

Land Bank of Taiwan Checking Deposit Agreement (Version code: 2025-06-01-00M)

Applicant (account name and representative) is applying to open a checking deposit account with Land Bank of Taiwan Co., Ltd., and therefore enters into this agreement.

It is hereby agreed as follows:

- I. Applicant declares: (sign or seal:)
- (I) Applicant has brought back the agreement in advance (the review period is at least 5 days) on (YYYY/ MM/ DD), and has reviewed and fully understood all the terms of the agreement.
- (II) Applicant has confirmed that he/she has received a copy of the “Land Bank of Taiwan Checking Deposit Agreement” and the “Land Bank of Taiwan Deposit and Remittance Service Processing Fees and Charges Table.”
- II. Applicant is willing to comply with the checking deposit terms stipulated in the agreement and checking deposit account regulations for all transactions thereafter.
- III. After the Bank has fully explained the important contents of the terms of the Checking Deposit Agreement in accordance with the Financial Consumer Protection Act and relevant sub-laws, the applicant has fully understood the important contents of the terms of the agreement and agreed to sign below.

To

臺灣土地銀行股份有限公司
Land Bank of Taiwan Co., Ltd.

Applicant: (Signature and seal)

(Account name and representative)

Address:

_____(YYYY) / _____(MM) / _____(DD)

Account Number: _____ Date of Account Opening: _____

Account Name: _____

經核對開戶人親自辦理無誤		
年	月	日

Copy 1 : Retained by the Bank
(Version code : 2025-06-01-00M)

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Copy 2 : Retained by Client
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Checking Deposit Terms

When the applicant (depositor) opens a checking deposit account with the Bank, he/she agrees to the terms regarding checking deposit transactions below, and is willing to comply with them together:

Article 1 Definition of term

The terms of the agreement are defined as follows:

- I. "Dishonored Negotiable Instruments" shall mean negotiable instruments for which a financial institution has refused to make payment and returned to the holder such negotiable instrument together with a completed dishonored slip.
- II. "Repayment and redemption" shall mean that for a negotiable instrument and the rejection reason sheet thereof due to insufficient deposit, inconsistent signature/seal of the issuer, unauthorized designation of a financial institution as the payer of the bill, or cancellation of the mandate for payment before the deadline of a promissory note presentation period, the depositor shall redeem the negotiable instrument by settling the payment or in other methods to pay off the debt.
- III. "Reserve for payment" shall mean when a negotiable instrument is rejected due to insufficient deposit, the depositor deposits a payment for the negotiable instrument into an account with the financial institution that handles the rejection to apply for a reserve for payment under the "other payables" account.
- IV. "Re-presentation and payment" shall mean that a negotiable instrument is re-presented after rejected, and is paid for through the checking deposit account or the "other payables" account.
- V. "Record" shall mean recordation by the Bills Clearing House of Dishonored Negotiate Instruments, Redemptions and other facts relevant to the depositor's credit on negotiable instruments available for inquiry.
- VI. "Termination of Mandate as a Paying Agent" shall mean termination of a financial institution's mandate to act as paying agent for a promissory note issued by the depositor.
- VII. "Dishonored account" shall mean refusal by a financial institution to handle transactions through a checking account regarding which the depositor has a bad record with respect to credit on negotiable instruments.

Article 2 Account opening review and change of account information

When opening a deposit account, the depositor shall fill out a check deposit account opening application form and a check deposit agreement (hereinafter referred to as the "agreement"), application for opening an account and a change in the fundamental particulars, a signature card, and the check pick-up slip and deliver the same to the Bank. After the Bank checks the depositor's credit on negotiable instruments through the Bills Clearing House, the Bank will issue a blank negotiable instrument for use after approval.

In the case of any change to the information in their fundamental particulars, the depositor shall notify the Bank in writing immediately or they cannot challenge the Bank on such change. In the case of any change to the seal, the depositor shall fill out the signature card again.

In the event that the depositor which is a juridical person account changes its name or its person in charge and fails to comply with the preceding paragraph, and fails to make correction within one (1) month after the Bank discovers the incompliance and so notifies the depositor, the Bank may proceed to terminate the Agreement and clear and close the account at its discretion, and notify the Depositor that the account has been closed.

Article 3 Account name

The depositor, such as an institution, organization, school, or company, shall establish an account under its registered name and fill out the name of the person in charge. In the case of a natural person, it shall be limited to his/her real name, and the person must have legal capacity.

The depositor account name shall not be changed. If it needs to be changed, it shall be handled according to the account clearing and closure procedure, and the depositor shall open a new account unless otherwise specified.

