

Application Form and Agreement for Enterprise eBanking [Version 2022.10]

I. When applying for the use of Enterprise eBanking of the Bank of Taiwan Co., Ltd. (the "Bank"), the Applicant shall designate an account as the principal account and apply for a password; such application shall only be made to one of the branches with the Bank or OBU and its agencies (the "Arranger"). (Please check the box next to the desired application items)

II. Application for the principal account, enterprise administrator password, and account inquiry:

1. <input type="checkbox"/> Apply <input type="checkbox"/> Amend the principal account <input type="text" value="000-000-000000"/> (change to the account with the same branch only)
2. <input type="checkbox"/> Resetting the enterprise administrator password
3. <input type="checkbox"/> Suspension of use <input type="checkbox"/> Resumption of use and resetting the enterprise administrator password <input type="checkbox"/> Cancel Enterprise eBanking
4. <input type="checkbox"/> Changing the Arranger of Enterprise eBanking to _____ branch and changing the principal account to <input type="text" value="000-000-000000"/>

III. Application category for enterprise authorization administration: (When OBU customers change the Arranger, the principal account may remain unchanged)

1. Number of enterprise administrators: <input type="checkbox"/> Single enterprise administrator <input type="checkbox"/> Two enterprise administrators ※The processing cases in "Personnel Management" and "Online Application" will be cancelled automatically when the number of the enterprise administrators is changed from 2 to 1.
2. Enterprise administrator(s) having access to inquire and transfer transactions: <input type="checkbox"/> Yes <input type="checkbox"/> No

IV. Transaction process control (applicable to all transactions under "transfer payment" and "corporate financing" services)

Note: If no option is selected, the default setting is 3-tier process

<input type="checkbox"/> 3-tier process including edit, review, and release <input type="checkbox"/> 2-tier process including edit and release <input type="checkbox"/> No process control required
<input type="checkbox"/> Other: Fill out the additional "Confirmation Form for Requirement of Interview of Enterprise eBanking"

V. Services:

(1) Pay by transfer: Apply _____ designated outward account(s); Cancel _____ designated outward account(s) [Note: Please write out above numbers in Chinese characters. Do not leave blanks]

Apply	Cancel	Designated Outward Account												Terms and Conditions of the Transfer	Note
<input type="checkbox"/>	<input type="checkbox"/>												<input type="checkbox"/> Simple Transfer, for details please refer to the Appendix _____ (<input type="checkbox"/> Foreign exchange designated outward remittance, for details please refer to Appendix _____) <input type="checkbox"/> General Transfer, for details please refer to Appendix _____	Applicant cancelling designated outward account does not need to fill out the Appendix	
<input type="checkbox"/>	<input type="checkbox"/>												<input type="checkbox"/> Simple Transfer, for details please refer to the Appendix _____ (<input type="checkbox"/> Foreign exchange designated outward remittance, for details please refer to Appendix _____) <input type="checkbox"/> General Transfer, for details please refer to Appendix _____		
<input type="checkbox"/>	<input type="checkbox"/>												<input type="checkbox"/> Simple Transfer, for details please refer to the Appendix _____ (<input type="checkbox"/> Foreign exchange designated outward remittance, for details please refer to Appendix _____) <input type="checkbox"/> General Transfer, for details please refer to Appendix _____		
<input type="checkbox"/>	<input type="checkbox"/>												<input type="checkbox"/> Simple Transfer, for details please refer to the Appendix _____ (<input type="checkbox"/> Foreign exchange designated outward remittance, for details please refer to Appendix _____) <input type="checkbox"/> General Transfer, for details please refer to Appendix _____		

(2) ☐ Apply ☐ Cancel management of designated outward account on Enterprise eBanking

[reducing daily outward transfer limit of the designated outward account, cancelling designated outward account, adding or cancelling designated beneficiary account and other functions]

(3) Mobile Push Notification OPT Service : (1) ☐ Apply _____ set(s) of Registration Activation Code ; (2) ☐ Apply ☐ Cancel The function of online application for registration activation code [generating registration activation code online]

(4) ☐ Apply ☐ Cancel Enterprise Foreign Exchange Service System

☐ 2-tier process including edit and release as default ☐ Fill out the additional "Multi-tier Review Process Setting Application Form"

services such as TWD deposits into foreign exchange deposit account, foreign exchange deposit into TWD deposits account, exchanges between foreign currencies, foreign outward remittances, and the issuance and amendment of letters of credit on the [Enterprise Foreign Exchange Service System]. For details on the debit account number or repayment account number of the enterprise foreign exchange service items applied, please refer to Appendix _____.

(5) ☐ Apply ☐ Cancel deposit account linked to the enterprise IC card:

(6) ☐ Apply ☐ Cancel handling of book-entry central government securities' transfer registration application service by means of electronic transmission.

IC card application serial number: _____
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VI. ☐ Responsible person as the collecting person ☐ Authorize the following person as the collecting person to collect

☒ this Application Form and Agreement and the attached "Terms and Conditions of Enterprise eBanking System"

☐ the enterprise administrator password letter ☐ the "Registration Activation Code" of Mobile Push Notification OPT Service

Name of the Authorized Person	ID Number	Contact Number

Acceptance Signature of the Collecting Person	Acceptance Date	Issued by

VII. The Applicant agrees to abide by the agreements of the above ticked items and the regulations in the attached "Terms and Conditions of Enterprise eBanking System" [Version 2022.10].

VIII. This Application Form and Agreement shall be executed in duplicate, with the Applicant (the contracting party) and the Bank each holding one original thereof.

Declaration Matters: In accordance with the Financial Consumer Protection Act and its related and subsidiary regulations, this Application Form and Agreement, and the attached "Terms and Conditions of Enterprise eBanking System" 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 risk involved.

(Must select one)

☐ The Applicant has reviewed the content 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 contents. (At least five days granted for the review.)

To the Bank of Taiwan Co., Ltd.

Applicant (Party to the Agreement): _____

Responsible Person: _____ (Signature of the Responsible Person)

Business Registration No. (or OBU ID of the Bank): _____

Tel: _____

Date: ____/____/____ (yyyy/mm/dd)

Clerk

Bank Accountant

Supervisor

(Please apply the original seal of the principal account) If the specimen signature/seal does not consist of a company seal and a name seal of the responsible person, please affix the above-mentioned seals that shown on the company registration card as an addition.
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※The verification of the seal and the verification of the Responsible Person's signature should be handled by different persons.

Appendix (): Agreement of the TWD and Foreign Exchange Simple Transfer

Designated Outward Account -- applying for matters as follows: [Note: Please write out each number of the amount in Chinese characters]

1. Simple Transfer (for those who have not applied for the following three items, “wealth management” services are also available such as foreign exchange designated outward remittances, foreign currency exchanges in the same foreign exchange deposit account, foreign exchange demand deposits to time deposits, and mutual funds investments)

<input type="checkbox"/> Apply	<input type="checkbox"/> Cancel	Transfers to designated accounts	1. The cumulative outward transfer limit for TWD to TWD designated account transfer transactions shall be TWD_____ per calendar day (the maximum amount is TWD 30 million). ※ The maximum amount for each transaction is TWD3 million/The monthly maximum amount is TWD90 million/Transfers between accounts under the same name are not subject to this restriction. ※ The maximum amount for Inter-bank transfer is TWD 2 million per calendar day. 2. The limit of foreign exchange transactions shall be in accordance with the limit stipulated in Article 33 of the attached Terms and Conditions of Enterprise eBanking System. If you need to increase your limit, please fill out the “Application Form for Foreign Exchange Transaction Amount Equal to or More than TWD 500,000 on Internet Banking”. 【F3204】 ※ For online foreign exchange transaction of the amount equivalent to TWD 500,000 or more, identity verification would be required by the Financial XML Certificate issued by the Bank, MOECA ID card, or organization and group certificate. 3. Limits prescribed in the preceding two paragraphs shall be calculated separately.
<input type="checkbox"/> Apply	<input type="checkbox"/> Cancel	Transfers to non-designated accounts	The cumulative combined outward transfer limit shall be TWD_____ per calendar day (the maximum amount is TWD 200,000)
<input type="checkbox"/> Apply	<input type="checkbox"/> Cancel	Pay taxes and fees	The cumulative combined outward transfer limit shall be TWD_____ per month (the maximum amount is TWD 500,000) ※The maximum amount for each transfer to non-designated accounts is TWD100,000.

※ Note: The “Trust Agreement for Non-discretionary Money Trust Investing on Domestic and Foreign Securities.” must be signed before onshore or offshore mutual fund-related transactions may be conducted.

2. Designated beneficiary accounts as follows:
Add _____ designated beneficiary account(s); Cancel _____ designated beneficiary account(s)
[Please write out above numbers in Chinese characters. Do not leave blanks]

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Serial Number	Add	Cancel	Beneficiary Bank Name	Beneficiary Bank Code	Designated beneficiary account (Please fill in with care. The Bank is not responsible for verification.)																Note
1	<input type="checkbox"/>	<input type="checkbox"/>																			1. TWD to TWD designated beneficiary account may be a deposit account or other account opened in the Bank or other financial institutions. 2. Other than TWD deposits into foreign exchange deposit account which must be performed with the Applicant's one-passbook-multi-currency foreign exchange general service account with the Bank, adding designated beneficiary foreign exchange account shall be limited to one-passbook-multi-currency foreign exchange general service account opened with the Bank by the Applicant or another party. 3. If there is a subsequent addition to the number of “designated beneficiary accounts”, please check “ Add ” on the application form and specify the newly added account number; if there is a cancellation in the number of beneficiary accounts, please check “Cancel” on the application form and specify the cancelled account number. If the designated beneficiary accounts have not been cancelled, the initial and subsequent applications will remain valid. 4. If the fields for designated beneficiary accounts are insufficient, please add new fields accordingly. <Continued on next page>
2	<input type="checkbox"/>	<input type="checkbox"/>																			
3	<input type="checkbox"/>	<input type="checkbox"/>																			
4	<input type="checkbox"/>	<input type="checkbox"/>																			
5	<input type="checkbox"/>	<input type="checkbox"/>																			
6	<input type="checkbox"/>	<input type="checkbox"/>																			
7	<input type="checkbox"/>	<input type="checkbox"/>																			
8	<input type="checkbox"/>	<input type="checkbox"/>																			
9	<input type="checkbox"/>	<input type="checkbox"/>																			
10	<input type="checkbox"/>	<input type="checkbox"/>																			
11	<input type="checkbox"/>	<input type="checkbox"/>																			
12	<input type="checkbox"/>	<input type="checkbox"/>																			
13	<input type="checkbox"/>	<input type="checkbox"/>																			
14	<input type="checkbox"/>	<input type="checkbox"/>																			
15	<input type="checkbox"/>	<input type="checkbox"/>																			
16	<input type="checkbox"/>	<input type="checkbox"/>																			
17	<input type="checkbox"/>	<input type="checkbox"/>																			
18	<input type="checkbox"/>	<input type="checkbox"/>																			
19	<input type="checkbox"/>	<input type="checkbox"/>																			
20	<input type="checkbox"/>	<input type="checkbox"/>																			

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

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Designated Outward Account --- applying for matters as follows:

1. General Transfer (General Transfer refers to single, multiple and batch transfer transactions, and large payment of taxes and fees, required to use the Bank's Financial XML Certificate for transaction releases)

[Note: Please write out each number of the amount in Chinese Characters]

<input type="checkbox"/> Apply <input type="checkbox"/> Cancel	<input type="checkbox"/> 1. Transfers to designated accounts	<input type="checkbox"/> [Must select either 1 or 2]	Outward transfer limit per calendar day	<input type="checkbox"/> 1. No limit on the account. <input type="checkbox"/> 2. The cumulative outward transfer limit per calendar day shall be TWD _____.
	<input type="checkbox"/> 2. Transfers to any accounts <input type="checkbox"/> 3. Large payment of taxes and fees		Outward transfer limit per month	<input type="checkbox"/> 1. No limit on the account. <input type="checkbox"/> 2. The cumulative outward transfer limit per month shall be TWD _____. ※ The cumulative transfer limit per month shall not be lower than the cumulative transfer limit per calendar day. ※ The cumulative transfer limit per month begins to accumulate from the application or last updated date.

