



# Bank of Taiwan One Time Password (OTP) Service Application Form and Agreement (for the use of Internet Banking only)

The Applicant (and Party to the Agreement) hereby applies to the Bank of Taiwan Co., Ltd. (the “Bank”) for the following OTP service items ticked with ☒, and is willing to comply with the agreements stipulated in this Application Form.

## I. SMS OTP Service

- ☐ **Apply** mobile phone number: | 0 | 9 | | | | | | | | | to use SMS OTP Service.
- ☐ **Change** for mobile phone number: | 0 | 9 | | | | | | | | | to use SMS OTP Service.
- ☐ **Resume** for mobile phone number: | 0 | 9 | | | | | | | | | to use SMS OTP Service.
- ☐ **Cancel** mobile phone number: | 0 | 9 | | | | | | | | | to use SMS OTP Service.

## II. Mobile Push Notification OTP Service (“Portable Safe Go” App)

- |                   |  |
|-------------------|--|
| Application Items | <input type="checkbox"/> <b>Apply</b> for the use of Mobile Push Notification OTP Service.     |
|                   | <input type="checkbox"/> <b>Terminate</b> for the use of Mobile Push Notification OTP Service. |

## III. Items to be Collected

- ☐ “Registration Activation Code” Letter
- ☐ Copy of this Application Form and Agreement and the attached “SMS OTP Service Terms and Conditions” and/or “Mobile Push Notification OTP Service Terms and Conditions.”

Acceptance Signature of the Collecting Person	Acceptance Date	Issued by

IV. The Applicant is willing to abide by the agreements of the above ticked service items and the regulations in the “[Appendix I] SMS OTP Service Terms and Conditions [Version 2017.01]” and / or “[Appendix II] Mobile Push Notification OTP Service Terms and Conditions [Version 2017.01]” on the reverse side of this document.

**Declaration Matters:** In accordance with the Financial Consumer Protection Act and the related regulations of its sub-laws, this Application Form and Agreement, and the attached “SMS OTP Service Terms and Conditions” and “Mobile Push Notification OTP Service Terms and Conditions” fully explain important content and disclose information about the possible involvement of risk. By signing, the Applicant hereby agrees that it fully understands the important content of the relevant regulations of the Agreement and the possible involvement of risk.

- (Select one) ☐ The Applicant has reviewed the entire contents of the attached contract(s) in its (their) entirety at the time of signing this Application Form and Agreement.
- ☐ The Applicant has, on \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (YYYY/MM/DD), secured a copy of this Application Form and Agreement and its attached contract(s) and comprehensively reviewed the entire contents. (At least five days have been granted for the review.)

To the Bank of Taiwan Co., Ltd.

Applicant’s (contracting party’s) signature: \_\_\_\_\_ (Signature)

ID Number: \_\_\_\_\_

Contact Number: \_\_\_\_\_

Date of Application and Execution: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (YYYY/MM/DD)

Designated outward account of the Electronic Banking (any):

□□□-□□□-□□□□□-□

(Please apply the specimen seal of the designated outward account)

※ After the application is complete, please provide a photocopy to the Applicant for record-keeping

Serial number registered in the memorandum book:

Signature Verified by:

Seals Verified by:

Clerk:

Supervisor:

