Bank of Taiwan
Master Agreement for Account Opening

[Ref. No.: Master-Agreement-001-11502-01]
[For Natural Person]

This Agreement includes:

[General Provisions] for the Demand Deposit Account, Demand Savings Deposit Account, General Service Account, Money Management Account, Foreign Exchange General Service Account and Foreign Exchange Demand Deposit Account [December 2024 Version]

[Individual Provisions]

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II. Agreement for Depositor of General Service Account [December 2024 version]
III. Gold Passbook Agreement [January 2026 version]
IV. Agreement for Depositor of Foreign Exchange General Service Account [December 2024 version]
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VII. Personal Internet Banking Service Agreement【May 2022 Version】
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X. Application Form and Agreement for Application/Cancellation for/of Intra-bank Withdrawal and Setting/Resetting PINs by Passbook Depositors [January 2024 version]
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Fee Standards for Services
Notification of Personal Data Protection Act Disclosure Obligations by Bank of Taiwan

Customer service center 24-hour Toll-free number: 0800-025-168
Our website: www.bot.com.tw

Master Agreement for Account Opening

The undersigned ______________________ (the "Customer" or "Depositor"), for the needs of making various deposits (collectively the "Deposit", or referring to each such deposit in Individual Provisions) and/or **gold passbook (this product is not a deposit, nor is the subject of insurance under the Deposit Insurance Act)** with Bank of Taiwan (the "Bank"), hereby combines various agreements with the Bank by entering into this Master Agreement for Account Opening (hereinafter referred to as the "Master Agreement") as follows. In addition to agreeing to comply with the General Provisions set forth herein, the Customer agrees to perform his/her/its obligations in accordance with the Individual Provisions of each agreement within the applicable scope of each service item under the Master Agreement. The Individual Provisions shall prevail in the event of any contradictions between the Individual Provisions of each agreement and the General Provisions.

[General Provisions] [December 2024 Version]

1. These provisions shall apply to the Demand Deposit Account, Demand Savings Deposit Account, General Service Account, Money Management Account, Foreign Exchange General Service Account and Foreign Exchange Demand Deposit Account.
2. **No daily interest shall accrue when the Deposit or the demand deposits under the Deposit is below minimum balance required by the Bank (TWD10,000 in respect of the General Service Account A; TWD5,000 in respect of the General Service Account B; TWD 10,000 in respect of the Demand Deposit; and TWD 5,000 in respect of the Demand Savings Deposit Account). If the deposit balance reaches the minimum deposit amount for deposit described above, the deposit balance shall be rounded down to the nearest hundred for the purpose of interest calculation, and no interest shall accrue on the part of the deposit balance that falls belowTWD100.**
3. **Interest on demand deposits and term deposits shall accrue at the deposit interest rates announced by the Bank; in the case of the demand deposits, interest shall be paid on June 20 and December 20 respectively and, on the following date thereof, be credited to the principal. Should the Deposit be settled and closed before the interest payment dates, interest on the Deposit shall be calculated and paid according to the actual deposit period lapsed.**

   Interest on TWD deposit shall be calculated as follows:

   (1) Demand Deposits: 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-five (365).

   (2) Term Deposits: Interest for the period of one or more full month(s) shall be calculated on a monthly basis by multiplying the principal by the annual interest rate and actual number of months lapsed and dividing the product by twelve (12); interest for the period shorter than one month shall be calculated on a daily basis by multiplying the principal by the annual interest rate and actual number of days lapsed and dividing the product by three hundred and sixty-five (365).

   When, through ATMs or internet banking during non-business hours (including holidays), the demand deposits are made in cash or by fund transfer or remittance, the demand deposits are transferred to term deposits, or the balance of demand deposits become negative when the fund transfer is made from the demand deposits, interest on the deposit or the overdraft shall accrue on the date of such deposit/transfer and the cut-off time is 24:00 of that day.
4. **The Depositor may terminate the term deposits under the Deposit before its maturity by giving seven (7) days' prior notice to the Bank or, in case of failure to give seven (7) days' prior notice, as otherwise agreed by the Bank. Upon the termination, the principal and accrue interest from such term deposits shall be paid in a lump sum at one time. The interest payable on such deposit shall be calculated at eighty percent (80%) of the accrue interest rate announced by the Bank for term deposits of the same currency and time period at the time of making such deposit into the Bank for the actual deposit period**

(including the number of days shorter than a month). In case of a floating interest rate, if there is any change of the interest rates during the actual deposit period, the accrue interest shall be calculated at eighty percent (80%) of the new time deposit interest rate for the period onward when the Bank announces such change. However, if the actual deposit period is shorter than a month, no interest will be paid.

5. **The Depositor's passbook, specimen signature/seal and passwords shall be kept properly and confidentially. The Depositor 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 Depositor, 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. The Depositor shall pay a processing fee for loss report and payment suspension according to the Bank's rules.**
6. A negotiable instrument deposited by the Depositor may be withdrawn until such negotiable instrument is presented for payment and such payment has been received by the Bank. The Depositor shall deal with any dishonored negotiable instruments and other relevant disputes on his/her/its own; the Bank may debit the amount of such dishonored negotiable instruments from the account of the Depositor directly. Upon notice by the Bank of any dishonored negotiable instrument, the Depositor shall bring his/her/its passbook and the specimen signature/seal registered with the Bank, retrieve such dishonored negotiable instruments at the Bank by presenting the receipt and update the passbook. **Should the Depositor fail to retrieve the negotiable instruments upon notice or the Bank is not able to give such notice to the Depositor, the Bank has no obligation to take any actions to preserve the rights in the negotiable instruments on behalf of the Depositor and is by no means liable otherwise. The period of custody of the negotiable instruments by the Bank shall be no longer than one (1) month; thereafter the Bank shall not be liable for the custody of the negotiable instruments.**
   During the transportation of the negotiable instruments entrusted by the Depositor to the Bank, if such negotiable instruments are stolen, lost or destroyed, the Depositor agrees to authorize the Bank or the paying bank to handle the application for suspension of payment due to loss and for a public summons and invalidating judgment on behalf of the Depositor. The Depositor is also willing to provide the invalidating judgment for the paying bank as the certificate for writing off the account after receipt of the amount of such negotiable instruments when the issuer has enough amount equal or more than the face value of the negotiable instrument in his/her/its account.
7. All transactions made under the Deposit without updating the passbook or made without the passbook as agreed between the Customer and the Bank (including but not limited to ATM services, automatic transfers to time deposits by contract, fund transfers and applications for internet banking service, telephone banking service, systematic investment plans or automatic debit for payment of taxes and other fees) 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 Customer is able to prove that the record registered in the Bank's computer is incorrect. In addition, the Customer shall not alter the transaction record registered on his/her/its passbook. In case of any doubt about any transaction or account balance, the Customer 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. **When the number of unregistered entries on the passbook reaches 104, those entries will be combined into one transaction by the system automatically. The Customer needs to visit the home branch if he/she/it wishes to inquire the transaction details of the combined transaction** (except for foreign exchange business)**.**
8. **The Depositor shall not assign or pledge the claim under the Deposit to/in favor of any third party other than the Bank.**
9. Where the Deposit needs to be transferred from the home branch to other business units of the

Bank, such transfer shall be conducted in accordance with the Bank's rules for deposit transfers.