2. Designated beneficiary accounts as follows:

[Note: the outward transfer limit for General Transfer shall be calculated separately and shall not be combined with Simple Transfer or other items]

Add _____ designated beneficiary account(s); Cancel _____ designated beneficiary account(s)

[Note: Please write out above number in Chinese characters. Do not leave blanks]

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Serial Number	Add	Cancel	Beneficiary Bank Name	Beneficiary Bank Code	Designated beneficiary account (Please fill in with care. The Bank is not responsible for verification.)												Note
1	<input type="checkbox"/>	<input type="checkbox"/>															1. "Designated beneficiary account" may be a TWD deposit account or other account opened with the Bank or other financial institution.
2	<input type="checkbox"/>	<input type="checkbox"/>															2. If there is a subsequent addition to the number of "designated beneficiary accounts", please check "Add" on the application form and specify the newly added account number; if there is a cancellation in the number of beneficiary accounts, please check "Cancel" on the application form and specify the cancelled account number. If the designated beneficiary accounts have not been cancelled, the initial and subsequent applications will remain valid.
3	<input type="checkbox"/>	<input type="checkbox"/>															3. If the fields for designated beneficiary accounts are insufficient, please add new fields accordingly. <Continued on next page>
4	<input type="checkbox"/>	<input type="checkbox"/>															
5	<input type="checkbox"/>	<input type="checkbox"/>															
6	<input type="checkbox"/>	<input type="checkbox"/>															
7	<input type="checkbox"/>	<input type="checkbox"/>															
8	<input type="checkbox"/>	<input type="checkbox"/>															
9	<input type="checkbox"/>	<input type="checkbox"/>															
10	<input type="checkbox"/>	<input type="checkbox"/>															
11	<input type="checkbox"/>	<input type="checkbox"/>															
12	<input type="checkbox"/>	<input type="checkbox"/>															
13	<input type="checkbox"/>	<input type="checkbox"/>															
14	<input type="checkbox"/>	<input type="checkbox"/>															
15	<input type="checkbox"/>	<input type="checkbox"/>															
16	<input type="checkbox"/>	<input type="checkbox"/>															
17	<input type="checkbox"/>	<input type="checkbox"/>															
18	<input type="checkbox"/>	<input type="checkbox"/>															
19	<input type="checkbox"/>	<input type="checkbox"/>															
20	<input type="checkbox"/>	<input type="checkbox"/>															

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

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Appendix ():Agreement of the OBU Simple Transfer and Designated Outward Remittance [OBU Customers Only]

Designated Outward Account --- applying for matters as follows:

[Note: Please write out each number of the amount in Chinese characters]

1. The cumulative combined outward transfer limit for designated account transfer in the same currency and designated outward remittance services **per calendar day** shall be **the equivalent of USD** **(the maximum amount is USD 10 million).**
(Note: for those who have not applied for the designated account transfer in the same currency and designated outward remittance services, “wealth management” services are also available such as foreign currency exchanges, converting demand deposits to time deposits, and mutual funds investment.)
2. Designated beneficiary accounts as follows:
Add the following designated beneficiary account(s); Cancel the following designated beneficiary account(s)
[Please write out above numbers in Chinese characters. Do not leave blanks]

Please apply paging seal

Serial Number	Add	Cancel	Designated beneficiary account (Please fill in with care. The Bank is not responsible for verification.)												Note	
1	<input type="checkbox"/>	<input type="checkbox"/>													<p>1. Designated account for outward and inward transfers shall be an OBU foreign exchange general service account or an OBU foreign exchange checking account with the Bank.</p> <p>2. If there is a subsequent addition to the number of “designated beneficiary accounts”, please check “Add” on the application form and specify the newly added account number; if there is a cancellation in the number of beneficiary accounts, please check “Cancel” on the application form and specify the cancelled account number. If the designated beneficiary accounts have not been cancelled, the initial and subsequent applications will remain valid.</p>	
2	<input type="checkbox"/>	<input type="checkbox"/>														
3	<input type="checkbox"/>	<input type="checkbox"/>														
4	<input type="checkbox"/>	<input type="checkbox"/>														
5	<input type="checkbox"/>	<input type="checkbox"/>														
6	<input type="checkbox"/>	<input type="checkbox"/>														
7	<input type="checkbox"/>	<input type="checkbox"/>														
8	<input type="checkbox"/>	<input type="checkbox"/>														
9	<input type="checkbox"/>	<input type="checkbox"/>														
10	<input type="checkbox"/>	<input type="checkbox"/>														
11	<input type="checkbox"/>	<input type="checkbox"/>														
12	<input type="checkbox"/>	<input type="checkbox"/>														
13	<input type="checkbox"/>	<input type="checkbox"/>														
14	<input type="checkbox"/>	<input type="checkbox"/>														
15	<input type="checkbox"/>	<input type="checkbox"/>														
16	<input type="checkbox"/>	<input type="checkbox"/>														
17	<input type="checkbox"/>	<input type="checkbox"/>														
18	<input type="checkbox"/>	<input type="checkbox"/>														
19	<input type="checkbox"/>	<input type="checkbox"/>														
20	<input type="checkbox"/>	<input type="checkbox"/>														

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

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Appendix () The Information of the Designated Beneficiary of the Foreign Exchange Designated Outward Remittance Service

Designated Outward Account --- applying for foreign exchange outward remittance matters as follows:

Add/Amend beneficiary account(s), Cancel beneficiary account(s), and specify the information of beneficiary and receiving bank as below:

[Note: Please write out above numbers in Chinese characters. Do not leave blanks]

<input type="checkbox"/> Add / Amend <input type="checkbox"/> Cancel	Beneficiary	* Account No : <input type="text"/>		*Name : <input type="text"/>		
		*Currencies : <input type="checkbox"/> USD <input type="checkbox"/> GBP <input type="checkbox"/> HKD <input type="checkbox"/> JPY <input type="checkbox"/> EUR <input type="checkbox"/> CAD <input type="checkbox"/> CNY <input type="checkbox"/> Others : 1. <input type="text"/> 2. <input type="text"/> 3. <input type="text"/>				
		* Address : <input type="text"/>				
	Receiving Bank	*Bank name : <input type="text"/>			*Country : <input type="text"/>	
		Bank code : <input type="text"/>		SWIFT code : <input type="text"/>		
Address : <input type="text"/>						
<input type="checkbox"/> Add / Amend <input type="checkbox"/> Cancel	Beneficiary	* Account No : <input type="text"/>		*Name : <input type="text"/>		
		*Currencies : <input type="checkbox"/> USD <input type="checkbox"/> GBP <input type="checkbox"/> HKD <input type="checkbox"/> JPY <input type="checkbox"/> EUR <input type="checkbox"/> CAD <input type="checkbox"/> CNY <input type="checkbox"/> Others : 1. <input type="text"/> 2. <input type="text"/> 3. <input type="text"/>				
		* Address : <input type="text"/>				
	Receiving Bank	*Bank name : <input type="text"/>			*Country : <input type="text"/>	
		Bank code : <input type="text"/>		SWIFT code : <input type="text"/>		
Address : <input type="text"/>						
<input type="checkbox"/> Add / Amend <input type="checkbox"/> Cancel	Beneficiary	* Account No : <input type="text"/>		*Name : <input type="text"/>		
		*Currencies : <input type="checkbox"/> USD <input type="checkbox"/> GBP <input type="checkbox"/> HKD <input type="checkbox"/> JPY <input type="checkbox"/> EUR <input type="checkbox"/> CAD <input type="checkbox"/> CNY <input type="checkbox"/> Others : 1. <input type="text"/> 2. <input type="text"/> 3. <input type="text"/>				
		* Address : <input type="text"/>				
	Receiving Bank	*Bank name : <input type="text"/>			*Country : <input type="text"/>	
		Bank code : <input type="text"/>		SWIFT code : <input type="text"/>		
Address : <input type="text"/>						
<input type="checkbox"/> Add / Amend <input type="checkbox"/> Cancel	Beneficiary	* Account No : <input type="text"/>		*Name : <input type="text"/>		
		*Currencies : <input type="checkbox"/> USD <input type="checkbox"/> GBP <input type="checkbox"/> HKD <input type="checkbox"/> JPY <input type="checkbox"/> EUR <input type="checkbox"/> CAD <input type="checkbox"/> CNY <input type="checkbox"/> Others : 1. <input type="text"/> 2. <input type="text"/> 3. <input type="text"/>				
		* Address : <input type="text"/>				
	Receiving Bank	*Bank name : <input type="text"/>			*Country : <input type="text"/>	
		Bank code : <input type="text"/>		SWIFT code : <input type="text"/>		
Address : <input type="text"/>						

Please apply paging seal

Applicant's English name:

Applicant's English address:

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

Attention:

- ※ Any amendment of the beneficiary information is limited to the information other than the account number and currency, and information of the required form fields are also required.
- ※ The limit of designated outward remittances shall be in accordance with the limit stipulated in Article 33 of the attached Terms and Conditions of Enterprise eBanking. For online foreign exchange transaction of the amount equivalent to TWD 500,000 or more, please fill out the additional "Application Form for eBanking Foreign Exchange Transaction of Amount Equivalent to TWD 500,000 or More".
- ※ If the declared information regarding the transactions of foreign exchange settlements against TWD over the internet is found to be untruthful, the applicant making the declaration shall thereafter make the transaction over the counter.
- ※ If there is a subsequent addition to the number of "designated beneficiary accounts", please check "Add / Amend" on the application form and specify the newly added account number; if there is a cancellation in the number of beneficiary accounts, please check "Cancel" on the application form and specify the cancelled account number. If the designated beneficiary account has not been cancelled, the initial and subsequent applications will remain valid.
- ※ The competent authority stipulates that the above fields must be specified in English (non-cursive), with the exception of the account number and bank code. Items marked with an asterisk "*" shall be explicitly specified. Please fill out the address, bank code, and SWIFT code of the beneficiary bank, when available, to facilitate operation procedures.

