

# Personal Internet Banking Service Application Form and Agreement 【May 2022 Version】

1. To start using Internet Banking (including mobile banking APP) services of Bank of Taiwan (hereinafter referred to as Bank of Taiwan or the Bank) for the first time or resume using such service, the applicant shall apply for the principal Internet Banking password and designate the Principal Account. The applicant requesting for other service items such as fund transfer afterwards would not be required to fill out the application form again.

## 2. Principal Internet Banking Password and Transaction Security Control Mechanism (V64-01):

Designated Principal Internet Banking Account:  (Only for Bank of Taiwan deposit account or Gold Passbook account)

Apply for /  Cancel Internet Banking (including mobile banking APP)  Apply for resumption of Internet Banking service

"Principal Internet Banking password" given in a sealed envelope/  "Principal Internet Banking password" given via SMS to set up the applicant's account

For the transaction security control of Internet Banking services such as transferring funds to a non-designated account or paying fees or taxes, the applicant can apply for the following security control mechanisms in addition to using the Bank's ATM card (with the applicant's own card reader) (check all that apply, please refer to the agreed matters in [Appendix] 3) [Appendix 4]):

Apply for the "Mobile Push Notification OTP" service (The applicant is required to install Bank of Taiwan "Portable Safe Go" App and register a mobile device).

Apply for the "SMS OTP" service (The applicant will receive an SMS OTP via his/her phone number registered with the Bank (at the Bank's client database)).

## 3. New Taiwan Dollar or Foreign Exchange Fund Transfer Services (V64-02, V64-04):

3.1 Designate Internet Banking outward account and transfer-related services:

- For those who check "Designated Account Transfer," " Non-designated Account Transfer" or "Pay Taxes and Fees" for the TWD Outward Account, the combined limit to the cumulative amount of TWD fund transfer needs to be handled separately.
- "Non-designated Account Transfer" and "Pay Taxes and Fees" are not applicable for the Foreign Exchange Outward Account.

A	Designated Outward Account (Bank of Taiwan TWD or Foreign Exchange Deposit Accounts Only)	Designated Account Transfer		Non-designated Account Transfer		Pay Taxes and Fees (including payments made on the e-Bill national payment website)	
		Apply	Cancel	Apply	Cancel	Apply	Cancel
	<input type="text" value="□□□-□□□-□□□□□□"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="text" value="□□□-□□□-□□□□□□"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3.2 Limit to the cumulative amount of fund transfer to a designated account and service of designating accounts of other people or other banks online.

Please check the Designated Outward Account for the intended service (required, check all that apply). If the Designated Outward Account is a foreign exchange account, the applicant does not need to fill in the limit to the cumulative amount of TWD fund transfer.

Designated Outward Account (required, check all that apply)	Maximum TWD transfer amount to designated accounts (The daily maximum amount is TWD30 million)	Combined maximum TWD transfer amount to non-designated accounts and for paying fees and taxes (The daily maximum amount is TWD200 thousand/The monthly maximum amount is TWD500 thousand)	Authorization to add accounts of other people or banks. (The applicant shall have a valid designated outward account)
<input type="checkbox"/> A	TWD _____ ten-thousand dollars	TWD _____ ten-thousand dollars / TWD _____ ten-thousand dollars	<input type="checkbox"/> Apply / <input type="checkbox"/> Cancel
<input type="checkbox"/> B	TWD _____ ten-thousand dollars	TWD _____ ten-thousand dollars / TWD _____ ten-thousand dollars	<input type="checkbox"/> Apply / <input type="checkbox"/> Cancel

- The transaction limit of each transaction/day/month of TWD transfer shall be handled in accordance with Paragraph 1 of Article 4 of [Appendix 1] Personal Internet Banking Service Agreement.
- Foreign exchange transfer, foreign exchange transactions and transaction amounts shall be handled in accordance with Paragraph 1 of Article 6 of [Appendix 1] Personal Internet Banking Service Agreement. If the applicant needs to settle foreign exchange equivalent to TWD500,000 or more, he/she would be required to fill out the "Application Form for Foreign Exchange Transaction Amount Equal to or More than TWD 500,000 on Internet Banking."
- If the applicant has obtained the "Authorization to add accounts of other people or banks," he/she can add accounts of other people and other financial institutions (limited to TWD transfer) as his/her Designated Beneficiary Accounts through Internet Banking.

**3.3 New Taiwan dollar, foreign exchange Designated Beneficiary Accounts: add \_\_\_\_ account(s), cancel \_\_\_\_ account(s) (Please fill in the number of accounts numbers in uppercase and do not leave the space blank)**

**Please check the Designated Outward Account for the intended service (required, check all that apply). Designated Beneficiary Accounts will always be in effect if the applicant does not request for cancellation. The applicant can only add for a maximum of 30 Designated Beneficiary Accounts. If the space of this form is insufficient, please fill out the [attached form] | "Internet Banking Designated Beneficiary Account Application Form."**

Designated Outward Account (required, check all that apply)	Add	Cancel	Bank code	Designated Beneficiary Accounts (Please verify the information. Bank of Taiwan is not responsible for reviewing.)	Beneficiary's name (required)	
					Self Account	Someone Else's Account
1 <input type="checkbox"/> A <input type="checkbox"/> B	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>
2 <input type="checkbox"/> A <input type="checkbox"/> B	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>
3 <input type="checkbox"/> A <input type="checkbox"/> B	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>
4 <input type="checkbox"/> A <input type="checkbox"/> B	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>
5 <input type="checkbox"/> A <input type="checkbox"/> B	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>
6 <input type="checkbox"/> A <input type="checkbox"/> B	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>
7 <input type="checkbox"/> A <input type="checkbox"/> B	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>
8 <input type="checkbox"/> A <input type="checkbox"/> B	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>
9 <input type="checkbox"/> A <input type="checkbox"/> B	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>

- The correctness of the information on Designated Beneficiary Accounts shall be checked by the bank of the account and Bank of Taiwan is not responsible for reviewing. The beneficiary's name is for identification only and is not used for the verification of the inward remittance.
- The Designated TWD Beneficiary Account can be a Demand Deposit account opened by the applicant or others at Bank of Taiwan or other financial institutions unless for the purpose of selling foreign exchange for TWD, the designated account has to be a Bank of Taiwan deposit account of the applicant.
- The Designated Foreign Exchange Beneficiary Account can be a foreign exchange deposit account opened by the applicant or others at Bank of Taiwan unless for the purpose of buying foreign exchange with TWD, the designated account has to be a Bank of Taiwan foreign exchange deposit account of the applicant.

