and warned by any police agency of any municipal or county (city) government. However, this does not apply if the Applicant pay utility fees (such as bills of water, electricity, and natural gas, etc.), taxes, penalties, fines, and belated surcharges.
 - (IV) The Applicant has breached the law which is detrimental to the interest of the Bank or carried out other illegal activities.
 - (V) There is suspected illegal or improper use of the account of the Applicant.

VII. Number of times of erroneous use of password and handling of retention, locking or damage of the Card

1. If the Applicant uses a Richart Card in the transactions, entering the chip password incorrectly for three consecutive times, entering the magnetic stripe password incorrectly for four consecutive times, forgetting to take back the Card, using a Card which has been reported lost in transactions or for other reasons which results in the Card being locked or retained by the ATM or damaged, unless otherwise agreed between both parties, the Applicant shall bring along the two forms of identification documents and handle in accordance with the following procedure:
 - (I) In the case of locking of a Richart Card, the said Richart Card should be presented to any branch of the Bank or designated premises for unlocking the said Card.
 - (II) In the case of retention of a Richart Card, an application should be made to Richart Customer Service Center or any branch of the Bank for issuance of a new Card or taking back the original Card within 30 days after the date when the card is retained. The Bank may cancel the Richart Card if no application is made within the said period.
 - (III) In the case of damage of a Richart Card, an application should be made to Richart Customer Service Center or any branch of the Bank for issuance of a new Card.
2. If the Applicant uses a Richart Card at the ATM of another bank and the Card is retained by the said ATM, the Applicant agrees to follow the rules of the other bank.

VIII. Calculation, adjustment and announcement of bank charges

If the Applicant uses a Richart Card to withdraw funds from the ATM of another bank which uses the inter-bank information network services provided by FISC or transfer fund through the inter-bank information network services provided by FISC at the ATM and WebATM, he/she agrees that the Bank shall deduct the handling fee from the respective deposit account in accordance with the relevant rules. In addition, the Applicant agrees that, subject to business requirements of the Bank, a handling fee shall be charged by the Bank for fund transfer which is not conducted through the inter-bank information network services provided by FISC. In addition to the

eligibility criteria set forth by the Bank, the fees and charges for the respective transaction or service provided to the Applicant via Richart Card shall be as follows. The Bank may, depending on actual circumstances, make adjustment at any time, provided that the Bank shall publicly notify the said changes by way of prominently displayed notice in its business premises and on its website before the adjustment is to take effect. The Applicant is willing to comply with the existing and future amendments to the rules of the Bank:

1. Handling fee of transactions:
 - (I) Inter-bank fund withdrawal domestically in New Taiwan dollars: NT\$5 per transaction.
 - (II) Inter-bank fund transfer or deposit domestically in New Taiwan dollars: NT\$15 per transaction.
 - (III) Intra-bank transfer at the ATM of other banks domestically in New Taiwan dollars (applicable to transfer into the account with the original opening branch only): NT\$6 per transaction.
 - (IV) Other new payment or transfer transactions will be charged according to the rates shown on the transaction page.
2. Handling fee for overseas cash withdrawal:
 - (I) The handling fee is 1.5% of the amount of each withdrawal, plus NT\$70 (i.e. 1.5% of the amount of each withdrawal + NT\$70).
 - (II) The Applicant agrees to authorize the Bank to deduct the handling fee directly from the deposit account linked to Richart Card at the time of the transaction. The Bank has the right to reject the transaction if the balance of the account is not sufficient to deduct such fee and the amount of the transaction
3. Service fee for unlocking or replacement/issuance of new card
Unless the eligibility criteria set by the Bank is met, or for reasons other than those attributable to the Applicant and as a result of which the Card has to be unlocked, replaced or issuance of a new card, the service fee charged to the Applicant for unlocking or replacement/issuance of a new Card shall be as follows:
 - (I) Unlocking of Card: NT\$50/card each time.
 - (II) Replacement/issuance of new Card: NT\$100/card each time.

IX. A Card is lost or otherwise possessed by a third party

1. The Applicant shall keep the Richart Card properly. In the event that the Card is lost or otherwise possessed by a third party, the Applicant

shall report the loss through the Richart Customer Service Center, Richart website, Richart APP or visit any branch of the Bank.

2. Ⅴ The Applicant agrees that where Richart Card has been misused or stolen by others and payment has been made by the Bank before the Applicant reports the loss, it is deemed to have been paid to the Applicant. Notwithstanding the aforesaid, where the Bank has failed to exercise the due care of a good administrator with respect to their control of the information system, or for reasons attributable to the Bank which results in the Applicant's password being misused or stolen by others, the Bank shall be liable. The Applicant agrees that the copy of relevant proof of transaction, photo of the proof, audio recording or information stored in computer retained by the Bank shall have the same legal effect as the original proof and shall be the proof of all dealings of the Applicant.

X. Terms for Richart International Card

1. Richart Card is an international card with the function of cross-country fund withdrawal. However, the Applicant must apply to the Bank in advance to activate the function of International Card. Before using the Card, the Applicant shall use the Richart Card and chip password at the ATM of the Bank to set up a password for cross-country cash withdrawal magnetic stripe.
2. To activate the function of International Card, the Applicant has to apply to the Bank for either "Permanent overseas withdrawal function" or "Temporary overseas withdrawal function" under the International Card before the service is provided. "Temporary overseas withdrawal function" refers to temporary activation of overseas withdrawal function for a specified period (up to a maximum of 30 days) as requested by the Applicant, and if the Applicant has to continue to use the function beyond the specified period, he/she still has to make a separate application to the Bank as described above. However, the above requirement may be adjusted in accordance with the rules of the competent authority or the Bank. In addition, when the Applicant uses the International Card issued by the Bank for overseas withdrawal of funds in local currency, unless otherwise specified in these Terms and Conditions, the limit for each withdrawal is specified in the rules governing the operation of ATMs in foreign countries.
3. When the Applicant conducts foreign currency transactions with a

Richart Card, he/she authorizes the Bank to act as the agent for exchange settlement in the Republic of China and to settle the foreign currency transactions in accordance with the relevant rules of the Central Bank and the agreement of both parties. The Applicant acknowledges the content of the declaration of foreign exchange settlement made by the Bank on behalf of the Applicant and has no objection to it. The Applicant shall ensure that the cumulative amount of foreign exchange settlement within one year shall not exceed the quota set by the Central Bank, and the Applicant agrees that the Bank has no obligation to inquire about the Applicant's use of foreign exchange quota. However, the Bank may refuse to make payment if the Bank is aware that the foreign exchange quota available to the Applicant is exceeded. If a foreign currency transaction conducted by the Applicant via a Richart Card has exceeded the foreign exchange quota available to the Applicant, the Applicant shall be solely liable and the Bank shall not in any way be held responsible therefor.