Article 4 Seal

Where a negotiable instrument is cashed based on the withdrawal signature card, the depositor shall sign the signature card when opening the account, and the card shall be kept in the Bank for verification.

Where the depositor needs to change the seal, he/she shall fill out the "Application for Change of the Withdrawal Seal."

Where the Bank verifies the signature and seal used by the depositor based on the signature card kept by the Bank, and made a payment, if it is then found that a third party forged or carved the depositor's seal on the signature card kept by the Bank to forge the check, or altered the depositor's check, and the Bank has fulfilled its obligations as a prudent administrator, the Bank shall not be liable for compensation if such forgery or alteration is unrecognizable. If a third party uses the depositor's seal on the signature card kept by the Bank to forge a check without authorization, and the Bank makes a payment based on the signature card, the Bank shall not be liable for compensation unless it is out of malicious intention or serious negligence.

Article 5 Address

When opening a deposit account, the depositor shall specify registered address/ household address and mailing address/

business address in the application form in detail. In the case of any change in the future, the depositor shall notify the Bank in writing with signature or original seal. A natural person shall submit one copy of the updated household registration transcript after the address change; the company shall submit the updated license information for the change registration. For change in mailing address/business address, the depositor may apply for change through the service channels provided by the Bank (e.g. internet banking).

Article 6 Deposit

The minimum amount of the initial deposit is set by the Bank, and any subsequent deposit amount is not limited. The depositor may fill out the deposit slip book at any time, and send it to the Bank together with payment, and the Bank will stamp the stub of the deposit slip book for receipt of the payment.

The depositor 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 cashed 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 depositor receives a rejection notice from the Bank, he/she shall affix the original seal on the reply slip of the rejection notice to collect the negotiable instrument returned. Where the depositor fails to collect the negotiable instrument returned after the notification, or the Bank fails to reach the depositor 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.

Article 7 Withdrawal

When the depositor withdraws money by cashing a check issued, he/she shall affix the original seal for withdrawal for verification and payment, or use automated equipment to withdraw a payment at any time. The Bank adopts “note to bearer.” Regardless of the dates of checks issued, the Bank makes payments in the order of checks presented by holders. If a holder presents multiple checks at a time, the Bank schedules the order of payments.

Article 8 Check usage

In addition to the laws and regulations and general banking practices, the depositor’s issue of checks shall be handled in accordance with the items below:

- I. The date, payee, and amount of a check shall be entered with an ink pen, fountain ink pen, or ball pen. Pencils are not allowed. The amount on the check must be followed with a currency immediately in the field of amount, and shall be entered one by one. The written amount shall be entered in generally accepted traditional Chinese numerals as “零 (zero), 壹 (one), 貳 (two), 參 (three), 肆 (four), 伍 (five), 陸 (six), 柒 (seven), 捌 (eight), 玖 (nine), 拾 (ten), 佰 (hundred), 仟 (thousand), and 萬 (tens of thousands),” and the end of the amount shall be added with the word “整” or “正” (meaning “.00”). Also, for “壹拾萬 (one hundred thousand)” or “壹拾 (one ten),” “壹 (one)” shall not be omitted; “1,001” shall be entered as “one thousand and one (壹仟壹元)” or “one thousand and zero one (壹仟零壹元),” and shall not be written as “one thousand zero zero one (壹仟零零壹元),” otherwise it will constitute an unclear amount, leading to rejection.
- II. When the amount on a check is written incorrectly, it shall be voided directly. It is not allowed to add notes or alter any other words on the check. It may be allowed to correct a mistake other than the amount only with a seal as on the signature card affixed next to it as a proof.

Article 9 Certified check

If the depositor or holder needs to apply for a certified check due to specific needs, he/she shall first fill out a certified check application form and affix it with a seal, and after verification by the Bank, the Bank makes a payment based on the amount on the certified check in the depositor’s account, and marks “certified” or another synonymous word and the date on the check. After the check is signed by the person authorized to sign, the Bank is responsible for the payment for the amount on the check. **The depositor shall also pay attention to the provisions of Article 138, paragraph 4 of the Negotiable Instruments Act:**

- I. When the holder loses the certified check, the payment cannot be stopped.**
- II. The issuer shall not cancel the mandate for payment.**
- III. It can still be redeemed one year after issue.**

Article 10 Promissory note

When the depositor issues a promissory note issued by the Bank stating that the Bank is the payer, and entrusts the Bank to make payments from the checking account in the name of the depositor, the Bank shall make a payment from the checking account based on the depositor’s signature card when the note is presented.

