LAND BANK OF TAIWAN

No.:

※ Never disclose your password to anyone.

# Corporate Internet Banking Application and Agreement (July 2026 Edition)

**The applicant (i.e., the contracting party, hereinafter referred to as the "Customer") hereby applies for Corporate Internet Banking services and, in addition to agreeing to comply with the terms and conditions set forth in the Corporate Internet Banking Service Agreement, further agrees as follows:**

## I. Internet Banking Service Arrangements（U81NBSV）

※ 1. Designated Account for Internet Banking Application (12 digits): □□□□□□□□□□□□

※ 2. Type of Request: □ 1. Application □ 2. Termination □ 3. Password Reset □ 4. Change in Agreed Services □ 5. Change in Number of Authorization Administrators

※ 3. If Item 1 or 4 is selected above, the following options may be selected:

| | | | |
|---|---|---|---|
| (1) | Payment Services: | □ Application | □ Termination |
| (2) | Transfer Services by Debiting Accounts at Other Financial Institutions: | □ Application (Available only to new applicants already using Financial EDI transfer services provided by other financial institutions and existing customers who have migrated to the new Corporate Internet Banking system.) | □ Termination |
| (3) | Online Foreign Exchange Import Services: | □ Application (A Financial XML Certificate must be obtained in advance.) | □ Termination |
| (4) | Online Foreign Exchange Inward Remittance Services: | □ Application (A Financial XML Certificate must be obtained in advance.) | □ Termination |

※ 4. If Item 1, 3, 4, or 5 is selected above, the following options may be selected:

◎ Authorization Administrators:

| | | | |
|---|---|---|---|
| □ One | □ Authorization Administrator 1 | Email: ________________ | Mobile No.: ____________ |
| □ Two | □ Authorization Administrator 2 | Email: ________________ | Mobile No.: ____________ |

(If one Authorization Administrator is selected, please provide the email address and mobile number of Authorization Administrator 1. If two Authorization Administrators are selected, please provide the email addresses and mobile numbers of both Authorization Administrator 1 and Authorization Administrator 2. The mobile number will be used for identity verification when changing basic information or using the "Device Binding and Quick Login Service" on the Land Bank Corporate Mobile Internet Banking App.)

※ 5. If Item 4 is selected above, the following option may be selected:

◎ Change of Designated Account for Internet Banking Application:

□ Change to Account No.: ______________________

| **Specimen Seal Previously Registered for the New Designated Account for Internet Banking Application** |
|---|
| |

## II. Financial XML Certificate Service Arrangement（U82NBCA）

※ 1. Type of Request:

□1. Certificate Application □ 2. Certificate Revocation □ 3. Certificate Suspension
□ 4. Certificate Reactivation
□ 5. Change in Designated Accounts
□ 7. Reset of Certificate Application Password
**(*If a certificate used to schedule a transfer is revoked or suspended before the transfer date, the scheduled transfer will be deemed unsuccessful.)**

(1) Certificate Representative Account:
☐ Same as the Designated Account for Internet Banking Application
☐ ______________________

(2) Certificate Account Number: If Item 2, 3, 4, 5, or 7 is selected above, please enter the Certificate Account Number: ______________________

※ 2. If Item 1 or 5 is selected above, the accounts to which the certificate applies may be entered and the applicable options selected below: (Please strike through any unused blank rows.)

◎ Accounts Covered by the Certificate: **(*The Certificate Representative Account need not be entered in the "Accounts Covered by the Certificate" fields below.)**

1. □ Application □ Revocation

   Account: ______________ Affix Originally Registered Seal: ______________

2. □ Application □ Revocation

   Account: ______________ Affix Originally Registered Seal: ______________

III. Financial XML Certificate IC Card Service Arrangements

※ 1. Complete the following if Item 1 or 2 is selected under Financial XML Certificate Services:

□ Collection: Registered Card No(s). ______________________________ Total: ____ card(s)

□ Return: Registered Card No(s). ______________________________ Total: ____ card(s)

□ Continued Use of Existing Card(s): Existing Card No(s).______________ Total: ____ card(s)

**(*If the Certificate IC Card is not returned upon revocation of the certificate, the Customer shall complete a "Declaration of Non-Return of FXML Certificate IC Card upon Certificate Revocation.")**

※ 2. For a Certificate IC Card Password Reset, enter the registered card number(s): ____________________ Total: ____ card(s)

IV. Transfer Service Arrangements

Total designated debit accounts under this application: ____

(Please attach additional pages if necessary.)

