

Bank of Taiwan Offshore Banking Unit (OBU)
Agreement for Depositors of Foreign Exchange Demand Deposit

OBU Customer ID No. : _____

Account No.: _____

Undersigned: _____

(In case of a natural person, please provide the following information:

Employer: _____ Job Title: _____ Office Phone No.: _____)

The Undersigned hereby applies to Bank of Taiwan Offshore Banking Unit (the "Bank") for opening a Foreign Exchange Demand Deposit (the "Deposit") Account ("Account") and is willing to comply with the following terms and conditions with respect to all subsequent transactions with the Bank.

Article 1. **The available currencies under the Deposit, minimum amount for account opening, minimum balance required to earn interest in such currencies (which currently are USD100, HKD1,000, GBP100, AUD100, CAD100, SGD100, CHF100, JPY15,000, ZAR1,000, SEK1,000, NZD100, EUR100 and CNY600) and aggregate balance for interest calculation shall be decided by the Bank at its sole discretion from time to time.**

Article 2. Interest on the demand deposits under the Deposit shall accrue on a floating basis at the interest rate announced by the Bank for the OBU foreign exchange demand deposit and shall accrue to a date in June and December. No daily interest shall accrue on the demand deposit during a given day if its daily balance falls below the minimum balance required by the Bank to earn interest. The aggregate balance in foreign currencies shall be rounded down to the nearest hundred, except that the aggregate balance in JPY shall be rounded down to the nearest thousand.

Interest shall be calculated on a daily basis by multiplying the aggregate of the daily deposit balance (i.e., the aggregate balance) by the annual interest rate and dividing the product by three hundred and sixty (360)

Article 3. **The Undersigned shall not assign or pledge any claim under the Deposit to/in favor of any third party (other than the Bank).**

Article 4. All transactions made under the Deposit having a passbook but without updating the passbook (including but not limited to fund transfers and applications for internet banking service) shall be registered on the passbook subsequently. Where any transaction which should have been registered on the passbook but has not been updated on the passbook is not consistent with that recorded in the Bank's account, the Bank's account record shall prevail unless the Undersigned is able to prove that the record registered in the Bank's computer is incorrect; in addition, the Undersigned shall not alter the transaction record registered on his/her/its passbook.

In case of any doubt about any transaction or account balance, the Undersigned shall verify the same with the Bank immediately. If the verification result shows that the Bank's record is wrong, the Bank shall correct the same instantly.

Article 5. **The Undersigned agrees that the communication address specified on the specimen signature/seal card is the place to which relevant documents should be delivered by the Bank. In case of any change to the domicile and the communication address specified on the specimen signature/seal card, the Undersigned shall promptly notify the Bank in writing with the specimen signature/seal affixed thereon, or carry out the procedures for changing such address at the Bank. If the Undersigned fails to do so, the address specified on the specimen signature/seal card shall still be the place to which relevant documents should be delivered by the Bank. Any document sent by the Bank to the latest address notified or changed by the Undersigned, or to the address specified on the specimen signature/seal card shall be deemed to be delivered when the ordinary delivery time has lapsed.**

If the Undersigned needs to change any document, he/she/it may notify such change to the Bank through the service channel provided by the Bank, and the Bank shall promptly handle the same in accordance with its relevant rules upon receipt of such notice.