The depositor shall sign the promissory notes printed by the Bank. In the case of a promissory note not printed by the Bank, the depositor shall fill out an application form in detail to entrust the Bank to make a payment with the Bank’s approval. Otherwise, the note will be returned.

Where the due date is prior to the issue date or the due date is not complete, the note will be returned regardless of whether there is sufficient deposit in the account.

For the promissory note in the first paragraph, although the holder misses the deadline to present the note, it is still within

three years after the due date of the note (the issue date applies for promissory notes with payment at sight), and the depositor has not canceled the mandate for payment nor are there other circumstances in which payment cannot be made; thus, the Bank shall still make the payment.

In the event that a promissory note issued by the depositor is rejected due to insufficient funds in the account or inconsistent signatures of the issuer, the record of the note rejected and that of checks rejected shall be counted together.

Article 11 Processing fee

Where a negotiable instrument issued by the depositor is rejected due to insufficient funds in the account, the Bank may charge the depositor a processing fee. The processing fee mentioned in the preceding paragraph shall not exceed 150% of the preceding fee the Bills Clearing House charges the Bank.

The Bank may deduct payments for liquidated damages and a processing fee that shall be paid as required by the Bills Clearing House, or the liquidated damages, costs, and processing as required in the Bank's "Deposit and Remittance Service Processing Fees and Charges Table" from the depositor's checking account or the depositor's other deposit accounts directly, without issuing additional check or withdrawal slips.

Article 12 Record

Within three years from the day following the rejection of a check issued by the depositor or a promissory note with the Bank as the payer, the depositor may apply to the Bank for a request for the Bills Clearing House to keep a record in accordance with the "Guidelines for the Registration of the Depositors' Credit on Negotiable Instruments" in the case of any repayment and redemption, reserve for payment, re-presentation and payment, or other matters involving the credit on negotiable instruments.

Article 13 Restriction on or stopping of the issue of blank checks and promissory notes

Where the depositor is involved in any of the following circumstances, the Bank may restrict the issue of blank checks and promissory notes:

- I. Rejection due to insufficient deposits has occurred, or those who often go through the repayment and redemption, reserve for payment, or re-presentation and payment process after rejection.**
- II. Those who have other abnormal situations in the use of negotiable instruments.**

When the Bank imposes the restriction as in the preceding paragraph, the Bank shall inform the depositor of the reason for the restriction in writing; if the depositor believes the reason for the restriction is unreasonable, he/she may file a complaint to the Bank.

Where a deposit account opened by the depositor with the Bank is seized, the Bank may stop issuing blank checks and promissory notes unless the amount seized belongs to reserve for payment as confirmed by the Bank.

Article 14 Termination of the mandate as payer

With the depositor's checking deposit accounts opened with various financial institutions, where there are a total of at least three promissory notes issued with financial institutions as the payers within a year, which are rejected when the depositor presents the notes as he/she cancels the mandate prior to the due date of the presentation period, without applying for recording repayment and redemption, reserve for payment, or re-presentation and payment, the Bank may terminate the mandate as the payer for the depositor for three years from the date of notification by the Bills Clearing House.

When the Bank terminates the mandate as the payer for the depositor as in the preceding paragraph, the depositor shall return the remaining blank promissory notes within one month after the Bank's notification.

Article 15 Dishonored account

With the depositor's checking deposit accounts opened with various financial institutions, where there are a total of at least three negotiable instruments rejected within a year due to any of the following circumstances without applying for recording repayment and redemption, reserve for payment, or re-presentation and payment, or due to a circumstance where the depositor has been sentenced for a crime involved in the use of negotiable instruments, the Bank may list the depositor's account as a dishonored account for three years from the date of notification by the Bills Clearing House:

- I. Insufficient deposit.**
- II. Inconsistent signatures of the issuer.**
- III. Unauthorized designation of a financial institution as the payer of a promissory note.**

The records of rejection for each subparagraph in the preceding paragraph shall be counted separately.

Article 16 Termination of transactions and account clearing and closure

The Bank or the depositor may terminate the checking deposit transaction at any time.

If the depositor's business is officially dissolved, closed or inactive, the Bank will stop issuing blank checks and promissory notes and will terminate the checking deposit service.

When the Bank terminates transactions, it shall notify the depositor's latest mailing/business address recorded at the Bank, and the notice shall be deemed to have arrived after the usual delivery period.