**4. Foreign Exchange Outward Remittance | Transfer of foreign currency to other domestic or foreign financial institutions (V64-04):**

Applicant's name in English: \_\_\_\_\_ (F3202)

Applicant's address in English: \_\_\_\_\_ (F3202)

Add \_\_\_\_ beneficiary account(s) of foreign exchange outward remittance, cancel \_\_\_\_ beneficiary account(s) of foreign exchange outward remittance  
(Please fill in the number of accounts numbers in uppercase and do not leave the space blank)

**Please provide the relevant information of the beneficiary and the beneficiary's bank below:**

- **Please check the Designated Outward Account for the intended service (required, check all that apply). The applicant can only add for a maximum of 25 beneficiary accounts of foreign exchange outward remittance. (Different currencies under the same beneficiary's account are regarded as separate accounts) If the space of this form is insufficient for the number of beneficiaries of foreign exchange outward remittance, please fill out the [attached form] "Internet Banking Designated Foreign Exchange Outward Remittance Application Form."** The beneficiary accounts will always be in effect if the applicant does not request for cancellation.
- According to the competent authority, the relevant information on the designated beneficiaries and the beneficiaries' banks shall be written in English and in block letters except for the account numbers and bank codes. Those marked with "\*" refer to information that shall be given. As for the addresses and bank codes of the beneficiaries' banks, please be sure to completely fill in relevant information to facilitate smooth operations.
- **If the applicant uses the internet to file the declaration of New Taiwan Dollar foreign exchange settlement while the declaration is found to be false, the applicant shall file the declaration of New Taiwan Dollar foreign exchange settlement at the Bank in person in the future.**



## 【Appendix 1】 Personal Internet Banking Service Agreement 【May 2022 Version】

**Article 1 The functions of the Internet Banking password and the matters to be noted are as follows:**

- 1. Before using Internet Banking services for the first time, the applicant shall set the Internet Banking password or change the default Internet Banking password (including the user ID). The Internet Banking password that the applicant has changed to or set shall not be the same as the ATM card PIN and shall be kept secret. The password shall be changed from time to time.**
- 2. After obtaining the Internet Banking password from the Bank, the applicant can use various inquiry services provided by Internet Banking and can apply for the termination or changes of the time deposit under their Taiwan Dollar or Foreign Exchange General Service Account.**

**Article 2 The suspension and reinstatement of Internet Banking services shall be handled in accordance with the following provisions:**

1. When the applicant uses Internet Banking service of the Bank, if the password is entered incorrectly three consecutive times or the Internet Banking user ID is entered incorrectly five consecutive times, the Bank will automatically suspend Internet Banking services to maintain security. If the Bank determines that the account used by the applicant to transfer funds through the Bank's Internet Banking service is suspected of impersonating a real person or organization or used for illegal or improper activities, the Bank may also stop providing the applicant with Internet Banking services.
- 2. If the applicant no longer uses Internet Banking services of the Bank, he or she may change the password to "9999" to terminate Internet Banking services (scheduled transactions shall be canceled first).**
- 3. If the applicant intends to resume the use of Internet Banking services which have been suspended due to one of the circumstances specified in the preceding two paragraphs, the applicant shall go to the Bank to request for "Reinstatement."**

**Article 3 Transfer services of Internet Banking:**

All Internet Banking transfer services include: New Taiwan dollar transfer/paying fees and taxes/e-Bill national payment services, foreign exchange transfer/outward remittance service, domestic and foreign mutual funds/foreign bonds services, and Gold Passbook services.

**Article 4 TWD transfer/paying fees and taxes/e-Bill national payment services through Internet Banking shall be handled in accordance with the following provisions:**

- 1. Internet Banking transaction limit is calculated based on the transfer amount of the outward account. The applicant's daily/monthly transaction limit to designated accounts, non-designated accounts and paying fees and taxes in New Taiwan Dollars is determined by the amount agreed by the applicant.** The unit of the above agreed amount is TWD10,000, and each agreed amount shall not exceed the maximum amount shown in the table below or shall be handled in accordance with the relevant regulations announced on the Bank's website (referring to the homepage or Internet Banking website, the same below). The Bank may also adjust and formulate the regulations at any time.

Item	Transaction Security Control Mechanism	Maximum Amount per Transaction	Daily Maximum Amount	Monthly Maximum Amount
<b>Designated Account Transfer</b>	None	TWD 3 million	TWD 30 million	TWD 90 million
<b>Non-designated Account Transfer</b>	SMS OTP	TWD 50 thousand	TWD 100 thousand	TWD 200 thousand
	Other mechanisms set out by the Bank	TWD 100 thousand	TWD 200 thousand	TWD 500 thousand
<b>Pay Taxes and Fees</b>	All mechanisms set out by the Bank	TWD 100 thousand	TWD 200 thousand	TWD 500 thousand
e-Bill national payment	All mechanisms set out by the Bank	TWD 100 thousand	TWD 100 thousand	TWD 200 thousand

**Note: The combined daily/monthly maximum amount of non-designated account transfer and fee and tax payments via Internet Banking and the daily cumulative maximum amount of various fund transfer and tax and fee payments via the Bank's e-Banking (Internet Banking, Telephone Banking, Enterprise eBanking Simple Transfer) is TWD 30 million (among which, the combined daily cumulative maximum amount of inter-bank fund transfer and inter-bank ATM transfer is TWD 2 million). The monthly cumulative maximum amount is TWD 90 million.**

