

Land Bank of Taiwan Deposit Application and Agreement [2026-04-01-00M Ver.]

To apply to Land Bank of Taiwan Co., Ltd. (hereinafter referred to as the Bank) for opening a deposit (passbook) account and processing relevant matters, _____ the Applicant (hereinafter referred to as the "Applicant") hereby signs this Deposit Application and Agreement (hereinafter referred to as the Agreement) and declares as follows:

*Please check one of the following two items:

- The Applicant has fully read the contents of the Agreement when submitting the Agreement.
 - The Applicant has brought back and reviewed the Agreement on ___(YYYY/___MM/___DD), and has fully understood all the contents of the Agreement (the review period is at least 5 days).
- I. The Applicant is willing to abide by the "General Terms and Conditions" of the Agreement and the relevant provisions of the "Specific Terms and Conditions" checked below to proceed with the application. Where the content of any of the "Specific Terms and Conditions" contradicts that of the "General Terms and Conditions," the "Specific Terms and Conditions" shall prevail.

"General Terms and Conditions"

Chapter I. General Provisions [2026.04 Ver.]

Chapter II. Provision of Personal Data and Non-Disclosure Agreement [2026.04 Ver.]

"Specific Terms and Conditions"

- Chapter I. NTD Combined Deposits [2024.03 Ver.]
 - Chapter II. NTD Time (Savings) Deposits [2025.06 Ver.]
 - Chapter III. Combined Foreign Currency Deposits [2026.04 Ver.]
 - Chapter IV. Foreign Currency Time Deposits [2026.04 Ver.]
 - Chapter V. Passwords for Withdrawal at the Bank [2018.07 Ver.]
 - Chapter VI. Passwords for Inter-Bank Withdrawal [2020.01 Ver.]
- II. Applicant has confirmed that he/she has received a total of items as follows after completing the _____ account opening application and the relevant procedures:
- Land Bank of Taiwan Deposit Application and Agreement [2026-04-01-00M Ver.]
 - Table – Land Bank of Taiwan Deposit and Remittance Service Processing Fees and Charges Table [2026.04 Ver.]
 - Table – Land Bank of Taiwan's Fulfillment of the Notification Obligation of Article 8, Paragraph 1 of the Personal Data Protection Act [2026.04 Ver.]
 - Table – Land Bank of Taiwan Foreign Currency Service Charges Table [2026.04 Ver.]
 - Table – Land Bank of Taiwan Offshore Banking Branch Foreign Currency Service Charges Table [2026.04 Ver.]
 - The Applicant agrees to send the Agreement and tables attached to the email address designated by the Applicant
- III. The Applicant agrees that the Bank may revise the Agreement or adjust the relevant service contents in accordance with the needs of the business, unless otherwise agreed upon in the Agreement, and announce said contents in the conspicuous places of domestic business premises or on the website of the Bank as a notice. The Applicant agrees that the revised Agreement or service content may apply, and that he/she is bound by it.

Sincerely Land Bank of Taiwan Co., Ltd.

Applicant: _____ (Please sign and affix your seal as on the signature card)

Legal Representative/Guardian/Assistant: _____

National ID No.: _____

Address: _____

Account number: _____

Receipt date: _____(YYYY) / _____(MM) / _____(DD)

To protect your rights, please do not provide your account to others for use. Doing so may result in penalties or warnings, including restrictions on account functionality, and may constitute violations of the Criminal Code for aiding and abetting fraud or the Money Laundering Prevention Act. Violators will be held criminally liable in accordance with the law.

※ To safeguard the security of customer accounts, the Bank may randomly send account statements or notifications from time to time. Customers are kindly requested to take note of such notices.

Handled by (Signature of contracting party confirmed)

Manager

This English translation is provided for reference only. In the event of any discrepancy between this English version and the Chinese version, the Chinese version shall prevail.

Land Bank of Taiwan Co., Ltd.

Toll-free customer complaint hotline: 0800-231590

<http://www.landbank.com.tw>

Copy 1: Retained by the Bank
(Version code: 2026-04-01-00M)

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National ID No.: _____

Address: _____

Account number: _____

Receipt date: _____(YYYY) / _____(MM) / _____(DD)

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Copy 2: Retained by Client
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“General Terms and Conditions”

Chapter I. General Provisions [2026.04 Ver.]

Article I The Agreement applies to demand (savings) deposits, combined deposits, time deposits (except for the negotiable certificates of deposit and installment time deposits), combined foreign currency deposits, foreign currency time deposits, and deposit-related services.

Article II The Applicant’s passbook, certificates of deposit, ATM card, certificate information, seal and password for withdrawal shall be kept properly and confidentially. In the case of loss, destruction, or theft, you shall go through the procedures of reporting the loss to place a stop payment immediately (including over the counter, via telephone or telephone banking, or through online banking). Before the Bank completes the procedure for placing a stop payment, where a payment has been made or a transaction has been completed when the seal and the passbook is authentic or the password is correct, and the Bank is not aware that it is done by an imposter, the effect of the transaction is valid.

If the Customer leaves important deposit documents, such as passbooks or certificates of deposit, with the Bank for any reason, the Bank may temporarily hold such items for safekeeping. If such items are not claimed within three (3) months from the date of safekeeping, the Bank may invalidate the items directly. Should the Customer require replacement documents, a new application may be submitted, and the Bank may charge handling fees in accordance with the Bank’s Schedule of Service Charges.

Article III The Applicant uses various automated service equipment for transactions, pre-designated account transfer and deduction, or passbook-free transactions as agreed with the Bank, and before the records are posted in the passbook, where the balance of the passbook is inconsistent with the Bank’s account, the balance of the Bank’s account shall prevail. However, after the Applicant has checked the transaction records provided by the Bank, where the inconsistency is verified by the Bank and is confirmed to be an error made the Bank, the Bank shall correct it immediately.

If the cumulative number of transactions that have not been recorded in the passbook reaches 100 transactions, the Customer agrees that the Bank may consolidate such unrecorded transactions separately into one aggregated entry for total receipts and one aggregated entry for total payments when posting them in the passbook. Upon the Customer’s request, the Bank will provide detailed records of the individual transactions that were consolidated. The Customer agrees that the cumulative number of unposted transactions referred to above may be adjusted by the Bank from time to time, as required for operational purposes.

Article IV Where the Applicant’s deposits are subject to enforcement, provisional attachment, provisional injunction, or other necessary dispositions to safeguard the deposits, leading to concerns that the loans from the Bank that may not be repaid as they are secured by such deposits. After notification by the Bank within a reasonable period of time, the loans and time deposits shall be deemed to have been due. The Bank may use all or part of the deposits to exercise the pledge or claim to offset the loan balances in accordance with the law, and notify the Applicant accordingly.

Article V The Customer understands and agrees that, unless otherwise specifically agreed upon, any notice referred to in this Agreement may be delivered by the Bank through means including but not limited to written correspondence, SMS text messages, or email for the purposes of providing business notifications and informing the Customer of relevant rights and interests. Such notices shall be sent to the Customer’s contact information on record at the time the account is opened, including the mailing address, email address, and mobile phone number.

Any notice sent by the Bank shall be deemed duly delivered as follows: if delivered by post, upon expiration of the ordinary mailing period; if delivered by email, when transmitted to the Customer’s email server and not returned as undeliverable; if delivered by SMS text message, once the message has been sent to the Customer’s mobile phone number.

The Customer shall ensure that the information retained by the Bank is accurate and correct. If the Customer’s mailing address changes, the Customer shall promptly notify the Bank in writing with the original specimen seal affixed, or change the information by telephone if such method was agreed upon at the time of account opening (limited to changes to mailing address and telephone number, excluding mobile phone number), or complete the change procedures directly at the Bank. If the Customer fails to notify the Bank or complete the change procedures, the Bank shall continue to rely on the most recently provided or updated information. If the Customer needs to update personal information, the Customer may request such changes through the service channels provided by the Bank, and the Bank shall process the request promptly in accordance with its internal operational procedures upon receipt of the notification.

Any losses arising from incorrect information provided by the Customer, or from the Customer’s failure to notify the Bank of any changes, shall be borne solely by the Customer and shall not be attributable to the Bank.

Article VI The specimen seal retained on the Customer's Deposit Seal Card shall be used not only for verification by the Bank when processing payment transactions but also for confirming the Customer's declarations of intent relating to the deposit account and other banking arrangements. The Bank may handle matters relating to the account based on such specimen seal. Any person who applies to the Bank, requests changes, or handles matters relating to the account using the Customer's specimen seal shall be deemed the Customer's authorized representative.

The specimen seal provided by the Customer shall not be made of materials that easily wear out or degrade (such as rubber stamps, ink stamps, or continuous stamps). If the specimen seal becomes worn out or degraded to the extent that the Bank cannot recognize it, the Customer agrees that the Bank may suspend the handling of related account matters until the Customer completes the seal replacement procedures.

