

Land Bank of Taiwan Deposit Application and Agreement [2024-03-01-00M 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 [2024.03 Ver.]

Chapter II. Provision of Personal Data and Non-Disclosure Agreement [2024.03 Ver.]

"Specific Terms and Conditions"

- Chapter I. NTD Combined Deposits [2024.03 Ver.]
 - Chapter II. NTD Time (Savings) Deposits [2020.01 Ver.]
 - Chapter III. Combined Foreign Currency Deposits [2020.01 Ver.]
 - Chapter IV. Foreign Currency Time Deposits [2018.07 Ver.]
 - Chapter V. Passwords for Withdrawal at the Bank [2018.07 Ver.]
 - Chapter VI. Passwords for Inter-Bank Withdrawal [2020.01 Ver.]
 - Chapter VII. ATM Cards [2021.04 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 [2024-03-01-00M Ver.]
 - Table – Land Bank of Taiwan Deposit and Remittance Service Processing Fees and Charges Table [2024.03 Ver.]
 - Table – Land Bank of Taiwan's Fulfillment of the Notification Obligation of Article 8, Paragraph 1 of the Personal Data Protection Act [2024.03 Ver.]
- ※ Notification as per the Personal Data Protection Act and consent noted Clerk responsible for seal verification: _____
- Table – Land Bank of Taiwan Foreign Currency Service Charges Table [2024.03 Ver.]
 - Table – Land Bank of Taiwan Offshore Banking Branch Foreign Currency Service Charges Table [2024.03 Ver.]
 - Table – Land Bank of Taiwan Electronic Financial Service Processing Fees and Charges Table [2020.10 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: _____

(Please sign in person)

National ID No.: _____

Address: _____

Account number: _____

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

※ To maintain the security of client accounts, the Bank will select accounts randomly to send statements online from time to time. For those who have not applied for online banking, the Bank will send statements by post instead.

經辦 (確認立約人簽收無誤)

主管

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: 2024-03-01-00M)

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

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National ID No.: _____

Address: _____

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主管

Land Bank of Taiwan Co., Ltd.

Toll-free customer complaint hotline: 0800-231590

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Copy 2: Retained by Client
(Version code: 2024-03-01-00M)

“General Terms and Conditions”

Chapter I. General Provisions [2024.03 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.
- 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.
- 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 Applicant agrees to adopt the mailing address in the signature card as the place for service of relevant documents. If the mailing address in the signature card is changed, the Applicant shall send a written notice with the seal as on the signature card affixed or make a phone call to make the change as agreed at the time of account opening, or visit the Bank to go through the change procedures; if the Applicant fails to send a notice or go through the change procedures, the mailing address in the signature card shall still be used as the place to which documents shall be served. After the Bank sends out relevant documents to the latest address last notified or changed by the Applicant, or the mailing address contained in the signature card, they shall be deemed to have been served after a usual delivery period. When the Applicant needs to change the information, you may notify the Bank to make the change through the service channels provided by the Bank, and the Bank shall proceed immediately in accordance with the Bank’s relevant regulations after receiving the notice.
- Article VI The seal affixed by the Applicant on the deposit signature card is not only for the Bank to verify the seal at the time of payment but also for the purpose of confirming other transactions with the Bank.
- Article VII **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 00:00 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 × annual interest rate ÷ 12 × number of days less than one month ÷ actual days of the month,” the interest is accrued as “principal**

× annual interest rate × number of days less than one month ÷ 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 × 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”).
 - 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 VIII **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 IX 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 X 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 XI 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; 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.
- Article XII Where the Applicant's deposit account is determined by the Bank to be suspected of being used as a dummy account for criminal purposes or for other illegal purposes or used improperly (e.g. when the Bank receives a notice from the police or the investigation agency regarding suspected criminal activities), the Bank may suspend the ATM card, voice transfer, online transfer, and other electronic payment functions directly, and recall and discard the ATM card.
- Article XIII 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 XIV 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 the 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 XV 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 XVI 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 XVII 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 attributed to the Bank, the Bank shall not be liable for it.
- Article XVIII 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 XIX 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 XX 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 XXI 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 XXII 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 Customer 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 Customer 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 Customer.
- IV. For scheduled transactions, if the Bank suspects that the Customer 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 Customer 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 XXIII The Applicant shall not be in the virtual currency market or transaction. The Bank may refuse or suspend the transactions set out in this Agreement, or terminate the agreement by notifying the Applicant after the Bank discovers that the Applicant is involved in the virtual currency market or transaction after the Applicant establishes a business relationship with the Bank.