Designated Debit Account - Debit Account No.: __________________ Application for the following services:

1. Transfers to Designated Payee Accounts (U83NBTN)

**※ A designated payee account will become effective at 00:00 on the second day following application. An account maintained with the Bank under the same account name and Uniform Business Number/ID Number will become effective immediately upon application.**

**※ If known, provide the payee's account name and Uniform Business Number/ID Number in full.**

| Selection | | No. | Bank Code | | | Branch Code | | | Bank Name | Payee Account No. | Account Name | Uniform Business No./ID No. | E-mail |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Application | Cancellation | | | | | | | | | | | | |
| | | 1 | | | | | | | | | | | |
| | | 2 | | | | | | | | | | | |
| | | 3 | | | | | | | | | | | |
| | | 4 | | | | | | | | | | | |
| | | 5 | | | | | | | | | | | |
| | | 6 | | | | | | | | | | | |
| | | 7 | | | | | | | | | | | |
| | | 8 | | | | | | | | | | | |

※ Designated Payee Accounts: ____ application(s), ____ cancellation(s), for a total of ____ account(s).

(Please strike through all unused rows.)

2. Transfers to Non-Designated Payee Accounts (U83NBTU)

   □ Application (A Financial XML Certificate is required.)

   □ Termination

3. Fund Order Transfer Services (U83NBTF)

   □ Application □ Termination

**Affix Originally Registered Seal**

**⊙Customer Care Questions for Counter Services (Application for Designated Payee Account Services)**

1. Purpose of the customer's application to designate the account:________________________________________
   Bank's assessment: □ No irregularities □ Irregularities identified
2. Relationship between the customer and the payee of the designated account:____________________________
   Bank's assessment: □ No irregularities □ Irregularities identified
3. Remind the customer to use lawful channels to avoid substantial losses arising from illegal deposit-taking schemes.
4. If any irregularities are identified or the customer refuses to answer, the customer shall sign below to confirm that the designated transaction does not involve any unlawful activity:
   □ No irregularities identified (customer's signature not required)
   □ Irregularities identified or the customer refused to answer

**Customer's Signature:** ______________________________

V. Financial XML Transfer Limit Settings

Total designated debit accounts under this application: ____

※ **The per-transaction limit must be lower than the daily limit.**

※ **Each interbank transaction may not exceed NT$50 million.** (Please attach additional pages if necessary.)

| Designated Transfer Limits | Non-Designated Transfer Limits | Affix Originally Registered Seal |
|---|---|---|
| Debit Account No.: | | |
| Intrabank per transaction: NT$ __________________<br>Intrabank per day: NT$________________________<br>Interbank per transaction: NT$ __________________<br>Interbank per day: NT$ ________________________ | Intrabank per transaction: NT$ _________________<br>Intrabank per day: NT$________________________<br>Interbank per transaction: NT$ _________________<br>Interbank per day: NT$ _______________________ | |
| Debit Account No.: | | |
| Intrabank per transaction: NT$ _________________<br>Intrabank per day: NT$________________________<br>Interbank per transaction: NT$ _________________<br>Interbank per day: NT$ _______________________ | Intrabank per transaction: NT$ _________________<br>Intrabank per day: NT$________________________<br>Interbank per transaction: NT$ _________________<br>Interbank per day: NT$ _______________________ | |

**⊙Customer Care Questions for Counter Services (Application for Designated Payee Account Services) (Please carefully assess whether the requested limit adjustment is reasonably necessary and, where necessary, ask the customer to provide supporting documents.)**

1. Purpose of the customer's application to adjust the designated transfer limit:____________________________
   Bank's assessment: □ No irregularities □ Irregularities identified
2. Purpose of the customer's application to adjust the non-designated transfer limit:_________________________
   Bank's assessment: □ No irregularities □ Irregularities identified
3. □ If the customer refuses to answer, or if the documents provided fail to substantiate the stated purpose and intended use, the customer shall be informed that the application cannot be accepted.