4. When collecting cash with an International Card in overseas countries, the Applicant will be paid the equivalent amount of value in local currency (of the country where cash is withdrawn) through the local ATM(s). The conversion of equivalent amount of value in local currency into New Taiwan dollars will be based on the US dollar exchange rate quoted by the Bank's international cooperative organization on the day when the fund is withdrawn or the exchange rate of local currency (of the country where cash is withdrawn) which is translated by using such quoted US dollar exchange rate.
5. The Applicant has violated the provisions of Paragraph 1 of Article 15-2 of the Money Laundering Control Act and has been fined and warned by any police agency of any municipal or county (city) government, the maximum daily limit for withdrawal at the ATM(s) or Web ATM(s) of the Bank or other domestic for the Richart Card of each account would be at the equivalent of NT\$10,000, the maximum daily spending limit for making purchases with the Richart Card are calculated together with the aforementioned limit.

XI. Terms and conditions for “one card for multiple account numbers” function of Richart Card

1. The Applicant shall apply to the Bank in advance for the “one card for multiple account numbers” function of the Richart Card. Each Richart

Card can be assigned up to eight account numbers of the Bank (including withdrawal and transfer functions) and one of the accounts should be designated as the primary account. A set of chip password consisting of 6-12 codes should be set up, which can serve as the evidence of withdrawal using a Richart Card from the deposit account which is linked to such Richart Card. The types of linked account are limited to New Taiwan dollars demand deposit/demand savings deposit and securities settlement account. After completion of the application procedure, the Applicant shall have access to various functions such as withdrawal and transfer of funds.

2. If there is any issue on the application or if the Applicant proposes to revert to “one card for one account” after the application, he/she agrees to pay the relevant fees in accordance with the Bank’s tariff scale before processing the request.
3. The debit card function of “one card for multiple account numbers” is only applicable to the primary account, and the credit limit and functions are subject to the agreement in respect of the primary account. If the primary account is blocked due to cancellation, except for the function of not being able to swipe ,all the other functions (including registered transfer) in respect of the rest of accounts shall still be subject to the original agreement.
4. The Applicant is aware that after the Richart Card is registered with “one card for multiple account numbers” function, if the Card is lost or otherwise possessed by a third party, the risk may be extended to each of the other accounts linked to the Card. Therefore, the Applicant should keep the Richart Card, the related account number and password properly.
5. This service is not identified by the ATMs of domestic and foreign financial institutions and therefore may cause inconvenience or loss to the Applicant. The Applicant should evaluate carefully before applying for the service and agrees to bear the consequences after the application.
6. The Applicant agrees that the authorized signature or seal in respect of the primary account shall be used as the proof in the application/blocking of the account linked with “one card for multiple account numbers” function, and no authorized signature or seal is required separately for the linked account.

XII. Terms and Conditions for overseas withdrawal of funds for general IC Card (FISC)

1. The Applicant may withdraw funds in the local currency and enquire the balance by entering the chip password (6-12 codes) at any ATM affixed with “FISC Inter-bank Service Mark” signage. The aggregate amount of daily withdrawal limit is the equivalent of NT\$150,000 and the withdrawal limit per transaction is the equivalent of NT\$20,000.
2. The handling fee for the transaction is as follows. The Applicant agrees that the Bank may, depending on actual circumstances, make adjustment at any time, provided that the Bank shall make an announcement of the changes by way of prominently displayed notice in its business premises and on its website before the adjustment is to take effect. The Applicant is willing to comply with the existing and future amendments to the rules of the Bank:
 - (I) Japan: the handling fee shall be calculated as 0.8% of the amount of withdrawal plus JPY150 per transaction (minimum charge of JPY390), which is converted to New Taiwan Dollars using the spot selling rate of the settlement agent bank at 2:30 p.m. on the Bank’s preceding business day.
 - (II) Hong Kong and Macau: NT\$100 per transaction.
3. The Applicant has violated the provisions of Paragraph 1 of Article 15-2 of the Money Laundering Control Act and has been fined and warned by any police agency of any municipal or county (city) government, the maximum daily limit for withdrawal at the ATM(s) or Web ATM(s) of the Bank affixed with “FISC Inter-bank Service Mark” signage or other domestic for the Richart Card of each account would be at the equivalent of NT\$10,000, the maximum daily spending limit for making purchases with the Richart Card are calculated together with the aforementioned limit.

XIII. Terms and Conditions for making purchases with general IC Card

1. The Applicant shall keep the IC Card and password properly and expressly understands that after making purchases by using the IC Card and password, all debit transactions shall be deemed to be made by the Applicant himself/herself.
2. When conducting a transaction by making purchases at any Contracted Merchant, the Applicant is deemed to have activated the function of debiting the amount from the Card after making purchases and

completed the transaction by using an IC Card and entering the password.

3. If the Applicant wishes to terminate the function of making purchases and debiting the amount under the IC Card, the Applicant should apply to the Bank to disable such function in order for the termination to be effective.
4. When the Applicant uses an IC Card at a physical or virtual store of the Contracted Merchant to make purchases and debiting the amount, or a refund or cancellation of a transaction, he/she should keep the transaction record for verification purpose.
5. The maximum daily spending limit for the designated account for making purchases and debiting from an IC Card is NT\$150,000 (or equivalent in foreign currency). If the available balance in the designated account of the Applicant for making purchases and debiting the amount is not sufficient to pay the purchase amount or if the purchase amount exceeds the limit specified above, the Bank is not obligated to debit the amount.
6. The Applicant expressly understands that the use of an IC Card and password to make purchases at any Contracted Merchant is no different from a cash transaction. If a dispute arises between the Applicant and the Contracted Merchant in respect of the purchase (including but not limited to the quality, quantity, or value of goods or services), the Applicant shall seek resolution with the Contracted Merchant and should not seek a refund from the Bank. The Applicant shall also not make any claim against the Bank for any dispute arising from the transaction between the Applicant and the Contracted Merchant. If the Applicant is in doubt about the payment of a purchase, the Applicant may request the Bank to conduct a review of the purchase within 90 days from the date of the purchase and the Bank shall provide transaction record to assist in the verification.
7. In the event that the IC Card of the Applicant is lost or otherwise possessed by a third party, he/she shall report the loss to the Bank immediately. If he/she reports the loss through the Bank's automated systems such as telephone banking service, internet banking and mobile banking, the application of reporting loss will be deemed to have taken effect. The Bank may suspend the provision of such service and the Applicant is required to visit the counter of the Bank and apply for the issuance of a replacement Card and pay the relevant handling

fee. If fees are not paid, it is agreed that the Bank may deduct the amount from the account of the Applicant.