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 XXIV 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 XXV 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 XXVI 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 XXVII 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.

Article XXVIII The Agreement shall be executed in duplicate copies with each party (the Bank and the Applicant) holding one copy as evidence.

Provision of Personal Data and Non-Disclosure Agreement [2024.03 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. Applicant agrees that the Bank may inquire the "Verification of Applying for, Reissuing, and Replacement of National ID Cards (Z21)" and "Fraud Cases and Supplemental Notation Information (Z22)" from the Joint Credit Information Center, and that the Bank may process and utilize 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 [2020.01 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 Rollover with a changed term or the rollover after the maturity date:
- I. 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.
 - II. 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.
 - III. 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 [2020.01 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." Where the Applicant wishes to deposit or withdraw foreign currency banknotes, only the currencies provided by the Bank will be available, and the processing fees will also be calculated and charged in accordance with the Bank's "Foreign Currency Service Charges Table."
- 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 [2018.07 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." Where the Applicant wishes to deposit or withdraw foreign currency banknotes, only the currencies provided by the Bank will be available, and the processing fees will also be calculated and charged in accordance with the Bank's "Foreign Currency Service Charges Table."
- 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 promisor 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 promisor shall withdraw in person with the identity certificate in original.
- Article II Whenever the promisor forgets the password or whenever the password is likely to be divulged, the promisor shall apply to the Bank for replacement or change in the password otherwise in case of a withdrawal in fraud, the promisor 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 promisor 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 promisor shall suspend withdrawal through other affiliated branches. The promisor shall still turn to the Bank (bank of the original deposit) in person.
- Article III Whenever the promisor forgets the password or whenever the password is likely to be divulged, the promisor shall apply to the Bank for replacement or change in the password otherwise in case of a withdrawal in fraud, the promisor shall solely assume the responsibility in full.

Chapter VII. ATM Cards [2021.04 Ver.]

- Article I If the applicant (i.e. the depositor, the same below) obtains an ATM card or password letter to go through the registration procedures, he / she shall personally or in writing entrust an agent to go through the procedures at the branch applying for registration with his / her identity certificate and original seal, unless you know or can obtain the information that he / she has no agency rights.

If the applicant has not received for more than one month from the date of application or not changed his password for more than one month from the date of receipt, your bank may void or cancel the financial card, and the applicant will be charged the card-making fee.

If the applicant pre-fabricates an ATM card, he / she can collect the card and password letter after he / she has completed the deposit account and filled in this contract, and go through the registration formalities for opening the card. If the applicant has not changed the password for more than one month after the activation of the card, your bank may cancel the ATM card trail and the applicant will be charged the card-making fee for re-application.

Where the Applicant applies for a digital deposit account, the Applicant agrees that the Bank may send the ATM card for the deposit account to his/her mailing address retained by the Bank after the deposit account is opened. Upon receipt of the ATM card issued by the Bank, the Applicant shall activate the card online and change the password in accordance with the procedures specified by the Bank, or change the password at the Bank's ATM as soon as possible after completing the online activation to ensure the security of the card. If the card is not activated within one month after the card issue date, the Bank may cancel the card directly. Those who wish to reapply will be charged for the card cost.

- Article II After acquiring the ATM card, the applicant shall use the automatic service equipment or other equipment set up by your bank to change the password at its own discretion by virtue of the ATM card and the original password. If the applicant wants to change the password later, it may use the automatic service equipment or other equipment to change the password at its own discretion, and the number of times is not limited.
- Article III If the applicant uses the ATM card to deposit cash with your bank's automated service equipment, the amount limit of the non-agreed upon transfer of the ATM card shall apply when depositing the non-personal account; the amount limit shall not apply to the deposit of the ATM card into my account.

Article IV **The maximum amount of withdrawal, consumption deduction, cross-border remittance, transfer and payment (tax) of your bank** unit NTD

Function / Limitation of the transaction amount / Transaction	Withdrawal		Consumption deduction	Cross-border remittance		Transfer***			Payment		Tax payment
	Each transaction	Each day	Each transaction / day	Each transaction / day	Each month	Agreed		Non-agreed	Each transaction	Each day	-
						Each transaction	Each day				
Self-dealing	60,000	120,000 *	120,000*	120,000*	300,000	3,000,000	3,000,000 **	30,000	3,000,000	3,000,000 **	Unrestricted
Interbank transaction	20,000					2,000,000			2,000,000		

* Combined calculation of daily maximum limit of withdrawal, consumption deduction and cross-border remittance transactions.