VI. Other Agreements

| | Affix Originally Registered Seal |
|---|---|
| | |

※ **Review Period (One of the following two options must be selected.)**

□ This Agreement was provided to the Applicant for review on / / (YYYY/MM/DD), and the Applicant has reviewed its entire contents. [The review period must be at least five days.]

□ The Applicant (i.e., the contracting party) reviewed the entire contents of the above Agreement when submitting this Application.

**The Applicant (i.e., the contracting party) hereby declares that, before execution, the Bank fully explained the material provisions and disclosed the risks of this Agreement and the Corporate Internet Banking Service Agreement to the Applicant. The Applicant was afforded a reasonable period to review all the foregoing terms and conditions, fully understands and agrees to them, and hereby signs and affixes its seal below.**

To:

Land Bank of Taiwan Co., Ltd.

Applicant (i.e., Contracting Party) :____________________________

Signature of Responsible Person :____________________________

Uniform Business No./ID No. :____________________________

Contact Telephone :____________________________

Application and Execution Date :____/____/____(YYYY/MM/DD)

| **Applicant**<br>**Affix Originally Registered Seal** |
|---|
| |

| | | |
|---|---|---|
| □ Original Corporate Internet Banking Application and Agreement and Corporate Internet Banking Service Agreement<br>□ Land Bank of Taiwan Fee Schedule for Electronic Financial Services | **Personal** Collection by Applicant (Responsible Person) | **Applicant's (Responsible Person's) Signature upon Confirmation:**<br><br>**Affix Originally Registered Seal:** |
| □ Internet Banking Password Notice (Initial Internet Banking Password/Certificate Application Password/Certificate IC Card Password Reset)<br>□ Financial XML Certificate IC Card(s): ____ card(s)<br>□ Financial XML Certificate IC Card Password Notice(s) (TWCA): ____ copy/copies | □ Collected **personally** by the Applicant (Responsible Person)<br>□ Collected by an **authorized representative** (Complete the "Authorization Letter for Collection of Corporate Internet Banking Items.") | |

**[For Internal Bank Use Only]**

**Signature of Delivering Staff Member**

| **Item** | **Notes** | **Delivered by** | **Delivery Date** |
|---|---|---|---|
| □ Internet Banking Password Notice delivered (select the item delivered):<br>□ Initial Internet Banking Password<br>□ Certificate Application Password<br>□ Certificate IC Card Password Reset<br>□ Financial XML Certificate IC Card delivered | Recipient's identity verified | | |
| □ Financial XML Certificate IC Card Password Notice (TWCA) delivered | Recipient's identity verified | | |

The Internet Banking Password Notice (Initial Internet Banking Password/Certificate Application Password/Certificate IC Card Password Reset) and Financial XML Certificate IC Card must not be delivered by the same staff member who delivers the Financial XML Certificate IC Card Password Notice (TWCA).

**Signature of Processing Staff Member**

| | | |
|---|---|---|
| □ For an application processed by a branch other than the account-holding branch, an interbranch data inquiry has been completed.<br>□ A certificate fee of NT$____________ has been collected from the customer (U82, Item 1).<br>□ A Certificate IC Card fee of NT$____________ has been collected from the customer.<br>□ For an individual applying for Corporate Internet Banking, the required personal data notice has been provided.<br>Application Processed By: ___________________<br>[If the version of the personal data notice remains unchanged, the notice need not be provided again and Transaction U38 need not be recorded. No approval stamp is required in the "Personal Data Notice" field.] | **Processing Clerk (Identity and Registered Seal Verified)** | |
| | **Assistant Manager** | |

※ Never disclose your password to anyone.

# CORPORATE INTERNET BANKING SERVICE AGREEMENT

Article 1 Bank Information

I. Bank Name: Land Bank of Taiwan
II. Website: http://www.landbank.com.tw
III. Address: No. 46, Guanqian Road, Zhongzheng District, Taipei City 10047
IV. Fax No.: 02-23753716
V. Bank Email Address: lbot@landbank.com.tw

Article 2 Scope of Application

This Agreement sets forth the general terms and conditions governing Corporate Internet Banking services. Except as otherwise provided in a specific agreement, all matters shall be governed by this Agreement.