Appendix () Designated Debit Account or Repayment Account of the Enterprise Foreign Exchange Service

Apply _____ designated account(s); Cancel _____ designated account(s) as the authorized debit account(s) or repayment account(s) of the enterprise foreign exchange services.

[Note: Please write out above numbers in Chinese characters. Do not leave blanks]

[Note: The designated account must be the Applicant’s TWD or foreign exchange deposit account opened with the Bank (other than the checking account). If there is a subsequent addition, please check “Add” on the application form and specify the newly added account number; if there is a reduction, please check “Cancel” on the application form and specify the cancelled account number. If the designated accounts have not been cancelled, the initial and subsequent applications will all remain valid.]

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<input type="checkbox"/> Add / <input type="checkbox"/> Cancel a designated account													<input type="checkbox"/> Add / <input type="checkbox"/> Cancel a designated account												
Account No.													Account No.												
(Please apply the original seal)													(Please apply the original seal)												
<input type="checkbox"/> Add / <input type="checkbox"/> Cancel a designated account													<input type="checkbox"/> Add / <input type="checkbox"/> Cancel a designated account												
Account No.													Account No.												
(Please apply the original seal)													(Please apply the original seal)												
<input type="checkbox"/> Add / <input type="checkbox"/> Cancel a designated account													<input type="checkbox"/> Add / <input type="checkbox"/> Cancel a designated account												
Account No.													Account No.												
(Please apply the original seal)													(Please apply the original seal)												

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[Appendix] Terms and Conditions of Enterprise eBanking System [Version2022.10]

Section 1 General Provisions

Article 1 Applicability of Terms and Conditions

These Terms and Conditions serve as a general agreement for Enterprise eBanking system (the “System”) provided by the Bank of Taiwan Co., Ltd. (the “Bank”). Except as otherwise agreed in the individual contract, these terms and conditions shall apply to all matters regarding the System. In the event of any conflict between the Chinese language version and the English language of this Agreement, the terms of the Chinese language version shall prevail.

Article 2 Terminology Definitions

1. Electronic Records: means a record in electronic form, which is made of any text, sound, picture, image, symbol, or other information generated by electronic or other means not directly recognizable by human perceptions, and which is capable of conveying its intended information.
2. Digital Signature: means an electronic signature generated by the use of mathematic algorithm or other means to create a certain length of digital data encrypted by the signatory's private key, and capable of being verified by the public key.
3. Private Key: a private key shall mean the part of paired digital data retained by the signatory; this digital data is used for producing digital signatures.
4. Public Key: the part of paired digital data that is public; this digital data is used to validate digital signatures.
5. Certificate: means an electronic attestation which links signature-verification data to a person and confirms the identity and attribute of that person.
6. Certification Service Provider: means a government agency or a juristic person that issues certificates.
7. Certification Practice Statement: means a practice statement published by a certification service provider to specify the practices that the certification service provider employs in issuing certificates and managing other certification-related services.

Article 3 The System adopts the TLS (Transport Layer Security) encrypted security protection measures.

Article 4 Website Verification and Customer Service

Before using the System, please confirm the correct URL of the System (<https://necomb.bot.com.tw>); the Bank shall remain constantly alert to fake or fraudulent websites. Please contact 02-23494567 ext 301-311 for resolution and complaint regarding disputes arising from the System.

Article 5 Internet Connection

The Applicant agrees to transmit and receive electronic records over the Internet as designated. The Applicant shall establish service agreements with the Internet service providers to secure its own rights and obligations; the Applicant shall bear on its own the expenses incurred for accessing the Internet.

Article 6 The Applicant agrees to use Electronic Records as the means of expression, except when the laws and regulations, the announcements of the administrative authorities, or the regulations of the Bank exclude its applicability

Article 7 In order to ensure the security of the transaction and compliance with the “Standards for Security Management of Electronic Banking Business of Financial Institutions” approved by the competent authority, to achieve the needs of message confidentiality, integrity, authentication, non-duplication, and non-repudiation, the Applicant agrees to use the Certificate issued by the Certification Service Provider to perform identity authentication and transaction authentication.

Article 8 When the Applicant uses the System to conduct related transactions and is required to use the Digital Signature to confirm, the Applicant shall use the certificate vehicle and enter the certificate vehicle password to complete the Digital Signature.

Article 9 Receiving and Responding to Electronic Records

Upon receiving an Electronic Document containing a Digital Signature or other means of identification agreed to by the Bank and the Applicant, the Bank shall immediately verify or process the document and notify the Applicant of the results. In circumstances where the Bank or the Applicant are unable to recognize the contents of Electronic Records sent by the other party, the Electronic Records shall be considered as never having been sent. However, if the Bank is able to confirm the identity of the Applicant, the Bank shall notify the Applicant of the fact that the content cannot be recognized.

Article 10 Non-execution of Electronic Records

The Bank may refuse to execute an incoming Electronic Document if one of the following circumstances arises:

1. Where the Bank has reasonable doubt as to the authenticity of the Electronic Document or the correctness of the instructions.
2. Where the Bank might be at risk of violating laws or regulations should it choose to process the Electronic Document.
3. Where the Bank is unable to debit from the Applicant's account for the amount payable for reasons attributable to the Applicant.

Should the Bank choose to forgo execution of Electronic Records due to the above reasons, the Bank shall provide the Applicant with reasons for and the situation of the non-execution. The Applicant may call the Bank for confirmation after being notified.

Article 11 Timeframe for Electronic Document Exchanges

All Electronic Records are processed automatically by the Bank's computers. Electronic Records sent by the Applicant to the Bank may not be withdrawn, rescinded, or modified. However, scheduled transactions may be recalled, rescinded, or modified before the deadline specified by the Bank. If an Electronic Document is delivered via the Internet to the Bank and automatically processed in the Bank's computer systems after the announced service hours of the Bank, the transaction will not be executed, as agreed, or will be automatically be processed on the next business day.

Article 12 Installation of Software / Hardware and Associated Risks

The Applicant applying for the use of service items under these Terms and Conditions shall self-install all computer software, hardware, and any security-related equipment required. The Applicant him or herself shall bear all costs and risks associated with the installation. Where the software, hardware, and documents in Paragraph 1 are provided by the Bank, the Bank agrees only to provide the Applicant with its use within the scope of the services, and such software, hardware and documents may not be transferred, loaned, or in any other way provided to a third party. The Applicant is liable for any damages ensuing from the improper use or behavior infringing the intellectual property or other rights of the Bank or third parties. If the Applicant needs to install other software or hardware in order to run the software / hardware provided by the Bank due to computer operational requirements, the Applicant shall follow the installation guidelines provided by the Bank and bear the costs and possible risks involved.

Article 13 The Applicant and its authorized users shall keep the password of the System (including the enterprise administrator password, the user's password created by the Applicant and the certificate vehicle password), the user code, the Certificate, the software and hardware and related documents.

Article 14 When the Applicant's enterprise administrator password has been entered incorrectly three consecutive times, in order to ensure security, the Bank shall automatically suspend that enterprise administrator from using the System's services. If the Applicant intends to resume the access right of enterprise administrator, the Applicant shall apply to reset the enterprise administrator password at one of units having business dealings with or the OBU agencies.

If the user authorized by the Applicant incorrectly enters the user's password three consecutive times, the enterprise administrator designated by the Applicant may log in to the System to perform the user's password resetting operation.

Article 15 After the Applicant applies to the Bank for the use of the System, the enterprise administrator shall first change the enterprise administrator password before accessing the service.

Article 16 After the Applicant has applied to the Bank for the use of the System, the Applicant can make use of the query services provided in the account overview. However, if the Applicant is a natural person, the Gold Passbook and the fund subscription information may not be inquired.

Article 17 If a certificate vehicle password has been entered incorrectly three consecutive times, that certificate vehicle can no longer be a Digital Signature. The saved Certificate will also be unusable. The Applicant shall apply for the Certificate “Unlocking Password Locked Card” or “Password Reset” as soon as possible, and the relevant fees shall be borne by the Applicant. The same shall apply when the certificate vehicle is damaged, lost, or otherwise unusable.

Article 18 Changes in Service Items

The Applicant agrees that the Bank may modify (including adding, adjusting, changing or cancelling) the service items of the System according to its business needs, and may announce its service items and relevant regulations (including but not limited to agreed matters and guidelines) on the Bank's website (hereinafter referred to as the “Bank's website”) (referring to the homepage or Enterprise eBanking, the same applies below) in lieu of notice. The Applicant agrees that the service items and related regulations (including but not limited to agreed matters and guidelines) are automatically applicable without further agreement.

Article 19 Charging Standard

The Applicant agrees that the Bank may charge the handling fees, the cost of postage and telegrams, etc., according to the attached “Bank of Taiwan Enterprise eBanking Service Charges”, and authorizes the Bank to deduct from the Applicant's designated outward account at the time of the transaction. For the above-mentioned charging standard (including but not limited to the charging standard of handling fees and its preferential methods), if there are any adjustments after the execution of the contract, the Applicant agrees that the Bank may announce the content of such adjustments on the Bank's website 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 does not terminate the contract within such period, it shall be deemed that the Applicant has agreed to those adjustments.

Article 20 Transaction Verification

1. For every transaction that has been completed, the Bank shall notify the Applicant via Electronic Document or other methods agreed upon by the Bank and the Applicant. The Applicant shall verify whether the outcome contains any errors. In case of any discrepancy, the Applicant shall notify the Bank within 45 days of completion for further investigation.
2. For transaction inquiries using the System, the “electronic trading stamp” applied when printing is only for the use of proving that the source of the transaction is the System.

Article 21 Responding to errors in electronic records

If at the time of using the services stipulated in these Terms and Conditions, the Applicant encounters any errors in the Electronic Records for reasons that are not attributable to the applicant, the Bank shall assist the Applicant in rectifying the error and offer other assistance as deemed necessary. If the above errors are attributable to the Bank, the Bank shall rectify such errors immediately upon being known, and notify the Applicant of such errors through

electronic records or other methods agreed upon by the Bank and the Applicant.