**[Appendix I] SMS OTP Service Terms and Conditions [Version 2017.01]:**

1. The Applicant allows the SMS OTP to be received at the designated mobile phone number (limited to numbers of domestic telecom carriers) and as the identity verification password of “all” the Applicant's Electronic Banking debit accounts at the Bank.
2. The Applicant must have an Electronic Banking debit account at the Bank. The Bank is not responsible for the verification of whether a designated mobile phone number belongs to the Applicant.
3. The Bank only sends the SMS OTP to the designated mobile phone number within the country according to the Applicant's instructions. The Bank shall not be liable for whether the Applicant can receive the SMS OTP or whether the SMS OTP is received by the Applicant.
4. In case of system failure or force majeure factors, the Bank may suspend the provision of SMS OTP Service until the system resumes normal operation.
5. The Bank may, without the consent of the Applicant, terminate the provision of the SMS OTP Service by making an announcement.
6. **The fees associated with the transmission of the SMS OTP shall be calculated in accordance with the Bank's announced charging standard. The Applicant agrees and authorizes the Bank to deduct automatically from the Applicant's deposit account.**
7. When the SMS OTP is entered incorrectly three consecutive times, the Applicant agrees that the Bank may at its discretion suspend the SMS OTP Service in order to protect transaction security. If the Applicant still needs to use the service, the Applicant shall re-apply for the service.
8. After the Bank sends a SMS OTP (valid for three minutes each time; after timing out, the Applicant shall re-operate to resend another OTP), if the SMS OTP has not been entered before timing out five consecutive times, the Applicant agrees that the Bank may at its discretion suspend the SMS OTP Service for 30 minutes in order to protect transaction security.
9. If the Applicant wishes to resume or cancel the use of SMS OTP Service, the Applicant must bring identity documents and the specimen seal of the deposit account to one of the branches of the Bank for handling.
10. Other matters not provided herein shall be handled in accordance with the “Designated E-banking Service Items” and “Individual Internet Banking Business Service Agreement” previously executed by the Applicant and the Bank.