8. The Bank shall exercise the due care of a good administrator in handling matters relating to making purchases with IC Card and the accounts for the Applicant.
9. The Applicant has violated the provisions of Paragraph 1 of Article 15-2 of the Money Laundering Control Act and has been fined and warned by any police agency of any municipal or county (city) government, the maximum daily spending limit for making purchases with the Richart Card of each account would be at the equivalent of NT\$10,000, the maximum daily limit for transfer (including registered accounts and non-registered accounts), and withdrawal at the ATM(s) or Web ATM(s) of the Bank or other domestic for the Richart Card are calculated together with the aforementioned limit..

Article 2: Terms and Conditions for Richart Debit Cards

I. Definitions

The definition of these Terms and Conditions for Richart Debit Card are as follows:

1. “Debit Card” means, in addition to being used by the Cardholder as a general Card in accordance with the above “Terms and Conditions for the Card,” a card that can also be used for withdrawal at overseas ATMs with a Visa or Mastercard logo and for making purchases at the Contracted Merchants with a Visa or Mastercard logo both at home and abroad, and at the time of the Contracted Merchant’s or Card Acquirer’s billing submission to the Bank, the Bank shall make the payment directly by transferring funds from the designated deposit account opened by the Cardholder with the Bank. Such designated deposit account opened by the Cardholder with the Bank means Richart deposit account (hereinafter referred to as “Designated Payment Account”) in these Terms and Conditions. Debit Card is not a visa card and does not have the function of delayed payment as a credit card, neither does it have the function of cash advance.
2. “Cardholder” means a customer being approved and issued a Richart Debit Card by the Bank.
3. “Card Acquirer” means a financial institution authorized by Visa or Mastercard international organization to enter into agreements with

Contracted Merchants, and which, upon Contracted Merchants' billing submission of Cardholder's transactions, advances payment of Cardholder's transactions to Contracted Merchants.

4. "Contracted Merchant" means an entity which has entered a written agreement with a Card Acquirer and accepts the Visa or Mastercard Card for transactions according to such agreement.
5. "Daily Spending Limit" means the maximum limit amount specified by the Bank which a Cardholder may use daily in an accumulative manner with the Richart Debit Card.
6. "Debit Date" means the date on which the Bank makes the payment to the Card Acquirer or the Contracted Merchant on behalf of the Cardholder or makes advances on behalf of the Cardholder and deducts such payment from the Designated Payment Account of the Cardholder.
7. "Exchange Settlement Date" means the date on which, following overseas purchase or cash withdrawal with the Card by the Cardholder, the Bank or an agent authorized by the Bank converts the amount of foreign currency due from the Cardholder into New Taiwan dollars in accordance with the agreed exchange rates of Visa or Mastercard international organization.

II. Application

1. Adults or natural persons aged 7 or above who have not yet reached the age of majority and have the consent of their legal representatives may apply for a Richart Debit Card from the Bank. The applicant should fill in the personal, financial and other related information in each column of the application form truthfully. The applicant agrees that the Bank may check the authenticity of the personal, financial and other related information documents with the relevant authorities for the purpose of processing the said application.
2. Holders of general Richart IC Cards who meet the card issuance requirements after review by the Bank may apply for conversion to a Richart Debit Card.
3. If there is any change to the contact address, telephone number or other information provided by the Cardholder of Richart Debit Card in the original application, the Cardholder should notify the Bank promptly to make the correction.

III. Daily Spending Limit for making purchases

1. The Daily Spending Limit for the Cardholder for making purchases will be calculated separately from the amount of domestic and overseas ATM withdrawals.
2. The daily limit of domestic and overseas purchase for Cardholders aged 15 or above is NT\$150,000 and shall not exceed the available balance in the Designated Payment Account. When making purchases abroad, the purchase amount will then be converted from local currency into the equivalent of New Taiwan dollars. The above Daily Spending Limit may be adjusted by the Bank at any time, and the Bank shall make an announcement in its business premises or on its website.
3. The daily limit of domestic and overseas purchase for Cardholders under 15 years of age is NT\$5,000 and shall not exceed the available balance in the Designated Payment Account. When making purchases abroad, the purchase amount will then be converted from local currency into the equivalent of New Taiwan dollars. The above Daily Spending Limit may be adjusted by the Bank at any time, and the Bank shall make an announcement in its business premises or on its website.
4. The Cardholder may apply for a temporary increase in the Daily Spending Limit, which shall be valid for a period of 180 days from the date of application and will revert to the original Daily Spending Limit upon the expiration of the validity period; however, it still cannot exceed the available balance in the Designated Payment Account.
5. The Cardholder has violated the provisions of Paragraph 1 of Article 15-2 of the Money Laundering Control Act and has been fined and warned by any police agency of any municipal or county (city) government, the maximum daily spending limit for making purchases with the Richart Debit Card of each account would be at the equivalent of NT\$10,000, the maximum daily limit for transfer (including registered accounts and non-registered accounts), and withdrawal at the ATM(s) or Web ATM(s) of the Bank or other domestic for the Richart Debit Card are calculated together with the aforementioned limit.

IV. Basic obligations of both parties

1. The Bank shall exercise the due care of a good administrator in processing the repayment of the transaction amount during the lawful use of Richart Debit Card by the Cardholder and shall, by itself or

through each Card Acquirer, provide the Cardholder with the Contracted Merchants for conducting transactions via Richart Debit Card.