Article 22

Authorization and responsibilities associated with electronic records

The Bank and the Applicant shall ensure that all electronic records transmitted to the other party are legally authorized.

Should the Bank and the Applicant discover any fraudulently used the user code, password, Certification, private key, or any not legally authorized situation involving a third party, the Bank or the Applicant shall notify the other party immediately, through phone calls, in writing, or by other methods mutually agreed upon, to suspend the use of service and implement the appropriate preventive measures.

For the effect of any third party's use of the service before the notice is received by the Bank, the Applicant shall be solely responsible except when it is attributable to the Bank.

Article 23

Information Security

The Bank and the Applicant are responsible for ensuring secure Electronic Records at their respective ends in order to prevent any third party from illegally entering the System or stealing, altering, or destroying any business records or information.

In disputes over protection breaches committed by third parties or misuse of System loopholes, the burden of proof of nonexistence lies with the Bank. The Bank is liable for any damage caused by hacker attacks on the Bank's computer or related facilities.

Article 24

Obligation of Confidentiality

Unless otherwise regulated by law, the Bank and the Applicant must ensure that the Electronic Records exchanged and any information obtained while offering services under these Terms and Conditions are not disclosed to any third party, and nor can they be used for purposes unrelated to these Terms and Conditions. If the owner of the information has given consent to disclose such information to a third party, the third party must be made to comply with confidentiality requirements stipulated in this Article.

A third party's failure to comply with confidentiality obligations is considered a violation of the Bank's or the Applicant's obligations.

Article 25

Damage Compensation

The Bank and the Applicant agree that any omissions or errors in transmitting or receiving electronic records according to these Terms and Conditions, which give rise to damages of the other party, shall be compensated with interest incurred only by the party whom the cause is attributable to.

Article 26

Record Retention

Both the Bank and the Applicant shall retain all Electronic Records that contain trading instructions. Both parties shall also ensure the authenticity and integrity of the retained records.

The Bank shall exercise the due care of a good administrator in maintaining the aforementioned records. The records shall be retained for at least five years.

Article 27

Efficacy of electronic records

The Bank and the Applicant agree all Electronic Records exchanged according to these Terms and Conditions are equivalent to written instructions.

Article 28

The Applicant agrees that the Bank, the Joint Credit Information Center, the Financial Information Service Co., Ltd., the Certification Service Provider, and other relevant institutions having dealings with the Bank or competent authorities may collect, process, internationally transmit, and use the Applicant's information for specific business purposes and needs in accordance with business registration projects and the Bank's articles of incorporation.

Article 29

The Applicant understands that should the trading or other instructions made are delayed or cannot be completed, or the Bank is unable to provide services of the System due to force majeure factors or other reasons (including but not limited to power outage, disconnection, telecommunications congestion, network transmission interference, malfunction of the Bank's computer system or third-party damage), if the Applicant needs to use the services provided by the Bank, the Applicant may choose to process over-the-counter during business hours of the Bank, make transactions via other service channels, or wait for the System to resume services.

Article 30

The legal relations of the various services provided by the System shall be subject to the agreed provisions in these Terms and Conditions, as well as other agreements executed by the Applicant and the Bank (including but not limited to the application form and agreement of each service, the certificates of indebtedness, agreements, contracts, consent forms, undertakings and guarantees otherwise executed by the Applicant and the Bank) and the relevant regulations announced by the Bank on the Bank's website (including but not limited to agreed matters and guidelines).

Article 31

When the Bank, in accordance with relevant laws and regulations, along with Taiwan Financial Holdings Co., Ltd. and its affiliates and subsidiaries conduct marketing activities involving exposure, referral, or interactive use of the Applicant's information, the Applicant must be able to access, at any time, the Bank's service channels (such as: customer service hotline, written means, and in person) to request the discontinuation of the joint use of the Applicant's basic information, transaction data, or other relevant information; The Bank shall accept the application immediately after receiving the notice and confirming the identity of the Applicant, and shall handle the matter in the System and notify the Applicant within a reasonable period of time (as announced on the Bank's website); When the Applicant requests modification to Applicant's information, the Applicant may make the modification notice through the Bank's service channels (such as through written means or in person). After receiving the notice, the Bank must immediately handle the request in accordance with the relevant operational regulations of the Bank.

Section 2

Terms and Conditions of Payment by Transfer Services

Article 32

TWD account transfer transactions shall be handled according to the following terms and conditions [DBU customers only]:

1. TWD designated account transfers refer to TWD transfers involving TWD demand deposits, TWD demand savings deposits, and checking deposit accounts opened by the Applicant in the Bank into TWD accounts opened in the Bank or other banks by the Applicant or third parties. The outward and beneficiary accounts must first be established in writing with the Bank. **However, designated beneficiary accounts added for TWD Simple Transfer other than the Applicant's accounts will go into effect one day after the application.** Each transfer is binding on the Applicant at the time of completion and may not be changed.
2. The Applicant can set a transfer transaction originating from the same TWD account within 180 days of the following day.
3. TWD Simple Transfer transactions' cumulative transfer limit per calendar day shall be the agreed amount of such service.
4. The cumulative combined outward transfer limit amount per calendar day of Telephone Banking, Internet Banking and Enterprise eBanking TWD Simple transfer is TWD 30 million. (including TWD 2 million of the cumulative outward transfer limit amount per calendar day of inter-bank fund transfer and inter-bank ATM/Web ATM transfer, Non-designated account transfer, and taxes and fees payment.)
5. TWD single / multiple transfer, TWD batch transfer and large payment of taxes and fees ("TWD General Transfer") are restricted to use Financial XML Certificate for transaction releases.
6. **TWD General Transfer's cumulative transfer limit per calendar day shall be the established amount (and shall be calculated separately from the limits in Subparagraph 3). However, the limit for each interbank transfer transaction is TWD 50 million (based on the actual amount credited to the beneficiary account).** The preceding provision does not apply to treasury remittances.
7. The TWD General Transfer are limited by the fact that some financial institutions have not yet participated in the XML sharing platform of the Financial Information Service Co., Ltd., therefore, interbank transactions of such transfers must be conducted through the inter-bank remittance System service, and the service hours of which shall be subject to the announcement on the Bank's website.
8. Should the Applicant use any of the above-mentioned methods to handle TWD transfer services and transfers funds to the previously designated checking accounts, the transaction must be completed before 3:30 p.m. on a business day of the Bank. If a check bounce occurs due to the Applicant's delay, the Applicant will be held liable. The record date for a transfer made by the Applicant outside of the Bank's business hours will be handled in accordance with the relevant regulations announced on the Bank's website.

Article 33

Foreign currency Simple Transfer and designated outward remittance services shall be handled according to the following terms and conditions [DBU customers only]:

1. The Applicant shall use the foreign currency Simple Transfer and designated outward remittance services during the service hours announced on the Bank's website. Regarding the use of each service item, the Applicant shall, in addition to complying with the established matters in these Terms and Conditions, follow relevant laws and the relevant regulations (including but not limited to agreed matters and guidelines) provided through announcements on the Bank's website regarding such foreign exchange services; In accordance with relevant laws or relevant regulations announced on the Bank's website, if the Applicant is required to go to the service counter or otherwise handle written documentation, the Applicant agrees to go to the designated business unit of the Bank as soon as possible. Foreign exchange transaction amount limits as below:

Foreign currency transaction item	Amount limit per business day	Amount limit
(1) TWD deposits into foreign exchange deposit account	Less than the equivalent of TWD 500,000 (non-inclusive)	For TWD remittance in items (1) and (4), the total amount limit shall be less than TWD 500,000 per business day. For items (1) through (8), the combined calculation of foreign exchange transactions under the same unified business number (or ID number) is subject to a limit of TWD 30,000,000 or its equivalent per business day.
(2) Foreign exchange deposit into TWD deposit account	Less than the equivalent of TWD 500,000 (non-inclusive)	
(3) Intra-bank Foreign exchange deposit transfers between accounts under different name (in the same currency only)	Less than the equivalent of TWD 500,000 (non-inclusive)	
(4) TWD deposits for outward remittances	Less than the equivalent of TWD 500,000 (non-inclusive)	
(5) Foreign exchange deposits for outward remittances	Less than the equivalent of TWD 500,000 (non-inclusive)	
(6) Intra-bank Foreign exchange deposit transfers between accounts under the same name (in the same currency only)	Equivalent to TWD 30,000,000	
(7) Foreign currency exchanges in the same foreign exchange deposit account	Equivalent to TWD 30,000,000	
(8) Foreign exchange deposits to fund subscription.	Equivalent to TWD 30,000,000	
(9) Foreign exchange demand deposits to time deposits	No amount limit	

2. When the exchange rates fluctuate drastically due to foreign exchange market rates, the Bank may suspend various foreign exchange services available in the