Where the depositor is classified as a dishonored account or the agreement on the checking deposit transactions is terminated due to other circumstances, **the depositor shall clear and close the account** and return the remaining blank checks and promissory notes **within one month after the Bank's notification**. For the signed negotiable instruments without presenting for payment, the depositor shall fill out the "Application for Redemption of Negotiable Instruments After Closure of Checking Deposit Account/Classified as Dishonored Account" when returning the remaining blank negotiable instruments, together with the equivalent amount of the payment for redemption of negotiable instruments, which will be collected and paid by the Bank. If there is a dispute arising from not making said payment, the depositor shall be responsible for it. If the depositor fails to close the account after the deadline, the Bank will terminate the account and transfer the remaining balance to depositor's other deposit accounts in the Bank.

Article 17 Temporary resumption of transactions during corporate reorganization

Where the depositor is a corporate organization, before the end of the dishonored account period, after the court has approved the reorganization, it may apply to the Bank for a request for the Bills Clearing House to record the reorganization. After the record of reorganization is kept, the Bank may resume transactions with the depositor on a temporary basis.

In the case of insufficient deposit for the company mentioned in the preceding paragraph from the date of temporary resumption of transactions until the end of the dishonored account period, the Bank may classify the company as a dishonored account for three years starting from the date of re-notification by the Bills Clearing House.

Article 18 Request for resumption of transactions

Where the depositor is a dishonored account and is involved in any of the following circumstances, the depositor, with the consent of the Bank, can have transactions resumed and the account reopened:

- I. The dishonored account period has ended.
- II. The repayment and redemption, reserve for payment, or re-presentation and payment have been recorded for the negotiable instruments rejected that constitute the grounds for classifying as a dishonored account and all negotiable instruments rejected thereafter have been completed.

Article 19 Statement verification

When the Bank prints out the statement based on the amounts of deposits and withdrawals and the balance and sends it to the depositor for verification, if there is any inconsistency, the depositor shall notify the Bank within three days from the date that the statement is delivered, otherwise the statement will prevail.

Article 20 Breach of contract

In the case of insufficient deposit, overdraft, payment unreceived, or other circumstances that result in rejection of a check issued by the depositor, the depositor shall pay liquidated damages and processing fees each time as required by the Bills Clearing House. In the case of insufficient deposit, overdraft, payment unreceived, or inconsistency of seals that result in rejection of checks three times in a row within a year, or rejection three times within a year for any account opened with another financial institution, the Bank shall classify the depositor as a dishonored account as required by the Bills Clearing House.

Article 21 A stop payment on lost negotiable instruments

The depositor shall keep checks and the seal for withdrawal properly and separately. In the case of loss, destruction, or theft, the depositor shall go through the Bank's procedures for reporting loss to place a stop payment immediately. Before said procedures are completed, if fraud occurs, the effect of payment will still be valid.

The check issued before the depositor reports the loss of his/her seal is still valid within one year after issue (three years from the due date of promissory notes; three years from the issue date for the promissory notes with payment at sight). Where the issue date is prior to the date of reporting the loss, the payment can still be made with the old seal before the right to claim a payment is eliminated; where the issue date is after the date of reporting the loss, the depositor may issue an affidavit with a detailed statement, and the Bank may verify the old seal to make a payment.

Article 22 Deposit inheritance

Where the depositor passes away, his/her heir shall follow the statutory procedures to claim to inherit the depositor's rights and interests. However, before the Bank receives the heir's notice, if a holder cashes a negotiable instrument at the Bank with complete materials, the Bank will still make a payment as usual and the effect of payment will still be valid.

Article 23 Data usage, compilation, and query

The depositor agrees to allow the account opening date, juridical person's capital and revenue, rejection and repayment records, records of cancellation of the mandate for payment, the Bills Clearing House's classification as a dishonored account, and other relevant information on credit on negotiable instruments to be queried by others. The depositor also agrees that the Bank and non-government agencies to which the Personal Data Protection Act applies with business dealings with the Bank may collect, process, internationally transmit, and use all the depositor's personal data in line with their business activities registered or business needs as stipulated in their articles of incorporation.

The depositor agrees that the Bank adopts the Bills Clearing House as the processing center for the compilation of rejection and dishonored account records, and agrees that the Bills Clearing House provides the depositor's rejection and dishonored

account records, and other information related to the credit on negotiable instruments to others for inquiry.

Article 24 Revision or addition or deletion of processing fee standards

In the case of any revision, addition or deletion of the processing fees for various services stipulated in the terms and conditions, the Bank shall notify the customers in writing or announce the revised content at the business premises or on the website (60 days prior to the date of change or adjustment). Customer who fails to disagree and terminate the agreement before said change takes effect shall be deemed to have acknowledged the revision, addition or deletion.