** Combined calculation of daily maximum limit for transfer, payment and Internet and voice telephone transfer out transactions.

***The pre-designated and non-pre-designated transfer limits for the Applicant's all type 3 digital deposit accounts with different tax ID

numbers are NT\$10,000 per transaction, NT\$30,000 per day, and NT\$50,000 per month in total.

- Article V** The limit set forth in the preceding article may be adjusted at any time as the case may be and shall be prominently disclosed at the business premises and on your website 30 days prior to the adjustment.
- Article VI The applicant may continue to use the ATM card for continuous withdrawal, transfer or non-agreed account transfer without the restrictions of bankbook updates.
- Article VII** When using an ATM card to transact a transfer transaction, the applicant shall carefully check the code number, account number and amount of the financial institution entering the account. If the code number, deposit account number or amount of the financial institution applied for or operated by the applicant is wrong, resulting in the transfer of the account or amount to another person, once the applicant informs your bank, you shall immediately handle the following matters:
- I. Provide details and relevant information of the transaction in accordance with relevant laws and regulations.**
 - II. Assist in noticing the receiving bank for processing.**
 - III. Report back on processing status.**
- Article VIII If the applicant uses the ATM card and password to transact in the automated service equipment or other equipment of your bank or the financial unit participating in the inter-bank connection of the financial information system, the transaction shall have the same effect as the transaction conducted with the bankbook seal.
- Article IX** The applicant shall handle the transaction with the ATM card. Inter-bank transaction account division point: from Monday to Friday, the account division point is 3:30 p.m. Exceeding the accounting division point and the transaction on non-business days are attributable to the accounting treatment of the next business day. Whether or not the transaction is deemed as a late transaction shall depend on the time at which the Bank receives the file or data.
- Article X The applicant who is an adult and has a national identity card or residence permit for overseas Chinese may use the ATM card to collect foreign currency. The amount of foreign currency collected shall be deducted according to the amount of NTD converted from the selling exchange rate of foreign currency notes listed by your bank at the time of the transaction.
- Article XI When the applicant carries out foreign currency transactions with an ATM card in accordance with the preceding article, you are authorized to act as a foreign exchange settlement agent within the territory of the Republic of China to handle the foreign exchange settlement procedures in accordance with the relevant provisions of the central bank and the agreement between the two parties.
- Article XII** The applicant agrees that your bank shall modify this contract or adjust the relevant service contents in accordance with the needs of the business, unless otherwise agreed in this contract, and announce in the obvious places of business in Taiwan of your bank or on your bank's website, in order to notify, the contractor agrees to apply the revised contract or the service content after the change, and is bound by it.
- Article XIII** The applicant may terminate this contract at any time, and if one of the following circumstances is in effect, your bank may terminate the contract at any time or temporarily suspend the function of providing an ATM card:
- I. The ATM card is forged, altered or used for money laundering, fraud or other illegal purposes.**
 - II. The account of the applicant is listed as a suspended payment, warning or derivative control account in accordance with the laws and regulations.**
 - III. The applicant has violated laws and regulations, damaged your bank's rights and interests or other illegal acts.**
- Article XIV For the purpose of preventing money laundering and combating capital terrorism, the applicant agrees that your 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 your bank:
- I. For the purpose of identifying if the Applicant or the related parties (defined herein below as persons including but not restricted to senior managing official of the Applicant, beneficial owner, settlor, trustee, trust supervisor, beneficiaries and related parties of the transaction) is an individual, legal person or organization sanctioned under the "Counter-Terrorism Financing 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 should provide the Bank with timely documents. In events where 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 in 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. If the applicant does not cooperate with the examination, refuses to provide the information of the associate, refuses to cooperate with the description of the nature and purpose of the transaction, refuses to cooperate with the explanation, refuses to provide the necessary data or verification documents for examination, etc., you may suspend the transactions or services contained in this Contract, and require the contractor to provide the explanation

within 30 days of receipt of your notice. Review the required data and verification documents, overdue provider, your bank is able to terminate this contract in writing and be effective upon arrival through a written notice.

- 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 an 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.