	System.
	<p>3. Designated account transfers in the foreign exchange service provided through the System refer to transfers made from a “one-passbook-multi-currency foreign exchange omnibus deposit account” (such deposit is hereinafter referred to as the “foreign exchange omnibus deposit”) or a TWD deposit account that the Applicant has opened in the Bank into a “TWD deposit account” or “foreign exchange omnibus deposit account” opened by the Applicant in the Bank, or transfers made from a foreign exchange omnibus deposit opened by the Applicant in the Bank into a “foreign exchange omnibus deposit account” opened by a third party in the Bank. The outward or beneficiary account should be designated in writing with the Bank. Each transfer is binding on the Applicant at the time of completion and may not be changed.</p> <p>4. The Applicant can set a transfer transaction originating from the same-currency foreign exchange omnibus deposit account within 180 days of the following day.</p> <p>5. If the Applicant settles foreign exchange for outward remittance in the original currency or TWD, the Applicant must first establish with the Bank in writing the beneficiary and receiving bank information of the foreign exchange outward remittance before using the “designated outward remittance service” (hereinafter referred to as these “Remittance Services”).</p> <p>6. When the Applicant uses these Remittance Services, the Bank will process the remittances as direct remittances (only one remittance message will be sent). The Applicant agrees that service charges and related expenses deriving from the remittance applied by the Bank, the intermediary bank, or the Bank’s correspondent bank may be deducted from the remittance amount. The aforementioned expenses incurred by the beneficiary bank for handling the remittance shall be handled in accordance with the regulations of the beneficiary bank. The Applicant authorizes the Bank or the Bank’s correspondent bank to use any method deemed appropriate to conduct remittances, including handling by an intermediary bank. If the Bank assists in the inquiry or tracking of the remittance at the request of the Applicant, the cost of postage and telegrams and handling fees (including but not limited to the fees charged by the foreign bank) required by the bank shall be borne by the Applicant.</p> <p>7. If the Applicant provides the Bank with incorrect outward remittance beneficiary or beneficiary bank information when conducting a remittance or when incidents not attributable to the bank occur, such as erroneous, delayed, undeliverable, or in-completable remittances, the Bank may not be held liable. In the event of the aforementioned conditions where remittance refunds or transfers are allowed, the cost of postage and telegrams and handling fees (including but not limited to fees charged by foreign banks) incurred by the Bank when handling the refund or transfer request of the Applicant shall be borne by the Applicant.</p> <p>8. After the Applicant completes these Remittance Services, should there be additional fees incurred required to be charged separately and be borne by the Applicant, the Applicant authorizes the Bank to deduct such fees from the Applicant’s designated outward account. If the balance in the designated outward account is insufficient for deduction, the Applicant shall pay such fees immediately after receiving the notice from the Bank, to which it shall not have any objection.</p>
Article 34	<p>OBU customers’ foreign currency Simple Transfer and designated outward remittance services shall be handled according to the following terms and conditions:</p> <p>1. OBU customers’ foreign currency Simple Transfer and designated outward remittance services include designated transfer service originating from the same-currency foreign exchange omnibus deposit account or foreign exchange checking account, designated account outward remittance service, same-account foreign currency exchange service in foreign exchange omnibus deposit account, same-account current deposits converting to same-currency time deposits in foreign exchange omnibus deposit account, early termination of time deposit in foreign exchange omnibus deposit account, fund subscription service, and other services with fund transfer function subsequently added in the System.</p> <p>2. Designated transfer service transaction originating from the same-currency foreign exchange omnibus deposit account or foreign exchange checking account refers to services involving “international financial business branch foreign exchange omnibus deposit account or foreign exchange checking account” opened by the Applicant in the Bank into “international financial business branch foreign exchange omnibus deposit account or foreign exchange checking account” opened in the Bank by the Applicant or third party. The outward and beneficiary accounts must first be established in writing with the Bank. Each transfer is binding on the Applicant at the time of completion and may not be changed.</p> <p>3. The cumulative combined outward transfer limit per calendar day for designated account transfer and designated account outward remittance services in the same currency for each of the Applicant’s designated outward account shall be the established amount (the maximum amount shall be the equivalent of 10 million USD). The above-mentioned established amount shall be in US dollars.</p> <p>4. The Applicant shall use the foreign currency Simple Transfer and designated outward remittance services during the service hours announced on the Bank’s website. Regarding the use of each service item, the Applicant shall, in addition to complying with the established matters in these Terms and Conditions, follow relevant laws and the relevant regulations (including but not limited to agreed matters and guidelines) provided through announcements on the Bank’s website regarding such foreign exchange services; In accordance with relevant laws or relevant regulations announced on the Bank’s website, if the Applicant is required to go to the service counter or otherwise handle written documentation, the Applicant agrees to go to the OBU agency of the designated outward account as soon as possible.</p> <p>5. When the exchange rates fluctuate drastically due to foreign exchange market rates, the Bank may suspend various foreign exchange services available in the System.</p> <p>6. The Applicant can set a designated transfer transaction originating from the same-currency foreign exchange omnibus deposit account or foreign exchange checking account within 180 days of the following day.</p> <p>7. The Applicant must first establish with the Bank in writing the beneficiary and receiving bank information of the outward remittance before using the “designated outward remittance service”.</p> <p>8. When the Applicant uses the designated outward remittance service, Subparagraphs 6 through 8 of the preceding Article shall apply.</p>
Article 35	<p>If the Applicant schedules a transfer, there should be sufficient funds in the relevant account on the day before the scheduled due date. If the deposit is insufficient on the day of the actual transfer, or if the deposit has an established charge or offset, are seized or compulsory enforced, etc., resulting in the inability of the scheduled transfer to be completed, such transfer transaction will fail. The Bank need not notify the Applicant. The Applicant wishing to cancel such scheduled transfers should complete the cancellation by 12:00 p.m. on the day before the scheduled due date. Before the Applicant applies for de-registration of Enterprise eBanking or all transfer functions of the designated outward account, the scheduled transfer transactions shall be cancelled in advance. If the Applicant applies for the de-registration at the Bank and there is still any uncancelled scheduled transaction, the Bank is authorized to handle the cancellation of the scheduled transaction on behalf of the Applicant.</p>
Article 36	<p>After the Applicant applies for the System’s online management service of designated outward account, the relevant personnel may be authorized to lower the daily transfer limit of the designated outward account, cancel the designated outward account, add or cancel the designated beneficiary account, or conduct other operations via Enterprise eBanking according to the system setting procedure and the security control mechanism.</p> <p>When the Applicant cancels the service in the preceding Paragraph, the Applicant shall also fill out this Application Form and Agreement and apply to the Bank.</p>
Article 37	<p>If the account the Applicant uses to make transfers in the System is suspected by the Bank that the beneficiary account holder has engaged in criminal activity or is involved in other illegal or improper affairs, the Bank may automatically suspend the Applicant from using services of the System. If the Applicant intends to resume use, the Applicant shall apply to the Arranger of Enterprise eBanking to resume the use of the original services.</p>
Article 38	<p>Based on business needs, the Applicant may authorize a third party to handle, within the scope of authorization, the inquiries and payments by transfer of the authorized account through the System. However, during the authorization period, the Applicant may not make payments by transfer from such authorized account through the System. If the terms and conditions of the authorized payment by transfer differ from the original agreement of the Applicant’s application for Enterprise eBanking, the Applicant agrees to modify the terms and conditions of the payment by transfer through Enterprise eBanking by issuing the “authorization letter of Enterprise eBanking”. If such authorization letter is subsequently terminated by the Applicant or the authorized account’s permission to transfer is deregistered, the Applicant agrees to continue to use the payment by transfer function according to the modified transfer agreement. However, if all payment by transfer functions of the authorized account have been deregistered, the Applicant must apply to the Bank again if the Applicant wishes to use the payment by transfer function.</p>
Section 3	<p>Terms and Conditions of Onshore or Offshore Mutual Fund and Gold Passbook Services</p>
Article 39	<p>Onshore and offshore mutual fund services shall be handled in accordance with the following terms and conditions:</p> <p>1. The Applicant must sign the “Trust Agreement for Non-discretionary Money Trust Investing on Domestic and Foreign Securities” in order to enable various onshore and offshore mutual fund transactions through the System (fund subscriptions must be conducted in a designated outward account of the System), such transactions shall be conducted within the service hours announced on the Bank’s website. For fund purchases conducted through a TWD-denominated account, the amount is unlimited; for fund purchases conducted through a foreign exchange deposit account, maximum daily limit shall be equivalent to TWD 30,000,000, calculated in combination with foreign exchange transactions in Article 33; and for fund purchases requested by OBU customer through a foreign exchange deposit account, the amount is unlimited. The purchase, conversion, redemption and change of various onshore and offshore mutual funds shall be verified by the enterprise IC card or Financial XML Certificate (OBU natural person customers need not to be verified).</p> <p>2. When redeeming onshore or offshore mutual funds through the System, the Applicant shall use the account used for fund purchases or the most recent account where deductions or income have been registered as the fund redemption account. If the Applicant is unable to handle redemptions through the System, the Applicant should apply for redemption at a service counter of the Bank.</p>
Article 40	<p>The Gold Passbook service is handled in accordance with the following regulations:</p> <p>1. When the Applicant’s Gold Passbook has designated “TWD account for purchase or redemption through e-Banking”/ “foreign exchange account for purchase or redemption through Enterprise eBanking”, the Applicant may buy, sell, or complete other denominated Gold Passbook transactions with the enterprise IC card or Financial XML Certificate through the System (OBU individual customers need not be verified). The Applicant should use system services during the service hours announced on the Bank’s website.</p> <p>2. Each individual buy, sell or other transaction involving the Gold Passbook conducted by the Applicant has no amount limit and is not included in the total combined daily limit for transfers nor the total combined daily limit for remittances.</p>

3. When paying for specialized service, personal service phone order transactions for buy-in/sell-back service fee, systematic purchase plan service fee, debit failure handling for Gold Saving Plan service fee or other fees, the Applicant shall go to the home branch where the account was opened or pay fees through the System. If applying for a sell-back transaction before paying the above-mentioned service fees, the Bank is authorized to deduct the money from the payment.
4. The Bank may suspend the services of the Gold Passbook of Enterprise eBanking in the event of force majeure or violent fluctuations of international gold market price or foreign exchange rate.

Section 4 Terms and Conditions for the Enterprise IC Card Services [DBU customers only]