No specific agreement may conflict with this Agreement. However, where a specific agreement provides greater protection to the Customer, the terms of that specific agreement shall prevail.

Any ambiguity in the terms of this Agreement shall be interpreted in favor of the Customer.

Article 3 Definitions

I. "Internet Banking Services" means the financial services provided by the Bank that the Customer may access directly by connecting the Customer's computer to the Bank's computer system via the Internet, without visiting a Bank counter in person.
II. "Electronic Record" means any record consisting of text, sound, images, video, symbols, or other data transmitted by the Bank or the Customer through an Internet connection, generated electronically or by any other means not directly perceptible to the human senses, that is sufficient to express the originator's intent and is intended for electronic processing.
III. "Digital Signature" means an electronic signature created by applying a mathematical algorithm or other method to an electronic record to generate digital data of a fixed length, which is then encrypted using the signatory's private key and may be verified using the corresponding public key.
IV. "Certificate" means an electronic certificate containing signature-verification data and used to verify the identity and qualifications of the signatory.
V. "Private Key" means the component of a paired set of digital data that is retained by the signatory and used to create a digital signature.
VI. "Public Key" means the component of a paired set of digital data that is made publicly available and used to verify a digital signature.

Article 4 Website Verification

Before using Internet Banking, the Customer shall verify that the Internet Banking website address is correct. If the Customer has any questions, the Customer shall contact the Bank's customer service center.

The Bank shall inform the Customer, in a manner readily understandable to the general public, of the risks associated with the Internet Banking operating environment.

The Bank shall exercise the due care of a prudent administrator by maintaining the accuracy and security of its website and regularly checking for fraudulent websites to prevent harm to the Customer's rights and interests.

Article 5 Services

The Bank shall specify in this Agreement the services it provides. If information concerning such services is displayed on the Internet Banking website, the Bank shall ensure its accuracy, and the Bank's obligations to the Customer shall be no less favorable than those stated on the website.

Article 6 Network Used for Connection

The Bank and the Customer agree to transmit and receive Electronic Records over the Internet.

The Bank and the Customer shall separately enter into Internet service agreements with their respective network service providers concerning their respective rights and obligations and shall each bear their own Internet usage charges.

Article 7 Receipt of and Response to Electronic Records

Upon receiving an Electronic Record containing a Digital Signature or authenticated using another identification method agreed upon by the Bank and the Customer, the Bank shall, except in the case of inquiries, provide a webpage displaying the material transaction information for the Customer's reconfirmation. The Bank shall then promptly verify and process the Electronic Record and notify the Customer of the verification and processing results by Electronic Record.

If the Bank or the Customer receives an Electronic Record from the other party but is unable to identify its originator or ascertain its contents, the Electronic Record shall be deemed never to have been transmitted. However, if the Bank can verify the Customer's identity, it shall immediately notify the Customer by Electronic Record that the contents cannot be ascertained.

Article 8 Non-Execution of Electronic Records

The Bank may decline to execute any received Electronic Record under any of the following circumstances:

I. The Bank has specific grounds to question the authenticity of the Electronic Record or the accuracy of the instructions contained therein.
II. Processing the Electronic Record would cause the Bank to violate any applicable law or regulation.
III. Due to a cause attributable to the Customer, the Bank is unable to debit the Customer's account for fees payable by the Customer.

If the Bank declines to execute an Electronic Record under the preceding paragraph, it shall concurrently notify the Customer by Electronic Record or telephone of the reason and circumstances. Upon receiving the notice, the Customer may contact the Bank by Electronic Record or telephone for confirmation.

Article 9 Time Limits for Exchanging Electronic Records

Electronic Records are processed automatically by the Bank's computer system. Once an Electronic Record issued by the Customer has been reconfirmed by the Customer through the reconfirmation mechanism provided by the Bank under Paragraph 1 of Article 7 and transmitted to the Bank, it may not be withdrawn. However, a scheduled transaction that has not yet fallen due may be withdrawn or modified within the period prescribed by the Bank.

If an Electronic Record is transmitted to the Bank over the Internet but the applicable business hours have ended while the record is undergoing automatic processing by the Bank's computer system, the Bank shall immediately notify the Customer by Electronic Record that the transaction will be processed on the next business day or in another agreed manner.