2. **The TWD Designated Account Transfer via Internet Banking refers to the transfer from a New Taiwan Dollar demand deposit account, demand savings deposit account or checking demand deposit account opened by the applicant with the Bank to a New Taiwan Dollar account of the applicant, a third party, or other financial institutions, but the outward account and beneficiary account shall be designated with the Bank first. However, the designation of a new beneficiary account will take effect on the next two days after the application date unless it is the applicant's account with the Bank. Each completed fund transfer is binding on the applicant and cannot be changed.**
3. When the applicant has made a total of 104 fund transfer transactions under one single TWD Deposit Account (excluding balance inquiry and password change) through the Bank's electronic transfer channels (including Internet Banking), the applicant shall complete the passbook entry first. Otherwise, when the number of transactions without passbook entry exceeds 104, the computer system of the Bank will combine the 104 transactions into one, and the details of each transaction will not be able to be displayed.
4. After the applicant completes the TWD fund transfer transaction through Internet Banking, the Bank shall report the balance of the outward account through Internet Banking. The applicant can also check the account balance or transaction details via passbook entry, the ATM card, telephone banking or Internet Banking (including mobile banking APP) to obtain the fund transfer results.
5. **TWD fund transfers can be processed through Internet Banking 24 hours a day, but the applicant shall complete the fund transfer to a designated checking demand deposit account before 15:30 of the Bank's business day. If a dishonored bill is caused due to delays attributable to the applicant, the applicant shall be responsible for it. The date of the transfer transaction performed by the applicant during the Bank's non-business hours shall be handled in accordance with the relevant regulations announced by the Bank on the Bank's website.**
6. **If the applicant's TWD fund transfer is scheduled for during the period determined by the Bank, the applicant shall prepare sufficient funds one day before the date of the scheduled transfer. If the scheduled transfer cannot be completed due to the fact that there are not sufficient available funds on the day when the Bank should perform the scheduled transfer, that the funds are pledged, offset, seized, or under compulsory execution, or that the Bank stops providing Internet Banking services to the applicant in accordance with this agreement, the scheduled transfer transaction will be automatically canceled, and the Bank shall notify the applicant via the email address registered at Internet Banking. If the applicant intends to cancel the scheduled transfer transaction, the process shall be completed by 24:00 on the day before the scheduled transfer.**

**Article 5 Internet Banking services for domestic and foreign mutual funds/foreign bonds shall be handled in accordance with the following provisions:**

1. The applicant shall sign the "Master Trust Agreement for Non-discretionary Money Trust Investing in Domestic and Foreign Securities of Bank of Taiwan Co., Ltd." before being able to request various domestic and foreign mutual fund/foreign bond services through Internet Banking. (The transaction of mutual funds/foreign bonds shall be processed through a designated Internet Banking outward account). **There is no limit to the amount of each transfer for mutual fund purchase transactions made with a TWD account, and it is not included in the combined daily maximum amount of TWD transfers.**
2. **When applying for redemption of domestic and foreign mutual funds/foreign bonds through Internet Banking, the applicant shall use the account through which the last transaction was made or a newly designated account for the redemption funds. If the applicant is unable to perform the redemption transaction through Internet Banking, the applicant shall apply for redemption at the counter in person.**

**Article 6 Internet Banking services for foreign exchange shall be handled in accordance with the following provisions:**

1. The foreign exchange transactions and the maximum amounts are as follows:

Foreign exchange transaction	Maximum amount per business day	Combined maximum amount
(1) TWD deposits into foreign exchange deposit account	Less than the equivalent of TWD 500 thousand (exclusive)	<b>The combined maximum amount of (1) and (4) TWD outward remittances shall be less than TWD500,000 per business day, and the combined maximum amount of (1) to (7) foreign exchange transactions under the same ID number per business day is the equivalent of TWD 30</b>
(2) Foreign exchange deposit into TWD deposit account	Less than the equivalent of TWD 500 thousand (exclusive)	
(3) Intra-bank Foreign exchange deposit transfers between accounts under different names (in the same currency only)	Less than the equivalent of TWD 500 thousand (exclusive)	
(4) Outward remittance in TWD or original currency	Less than the equivalent of TWD 500 thousand (exclusive)	
(5) Intra-bank Foreign exchange deposit	The equivalent of TWD 30 million	

transfers between accounts under the same name (in the same currency only)		<b>million as the upper limit.</b>
(6) Foreign currency exchanges in the same foreign exchange demand deposit account	The equivalent of TWD 30 million	
(7) Foreign exchange deposits to subscribe funds	The equivalent of TWD 30 million	
(8) Foreign exchange demand deposits to time deposits	Unlimited amount	

2. **The exchange rate is determined according to the Bank's nominal spot exchange rate prevailing at the time of the foreign exchange transactions made via Internet Banking by the applicant. However, if the exchange rate in the foreign exchange market fluctuates wildly, the Bank may suspend all foreign exchange services of Internet Banking.**
3. The **Designated Account Transfer** of the foreign exchange service provided by Internet Banking refers to the transfer from a "Foreign Exchange Deposit Account" or "TWD Deposit Account" opened by the applicant with the Bank to a "TWD Deposit Account" or "Foreign Exchange Deposit Account" opened by the applicant with the Bank, or the transfer from the applicant's foreign exchange deposit opened with the Bank to a third party's "Foreign Exchange Deposit Account" opened with the Bank. **The outward account or beneficiary account shall be designated with the Bank in writing beforehand. However, the designation of a new beneficiary account will take effect on the next two days after the application date unless it is the applicant's account with the Bank. Each completed fund transfer is binding on the applicant and cannot be changed.**
4. Internet Banking services for foreign exchange shall be handled in accordance with Paragraph 4 of Article 4.