Article VII In the event of any change in the Applicant's name, organizational structure, responsible person, or specimen seal, the Applicant shall immediately notify the Bank in writing and complete the relevant procedures for such change or cancellation. Should the Applicant fail to comply with the foregoing, and if the Bank remains unaware of such change, any losses thereby incurred shall be borne solely by the Applicant.

When replacing the specimen seal, the Customer shall ensure that the new seal design is not similar to the previously registered seal. If the Bank determines that the new seal is overly similar to the previous seal, the Customer agrees to provide another replacement seal to avoid risks arising from similar seal impressions.

Article VIII In the event that funds are mistakenly credited to the Applicant's account due to incorrect account numbers, account names, amounts, operational errors, system malfunctions, or other causes, or where an excess amount is deposited, the Bank may, without prior notice, make corrections and directly debit the corresponding amount from the Applicant's account. If such funds have already been withdrawn by the Applicant, the Applicant shall immediately return the funds to the Bank.

Article IX **The deposit interest accrual points, interest accrual methods, and the minimum deposit amount for new accounts are as follows:**

- I. The interest on all kinds of deposits is accrued according to the Bank's announced interest rate.**
- II. The interest accrual point and unit of interest accrual for various deposits are as follows:**
 - (I) The interest accrual point of demand deposits is at least NT\$10,000 in the final daily balance. The interest on the balance of less than NT\$10,000 will not be accrued; for those exceeding the accrual point, the final daily balance will be in the unit of hundred for interest accrual.**
 - (II) The interest accrual point of demand savings deposits is at least NT\$5,000 in the final daily balance. The interest on the balance of less than NT\$5,000 will not be accrued; for those exceeding the accrual point, the final daily balance will be in the unit of hundred for interest accrual.**
 - (III) The interest accrual point of the combined (demand) foreign currency deposits in each currency is at least: 100 USD, 10,000 JPY, 100 GBP, 1,000 HKD, 100 AUD, 100 CAD, 100 SGD, 100 CHF, 1,000 SEK, 1,000 ZAR, 1,000 THB, 100 NZD, 100 EUR, and 500 CNY.**
- III. The interest accrual period for various deposits is from the deposit date to one day prior to the withdrawal date.**
- IV. Interest accrual for various deposits**
 - (I) NTD demand deposit:**
 - 1. The interest is accrued on a daily basis for 365 days a year (including leap years). The sum of the daily deposit balance is multiplied by the annual interest rate, and then divided by 365 for the interest amount, which will be transferred to the account after calculation automatically.**
 - 2. The interest on demand deposit made by automated teller machines (ATMs) or online banking outside of business hours (including weekends/holidays) in cash or through transfers and remittances will start being accrued on the day of the deposit, and the switching point is 12 midnight on the day.**
 - (II) NTD time deposits: For those that have been deposited for one month or more, the interest on the portion that has reached one full month will be accrued on a monthly basis, and the portion less than one month will be accrued on a daily basis (except for the time deposit with a designated maturity date at a floating interest rate, with the interest accrued as "principal \times annual interest rate \div 12 \times number of days less than one month \div actual days of the month," the interest is accrued as "principal \times annual interest rate \times number of days less than one month \div 365"), and will be transferred to the account after calculation automatically.**
 - (III) Combined foreign currency deposit: The interest is accrued on the basis of 360 days a year according to the interest rate of each currency announced.**
 - 1. Demand deposit: The interest is accrued on a daily basis. The annual interest rate is multiplied by the sum of the daily deposit balance, and then divided by 360 for the interest amount, which is calculated and paid every six months.**
 - 2. Time deposit: The interest is accrued at a fixed simple interest rate. For those that have been deposited for one month or more, the interest on the portion that has reached one full month will be accrued on a monthly basis ("principal \times annual interest rate \times number of months \div 12"); the portion less than one month will be accrued on a daily basis ("principal \times annual interest rate \times number of days \div 360").**
 - 3. Either demand deposit or time deposit, the interest, less income tax, is automatically transferred to the demand deposit account.**

- (IV) **Foreign currency time deposit:** The interest is accrued on the basis of 360 days a year according to the fixed simple interest rate of each currency announced. For those that have been deposited for one month or more, the interest on the portion that has reached one full month will be accrued on a monthly basis (“principal × annual interest rate × number of months ÷ 12”); the portion less than one month will be accrued on a daily basis (“principal × annual interest rate × number of days ÷ 360”).
- V. **The interest on NTD deposits is accrued and rounded to the nearest integer. The interest on foreign currency deposits is rounded to the hundredth digit (to the nearest integer for JPY).**
- VI. **Interest settlement date**
 - (I) **For demand deposit, demand savings deposit, and combined (demand) foreign currency deposit, June 20 and December 20 of each year are the interest settlement dates, and the following day is the interest transfer date.**
 - (II) **The interest on the time deposit and the deposit with regular interest withdrawal can be received on the same day as the day on the deposit date on a monthly basis.**
 - (III) **The interest on the deposit with lump-sum deposit and withdrawal is accrued and paid once upon contract termination or rollover.**
 - (IV) **The interest on the combined (time) foreign currency deposit and the foreign currency time deposit is accrued and paid once upon contract termination or rollover, or it may be agreed that the interest will be paid on the same day as the day on the deposit date on a monthly basis.**
- VII. **Minimum deposit amount for a new account**
 - (I) **Demand deposit: \$1,000.**
 - (II) **Demand savings deposit: \$1,000.**
 - (III) **Time deposit, deposit with regular interest withdrawal, and deposit with lump-sum deposit and withdrawal: \$10,000.**
 - (IV) **The minimum deposit amount for a new combined (demand) foreign currency deposit account: The same as the minimum amount for interest accrual for the combined (demand) foreign currency deposit for each currency as in subparagraph 2, item (3).**

Article X **The Applicant agrees to pay the relevant fees in accordance with the “Deposit and Remittance Service Processing Fees and Charges Table.”**

Where there is any subsequent change or adjustment to the terms and conditions, such as the charging standards, deposit interest accrual point, interest accrual method, and minimum deposit amount for new accounts, the Bank shall announce the contents in a conspicuous manner at the business premises and the website 60 days prior to the date of said change or adjustment, and inform the Applicant that he/she may terminate the Agreement within said announcement period. Where the Applicant fails to terminate the Agreement in time, it shall be deemed that the Applicant acknowledges such change or adjustment.

Article XI The Applicant may deposit a negotiable instrument approved by the Bank into the account. This negotiable instrument will be kept by the Bank, and it cannot be used unless a payment has been received. In the event of rejection or disputes, the Bank may deduct the payment from the account directly. After the Applicant receives a rejection notice from the Bank, he/she shall stamp on the reply slip of the rejection notice using the original stamp to collect the negotiable instrument returned. Where the Applicant fails to collect the negotiable instrument returned after the notification, or the Bank fails to reach the Applicant due to the change of the mailing address, the Bank has no obligation to conduct the procedures for preserving the rights of the negotiable instrument and all other responsibilities.

Where a negotiable instrument entrusted by the Applicant to the Bank is stolen, destructed, or lost during the transposition to the bills clearing house from the Bank, the Applicant agrees to authorize the Bank or the paying bank to report the loss and place a stop payment, put forth a motion for public summons, and apply for a judgment of abridgment of rights on behalf of the Applicant with the Agreement as the authorization letter.

Article XII The Applicant may entrust the Bank to pay various taxes, transfer to pay public utility fees, or pay and collect other fees on the Applicant’s behalf. The Applicant shall prepare tax bills, each public utility agency’s notice, or collection and payment certificates, and fill out the “Land Bank of Taiwan Transfer Payment Application/Termination Agreement” or other written entrustment notices to apply for such services. The Bank shall conduct the payment, transfer, or collection through the Applicant’s account. Where the Applicant’s deposit balance is insufficient or has reached the available loan limit, and the Bank is unable to proceed with such payments or transfers, the Applicant shall assume such responsibilities.

Article XIII Where the Applicant’s deposit account is a watch-listed account as notified, the Bank may suspend all transaction functions of the account immediately, and the funds remitted to the account will be returned to the remittance bank by means of rejection directly. If there are any funds in the account that were remitted or transferred by victims and have not yet been withdrawn, the Bank may, upon receipt of a written notice from the notifying authority instructing the Bank to return the remaining balance in the watch-listed account to the victim, proceed with the refund accordingly and notify the Applicant simultaneously; where it is a derivative watch-listed account, the ATM card, voice transfer, online transfer, and other electronic payment functions will be suspended, and the funds remitted to the account will be returned to the remittance bank by means of rejection directly. In the case of a watch-listed account as described in the preceding paragraph, if the remaining account balance is equivalent to NT\$1,000 or less, the Bank may directly terminate the Agreement, close the account, transfer the remaining balance to other payable accounts, and process any subsequent payment applications from the Applicant in accordance with applicable laws and regulations.