2. The Cardholder shall keep and use Richart Debit Card properly. The Bank only authorizes the Cardholder to use the Richart Debit Card by himself/herself during the validity period of the Card. The Richart Debit Card may not be assigned, loaned, pledged or transferred to any third party in any other manner which permits the possession or use of the Card by a third party (including mobile payment service by tying the Debit Card with any mobile device). The Cardholder shall be solely responsible for any losses incurred from any violation of these Terms and Conditions.
3. The Cardholder may not fabricate a transaction or conspire with a third party or a Contracted Merchant to commit fraud by converting into cash or obtaining benefits from making purchases with a Richart Debt Card or in any other manner.
4. The Cardholder may not obtain direct or indirect financing with a Richart Debit Card from any third party.
5. The Cardholder shall still be responsible for repaying any debt incurred from any violation of 2 to 4 above.
6. The Cardholder shall be responsible for making payment of purchases made when the system has not been connected or is unable to be connected (offline POS transactions).
7. The Cardholder agrees that the chip function and service of Richart Debit Card is only provided for use at the ATMs or Web ATMs of the Bank or other financial institutions which are equipped with chip readers. If the Cardholder uses Richart Debit Card at any local ATM or Web ATM which is equipped with a chip reader, this will constitute a transaction after the Cardholder enters the chip password. If the Cardholder uses a Richart IC Card at any ATM or Web ATM which is not equipped with a chip reader, this will constitute a transaction after the Cardholder enters the magnetic stripe password. However, the scope of use is limited to the services that are available at the time when the respective ATM or Web ATM is in operation.
8. The Cardholder conducting withdrawal, transfer or other transaction at an ATM should keep the chip password and magnetic stripe password of their Richart Debit Cards or other means of identifying the identity of the Cardholder properly in a confidential manner and shall not make

them known to third parties in any way. The Cardholder may change the chip password at the ATM or Web ATM of the Bank and change the magnetic stripe password at the ATM of the Bank if necessary. The Cardholder may change the password as many times as he/she wishes, but the Cardholder agrees that the length requirement and other limits for the chip password will be based on the existing (6-12 digits in Arabic numerals) and future rules of FISC.

9. If the chip password of Richart Debit Card is entered incorrectly for three consecutive times at an ATM which is equipped with a chip reader, the ATM will automatically lock the Card and suspend the chip function, but will not take back the Card. With the magnetic stripe function of Richart Debit Card, the Card may still be used by the Cardholder as a Richart Debit Card. However, if the Cardholder wishes to restore the chip function, he/she has to contact the Richart Customer Service Center and follow their instructions.
10. If a Richart Debit Card has been retained, reported lost and payment is suspended, or the Card is damaged but the Cardholder needs to continue using the Richart Debit Card, he/she should apply for the issuance of a new Card and pay the relevant fee according to the rules of the Bank.

V. Preview period of these Terms and Conditions

The Cardholder agrees that the preview period of these Terms and Conditions shall last for seven days from the date when the Card is received by post or other designated means of collection. However, if the Cardholder wishes to cancel the card upon receipt of the Card, he/she may cut off the Richart Debit Card within seven days after receipt of the Card and send it back by registered mail with a description of the matter, and notify the Richart Customer Service Center to rescind these Terms and Conditions . The Cardholder does not need to pay any fee. However, if the newly issued Card has already been used by the Cardholder, these Term and Conditions may not be rescinded.

VI. Procedure to handle general transactions and return of goods

1. Upon receipt of the Richart Debit Card, the Cardholder shall promptly sign on the Richart Debit Card so as to reduce the possibility of fraudulent use by a third party.
2. When the Cardholder uses a Richart Debit Card in any transaction, the

Cardholder should present the Card and after swiping the Card, if the information is confirmed to be correct upon identification, the Cardholder shall sign on the charge slip for confirmation. The Cardholder shall keep the charge slip receipt properly for verification purposes.

3. If the Contracted Merchants agree to let the Cardholder return the purchased goods, cancel a transaction, terminate service, exchange goods or modify the prices of goods which has been originally purchased by using a Richart Debit Card, the Cardholder shall request for a return slip from the Contracted Merchant and, after verifying that the information is correct, sign on the return slip for confirmation. The Cardholder shall keep the return slip receipt properly for verification purpose. However, if the Cardholder and the Contracted Merchant agree, the Contracted Merchant may confirm by itself and alternatively, the Cardholder may keep the evidence of product return or other supporting documents.
4. In the event of any of the following circumstances, the Contracted Merchant may refuse to honor the Richart Debit Card presented by the Cardholder in a transaction:
 - (I) The Richart Debit Card is forged, altered, torn, cracked, chipped, hole- punched, the signature box is blank, or the signature on the Card is illegible or has been altered.
 - (II) The Richart Debit Card is expired, reported lost in accordance with Article 12, Section II of these Terms and Conditions, or these Terms and Conditions are rescinded or terminated.
 - (III) The Bank has suspended the right of the Cardholder to use the Richart Debit Card.
 - (IV) The signature of the Cardholder on the charge slip is inconsistent with the signature on the Richart Debit Card, or it is proven otherwise that the Cardholder is not the same person to whom the Bank approved to issue the Richart Debit Card.
 - (V) The Cardholder has exceeded the Daily Spending Limit or the available balance of deposit in the Designated Payment Account after the current transaction, unless the Bank gives special authorization to the Contracted Merchant to accept the use of Richart Debit Card in the transaction.
5. In the event of circumstances listed in (1), (2) or (4) of the previous paragraph, the Contracted Merchant may refuse to return the Richart

Debit Card.

6. If any Contracted Merchant refuses to honor the Richart Debit Card presented by the Cardholder in any transaction for reasons other than those listed under paragraph 4 above, or if any Contracted Merchant cites the use of the Richart Debit Card as a reason to increase the price of the goods or services, the Cardholder may file a complaint with the Bank. The Bank shall, by itself or through the Card Acquirer, investigate and notify the Cardholder of the result of such investigation in accordance with the rules of the Bank. If it is confirmed that the Bank has committed intentional misconduct or has been grossly negligent in connection therewith, the Bank shall be responsible for compensating the damages suffered by the Cardholder.