- Article 41 Except for natural persons, a depositor who has opened a TWD demand deposit account (excluding checking deposits, the same applies below) in a business unit of the Bank (hereinafter referred to as "the Applicant") may apply to the Bank for the use of enterprise IC card, with such TWD demand deposit account as the deposit account linked to the enterprise IC card (hereinafter referred to as the "card account"). However, each TWD demand deposit account of each Applicant may only apply for one enterprise IC card.
- Article 42 After seven business days from the date of applying for the enterprise IC card, the Applicant's responsible person or authorized personnel shall bring the relevant certificates, passbook of the card account and the original seal to collect the enterprise IC card, password letter (providing the IC password) and perform the registration procedure for the collection and activation at the original account opening unit of the card account. If the Applicant has not yet collected two months after the date of applying for the enterprise IC card, the Bank may deregister and cancel the enterprise IC card and the password letter.
- Article 43 The Applicant shall take proper care of the enterprise IC card delivered by the Bank. Be sure not to fold, wear or make contact with magnetic objects. If there is any loss, the Applicant shall be solely responsible for the damages thus incurred. The Applicant's enterprise IC card may only be used by its responsible person or other authorized personnel, and may not be transferred, pledged or otherwise delivered to others for their use. In case of violation, any transactions between the card holder and the Bank shall be deemed to be a transaction between the Applicant's responsible person or other authorized personnel and the Bank, and the Applicant shall be solely responsible for all damages thus incurred. If the Applicant counterfeits or alters the Bank's enterprise IC card, and thereby causes losses to the Bank, the Applicant shall bear all civil and criminal liabilities.
- Article 44 The Applicant shall keep confidential the IC password of the enterprise IC card, and shall not record such password on the enterprise IC card to ensure the security of the deposit; in the event of a loss due to password leakage, the Applicant shall be solely responsible unless the Applicant proves that it is attributable to the Bank. The Applicant may change the password at the Bank's ATM or other access equipment, and the frequency of password changes is unlimited.
- Article 45 Other than card activation and password changes, enterprise IC cards may not perform trading on normal physical ATMs or online ATMs.
- Article 46 Without additional application, the enterprise IC card held by the Applicant may use the card account as the outward account to pay various taxes through the "Tax Online Platform" of the Ministry of Finance (<https://paytax.nat.gov.tw>), and the transaction amount is unlimited. The above-mentioned tax items paid on the Internet that are taxes approved to be collected include individual income tax, profit-seeking enterprise income tax, business tax, vehicle license tax for automobiles and motorcycles (except for plates with the Chinese character "外"), house tax and land value tax; those belonging to voluntarily filed and paid taxes include individual income tax, profit-seeking enterprise income tax and business tax.
- Article 47 The enterprise IC card can be used as the identity verification in transactions including Enterprise eBanking - TWD Simple Transfer to non-designated accounts, payments of taxes, fund purchasing, and Gold Passbook; the Applicant may also use the account linked to such card to apply for the "eATM" service in the "eBanking - eCounter".
- Article 48 When the Applicant applies to the Bank for the collecting and use, loss report, re-issuance, or renewal of the enterprise IC card, the Applicant agrees to pay the fees to the Bank according to the charging standard announced by the Bank on Bank's website or business premises when the enterprise IC card was applied for.
- Article 49 When the Applicant uses the enterprise IC card to conduct various transactions such as transfers, taxes and fees payments, the deduction of which is made by way of registration without passbook. The enterprise IC card is like a passbook and the password of the enterprise IC card is like the original seal of the deposit. The Applicant's action of using the enterprise IC card and its password to conduct various transactions has the same effect as the Applicant's action of presenting the passbook and filling in the withdrawal slip (or transfer slip) with the original seal applied.
- Article 50 The ownership of the enterprise IC card belongs to the Bank. If the Applicant improperly uses or illegally uses the enterprise IC card issued by the Bank, the Bank may automatically suspend or terminate the Applicant's use of the enterprise IC card services and may also request the Applicant to return such enterprise IC card.
- Article 51 If the Applicant holds the enterprise IC card and transfers the deposit to the TWD demand deposit account or checking account the Applicant enters via the Internet or other access device, if the account number or the amount is incorrectly entered or if there are any other matters attributable to the Applicant which causes damages, the Applicant shall be solely responsible, and the Bank shall not be liable in any way.
- Article 52 For transactions made by the Applicant with the enterprise IC card, if the enterprise IC card is retained or locked by the ATM or other access equipment because of three consecutive errors when entering the IC password or due to other reasons, the Applicant shall bring the relevant certificates, passbook of the card account and the original seal to consult the original account opening unit of the card account in person, and apply for unlocking or card replacement according to regulations of the Bank; if the Applicant has not yet processed according to the above-mentioned agreement two months after the date on which the enterprise IC card was retained by the said access equipment, the Bank may deregister and cancel the enterprise IC card.
- Article 53 If the enterprise IC card is missing, lost, stolen or left the possession of the Applicant, the Applicant shall immediately notify the original account opening unit of the card account or use 24-hour mobile service of the Bank at by calling 0800-025168 or 0203-08999 to report the loss and to request for a stop payment, and shall also bring the relevant certificates, passbook of the card account and the original seal to report the loss and stop payment in writing at the original account opening unit of the card account in person, and handle the re-issuance of new card process according to regulations of the Bank during the business hours as soon as possible. The Bank shall be solely responsible for all damages if it fails to exercise the due care of a good administrator or for other reasons that are attributable to it such that the depositor's password is being fraudulently used or stolen.
- Article 54 If one of the following scenarios occurs: (1) the enterprise IC card is damaged or (2) the data of the enterprise IC card cannot be read or written, and the Applicant wishes to continue to use it, the Applicant may return the enterprise IC card to the original account opening unit of the card account for de-registration and cancellation and handle the re-issuance of new card process.
- Article 55 If one of the following scenarios occurs: (1) the Applicant does not intend to continue using the enterprise IC card, (2) the deposit of the card account is settled and the account is closed, (3) the deposit of the card account is relocated, or (4) passbook of the card account is lost and the account number is changed, the Applicant may return the enterprise IC card to the original account opening unit of the card account for de-registration and cancellation and handle the termination of use process.
- Article 56 Should the fees established in Article 48 and the number of incorrectly entered passwords established in Article 52 of these Terms and Conditions has any modifications or changes after the application for the enterprise IC card was made by the Applicant to the Bank, the Applicant agrees for the Bank to announce such content on Bank's website or business premises and agrees to be bound by it.

Section 5 Terms and Conditions for Enterprise Foreign Exchange Services

- Article 57 The Applicant shall use the enterprise foreign exchange system during the service hours announced on the Bank's website. Regarding the use of each service items, the Applicant shall, in addition to complying with the established matters in this Application Form and Agreement, follow relevant laws and the relevant regulations (including but not limited to agreed matters and guidelines) provided through announcements on the Bank's website regarding such enterprise foreign exchange system services; In accordance with relevant laws and regulations, matters agreed in this Application Form and Agreement, and relevant regulations announced on the Bank's website, if the Applicant is required to go to the service counter or otherwise handle written documentation, the Applicant agrees to go to the business unit or OBU agency of its designated outward account at the Bank as soon as possible.
- Article 58 The exchange rate is determined by the board exchange rate or the negotiated exchange rate at the time of undertaking.
- Article 59 The Applicant's use of foreign outward remittances service through the enterprise foreign exchange system (hereinafter referred to as the "foreign outward remittances service") shall be handled in accordance with the following terms and conditions:
1. When the Applicant uses the foreign outward remittances service, the Applicant agrees that service charges and related expenses deriving from the outward remittance applied by the Bank, the intermediary bank, or the Bank's correspondent bank may be deducted from the remittance amount. The aforementioned expenses incurred by the beneficiary bank for handling the remittance shall be handled in accordance with the regulations of the beneficiary bank. The Applicant authorizes the Bank or the Bank's correspondent bank to use any method deemed appropriate to conduct remittances, including, when necessary, handling by an intermediary bank. For any mistakes caused by the beneficiary bank or intermediary bank, whether the beneficiary bank or intermediary bank is designated by the Applicant or by the Bank, the Bank shall not be liable in any way. If the Bank assists in the inquiry or tracking of such outward remittance at the request of the Applicant, the cost of postage and telegrams and handling fees (including but not limited to the fees charged by the foreign bank) required by the bank shall be borne by the Applicant.
 2. If the Applicant enters incorrect foreign remittance beneficiary, beneficiary bank, or other information when conducting a remittance through the enterprise foreign exchange system or when incidents not attributable to the Bank occur resulting in erroneous, delayed, undeliverable, or in-completable foreign remittances, the Bank shall not be held liable. In the event of the aforementioned conditions where remittance refunds or transfers are allowed, the cost of postage and telegrams and handling fees (including but not limited to fees charged by foreign banks) incurred by the Bank when handling the refund or transfer request of the Applicant shall be borne by the Applicant.
 3. The Applicant shall truthfully fill in and report that such service item is of "outward remittance nature" in the enterprise foreign exchange system when using the foreign outward remittances service; if the Applicant fails to fill in or inaccurately fills in, the Applicant shall be responsible for all legal liabilities in accordance with the Foreign Exchange Regulation Act and other relevant regulations.
- Article 60 The Applicant's use of foreign inward remittance notification service through the enterprise foreign exchange system (hereinafter referred to as the "foreign inward remittance notification service") shall be handled in accordance with the following terms and conditions:
1. The Applicant shall truthfully fill in and report the "country name" and that such service item is of "inward remittance nature" in the enterprise foreign exchange system when using the foreign inward remittance notification service; if the Applicant fails to fill in or inaccurately fills in, the Applicant shall be responsible for all legal liabilities in accordance with the Foreign Exchange Regulation Act and other relevant regulations.
 2. For foreign inward remittances, unless the remittance bank otherwise agrees or directs, the Bank shall remit the remittance to the Applicant's account as shown in the remittance message. The Applicant may not ask the Bank to transfer the money to a third party or to relocate the money to Applicant's other accounts that are not designated in the "inward remittance notice"; however, if the account number and account name of the Applicant shown in the "inward remittance notice" do

	not match the actual account number and account name, the Applicant shall visit the counter in person or otherwise handle the process in written form.
	3. Relevant operating expenses for the handling of foreign inward remittance notification service by the Bank will be deducted from the original remittance amount, unless the original remittance message MT103 instructs that it shall be compensated by the original remitter; or if the beneficiary (i.e. the Applicant of this Application Form and Agreement, the same applies below) otherwise agreed with the Bank, or if the beneficiary has other instructions to the Bank and upon the consent of the Bank, then it shall be collected from the beneficiary. If the applicant wishes to apply for the Bank to call the foreign remittance bank to make inquiries or process the remittance cancellation, the Applicant shall handle the application process in person over-the-counter and pay the relevant operating expenses.
Article 61	When the Applicant uses the foreign letters of credit issuance and modification, import notice of arrival, documents against payment and balance cancellation, the services may only be provided within the “revolving credit period of the import bill advance limit” established in the “Authorization Agreement of the Letters of credit Issuance” executed by the Applicant and the Bank or within the “revolving credit period” established in the “lending receipt (financing of import only)” executed by the Applicant and the Bank.
Article 62	When the Applicant uses the “foreign outward remittances service”, “foreign letters of credit issuance and modification, import notice of arrival, documents against payment and balance cancellation services” and “import collection (D/A and D/P) service” in the enterprise foreign exchange system, the handling fees and other costs shall be deducted from the “designated account” the Applicant designated in advance at the Bank; when the Applicant uses the “foreign inward remittance notification service” of the enterprise foreign exchange system, the handling fees and other costs shall be withheld in accordance with Article 60, Subparagraph 3; when the Applicant uses the “export business (acceptance inquiry and fund appropriation notice of negotiation / collection) service” of the enterprise foreign exchange system, the handling fees and other costs need not be withheld.
Section 6	Terms and Conditions of Book-Entry Central Government Securities’ Transfer Registration Application
Article 63	When the Applicant uses the System to electronically transmit the “outward transfer registration (and authorized collection of payment) application form” and “inward transfer registration (and authorized payment) application form” of the book-entry central government securities’ delivery versus payment application and the “outward transfer registration (and authorized collection of payment) application form” and transaction cancellation of the free of payment transfer, such transactions shall be verified by the Financial XML Certificate.
Article 64	Intrabank trade registration: 1. Delivery versus payment: After acceptance by the Bank, the transfer of the bond and payment between the two parties shall be handled immediately after verifying the transaction information of the outward transfer party matches the transaction information of the inward transfer party based on the application form. The Applicant may cancel the transaction before the bank completes the transfer of bond and payment. 2. Free of payment transfer: After the acceptance by the Bank, the transfer of the bond shall be handled in accordance with the “outward transfer registration (and authorized collection of payment) application form” transmitted by the Applicant. The Applicant may cancel the transaction before the bank completes the transfer of bond. However, transactions such as inheritance, gifting, trust, which need to be accompanied by relevant supporting documents, may not be transmitted electronically.
Article 65	Interbank transaction registration: Based on the Applicant's application, the Bank will transmit the message to the Central Bank's “Central Government Securities Settlement System” inter-bank connecting center (hereinafter referred to as the “inter-bank connecting center”), and after the transaction message is compared and successfully confirmed, the transaction amount settlement will be sent to and executed by the Interbank Funds Transfer System of the Central Bank. In the case of transactions to be compared, the Bank will initiate the cancellation instruction according to the Applicant's application and the cancellation and refund of the original transaction will be confirmed upon acceptance by the inter-bank connecting center. However, successfully confirmed transactions cannot be cancelled.
Article 66	Regarding the operation of the book-entry central government securities, unless as otherwise agreed upon by the Bank and the Applicant, it shall be handled in accordance with the Bank. Directions for the Operation of Book-Entry Central Government Securities” and “Directions for the Operation of Book-Entry Central Government Securities” established by the Central Bank, as well as other relevant laws and regulations.
Section 7	Mobile Push Notification OTP Service Terms and Conditions
Article 67	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 Enterprise eBanking website ; 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.
Article 68	“Portable Safe Go” App: Refers to the application developed by the Bank for the Applicant 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.
Article 69	The Applicant agrees that the “Portable Safe Go” App may provide verification services by Push OTP, offline OTP, etc.
Article 70	The Applicant applying for the Mobile Push Notification OTP Service are required to provide the Applicant's identity document and the original signature/ 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 according to the number of applications. After applying the function of online registration and activation of the System, the applicant may authorize relevant personnel to apply online for “Registration Activation Code” via the Enterprise eBanking in accordance with the default process and security control mechanism.
Article 71	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 to review or release transactions, and follow the instructions to select a registered mobile device to execute the “Portable Safe Go” App to complete verification.
Article 72	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.
Article 73	After applying for the Mobile Push Notification OTP Service, the applicant shall configure mobile devices that can be operated by each user on Enterprise eBanking. The configured mobile devices are for the authorized users only. The Bank is not responsible for the verification of whether a registered mobile device belongs to the Applicant.
Article 74	“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. The applicant shall re-apply for “Transaction Password” in accordance with Article 71 and 72 of these terms and conditions if he/she forgets the transaction password.
Article 75	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 Article 71 and 72 of these terms and conditions.
Article 76	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.
Article 77	The applicant agrees and guarantees that the authorized users shall 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 loss, destruction, theft or other loss of possession of the mobile devices occurs, the Applicant shall terminate the Mobile Push Notification OTP Service at the Bank's counter in person as soon as possible. When registering a new mobile device, the Applicant shall provide his/her identity document and the original signature/seal of the deposit, and apply at the Bank's counter. 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 consequences of failing to exercise its duty of care as a prudent manager with respect to its management of IT system or for other reasons attributable to the Bank that causes the Applicant's OTP 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 qualified 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.
Article 78	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.
Article 79	The Bank may terminate the provision of the Mobile Push Notification OTP Service by making an announcement 30 days prior to the termination date on the homepage of Enterprise eBanking website.