Article XV If the applicant uses the ATM card for transaction, such as entering the wrong password for three times in a row, forgetting to retrieve the ATM card, using the ATM card that has been reported as lost for a transaction or other reasons, and is locked or retained by the automatic service equipment, unless otherwise agreed upon by both parties, the applicant shall handle the transaction in person with the identity document and the original seal as follows:

- I. When the ATM card is locked, you can unlock it at your bank.
- II. If the ATM card is retained, it shall be retrieved or renewed from the original bank of deposit within 14 business days from the next day of retention. If it is not retrieved within the time limit, your bank may cancel the ATM card.

Article XVI **The applicant shall pay the cost of all transactions or services for which the ATM card is used in accordance with the service fee standard of electronic financial business of your bank, and agree that you may directly withhold the transaction fee from the deposit account of the applicant:**

The inter-bank withdrawal / transfer transaction and other handling fees shall be disclosed publicly at the business premises and your website in a significant manner. If there is any subsequent change or adjustment, you shall announce its contents in a significant manner at the business premises and your website 60 days before the date of change or adjustment, and inform the contractor that this contract can be terminated within the period of previous announcement. If the change or adjustment is not terminated within the time limit, it shall be deemed as recognition of such change or adjustment as a whole.

The service fee for a card loss report / card damage replacement shall not be charged unless you bank proves that the card must be unlocked, replaced or re-issued due to reasons attributable to the applicant. Your bank shall be liable for any damage caused by the card to be unlocked, replenished or renewed by the applicant; unless your bank prove that it is not responsible for the card to be unlocked, replenished or renewed.

Article XVII **The applicant shall keep the ATM card properly. In case of loss, missing, theft or other loss of possession, the applicant shall report the loss to your bank in the agreed upon manner.**

The manner agreed upon in the preceding paragraph shall be handled in a safe and convenient manner for the applicant.

In case of misuse before handling the loss reporting formalities and your bank has paid, it shall be deemed that the payment has been made to the applicant. However, if your bank or the financial institution of other automated service equipment fails to fulfill the duty of care of a good administrator in the control of information system or there are other reasons that can be attributed to the responsibility, resulting in the password of the applicant being falsely used or embezzled, you shall still be responsible for it.

Article XVIII **The applicant shall keep and use the ATM card on his/her own. In case of any loan, transfer or pledge, the applicant shall be responsible for it.**

Article XIX **The applicant shall not duplicate or restructure the ATM card.**

Article XX **In case of any doubts about the withdrawal amount or the deduction for consumption of the special store, the applicant shall handle the relevant procedures with the original opening bank with the transaction certificate.**

Article XXI **The applicant agrees to establish or operate in your bank, the financial institution of the ATM card transaction, the financial joint credit center of the consortium, the Financial Information Co., Ltd. and other financial supervision and Administration Commission and the competent agricultural financial authority with the permission of the financial supervision and Administration Commission and the competent agricultural financial authority for the use of inter-bank services such as withdrawal, transfer, remittance, tax payment, payment, consumption deduction and financial account inquiry. Within the purpose of completing the above-mentioned inter-bank business services, the organization may collect, process, transmit and use its personal data internationally in accordance with the laws and regulations. The Bank shall not provide the Applicant's personal information to any third parties other than the aforementioned institutions, unless agreed upon by the Applicant or by law.**

Article XXII **The complaint channels of your bank are as follows:**

Toll free service line: 0800-231590 (24 hours) online complaint: "consumer complaint" on your website, the applicant can leave a message on the website "<http://www.landbank.com.tw>".

If the applicant is a financial consumer regulated by the financial consumer protection law who does not accept the results of your bank's complaint, or if the complaint has not received your bank's reply within 30 days, he may, within 60 days from the date of receiving the result or the expiration of the time limit, apply to Financial Ombudsman Institution for evaluation.

Article XXIII **The applicant agrees to use the address filled in when opening the deposit account in the ATM card application and agreement as the place for service of relevant documents. If the address of the applicant changes, the applicant shall**

notify you in writing or other agreed ways, and agree to change the address after change to the place for service. If the applicant fails to notify the address change in writing or agreed way, the bank still opens the above address the agreed address or the address of the last party to the notice is the place of service. After the notice is sent, it is presumed that it has been served during the usual period of post.

Article XXIV The business of the applicant with your bank is covered by the deposit insurance of the Central Deposit Insurance Company within the scope of the deposit items regulated by the deposit insurance Ordinance.

Any matters not covered in this agreement shall be handled in accordance with your deposit engagement letter and general financial practice.

Article XXV In case of litigation between the applicant and your bank due to this contract, it is agreed that the local court of the head office of your bank or the place where the branch of your bank has business contact with the applicant is located shall be the court of first instance jurisdiction, but if there are exclusive jurisdiction provisions in the law, such provisions shall prevail.