- Article 6.** The Undersigned agrees that when the deposit account is reported to be an account on the watch-list, then the Bank may suspend all transaction functions of such an account, and the Bank may return any inward remittance amount to the remitting bank via remittance return. When the Account is reported to be a derivative watch-listed account, the Bank may suspend the use of the internet transfer function, and the inward remittance amount may also be returned to the remitting bank via remittance return.
- Article 7.** The Undersigned may enter into the "Bank of Taiwan Application Form and Agreement for Application/Cancellation for/of Intra-bank Withdrawal and Setting/Resetting PINs by Passbook Depositors" with any business unit of the Bank for application/cancelation for/of the withdrawal of deposits at each business unit of the Bank.
- Article 8.** The Undersigned shall register his/her/its specimen signature/seal on the specimen signature/seal card prepared by the Bank as proof for withdrawals and applications for relevant matters under the Agreement through the written documents printed by the Bank and for all other written correspondence in relation to the Deposit.
- Article 9.** The Undersigned shall present his/her/its passbook and withdrawal slip affixed with the specimen signature/seal or by other means otherwise agreed upon by the parties hereto when the Undersigned makes withdrawals.
The Undersigned who accepts statements in lieu of passbooks shall make withdrawals in person with a withdrawal slip. If the Undersigned is not able to do so, the Bank shall verify and confirm with the Undersigned before processing such withdrawal.
- Article 10.** The change of the specimen signature/seal shall be made in accordance with Paragraph 2 of Article 15 of the Rules for OBU Foreign Exchange Deposits of the Bank. The Undersigned shall present the relevant documents in person.
- Article 11.** The Undersigned's passbook, specimen signature/seal and passwords shall be preserved properly and confidentially. The Undersigned shall promptly visit the Bank to report any loss, destruction or theft thereof (if any). Where the Bank has made any payment or transaction before accepting a written loss report and completing the payment suspension, such payment shall be valid against the Undersigned, if the signature/seal is verified and the passbook is authentic or the password is correctly entered and the Bank is not aware of such unauthorized withdrawal.
- Article 12.** The account closing and settlement under the Deposit shall be applied for by the Undersigned in person, except in any of the following conditions:
(1) For natural person: the balance (including any interest) of the account is zero.
(2) For non-natural person: the balance (including any interest) of the account is zero, and responsible person is unchanged.
- Article 13.** When the Undersigned makes a deposit or withdrawal with the Bank or apply to the Bank for a transfer or debit of any payment, in case of any malfunction of the Bank's computer system or operating errors that results in inaccurate accounts, the Undersigned agrees that the Bank may correct the same directly.
- Article 14.** The Undersigned agrees that the Bank will not be liable for any disruption of any service and business provided by the Bank due to any event not attributable to the Bank, such as regulatory requirements, telecommunication line failures or human damage or error by any third party.
- Article 15.** Provisions of Compliance with Anti-Money Laundering and Counter-Terrorism Financing Laws:

- (1) Where the Bank finds that the Undersigned (or any of its senior management, beneficial owners, and parties related to transactions) is among the individuals, legal persons, or groups sanctioned as designated pursuant to the Counter-Terrorism Financing Act, or among the terrorists or terrorist groups recognized or investigated by any foreign government or international organization (the "Sanctions and Terrorists List"), the Bank may refuse to carry out business dealings and directly terminate its business relationship with the Undersigned.
- (2) Where the Undersigned fails to cooperate with the Bank's examination, refuses to provide any information relating to any of its senior management, beneficial owners, and parties related to transactions, or is not willing to explain the nature of transactions and sources of funds, the Bank may suspend or refuse the transactions or terminate business relationship with the Undersigned.
- (3) The Undersigned or relevant parties shall provide information in a timely manner for the Bank's verification whether the Undersigned (or any of its senior management, beneficial owners, and parties related to transactions) is on the Sanctions and Terrorists List before carrying out account opening procedures or any transactions. The Bank will not be liable for any failure or delay in opening an account or doing a transaction as a result of the Undersigned's failure to conduct a timely identity match due to the Undersigned's or any relevant party's reluctance to cooperate.
- (4) The Bank may first refuse a scheduled transaction conducted by the Undersigned using the Deposit account, where the Bank finds that a party to the transaction is suspected to be on the Sanctions and Terrorists List when conducting name/title searching procedures pursuant to law. After the investigation, if such party is not on the Sanctions and Terrorists List, the "transaction blocked" status will be released in respect of the Undersigned's account. However, the Bank will not be liable for any failure in any scheduled transactions.

Article 16. When the Account is determined by the Bank that the Account might be a proxy bank account misused by a criminal for criminal offense, or be used in an illegal or improper way (for example, the Bank receives notice of a suspected criminal account from any police or investigation authority), then the Bank may automatically suspend internet transfer service.