- Article XIV The Customer shall not transfer, lend, or sell the deposit account, passbook, ATM card, or any other banking instrument to any third party for use. Nor shall such items be used for money laundering, fraud, or any unlawful or improper purposes, or for any act that may damage the Bank's reputation or credit. If the account is used by a third party, the Customer agrees that the Bank may deem such use as having been authorized by the Customer. Any disputes arising therefrom shall be the sole responsibility of the Customer.
- The Customer agrees that if the Bank determines that the deposit account shows suspicious activity, such as suspected use by criminals through a nominee account, or other illegal or improper use (including but not limited to situations where the Bank receives notification from law enforcement authorities, prosecutors, investigation agencies, the Financial Supervisory Commission, or other competent authorities that the account is suspected of criminal activity, or where a third party submits proof that a report has been filed with such authorities), the Bank may, without prior notice, take necessary control measures. Such measures may include suspending deposits, withdrawals, or outward remittances; suspending or terminating the Customer's access to all or part of the account's transaction functions; refusing to establish a business relationship or provide services; or implementing other measures deemed necessary by the Bank. These may include suspending the use of the Customer's ATM card, voice transfer services, online transfers, and other electronic payment functions, invalidating cards issued to the Customer, or terminating this Agreement and closing the account.
- The Customer also agrees that if the deposit account remains inactive for a period of time with no transactions, the Bank may implement some or all of the control measures described above in order to protect account security. If the Customer wishes to remove such restrictions, the Customer must personally present valid identification at any branch of the Bank or follow other identification procedures provided by the Bank. The Bank will restore or reactivate some or all transaction functions of the account only after verifying the Customer's identity.
- Article XV Except as otherwise agreed in the Agreement or otherwise provided by law, both the Bank and the Applicant may terminate all deposit terms under the Agreement at any time, which will become effective when the notice of termination is served. At the time, the Bank shall return the deposit balance to the Applicant as required.**
- Article XVI When the Bank learns about the Applicant's death, it will stop all payment from his/her deposit account, the payment service for various fees from the account, automated transactions (including but not limited to online banking, voice banking, and ATM). For time deposits that fail to be withdrawn after the maturity date due to the Applicant's death, the interest past maturity date is accrued based on the Bank's announced demand deposit interest rate and the daily simple interest rate on the inheritance and account closure date. However, during the period from the maturity date of the deposits to the inheritance and account closure date, where there is an adjustment to the interest rate of the demand deposit, the interest past maturity date shall be accrued and paid according to the adjusted interest rate.
- Article XVII Where the Applicant needs to open an account with the Bank for a preparatory office for the establishment of a company, he/she shall change the account to a company one within six months from the account opening date. If he/she fails to complete the change after the deadline, and fails to complete it after the Bank's notice, the Applicant agrees that the Bank will change said account to the Applicant's personal account directly to continue the dealings.
- Article XVIII If the Applicant's deposit account is used for salary transfer, the start date of the application of the salary transfer demand savings deposit interest rate and the account preferential treatment and contents is based on the relevant contracts signed between the Bank and the organization where the Applicant works. The Applicant agrees to change the original salary transfer demand savings account to a general demand savings account if he/she resigns from said organization with the interest accrued at the rate announced by the Bank to continue the dealings.
- Article XIX The Applicant agrees that if all business services provided by the Bank are disrupted due to legal requirements, telecommunications line failures, third-party man-made damage or errors that cannot be attributed to the Bank, the Bank shall not be liable for it.
- Article XX The Applicant agrees that the Bank may revise the Agreement or adjust the relevant service contents in accordance with the needs of the business, unless otherwise agreed upon in the Agreement, and announce said contents in the conspicuous places of domestic business premises or on the website of the Bank as a notice. The Applicant agrees that the revised Agreement or service content may apply, and that he/she is bound by it.
- Article XXI The dealings between the Applicant and the Bank are insured by the Central Deposit Insurance Corporation within the scope of deposits under the Deposit Insurance Act.**
- Article XXII The terms of the U.S. Foreign Account Tax Compliance Act (hereinafter referred to as "FATCA") are as follows:
- I. The Applicant understands and agrees that the Bank, in compliance with FATCA, the relevant agreements signed with the U.S. Internal Revenue Service (IRS) (hereinafter referred to as the "agreements"), and the Intergovernmental Agreement (hereinafter referred to as the "IGA") signed by the competent authority of the Republic of China, and as required by the IRS or other competent authorities, shall provide relevant information about the Bank's clients who are U.S. citizens, green card holders, or other tax residents as defined by U.S. tax laws, including but not limited to name, address, Taxpayer Identification Number (TIN), U.S. substantial shareholder information, account number, account balance, and transaction details, and the Applicant agrees to provide relevant information and documents to the Bank immediately as required by the Bank.

- II. The Applicant understands and agrees that it shall disclose his/her FATCA status actively and truthfully and provide relevant documents and information related to his/her FATCA status to the Bank at the Bank's request. Where there is any change in the Applicant's FATCA status thereafter, he/she agrees to notify the Bank in writing and provide the changed information and supporting documents to the Bank immediately. Where the Applicant fails to fulfill the obligation to notify the status truthfully or fails to provide relevant documents indicating the Applicant's status, the Bank may handle it in accordance with the FATCA, the agreements, or the IGA.
- III. Where the Applicant refuses to provide relevant documents indicating his/her FATCA status or is listed as a FATCA "recalcitrant account" for refusing to cooperate with the Bank's reporting in accordance with FATCA, the Applicant agrees that the Bank may take necessary measures in accordance with the FATCA, the agreements, or the IGA.
- IV. Where there are any issues that are not specified in the terms of the Agreement, please note that the Bank will handle it in accordance with the FATCA, the agreements, the IGA, and other relevant laws and regulations.

Article XXIII The terms of the Common Reporting Standard (hereinafter referred to as the "CRS") as follows:

- I. The Applicant understands and agrees that the Bank shall collect, review, and report specific information about the tax resident status of account holders for compliance with the CRS. The Bank shall obtain the account holder's self-certification documents (i.e. "Individual Self-Certification") to identify the country/region where the account holder is a tax resident. The Bank shall also provide the identification information provided by the client and other information about the account to the tax authority of the Republic of China for exchange of information on financial accounts for tax purposes through the IGA to provide such information to the tax authority of other countries/regions.
- II. The Applicant understands and agrees to abide by the relevant regulations of the CRS, and to provide correct and continuously valid identification information and other information about the account to the Bank; where there is any change to the account status (such as a change in the account holder's tax resident status), making the information provided incorrect or incomplete, the Applicant shall take the initiative to notify the Bank within 90 days after the change and to provide updated self-certification documents.
- III. Where the Applicant fails to perform or violates the term, he/she agrees that the Bank may take necessary measures in accordance with the CRS and other relevant regulations.
- IV. Where there are any issues that are not specified in the terms of the Agreement, they will be handled in accordance with the CRS and relevant laws and regulations.

Article XXIV For the purpose of preventing money laundering and countering terrorism financing, the contracting party agrees that the Bank may implement the following measures in accordance with the laws and regulations of the competent authorities such as "Money Laundering Control Act," the "Counter-Terrorism Financing Act," "Regulations Governing Anti-Money Laundering of Financial Institutions" and the specifications of various business trade associations and relevant regulations of the Bank:

- I. **For the purpose of identifying if the Applicant or the related parties (defined herein below as persons including but not limited to the senior managing official of the Applicant, beneficial owner, settlor, trustee, trust supervisor, beneficiaries and related parties of the transaction) is an individual, juridical person or organization sanctioned under the "Terrorism Financing Prevention Act" or terrorists or terrorist groups identified or investigated by a foreign government or an international organization (hereinafter referred to as a "sanctions list"), the Applicant or the related parties shall provide the Bank with documents promptly. In the event that the Applicant or the related parties refuse to provide the required documents, which results in a failure in the identification and verification of the Applicant's identity, the Bank may suspend or decline the opening of accounts, the application for the services, or transactions.**
- II. **Once the Applicant or related parties are identified to be on the sanctions list, the Bank may decline business dealings or terminate business relationship, before or after opening of accounts, the application for the services, or transactions, without prior notice.**
- III. **Should the Applicant refuse assessments, refuse to provide information on the related parties, nature and purpose of transactions or flow of funds, or refuse to provide the required documents for assessment or verification documents, the Bank may suspend all the transactions listed in this Agreement, and request an explanation, required documents for assessment or verification documents from the Applicant within 30 days upon the receipt of the Bank's notice. Once past due, the Bank may terminate this Agreement with a written notice and the termination will take effect when the written notice reaches the Applicant.**
- IV. **For scheduled transactions, if the Bank suspects that the Applicant or related parties are in the sanctions list when conducting the name verification, the Bank may suspend the transaction. The subsequent transaction may resume only after the Applicant is proven not to be on the sanctions' list after investigation.**
- V. **The Applicant or related parties are liable for any damage or losses incurred from the preceding 4 items and may not request for a compensation from the Bank.**

The Bank has established correspondent accounts in the U.S. to meet business needs. The Applicant agrees that the Bank may provide the Applicant's data (including but not limited to all business and account records with the Bank) if requested by the Department of the Treasury or the Department of Justice of the United States in accordance with Article 6308 of the Anti-Money Laundering Act of 2020.