10. **The registration and change of the specimen signature/seal shall be made in accordance with the Bank's rules. The Depositor shall pay a processing fee for replacement of passbooks and change of the specimen signature/seal according to the Bank's rules.**
11. **The Depositor who accept statements in lieu of passbooks (if there is any transaction for the previous month, the statement will be issued) shall not deliver the withdrawal slip to which the specimen signature/seal is affixed to any third party. Instead, the Depositor shall make withdrawals in person.**
12. **If any demand deposits and/or term deposits under the Deposit is subject to any compulsory enforcement, provisional attachment, provisional injunction or other provisional remedies so that the loan from the Bank by pledging the demand deposits and/or term deposits under the Deposit might not be discharged, upon notice by the Bank within a reasonable period of time, the loan and the term deposits shall be deemed to be due and matured. The Bank may exercise its pledge over or claim set-off against all or part of the term deposits and/or demand deposits with respect to the outstanding loan balance pursuant to law and gives notice to the Depositor.**
13. **The account closing under the Deposit shall be applied for by the Depositor in person.** Where the Depositor delegates an agent because he/she/it is not able to do so, such agent shall present the power of attorney and the corroborating documents that may be used to verify the identity of the principal and the agent.
14. The Depositor may enter into the "Bank of Taiwan Application Form and Agreement for Application/Cancellation for/of Inter-branch Withdrawal and Setting/Resetting PINs by Passbook Depositors" with any business unit of the Bank for application/cancelation the withdrawal of deposits at each business unit of the Bank.
15. The Customer 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 and human damage or error made by any third party.
16. The Depositor may authorize the Bank to pay taxes, public utilities, other fees or expenses (amounts) on behalf of the Depositor or pay and collect other fees or expenses (amounts) as an agent. **When applying for the above service, the Depositor shall present the tax bills, notification/notice from public utilities or certificates of collection and payment service to the Bank, and complete the "Bank of Taiwan Agreement for Payment of Public Utilities on Behalf of Depositor by Automatic Debit Authorized by Demand Depositor and Bank of Taiwan Provisions for Payment of Public Utilities on Behalf of Depositor" or other written authorization.** The Bank may directly debit or credit the account of the Depositor when making disbursement, transfer, payment or collection on behalf of the Depositor.

    After the Depositor applies to the Bank for payment of any fees/expenses (amounts), the Bank will start to make transfers and debits on the designated debit date after the public utilities or other mandating units complete the input of the file data. **Before the Bank can transfer and debit the Deposit, any fees/expenses (amounts) payable shall still be paid by the Depositor (or user or customer) on his/her/its own.**

    The Depositor shall have enough deposit in the designated deposit account by the deadline of payment set forth by the public utilities or other mandating units. Where the Bank cannot make any such payment due to insufficient deposit balance, no more available loan facility due to the limit of the loan-to-value ratio, compulsory enforcement, provisional attachment, provisional injunction, other provisional remedies, a closed account or a watch-listed account or otherwise in respect of the Depositor, the Bank shall not be obligated to conduct any debit and transfer for the Depositor and notify the Depositor. The Bank will notify the public utilities or other mandating units of the data about the debit failure. **The Depositor shall be solely responsible for any damage arising from**

such failure.

Where the Bank needs to conduct multiple debit transactions from the same account within one day because the Depositor has applied to the Bank for multiple automatic transfer and payment services, the Bank has the right to decide the order of the debit transaction at its sole discretion.

The Depositor who wishes to change the designated deposit account for automatic payment shall terminate the original authorization and reapply for a new one by giving written notice to the Bank; upon termination of the debiting, the Depositor shall notify the Bank of the termination of the original authorization in writing.

The Depositor's closing the designated deposit account for automatic payment shall be deemed to be the termination of the original authorization. When the Depositor reassigns the designated deposit account for automatic payment, the original authorization shall be deemed to be terminated, except that the payment service under the debiting function selected and reserved by the Depositor may be reassigned to the new account. If the Depositor selected to reserve any payment items to be reassigned to the new account, the Depositor agrees that the Bank will start to make transfers and debits on the designated debit date after the public utilities or other mandating units complete the input of the data.

The Depositor agrees that the automatic payment service will be conducted according to the completed agreement/authorization for automatic payment of public utilities fees or other fees/expenses (amounts) or any agreements specified in other written notice.

17. When the Customer 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 Customer agrees that the Bank may correct the same directly.
18. The Customer 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 account, and the Bank may return any inward remittance amount to the remitting bank via remittance return. In case of a derivative watch-listed account, the Bank may suspend the use of the ATM card, telephone transfer, Internet transfer and other electronic payment functions, and the inward remittance amount may also be returned to the remitting bank via remittance return.
19. If, in the opinion of the Bank, this deposit account is suspected of being involved in illegal or improper use, or is subject to any abnormal circumstances (including but not limited to situations where the Bank receives notification from judicial, prosecutorial, or police authorities, the Financial Supervisory Commission, or other governmental agencies, or where a third party submits to the Bank evidencing documents of having reported or filed a record with the aforementioned governmental agencies or relevant institutions), the Bank may suspend deposits, withdrawals, or remittances; suspend all or part of the account’s transaction functions; refuse to establish a business relationship or provide services; or take any other measures the Bank deems necessary (including but not limited to suspending the ATM card, telephone transfers, Internet transfers, and other electronic payment and transfer services, and reclaiming and cancelling the ATM card).
20. The Customer 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 such address specified on the specimen signature/seal card, the Depositor shall 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 Depositor 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 Customer, or to the address specified on the specimen signature/seal card shall be deemed as delivered when the ordinary transit time has lapsed.

The Customer who needs to change any document may notify such change to the Bank through the channel provided by the Bank, and the Bank shall promptly handle the same in accordance with its relevant rules upon receipt of such notice.

21. **Where the Bank discloses, refers or cross uses the Customer's data for the purpose of joint marketing with all subsidiaries of Taiwan Financial Holdings Co., Ltd. (which subsidiaries shall be those announced by such financial holding company) pursuant to law, the Customer may at any time request the Bank to suspend the joint use of the Customer's basic information, transaction information or other relevant information through the service channels provided by the Bank (such as via customer service hotline, in writing or in person). Upon receipt of the notice from the Customer and the Bank shall verify the Customer's identity then accept such request immediately, and process the same accordingly within a reasonable period of time, announced on the Bank's website, for system and operation according to the notice from the Customer.**
22. Where the Depositor opens the Deposit for the purpose of salary transfer, the Depositor shall be bound by the agreement for salary transfer and deposit entered into by and between the company employing him/her and the Bank upon account opening.
23. **The Customer agrees that the Bank, Joint Credit Information Center, Financial Information Service Co., Ltd. and other relevant institutions having business dealings with the Bank may collect, process, cross-border transfer and use the Customer's personal data for the specific purposes required by their registered business items or businesses specified in their articles of incorporation, or within the scope permitted by relevant laws or regulations.**
24. In case of any litigation arising out of these provisions in the amount exceeding the amount for Small-Claim Proceeding prescribed by Taiwan Code of Civil Procedure, the parties of the contract agree that **the district court of the place where the Bank's branch into which the Deposit is deposited is located (i.e., the location of execution of these provisions) shall be the competent court of first instance,** unless otherwise provided by law in respect of the exclusive jurisdiction.
25. **The Customer agrees that the Bank may modify or revise these provisions and relevant services, or adjust the fee standards (please refer to the schedules attached hereto for the applicable Fee Standards for Application for Services at Counter for TWD Deposit Customers and Fee Standards for Foreign Exchange Deposit) based on its business needs. The Customer further agrees that the Bank may announce the above modification or revision at a conspicuous place at the places of business of the Bank or on its website in lieu of notification. The Customer acknowledges that the amended Master Agreement, the modified services and fee standards will apply to and bind the Customer.**
    Any change or modification to the fees specified in the preceding Paragraph shall be announced by the Bank at least sixty (60) days before the effective date, unless such change or modification is favorable to the Customer.
26. **The Depositor acknowledges that the Bank has taken out deposit insurance in accordance with the Deposit Insurance Act. Therefore, the deposits made by the Depositor that fall within the scope of the targeted deposit items under the Deposit Insurance Act will be covered by the deposit insurance within the maximum insured amount set by the competent authority.**
27. **The Depositor shall register his/her/its specimen signature/seal on the specimen signature/seal card issued by the Bank as the certificate for withdrawals and applications for relevant matters under the Master Agreement through the written documents printed by the Bank and for all other written correspondence in relation to the Deposit.**
28. Provisions of compliance with FATCA
    (1) **The Customer 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 Depositor is obligated to promptly provide such relevant information and documents as required by the Bank.**

(2) **The Customer 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 Customer 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 Customer 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 Customer 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 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.

29. **Provisions of compliance with anti-money laundering and counter-terrorism financing laws:**

(1) Where the Bank finds that the Depositor (or any of its senior managing officials, beneficial owners, trust settlors, trustees, trust supervisors, trust beneficiaries and parties related to transactions) is among the individuals, legal persons or entities sanctioned as designated pursuant to the Counter-Terrorism Financing Act, or among the terrorists or terrorist groups identified 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 business relationship with the Depositor.