VII. Special transactions

1. If, in accordance with general trading practice or due to the special characteristics of a transaction, a Richart Debit Card is used for making payment when products or services are ordered or obtained or fees are collected on behalf of others through mail order, phone order, fax, internet, mobile device, vending machines or contactless transaction (Visa Paywave) or in other similar manners, after obtaining the consent of the Bank, the Bank may identify the Cardholder and verify the authenticity of the transaction through the password, telephone confirmation, signature on the receipt of goods, evidence of mail delivery or otherwise, in lieu of a charge slip or physical signature.
2. The Richart Debit Card issued by the Bank may be used for internet, mail order, phone order, fax, mobile device, vending machine or contactless transaction (Visa Paywave) and other similar card-not-present transaction, and the said special mode of transaction may be adjusted by the Bank at any time, provided that the Bank shall make an announcement in its business premises or on its website.

VIII. Disputed accounts

1. If a dispute arises when a Cardholder of Richart Debit Card withdraws cash from an ATM, the dispute will be handled in accordance with the Terms and Conditions for the Cards in Section I.
2. If the Cardholder has any dispute with the Contracted Merchant with regard to the quality, quantity or amount of the goods or services, the Cardholder shall seek resolution with the Contracted Merchant and

shall not use this as the basis for requesting a refund of the purchase amount from the Bank.

3. During the use of the Richart Debit Card by the Cardholder, in accordance with the operational policy of Visa or Mastercard international organization, in case the preordered product is not delivered by the Contracted Merchant or the quantity does not match, or the pre-ordered service is not provided, the Cardholder shall seek resolution with the Contracted Merchant.
4. If the Cardholder has doubts about the transaction details (e.g. there is no such transaction, double deduction), he/she shall enquire the Bank immediately. Within sixty days from the date of the Card Acquirer's billing submission to the Bank, the Cardholder should provide the reasons in writing and supporting documents required by the Bank (such as the receipt of charge slip or refund slip) to the Bank, or approach the Bank to request the Card Acquirer to retrieve the charge slip or refund slip, or in accordance with the operational policy of Visa or Mastercard international organization, the Cardholder may approach the Bank to request a chargeback from the Card Acquirer or Contracted Merchant in respect of such transaction. For other matters which are not covered in these Terms and Conditions, please follow the instructions of the Bank regarding the use of the Debit Card. For details, please contact the Bank's customer service hotline: (02)8798-9088, 0800888-800.
5. If the Cardholder has not informed the Bank of any doubts in accordance with the previous paragraph, it shall be deemed that the amount deducted for purchase amount is true and correct.
6. In the event that the Bank requests a chargeback from the Card Acquirer or the Contracted Merchant in accordance with Paragraph 4, if it is proven by the Bank that there are no errors in the statement of account or that the chargeback cannot be made for reasons which are not attributable to the Bank and if such payment has been refunded to the Cardholder on temporary basis, the Bank shall notify the Cardholder first and then deduct the amount from the Designated Payment Account of the Cardholder on the date of such notice. The Cardholder shall remain liable for repayment of any shortfall in the account and the matter shall be handled in accordance with Paragraph 2 and 3, Article 9 of Section II of these Terms and Conditions.
7. If the Cardholder approaches the Bank to request an Card Acquirer for

retrieving the charge slip or return slip, he/she shall pay the Bank a handling fee of NT\$100 for each transaction. The Bank may make adjustment to such handling fee, provided that the Bank shall make an announcement of the changes by way of prominently displayed notice in its business premises or on its website.

IX. Payment

1. The Cardholder agrees that when the Cardholder makes purchases with the Card, the purchase amount shall be put on hold and reserved by the Bank in the Designated Payment Account of the Cardholder at the same time (the Cardholder is unable to withdraw such reserved amount). At the time of the Contracted Merchant's or Card Acquirer's billing submission to the Bank (i.e. the Debit Date), such purchase amount shall then be transferred and paid by the Bank. After 14 calendar days from the date when the Card is used to make purchases generally, or after 45 calendar days from the transaction date when the Card is used to pay personal comprehensive income tax and assessment of tax (e.g. housing tax, land tax, license tax) and fuel expenses, if the Contracted Merchant or Card Acquirer has still not made billing submission to the Bank, the Bank may release the reserved amount. If the Bank is unable to reserve the purchase amount from the Designated Payment Account of the Cardholder at the time of making purchase due to the operational reason, data transmission and characteristics of the transaction, the Bank may deduct the actual purchase amount from the Designated Payment Account of the Cardholder at the time of the Contracted Merchant's or Card Acquirer's billing submission (i.e. the Debit Date). The Cardholder shall remain liable for repayment of any shortfall in the account.
2. If the deposit balance in the Designated Payment Account of the Cardholder is insufficient to pay the purchase amount on the Debit Date, the Bank may refuse to deduct the amount of the purchase from the Designated Payment Account of the Cardholder
3. If the Bank advances to the Contracted Merchant in respect of the shortfall in the deposit account of the Cardholder, the Cardholder shall repay by depositing the amount of shortfall into the deposit account of the Cardholder on the last payment date of such purchase (i.e. the day before the end of the month following the month in which the purchase is made, same below). If, by the last payment date, the Cardholder has

still not deposited the amount or there is a shortfall in deposit balance of the deposit account and the amount of shortfall exceeds NT\$200, a late payment fee (i.e. liquidated damages) of NT\$200 per month will be imposed by the Bank starting from the month immediately following the month in which payment is made. The late payment fee will continue to be charged for a maximum of three consecutive billing periods. The Bank may make adjustment to the late payment fee, provided that the Bank shall make an announcement of the changes by way of prominently displayed notice in its business premises or on its website. In the above circumstances, the Bank may, starting from the Debit Date, deduct from the deposit balance in the Designated Payment Account of the Cardholder on a daily basis until the outstanding purchase amount, late payment fee and other fees have been repaid in full.

X. Authorization of settlement of foreign exchange on overseas transactions

1. All transactions conducted by the Cardholder using a Richart Debit Card shall be paid in New Taiwan dollars. If the transaction (including handling of refund) amount is denominated in a currency other than New Taiwan dollars or the Cardholder conducts a transaction (including handling of refund) in New Taiwan dollars abroad (including online transactions or transactions with overseas counterparties), the exchange rate on the date of the local Contracted Merchant's billing submission or request for refund shall be used as the exchange rate for such transaction denominated in a currency other than New Taiwan dollars, and the Bank is authorized to settle the amount and convert it into New Taiwan dollars at the exchange rate agreed between the National Credit Card Center of R.O.C. and the relevant credit card international organization, plus a handling fee of 1.5% of the transaction amount. The Bank may make adjustment to the said handling fee, provided that the Bank shall make an announcement of the changes by way of prominently displayed notice in its business premises or on its website.
2. The Cardholder authorizes the Bank to act as his/her agent for exchange settlement in the Republic of China and to handle the settlement procedure for overseas transactions conducted by using the Richart Debit Card. However, if the settlement of foreign currency to

be paid by the Cardholder exceeds the limit prescribed by law, the Cardholder shall pay the portion in excess in foreign currency.