Article 80	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 Enterprise eBanking website 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.
Article 81	If the Applicant needs to terminate the Mobile Push Notification OTP Service, the Applicant must bring identity documents and the original signature/seal of the deposit account to one of the branches with the Bank for handling.
Article 82	Other matters not provided herein shall be handled in accordance with the "Agreement for Enterprise eBanking" previously executed by the Applicant and the Bank.
Section 8	Miscellaneous
Article 83	Termination of these Terms and Conditions by the Applicant The Applicant may terminate these Terms and Conditions at any time, provided that the termination request is made in a manner prescribed by the Bank.
Article 84	Termination of these Terms and Conditions by the Bank The Bank shall notify the Applicant in writing at least 30 days prior to the termination of these Terms and Conditions. However, if any of the following situations arise, the Bank may terminate these Terms and Conditions at any time and notify the Applicant of said termination in writing or in other agreed upon method: <ol style="list-style-type: none"> 1. The Applicant has assigned rights or obligations of these Terms and Conditions to a third party without the consent of the Bank. 2. The Applicant is under court-declared bankruptcy or reorganization, or the Applicant voluntarily files for bankruptcy, winding-up, dissolution or re-structuring, or a third party lodges petition for the Applicant's bankruptcy, winding-up, dissolution or re-structuring. 3. The Applicant has breached Articles 22 and 23 of these Terms and Conditions. 4. The Applicant is in violation of other terms of these Terms and Conditions, and has failed to rectify or fulfill obligations within the time frame specified by the Bank.
Article 85	Amendments to these Terms and Conditions The Bank may announce the amendments to these Terms and Conditions on the homepage of Enterprise eBanking website in lieu of notification. For the following changes mentioned below, however, the Bank shall announce on the homepage of Enterprise eBanking website at least 60 days prior to the effective date. The notification must include detailed descriptions of the changes and comparisons of the original and revised terms in a clear manner, informing the Applicant of his/her right to object before the changes take effect. If no objection is raised by the Applicant before the effective date, the changes or amendments are to be considered as accepted by the Applicant. The Applicant should also be informed that if there is any objection to the changes, the Applicant should inform the Bank to terminate the Agreement during the abovementioned period: <ol style="list-style-type: none"> 1. The method of notifying the other party in the event of a third-party misuses or uses the username, password, certification, private key illegitimately, or any other situation without legal authorization occurred. 2. Other matters stipulated by the competent authority.
Article 86	Delivery of Correspondence The Applicant agrees that the address indicated in the account opening contract of the deposit account shall be the location to which the relevant documents are sent. In the event of a change of address, the Applicant shall inform the Bank in writing or via another method agreed upon and agrees that the changed address shall be the location to which the relevant documents are sent; If the Applicant has not changed its address in writing or via a method agreed upon, the Bank shall still send all the relevant documents to the address indicated in the account opening contract of the deposit account or to the address the Applicant most recently provided to the Bank.
Article 87	Applicable Laws These Terms and Conditions shall be governed by the laws of the Republic of China.
Article 88	Jurisdiction In the event of litigation involving these Terms and Conditions, and its amount (or total amount) exceeds the applicable amount of small-claim proceedings provided in the Taiwan Code of Civil Procedure, the Bank and the Applicant agree that the court governing the jurisdiction where the Bank's branch the designated password account belongs in shall be the court of the first instance. This exclusive jurisdiction where the laws have specified a particular jurisdiction.
Article 89	Headings Headings in these Terms and Conditions are made to facilitate easy reference and may not affect the interpretation, description, or understanding of the terms.
Article 90	Contract Copies These Terms and Conditions were made in one copy and shall be kept by the Applicant.

URL of Enterprise eBanking: [https:// necomb.bot.com.tw/](https://necomb.bot.com.tw/)

Appendix Bank of Taiwan Enterprise eBanking Service Charges

Service Fees Table (After signing the contract, the adjustments, if any, shall be announced on the Bank's website 60 days prior to the effective date, except for those favorable to the customers)

Services			Fees
Foreign Exchange Transfer (same-currency, intra-bank)			Under the same name: No charges. Under different name: TWD 150/online transaction; TWD 300/over-the-counter transaction.
Import	Letters of Credit (L/C)	Issuance	0.25% of L/C amount for the first period (three months per period); 0.125% of L/C amount from the second period onward, min. TWD 400
		Seller's Usance L/C Acceptance	0.4% p.a. × (Tenor of Draft/Days of deferred payment), min. TWD 400 (min. USD 30 or equivalent when borne by beneficiary)
		Amendment	1. Amount Increased: Same as L/C issuance, min. TWD 400 2. Other Amendments: TWD 400/case 3. Extension of validity: 0.125% of L/C amount for every three months, min. TWD 400 4. When fees borne by beneficiary: The higher of USD 50 (or equivalent) or fees calculated as per “L/C Amendment “ fees.
	Document Collection		D/A: 0.2%/case, min. TWD 200 D/P: 0.15%/case, min. TWD 200
	Discrepancy		USD 80 or equivalent/case
	Postage (L/C Opening, Amendment and Collection, etc.)		1. TWD 350/case 2. When delivered by courier, refer to the price list of the courier company.
	Cable Fees	Issuance	Issuance by SWIFT: TWD 1,000/case; brief cable: TWD 400/case
		Amendment	TWD 400/case
		Other import business	TWD 400/case
		GN FORM payment	USD 80 or equivalent /case
Outward remittance	Handling Charges		1. 0.05% of remittance amount, min. TWD 120, max. TWD 800 2. Remittance rejection/cancellation/amendment: TWD 200/case
	Cable Fees - Telex Remittance		1. TWD 300/case 2. When [OUR] is marked, referring to beneficiary receiving in “full amount”, international remittance cable charges will be collected in advance. (1) When remittance in GBP: 0.1% of remittance amount, min. GBP 15; (2) When remittance in EUR: 0.1% of remittance amount, min. EUR 20; (3) When remittance in JPY: 0.05% of remittance amount, min. JPY 5,000; (4) When remittance in other currencies: min. USD 25 (Note: 1. In extraordinary situations, the Bank may charge additional fees at its discretion; 2. When the foreign correspondent banks adjust the charging fees, the International Department may make adjustments accordingly; 3. When using the full amount single-charge service provided by a correspondent bank, the Bank will charge according to the aforementioned correspondent bank charging standard; and 4. The definition of “full amount” may differ in each correspondent bank, and the intermediary bank or the beneficiary bank may still charge the relevant fees according to its regulations.) 3. Remittance rejection/cancellation/amendment: TWD 300/case Note: If it is necessary to send a SWIFT message (such as MT202) to authorize the correspondent bank to debit our account with them, additional cable fees will be charged.
Inward remittance	Cable Fees		1. 0.05% of the remittance amount, min. TWD 200; max. TWD 800. 2. TWD 200 as the advising charge for each remittance wired to account with BOT by other bank. Note: If the inward remittance is to repay the loan with the Bank or is the proceeds from export negotiation unpaid case, the fees will be exempted.
Domestic / Foreign Mutual Funds			The relevant fees arising from mutual fund investments shall be handled based on the “Trust Agreement for Nondiscretionary Money Trust Investing on Domestic and Foreign Securities” signed between the applicant and the Bank.
Gold Passbook	Lump sum Purchase Plan		No handling charges required
	Systematic Purchase Plan		TWD50 per transaction will be charged once debit is successful. (For the application made over-the-counter, TWD100 per transaction will be charged) (The fee will be waived if the debit fails after 20 March 2023, but if the debit fails before that date, the fee will still be charged.)
	TWD-denominated gold saving plan	Handling charges	Enterprise eBanking: No charge for applying, making change or inquiry Over the counter: TWD 100/month
		Processing fee	Enterprise eBanking: TWD 25/month Over the counter: TWD 50/month
	USD-denominated gold saving plan	Handling, change and inquiry	Enterprise eBanking: No charge for applying, making change or inquiry Over the counter: USD 5/month
		Processing fee	Enterprise eBanking: USD 2.5/month Over the counter: USD 5/month
	CNY-denominated gold saving plan		Enterprise eBanking: No charge for applying, making change or inquiry Over the counter: CNY 20/month

		Processing fee	Enterprise eBanking: CNY 5/month Over the counter: CNY 10/month
TWD Simple Transfer	Intra-bank transfers: No handling charges required		
	The transfer amount is TWD 500 or less	Only the first transfer is free for each account per calendar day (see note). From the second transaction, each transaction will be charged TWD 10. Note: The transfers made via Telephone Banking shall be aggregated.	
	The transfer amount is TWD 501-1000	TWD 10 per transaction	
	The transfer amount is TWD 1001 or more	TWD 15 per transaction	
Fax notice	TWD 5/fax		
TWD General Transfer	Intra-bank transfers: No handling charges required		
	Interbank transfers: Please referring to Table of Charging Standard for TWD Interbank General Transfer Handling Fee		
Unlock enterprise IC card	TWD 50/case		
Remake Financial XML Certificate	TWD 200/case.		