(2) Where the Depositor fails to cooperate with the Bank's examination, refuses to provide any information relating to any of its senior management, beneficial owners, trustors, trustees, trust supervisors, trust beneficiaries 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 Depositor.

(3) The Depositor or relevant parties shall provide information in a timely manner for the Bank's verification whether the Depositor (or any of its senior management, beneficial owners, trustors, trustees, trust supervisors, trust beneficiaries 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 failure to conduct a timely identity match due to the Depositor's or any relevant party's reluctance to cooperate.

(4) The Bank may first refuse a future-dated transaction conducted by the Depositor 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 Depositor's account. However, the Bank will not be liable for any failure in any future-dated transactions.

(5) **The Bank has correspondent accounts in the United States due to business relationship. The Depositor agrees that the Bank may provide the information of the Depositor (including but not limited to the account records of all business dealings between the Bank and the Depositor) upon the U.S. Department of The Treasury's or Department of Justice's request in order to comply with the U.S. Anti-Money Laundering Act of 2020 Section 6308.**

30. **In case of any dispute over the businesses under the Master Agreement, the Customer may telephone the Bank's 24-customer service hotline: (02-21821901 and 02-21910025), or the Bank's toll-free customer hotline (0800-025168).**
31. Where the Bank finds that the business the Depositor owned involves the provision of virtual asset services after the Bank establishes business relationship with the Depositor, the Bank may terminate the aforementioned business relationship after notifying the Depositor.
32. The Depositor shall not use the deposit account for peer-to-peer lending platform business. Where the Bank finds out the existence of aforementioned circumstance, the Bank may stop all the transactions, terminate business relationship with the Depositor or take other necessary measures after notifying the Depositor.
33. The Master Agreement shall be governed by the laws of the Republic of China.
34. The Master Agreement shall be executed in one copy to be retained by the Customer.

[Individual Provisions]

I. Agreement for Depositors of Money Management Account [December 2024 version]

1. This Account is intended to combine TWD general service account, borrowings (including by pledging term deposits), mutual funds subscriptions, securities settlements, bonds settlements and application for debit payments into one single account, so that the Customer may make deposits, withdrawals, wire transfers, borrowings (including by pledging term deposits), application for debit payments of public utilities, payments of securities settlements, bonds settlements, mutual funds subscriptions and credit card bills, and other fees and payments according to the methods agreed with the Bank (including service over the counter or using various automated and electronic devices).
2. This Account may be available only to a natural person with full capacity.
3. **The term deposits under the Deposit are pledged in favor of the Bank as collateral for borrowing by the Depositor.**
4. **When opening a money management account with the Bank, the Customer agrees that the specimen seal/signature for this Account shall be presented to make investments in domestic and foreign securities by the funds under trust, except as otherwise agreed or by using electronic devices to do so. The passbook and the specimen seal/signature shall be presented as evidence for withdrawal of deposits with passbook.**
5. The term deposits under the Deposit, upon maturity, will be automatically renewed by the Bank in the original amount, period and manner (i.e., fixed or floating interest rates) at the interest rate of the renewal day (including holidays) announced by the Bank, and will be pledged in favor of the Bank in accordance with the preceding Article. **Should the Customer not tend to renew the deposit, he/she should notify the Bank prior to the mature date. If the Customer chooses not to renew at maturity, the principal and interest accrued on maturity will be automatically transferred to the demand deposits under the Deposit on the agreed corresponding maturity date (including holidays)**, and such term deposit account will be deemed to be closed. **The Depositor agrees that the Bank is not required to notify him/her of the automatic renewal at maturity or the close of the term deposit account.**
6. **Where the balance of the demand deposits under the Deposit are not sufficient for any withdrawal or automatic debit by the Bank for payment of all fees, taxes or otherwise as required by the Bank, it shall be deemed that the Depositor borrows money from the Bank under the Deposit by pledging his/her term deposits under the Deposit as**

collateral, and that the Bank lends him/her money up to within the extent of ninety percent (90%) of such deposit for the above payment. When money is deposited into the account, or when term deposits are terminated before maturity or mature and the principal and interest on such deposit are transferred to demand deposits, the principal and interest in the demand deposits account will be automatically applied to the secured loan granted by the Bank. The Depositor shall apply to the Bank in advance, if he/she does not want to borrow money from the Bank by pledging the term deposits when the balance of the demand deposits are insufficient for withdrawal or to cover other amounts payable.

7. **The term deposits accrue interest at the interest rates for time deposit and the time savings deposit published by the Bank in the following manner: For the period with one or more full months, the interest accrues on a monthly basis (the interest is calculated by the principal multiplied by the annual interest rate and by the number of months lapsed and divided by 12); for the period shorter than one month, the interest accrues on a daily basis (the interest is calculated by the principal multiplied by the annual interest rate and by the number of days lapsed and divided by 365). Time deposit and monthly interest payout savings deposit accrue interest monthly by simple interest, which will be automatically transferred to the demand deposits under the same account. The lump-amount savings deposit compound interest monthly, which, along with the principal, will be paid and transferred to the demand deposits under the same account at maturity.**
8. The Depositor may request the Bank to transfer the balance of the demand deposits totaling TWD10,000 or more to term deposits byTWD10,000 or its multiples in increment of TWD10,000.
9. **The borrowing by pledging the term deposits shall accrue interest at the rate specified by the Bank (currently, the interest rate on the certificate of deposit plus 1.5%), which will be charged by the Bank through automatic transfer from the Depositor's demand deposits account on the last business day of each month.** If the Depositor has several term deposits with different interest rates and needs to make borrowings the pledging will be done in low to high order, any deposited amounts will be use to repaid the loan with different interest rates in high to low order. The interest on the borrowing is calculated as follows: The interest is calculated by the sum of the outstanding loan balance on each day multiplied by the interest rate and then divided by 365.
10. **Where the Customer applies to the Bank for multiple revolving facilities through this Account, the facilities with different interest rates will be utilized in low to high order, when the demand savings deposit in this Account is not sufficient and incurs borrowing (including the borrowing by pledging the term deposits). The facilities with different interest rates will be repaid in high to low order, when any fund is deposited into this Account.**
11. **The Customer authorizes the Bank to handle all payments by automatic debit (such as taxes, loan principal, interest incurred, credit card bills, securities settlements and mutual funds subscriptions) in the same order in which the Bank debits the account. In case of insufficient fund or failure to make deposits into the account due to compulsory enforcement by the court against the deposits under the account or other causes, the Bank may not execute such transaction, nor is it liable to notify the Customer of insufficiency. The resulting losses and liabilities will be solely assumed by the Customer.**
12. The Customer agrees that all present and future taxes and expenses arising out of any payments in respect of this Account, save for those exempted from tax that meet tax exemption rules and are accompanied by tax exemption certificates, shall be solely borne by the Customer. The Customer further agrees that the Bank may withhold all taxes and expenses payable by the Customer in accordance with law.
13. **When the Customer fails to perform any obligations or pay any debts to the Bank under this Agreement or other agreements, the Bank may take necessary action directly towards this Account at any time, and set-off any charges and obligations such**

as any principal, interest, default interest incurred, penalties, fees and damages payable to the Bank against the balance of the deposit.