Article 17. The Undersigned acknowledges that the Deposit is not covered by the deposit insurance as prescribed by the Deposit Insurance Act and thus no protection of deposit insurance is available.

Article 18. Any interest accrued on the Deposit shall be exempted from any withholding of income tax according to the Offshore Banking Act.

Article 19. The Undersigned acknowledges that the Bank, in accepting the Deposit, shall not:

- (1) Accept foreign currency in cash;
- (2) Allow the withdrawal of foreign currency deposits in New Taiwan Dollars; or
- (3) Conduct exchanges or other transactions between foreign currencies and New Taiwan Dollars.

Article 20. The Undersigned shall fully understand that any fluctuations in exchange rates may have an impact on the Deposit, leading to transaction risks or valuation losses that may be assumed or suffered by the Undersigned. The Undersigned shall consider his/her/its financial conditions and tolerance for exchange rate fluctuation risks and is willing to bear the potential exchange rate fluctuation risks and losses that may be incurred in connection with relevant transactions.

Article 21. In case of any dispute over the deposit businesses under the Agreement, the Undersigned may telephone the Bank's 24/7 customer service hotline: (02-21821901 and 02-21910025), or the Bank's toll-free customer hotline (0800-025168).

- Article 22.** The Undersigned agrees that the above-mentioned rules for OBU Foreign Exchange Deposits of the Bank may be disclosed at the places of business of the Bank or on its website (<http://www.bot.com.tw/Business/OBU>) and **bind the Undersigned**, and any modification or revision to the rules after concluding the Agreement will be also applicable to the Undersigned.
- Article 23.** The Undersigned agrees that the Bank may collect charges under this Agreement in accordance with "Bank of Taiwan Offshore Banking Unit Foreign Exchange Service Charges" when the Undersigned applies for various transactions. The Undersigned further agrees that the Bank, if required by its business, may amend this Agreement or revise the contents of the relevant services or the Service Charges and announce the same in the Bank's business premises and on its website in lieu of notice. The Undersigned agrees that this Agreement so amended and the contents of the services or the Service Charges so revised shall be applicable to and binding upon the Undersigned. Any change or adjustment to the Service Charges set out above shall be announced by the Bank sixty (60) days prior to the effective date in its business premises and on its website, unless such change or adjustment is favorable to the Undersigned and in such case the announcement may be made within a shorter period.
- Article 24.** The Undersigned has fully understood the purpose of the Bank's collection of personal data, the types of the data to be collected, the parties who will use the data, and other relevant matters after the Bank performs its notification obligation in accordance with Paragraph 1 of Article 8 of the Personal Data Protection Act, and acknowledges the receipt of one copy of the Performance of Notification Obligations under Article 8 of the Personal Data Protection Act by Bank of Taiwan.
- Article 25.** The data about natural person shareholders/natural person directors of the Undersigned may be collected only after the Undersigned explains to them and obtains their consent, and they have completely understood that this Agreement complies with the Personal Data Protection Act and other related laws and regulations.
A natural person shareholder referred to in the preceding paragraph means a natural person who directly and indirectly holds the Undersigned's shares; while a natural person director so referred to means a natural person appointed by the person(s) directly and indirectly holding the Undersigned's shares.
- Article 26.** Provisions of Compliance with FATCA:
- (1) The Undersigned understands and agrees that the Bank is required to provide information of its customers who are US citizens, Green Card holders or tax residents under US tax codes, including without limitation their names, addresses, US tax identification numbers, US ultimate shareholder information, account numbers, account balances, and transaction details in compliance with the Foreign Account Tax Compliance Act ("FATCA"), the relevant agreements executed with the US Internal Revenue Service ("IRS") (the "Agreements") and the intergovernmental agreements entered into by the competent authority of the Republic of China ("IGAs"), or under the requirements of the IRS or other competent authorities. The Undersigned is obligated to promptly provide such relevant information and documents as required by the Bank.
 - (2) The Undersigned understands and agrees that he/she/it shall notify his/her/its status under FATCA voluntarily and faithfully, and provide the Bank with any document and information relating to his/her/its status under FATCA, or do so at the Bank's request. The Undersigned shall immediately inform the Bank in writing of any change of his/her/its status under FATCA and provide the Bank with the information and the

supporting documents after such change. Should the Undersigned fail to perform his/her/its obligation of disclosure or cooperate with the Bank in providing relevant documents indicating his/her/its FATCA status, the Bank may handle such failure in accordance with FATCA or IGAs.