Table of Charging Standard for TWD Interbank General Transfer Handling Fee

Unit: TWD

Transfer amount	Handling fee	Transfer amount	Handling fee	Transfer amount	Handling fee	Transfer amount	Handling fee
2,000,000 or lower	30	14,000,001 ~ 15,000,000	160	27,000,001 ~ 28,000,000	290	40,000,001 ~ 41,000,000	420
2,000,001 ~ 3,000,000	40	15,000,001 ~ 16,000,000	170	28,000,001 ~ 29,000,000	300	41,000,001 ~ 42,000,000	430
3,000,001 ~ 4,000,000	50	16,000,001 ~ 17,000,000	180	29,000,001 ~ 30,000,000	310	42,000,001 ~ 43,000,000	440
4,000,001 ~ 5,000,000	60	17,000,001 ~ 18,000,000	190	30,000,001 ~ 31,000,000	320	43,000,001 ~ 44,000,000	450
5,000,001 ~ 6,000,000	70	18,000,001 ~ 19,000,000	200	31,000,001 ~ 32,000,000	330	44,000,001 ~ 45,000,000	460
6,000,001 ~ 7,000,000	80	19,000,001 ~ 20,000,000	210	32,000,001 ~ 33,000,000	340	45,000,001 ~ 46,000,000	470
7,000,001 ~ 8,000,000	90	20,000,001 ~ 21,000,000	220	33,000,001 ~ 34,000,000	350	46,000,001 ~ 47,000,000	480
8,000,001 ~ 9,000,000	100	21,000,001 ~ 22,000,000	230	34,000,001 ~ 35,000,000	360	47,000,001 ~ 48,000,000	490
9,000,001 ~ 10,000,000	110	22,000,001 ~ 23,000,000	240	35,000,001 ~ 36,000,000	370	48,000,001 ~ 49,000,000	500
10,000,001 ~ 11,000,000	120	23,000,001 ~ 24,000,000	250	36,000,001 ~ 37,000,000	380	49,000,001 ~ 50,000,000	510
11,000,001 ~ 12,000,000	130	24,000,001 ~ 25,000,000	260	37,000,001 ~ 38,000,000	390		
12,000,001 ~ 13,000,000	140	25,000,001 ~ 26,000,000	270	38,000,001 ~ 39,000,000	400		
13,000,001 ~ 14,000,000	150	26,000,001 ~ 27,000,000	280	39,000,001 ~ 40,000,000	410		

Service Fee Standards [OBU Customers Only]

(After signing the contract, the adjustments, if any, shall be announced on the Bank's website 60 days prior to the effective date, except for those favorable to the customers)

Services			Fees
Foreign Exchange Transfer (same-currency, intra-bank)			Under the same name: No charges. Under different name: USD 5/online transaction; USD 10/over-the-counter transaction.
Import	Letters of Credit (L/C)	Issuance	0.25% of L/C amount for the first period (three months per period); 0.125% of L/C amount from the second period onward, min. USD 20
		Seller's Usance L/C Acceptance	0.4% p.a. × (Tenor of Draft/Days of deferred payment), min. USD 20 (min. USD 30 or equivalent when borne by beneficiary)
		Amendment	1. Amount Increased: Same as L/C issuance, min. USD 20. 2. Other Amendments: USD 20/case 3. Extension of validity: 0.125% of L/C amount for every three months, min. USD 20 4. When fees borne by beneficiary: The higher of USD 50 (or equivalent) or fees calculated as per "L/C Amendment" fees.
	Document Collection		D/A: 0.2%/case, min. USD 15 D/P: 0.15%/case, min. USD 15
	Discrepancy		USD 80 or equivalent/case
	Postage (L/C Opening, Amendment and Collection, etc.)		1. USD 15/case 2. When delivered by courier, refer to the price list of the courier company.
	Cable Fees	Issuance	Issuance by SWIFT: USD 35/case; brief cable: USD 15/case
		Amendment	USD 15/case
		Other import business	USD 20/case
Outward remittance	Handling Charges		1. 0.05% of remittance amount, min. USD 10, max. USD 30 2. Remittance rejection/cancellation/amendment: USD 15/case
	Cable Fees - Telex Remittance		1. USD 10/case 2. When [OUR] is marked, referring to beneficiary receiving in "full amount", international remittance cable charges will be collected in advance. (1) When remittance in GBP: 0.1% of remittance amount, min. GBP 15; (2) When remittance in EUR: 0.1% of remittance amount, min. EUR 20; (3) When remittance in JPY: 0.05% of remittance amount, min. JPY 5,000; (4) When remittance in other currencies: min. USD 25 (Note: 1. In extraordinary situations, the Bank may charge additional fees at its discretion; 2. When the correspondent banks adjust the charging fees, the International Department may make adjustments accordingly; 3. When using the full amount single-charge service provided by a correspondent bank, the Bank will charge according to the aforementioned correspondent bank charging standard; and 4. The definition of "full amount" may differ in each correspondent bank, and the intermediary bank or the beneficiary bank may still charge the relevant fees according to its regulations.) 3. Remittance rejection/cancellation/amendment: USD 10/case Note: If it is necessary to send a SWIFT message (such as MT202) to authorize the correspondent bank to debit

		our account with them, additional cable fees USD 10 will be charged.	
Inward remittance	Cable Fees	1. 0.05% of the remittance amount, min. USD 10; max. USD 30. 2. USD 10 as the advising charge for each remittance wired to account with BOT by other bank. Note: If the inward remittance is to repay the loan of with the Bank or is the proceeds from export negotiation unpaid case, the fees will be exempted.	
Domestic / Foreign Mutual Funds		The relevant fees arising from mutual fund investments shall be handled based on the "Trust Agreement for Nondiscretionary Money Trust Investing on Domestic and Foreign Securities" signed between the applicant and the Bank.	
Gold Passbook	Lump sum Purchase Plan		No handling charges required
	USD-denominated gold saving plan	Handling, change and inquiry	Enterprise eBanking: No charge for applying, making change or inquiry Over the counter: USD 5/month
		Processing fee	Enterprise eBanking: USD 2.5/month Over the counter: USD 5/month
	CNY-denominated gold saving plan	Handling, change and inquiry	Enterprise eBanking: No charge for applying, making change or inquiry Over the counter: CNY 20.00/ month
		Processing fee	Enterprise eBanking: CNY 5/month Over the counter: CNY 10/month

Handling Fee Charging Standard for the Processing of Book-Entry Central Government Securities through Enterprise eBanking

I. Handling Fee Charging Standard for Interbank Securities Transfers

Interbank Securities Transfers (Transfer Registration)

Unit: TWD

Amount Brackets	Charged by the Central Bank / per Transfer	Charged by the Outward Transferring Bank / per Transfer	Total
10,000,000 and below	30	80	110
10,000,001 ~ 20,000,000	50	120	170
20,000,001 ~ 30,000,000	70	160	230
30,000,001 ~ 40,000,000	90	200	290
40,000,001 and above	110	240	350

- If the amount of each transfer is less than TWD 10 million (inclusive), the outward transferring bank will charge the transferor TWD 110 comprising TWD 30 to the Central Bank and TWD 80 to the outward transferring bank.
- If the amount of each transfer is over TWD 10 million, for every increment of TWD 10 million, the outward transferring bank will charge the transferor an additional TWD 60 comprising TWD 20 to the Central Bank and TWD 40 to the outward transferring bank.
- Max. TWD 350/transaction.
- Transaction cancellation: No commission required

II. Charging Standard for Interbank Money Transfers

Charging standard for interbank money transfers shall be handled according to relevant regulations of the Interbank Funds Transfer System. For each money transfer transaction, the Interbank Funds Transfer System charges the outward transferring bank and inward transferring bank TWD 17, respectively; Transactions settled before noon time are charged at half price of TWD 9.

III. Maintenance Fee Charging Standard for the Book-Entry Central Government Securities

Unit: TWD

Average Balance	Maintenance Rate	TWD 10,000,000	TWD 90,000,000	TWD 900,000,000	TWD 4,000,000,000	TWD 5,000,000,000	Total
10,000 ~ 800,000	-	-	-	-	-	-	120
800,000 ~ 10,000,000	1.5‰	1,500	-	-	-	-	120 ~ 1,500
10,000,000 ~ 100,000,000	1‰	1,500	9,000	-	-	-	1,500 ~ 10,500
100,000,000 ~ 1,000,000,000	0.9‰	1,500	9,000	81,000	-	-	10,500 ~ 91,500
1,000,000,000 ~ 5,000,000,000	0.8‰	1,500	9,000	81,000	320,000	-	91,500 ~ 411,500
5,000,000,000 ~ 10,000,000,000	0.7‰	1,500	9,000	81,000	320,000	350,000	411,500 ~ 761,500
10,000,000,000 and above	0.6‰	1,500	9,000	81,000	320,000	350,000	761,500 ~

Description: Assuming that securities firm A's average balance of the public debt account in January 1998 was TWD 1.5 billion. The account maintenance fee shall be paid for the current month is calculated as follows:

- For TWD 1 billion, the annual account maintenance fee is TWD 91,500; and for TWD 500 million (the amount exceeding TWD 1 billion), the annual account maintenance fee is TWD 40,000, calculated at the annual rate of 0.8‰. The total annual account maintenance fee of the above two items is TWD 131,500.
 - The account maintenance fee receivable for January 1998 shall be: TWD 131,500 x 31/365 = TWD 11,168
- IV. The above fees/rates are subject to change in compliance with Central Bank's announcement. The Bank will post the changes accordingly.

✖In the event of any inconsistency between the English and Chinese versions of this Agreement, the Chinese version shall prevail.