Article 10 Fees (For details, see the Land Bank of Taiwan Fee Schedule for Electronic Financial Services.)

From the date on which the Customer begins using the services under this Agreement, the Customer shall pay the service fees, handling fees, and postage and telecommunications charges specified in the agreed fee schedule and authorizes the Bank to debit such fees and charges automatically from the Customer's account. The Bank may not collect any fee or charge that is not specified.

If the fee schedule referred to in the preceding paragraph is adjusted after this Agreement is executed, the Bank shall prominently announce the adjustment on its website and inform the Customer of the adjustment by Electronic Record (hereinafter referred to as a "Notice").

If an adjustment under the preceding paragraph increases any fee or charge, the Bank shall provide an option on its website through which the Customer may indicate whether the Customer agrees to the increase. If the Customer does not indicate agreement before the effective date of the adjustment, the Bank will suspend some or all of the Customer's Internet Banking services from that date. If the Customer agrees to the adjustment after its effective date, the Bank shall immediately restore the services governed by this Internet Banking Agreement.

The announcement and Notice described in the preceding paragraph shall be provided at least 60 days before the adjustment takes effect, and the effective date of the adjustment shall be no earlier than the first day of the calendar year following the announcement and Notice.

Article 11 Installation of Customer Hardware and Software and Associated Risks

To use the services under this Agreement, the Customer shall install the required computer hardware, software, and other security-related equipment. The Customer shall bear the costs and risks associated with such installation.

If the hardware, software, or related documentation referred to in Paragraph 1 is provided by the Bank, the Bank authorizes the Customer to use it solely for the agreed services. The Customer shall not transfer, lend, or otherwise provide it to any third party. The Bank shall specify the minimum hardware and software requirements for the services on its website and on the packaging of any hardware or software it provides and shall bear the risks associated with the hardware and software it provides.

Upon termination of this Agreement, the Customer shall be required to return the equipment referred to in the preceding paragraph at the Bank's request only if expressly stipulated in a specific provision of this Agreement.

Article 12 Customer Connection and Responsibilities

If the Bank and the Customer have agreed on special connection arrangements, the connection may be established only after all necessary tests have been completed.

The Customer shall be responsible for safeguarding the user ID, password, Certificate, and any other identification tools provided by the Bank.

If the Customer enters an incorrect password three consecutive times, the Bank's computer system will automatically suspend the Customer's access to the services under this Agreement. To restore access, the Customer shall complete the relevant procedures at a Bank counter.

Article 13 Transaction Verification

After processing each transaction instruction, the Bank shall notify the Customer of the result by Electronic Record. The Customer shall verify whether the result is correct. If any discrepancy is identified, the Customer shall notify the Bank by Electronic Record or telephone within 45 days after the completion of the transaction and request an investigation.

The Bank shall send the Customer a statement of the previous month's transactions by ordinary mail or Electronic Record each month. No statement will be sent for a month in which no transaction occurred. If, upon review, the Customer believes that a transaction statement contains an error, the Customer shall notify the Bank by Electronic Record or telephone within 45 days after receiving the statement and request an investigation.

Upon receiving a notification from the Customer, the Bank shall promptly conduct an investigation and inform the Customer of the status or results by Electronic Record or telephone within 30 days after the notification reaches the Bank.

Article 14 Handling Errors in Electronic Records

If an error occurs in an Electronic Record while the Customer is using the services under this Agreement for a reason not attributable to the Customer, the Bank shall assist the Customer in correcting the error and provide any other necessary assistance.

If an error in the services referred to in the preceding paragraph occurs for a reason attributable to the Bank, the Bank shall correct the error immediately upon becoming aware of it and concurrently notify the Customer by Electronic Record or telephone.

If an error in an Electronic Record occurs for a reason attributable to the Customer while the Customer is using the services under this Agreement, and the error involves an incorrect financial institution code, deposit account number, or amount entered or operated by the Customer, resulting in funds being transferred to another person's account or an incorrect amount being transferred, the Bank shall, upon receiving notice from the Customer, immediately take the following actions:

I. Provide the transaction details and relevant information in accordance with applicable laws and regulations.
II. Notify the receiving bank and request its assistance.
III. Inform the Customer of the handling status.