(3) The Undersigned agrees that the Bank may take necessary actions towards him/her/it according to FATCA, the Agreements, and IGAs, if he/she/it is listed as "Recalcitrant Account" under FATCA due to his/her/its refusal to provide the relevant documents indicating his/her/its FATCA status or to cooperate with the Bank in reporting under FATCA.

(4) Any matter not covered in these provisions shall be handled in compliance with FATCA, IGAs and relevant laws and regulations.

Article 27. Other matters not covered hereby shall be governed by relevant laws and regulations.

Article 28. This Agreement shall be governed by the laws of the Republic of China, and the Undersigned agrees as follows:

(1) Where there is any litigation arising out of or in connection with this Agreement and the amount involved exceeds the amount that is applicable to Small Claims Proceeding as stipulated in the Code of Civil Procedure, the parties hereto agree that the district court of the place where the Bank's branch handling the Deposit is located (i.e., the location of execution of this Agreement) shall be the competent court of first instance, unless otherwise provided by law in respect of the exclusive jurisdiction.

(2) To waive any objections that he/she/it might have on the grounds of no jurisdiction or inconveniences of trial (or any similar grounds).

Article 29. This Agreement is executed in duplicate, with one copy being retained by the Undersigned and the other copy being retained by the Bank.

※Declaration, Acknowledgment and Confirmation of Business Dealing and Documents/Information※

- I. The Undersigned has reviewed all the provisions of this Agreement and the above mentioned Rules for Foreign Exchange Deposits of the Bank. (Please check as applicable☑)
- ☐ He/She/It has reviewed this Agreement upon the execution of this Agreement.
- ☐ He/She/It has brought back this Agreement for review in advance on [MM/DD/YYYY] for a period no shorter than five days.
- II. The Undersigned hereby confirms that he/she/it has received one copy of the following documents and fully understood the content thereof (Please check as applicable☑):
- ☐ Bank of Taiwan Offshore Banking Unit Agreement for Depositors of Foreign Exchange Demand Deposit and Bank of Taiwan Offshore Banking Unit Foreign Exchange Service Charges.
- III. The Undersigned may apply for intra-bank withdrawals and transfers at BOT non-home branches. PIN-based transactions shall be limited to withdrawals and transfers at the home branch. (Please check as applicable☑):
- ☐ 1. Application for intra-bank withdrawal (Q30)
- ☐ 1-1. Setting PIN functions
- IV. The Bank has fully explained to the Undersigned the key contents of this Agreement and disclosed the information about the associated risks to the Undersigned according to the Financial Consumer Protection Act and its relevant laws, and the Undersigned, having fully understood the key contents of the Agreement (including the above mentioned Rules for Foreign Exchange Deposits of the Bank) and the associated risks, hereby agrees to the same by signing and sealing below.

To: Bank of Taiwan

Undersigned (i.e., Applicant) : _____

(For non-natural person, please affix the specimen signature/seal of the Applicant and the specimen signature/seal of the responsible person registered with the Bank. For natural person, please sign in person and affix the original signature/seal.)

Responsible person _____ (sign in person)

For natural person: ID No.

/ For non-natural person: ID No. of the responsible person:

Seals verified by

Clerk
(who verifies the identification documents
and the authorized signature)

Supervisor

Date: _____ (MM/DD/YYYY)

Note:
In the event of any inconsistency between the English and Chinese versions of any terms and conditions hereof, the Chinese version shall prevail.