II. Agreement for Depositors of General Service Account [December 2024 version]

1. **The term deposits under the Deposit are pledged in favor of the Bank as collateral for borrowing by the Depositor.**
2. **The term deposits under the Deposit, upon maturity, will be automatically renewed by the Bank in the original amount, period and manner (i.e., fixed or floating interest rates) at the interest rate of the renewal day (including holidays) announced by the Bank, and will be pledged in favor of the Bank in accordance with the preceding Article. The Customer shall notify the Bank prior to the maturity date if he/she does not want to renew. If the Customer chooses not to renew at maturity, the principal and interest accrued on maturity will be automatically transferred to the demand deposits under the Deposit on the agreed corresponding maturity date (including holidays), and such term deposits account will be deemed to be closed. The Depositor agrees that the Bank is not required to notify him/her of the automatic renewal at maturity or the close of the term deposits.**
3. **Where the balance of the demand deposits under the Deposit are not sufficient for any withdrawal or automatic debit by the Bank for payments of all fees, taxes or otherwise as required by the Depositor, it shall be deemed that the Depositor borrows money from the Bank under the Deposit by pledging his/her term deposits under the Deposit as collateral, and that the Bank lend him/her money up to ninety percent (90%) of such deposit for such payments. When demand deposits are deposited into the demand deposit account, or when term deposits are terminated or matured before maturity, the principal and interest accrued of such deposits will be automatically repaid the secured loan granted by the Bank. The Depositor shall apply to the Bank in advance if he/she does not want to borrow money from the Bank by pledging the term deposits when the balance of the demand deposits are insufficient for withdrawal or to cover other amounts payable.**
4. **The Depositor of account without the passbook who accept electronic statements in lieu of passbooks (if there is any transaction for the previous month, the statement will be issued) shall not deliver the withdrawal slip to which the specimen signature/seal is affixed to any third party. Instead, the Depositor shall make withdrawals in person.**
5. **The term deposits accrue interest at the interest rates for time deposit and the time savings deposit published by the Bank in the following manner: For the period with one or more full month(s), the interest accrues on a monthly basis (the interest is calculated by the principal multiplied by the annual interest rate and by the number of months lapsed and divided by 12); for the period shorter than one month, the interest accrues on a daily basis (the interest is calculated by the principal multiplied by the annual interest rate and by the number of days lapsed and divided by 365). Time deposit and monthly interest payout savings deposit accrue interest monthly by simple interest, which will be automatically transferred to the demand deposits under the same account. Lump sum amount savings deposit compound interest monthly, which, along with the principal, will be paid and transferred to the demand deposits under the same account.**
   The demand deposits are transferred to term deposits via internet banking during non-business hours (including holidays), interest shall accrue on the same day and the cut-off time is 24:00 of that day.
6. **The borrowing by pledging the term deposits shall accrue interest at the rate specified by the Bank (currently, the interest rate on the certificate of deposit plus 1.5%), which will be charged by the Bank through automatic transfer from the Depositor's demand deposits account on the last business day of each month.** If the Depositor has several term deposits with different interest rates and needs to make borrowings by pledging his/her term

deposits, the term deposits that offer lower/the lowest interest rate will be used as collateral first, and any deposited amounts will first be applied to the loan that requires higher/the highest interest rate. The interest on the borrowing is calculated as follows: The interest is calculated by the sum of the outstanding loan balance on each day multiplied by the interest rate and then divided by 365.
If any negative account balance arises from a transfer out of the demand deposits via internet banking during non-business hours (including holidays), interest shall accrue on the same day and the cut-off time is 24:00 on that day.

7. The Depositor may request the Bank to transfer the balance of the demand deposits totaling TWD10,000 or more to term deposits by TWD10,000 or its multiples in increment of TWD10,000.
8. **In the event that the Depositor is a person with limited capacity, his/her application for borrowing by pledging deposits shall be made over the counter with his/her guardian acting as his/her agent, or with the consent of his/her agent; in the event that the Depositor is under the order of assistance, his/her application for borrowing by pledging deposits shall be made over the counter with the consent of his/her assistant. In the event that the Depositor has no capacity, his/her application for borrowing by pledging deposits shall be made over the counter with his/her guardian acting as his/her agent.**

III. Gold Passbook Agreement [January 2026 version]

1. **Risk disclosure: The Customer may face the following risks or losses when engaging in Gold Passbook trading:**
   (1)Although the Gold Passbook trading business has been approved by the competent authority, this does not mean that it is risk-free. Bank of Taiwan (hereinafter referred to as "BOT") is not responsible for the gains or losses of the Customer's Gold Passbook trading, nor does it guarantee minimum returns.
   (2)Although engaging in the Gold Passbook trading may bring opportunities to earn profits, each type of transactions has its intrinsic risks. Prior to opening an account and making a transaction, the Customer should carefully consider his/her/its own financial conditions and risk-bearing capacity, and assess whether the transaction is suitable for him/her/it. In addition, the Customer should thoroughly read the instructions and agreement in respect of this Gold Passbook trading.
   (3)Due to gold price volatility, the gold price fluctuation may go beyond the expectations of the Customer, and the market value of gold may also be affected by exchange rate fluctuations. Therefore, the Customer should carefully assess his/her/its investment risk tolerance before making a decision.
   (4)No interest shall accrue on a Gold Passbook account, nor is the account an insured subject under the Deposit Insurance Act.
   (5)It is unlikely to gain high returns in the short term by Gold Passbook trading. In case that gold market trend goes against the Customer's original judgement, the sell-back of gold may cause loss from price spread. Accordingly, the Customer may not be able to recover the full amount of the purchase price. The maximum possible loss may be the full purchase price. The Customer must judge by himself/herself/itself the timing of buying and selling and bear the risk of possible loss arising from the transaction.
   (6)When the Customer applies for a Gold Passbook account through BOT's online services, he/she/it shall agree that BOT may explain and disclose the important contents and risks of Gold Passbook on its website in accordance with the Financial Consumer Protection Act and its relevant regulations and rules.
2. **Denominated currency : The gold holdings denominated in TWD, USD, and CNY in this Gold Passbook account shall be recorded separately, and trading or transfer of gold holdings between different currencies is not available. The Customer of Offshore Banking Unit (hereinafter referred to as "OBU") can only apply for the USD- and CNY-denominated Gold Passbook trading businesses, and he/she/it has no right to**

apply for exchange for physical gold. For the Customer who applies for a USD- or CNY-denominated Gold Passbook, the payment of buy-in or sell-back transaction amount shall be limited to his/her/its Foreign Exchange General Service Account or Foreign Exchange Demand Deposit Account opened by the Customer himself/herself/itself at BOT (or at BOT's OBU for an OBU Customer).

3. **Basic listing unit: The basic listing unit for the Gold Passbooks denominated in TWD, USD, and CNY shall be 1 gram, 1 ounce (31.1 grams), and 1 gram gold, respectively.**
4. **Deposit:**

(1)When the Customer buys gold over the counter and credits it into the Gold Passbook, he/she/it shall fill in a Gold Passbook Buy In Slip; For the Customer who applies for Gold Saving Plan, the "Bank of Taiwan Gold Saving Plan Application" shall be additionally filled in.

(2)**When buying in gold, the Customer shall pay the purchase price of the gold at the selling price listed by BOT at the time when the computer executes the buy-in.**

(3) In case that the Customer converts Delivery Order bought in from BOT before September 15, 2006 into the TWD-denominated Gold Passbook, it shall be handled in accordance with this Agreement; **the price difference arising out of exchange for physical gold shall be made up in accordance with Paragraph(3) of Article 9 herein.**

(4)**Except for Delivery Order, Systematic Purchase Plan, Gold Saving Plan, and the deposits stipulated in Paragraph (4) of Article 9, the quantity of gold deposited each time shall be:**

a. A multiple of basic listing unit.

b.The amount for gold buy-in each time shall be at least TWD/USD/CNY 200, calculated as follows:

(i) TWD-denominated Gold Passbook: The amount for gold buy-in is calculated as the grams bought in (rounded off to the second decimal place) multiplied by the TWD-denominated Gold Passbook selling price, and rounded down to the nearest whole number amount of TWD.

(ii) CNY-denominated Gold Passbook: The amount for gold buy-in is calculated as the grams bought in (rounded off to the second decimal place) multiplied by the CNY-denominated Gold Passbook selling price, and rounded down to the second decimal place (by forgoing the remainder).

(iii) USD-denominated Gold Passbook: The amount for gold buy-in is calculated as the ounces bought in (rounded off to the six decimal place) multiplied by the USD-denominated Gold Passbook selling price, and rounded down to the second decimal place (by forgoing the remainder). The gold weight bought in will be credited into account after the conversion from ounces to grams at a rate of 1 (ounce):31.1 (grams) (rounded off to the second decimal place).

(5)In case that the Customer has made buy-in transactions through Systematic Purchase Plan or Gold Saving Plan or other methods without carrying the Gold Passbook, he/she/it shall register Gold Passbook entry later. If the accumulative number of un-registered entries on the Gold Passbook reaches 99 , BOT has the right to aggregate such entries and register with the aggregated amount.