Article 15 Due Authorization and Liability for Electronic Records

The Bank and the Customer shall ensure that all Electronic Records transmitted to the other party are duly authorized.

If the Bank or the Customer discovers that a third party has impersonated the Customer or fraudulently used the Customer's user ID, password, Certificate, Private Key, or any other identification tool, or discovers any other unauthorized activity, that party shall immediately notify the other party by telephone or in writing to suspend the relevant service and take preventive measures.

The Bank shall be liable for the effects of any third party's use of the service occurring before the Bank receives the notice described in the preceding paragraph. However, this shall not apply under either of the following circumstances:

I. The Bank can prove that the Customer acted intentionally or negligently.
II. More than 45 days have elapsed since the Bank notified the Customer of the transaction-verification information or statement in the manner agreed upon by both parties. If the Customer was unable to provide notice due to special circumstances, such as extended travel or hospitalization, the 45-day period shall commence on the date such circumstances cease to exist. This exception shall not apply where the Bank acted intentionally or negligently.

The Bank shall bear the forensic investigation costs arising from an investigation of the impersonation or fraudulent use described in Paragraph 2.

Article 16 Information System Security

The Bank and the Customer shall each ensure the security of their respective information systems and prevent unauthorized intrusion into, acquisition of, alteration of, or damage to business records or the Customer's personal data.

In any dispute concerning a third party's circumvention of the Bank's information-system security measures or exploitation of a vulnerability in the Bank's information system, the Bank shall bear the burden of proving that no such event occurred.

The Bank shall be liable for any damage suffered by the Customer as a result of a third party's intrusion into the Bank's information system.

Article 17 Confidentiality Obligations

Except as otherwise provided by law, the Bank shall ensure that Electronic Records exchanged and Customer information obtained through the use or performance of the services under this Agreement are not disclosed to any third party or used for any purpose unrelated to this Agreement. If the Customer consents to the disclosure of such information to a third party, the Bank shall require that third party to comply with the confidentiality obligations under this Article.

Any failure by such third party to comply with these confidentiality obligations shall be deemed a breach of the Bank's own obligations.

Article 18 Liability for Damages

The Bank and the Customer agree to transmit and receive Electronic Records in accordance with this Agreement. If any delay, omission, or error attributable to either party causes damage to the other party, the responsible party shall compensate the other party for the resulting damage.

Article 19 Record Retention

The Bank and the Customer shall retain records of all Electronic Records containing transaction instructions and shall ensure their authenticity and integrity.

The Bank shall exercise the due care of a prudent administrator in retaining the records described in the preceding paragraph. Such records shall be retained for at least five years. If another law or regulation prescribes a longer retention period, that longer period shall apply.

Article 20 Legal Effect of Electronic Records

The Bank and the Customer agree to use Electronic Records as a means of expressing intent. Electronic Records exchanged under this Agreement shall have the same legal effect as written documents. This shall not apply where otherwise excluded by law or regulation.

Article 21 Termination by the Customer

The Customer may terminate this Agreement at any time but shall do so either by appearing at the Bank in person, authorizing an agent in writing to complete the procedures at the Bank, or terminating the service through Corporate Internet Banking.

Article 22 Termination by the Bank

Except as otherwise provided in this Agreement, the Bank shall give the Customer written notice at least 30 days before terminating this Agreement.

The Bank may terminate this Agreement at any time by notifying the Customer in writing or by Electronic Record if any of the following circumstances occur:

I. The Customer transfers any right or obligation under this Agreement to a third party without the Bank's consent.

II. The Customer files a petition for bankruptcy under the Bankruptcy Act or files for rehabilitation or liquidation proceedings under the Consumer Debt Clearance Act.

III. The Customer breaches any provision of Articles 15 through 17 of this Agreement.

IV. The Customer breaches any other provision of this Agreement and fails to remedy the breach or perform the relevant obligation following a demand to do so within a specified period.