Notification of Personal Data Protection Act Disclosure Obligations by Bank of Taiwan

The Bank of Taiwan (BOT) is required by Article 8, paragraph 1 and Article 9, paragraph 1 (where applicable) of the "Personal Data Protection Act" (PDPA) to clearly disclose to you the following matters:

1. The purposes for which BOT collects your personal data (for further information, see the Appendix at the bottom of this Statement).
2. Types of personal data collected: Full name, national ID number, gender, date of birth, contact method, transactions, account information, educational attainments, and the content of applications or contracts pertaining to other related services. Moreover, such data shall in principle be either the details of business, accounting, and service matters connected with dealings between BOT and the customer, or personal data that are actually collected from the customer or a third party (e.g. the Joint Credit Information Center).
3. Duration of personal data usage:
 - A. Duration of specific purpose.
 - B. As mandated by applicable legislation (e.g. Business Entity Accounting act), the retention period required for the conduct of business, or the records retention periods stipulated by specific contracts (with the longest retention period taking precedence).
4. Geographical extent of personal data usage: The domestic and overseas locations of the parties listed immediately below in the "Parties allowed to use the data" section.
5. Parties allowed to use the data:
 - A. BOT (including any outside institution to which BOT may outsource the handling of matters).
 - B. Institutions allowed by law to use the data (e.g. BOT or the financial holding company to which it belongs).
 - C. Other business-related institutions (e.g. correspondent banks <including originator banks, beneficiary banks, and intermediary banks>, Joint Credit Information Center, National Credit Card Center of R.O.C., Taiwan Clearing House, Financial Information Service Co., credit guarantee institutions, international credit card organizations, card acquirers, and participating merchants).
 - D. The entitled institutions or financial supervisory agencies in accordance with domestic and foreign laws and regulations, the U.S Government.
 - E. Parties to whom you have given consent (e.g. companies that engage with BOT in cross-selling or joint use of each other's customer data, and companies that engage with BOT in cooperative business promotion).
6. Method of personal data usage:
 - A. Any automated or non-automated usage method that complies with personal data protection legislation.
 - B. Cross-border transfer.
7. Article 3 of the PDPA empowers you to exercise the following rights with regard to your personal data that is held by BOT:
 - A. the right (except where any of the conditions set out in the proviso of Article 10 of the PDPA is present) to query or access your personal data and ask BOT for copies thereof, provided that BOT may charge a fee to cover necessary costs in accordance with the provisions of Article 14 of the PDPA;
 - B. the right to supplement or correct your personal data, provided that you must adequately explain (in accordance with the provisions of Article 19 of the "Enforcement Rules of the Personal Data Protection Act") why this is necessary;
 - C. if BOT violates the PDPA in collecting, processing, or using your personal data, you are empowered by Article 11, paragraph 4 of the PDPA to ask BOT to delete the data and stop collecting, processing, or using it;
 - D. Article 11, paragraph 2 of the PDPA provides that in the event of a dispute regarding the accuracy of the personal data, BOT shall, on its own initiative or upon your request, cease processing or using the personal data, unless the processing or use is either necessary for the conduct of business or has been agreed to by you in writing and the dispute has been recorded;
 - E. Article 11, paragraph 3 of the PDPA provides that when the specific purpose of data collection no longer exists, or upon expiration of the relevant time period, you may ask BOT to erase or cease processing or using your personal data, however, the proviso of that paragraph provides that the preceding does not apply if the processing or use is necessary for the conduct of business or has been agreed to by you in writing.
8. You may freely choose whether to provide related personal data, and if so, which types. However, if you refuse to provide personal data that is needed to conduct business or review the conduct of business, BOT may be unable to

engage in necessary conduct of business or necessary review of the conduct of business, and thus unable to provide you with related services or unable to provide relatively good services. Your understanding is requested.

9. If you wish to exercise the aforementioned rights set out in Article 3 of the PDPA, for more information on how to exercise those rights, please call our free-of-charge customer service hotline (0800-025-168) to contact the proper BOT department.
10. Sources of personal data (where Article 9 of the PDPA is applicable): May be a party's statutory agent or assistant; or entities that engage with BOT in cooperative business promotion, cross-selling, or joint use of each other's customer data; or any other correspondent financial institutions.