5. **Systematic Purchase Plan:**

(1) Application:

a.The application for systematic purchase plan shall be submitted through BOT's Internet Banking platform or over the counter. The application will entrust BOT to debit the buy-in amount and service charge thereof (hereinafter jointly referred to as the sum of payment for buy-in) on the Buying Day from the designated TWD deposit account(hereinafter referred to as the "designated debit account").

b.The designated debit account shall be a TWD Demand Deposit/Demand Savings Deposit/General Service/Money Management Account (except checking deposit) opened by the Customer himself/herself/itself at BOT.

(2) Buy-in:

a.The Customer may designate one day or several days among the 6th, 16th, and 26th of every month as the buy-in day (deferred to the next business day in case of a holiday), and the amount of each buy-in shall be at least TWD 3,000, and shall be the integral multiples of TWD 1,000.

b.The application, cancellation or change of trading conditions made by the Customer over the counter will take effect from the next buy-in date; however, if that is made through BOT's Internet Banking, the date of system reply will be the effective date.

c.After the BOT has finished executing the debit procedure, BOT will buy in gold at the first listed selling price of TWD-denominated gold passbook in BOT on the same day, and the weight of gold bought in will be calculated to gram (rounded off to the second decimal place) and deposited into the Customer's account. The BOT will not hand over relevant receipts for systematic purchase plan. The Customer may log in to BOT's Internet Banking to print the receipts by himself/herself/itself, or apply for the receipts over the counter.

d.In case any one of the following circumstances, BOT will not debit any amount for gold buy-in on the buy-in day:

(i) The Customer applies for suspending buy-in: The Customer may apply for suspending the buy-in, and also may apply for resuming the buy-in later.

(ii) Insufficient balance of designated debit account: The Customer shall keep sufficient sum of payment for buy-in in the designated debit account on the business day before the buy-in day.

e.In case that the account designated by the Customer has several payables to be debited at the same time, whereas the deposit account balance is insufficient, BOT will execute the order of debiting based on its operation procedures and the Customer can't ask for the particular order. In case that there are multiple payments for buy-in to be debited from the same designated debit account, BOT will debit them in the order of the account number of the gold passbooks.

(3) Change of agreement terms:

The Customer may apply for changes in matters related to the designated debit account, buy-in day or buy-in amount by logging in to BOT's Internet Banking or going to the counter. Change service charge shall be collected if the Customer applies for the changes over the counter.

(4) Where any of the following circumstances occurs, BOT will terminate the debit for gold buy-in:

a.The Customer has cancelled the gold passbook or the designated debit account, or has anything related to inheritance, or applied for terminating the "Systematic Purchase Plan " and BOT has finished the relevant procedures.

b.The Customer fails to keep sufficient sum of payment for buy-in in the designated debit account, resulting in three consecutive failures of debit.

6. Gold Saving Plan:

(1) Application:

a. Qualification and methods:

(i) Only BOT's gold passbook Customers are qualified to apply for a gold saving plan.

(ii) The application for gold saving plan can be made through BOT's Internet Banking or over the counter, but service charge shall be collected for the application over the counter.

b. Designated debit account:

(i) The designated debit account for the TWD-denominated gold saving plan shall be a TWD Demand Deposit/Demand Savings Deposit/General Service /Money Management Account (excluding checking deposit) opened by the Customer himself/herself/itself at BOT.

(ii) The designated debit account for the USD/CNY-denominated gold saving plan shall be a Foreign Exchange General Service Account opened by the Customer himself/herself/itself at BOT.

c. Bias:

(i) Bias is a kind of price indicator for measuring the degree of deviation between the price and the average price during a specific period.

(ii) The Customer may choose whether to use the bias which will be used as the basis for judging the change of the monthly buy-in amount or suspending the buy-in amount thereafter.

(iii) The bias provided by BOT is calculated based on the international gold spot price, and the calculation formula is as below:

Bias = (5-day average price – 240-day average price) ÷ 240-day average price.

It is rounded off to the second decimal place.

(iv) The afore-calculated bias is based on the information disclosed in the market and may not be suitable for every customer nor is it the sole basis for judging buy-in. When selecting and setting the biases, the customer should take into account his/her/its own needs and the risks therein, and shall assume sole responsibility for its profits and losses, the BOT assumes no responsibility regarding this.

(v) If Customer choose to use bias as the basis for the buy-in amount, the buy-in amount of each buy-in month (hereinafter referred to as "the buy-in amount for that month") should be based on the bias of the penultimate business day of the previous month. The amount set by the customer himself/herself/itself pursuant to the bias will be the buy-in amount of the month, which is subject to monthly floating adjustment.

(2) Buy-in

a. For TWD-denominated gold saving plan, the monthly buy-in amount (including the increased or decreased buy-in amount adjusted under bias) shall be at least TWD 3,000 (If the Customer is a minor, the monthly buy-in amount can be reduced to TWD 1,000, but those who have changed the buy-in amount after adulthood shall be subject to the aforesaid monthly buy-in amount of at least TWD 3,000) and it shall be an integral multiple of TWD 1,000.

As for a USD-denominated gold saving plan, the monthly buy-in amount (including the increased or decreased buy-in amount adjusted under bias) shall be at least USD 500, and it shall be an integral multiple of USD 100.

As for a CNY-denominated gold saving plan, the monthly buy-in amount (including the increased or decreased buy-in amount adjusted under bias) shall be at least CNY 600, and it shall be an integral multiple of CNY 100.

If Customer choose to use bias as the basis for the buy-in amount, the buy-in amount of each month should be the amount corresponding to the bias set by the customer. If the Customer chooses no buy-in when the bias exceeds a certain ratio, the buy-in amount may be set to zero, which is not subject to the foregoing limit regarding the monthly minimum buy-in amount.

b. The application, cancellation or change of trading conditions made by the Customer during BOT's business hours will take effect from the next month.

c. On the first business day of each month (hereinafter referred to as the debit day), the buy-in amount and service charge thereof for that month shall be debited from the customer's designated debit account.

d. Insufficient balance of the designated debit account:

(i) The Customer should leave enough amount in the designated debit account before the debit day. In case of debit failure therefor, BOT may collect the debit failure handling fee from the designated debit account (This fee only applies to the debit failures occurring before December 1, 2011, and those occurring thereafter are exempted from charges.) . Where the balance of the designated debit account is insufficient to pay the debit failure handling fee, the Customer shall make the payment over the counter of the home branch or through BOT's Internet Banking. In case that the Customer executes the sell-back transaction before paying the debit failure handling fee, he/she/it shall authorize BOT to deduct the fee from the sell-back amount.

(ii) In case of debit failure, BOT will notify the Customer by email or SMS(Short message service provided by telecom companies, text messages for phone devices).

Nevertheless, this does not apply to the cases of inability to notify or deliver the notice for the reason that the Customer does not leave his/her/its e-mail address or mobile phone number or other reasons that cannot be attributed to BOT.

(iii) BOT may terminate the debit when it fails for three consecutive months for the reason that the Customer does not leave enough money in the designated debit account.

e. In case that the account designated by the Customer has several payables to be debited at the same time, whereas the deposit account balance is insufficient, BOT will execute the order of debiting based on its operation procedures and the Customer can't ask for the particular order.

f. After the completion of the debit operation, BOT will distribute the buy-in amount for that month equally to each business day of that month (hereinafter referred to as the buy-in day ,excluding working Saturdays), with each part rounded off to "dollar" as the daily buy-in amount, excluding the buy-in amount of the last business day that shall be the buy-in amount for that month minus the accumulated bought-in amount of that month.

g. BOT will buy in gold using the daily buying amount in accordance with the first listed selling price of BOT's gold passbook basic quoted units. The conversion of gold weight in TWD/CNY-denominated gold saving plan will be calculated to gram, rounded off to the fourth decimal place. The conversion of gold weight in USD-denominated gold saving plan will be calculated to ounce, rounded off to the fourth decimal place.

h. The weight of gold bought in daily shall be deposited into the Customer's own designated gold passbook account (hereinafter referred to as the entry account) on the last business day of that month (hereinafter referred to as the Credit day). Among them, the aggregation of gold bought in through TWD/ CNY-denominated gold saving plan is calculated to gram, rounded off to the second decimal place and deposited into the account. The gold purchased through USD-denominated gold saving plan, after aggregation, is converted from ounce to gram at a rate of 1:31.1, rounded off to the second decimal place and deposited into the account.

i. Before entrying the account the gold that has been bought of that month is not allowed to be sold back, transferred, exchanged for physical gold, pledged, or used for any disposal; After entrying account, the customer shall handle the relevant matters in accordance with BOT's applicable regulations governing gold passbook.

j. The Customer may inquire about the weight details of the gold bought each month in the past year through BOT’s Internet Banking or over the counter. Nevertheless, if a Customer inquires about the aforesaid gold weight details over the counter, transaction inquiry fee shall be charged.

k. The BOT will not hand over relevant receipts for gold saving plan. The Customer may log in to BOT’s Internet Banking to print the receipts of that year by himself/herself/itself , or over the counter next year to apply for the receipts of the previous year.