Article XXV If the Customer is an enterprise or personnel providing virtual asset services, the Customer shall not establish a business relationship with the Bank. If, after establishing a business relationship with the Bank, the Bank discovers that the Customer's business involves the provision of virtual asset services, the Bank may refuse or temporarily suspend all business dealings and transactions, or terminate this Agreement upon notifying the Customer, and such termination shall take effect upon delivery of the notice.

The Applicant is liable for any damage or losses incurred from the preceding paragraph and may not request for a compensation from the Bank.

Article XXVI If the Customer is an operator of an online lending platform business, the Customer shall provide the Bank with the relevant documentation, including but not limited to documentation demonstrating the segregation of the Customer's own funds from the funds of its clients and the implementation of a real-name verification system for its clients. The Customer shall also assist the Bank in fulfilling the notification obligations required under Article 9 of the Personal Data Protection Act toward its clients and provide documentation relating to measures for verifying client identity as well as the necessary information for verifying the authenticity of creditor's rights. If the Customer fails to cooperate, or if the Bank has concerns that the Customer's business model may violate the applicable laws or regulations, the Bank may refuse or temporarily suspend all business dealings and transactions, or terminate this Agreement upon notifying the Customer, and such termination shall take effect upon delivery of the notice.

If the Customer fails to assist the Bank in fulfilling the notification obligations required under Article 9 of the Personal Data Protection Act toward its clients, the Bank may claim damages and related expenses from the Customer.

The Customer shall not claim compensation from the Bank for any damages or losses arising from the circumstances referred to in the preceding paragraph.

Article XXVII If the Customer is an enterprise or personnel providing third-party payment services, the Customer shall complete company or branch establishment registration in accordance with the Company Act, and complete registration for anti-money laundering compliance and service capacity. If the Customer fails to comply with the relevant laws and regulations, or if the Bank has concerns that the Customer's business model may violate the applicable laws or regulations, the Bank may refuse or temporarily suspend all business dealings and transactions, or terminate this Agreement upon notifying the Customer, and such termination shall take effect upon delivery of the notice.

The Customer shall not claim compensation from the Bank for any damages or losses arising from the circumstances referred to in the preceding paragraph.

Article XXVIII After establishing a business relationship with the Bank, the Customer may submit a written application to the Bank requesting that a designated third party be notified when a time deposit is terminated prior to maturity or when a large-sum outward remittance is made.

Article XXIX Where the Applicant has a dispute over the Agreement, he/she may file a complaint with the Bank in the following ways:

- I. Complaint service hotlines:
 - (I) The Bank: (02) 2348-3456 (service hours: 08:30–18:00 on business days)
 - (II) Toll-free customer complaint hotline: 0800-231590 (24 hours)
- II. Online customer complaint channel: The Applicant may leave a message in "Consumer Complaint" on the Bank's website: "<http://www.landbank.com.tw>."
- III. Mailing address for complaints: No. 46, Guanqian Road, Taipei City, 100, Head Office of Land Bank of Taiwan.
- IV. Visit branch in person: The Applicant can raise his/her issues to the branch manager during business hours, and the branch manager will proceed to handle it after understanding his/her request. Where the Applicant is a financial consumer regulated by the Financial Consumer Protection Act who does not accept the results of the Bank's response, or has not received the Bank's reply within 30 days after a complaint, he/she may, within 60 days from the date of receiving the result or the end of the deadline, apply to the Financial Ombudsman Institution for review unless the Applicant is a client of the Bank's offshore banking unit (OBU), to which the financial consumption dispute settlement mechanism under the Financial Consumer Protection Act does not apply.

Article XXX The Applicant understands that there are potential risks of exchange rate fluctuations and issuing country's termination of currency swap for the combined foreign currency deposit and the foreign currency time deposit. The Applicant needs to decide to proceed with such business according to his/her personal investment objectives, financial position, and risk tolerance.

Article XXXI Where the Applicant is involved in a lawsuit with the Bank due to the Agreement, the Applicant agrees that the district court where the Bank's head office or the branch office with business dealings with the Applicant is located shall be the court of first instance, unless the law provides otherwise.

Article XXXII The governing law of the Agreement is in accordance with the laws of the Republic of China. Any unspecified matters shall be handled in accordance with relevant laws and regulations and general banking practices.

Chapter II. Provision of Personal Data and Non-Disclosure Agreement [2026.04 Ver.]

- Article I** According to the needs of the services, the Bank will ask the Applicant/Statutory Agent/Guardian/Assistant/Representative (hereinafter collectively referred to as the Applicant for the purposes of this Agreement) to provide basic information; or because of the service provided, the Bank will learn about the Applicant's accounting and credit information from the Joint Credit Information Center. In accordance with the Banking Act of the Republic of China and other relevant laws and regulations, the Bank will collect, process, utilize and international transmission the Applicant's personal data within the scope of fulfilling the notification obligation as stipulated in Article 8 of the Personal Data Protection Act to provide excellent deposit services.
- The Customer agrees that the Bank may make inquiries with the Joint Credit Information Center regarding the "National Identification Card Issuance, Replacement, and Reissuance Verification (Z21)" and "Reported Case Records and Supplementary Annotation Information (Z22)," and retrieve warning account information relating to the Customer from the Center. The Bank may collect, process, and use such information.
- Article II** After the Bank obtains the Applicant's personal data, it shall create a file and store it in the database in accordance with relevant operating standards while controlling the access to the Applicant's personal data in accordance with regulations. Employees of the Bank can only access and use the Applicant's personal data within the scope of authorized business.
- Article III** The Bank's processing system for keeping the Applicant's personal data has appropriate security maintenance measures adopted in compliance with the relevant regulations of the competent authority to prevent the Applicant's personal data from being stolen, altered, damaged, lost, or leaked.
- Article IV** The Applicant agrees that the Bank may hand over deposit-related business, computer processing business, or other business related to the Agreement (including but not limited to registration, processing, and input of data in the information system; information system development, monitoring, and maintenance; paperwork business that involves data processing; marketing, form printing, packaging, delivery, mailing, and shipping; storage of forms, certificates, and other materials; customer service business in electronic channels; issue of negotiable instruments for clients) to an appropriate third party when deemed necessary by the Bank in accordance with the regulations of the competent authority.
- Article V** Where the Bank entrusts a third party to provide business-related services and needs to disclose the Applicant's personal data to the third party, it shall enter into a non-disclosure agreement to maintain the confidentiality of the Applicant's personal data and to limit the use, and shall not disclose said data to other third parties.
- Article VI** The Applicant agrees that the Bank may, for the specific purposes of anti-fraud and anti-money laundering, collect, process, or use the Applicant's personal data such as the Applicant's "bank account number," the number of times that it is set as designated payee account, and the state of the account (including, but not limited to, watch-listed account and derivative watch-listed account). The Applicant agrees that the Bank may, within the scope of setting up the designated payee account, provide the above personal data to the financial institution which has submitted an application for a designated payee account in respect of the aforementioned account number. The Applicant also agrees that Financial Information Service Co., Ltd. may, for the purposes of financial information exchange among financial institutions, collect, process, and use the aforementioned personal data.

“Specific Terms and Conditions”

Chapter I. NTD Combined Deposits [2024.03 Ver.]

- Article I** The time deposit or the time savings deposit (hereinafter referred to as the “time deposit”) of this deposit will provide the Bank with a right to pledge it when the deposit is made. The Applicant may also use the Bank's demand deposit or demand savings deposit (hereinafter referred to as the “demand deposit”) to take out loans successively.
- Article II** When the amount of a fund withdrawn from this deposit exceeds the balance of the demand deposit, the amount in excess is a loan taken out by the Applicant. The loan is secured by all the time deposits pledged in the preceding paragraph, and the loan limit is 90% of the amount pledged. From the date of signing the contract, the Applicant may continue to take out loans using the passbook, withdrawal slips, or other agreed methods. However, the Bank may lower the limit or stop lending when it deems it necessary.
- The loan amount mentioned in the preceding paragraph shall be subject to the amount stated in the Bank's demand deposit account of this deposit, and the Applicant does not need to issue a loan certificate additionally.
- Article III** The Applicant uses the “Land Bank of Taiwan Combined Deposit” passbook issued by the Bank, deposit and withdrawal slips, or other agreed methods to deposit or withdraw funds or take out loans directly, and the Bank does not need to issue certificates of deposit or other certificates additionally.
- Article IV** This deposit cannot be transferred or pledged for others.