Article 23 Terms and Conditions for Anti-Money Laundering and Counter-Terrorism Financing Compliance

For the purposes of preventing money laundering and countering terrorism financing, the Customer agrees that the Bank may take the following measures in accordance with the Money Laundering Control Act, the Counter-Terrorism Financing Act, the Regulations Governing Anti-Money Laundering of Financial Institutions, other applicable laws and regulations issued by the competent authorities, applicable rules of financial industry associations, and the Bank's relevant requirements:

1. To determine whether the Customer or any related party, including but not limited to the Customer's senior managers, beneficial owners, settlor of a trust, trustee, trust supervisor, beneficiaries, and transaction-related parties (collectively, "Related Parties"), is an individual, legal entity, or organization designated for sanctions under the Counter-Terrorism Financing Act, or a terrorist or terrorist organization identified or investigated by a foreign government or international organization (collectively, the "Sanctions Lists"), the Customer and Related Parties shall promptly provide the information required by the Bank for verification. If the Customer or a Related Party fails to cooperate and the Bank is therefore unable to perform timely screening, the Bank may defer or refuse to open an account or process any application or transaction.
2. If, before or after an account is opened or any application or transaction is processed, the Bank discovers that the Customer or a Related Party appears on a Sanctions List, the Bank may, without prior notice, refuse to establish or continue a business relationship or immediately terminate this Agreement.
3. If the Customer fails to cooperate with a review, refuses to provide information concerning Related Parties, declines to explain the nature and purpose of a transaction or the source or destination of funds, or refuses to provide information or verification documents required for the review, the Bank may temporarily suspend any transaction specified in this Agreement. The Bank may require the Customer to provide explanations and the information and verification documents required for the review within 30 days after receiving notice from the Bank. If the Customer fails to do so within that period, the Bank may terminate this Agreement by written notice, with such termination taking effect upon receipt of the written notice.
4. If, during the Bank's legally required name-screening procedures for a scheduled transaction, the Customer or a Related Party is identified as potentially appearing on a Sanctions List, the Bank may suspend the transaction. Further processing may be completed only after an investigation confirms that the Customer or Related Party does not appear on a Sanctions List.
5. Neither the Customer nor any Related Party may claim compensation from the Bank for any damage or loss arising from the circumstances described in the preceding four subparagraphs.

The Bank maintains correspondent accounts in the United States in connection with its business operations. The Customer agrees that, to enable the Bank to comply with Section 6308 of the U.S. Anti-Money Laundering Act of 2020, the Bank may provide the Customer's information at the request of the U.S. Department of the Treasury or Department of Justice, including, without limitation, records of all business accounts maintained by the Customer with the Bank.

Article 24 Terms and Conditions for Virtual Asset Service Providers

The Customer shall not be an enterprise or person providing virtual asset services. If, after establishing a business relationship with the Customer, the Bank discovers that the Customer engages in the provision of virtual asset services, the Bank may refuse or temporarily suspend any transaction specified in this Agreement or terminate this Agreement by written notice to the Customer. Such termination shall take effect upon receipt of the written notice.

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

Article 25 Terms and Conditions for Third-Party Payment Service Providers

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

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

Article 26 Terms and Conditions for Online Lending Platform Operators

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

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

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

Article 27 Terms and Conditions Concerning Suspected Illegal or Improper Use

If the Bank determines that an account is suspected of being used for illegal or improper purposes, the Bank may impose necessary control measures on the Customer, refuse or temporarily suspend any transaction specified in this Agreement, or terminate this Agreement by written notice to the Customer. Such termination shall take effect upon receipt of the written notice.

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

Article 28 Amendments to the Agreement

If any term of this Agreement is amended, added, or deleted, the Bank shall notify the Customer by Electronic Record. If the Customer raises no objection within seven days, the Customer shall be deemed to have accepted the amendment, addition, or deletion. However, any change to the following matters shall be notified to the Customer by Electronic Record at least 60 days before it takes effect. The Electronic Record shall clearly and prominently state the change, the existing and revised terms, the Customer's right to object before the change takes effect, and that failure to object within the prescribed period will be deemed acceptance of the amendment, addition, or deletion. The Customer shall also be informed that, if the Customer objects, the Customer must notify the Bank of the termination of this Agreement within the objection period specified above:

I. The method by which the Bank or the Customer shall notify the other party if a third party impersonates the Customer or fraudulently uses the Customer's user ID, password, Certificate, Private Key, or if any other unauthorized activity occurs.