**Article 7 Internet Banking foreign exchange outward remittance transactions shall be handled in accordance with the following provisions:**

1. **If the applicant uses the foreign exchange service of Internet Banking while the beneficiary account under the applicant or a third party is of another financial institution, he or she shall apply for Internet Banking "Foreign Exchange Outward Remittance Service" (hereinafter referred to as the Remittance Service) and designate the beneficiary and the beneficiary's bank of the foreign exchange outward remittance with the Bank in writing. The designation of a new beneficiary and the beneficiary's bank shall take effect on the next two days after the application date. The preceding provision applies to the Remittance Service.**
2. **When the applicant uses the Remittance Service, the Bank will handle it via a direct remittance (by simply sending ONE SWIFT message). The applicant agrees that the Bank, the intermediary bank and the Bank's deposits and remittances bank will deduct the handling and related fees incurred in the process from the remittance amount. As for the aforementioned fees incurred on the beneficiary bank for processing the remittance, they shall be handled in accordance with the regulations of the beneficiary's bank. The applicant authorizes the Bank or the Bank's correspondent bank to process remittances by any method deemed appropriate, and may use other financial institutions as the intermediary banks when necessary. If the Bank assists in the tracking of and inquiry about the remittance at the request of the applicant, the required telecommunications and handling charges (including but not limited to fees charged by foreign banks) shall be borne by the applicant.**
3. **If the information of the beneficiary or the beneficiary's bank designated of the applicant with the Bank for foreign exchange remittance is incorrect, or if the foreign exchange remittance is incorrect, delayed, returned or cannot be completed due to other reasons not attributable to the Bank, the Bank shall not be held responsible. In the event of the aforementioned incidents or if the Bank assists in handling remittance failure or changes in the remittance at the request of the applicant, the required telecommunications and handling charges (including but not limited to fees charged by foreign banks) shall be borne by the applicant.**
4. **When the foreign exchange remittance transaction is completed and there is a need for additional fees to be borne by the applicant, the applicant shall pay the fees immediately after receiving the notification from the Bank without objection.**

**Article 8 Internet Banking Services for Gold Passbook shall be handled in accordance with the following provisions:**

1. **If the applicant has a Designated TWD Account for Gold Passbook transactions through Internet Banking, the applicant may use the PIN to carry out transactions such as buy-in and sell back TWD Gold Passbook through Internet Banking. If the applicant has a Designated Foreign Exchange Account for Gold Passbook transactions through Internet Banking, the applicant may use the PIN to carry out transactions such as buy-in and sell back USD/RMB Gold Passbook through Internet Banking.**
2. **There is no amount limit per transfer made by the applicant for the buy-in and sell-back of gold under the Gold Passbook which will not be counted into the total daily limit for all TWD funds transfers through the electronic transfer channel.**

3. The applicant should go to the home branch for payment of the service fee for personal service phone order transactions, the service fee for purchases under the Systematic Purchase Plan, the debit failure handling fee for the Gold Saving Plan or other fees and charges. **If the applicant has applied for a sell-back transaction before paying the above fees, the applicant hereby authorizes the Bank to deduct the fees from the proceeds received by the applicant from the sell-back transaction.**
4. When the applicant applies for a TWD-denominated Gold Passbook account through Internet Banking of the Bank, he/she/it shall agree that the Bank may explain and disclose the important contents and risks of Gold Passbook on its website.
5. **The Bank may suspend the services of the Gold Passbook of Internet Banking in the event of force majeure or violent fluctuations of international gold market price or foreign exchange rate.**

**Article 9 Changes in Internet Banking service items and the calculation and collection of fees shall be handled in accordance with the following provisions:**

1. When there are any changes (including additions, adjustments, changes or cancellations) to Internet Banking service items applied for by the applicant after the agreement is signed, and the changed service items and related regulations have been announced by the Bank on the Bank's website (including but not limited to agreed matters and matters needing attention), the applicant can use the changed services items without filling out another application form unless otherwise specified by the Bank. Once the applicant uses the changed service items in the Internet Banking service system, it is deemed that the applicant agrees to handle matters in accordance with the relevant regulations of the changed service items and agrees to be bound by them.
2. **The applicant agrees that the Bank may charge handling fees, telecommunications fees, and operating service fees according to the attached "Bank of Taiwan Internet Banking Service Charges."**

**Article 10** The applicant shall use Internet Banking services during the business hours announced on the Bank's website and agree to use the service items in compliance with the relevant laws and regulations and the relevant regulations regarding the services announced on the Bank's website (including but not limited to agreed matters and matters needing attention) in addition to the provisions in this agreement. If the applicant should visit the counter in person or handle matters in writing in accordance with the relevant laws and regulations or the relevant regulations announced by the Bank on its website, the applicant agrees to go to a business unit of the Bank as soon as possible.

**Article 11** The applicant agrees that the Bank, Joint Credit Information Center, and Financial Information Service Co., Ltd. may collect, process, internationally transmit and use the applicant's personal data for specific purposes such as business registration or business needs stipulated in the articles of association within the scope permitted by relevant laws and regulations.

**Article 12** If the Bank and the subsidiaries of Taiwan Financial Holdings Co., Ltd. legally disclose, refer to or use the applicant's information for marketing campaigns, the applicant may use the Bank's service channels (such as the customer service hotline, written or personal contact) to request to stop the common use of the applicant's basic information, transaction data or other relevant information. After receiving the notification and confirming the identity of the applicant, the Bank shall process the request immediately, and handle the request on the system within a reasonable period of time according to the applicant's notification (the reasonable period shall be subject to the announcement on the Bank's website). When the applicant needs to change the data, the applicant may notify the change through the service channels provided by the Bank (such as written or personal contact). The Bank shall act in accordance with the relevant operating regulations of the Bank immediately upon receipt of the notice.

**Article 13** If the deposit account of the applicant is reported as a Watch-listed Account or a Derivative Watch-listed Account, the Bank's e-Banking (Internet Banking, telephone banking, Enterprise eBanking Simple Transfer) services and other electronic payment transfers under the account shall be suspended immediately.

**Article 14** The applicant agrees that the Bank may, according to business needs, revise or adjust this agreement or the content of relevant contracts, or revise the list of charges. The applicant also agrees that the Bank may announce its content in a prominent place on the Bank's website to serve as a notice.