**[Appendix II] Mobile Push Notification OTP Service Terms and Conditions [Version 2017.01]**

1. Mobile Push Notification OTP Service: Refers to the Bank transmitting push notification verification information to the Applicant's registered mobile device (including but not limited to smart phones, tablets, and other devices that have telecommunication and Internet access, which must be connected to the Internet with the push notification function turned on) when the Applicant conducts identity or transaction verification within the business scope announced on the homepage of the Internet Banking of the Bank; an OTP is automatically generated and sent back to the Bank after the Applicant confirms such information on the mobile device; however, if the Applicant is unable to connect to the Internet, Bank can provide offline OTP (for example: two-dimensional QR Code, interactive OTP or one-click OTP) depending on the operation needs to complete the verification service.
2. “Portable Safe Go” App: Refers to the application developed by the Bank for Applicants to download and install on mobile devices from app platforms (such as the Apple App Store, Google Play) to use the Mobile Push Notification OTP Service provided by the Bank.
3. The Applicant agrees for the “Portable Safe Go” App to provide verification services by Push OTP, offline OTP, etc.
4. Applicants applying for the Mobile Push Notification OTP Service are required to provide the Applicant's identity document and the specimen seal of the deposit account and apply over-the-counter at one of the branches with the Bank, and the Bank will issue the “Registration Activation Code” Letter. Applicants may also apply online for the Mobile Push Notification OTP Service through the Internet Banking of the Bank. However, its code of practice shall be subject to the announcement on the Internet Banking.
5. The Applicant agrees to install the Bank's “Portable Safe Go” App on a mobile device and complete mobile device registration. Afterwards, when the Applicant conducts identity or transaction verification within the business scope used and announced by the Bank, the Applicant may designate the Mobile Push Notification OTP Service and follow the instructions to select a registered mobile device to execute the “Portable Safe Go” App to complete verification.
6. The “Portable Safe Go” App may only be downloaded and installed on mobile devices using either the iOS or Android operating system. The Applicant must open the “Portable Safe Go” App and enter the Applicant's information, including ID number, device name and “Registration Activation Code” and pass the verification to complete the mobile device registration. The “Portable Safe Go” App is limited to the registered mobile device of the Applicant and cannot be shared with others.
7. The Bank is not responsible for the verification of whether a registered mobile device belongs to the Applicant.
8. “Transaction Password” setting: When performing registration of a mobile device through the “Portable Safe Go” App, a set of “Transaction Password” shall be set according to the instructions. This password must be entered for each subsequent transaction verification to ensure that the OTP is generated by the Applicant.
9. When the “Transaction Password” verification is entered incorrectly three consecutive times, the system will **automatically cancel the Mobile Push Notification OTP Service** in order to protect transaction security; the same shall apply to those who change mobile devices or remove and reinstall the “Portable Safe Go” App. To continue using the service, the Applicant must re-apply in accordance with the first half of Article 4 (over-the-counter only), and Articles 5 and 6 of these Terms and Conditions.
10. When the Applicant logs in to the “Portable Safe Go” App, if a login password or gesture graphic is set, and the verification is entered incorrectly three consecutive times, the App will be locked. To unlock, the Applicant must perform the “Login Password or Gesture Graphic Unlock” in the “Portable Safe Go” App and enter the “Transaction Password”; the App will be unlocked upon successful verification.
11. **The Applicant agrees to comply with the following usage restrictions:**
  - (1) **The Applicant may not perform reverse engineering, demultiplexing or disassembling to the “Portable Safe Go” App that is authorized by the Bank to be installed on the registered mobile devices of the Applicant, circumvent technical protection measures, or copy it to other devices. If the Bank's “Portable Safe Go” App detects that the Applicant's mobile device is suspected of being cracked or being tampered with and updated without authorization, its service will be suspended.**
  - (2) **The Applicant shall be responsible for safe custody of its registered mobile devices. It shall be solely responsible for all consequences if it lends, transfers or pledge such mobile devices.**
  - (3) **The registered mobile devices shall be properly kept. If a situation such as disappearance, loss, theft or other loss of possession occurs, the Applicant must visit one of the branches with the Bank in person as soon as possible to terminate the Mobile Push Notification OTP Service. To continue using the service subsequently, the Applicant must re-apply in accordance with the first half of Article 4 (over-the-counter only), and Articles 5 and 6 of these Terms and Conditions. If it was fraudulently used before the Applicant reported the loss of the device (termination of service), and the Bank has already handled the transaction, such transaction shall be deemed to have been made by the Applicant. The Bank shall be solely responsible for all consequences if it fails to exercise due care of a good administrator and diligence with respect to its management of IT system or for other reasons that are attributable to it such that the Applicant's OTP is fraudulently used or stolen.**
  - (4) **Upon discovery of fraudulent use or theft of the “Mobile Push Notification OTP Service” or any other unauthorized conduct by a third party, the Applicant shall immediately notify the Bank to suspend the service and take precautionary measures.**
  - (5) **The Applicant has the obligation for the proper and safe custody of and the confidentiality of the “Registration Activation Code” provided by the Bank and the “Transaction Password” set by the Applicant or other tools sufficient for identification, and shall not disclose, give or lend to others for their use in any way. The Applicant shall also properly keep the “Registration Activation Code” Letter issued by the Bank. If a situation such as disappearance, loss, theft or other loss of possession occurs before the successful registration of the mobile device, the Applicant shall notify the Bank as soon as possible and take precautionary measures.**
12. **In case of system failure (including that push notifications cannot be sent through APNS [Apple Push Notification Service] on iOS platform and GCM [Google Cloud Messaging] on Android platform) or force majeure factors, The Bank may suspend the provision of Mobile Push Notification OTP Service until the system resumes normal operation.**
13. **The Applicant agrees that the modifications, additions or deletions of the content of these Terms and Conditions may be announced on the Internet Banking homepage of the Bank 7 days prior to the effective date in lieu of notice. If the Applicant does not terminate the contract within such period, it shall be deemed that the Applicant has agreed to those modifications, additions or deletions.**
14. The Bank may, without the consent of the Applicant, terminate the provision of the Mobile Push Notification OTP Service by making an announcement 30 days prior to the termination date on the Internet Banking homepage of the Bank.
15. **The fees associated with the transmission of the Mobile Push Notification OTP shall be calculated in accordance with the Bank's announced charging standard. The Applicant agrees and authorizes the Bank to deduct automatically from the Applicant's deposit account. For the above-mentioned charging standard (including but not limited to the charging standard of handling fees and its preferential methods), if there is any adjustment after the execution of the contract, the Applicant agrees that the Bank may announce its content on the Internet Banking of the Bank 60 days prior to the effective date (adjustments that are favorable to the Applicant are not subject to the 60-day announcement restriction) in lieu of notice. If the Applicant fails to terminate the contract within such period, it shall be deemed that the Applicant has agreed to those adjustments.**
16. If the Applicant wishes to terminate the Mobile Push Notification OTP Service, the Applicant must bring identity documents and the specimen seal of the deposit account to one of the branches with the Bank for handling.
17. Other matters not provided herein shall be handled in accordance with the “Designated E-banking Service Items” and “Individual Internet Banking Business Service Agreement” previously executed by the Applicant and the Bank.