- Article V When the time deposit of this deposit is due, unless otherwise agreed, or the Applicant completes the procedures for non-renewal or change of the deposit term upon maturity before the maturity of the time deposit, the Bank is authorized to continue the rollover. When the rollover amount reaches the “large-denomination” deposit standard set by the Bank, the Bank’s large-denomination deposit interest rates announced shall apply, and the Bank’s announced interest rates for the same term on the day of the rollover shall prevail. When a time deposit is due, if the Applicant has a loan under this deposit, it shall still be handled in accordance with Article VI.
- Article VI The principal, interest, deferred interest, liquidated damages, and other expenses of a loan under this deposit can be compensated by the Bank directly from the demand deposit in the account, time deposit terminated early by the Applicant, or the principal and interest of a time deposit transferred to the demand deposit upon maturity.
- Article VII The pledge function of this deposit may be terminated or restored by the Applicant at any time through a written application. However, where there is still an outstanding loan balance in the Applicant’s account, the Applicant shall not apply for the termination.
- Article VIII Where the Applicant is a person without legal capacity or a person with limited legal capacity, this deposit cannot be pledged. If the Applicant begins to have legal capacity afterwards, he/she may apply to the Bank for additional pledge function in writing.
- Article IX The interest on the demand deposit and the time deposit of this deposit is accrued and paid according to the Bank’s various deposit interest rates announced and the agreed interest accrual method; the interest receivable on any pledged loan is accrued on the 20th of each month and the maturity and termination date of the time deposit (or the early termination date) based on the applicable margin (at least 1% currently) of the weighted average interest rate of all time deposits in the account on the day and the total amount of loans. The Bank is authorized to deposit into the demand deposit directly by means of transfer, offset, or include in the loan amount said interest receivable and payable.
- Article X When a time deposit in this deposit is terminated, the Applicant does not withdraw cash directly; instead, it will be deposited in the demand deposit by transfer, and the Applicant withdraws the fund with a withdrawal slip. If there is a loan, the Applicant shall repay the principal and interest of the loan first.
- Article XI Where the Applicant terminates the Agreement, he/she is willing to pay off all the principal and interest of loans first.
- Article XII Where the Applicant’s loan amount exceeds the borrowing limit, and he/she fails to settle it in cash within two months after the Bank’s notice, the Bank may terminate the time deposit directly to repay the principal and interest of the loan(s).**

Chapter II. NTD Time (Savings) Deposits [2025.06 Ver.]

- Article I Without the Bank’s consent, this certificate of deposit shall not be transferred or pledged to others.
- Article II The Applicant shall bring this certificate of deposit to the Bank for rollover upon maturity of the deposit.
- Article III This (certificate of) deposit cannot be withdrawn before maturity, but the Applicant may terminate the contract early, and shall notify the Bank seven days in advance; this certificate of deposit may also be pledged, and the loan limit is 90% of the face value of the certificate with the interest accrued based on the pledged loan interest rate set by the Bank (currently based on the interest rate of the certificate of deposit plus at least 1%).**
- Article IV The Applicant can choose to accrue interest at a floating or fixed interest rate for this (certificate of) deposit, which cannot be changed after it is determined. If the interest is accrued at a floating rate, the principles of applying the announced deposit interest rates during the deposit term are as follows:
- I. For a “large-denomination” deposit over a certain term, if the announced “large-denomination” deposit interest rates for that term are cancelled, the announced “general” deposit interest rates will apply from the date of cancellation of the announced “large-denomination” deposit interest rates.
 - II. For a “large-denomination” deposit in a certain amount, if the Bank changes the benchmark amounts of the “large-denomination” deposit, the Bank’s announced “large-denomination” deposit interest rates for different ranges after the change shall apply based on the amount of the deposit from the date of the change. However, if it is no longer a “large-denomination” deposit after the change, the announced “general” deposit interest rates shall apply.
 - III. For a deposit over a certain term at a “general” floating interest rate, if announced “large-denomination” deposit interest rates for that term are added, and the deposit meets the standard for the “large-denomination” deposit, the announced “general” deposit interest rate shall still apply.
- Article V Where this (certificate of) deposit is terminated early, no interest will be accrued if the deposit has not been deposited for one month. If the deposit has been deposited for one month and more, the interest will be accrued based on the actual deposit period at 80% of the **Bank’s applicable time deposit** interest rate announced. Where a floating interest rate is adopted, if the Bank adjusts the announced deposit interest rate, the new interest rate shall apply from the date of adjustment.
- Article VI The interest accrual method of this (certificate of) deposit: For those that have been deposited for one month or more and have not been due, the interest on the portion that has reached one full month is accrued on a monthly basis, and the portion for less than one month is accrued on a daily basis.

- Article VII In the case of withdrawal past the maturity date, the interest past maturity date is accrued based on the Bank's announced demand deposit interest rate and the daily simple interest rate on the withdrawal date. However, during the period from the maturity date of this (certificate of) deposit to the withdrawal date, where there is an adjustment to the interest rate of the demand deposit, the interest past maturity date shall be accrued and paid according to the adjusted interest rate.
- Article VIII Automatic rollover, rollover with a changed term or the rollover after the maturity date:
- I. Number of automatic rollovers:
 - (1) Time deposits and one-year savings deposits may be automatically rolled over up to five (5) times.
 - (2) Two-year savings deposits may be automatically rolled over up to two (2) times.
 - (3) Three-year savings deposits may be rolled over once (1).
 - II. Where the time deposit is rolled over with a changed term or rolled over within one month after the maturity date, the interest on the time deposit may be accrued from the maturity date, and the interest upon maturity not withdrawn may be transferred to and rolled over with the principal. The interest on the new deposit is subject to the Bank's announced interest rate on the date of rollover of the original time deposit. Where the interest on the new deposit is accrued at a floating interest rate, it shall be adjusted to the Bank's new announced interest rate when the Bank's announced interest rate is adjusted from the rollover date.
 - III. Where the time savings deposit is rolled over with a changed term within two months after the maturity date, the time deposit has been rolled over for one year or more, or the time deposit has been rolled over within one month after the maturity date for less than one year, the interest on the time deposit may be accrued from the maturity date, and the interest upon maturity not withdrawn may be transferred to and rolled over with the principal. The interest on the new deposit is subject to the Bank's announced interest rate on the date of rollover of the original time deposit. Where the interest on the new deposit is accrued at a floating interest rate, it shall be adjusted to the Bank's new announced interest rate when the Bank's announced interest rate is adjusted from the rollover date.
 - IV. The rollover with a changed term or the rollover after the maturity date that is past the periods above shall have interest accrued from the rollover date, and the interest from past the maturity date to the day prior to the rollover is accrued in accordance with the regulations on the interest rate past the maturity date for the overdue withdrawal.
- Article IX Unless otherwise agreed, where this (certificate of) deposit is rolled over automatically, when the amount upon rollover reaches the "large-denomination" deposit standard set by the Bank, the Bank's large-denomination deposit interest rates announced shall apply, and the Bank's announced interest rates for the same term on the day of the rollover shall prevail.

Chapter III. Combined Foreign Currency Deposits [2026.04 Ver.]

- Article I The time deposit of this deposit provides the Bank with a pledge right at the time of being deposited to secure the Applicant's use of the demand deposit account of the deposit to take out loans successively, unless this deposit does not provide a function to pledge loans.
- Article II When the amount of a fund withdrawn by the Applicant exceeds the balance of the demand deposit in the currency, the amount in excess is a loan taken out by the Applicant. The loan is secured by all the time deposits pledged in the preceding paragraph, and the loan limit is 90% of the amount pledged in the same currency. From the date of signing the contract, the Applicant may continue to take out loans using the passbook, withdrawal slips, or other agreed methods. However, the Bank may lower the limit or stop lending when it deems it necessary. The loan amount mentioned in the preceding paragraph shall be subject to the amount stated in the Bank's demand deposit account of this deposit, and the Applicant does not need to issue a loan certificate additionally.
- Article III The Applicant agrees that the Bank transfers the demand deposit to the time deposit automatically in accordance with the Applicant's application form without sending an additional notice. Where the Applicant wishes to cancel the automatic transfer, he/she shall apply to the Bank for cancellation.
- Article IV The Applicant uses the "Land Bank of Taiwan Combined Foreign Currency Deposit" passbook issued by the Bank, deposit and withdrawal slips, or other agreed methods to deposit or withdraw funds or take out loans directly, and the Bank does not need to issue certificates of deposit or other certificates additionally. However, where a purchase or a sale is conducted NTD, it shall be handled in accordance with the Central Bank's Regulations Governing the Declaration of Foreign Exchange Receipts and Disbursements or Transactions.
- Article V The interest rate of the demand deposit and the time deposit of this deposit is accrued and paid according to the Bank's various announced deposit interest rates and agreed interest accrual method; the interest on loans is accrued based on the daily loan balance and the balance on the 20th of each month. The loan interest rate is based on the announced credit interest rate of each foreign currency minus up to 2% as the basis for interest accrual. The Bank is authorized to deposit into the demand deposit or the time deposit directly by means of transfer, offset with the deposit, or include in the loan amount said interest receivable and payable.
- Article VI For the time deposit under this deposit, in addition to the automatic rollover of principal and interest, the interest on the deposit and the loan will be processed by the Bank through the Applicant's demand deposit by means of automatic transfer on the interest accrual date.
- Article VII When the time deposit of this deposit is due, except for non-rollover or rollover with a changed term completed by the Applicant at the Bank prior to the maturity date of the time deposit, the Bank shall roll over the time deposit in accordance with the Applicant's application form; however, when the time deposit is due, if the Applicant has a loan under this deposit, the loan shall still be handled in accordance with Article 9.