**Article 15** **The applicant understands that if he or she is temporarily unable to use the Bank's e-banking (Internet Banking, Telephone Banking, Enterprise eBanking Simple Transfer) services and/or e-Banking (Internet Banking, Telephone Banking, Enterprise eBanking Simple Transfer) system, due to the circumstances that the Bank's system is being maintained or busy or that the communication lines are busy or interrupted, the applicant agrees that he or she can visit a counter of the Bank in person during the business hours of the Bank to use the services provided by the Bank, or wait until the restoration of the Bank's e-Banking service (including Internet Banking, Telephone Banking, Enterprise eBanking Simple Transfer) and/or e-Banking system (including Internet Banking, Telephone Banking, Enterprise eBanking Simple Transfer).**

**Article 16** The applicant understands and agrees that the Bank shall take the following measures in accordance with the relevant laws and regulations for the purpose of anti-money laundering and combating the financing of terrorism. The Bank shall not be liable for any damages incurred on the applicant or a third party:

1. If the Bank discovers that the applicant or his or her transaction-related partner is an individual, corporate entity or group designated for sanctions by the Counter-Terrorism Financing Act, or a terrorist or group considered or tracked down by a foreign government or an international money laundering prevention organization, the Bank may reject the business contacts or simply terminate the business relationships (including scheduled transactions) without prior notice.
2. If the applicant does not cooperate with the review, refuses to provide information on the relevant parties of the transaction, is unwilling to cooperate in explaining the nature and purpose of the transaction or the source of funds, or does not cooperate in providing other information requested by the Bank, the Bank may temporarily suspend the transaction (including scheduled transactions), or temporarily suspend or terminate the business relationship.
3. If the Bank discovers that the residence, nationality, main place of business and registration of the applicant or his or her transaction-related partner fits the Bank's definitions of ultra-high-risk countries or regions, the Bank may terminate the business relationship (including scheduled transactions) at any time without prior notice.

## **【Appendix 2】 Personal Internet Banking Business Service Agreement 【May 2022 Version】**

### **Article1 Bank Information**

1. Name of the Bank: Bank of Taiwan Co., Ltd.
2. **Complaints and customer service hotline: 0800025168**
3. Website: <http://www.bot.com.tw>
4. Address: No. 120, Section 1, Chongqing South Road, Taipei City
5. Fax number (02)2389-3999
6. E-mail address of the Bank: [botservice@mail.bot.com.tw](mailto:botservice@mail.bot.com.tw)

### **Article2 Applicability**

This Agreement serves as a common agreement for personal internet banking services and e-Banking services and applies to all services offered under the Agreement, unless otherwise stipulated.

No other agreement may contradict the terms of this Agreement. However, special agreements that offer more protection to the Applicant may supersede the terms and conditions stated here in. Any ambiguities conveyed by the terms of the Agreement shall be interpreted in the way that best reflects the Applicant's best interests.

### **Article3 Terminology Definitions**

1. Personal Internet Banking Services: Various financial services offered by the Bank that the Client may access immediately from the Client's computer through an Internet connection with the Bank, without visiting the Bank in person.
2. Electronic documents: Any text, audio, image, video, symbol, or other type of data transmitted by the Bank or by the Client over the Internet, which has been arranged in electronic or other not directly recognizable format, but that can be processed electronically to convey meaning.
3. Digital Signature: The process of converting electronic documents into a certain length of digital information using mathematical algorithms or other methods, and encrypting them with the signatory's private key. The digitally signed message can be authenticated using a public key.
4. Certificate: Electronic data that contains information of how a digital signature is to be validated; used to verify the signatory's identity and qualification.
5. Private key: The part of paired digital data retained by the signatory; this digital data is used for producing digital signatures.
6. Public key: The part of paired digital data that is public; this digital data is used to validate digital signatures.
7. Service Hours: Monday to Friday, 9:00 am to 3:30 pm, except for days when the Bank is closed in accordance with regulations. However, due to the special nature of a service project, the Bank may arrange or announce a different service hours schedule.

### **Article4 Website Verification**

**Please verify the website address (<https://ebank.bot.com.tw>) before proceeding to use Internet banking services. For questions, please call the customer service hotline.**

The Bank should inform the Applicant of the risk of using Internet banking in a way that the average person can understand.

The Bank should exercise its duty of care as a prudent manager to maintain the correctness and security of website information.

The Bank shall also be on the lookout for fake webpages to prevent losses to the Applicant.

### **Article5 Services**

The Bank shall provide the services stipulated in this Agreement. If relevant information is presented on the Internet banking website, the accuracy of the information shall be ensured. The Bank's obligations to the Applicant should be no fewer than those stated on the website.

#### **Article6 Internet connection**

The Bank and the Applicant both agree to send and receive electronic documents through the Internet.

The Bank and the Applicant shall establish service agreements with their respective Internet service providers to secure their own rights and obligations. Both parties shall bear their own expenses incurred for accessing the Internet.

#### **Article7 Receiving and responding to electronic documents**

Upon receiving electronic documents, such as digital signatures or others agreed upon by the Bank and the Applicant as proper means of identification, the Bank shall prompt for the Applicant's reconfirmation by displaying key information on the webpage (except for inquiries) before proceeding with verification and execution. The results of the verification and execution shall be notified to the Applicant via electronic document.

In circumstances where the Bank or the Applicant are unable to determine the identity or the contents of electronic documents sent by the other party, the electronic document 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 via electronic document

#### **Article8 Non-execution of electronic documents**

**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.

If the Bank refuses to execute the aforesaid electronic documents, the Bank shall notify the Applicant immediately of the reasons and circumstances of refusal via electronic document. The Applicant, after receiving the notice, may verify with the Bank through the complaints and customer service hotline or by e-mail.