Article XXVI This contract is made in duplicate, each of which is held by the bank and the contractor to abide by it.

TABLE

Land Bank of Taiwan Deposit and Remittance/Safe Deposit Box Service Processing Fees and Charges Table

[2024.03 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)	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.
8	Liquidated damages for rejection due to insufficient deposit	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.
9	Application for cashing check by dishonored account or closed account	NT\$200 per check.
10	Receipt of reserve for loss report to place a stop payment after a judgment of abridgment of rights	NT\$100 each.
11	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).
12	Application for the Bank’s check or change of the payee of the Bank’s check	NT\$30 per check.
13	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.
14	Pledge setting or cancellation for certificates of deposit (passbooks) or execution of the pledge	For pledged to a third party: NT\$100 per account.
15	Accountant’s certificate of confirmation	Within the last 3 months: NT\$50 per copy. Beyond the last 3 months: NT\$100 per copy.
16	Payment for release of the payment or other property seized	Deduction from said payment: NT\$250 per client
17	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).
18	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 [2024.03 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) Where the Bank collects, processes, or utilizes your personal data in violation of the provisions of the Act, you may request the Bank to stop the collection in accordance with Article 11, Paragraph 4 of the 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 [2024.03 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 or contracts; 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, 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). IV. Authorities or financial supervisory agencies in accordance with domestic and foreign laws 、 regulations 、 U.S. government agencies. 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 [2024.03 Ver.]

		Charge Standard	Remarks
Foreign Exchange	Outward remittance	Processing fee	1. Telegraphic transfer: 0.5% of the remittance amount. The minimum is NTS120 and the maximum is NTS800. 2. Remittance by banker's demand draft: NTS200 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 NTS100.
		Cable fee	1. Telegraphic transfer: NTS300 per transfer, but full payment to the receiving bank: NTS600 per transfer. 2. Remittance by banker's demand draft: NTS300 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: NTS200 per case. 2. Cable fee: NTS300 per case.
Foreign Exchange	Purchase and collection of foreign currency negotiable instruments	Processing fee	0.5% of the amount of a negotiable instrument. The minimum is NTS300 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 NTS60 will be charged.)
		Cable fee	NTS300 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 NTS40. 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 NTS40.
		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 Cable 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 NTS100. (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. 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 NTS100. (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 NTS100 and the maximum is NTS800.
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 NTS0.7 for every US\$1 or an equivalent amount, with a minimum of NTS100. 3. Processing fee for the old version of USD banknotes (smaller face photo): A processing fee of NTS0.7 for every US\$1 or an equivalent amount, with a minimum of NT \$100. 4. Sale of traveler's checks: A processing fee and a cable fee are calculated based on the charge standards of purchase and collection of foreign currency negotiable instruments
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 NTS100.
		Processing fee Cable fee	A processing per transaction is NTS100, and the cable fee is charged based on the number of telex messages sent: NTS220 for one message and NTS440 for two.

TABLE

Land Bank of Taiwan Offshore Banking Branch Foreign Currency Service Charges Table [2024.03 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.)
	Purchase and collection of foreign currency negotiable instruments	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.	
	Purchase and collection of foreign currency negotiable instruments	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.	
Deposit and withdrawal of foreign currency deposit		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.
	Foreign Internet banking	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.	
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TABLE

Land Bank of Taiwan Electronic Financial Service Processing Fees and Charges Table [2023.10 Ver.]