3. When the Cardholder makes purchases abroad, if the amount reserved by the Bank for the transaction differs from the actual cleared amount due to the authorization of the Bank and changes in the exchange rate at the time of clearance by VISA or Mastercard international organization, the cleared amount shall be the actual amount to be deducted. If the balance in the Designated Payment Account of the Cardholder is insufficient to make the deduction, the Cardholder shall remain liable to repay the amount.

XI. Statement of account

1. The Bank shall send a statement of account periodically. The said statement of account may be transmitted and displayed by the Bank by different means such as letter, internet, automatic device or email.
2. The Cardholder agrees that if there is any change to the contact address or other means of contact provided by the Cardholder in the application form of Richart Debit Card and the Bank is not notified of such change, the last notified contact address or the means of contact stated in the application form of the Cardholder shall be the place to be served. Notice of business-related documents or other notices sent by the Bank, when being sent to the last notified contact address or the contact information shown on the application form of the Cardholder, are deemed legally served within normal delivery time after they have been sent by mail. If notice is sent by email or the internet as agreed, the notice shall be deemed to be served once it is sent.

XII. A Card is lost or otherwise possessed by a third party

1. If the Richart Debit Card of the Cardholder is lost, damaged, stolen, robbed, obtained by deception or otherwise possessed by a third party (hereinafter referred to as “lost or otherwise possessed by a third party”), the Cardholder shall notify the Bank by phone or in other manners within 24 hours after the occurrence of the incident, or report the loss and request for blocking the Card through the organization designated by the Bank and pay the handling fee for reporting loss and request for issuance of a new card in accordance with the tariff scale announced by the Bank. The Cardholder shall also report to the local police authority and provide the Bank with a document to prove that a

report has been made to the police within 7 days from the date when the Bank accepts to handle the procedure of reporting loss and blocking the Card.

2. From the time when the Cardholder goes through the procedure of reporting loss and blocking the Card, any loss incurred from any fraudulent use of the Card (excluding ATM transactions) shall be borne by the Bank. However, in any of the following circumstances, the Cardholder shall remain responsible for the loss incurred from any fraudulent use of Richart Debit Card after the Cardholder goes through the procedure of reporting loss and blocking of the Card:
 - (I) The Cardholder allows or intentionally give the Richart Debit Card for the fraudulent use by a third party (including mobile payment service by tying the Debit Card with any mobile device).
 - (II) The password for transactions at the ATMs or other means to identify the Cardholder is, due to the intentional or gross negligence of the Cardholder, known to a third party.
 - (III) The Cardholder fabricates the transaction or conspires to commit fraud with a third party or a Contracted Merchant.
 - (IV) The Cardholder is aware that the Richart Debit Card is lost or otherwise possessed by a third party and fails to inform the Bank immediately, or more than 20 days have passed since the last payment date after the Card is lost or otherwise possessed by a third party and the Cardholder still has not informed the Bank.
 - (V) The Cardholder has not signed on the Richart Debit Card immediately after receipt of the Card which leads to fraudulent use by a third party.
 - (VI) The Cardholder fails to submit the documents requested by the Bank, refuses to assist in the investigation or commits other acts in violation of the principle of good faith after he/she goes through the procedure of reporting loss of Richart Debit Card.
 - (VII) The Cardholder has not made a report of the incident to the local police authority or submit a written notice to the Bank.
3. The deductible amount which shall be borne by the Cardholder for losses incurred from fraudulent use of the Card before going through the procedure of reporting loss and blocking the Card is capped at NT\$3,000. However, in case of any of the circumstances mentioned in (4) to (6) above or if a transaction is conducted by a third party at an ATM, such deductible amount shall not apply and the Cardholder shall

be liable for any loss caused by fraudulent use of the Card before the Cardholder goes through the procedure of reporting loss and blocking the Card. However, in the event of any of the following circumstances, the Cardholder shall not be responsible for the deductible:

- (I) Fraudulent use of the Richart Debit Card within 24 hours before the Cardholder goes through the procedure of reporting loss of the Card.
- (II) The fraudulent user signs his/her name on the charge slip, which can be visually identified to be obviously inconsistent with the signature of the Cardholder or the signature can be identified as inconsistent with the signature of the Cardholder by exercising the due care of a good administrator.

XIII. Replacement, re-issuance and renewal of Card after the expiration date

1. In case if, the Richart Debit Card is lost or otherwise possessed by others and the Cardholder goes through the procedure of reporting loss and blocking the Card pursuant to Article 12, or if it is smudged, demagnetized, scratched, or no longer usable due to any other reasons, the Bank may issue a replacement Card after the Cardholder has submitted an application.
2. The Richart Debit Card is valid from the date of issue until the end of the last month stated on the Card.
3. Upon expiry of the validity period of Richart Debit Card, if the Bank does not terminate these Terms and Conditions in accordance with Article 17, the Bank is advised to issue a new Card to the Cardholder for his/her use. However, the Bank may take into account of the risk, security and the financial, credit, spending and repayment status of the Cardholder and other business considerations of the Bank. The Cardholder agrees that if the function of Richart Debit Card is terminated, blocked or no longer usable for any reason, the Bank may not issue a new Card to the Cardholder and the expired Richart Debit Card will continue to function as a general Card (no swiping or cross-country withdrawal function). The Cardholder may also apply to the Bank for a Richart Debit Card and agrees to abide by the provisions of the Terms and Conditions for the Cards in Section I.
4. If the Cardholder does not wish to renew the Richart Debit Card before the expiry of the validity period, he/she shall notify the Bank to terminate these Terms and Conditions before the expiration date of the

validity period or within 7 days upon receipt of the new Card without giving any reason and without incurring any fees or charges. The provision does not apply when the Cardholder has already started using the newly issued Card.