- Article VIII** Where the Applicant makes a withdrawal and transfers it in its initial currency to another client, the Bank may charge the Applicant the processing fee for the transfer in accordance with the Bank’s “Foreign Currency Service Charges Table”/ “Offshore Banking Branch Foreign Currency Service Charges Table.” If the Customer wishes to deposit or withdraw foreign currency banknotes, only the currencies sold by the Bank shall be accepted, and handling fees shall be charged in accordance with the Bank’s “Schedule of Fees for Foreign Exchange Services.”
- Article IX The principal, interest, deferred interest, and other expenses of a loan under this deposit can be compensated by the Bank directly from the demand deposit in the account, time deposit terminated early by the Applicant, or the principal and interest of a time deposit transferred to the demand deposit upon maturity.
- Article X When a time deposit of this deposit is terminated, the Applicant does not make a withdrawal directly; instead, it will be deposited in the demand deposit by transfer, and the Applicant make a withdrawal with a withdrawal slip. If there is a loan, the Applicant shall repay the principal and interest of the loan first.
- Article XI** Where the Applicant’s loan amount exceeds the borrowing limit, and he/she fails to settle it in cash within two months after the Bank’s notice, the Bank may terminate the time deposit directly to repay the principal and interest of the loan(s).
- Article XII The pledge function of this deposit may be terminated or restored by the Applicant at any time through a written application. However, where there is still an outstanding loan balance in the Applicant’s account, the Applicant shall not apply for the termination.
- Article XIII The time deposit with a pledge right provided by the Applicant shall not be transferred or pledged to others.
- Article XIV Where the Applicant terminates the Agreement, he/she is willing to pay off all the principal and interest of loans first.
- Article XV In accordance with the provisions of the Offshore Banking Act, OBU shall not accept cash in foreign currencies for foreign currency deposits, nor can foreign currency deposits be converted into NTD for withdrawal.
- Article XVI The Applicant shall present a withdrawal slip or affix the seal as on the signature card on the written documents as approved by the Bank for transfer or outward remittance.
- Article XVII** The Applicant agrees that the Bank may cancel the pledge function for the combined deposit for the purpose of setting the pledge right without any objection.

Chapter IV. Foreign Currency Time Deposits [2026.04 Ver.]

- Article I After the deposit is due, if the deposit is withdrawn past the maturity date or rolled over, the interest is accrued as follows:
- I. Withdrawal past the maturity date:
The interest past the maturity date is accrued based on the Bank’s announced interest rate for foreign currency demand deposit and the daily simple interest rate on the withdrawal date.
 - II. Rollover with a changed term after the maturity date:
In the case of rollover with a changed term, where it is less than one month past the maturity date, the interest shall be accrued from the original maturity date, and the interest not withdrawn upon maturity can also be rolled over together. The new deposit interest is accrued according to the rules below:
 - (I) For the deposit with interest accrued at a fixed announced interest rate, the Bank’s announced interest rates on the rollover date shall prevail.
 - (II) Where the original deposit is not rolled over until more than one month after the maturity date, the interest shall be accrued from the rollover date, and the interest from past the maturity date to the day prior to the rollover is accrued based on the interest rate past the maturity date for the overdue withdrawal.
- Article II Early termination and the interest accrual are as follows:
- I. Where the foreign currency time deposit is terminated early prior to the maturity date, the Applicant shall notify the Bank seven days before the contract is terminated, and the deposit shall be settled in one go when the contract is terminated. Where the Applicant fails to notify the Bank seven days in advance, he/she may also terminate the contract early if the Bank’s consent is obtained.
 - II. Where the foreign currency time deposit is terminated early, the interest accrual period and the interest rate shall be based on the actual deposit period at 80% of the Bank’s announced interest rates on the initial deposit date, but no interest will be accrued if the actual deposit period is less than one month.
- Article III** Where the Applicant makes a withdrawal and transfers it in its initial currency to another client, the Bank may charge the Applicant the processing fee for the transfer in accordance with the Bank’s “Foreign Currency Service Charges Table”/ “Offshore Banking Branch Foreign Currency Service Charges Table.” If the Customer wishes to deposit or withdraw foreign currency banknotes, only the currencies sold by the Bank shall be accepted, and handling fees shall be charged in accordance with the Bank’s “Schedule of Fees for Foreign Exchange Services.”
- Article IV In accordance with the provisions of the Offshore Banking Act, OBU shall not accept cash in foreign currencies for foreign currency deposits, nor can foreign currency deposits be converted into NTD for withdrawal.

Chapter V. Passwords for Withdrawal at the Bank [2018.07 Ver.]

- Article I Upon withdrawal from the Bank (the opening branch), the applicant shall duly handle based on a withdrawal slip affixed with the originally archived registered seal with input of the specified password through the equipment specified by the Bank. In case of a breakdown of the computer online system of the Bank, the applicant shall withdraw in person with the identity certificate in original.
- Article II Whenever the applicant forgets the password or whenever the password is likely to be divulged, the applicant shall apply to the Bank for replacement or change in the password otherwise in case of a withdrawal in fraud, the applicant shall solely assume the responsibility in full.

Chapter VI. Passwords for Inter-Bank Withdrawal [2020.01 Ver.]

- Article I Upon withdrawal through other affiliated branches, the applicant shall, based on the passbook, withdrawal slips affixed the originally archived registered seal and proceed with through the equipment specified by the Bank with the agreed passbook.
- Article II Where the Bank's computer online system or computerized registered seal system breaks down, the applicant shall suspend withdrawal through other affiliated branches. The applicant shall still turn to the Bank (bank of the original deposit) in person.
- Article III Whenever the applicant forgets the password or whenever the password is likely to be divulged, the applicant shall apply to the Bank for replacement or change in the password otherwise in case of a withdrawal in fraud, the applicant shall solely assume the responsibility in full.

TABLE

**Land Bank of Taiwan Deposit and Remittance/Safe Deposit Box Service Processing Fees and Charges Table
[2026.04 Ver.]**

Charge		Charge Standard
1	Cost of application for blank checks and promissory notes	For those with an average check deposit of less than NT\$50,000 in the most recent six months: NT\$5 per check/note. For those who have rejection records or often have insufficient deposit and need be notified to make a deposit by phone: NT\$15 per check/note.
2	Application for report of loss of negotiable instruments	NT\$100 each (including the fee charged by the Bank on behalf of the Taiwan Clearing House).
3	Application for report of loss and reissue of passbook (certificate of deposit)	NT\$100 each.
4	Application for report of loss of seal or replacement of seal	NT\$100 each.
5	Application for change of the "withdrawal password" at a bank other than the original bank where the account is opened	NT\$100 per application.
6	Application for certificate of deposit balance	NT\$50 for the first copy, and NT\$20 for each additional copy.
7	Application for printing of deposit transaction statements (including photocopying of slips) ※ Each account shall be treated as one application. (Only transaction details within the past 20 years and voucher records within the past 15 years will be provided.)	Photocopying of slips: NT\$50 per slip. Those with a need for retrieval at the warehouse: NT\$200 per slip.
		Printing of detailed transaction statements within 15 years with the number of pages ≤ 20: NT\$100 per copy. Printing of detailed transaction statements for within 15 years with the number of pages > 20: Additional NT\$5/page after the 20th page. Printing of detailed transaction statements for more than 15 years with the number of pages ≤ 20: NT\$200 per copy. Printing of detailed transaction statements for more than 15 years with the number of pages > 20: Additional NT\$5/page after the 20th page. Those with a need for retrieval at the warehouse: NT\$200 per page.
8	Liquidated damages for rejection due to insufficient deposit	NT\$200 each (including the fee charged by the Bank on behalf of the Taiwan Clearing House).
9	Application for cashing check by dishonored account or closed account	NT\$200 per check.
10	Application for Settlement Annotation (settlement redemption, re-presentment with payment completed, deposit for payment)	NTD 150 per item (including fees collected by the Bank on behalf of the Taiwan Clearing House).
11	Receipt of reserve for loss report to place a stop payment after a judgment of abridgment of rights	NT\$100 each.
12	Cancellation of entrustment for payment for negotiable instruments or of entrustment for payment for cancelled negotiable instruments	NT\$100 each (including the fee charged by the Bank on behalf of the Taiwan Clearing House).
13	Application for the Bank's check or change of the payee of the Bank's check	NT\$30 per check.
14	Collection service of negotiable instruments	Collection service of "unexpired negotiable instruments": NT\$5 each, of which the negotiable instruments paid by the Bank are exempted.
		Collection service of negotiable instruments by other financial institutions (Taiwan Cooperative Bank or farmers' associations): NT\$50 each.
		Withdrawal of collection service of negotiable instruments: NT\$50 each.
15	Pledge setting or cancellation for certificates of deposit (passbooks) or execution of the pledge	For pledged to a third party: NT\$100 per account.
16	Accountant's certificate of confirmation	Within the last 3 months: NT\$50 per copy. Beyond the last 3 months: NT\$100 per copy.
17	Payment for release of the payment or other property seized	Deduction from said payment: NT\$250 per client
18	Domestic outward remittance	Cash remittance: For those in the amount of NT\$2 million or below, NT\$100 per transaction. For those exceeding NT\$2 million, an additional NT\$50 for every NT\$1 million in excess of NT\$2 million (less than NT\$1 million is rounded up to NT\$1 million).
		Transfer and remittance: For those in the amount of NT\$2 million or below, NT\$30 per transaction. For those exceeding NT\$2 million, an additional NT\$10 for every NT\$1 million in excess of NT\$2 million (less than NT\$1 million is rounded up to NT\$1 million).
19	Application for Replacement and Re-issuance of Access Card/Key to Safe Deposit Boxes due to Loss or Damage	Access control card (key card or key fob): NT\$200 per card (pcs). Key: Processing fee of NT\$200 each; the cost to replace the key is determined in accordance with the agreement.