*** Appendix:**

Meaning of the term "specific purpose"		
Type of business	Specific purpose and code number of business	Specific purposes and corresponding codes for BOT as a whole
Deposit and remittance businesses	022 Foreign exchange 036 Deposit and remittance 067 Credit card, cash card, debit card, and electronic stored value card business 082 Operation of integrated management among the borrowing households with depositors saved business 112 Negotiation Instrument Exchange Business 181 Other business operation in accordance with the business registration project or organization Prospectus (e.g. safety deposit box business, gold passbook business, trust business, digital finance business, proxy receipts and payments business, distribution or underwriting of securities, and cross-selling or cooperative business promotion)	040 Marketing (including financial cross-selling business) 059 Financial service industry's collection and processing information in accordance with laws and needs for financial supervision 060 Financial dispute resolution 061 Financial supervision, administration and inspection 063 Non-government agency collect or process personal information under legal obligations 069 Contract, contract-like or other legal relation matters 090 Consumer, Customer Management and Service 091 Consumer Protection 098 Business and Technical Information
Foreign Exchange business	022 Foreign exchange 036 Deposit and remittance 082 Operation of integrated management among the borrowing households with depositors saved business 088 Lending and trust business 106 Credit business 154 Reference 181 Other business operation in accordance with the business registration project or organization Prospectus (e.g. digital finance business, proxy receipts and payments business, and cooperative business promotion)	104 Account management and debt trading business 113 Petition and petition reported matters handling 126 Claims the whole discounting and trading business 136 Information (Communication) and database Management
Credit Card business	022 Foreign exchange 067 Credit card, cash card, debit card, and electronic stored value card business 082 Operation of integrated management among the borrowing households with depositors saved business 088 Lending and trust business 106 Credit business 154 Reference 181 Other business operation in accordance with the business registration project or organization Prospectus y (e.g. credit card issuing and acquiring business)	

Credit business	022 Foreign exchange 067 Credit card, cash card, debit card, and electronic stored value card business 082 Operation of integrated management among the borrowing households with depositors saved business 088 Lending and trust business 106 Credit business 111 Bills business 154 Reference 181 Other business operation in accordance with the business registration project or organization Prospectus (e.g. guaranteeing of the issuance of corporate bonds, conduct of domestic guaranty business)	137 Information and Communication Security and Management 157 Investigation, statistics and research analysis 177 Other financial administrative business 182 Other Consulting and Consultant Services Others: Crime prevention (including but not limited to global AML/CFT measures, preventing fraud), investigation of a violation criminal law of U.S., and other matters under U.S. Anti-Money Laundering Act Sec.6308.
Wealth Management business	022 Foreign exchange 036 Deposit and remittance 044 Investment management 068 Trust business 082 Operation of integrated management among the borrowing households with depositors saved business 094 Property management 166 Securities, futures, securities investment trusts and consultants related business 181 Other business operation in accordance with the business registration project or organization Prospectus (e.g. gold passbook business, digital finance business, and cross-selling or cooperative business promotion)	
Trust business	022 Foreign exchange 036 Deposit and remittance 044 Investment management 068 Trust business 082 Operation of integrated management among the borrowing households with depositors saved business 094 Property management 112 Negotiation Instrument Exchange Business 166 Securities, futures, securities investment trusts and consultants related business 181 Other business operation in accordance with the business registration project or organization Prospectus (e.g. safety deposit box business, attestation business, and corporate bond trustee business)	
Other lines of business set out in the business registration or articles of incorporation, or approved by the central competent authority	181 Other business operation in accordance with the business registration project or organization Prospectus (e.g. digital finance business, proxy receipts and payments business, financial derivatives business authorized by the competent authority, securities investment, securities underwriting, securities dealing, short-term bills brokerage and dealing business, advisory services for the issuance/offering of securities, certification of securities, proprietary trading of bonds, and cross-selling or cooperative business promotion [including non-life insurance])	

Notifications on Personal Data in Compliance with FATCA (For Natural Person)

Bank of Taiwan (the "Bank") has entered into an FFI Agreement ("Agreement") with US Internal Revenue Service ("IRS") in compliance with the Foreign Account Tax Compliance Act ("FATCA") and therefore shall be under the obligation to identify and report US accounts under the relevant agreement executed by the competent authority of the Republic of China, including but not limited to intergovernmental agreements ("IGAs"). As collecting your personal data involves your rights to and interests in privacy, the Bank, prior to such collection, shall explicitly notify you of the following matters in accordance with Article 8 of the Personal Data Protection Act ("PDPA"):