#### **Article9 Timeframe for electronic document exchanges**

All electronic documents are automatically processed by the computers of the Bank. Once the Applicant has issued and confirmed an electronic document in accordance with the content correctness reconfirmation mechanism described in Article 7, Paragraph 1, the Applicant may not recall the electronic document. However, the Applicant can recall or amend scheduled transactions that are yet to fall due, subject to the deadlines specified by the Bank.

If an electronic document is delivered via the Internet to the Bank and arrives in the Bank's computer systems after business hours, the Bank shall immediately notify the Applicant by electronic document that the transaction will be automatically arranged to be processed on the next business day or handled in accordance with other designated methods.

#### **Article10 Costs**

**From the date the Applicant starts using the services stipulated in this Agreement, the Applicant shall pay service fees, handling fees and postal and telecommunications fees according to the stipulated standard rates and authorize the Bank to automatically withhold funds from the account of the Applicant. The Bank may not collect any charges that have not been recorded.**

Any subsequent change to the standard rates mentioned above must be published on the Bank's website in a clear and visible manner and announced to the Applicant via electronic document (referred to as "Notice" below).

If the adjustment described in Paragraph 2 results in a higher rate, the Bank shall provide the Applicant with the option to agree or disagree with the higher rate on the website of the Bank. If the Applicant does not express his/her agreement before the effective date of adjustment, the Bank may suspend part or all of the Internet banking services offered to the Applicant on the date the adjustment takes effect. If the Applicant agrees to the rate adjustment after the effective date, the Bank shall immediately restore the Applicant's access to all relevant Internet banking services in accordance with the Agreement.

**The Bank shall issue the abovementioned announcements and notices at least 60 days prior to the effective date of the adjustment, which should not be earlier than the beginning of the year following the announcements/notices. However, if the abovementioned adjustments are beneficial to the Applicant, there is no time restriction for its announcement/notices.**

#### **Article11 Installation of Client Software/Hardware and Associated Risks**

The Applicant shall install all the computer software, hardware, and security related equipment required to access the services offered under this Agreement. The Applicant 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 Bank should also describe on its website and in the packaging of the provided software/hardware the minimum system requirements for running the services, as well as risks associated with the software/hardware provided.

The Bank may request that the Applicant return the supplied equipment mentioned above upon termination of the Agreement, but only if it has been separately arranged under special terms and conditions.

#### **Article12 Connection and Responsibilities of the Customer**

Where special arrangements exist between the Bank and the Applicant, connection may commence only after the necessary tests are completed.

The Applicant is responsible for safekeeping any usernames, passwords, certificates and other identification tools provided by the Bank.

**If the Applicant continuously enters any of the abovementioned passwords incorrectly three times consecutively, the computers of the Bank will immediately suspend access to the services stipulated in this Agreement. To restore access, the Applicant must follow the stipulated handling procedures.**

#### **Article13 Transaction Verification**

For every transaction that has been completed, the Bank shall notify the Applicant via electronic document or other mutually agreed upon methods. The Applicant should verify whether the outcome contains any errors. **In case of any inconsistency, the Applicant shall notify the Bank in person through the customer service hotline, e-mail, or written notice, within 45 days of the completion of the transaction for further investigation.** Every month, the Bank will issue a transaction report detailing the account activity of the previous month to the Applicant through the method previously agreed upon (if there are no transactions for the previous month, no statement will be issued). **If any errors are found after the Applicant has verified all items listed on the transaction statement, the Applicant should notify the Bank in person, through the customer service hotline, e-mail, or written notice, within 45 days of the receipt of the statement for further investigation.** The Bank shall immediately conduct an investigation upon receiving the Applicant's report. The Bank should inform the Applicant of the outcome of the investigation in written format within 30 days of receiving the report.

#### **Article14 Responding to errors in electronic documents**

If at the time of using the services stipulated in this Agreement, the Applicant encounters any errors in the electronic documents for reasons that are not attributable to him/herself, 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 informed, and notify the Applicant of such errors through electronic documents or other mutually agreed upon methods.

If, at the time of using the services stipulated in this Agreement, the Applicant transfers funds into the wrong account or an incorrect amount, such as by entering an incorrect financial institution code, account number, or amount, the Bank shall provide the following assistance immediately after being notified by the Applicant:

1. Provide details relating to the transaction to the extent permissible by law.
2. Notify the beneficiary bank for assistance.
3. Report the results.

#### **Article15 Authorization and responsibilities associated with electronic documents**

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

Should the Bank or the Applicant discover any misuse or illegitimate use of the username, 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, in written format, to suspend the use of service and implement the appropriate preventive measures.

The Bank shall be responsible for the outcome of any third party use of the service before the notice is received. However, under any of the following circumstances, the Bank shall not be liable:

1. The Bank is able to prove that the misuse is due to the Applicant's intentional or negligent actions.
2. After comparing transaction data or statements, the Bank discovers that the misuse was notified more than 45 days after it had taken place. However, special circumstances (e.g., long-distance travel, hospitalization, etc.) where the Applicant is unreachable for notification in time are excluded from the above rule; in such cases, the 45-day period begins from the day the special circumstances end, unless the delay in notification is caused by an intentional or negligent action of the Bank.

The Bank shall bear the costs of investigation into the misuse and theft described in Paragraph 2.

#### **Article16 IT system security**

The Bank and the Applicant must ensure the security of their own systems and take appropriate measures to protect records and personal information from intrusion, illegal access, alteration, or destruction.

Where there is a dispute over whether the protective measures of the Bank have been breached or its security weaknesses have been exploited by a third party, the Bank is responsible for providing evidence proving that such incidents did not occur.

The Bank is liable for compensation of the Applicant for any damages ensuing from third party intrusion into its information systems.

#### **Article17 Obligation of Confidentiality**

Unless otherwise regulated by law, the Bank must ensure that electronic documents exchanged with the Applicant and any information obtained while offering services under this Agreement are not disclosed to any third party and cannot be used for purposes unrelated to this Agreement. If the Applicant has given consent to disclose such information to a third party, the third party shall comply with the confidentiality obligations stipulated in this Article.