TABLE

**Land Bank of Taiwan's Fulfillment of the Notification Obligation of Article 8,
Paragraph 1 of the Personal Data Protection Act [2026.04 Ver.]**

(If the Applicant is a natural person or the Applicant's legal representative/responsible person/guardian/assistant, please read the contents below carefully)

- I. Dear Client, because the collection of personal data involves your privacy rights, when Land Bank of Taiwan Co., Ltd. (hereinafter referred to as the "Bank") collects your personal data, the Bank shall inform you of the following matters clearly in accordance with the provisions of Article 8, Paragraph 1 of the Personal Data Protection Act (hereinafter referred to as the "Act"): **(1) name of non-public agency; (2) purpose of collection; (3) type of personal data; (4) the period and region where personal data is used, parties who use personal data, and the use method; (5) the rights and methods that the parties involved can exercise in accordance with Article 3 of the Act; (6) the influence of not providing personal data on their rights and interests when the parties involved are free to choose to provide personal data.**
- II. For the purpose of collecting personal data by the Bank, the type of personal data, the period and region where personal data is used or international transmission, parties who use personal data, and the use method, please read the table below for details.
- III. According to Article 3 of the Act, you may exercise the rights below with respect to your personal data held by the Bank:
- (I) Except for the exceptions stipulated in Article 10 of the Act, you may make a request for querying, reading, or copying said data, but the Bank may make necessary charges at its discretion in accordance with Article 14 of the Act.
 - (II) You may request the Bank to add supplementary information or to make corrections, but you shall provide an appropriate explanation of the reasons and facts in accordance with Article 19 of the Enforcement Rules of the Personal Data Protection Act.
 - (III) If the Bank collects, processes, or uses your personal data in violation of the Personal Data Protection Act, you may request the Bank to delete such data or cease its collection, processing, or use in accordance with Article 11, Paragraph 4 of the Personal Data Protection Act.
 - (IV) Where there are any disputes over the correctness of personal data, you may request the Bank to stop processing or utilizing your personal data in accordance with Article 11, Paragraph 2 of the Act. However, if it is required for the Bank to execute the business, and the Bank has indicated the dispute or obtained your written consent, these provisions shall not apply in accordance with the proviso.
 - (V) In accordance with Article 11, Paragraph 3 of the Act, when the specific purpose of personal data collection disappears or the deadline expired, you may request the Bank to delete or stop processing or utilizing your personal data. However, if it is required for the Bank to execute the business or the Bank has obtained your written consent, these provisions shall not apply in accordance with the proviso.
- IV. If you wish to exercise all the rights specified under Article 3 of the Act, you may contact our customer service (0800-231-590) on how to exercise such rights.
- V. You are free to decide whether to provide relevant personal data and the data categories, but if the personal data and the data categories that you refused to provide are required for business review or operations, the Bank may not be able to conduct the necessary business review or operations said data and categories, and thus may not be able to provide you with relevant services or better services. We appreciate your understanding.
- VI. After the Bank has informed you of the above matters, you are fully aware that the bank collects, processes, uses or transmits your personal data internationally.

TABLE

**Land Bank of Taiwan’s Fulfillment of the Notification Obligation of Article 8,
Paragraph 1 of the Personal Data Protection Act [2026.04 Ver.]**

Tables:

Business Category	Specific Purpose		Category of Personal Data
	Specific Business Purpose and Code	Common Business Purpose and Code	
Deposit and remittance Foreign exchange Trust business (for digital deposits)	035 Deposit insurance 036 Deposit and remittance 082 Comprehensive management of deposit and loan operations for borrowers and the depositors 112 Negotiation instrument exchange 181 Other business operations in accordance with the business registration or organization’s articles of incorporation (e.g. electronic finance and collection and payment services) 022 Foreign exchange 068 Trust business (for digital deposits)	040 Marketing 059 Financial service industry’s collection and processing of information in accordance with laws and needs for financial supervision 060 Financial dispute resolution 061 Financial supervision, administration, and inspection 063 Non-government agency’s collection or processing of personal information under legal obligations 069 Contract, contract-like or other legal matters 090 Consumer and customer management and service 091 Consumer protection 098 Business and technical information 104 Account management and debt trading business 136 Information (communication) and database management 137 Information and communication security and management 157 Investigation, statistics and research analysis 177 Other financial administrative business 182 Other consulting and consultant services Other: Crime prevention (including but not limited to global anti-money laundering and countering terrorism financing measures), criminal investigations and matters in relation to Article 6308 of the Anti-Money Laundering Act, fraud prevention.	Name, nationality, national ID number, gender, place of birth, date of birth, household registration information, residence, contact methods, occupation, and other details, such as the content of the relevant service application, contracts, or privacy statements of the Bank’s mobile applications (apps); the relevant business, accounts, or services between the Bank and the client, and the personal data actually collected from the client or a third party (such as the Joint Credit Information Center) shall prevail.
Period of utilization of personal data	Region where personal data is utilized	Party who utilizes personal data	Method of utilizing personal data
I. Duration for a specific purpose. II. The data retention period in accordance with the relevant laws and regulations (such as the Business Entity Accounting Act) or as required for the execution of the business, or the retention period as specified in the contract. (The one with the longest period shall prevail)	The domestic and overseas locations of those listed in the “Party who utilizes personal data” column on the right.	I. The Bank (including institutions entrusted by the Bank to handle relevant affairs). II. Institutions who access the data in accordance with domestic and foreign laws and regulations. III. Other business-related institutions (such as correspondent banks [including remitting banks, paying banks, and intermediary banks], the Joint Credit Information Center, the National Credit Card Center of R.O.C., the Taiwan Clearing House, the Financial Information Service Co., Ltd., international credit card organizations, acquiring institutions, and stores that adopt credit card mechanisms, as well as authorities including the Financial Supervisory Commission, or institutions permitted to be established or operate by the Financial Supervisory Commission, etc.) IV. Competent authorities under domestic laws, competent authorities under foreign laws (such as government authorities of the United States), and financial supervisory authorities. V. Parties agreed by the client (such as companies in cross-selling and share customer information with the Bank and companies that collaborate with the Bank to promote business, related organizations for fraud prevention).	1.Utilization methods through automated machines or other non-automated utilization methods in compliance with relevant laws and regulations on the protection of personal data. 2. International transmission

TABLE

Land Bank of Taiwan Foreign Currency Service Charges Table [2026.04 Ver.]