NTD

Charge		Charge Standard	Preferential treatment plan (Effective from January 1, 2021)
1	Personal online banking and mobile banking	Domestic inter-bank transfer	NT\$15 per transfer.
		Domestic inter-bank withdrawal	NT\$5 for each inter-bank withdrawal transaction of NT\$20,000 or below.
		Foreign exchange	Charged according to the charge standard of the Bank's foreign exchange business.
		Fund business	Charged according to the "Charge Standards" in the "Information for Investors of Trust Fund Investment in Mutual Fund" in "The Bank's Fund Information" under "Funds" on the Bank's official website.
		Gold Passbook	NT\$50 is charged for each payment deduction for systematic investment plan. NT\$50 is charged for each change of systematic investment plan.
2	Corporate Internet Banking	Domestic inter-bank transfer	NT\$15 is charged for each transfer of NT\$2 million or below. For those exceeding NT\$2 million, an additional NT\$10 is charged for every NT\$1 million in excess of NT\$2 million (less than NT\$1 million is rounded up to NT\$1 million).
		Foreign exchange	Charged according to the charge standard of the Bank's foreign exchange business.
3	Online ATM	Domestic inter-bank transfer	NT\$15 per transfer.
4	Voice banking	Domestic inter-bank transfer	NT\$15 per transfer.
5	ATM card	Domestic inter-bank transfer	NT\$15 per transfer.
		Domestic inter-bank withdrawal	NT\$5 for each inter-bank withdrawal transaction of NT\$20,000 or below.
		International withdrawal (chip cards issued by Financial Information Service Co., Ltd.)	Each transaction equivalent to NT\$20,000 or below: Japan: 150 JPY + 0.8% of withdrawal amount (minimum processing fee of 390 JPY per transaction); Hong Kong and Macau: NT\$100.
		Cross-border outward remittance	1% of the remittance amount per transaction.
		Card replacement/reissue	NT\$100 per card.
		Password resetting	NT\$50 each time.
6	Debit card (payment by card)	Annual fee	Lifetime annual fee waiver
		International withdrawal (Cirrus)	Each transaction equivalent to NT\$20,000 or below: NT\$75 per transaction + 1.1% of foreign currency withdrawal amount.
		Foreign exchange rate for card payment and foreign account transaction service fee	All transactions by debit cards by the cardholder shall be settled in NTD. Where the currency of a transaction (including a refund) is not in NTD or a transaction with an overseas store that adopts the card payment mechanism is in NTD (including a refund), the Bank is authorized to convert the transaction into NTD based on the exchange rate announced by each credit card international organization on the settlement date listed in the agreement, plus a processing fee that the Bank shall pay to the international organization in accordance with the agreement with the credit card international organization (currently, the processing fee for each non-NTD transaction charged by each international credit card organization is 1% of the transaction amount while 0.8% of the transaction amount for each NTD transaction conducted overseas), and 0.5% of the transaction amount as the service fee for the Bank.

1. Inter-bank transfer through personal accounts: Each account is exempted from a processing fee a day for the transfer amount of NT\$500 or below, and NT\$10 per transfer for each additional transfer; NT\$10 per transfer for the amount from NT\$501 to NT\$1,000.
2. The processing fee for personal online banking and online ATM inter-bank transfer is NT\$10 per transfer.
3. The ATM card cloud-based payment inter-bank transfer processing fees will be charged in accordance with the preferential treatment regulations of the Financial Information Service Co., Ltd from January 1, 2021.

		Card transaction statement retrieval fee	NT\$100 per transaction.	
		Transaction statement reprinting fee	NT\$100 for each month (charged for reprinting of the transaction details beyond the last three months).	
		Overdue payment processing fee	If the cardholder's account is insufficient to cover the card payment and the Bank advances the fund, the Bank may charge an "overdue payment processing fee" of NT\$200 for each month (less than a month is counted as a month) from the day following the payment deduction date until all payables have been paid off.	
		Deductible for debit card fraud	Each card is capped at NT\$3,000.	
		Card replacement/reissue	NT\$100 per card.	
7	ATM card cloud-based payment	Domestic inter-bank transfer	NT\$15 per transfer.	
		Domestic inter-bank withdrawal	NT\$5 for each inter-bank withdrawal transaction of NT\$20,000 or below.	
		Cross-border outward remittance	1% of the remittance amount per transaction.	
8	Electronic financial data exchange	Domestic inter-bank transfer	NT\$15 is charged for each transfer of NT\$2 million or below. For those exceeding NT\$2 million, an additional NT\$10 is charged for every NT\$1 million in excess of NT\$2 million (less than NT\$1 million is rounded up to NT\$1 million).	
		Domestic inter-bank transfer	NT\$30 is charged for each transfer of NT\$2 million or below. For those exceeding NT\$2 million, an additional NT\$10 is charged for every NT\$1 million in excess of NT\$2 million (less than NT\$1 million is rounded up to NT\$1 million).	
9	Enterprise banking	SMS charge	NT\$1 per message, and borne by the payer based on the number of messages successfully sent.	
		Financial XML certificate fee	Personal certificate NT\$160 per certificate/year. Corporate certificate NT\$400 per certificate/year.	Personal certificate is waived
10	Internet banking	Financial XML certificate chip card fee	NT\$400 per card.	
		Domestic inter-bank deposit	NT\$15 per transaction.	
11	ATM	Domestic inter-bank deposit	NT\$15 per transaction.	