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

#### **Article18 Damage Compensation**

The Bank and the Applicant agree that any delays, omissions, or errors in transmitting or receiving electronic documents, resulting in damages to the other party, shall be compensated by the party to whom the cause is attributable.

#### **Article19 Record Retention**

Both the Bank and the Applicant shall retain all electronic documents that contain transaction information. Both parties shall also ensure the authenticity and integrity of the retained records.

The Bank shall exercise its duty of care as a prudent manager in maintaining the aforementioned records. The records shall be retained for at least 5 years, or for whatever longer durations stipulated by law.

#### **Article20 Efficacy of electronic documents**

The Bank and the Applicant agree to use electronic documents as a mean of transmitting information. All electronic documents exchanged according to the terms of this Agreement are equivalent to written documentation. This excludes any circumstance where laws have regulated otherwise.

#### **Article21 Termination of the Agreement by the Customer**

The Applicant may terminate this Agreement at any time provided that the termination request is made in person, in writing, or in any method agreed upon by the parties.

#### **Article22 Termination of the Agreement by the Bank**

The Bank shall notify the Applicant in writing at least30 days prior to the termination of the Agreement.

If any of the following situations arise, the Bank may terminate this Agreement at any time and notify the Applicant of said termination in writing or in any mutually agreed upon method:

1. The Applicant has assigned rights or obligations of this Agreement to a third party without the consent of the Bank.
2. The Applicant declares bankruptcy according to the Bankruptcy Act, or undergoes debt rehabilitation or liquidation according to the Statute for Consumer Debt Clearance Act.
3. The Applicant violates Articles 15 to 17 of this Agreement.
4. The Applicant is in violation of other terms of the Agreement and has failed to rectify or fulfill obligations within the time frame specified by the Bank.

#### **Article23 Amendments**

**When there are changes or amendments made to the terms and conditions of the Agreement, the Bank shall notify the Applicant of such changes in written format or through a mutually agreed upon method. If no objection is raised by the Applicant within 7 days after the notification, the changes or amendments will be considered as accepted by the Applicant.**

For the following changes, however, the Bank shall notify the Applicant in writing or through the mutually agreed notification method 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 its 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:

1. A third-party misuses or illegitimizes use of the username, password, certification, private key, or any not legally authorized situation, or the method of notifying the other party.
2. Other matters stipulated by the competent authority.

#### **Article24 Delivery of Correspondence**

The Applicant agrees that the address indicated in the Agreement related to the Principal 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 send all the relevant documents to the address indicated in the Agreement related to the Principal Account or to the address the Applicant most recently provided.

#### **Article25 Applicable Laws**

The Agreement is governed by the laws of the Republic of China.

#### **Article26 Jurisdiction**

In the event of litigation, the Bank and the Applicant agree that the court governing the jurisdiction where the designated Principal Account was first opened shall be the court of the first instance.

#### **Article27 Headings**

Headings in this Agreement are made to facilitate easy reference and may not affect the interpretation, description, or understanding of the terms.

#### **Article28 Contract Copies**

This Agreement is executed in duplicate, with one original kept by the Bank and the Applicant.

### **【Appendix 3】 Personal Internet Banking SMS OPT Service Agreement 【May 2022 Version】**

- Article1** The Applicant allows the SMS OTP to be received at the designated mobile phone number (limited to numbers of domestic telecom carriers) and is used as the Applicant's identity or transaction verification in Personal Internet banking (including Internet Banking Mobile APP) at the Bank. The Bank is not responsible for the verification of whether a designated mobile phone number belongs to the Applicant.
- Article2** **The Bank only sends the SMS OTP to the designated mobile phone number within the country according to the Applicant's instructions. The Bank shall not be liable for whether the Applicant can receive the SMS OTP or whether the SMS OTP is received by the Applicant.**
- Article3** In case of system failure or force majeure factors, the Bank may suspend the provision of SMS OTP Service until the system resumes normal operation.
- Article4** The Bank may, without the consent of the Applicant, terminate the provision of the SMS OTP Service by making an announcement.
- Article5** **The fees associated with the transmission of the SMS OTP shall be calculated in accordance with the Bank's announced charging standard. The Applicant agrees and authorizes the Bank to deduct automatically from the Applicant's deposit account.**
- Article6** **When the SMS OTP is entered incorrectly three consecutive times, the Applicant agrees that the Bank may at its discretion suspend the SMS OTP Service in order to protect transaction security. If the Applicant still needs to use the service, the Applicant shall re-apply for the service.**
- Article7** **After the Bank sends a SMS OTP (valid for three minutes each time; after timing out, the Applicant shall re-operate to resend another OTP), if the SMS OTP has not been entered before timing out five consecutive times, the Applicant agrees that the Bank may at its discretion suspend the SMS OTP Service for 30 minutes in order to protect transaction security.**
- Article8** **If the Applicant wishes to resume or cancel the use of SMS OTP Service, the Applicant must bring identity documents and the original signature/seal of the deposit account to one of the branches of the Bank for handling.**

### **【Appendix 4】 Personal Internet Banking Mobile Push Notification OTP Service Agreement 【May 2022 Version】**

- Article1** 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 of the Internet Banking of the Bank; an OTP is automatically generated and sent back to the Bank after the Applicant confirms such information on the mobile device; however, if the Applicant is unable to connect to the Internet, Bank can provide offline OTP (for example: two-dimensional QR Code, interactive OTP or one-click OTP) depending on the operation needs to complete the verification service.
- Article2** "Portable Safe Go" App: Refers to the application developed by the Bank for Applicants to download and install on mobile devices from app platforms (such as the Apple App Store, Google Play) to use the Mobile Push Notification OTP Service provided by the Bank.
- Article3** The Applicant agrees for the "Portable Safe Go" App to provide verification services by Push OTP, offline OTP, etc.
- Article4** Applicants 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. Applicants may also apply online for the Mobile Push Notification OTP Service through the Internet Banking of the Bank. However, its code of practice shall be subject to the announcement on the Internet Banking.
- Article5** The Applicant agrees to install the Bank's "Portable Safe Go" App on a mobile device and complete mobile device registration. Afterwards, when the Applicant conducts identity or transaction verification within the business scope used and announced by the Bank, the Applicant may designate the Mobile Push Notification OTP Service and follow the instructions to select a registered mobile device to execute the "Portable Safe Go" App to complete verification.
- Article6** The "Portable Safe Go" App may only be downloaded and installed on mobile devices using either the iOS or Android operating system. The Applicant must open the "Portable Safe Go" App and enter the Applicant's information, including ID number, device name and "Registration Activation Code" and pass the verification to complete the mobile device registration. The "Portable Safe Go" App is limited to the registered mobile device of the Applicant and cannot be shared with others.
- Article7** The Bank is not responsible for the verification of whether a registered mobile device belongs to the Applicant.