- 1. Regarding the purposes of collection of your personal data, types of your personal data to be collected, as well as the period when, the area where, the party by whom and the manner in which your personal data will be used, please carefully read the following:**

Description of Specific Purposes	Type of Personal Data to Be Collected	Period When Personal Data Are Used	Areas Where Personal Data Are Used	Parties Who May Use Personal Data	Manners of Using Personal Data
To identify the FATCA status of all account holders within the Bank and to report the information about any US account (Note) holder to IRS when necessary.	Including but not limited to name, place of birth, nationality, domicile, residence address and work address, telephone number, US tax identification number, account number and account balance, total income in an account and transaction details.	The retention period as stipulated by relevant laws and regulations (for example, the Business Entity Accounting Act), or as required by the Bank's business, or the maximum data retention period provided in the respective contract (whichever is longer).	Domestic and foreign areas where the parties listed in the right column "Parties Who May Use Personal Data" are located.	<ol style="list-style-type: none"> 1. The Bank (including the entities to which the Bank outsources its businesses); 2. Institutions that may use the personal data pursuant to laws and regulations (such as the Bank's parent company or the financial holding company of which the Bank is the subsidiary); 3. Other business-related institutions; 4. Competent authorities pursuant to law or domestic and foreign financial supervisory authorities; and 5. IRS. 	<ol style="list-style-type: none"> 1. Your personal data will be used by automated devices or in other non-automated ways in compliance with applicable personal data protection laws and regulations. 2. Cross-border transmission

- 2. According to Article 3 of the PDPA, you may exercise the following rights with regard to your personal data**

retained by the Bank:

- (1) Except for the situations provided in the proviso of Article 10 of the PDPA, you may make requests to the Bank for inquiring, reviewing or making copies of your personal data; provided that the Bank may charge you a reasonable fee for the administrative costs of responding to such requests in accordance with Article 14 of the PDPA;
 - (2) You may make requests to the Bank for data supplement and correction; provided that you shall explain the reason(s) for and fact(s) in relation to such requests in accordance with Article 19 of the Enforcement Rules of the PDPA;
 - (3) If the Bank collects, processes or uses your personal data in violation of the PDPA, you may make requests to the Bank to cease collecting your personal data in accordance with Paragraph 4 of Article 11 of the PDPA;
 - (4) You may request the Bank to cease processing or using your personal data if the accuracy of the personal data is in dispute in accordance with Paragraph 2 of Article 11 of the PDPA, provided however that, according to the proviso of said Paragraph, the Bank may not proceed with the cessation request if your personal data is required for performing the Bank's business processes or the Bank obtains your written consent, and such dispute is recorded; and
 - (5) You may request the Bank to delete or cease processing or using your personal data if the specific purpose no longer exists or time period expires in accordance with Paragraph 3 of Article 11 of the PDPA, provided however that, according to the proviso of said Paragraph, the Bank may not proceed with the deletion or cessation request if such personal data is required for performing the Bank's business processes or if the Bank obtains your written consent.
3. Where you wish to exercise any right specified in Article 3 of the PDPA, you may inquire how to do so by contacting the Bank's operating units or by calling the Bank's toll-free customer hotline (0800-025-168).
 4. You may choose whether to provide the relevant personal data at your own free will; provided, however, that if you refuse to offer the personal data required for the Bank's compliance with FATCA, the Agreement and IGAs, or if you withdraw or revoke your consent to the provision of your personal data subsequently, the Bank may not continue to provide you with relevant services and the Bank will take necessary actions towards you in accordance with FATCA, the Agreement and IGAs. Your understanding is appreciated.

Note: A "US account" referred to herein shall under FATCA mean any financial account held by one or more specified US persons or by a foreign legal person owned by one or more specified US persons.

※In the event of any inconsistency between the English and Chinese versions of these terms and conditions, the Chinese version shall prevail.