XIV. Set-off and discharge

1. If the Cardholder and the Bank terminate these Terms and Conditions in accordance with Article 17, the Bank may make early repayment of the debts from all deposits and amounts deposited by the Cardholder with the Bank and may use the prepaid amount to set-off against the debts due to the Bank by the Cardholder (the Bank can exercise the right of set-off in respect of cheque deposit only after the cheque deposit agreement is terminated in accordance with its terms).
2. After the Bank notifies Cardholder of its intention to set-off in writing or by other agreed means, the set-off will take effect when the Bank offsets the account. In addition, any deposit advice or other debt certificate issued by the Bank to the Cardholder shall cease to be effective to the extent of the set-off. If the amount of set-off is insufficient to repay all the debts owed by the Cardholder to the Bank, the debts shall be discharged in accordance with Articles 321 to 323 of the Civil Code, provided that the Bank may designate the order and manner which are more beneficial to the Cardholder than those stipulated under Article 323 of the Civil Code.

XV. Modification of these Terms and Conditions

1. In case of any amendment, addition or deletion of these Terms and Conditions or the mode of service, in lieu of sending a notice to the Cardholder, the Bank shall make the amendment and place it in its business premises or announce it on its website for the inspection of the Cardholder. If the Cardholder does not voice any objection within 7 days after he/she is notified as described above, the Cardholder shall be deemed to have confirmed such amendment, addition or deletion of clauses. If the Cardholder has any objection, the Cardholder shall notify the Bank to terminate these Terms and Conditions.
2. Except as otherwise stated in these Terms and Conditions, in the event of any change to the following matters, the Cardholder shall be notified by letter or publicly announced by the Bank in its business premises or on its website 60 days prior to the change. Such letter or public

announcement shall expressly specify the matter of change and contents of the original and amended provisions in an obvious manner, and inform the Cardholder that that he/she may voice his/her objection before the changes take effect, and if the Cardholder does not raise any objection during this period, he/she shall be deemed to have confirmed such amendment, supplement or deletion of clauses; and informs the Cardholder that if he/she has any objection to the changes, he/she may notify the Bank to terminate these Terms and Conditions before the time limit specified above:

- (I) Increase any handling fee and all fees that may be borne by the Cardholder.
- (II) The uses of the Richart Debit Card and in the event that the Card is lost or otherwise possessed by a third party, the Bank should be notified in accordance with Article 12.
- (III) The rights and obligations of the Cardholder incurred following other person's unauthorized use of his/her Richart Debit Card.
- (IV) The disputed accounts chargeback process for Richart Debit Card and important regulations of credit card international organizations in relation to the rights and obligations of the Cardholder.
- (V) The period or conditions applicable to the provision of various rights, benefits or services to the Cardholder.
- (VI) Other matters specified by the competent authority.

XVI. Restrictions on the use of the Card

1. The Richart Debit Card applied by the Cardholder does not offer cross-country cash withdrawal function by default. If the cardholder has to use this service, he/she must apply to the Bank in advance. If the Cardholder does not apply to the Bank in advance and the request is only temporary, the Cardholder may apply to the Bank for temporary activation of cross-country withdrawal function for a specified period of time (up to a maximum of 30 days). If the Cardholder continues to use the service beyond such specified period, in order to protect the interests of the Cardholder and the Bank, the Cardholder shall apply to the Bank separately as described above.
2. In the event of any of the following circumstances, the Cardholder shall give prior notice or reminder and if the Cardholder is unable to provide a valid explanation, the Bank may reduce the Daily Spending

Limit of the Cardholder or suspend the right of the Cardholder to use the Richart Debit Card:

- (I) The Cardholder conducts a transaction by using his/her Richart Debit Card in excess of the Daily Spending Limit or the deposit balance in his/her Designated Payment Account in breach of Article 3.
 - (II) The cheque is bounced because of insufficient deposit of the Cardholder.
 - (III) Other card issuing organizations have suspended the right of the Cardholder to use credit card or debit card or terminated the agreement for credit card or debit card.
 - (IV) The Cardholder is subject to compulsory enforcement or provisional seizure, provisional injunction or other disposal for preservation.
 - (V) Litigation is filed against the Cardholder for other debt relationship, or is investigated or sued for a criminal case, or is convicted of crime and is sentenced to at least fixed-term imprisonment or a decision is made to confiscate the main assets of the Cardholder.
 - (VI) The Cardholder fails to pay other overdue debt to the Bank (including the Bank's headquarters and branches) or delay in the payment of principal or interest of other debt.
 - (VII) The deposit balance in the Designated Payment Account of the Cardholder is insufficient to cover the purchase amount for one consecutive month since the date when the amount should be debited
3. In the event of any of the following circumstances, the Bank may, without prior notice or reminder, reduce the Daily Spending Limit of the Cardholder, suspend the right of the Cardholder to use Richart Debit Card or terminate the use of Richart Debit Card by the Cardholder, and shall immediately notify the Cardholder:
- (I) The Cardholder is in breach of Paragraph 1 of Article 2 or Paragraph 2, 3 or 4 of Article 4.
 - (II) The Cardholder has filed for composition or bankruptcy or an application of composition or bankruptcy has been filed against the Cardholder, applied for rehabilitation, liquidation or preliminary negotiation under The Consumer Debt Clearance Statute, or has been declared of denial of service, termination of

business operation or clearing off the debt by the Taiwan Clearing House.

(III) The Cardholder uses the Richart Debit Card inappropriately or the Bank determines that there is suspected inappropriate use judging from the account activity of the Cardholder.

(IV) The Cardholder has violated the provisions of Paragraph 1 of Article 15-2 of the Money Laundering Control Act and has been fined and warned by any police agency of any municipal or county (city) government.

4. If the circumstances in (3) above happens to the Cardholder, the Bank may suspend or terminate the use of Richart Debit Card by the Cardholder at any time, and the Richart Debit Card may be taken back and invalidated by the Bank.
5. Upon the cessation of the events referred in (3) or (4) above , or the Bank's acceptance of the Cardholder's explanations, or if the Cardholder repays part of the amount, or furnishes adequate security, the Bank may reinstate the original Daily Spending Limit granted to the Cardholder or the right to use the Richart Debit Card.

XVII. Termination or rescission of these Terms and Conditions

1. The Cardholder may notify the Bank to terminate these Terms and Conditions at any time.
2. If any of the events specified in the preceding Article occurs or Richart Debit Card expires, the Bank may terminate these Terms and Conditions by notifying the Cardholder in writing or in other agreed manners.
3. Upon termination or rescission of these Terms and Conditions, the Cardholder may no longer use the Richart Debit Card (regardless of whether the Card expires or not).
4. At the time of termination of the agreement for the Designated Payment Account of the Cardholder, these Terms and Conditions will also be terminated simultaneously.