Article 25 Complaint Channel

Where the depositor 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 depositor 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 depositor 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.

V. Where the depositor 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.

Article 26 The terms of the FATCA

The depositor 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 depositor agrees to provide relevant information and documents to the Bank immediately as required by the Bank.

The depositor 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 depositor’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 depositor fails to fulfill the obligation to notify the status truthfully or fails to provide relevant documents indicating the depositor’s status, the Bank may handle it in accordance with the FATCA, the agreements, or the IGA.

Where the depositor 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 depositor agrees that the Bank may take necessary measures in accordance with the FATCA, the agreements, or the IGA.

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 27 The terms of the Common Reporting Standard (hereinafter referred to as the “CRS”)

The depositor 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.

The depositor 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 depositor shall take the initiative to notify the Bank within 90 days after the change and to provide updated self-certification documents.

Where the depositor 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.

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 28 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 depositor or the related parties (defined herein below as persons including but not limited to the senior managing official of the depositor, 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 depositor or the related parties shall provide the Bank with documents promptly. In the event that the depositor or the related parties refuse to provide the required documents, which results in a failure in the identification and verification of the depositor’s identity, the Bank may suspend or decline the opening of accounts, the application for the services, or transactions.
- II.** Once the depositor 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 depositor 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 depositor 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 depositor.
- IV.** For scheduled transactions, if the Bank suspects that the depositor 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 depositor is proven not to be on the sanctions’ list after investigation.
- V.** The depositor 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 Depositor agrees that the Bank may provide the Depositor’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 29 The Depositor shall not be an enterprise or individual providing virtual asset services. The Bank may refuse or suspend the transactions set out in this Agreement, or terminate the Agreement by notifying the Depositor after the Bank discovers that the Depositor is engaged in providing virtual asset services after the Depositor establishes a business relationship with the Bank.

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

Article 30 Where the Depositor is an enterprise engaged in the online lending platform business, the Depositor shall provide the Bank with relevant documents, including but not limited to those demonstrating the segregation of the Depositor’s proprietary funds from its clients’ funds, the implementation of real-name authentication for its clients, assistance to the Bank in fulfilling its notification obligations to clients as required under Article 9 of the Personal Data Protection Act, and documents related to its customer identification measures, as well as information necessary for the Bank to verify the authenticity of claims. Where the Depositor fails to cooperate, or where the Bank has concerns that the Depositor’s business model may be in violation of applicable laws or regulations, the Bank may refuse to establish, or may immediately terminate, the business relationship.

The Depositor shall be solely liable for any damages or losses arising from the foregoing, and may not claim any compensation from the Bank.

Article 31 Other agreements clause

In addition to the provisions above, the depositor shall comply with other relevant government laws and regulations, as well as the article of incorporation of the bills clearing houses in cities and counties in Taiwan; otherwise, the Bank will not be responsible for any losses incurred accordingly.

This clause is governed by the laws of the Republic of China. If there is any unspecified matter, it shall be handled in accordance with the relevant laws and regulations.

Provision of Personal Data and Non-Disclosure Agreement

- Article 1** According to the needs of the services, the Bank will ask the Depositor and its representative (hereinafter collectively referred to as the Depositor for the purposes of this Agreement) to provide basic information; or because of the service provided, the Bank will learn about the Depositor'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 Depositor'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.
- Depositor 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 2** After the Bank obtains the Depositor'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 Depositor's personal data in accordance with regulations. Employees of the Bank can only access and use the Depositor's personal data within the scope of authorized business.
- Article 3** The Bank's processing system for keeping the Depositor's personal data has appropriate security maintenance measures adopted in compliance with the relevant regulations of the competent authority to prevent the Depositor's personal data from being stolen, altered, damaged, lost, or leaked.
- Article 4** The Depositor 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 5** Where the Bank entrusts a third party to provide business-related services and needs to disclose the Depositor's personal data to the third party, it shall enter into a non-disclosure agreement to maintain the confidentiality of the Depositor's personal data and to limit the use, and shall not disclose said data to other third parties.
- Article 6** The Depositor agrees that the Bank may, for the specific purposes of anti-fraud and anti-money laundering, collect, process, or use the Customer's personal data such as the Customer's bank account number, the number of times that it is set as designed payee account, and the state of the account (including, but not limited to, watch-listed account and derivative watch-listed account). The Depositor 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 Customer 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.