(3) In case that BOT is not open for business on a business day that is the debit day, buy-in day or Credit day due to natural disasters or other force majeure events, it shall be handled respectively as below:

a. Debit day: The debiting of the amount that should debited on that day shall be deferred to the next business day to execute the debit.

b. Buy-in day: The buy-in amount of the gold that should have bought-in on that day shall be deferred to the next business day.

c. Credit day: Entry account shall be deferred to the next business day.

(4) Change of trading conditions:

The Customer may apply for changes in items concerning designated debit account, monthly buy-in amount or bias through BOT’s Internet Banking or over the counter. Change service charge shall be collected if the Customer applies for the changes over the counter. The application for the aforementioned changes will take effect from the following month upon approval by BOT.

(5) Where any of the following circumstances occurs, BOT will terminate the debit for gold saving plan:

a. The Customer has cancelled the gold passbook or the designated debit account, has anything related to inheritance, or applied for terminating the "Gold Saving Plan," and BOT has finished the relevant procedures thereof.

b. The matters as specified in (2)-d.-(iii) in this Article.

(6) When the customer processes the account closure, inheritance, or termination procedures as described in (5)a., they may apply in person to suspend purchases of NTD/USD/CNY-denominated Gold saving plan starting from the next business day of the application date. BOT will deposit the remaining amount of the originally deducted purchase amount for the current month (after deducting the cumulative purchase amount up to that month) into the designated debit account, and the cumulative amount of gold purchased that month will be deposited into the Gold passbook. Among them, the NTD/CNY-denominated Gold passbook will be calculated in total to the second decimal place after the gram (rounded off thereafter) before being credited; the gold through USD-denominated gold saving plan, after aggregation, is converted from ounce to gram at a rate of 1:31.1, rounded off to the second decimal place for deposit into the account.Limit order: All matter in relation to Gold Passbook Limit Order for gold trading shall be handled in accordance with the provisions set forth in the "Bank of Taiwan Gold Passbook Limit Order Application and Agreement".

7. Limit order:

(1) Application:

a.Qualifications and methods:

(i) Only BOT's gold passbook Customers are qualified to apply for gold passbook limit order transactions (hereinafter referred to as limit order).

(ii) The application for limit order can be made through BOT's Internet Banking or over the counter by filling in "Gold Passbook Limit Order Application".

b.Designated debit/credit accounts:

(i) The designated debit/credit accounts for the application of the TWD limit order shall be the TWD Demand Deposit or Demand Savings Deposit or General Service Account or Money Management Account (except checking deposit) and the gold passbook account opened by the Customer himself/herself/itself at BOT.

(ii) The designated debit/credit accounts for the USD/CNY limit order shall be a Foreign Exchange General Service Account and a gold passbook account opened by the Customer himself/herself/itself at BOT (at BOT'S OBU for an OBU Customer).

(iii) In case that each gold passbook account has several valid and unfulfilled limit orders, the designated TWD/foreign exchange debit/credit deposit account must be the same.

(2) Unless otherwise agreed in Article 14, the ceiling amount of each limit order is as follows, which is subject to the "unit price multiplied by the weight set by the customer when the order is placed" or the "buy-in/sell-back amount set when the order is placed".

a.TWD-denominated gold passbook transaction: TWD5 million.

b.USD-denominated gold passbook transaction: USD 0.15 million.

c.CNY-denominated gold passbook transaction: CNY 1 million.

(3) The number of limit orders: The number of unfulfilled limit orders for each gold passbook account is limited to 6, and (1)-b.-(iii) in this Article herein shall be complied with.

(4) Limit order agreement period: Limit order agreement will take effect upon completion of the setting by BOT after the Customer raises the application over the counter or through BOT’s Internet Banking. The Customer will select one day within 30 calendar days from the effective date as the closing day of listing price comparison.

(5) Listing price comparison: The listing prices of all gold passbooks in BOT during the agreement period shall be included.

a.Comparison time: The comparison shall begin with the next quotation upon this Agreement coming into effect and the unit price set by the Customer, and the comparison operation will no longer be performed in case of any of the following circumstances.

(i) When the BOT's listing price of the gold passbook reaches or is superior to the unit price set by the Customer, the buy-in/sell-back transaction is executed at the price listed.
(ii) In case that BOT's gold passbook listing price does not reach or is inferior to the unit price set by the Customer, listing prices will be compared until the last quotation on the Agreement termination date of price comparison.
(iii) The Customer has cancelled the gold passbook or the designated deposited account, or experienced inheritance, or applied for cancel unfulfilled limit order, and BOT has finished the relevant procedures.
b.Prioritized comparison and debit sequence for several price limit orders set in an account
(i) Buy-in limit orders and sell-back limit orders concurrently set: buy-in limit orders are prioritized.
(ii) Multiple buy-in limit orders: The designated deposit accounts will be debited in a descending order of the unit price set by the customer; in case of the same unit price set, the comparison will be made according to the chronological order of setting.
(iii) Multiple sell-back limit orders: The designated gold passbook accounts will be debited in an ascending order of the unit price set by the customer; in case of the same unit price set, the comparison will be made according to the chronological order of setting.
c.The principles of limit order will be fulfilled at a specific price:
(i) Delivery: "Delivery" as used in Article 7 means the settlement over transaction amount, transaction service charge, and debit/credit operations of buy-in/sell-back gold performed in the deposit account/gold passbook account designated by the Customer, following the buy-in/sell-back transactions at BOT's gold passbook listing price when it reaches or is superior to the unit price set by the Customer.
(ii) BOT's gold passbook listing selling price, when less than or equal to the set price of the Customer for the first time during the agreement period, will be taken as the exercise unit price of the buy-in limit order, and BOT will debit the transaction service charge of the limit order and its transaction amount (hereinafter referred to as buy-in delivery) from the designated deposit account, calculated as "the weight set when the order is placed multiplied by buy-in exercise unit price of the limit order" or "the buy-in amount set when the order is placed," depending on the order placement mode adopted by the customer. After the debiting, the weight of gold bought in through this buy-in limit order will be deposited into the gold passbook account designated by the Customer.
(iii) BOT's gold passbook listing buying price, when higher than or equal to the price set by the Customer for the first time during the agreement period, will be taken as the exercise unit price of the sell-back limit order, and BOT will debit the "weight of gold set when the order is placed" or the "weight of sell-back amount set when the order is placed divided by the exercise unit price of the sell-back limit order" (hereinafter referred to as the sell-back delivery) from the customer's gold passbook account. After the debiting, the amount obtained through this sell-back limit order will be credited into the deposit account designated by the Customer after deducting the transaction service charge of the limit order.
(iv) Placing a buy-in/sell-back limit order by the Customer refers to setting the total amount of buy-in/sell-back; and its conversion with the gold weight in gold passbook:
(iv)-1. Conversion of gold weight in TWD/CNY-denominated gold passbook: A buy-in limit order, calculated as the total buy-in amount set by the Customer divided by the exercise unit price of the buy-in limit order, will be calculated to gram (unconditionally rounded up to the second decimal place), and the gold weight calculated will be deposited in the Customer's own gold passbook account designated by the Customer. A sell-back limit order, calculated as the total sell-back amount set by the Customer divided by the exercise unit price of the sell-back limit order, will be calculated to gram (unconditionally rounded down to the second decimal place), and the customer's own gold weight calculated will be debited from the gold passbook account designated by the Customer.