II. Any other matter prescribed by the competent authority.

Article 29 Service of Documents

The Customer agrees that the address provided when opening the deposit account specified in the Corporate Internet Banking Application shall be the address for service of relevant documents. If the Customer's address changes, the Customer shall immediately notify the Bank in writing or update the address through Corporate Internet Banking and agrees that the updated address shall thereafter be the address for service. If the Customer fails to notify the Bank in writing or update the address through Corporate Internet Banking, the Bank may continue to serve documents at the address stated by the Customer or the most recent address reported to the Bank.

Article 30 Deposit Insurance

The Customer's transactions with the Bank are protected by deposit insurance provided by the Central Deposit Insurance Corporation to the extent that they fall within the categories of deposits covered under the Deposit Insurance Act.

Article 31 Dispute Resolution

I. In the event of a dispute, the Customer may file a complaint with the Bank through the following channels:

(I) Complaint and Customer Service Hotlines: 0800-231-590 and 02-2314-6633

(II) Online Complaint Portal: Land Bank of Taiwan website https://www.landbank.com.tw/ → Customer Service & Locations → Customer Complaints

II. If the Customer is a financial consumer as defined under the Financial Consumer Protection Act and does not accept the Bank's response to the complaint, or does not receive a response from the Bank within 30 days after filing the complaint, the Customer may apply to the Financial Ombudsman Institution for an ombudsman review within 60 days after receiving the Bank's response or the expiration of the response period.

Article 32 Governing Law

This Agreement shall be governed by the laws of the Republic of China.

Any matter not provided for in this Agreement shall be handled in accordance with the Bank's Deposit Business Agreement and applicable laws and regulations.

Article 33 Jurisdiction

The Customer and the Bank agree that the district court at the location of the Bank's head office or the branch of the Bank with which the Customer conducts business shall be the court of first instance for any litigation arising from this Agreement. Where the law provides for exclusive jurisdiction, such provision shall prevail.

Article 34 Headings

The headings in this Agreement are included solely for ease of reference and shall not affect the interpretation, explanation, or understanding of any provision of this Agreement.

Article 35 Other Agreements

I. The Customer is not required to designate a payee account when paying taxes, government fees, utility charges, the Customer's own credit card bills payable to the Bank, or principal and interest on the Customer's loans from the Bank. Such payee accounts shall automatically be treated as Designated Payee Accounts.

II. If the Customer needs to suspend the use of a Certificate for any reason, the Customer may apply for Certificate Suspension through Corporate Internet Banking or at a Bank counter. A suspended Certificate may be reactivated only at a Bank counter.

III. Each Certificate shall be valid for one year. The Customer may apply for Certificate Renewal within one month before its expiration. Upon completion of the renewal transaction, the validity period shall be extended by one year. The same procedure shall apply to each subsequent renewal. An expired Certificate shall become invalid, and the Customer must apply for a new Certificate at a Bank counter. In addition to use within the agreed scope, a Certificate obtained by the Customer may be used for the applications announced on the website of Taiwan-CA Inc. The Customer shall not use the Certificate for any other purpose.

IV. The Customer agrees that the Bank and the certification authority may collect, process, and use, including through international transmission, the Customer's personal data for specified purposes such as those necessary for the Bank's registered business activities or the business activities prescribed in its articles of incorporation.

V. If the Customer is a corporate customer, any transaction conducted by any user authorized by the Customer shall be deemed to have been conducted by the Customer.

VI. The Customer agrees that the Bank may engage a third party to print, enclose, and mail statements detailing transfers between the Customer and the Bank, and may provide the Customer's information to the third party engaged by the Bank to perform such services.

VII. The Customer agrees that, for the specified purposes of fraud prevention and anti-money laundering, the Bank may collect, process, or use personal data concerning an account designated as a payee account, the number of times it has been designated as a payee account, and its account status, including but not limited to whether it is a watch-listed account or an account subject to derivative control measures. The Customer further agrees that Financial Information Service Co., Ltd. may collect, process, or use the foregoing personal data for the purpose of facilitating the exchange of financial information among financial institutions.