- Article8** “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.
- Article9** When the “Transaction Password” verification is entered incorrectly three consecutive times, the system will **automatically cancel the Mobile Push Notification OTP Service** in order to protect transaction security; the same shall apply to those who change mobile devices or remove and reinstall the “Portable Safe Go” App. To continue using the service, the Applicant must re-apply in accordance with the first half of Article 4 (over-the-counter only), and Articles 5 and 6 of this Agreement.
- Article10** 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.
- Article11** The Applicant agrees to comply with the following usage restrictions:
- (1) The Applicant may not perform reverse engineering, demultiplexing or disassembling to the “Portable Safe Go” App that is authorized by the Bank to be installed on the registered mobile devices of the Applicant, circumvent technical protection measures, or copy it to other devices. If the Bank’s “Portable Safe Go” App detects that the Applicant’s mobile device is suspected of being cracked or being tampered with and updated without authorization, its service will be suspended.
  - (2) The Applicant shall be responsible for safe custody of its registered mobile devices. It shall be solely responsible for all consequences if it lends, transfers or pledge such mobile devices.
  - (3) The registered mobile devices shall be properly kept. If a situation such as disappearance, loss, theft or other loss of possession occurs, the Applicant must visit one of the branches with the Bank in person as soon as possible to terminate the Mobile Push Notification OTP Service. To continue using the service subsequently, the Applicant must re-apply in accordance with the first half of Article 4 (over-the-counter only), and Articles 5 and 6 of this Agreement. If it was fraudulently used before the Applicant reported the loss of the device (termination of service), and the Bank has already handled the transaction, such transaction shall be deemed to have been made by the Applicant. The Bank shall be solely responsible for all consequences if it fails to exercise its duty of care as a prudent manager with respect to its management of IT system or for other reasons that are attributable to it such that the Applicant’s OTP is fraudulently used or stolen.
  - (4) Upon discovery of fraudulent use or theft of the “Mobile Push Notification OTP Service” or any other unauthorized conduct by a third party, the Applicant shall immediately notify the Bank to suspend the service and take precautionary measures.
  - (5) The Applicant has the obligation for the proper and safe custody of and the confidentiality of the “Registration Activation Code” provided by the Bank and the “Transaction Password” set by the Applicant or other tools sufficient for identification, and shall not disclose, give or lend to others for their use in any way. The Applicant shall also properly keep the “Registration Activation Code” Letter issued by the Bank. If a situation such as disappearance, loss, theft or other loss of possession occurs before the successful registration of the mobile device, the Applicant shall notify the Bank as soon as possible and take precautionary measures.
- Article12** 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.
- Article13** The Applicant agrees that the modifications, additions or deletions of the content of this Agreement. according to business needs. The Applicant also agrees that the Bank may announce its content in a prominent place on the Bank’s website or by e-mail to serve as a notice.
- Article14** The Bank may, without the consent of the Applicant, terminate the provision of the Mobile Push Notification OTP Service by making an announcement 30 days prior to the termination date in a prominent place on the Bank’s website or by e-mail in lieu of notice.
- Article15** 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 Personal Internet Banking of the Bank 60 days prior to the effective date (adjustments that are favorable to the Applicant are not subject to the 60-day announcement restriction) in lieu of notice. If the Applicant fails to terminate the contract within such period, it shall be deemed that the Applicant has agreed to those adjustments.
- Article16** If the Applicant wishes 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.

## Bank of Taiwan Personal Internet Banking Service Charges

**【For the actual charges of the current year, please refer to the preferential plan announced on the Internet Banking website】**

【May 2022 Version】

Internet Banking (including mobile banking APP)	
Service item	Chargeable service units and amount
Inter-bank TWD fund transfer	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. <b>Note: The number of transfers made via the Bank's Internet Banking, Internet ATM, physical ATM and telephone banking shall be aggregated.</b>
	The transfer amount is TWD 501-1000 TWD 10 per transaction
	The transfer amount is TWD 1001 or more TWD 15 per transaction
Foreign exchange intra-bank transfers in the same currency	No handling fee for the same account name, TWD 150 per transaction for different account names.
Foreign Exchange Outward Remittance	Handling fee – Remittance charge 1. Each transaction is charged at 0.05% of the remittance amount with a minimum of TWD 120 and a maximum of TWD 800. 2. TWD 200 per case for remittance rejection / cancellation / amendment.
	Cable fee – Message charge TWD 300 for wire transfers per SWIFT message, TWD 300 for remittance rejection / cancellation / amendment per SWIFT message <b>Note: When it is necessary to send a SWIFT message (such as MT202) to authorize the correspondent bank to debit our account with them, additional cable fee will be charged.</b>
Mutual Funds Purchase	Relevant fees for mutual funds purchase shall be handled in accordance with the "Master Trust Agreement for Non-discretionary Money Trust Investing in Domestic and Foreign Securities of Bank of Taiwan Co., Ltd." signed by the client and the Bank.
Gold Passbook Systematic Purchase Plan	From March 20, 2023, TWD50 per transaction will be charged once debit succeeds.
Successful debit handling for TWD-denominated	TWD 25 per month
Successful debit handling for USD-denominated	USD 2.5 per month

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