(iv)-2. Conversion of gold weight in USD-denominated gold passbook: A buy-in limit order, calculated as the total buy-in amount set by the Customer divided by the exercise unit price of the buy-in limit order, will be counted to ounce (rounded off to the sixth decimal place) and then converted to gram at a rate of 1:31.1 (unconditionally rounded up to the second decimal place), and the gold weight calculated will be deposited in the Customer 's own gold passbook account designated by the Customer; the sell-back limit order, calculated as the total sell-back amount set by the Customer divided by the exercise unit price of the sell-back limit order, will be calculated to ounce (rounded off to the sixth decimal place) and then converted to gram at a rate of 1:31.1(unconditionally rounded down to the second decimal place), and the gold weight calculated will be debited from the customer's own gold passbook account designated by the Customer.

(v) In case that the debit deposit account designated by the Customer has several payments to be debited at the same time,whereas the account balance is insufficient, BOT will execute the order of debiting based on its operation procedures and the Customer can't ask for the particular order. In case that the designated gold passbook account has several weight to be debited at the same time, whereas the account balance is insufficient, BOT will execute the order of debiting based on its operation procedures and the Customer can't ask for the particular order.

(vi)In the event that BOT is unable to perform the settlement as agreed due to system maintenance, high traffic congestion, communication line busy signals or interruptions, system failures, or force majeure events, the Customer agrees to a postponement of the settlement until BOT is able to proceed following the resolution of the hindering circumstances. However, should a settlement be possible, the Customer shall be solely responsible for any losses incurred due to insufficient funds in the designated debit account(s)/gold passbook account(s), or any other breach of the terms of this agreement that prevents settlement. BOT shall bear no responsibility for such losses.

d.The BOT will not hand over relevant receipts for limit orders. The Customer may log in to BOT's Internet Banking to print the receipts of that year by himself/herself/itself, or over the counter next year to apply for the receipts of the previous year.

(6) Cancellation of limit order:

a.Timing: Upon the completion of BOT cancelling the setting under the application of the Customer over the counter or through BOT's Internet Banking before the limit order is unfulfilled, the cancellation will come into effect.

b.A limit to the Number of times: Where the number of cancellations on the same day reaches 20, new gold passbook limit orders are not accepted within the day.

(7) E-mail notice will be sent in case of successful buy-in/sell-back delivery, failure message, or unfulfillment of transaction until the expiration of this Agreement. Nevertheless, this does not apply to the cases of inability to notify or deliver the notice for the reason that the Customer does not leave his/her/its e-mail address or other reasons that cannot be attributed to BOT.

(8) Where buy-in/sell-back limit order delivery fails, comparison of listing prices pursuant to Paragraph (5) of Article 7 of this Agreement will not be made any more; in case that the number of delivery failures reaches 3 (inclusive) within the past six months from the day of this failure, BOT may limit the application for new gold passbook limit orders within the subsequent six months from the date of the Customer's last limit order delivery failure.

8. Sell-back:

(1) The Customer who sells back the gold over the counter shall present his/her/its Gold Passbook and fill in a Gold Passbook Sell Back Slip with his/her/its original signature/seal specimen affixed thereon, and submit the slip to the home branch where the Gold Passbook account was opened (unless Intra-bank purchase/redemption PIN has been applied for) for such sale.

(2) When the Customer sells back the gold, the price shall be the buying price listed by

BOT at the time when the sell-back is performed by the computer.

(3) The quantity of gold sold back by the Customer each time may be:

a. A multiple of basic listing unit or the total account balance.

b. The amount of the gold sold back each time shall be at least TWD/USD/CNY 200, calculated as follows:

(i) TWD-denominated Gold Passbook: The amount of the gold sold back is calculated as the grams sold back (rounded off to the second decimal place) multiplied by the TWD-denominated Gold Passbook buying price, and rounded up to the nearest whole number amount of TWD.

(ii) CNY-denominated Gold Passbook: The amount of the gold sold back is calculated as the grams sold back (rounded off to the second decimal place) multiplied by the CNY-denominated Gold Passbook buying price, and rounded up to the second decimal place.

(iii) USD-denominated Gold Passbook: The amount of the gold sold back is calculated as the ounces sold (rounded off to the six decimal place) multiplied by the USD-denominated Gold Passbook buying price, and rounded up to the second decimal place. The weight of gold sold back will be debited from the account after the conversion from ounces to grams at the rate of 1 ounce: 31.1 grams (rounded to the second decimal place).

9. Exchange for physical gold:

(1) In case of exchange for physical gold, the Customer shall contact the Home Branch in advance to negotiate the specifications and weight of physical gold to be exchanged for and agree on the date of withdrawal, so that the physical gold can be prepared beforehand.

(2) When applying for exchange for physical gold, the Customer shall go to the Home Branch with the original specimen seal and the Gold Passbook and fill in the Gold Passbook Physical Gold Withdrawal Slip.

(3) The physical gold to be withdrawn shall be converted by the Gold Passbook balances denominated in different currencies in the Gold Passbook account respectively, and it shall be limited to "exchangeable physical gold" listed by BOT. When making the conversion, the difference between the selling price of the physical gold to be converted and the selling price in TWD-denominated Gold Passbook of the equivalent gold quantity in Gold Passbook shall be made up.

(4) In case that the balance of the Customer's Gold Passbook account is insufficient to debit for the weight of the "Exchangeable Physical Gold," the shortfall shall be first made up by buying in such amount of gold in accordance with Paragraph(2) of Article 4, and then the exchange for physical gold will be handled in accordance with this Article.

(5) "Exchangeable Physical Gold" once withdrawn, is not allowed to be deposited again.

(6) OBU Customer is not allowed to exchange for physical gold.

10. Transfer: The Customer may apply for transferring gold into other Gold Passbook accounts denominated in the same currency over the counter with his/her/its Gold Passbook and the Gold Passbook Physical Gold Withdrawal Slip (with original signature/seal affixed) and Gold Passbook Buy In Slip filled in; provided that, the mutual transfer between an account at each authorized foreign exchange bank & money exchanger（DBU） and an OBU account is not allowed.

11. Charges: The Customer agrees that the collection time, calculation, and collection methods of the fees and charges under this Agreement will be handled in accordance with the "Fee Standards for Gold Passbook and Gold Saving Plan" (see the attached table for details). In case that the fees and charges are calculated in USD/CNY, they shall be paid only through the Foreign Exchange General Service Account or Foreign Exchange Demand Deposit Account opened with BOT (or BOT's OBU for OBU Customer).

12. The designated TWD account for purchase or redemption through e-Banking

(hereinafter referred to as the "Designated TWD Account for Transactions"): For the Customer who applies for a TWD-denominated Gold Passbook, his/her/its Designated TWD Account for Transactions at e-Banking (including Internet Banking and telephone banking) shall be a TWD Demand Deposit/Demand Savings Deposit/General Service Account /Money Management Account (excluding checking account) opened by the Customer with BOT.