		Charge Standard	Remarks	
Foreign Exchange	Outward remittance	Processing fee	1. Telegraphic transfer: 0.5% of the remittance amount. The minimum is NT\$120 and the maximum is NT\$800. 2. Remittance by banker's demand draft: NT\$200 per draft. However, in the case of outward remittance of foreign currency banknotes, a processing fee is charged based on the difference between the buying rate of the Bank's announced exchange rates and the buying rate of purchase of foreign currency banknotes; the minimum is NT\$100.	
		Cable fee	1. Telegraphic transfer: NT\$300 per transfer, but full payment to the receiving bank: NT\$600 per transfer. 2. Remittance by banker's demand draft: NT\$300 per draft.	
		Foreign expenses	Fees will be charged additionally depending on the actual fees deducted by foreign financial institutions.	
		Rejection and re-remittance	1. Processing fee: NT\$200 per case. 2. Cable fee: NT\$300 per case.	
Foreign Exchange	Inward remittance	Processing fee	1. 0.5% of the remittance amount. The minimum is NT\$200 and the maximum is NT\$800; however, in the case of withdrawal of foreign currency banknotes, a processing fee is charged based on the difference between the selling rate of the Bank's announced exchange rates and the selling rate of sale of foreign currency banknotes; the minimum is NT\$100. 2. Where the beneficiary is a client of the Bank, and the Bank presents the remittance and another domestic financial institution releases it, a processing fee of NT\$200 is charged per transaction. (If the remittance amount is less than US\$100 or an equivalent amount, a processing fee of NT\$100 is charged per transaction). 3. Where the beneficiary is not a client of the Bank, and another domestic financial institution presents the remittance and the Bank releases it, a processing fee of NT\$300 is charged per transaction.	Where an inward remittance is for repayment of the Bank's loan or is a rejection of an outward remittance, a processing fee is exempted.
		Processing fee	0.5% of the amount of a negotiable instrument. The minimum is NT\$300 per instrument. (If the paying bank is the same, the instruments will be charged as one instrument; for each of additional negotiable instruments, a processing fee of NT\$60 will be charged.)	
		Cable fee	NT\$300 per instrument. (If the paying bank is the same, the instruments will be charged as one instrument; for those that need to be sent by courier service, they will be charged according to the actual cost)	
		Foreign expenses	Fees will be charged additionally depending on the actual fees deducted by foreign financial institutions.	
Foreign Exchange	Purchase and collection of foreign currency negotiable instruments	Discount interest (purchases only)	1. The interest on USD negotiable instruments paid in the U.S., HKD negotiable instruments paid in Hong Kong, JPY negotiable instruments paid in Japan, and SGD negotiable instruments paid in Singapore, are all accrued for 12 days based on the interest rate of each currency announced, with a minimum of NT\$40. 2. For negotiable instruments paid overseas that are not listed in the first paragraph, interest will be accrued for 21 days based on the interest rate of each currency announced, with a minimum of NT\$40.	
		Interest on clean negotiable instruments (discount interest excluded) (purchases only)	From the time of purchase to the date of collection, with the number of days (12 or 21 days) for which discount interest is received upon purchase excluded, the Bank's "Announced General Foreign Exchange and Credit Interest Rate" or the "Announced NTD Benchmark Interest Rate Plus 2.5% of Annual Interest Rate," whichever is higher, will be adopted for interest accrual and charge for the remaining number of days.	
		Processing fee	1. Deposit of foreign currency deposit: (1) A processing fee is exempted for those purchased in NTD. (2) Deposit of foreign currency banknotes: A processing fee is charged based on the difference between the buying rate of the Bank's announced exchange rates and the buying rate of purchase of foreign currency banknotes; the minimum is NT\$100. (3) Deposit of traveler's check: A processing fee is charged according to the charge standards of purchase and collection of foreign currency negotiable instruments.	Where a foreign currency deposit client applies for loss reporting and reissue of a passbook or a certificate of deposit, reporting of seal loss, seal replacement, a deposit balance certificate, or detailed deposit transaction statements, the relevant costs, accountant's certificate of confirmation costs, accountant's letter and certificate fees, and processing fees for the payment for debtor's deposits that have been seized in accordance with the execution decree are calculated and collected according to the charge standards of various counter services in the NTD business per transaction.
		Cable fee	2. Withdrawal of foreign currency deposit: (1) A processing fee is exempted for those sold in NTD. (2) Withdrawal of foreign currency banknotes: A processing fee is charged based on the difference between the selling rate of the Bank's announced exchange rates and the selling rate of sale of foreign currency banknotes; the minimum is NT\$100. (3) Withdrawal of the foreign currency deposits below is exempted from processing fees: ① Transfer to the same client account of the Bank. ② Currency conversion by the same client. ③ Repayment of the Bank's loan by the same client. (4) Transfer of foreign currency deposits to another client's account of the Bank: 0.5‰ of the withdrawal amount. The minimum processing fee is NT\$100 and the maximum is NT\$800.	
Foreign Exchange	Foreign currency banknotes and traveler checks	Processing fee	1. Purchase (sale) of foreign currency banknotes: Settlement at the Bank's announced banknote selling/buying exchange rate is exempted from processing fees.	
		Cable fee	2. Foreign currency banknote collection: A processing fee of NT\$0.7 for every US\$1 or an equivalent amount, with a minimum of NT\$100. 3. Processing fee for the old version of USD banknotes (smaller face photo): A processing fee of NT\$0.7 for every US\$1 or an equivalent amount, with a minimum of NT \$100.	
Internet banking	Foreign Currency Transfer	Processing fee	The transfer between accounts under the same holder is exempted from a processing fee; a processing fee for the transfer between accounts under different holders is NT\$100.	
		Processing fee Cable fee	A processing per transaction is NT\$100, and the cable fee is charged based on the number of telex messages sent: NT\$220 for one message and NT\$440 for two.	

TABLE

Land Bank of Taiwan Offshore Banking Branch Foreign Currency Service Charges Table [2026.04 Ver.]

		Charge Standard	Remarks	
Foreign Exchange	Outward remittance	Processing fee	1. Telegraphic transfer: 0.5% of the remittance amount per transfer; the minimum is US\$10 and the maximum is US\$30. 2. Remittance by banker's demand draft: US\$10 per draft.	
		Cable fee	1. Telegraphic transfer: US\$10 per transfer, but full payment to the receiving bank: US\$20 per transfer. 2. Remittance by banker's demand draft: US\$10 per draft.	
		Foreign expenses	Fees will be charged additionally depending on the actual fees deducted by foreign financial institutions.	
		Rejection and re-remittance	Processing fee: US\$10 per case. Cable fee: US\$10 per case.	
	Inward remittance	Processing fee	1. 0.5% of the remittance amount per transfer; the minimum is US\$5 and the maximum is US\$30. 2. Where the beneficiary is a client of the Bank, and the Bank presents the remittance and another domestic financial institution releases it, a processing fee of US\$10 is charged per transaction. (If the remittance amount is less than US\$100 or an equivalent amount, a processing fee of US\$5 is charged per transaction). 3. Where the beneficiary is not a client of the Bank, and another domestic financial institution presents the remittance and the Bank releases it, a processing fee of US\$20 is charged per transaction.	Where an inward remittance is for repayment of the Bank's loan or is a rejection of an outward remittance, a processing fee is exempted
		Purchase and collection of foreign currency negotiable instruments	Processing fee	0.5% of the amount of a negotiable instrument; the minimum is US\$10 per instrument. (If the paying bank is the same, the instruments will be charged as one instrument; for each additional negotiable instrument, a processing fee of US\$2 will be charged.)
	Deposit and withdrawal of foreign currency deposit	Cable fee	US\$10 per instrument. ((If the paying bank is the same, the instruments will be charged as one instrument; for those that need to be sent by courier service, they will be charged according to the actual cost)	
		Foreign expenses	Fees will be charged additionally depending on the actual fees deducted by foreign financial institutions.	
		Discount interest (purchases only)	1. The interest on USD negotiable instruments paid in the U.S., HKD negotiable instruments paid in Hong Kong, JPY negotiable instruments paid in Japan, and SGD negotiable instruments paid in Singapore, are all accrued for 12 days based on the interest rate of each currency announced, with a minimum of US\$5. 2. For negotiable instruments paid overseas that are not listed in the first paragraph, interest will be accrued for 21 days based on the interest rate of each currency announced, with a minimum of US\$5.	
		Interest on clean negotiable instruments (discount interest excluded) (purchases only)	From the time of purchase to the date of collection, with the number of days (12 or 21 days) for which discount interest is received upon purchase excluded, the Bank's "Announced General Foreign Exchange and Credit Interest Rate" or the "Announced NTD Benchmark Interest Rate Plus 2.5% of Annual Interest Rate," whichever is higher, will be adopted for interest accrual and charge for the remaining number of days.	
		Processing fee	1. Withdrawal of the foreign currency deposits below is exempted from processing fees: (1) Transfer to the same client account with the Bank. (2) Currency conversion by the same client. (3) Repayment of the Bank's loan by the same client. 2. Transfer of foreign currency deposits to another client's account of an OBU branch: A processing fee is 0.5% of the transfer amount; the minimum is US\$5 and the maximum is US\$30.	Where a foreign currency deposit client applies for loss reporting and reissue of a passbook or a certificate of deposit, reporting of seal loss, seal replacement, a deposit balance certificate, or detailed deposit transaction statements, the relevant costs, accountant's certificate of confirmation costs, accountant's letter and certificate fees, and processing fees for the payment for debtor's deposits that have been seized in accordance with the execution decree are calculated and collected according to the charge standards of various counter services in the NTD business per transaction, which are converted to USD.
	Internet banking	Foreign Currency	Processing fee	Transfer between accounts under the same holder is exempted from a processing fee; the processing fee for transfer between accounts under different holders is 0.5% of the transfer amount; the minimum is US\$5, and the maximum is US\$10.
Outward remittance		Processing fee Cable fee	The processing fee is charged at 0.5% of the remittance amount per transaction, with the minimum of US\$5 and the maximum of US\$10. The cable fee is charged based on the number of telex messages sent: US\$10 for one message and US\$20 for two.	