XVIII. General handling process for outsourced matters

1. The Cardholder agrees that the Bank may outsource the collection of payment of transactions, data processing, or other matters that may be outsourced to others with the permission of the competent authority, to an appropriate third party, or handle in cooperation with the members

- of Visa or Mastercard international organizations if necessary.
2. In the event that the Bank outsources the matters as described in the preceding paragraph, it shall supervise and ensure that such data user complies with the confidentiality provisions of The Banking Act of The Republic of China and other relevant laws and regulations and shall not disclose the relevant data to third parties.
 3. In the event that a person who is entrusted by the Bank with the processing of personal data violates the provisions of the Personal Data Protection Act and results in the unlawful collection, processing or use of personal data or otherwise infringement of the rights of the Cardholder, the Cardholder may seek compensation from the Bank and the data user entrusted with the processing of personal data jointly and severally in accordance with the provisions of the Civil Code, the Personal Data Protection Act or other relevant laws and regulations.

XIX. Special handling process for outsourcing matters - disclosure obligation for outsourcing of collections

1. In the event that the Cardholder delays in repaying the amount due to the Bank, the Bank may outsource debt collection and notify the Cardholder in writing prior to the outsourcing of such debt collection. Such notice shall contain the name of the outsourced agency, the debt amount, the retention period for audio recordings regarding debt collection and other relevant matters in accordance with the relevant laws and regulations.
2. The Bank shall publish the basic information of such outsourced agency in its business premises and on its website.
3. The Bank shall be jointly and severally liable to make compensation for any damages caused to the Cardholder as a result of the Bank's failure to notify the Cardholder in accordance with Paragraph 1 above or the failure of the outsourced agency to recover the amount in compliance with the relevant laws and regulations.

Article 3: Mutually agreed matters

I. Prohibition of lending, transfer or pledging

The Applicant shall keep the Richart Card for his/her own use and shall be solely responsible if the Card is lent, transferred or pledged.

II. Prohibition of reproduction or alteration

The Applicant is prohibited from reproduction or alteration of Richart Card. In the event of any reproduction or alteration of Richart Card, the Bank may refer the matter to the relevant authority and pursue criminal liability. The Applicant shall indemnify the Bank against any losses incurred by the Bank thereof.

III. Collection, processing and use of personal data

1. By using the Richart Card for inter-bank services such as withdrawal, transfer, remittance, tax payment, bill payment, debit of amount when making purchases, enquiries of financial account, swipe card transactions, contactless transaction, the Applicant agrees that the personal data of the Applicant and information about the Applicant's dealings with financial institutions may be collected, processed, used and cross-border transfer by the Bank within the scope of application of Richart Card or for fulfilling the obligations under the agreement, unless otherwise provided for in the relevant laws and regulations.
2. Subject to the foregoing specific purpose, the Applicant agrees that the Bank may provide the personal data of the Applicant and information about the Applicant's dealings with the Bank (hereinafter referred to as "personal data") to the financial institutions which has dealings with the Applicant, National Credit Card Center of R.O.C., Financial Information Service Co., Ltd., credit card international organizations and Joint Credit Information Center.
3. To the extent permitted by the relevant laws and regulations, personal data may also be collected, processed, used and cross-border transferred at any time by the person who is appointed by the Bank to handle the outsourced matters in accordance with the relevant laws and regulations or those agreed to by the Applicant in the preceding paragraph. However, if there is any error or change to the personal data of the Applicant which is provided by the Bank to the aforesaid organizations, the Bank shall take the initiative to correct or supplement the personal data in a timely manner, request the aforementioned organizations to correct or supplement the data and notify the Applicant.
4. In the event of unlawful collection, processing, use of personal data or other infringement of the rights of the Applicant due to the violation of

the provisions of the Personal Data Protection Act by the person who is appointed by the Bank to handle the outsourced matters, the Applicant may request for compensation from the Bank and the person who is appointed by the Bank to handle the outsourced matters in accordance with the Civil Code, Personal Data Protection Act and relevant laws and regulations jointly and severally.

5. If the information provided by the Applicant to the Bank is stolen, leaked, tampered with or otherwise infringed by an organization or person other than the Bank, the Applicant shall be promptly notified in an appropriate manner, and when the Applicant requests the Bank to provide details about the flow of the relevant information, the Bank shall promptly provide the Applicant with a list of the organizations or persons to whom information has been transferred.

IV. Service of documents

The Applicant agrees that relevant documentation shall be served to the residential address or a designated correspondence address. In case of any change to the address of the Applicant or his/her contact person, the Applicant shall notify the Bank in writing or by other agreed means and agrees that documentation shall be served to the newly changed address. If the Applicant has not notified the change of address in writing or by other agreed means, relevant documentation shall be served by the Bank to the latest residential address held on file or a designated correspondence address of the Applicant. After the notice is given, it shall be deemed to have been served after the normal delivery time.

V. Channels of complaint

Complaints against the Bank can be made by the following channels:

1. Toll-free service hotline:(02)8798-9088, 0800-888-800.
2. facsimile:(02)5571-9396
3. Email address: (E-MAIL): csr@richart.tw.
4. Complaint handling hotline:(02)2700-3166 and 0800-079-885, time of lodging complaints is Monday to Friday.09:00-12:00 and 13:30-17:30.

VI. Governing law and jurisdiction

These Terms and Conditions shall be governed by the laws of the Republic of China. In the event of litigation arising out of these Terms and Conditions, both parties agree that the Taiwan Taipei District Court shall be the court of first instance. However, the application of Article 47 of the Consumer Protection Act or Article 436-9 of the Taiwan Code of Civil Procedure, which specify the court of jurisdiction for small claim proceedings, shall not be excluded.

VII. Matters not covered in these Terms and Conditions

Unless otherwise provided in the laws and regulations, any matters not covered in the Sections of these Terms and Conditions shall be dealt with in accordance with Richart Digital Bank's Master Agreement for Integrated Deposit Account Opening and Deposit Services or the Bank's Master Agreement for Deposit Services or as otherwise agreed, supplemented or amended by separate written agreement between the Applicant and the Bank or as otherwise provided in these Terms and Conditions.