13. **The designated foreign exchange account for purchase/redemption through BOT's Internet Banking (hereinafter referred to as the "Designated Foreign Exchange Account for Transactions"):**
    For the Customer who applies for USD/CNY-denominated Gold Passbooks, his/her/its Designated Foreign Exchange Account for Transactions at BOT's Internet Banking shall only be a Foreign Exchange General Service Account opened by the Customer with BOT.
14. **When the Customer applies for a Gold Passbook account through BOT's online services, and his/her/its Designated TWD Account for Transactions is a Digital Deposit account, the Gold Passbook account type will be classified as a Type 1, Type 2, or Type 3 Digital Gold Passbook account according to the Digital Deposit account type. The limit for gold buy-in transactions through e-Banking for Type 1 or 2 Digital Gold Passbook account (including Single Buy-in transaction, Limit Order, Gold Saving Plan, and Systematic Purchase Plan, etc.) is the cumulative amount per business day which shall not exceed the equivalent of NTD500,000; the limit for gold buy-in transactions through e-Banking for Type 3 Digital Gold Passbook account is the cumulative amount per business day which shall not exceed the equivalent of NTD300,000.**
    Once the Customer completes the process of requesting the physical gold passbook for the Digital Gold Passbook account, it will no longer be subject to the aforementioned limit.
15. **Account Closing: When the Gold Passbook account has a zero balance and no gold purchased is to be credited under the Gold Saving Plan, the Customer may settle and close the account by himself/herself/itself in person. Where the Customer delegates an agent to act on behalf of him/her/it because he/she/it is not able to go to BOT in person, such agent shall present the power of attorney issued by the Customer and the evidencing documents that may be used to verify the identity of the principal and the agent except that BOT knows or may have information to know that the agent is not authorized to do so.**
16. **Correction: Where any transaction recorded in the Gold Passbook is not consistent with that recorded in BOT's account, BOT's account record shall prevail unless the Customer is able to prove that the record maintained in BOT's computer is incorrect. In addition, BOT may correct the transaction record in the Gold Passbook. The Customer shall not alter the transaction recorded in the Gold Passbook by himself/herself/itself.**
17. **The unit price recorded in the Gold Passbook is the price of each transaction and it does not represent the value of the gold balance in the account.**
18. **The rights represented by the Gold Passbook shall not be transferred or pledged to any third party, but the Customer of a TWD/USD/CNY-denominated Gold Passbook may apply for TWD/USD/CNY loan(s) secured by a pledge to the Home Branch together with his/her/its identification documents, original specimen seal/signature, and Gold Passbook in accordance with BOT's relevant regulations thereof; provided that, the denomination currency of loan(s) secured by the pledge shall be the same as the denomination currency of the Gold Passbook account.**
19. **Should the Gold Passbook or original specimen seal be stolen, lost or damaged, the Customer shall report the loss and handle other relevant procedures as soon as possible. In case that the Customer's gold has been withdrawn or sold or otherwise disposed of before the loss is reported, the damages arising therefrom shall be borne by**

the Customer himself/herself/itself.

20. **Where the matters relating to Gold Passbook are involved in such circumstances as gift, inheritance, and tax payables, the Customer or his/her/its successor shall report them to taxing authority and bear the burden arising therefrom. In case that the gold in the Customer's Gold Passbook account has been sold back, transferred, or settled against the original specimen signature/seal before BOT is informed of the Customer's death, BOT assumes no responsibility for the matter.**
21. The Customer who uses BOT's e-Banking for transactions shall agree to abide by BOT's "Personal Internet Banking Service Agreement" and "Personal Internet Banking Business Service Agreement"; and the Customer who uses BOT's Enterprise eBanking for transactions shall agree to abide by BOT's "Terms and Conditions of Enterprise eBanking System".
22. **In any of the following circumstances, BOT may suspend the services of the Gold Passbook, and BOT is exempt from any liability for the damages or adverse interests against the Customer possibly brought about by the suspension in accordance with this Article, and that the Customer shall fully bear such damages or adverse interests:**
    (1) Any force majeure event occurs, the global gold market has witnessed wild fluctuations in price, or the foreign exchange market has undergone wild swings in exchange rate.
    (2) The TWD/foreign exchange account designated by the Customer for transactions was listed as a Watch-listed Account by the courts, prosecutors' offices, judiciary and police authorities or the judicial police, or BOT judges the account with suspicious or unusual transactions according to the "Regulations Governing the Deposit Accounts and Suspicious or Unusual Transactions".
    (3) The Customer is included in the name list of terrorists and terrorist groups sent to BOT through the Financial Supervisory Commission R.O.C (Taiwan) (hereinafter referred to as the "FSC") provided by a foreign government, or identified or investigated as a terrorist or terrorist group by an international organization; or the Customer's designated TWD/foreign exchange account is suspected or there are reasonable grounds to suspect that it is associated with terrorist activities, terrorist organizations or the financing of terrorism.
    (4) Under the joint report of the FSC and the Central Bank of the Republic of China (Taiwan) and approval of the Executive Yuan, an OBU Customer may be prohibited from withdrawal, transfer, payment, delivery, assignment or other necessary actions.
    (5) Where BOT finds that the Customer is among the individuals, legal persons or entities sanctioned as designated pursuant to the Counter-Terrorism Financing Act, or among the terrorists or terrorist groups identified or investigated by any foreign government or international organization (the "Sanctions and Terrorists List"), BOT may refuse to carry out business dealings with the Customer or directly close his/her/its account.
    (6) Where the Customer fails to cooperate with BOT's examination, refuses to provide any information relating to any of its beneficial owners and parties exercising control over the Customer through other means, or is not willing to explain the nature and purpose of transactions or sources of funds, BOT may suspend the transactions or suspend or terminate business relationship with the Customer.
    (7) The Customer or relevant parties shall provide information in a timely manner for BOT's verification whether the Customer (or any of its senior management, beneficial owners and parties related to transactions) is on the Sanctions and Terrorists List. BOT will not be liable for any failure or delay in making a transaction as a result of failure to conduct a timely identity match due to the Customer's or any relevant party's reluctance to cooperate.
23. **Anti-money laundering and Counter-terrorism financing**
    For the purpose of anti-money laundering and countering the financing of terrorism, the Customer and parties related to transaction (including its beneficiary owners,

senior management, legal representatives, assistants, guardians, authorized persons and heirs) agree that BOT may launch the following measures in accordance with the Money Laundering Control Act, Counter-Terrorism Financing Act, Template of Directions Governing Anti-Money Laundering and Countering the Financing of Terrorism of Banks and Regulations Governing Anti-Money Laundering of Financial Institutions as well as their relevant regulations and rules, and BOT is exempt from any liability for damages or adverse interests arising out of BOT's resorting to the measures in accordance with this Article, and that the Customer shall fully bear such damages or adverse interests:

(1) BOT may require the Customer to provide the information required for know your customer examination when accepting his/her/its application for account opening. In case that the Customer or any party related to the transaction refuses to provide the required information or is found listed in the Sanctions and Terrorist List, BOT may immediately terminate the business transactions with the Customer or directly close the account.

(2) BOT may temporarily suspend or terminate the transactions and business relationships set out in this Agreement at its discretion without the need to notify the Customer and parties related to transaction when the Customer or the parties related to transaction is listed in the Sanctions and Terrorist List.

(3) BOT may review the identity of the Customer or parties related to transaction, regularly or from time to time or when it is considered necessary (including but not limited to, suspecting the Customer's involvement in illegal activities, money laundering, financing of terrorist activities, and involvement in criminal cases as reported by media), and may require the Customer to provide necessary relevant information (on Customer himself/herself/itself or parties related to transaction) or explain the nature, purpose or source of fund of transactions within 30 days (inclusive) upon receipt of BOT's notice. In case of failure of performance by the Customer within the above time limit, BOT may suspend or terminate the transactions and business relationships with the Customer as set out in this Agreement in writing, and the suspension or termination shall be effective upon the arrival of the written notice of such suspension or termination.

(4) BOT has correspondent accounts in the United States due to business relationship. The Customer agrees that BOT may provide the information of the Customer (including but not limited to the account records of all business dealings between BOT and the Customer) upon the U.S. Department of The Treasury's or Department of Justice's request in order to comply with the U.S. Anti-Money Laundering Act of 2020 Section 6308.

24. The Customer agrees that BOT is exempt from any liability for damages or losses arising out of interruption of services and businesses provided by BOT for reasons not attributable to BOT, such as legal requirements, failure of telecommunication lines, or artificial destruction or error of a third party.

25. In case that BOT, due to operational errors, credits a wrong gold weight into the Customer's Gold Passbook account, or overpays sell-back amount into the deposit account or checking account agreed between the Customer and BOT, the Customer agrees that BOT may directly correct it without approval.

26. Where BOT receives a seizure order, enforcement order, provisional injunction or other protection actions against the Customer's Gold Passbook account performed by the courts or administrative enforcement agencies, BOT may handle the Customer's Gold Passbook account in accordance with the relevant order or ruling. If a sell-back of the gold in the Gold Passbook account is required by an enforcement order, BOT may directly sell back the gold in the Customer's Gold Passbook account at the buying price quoted by BOT at the time of sell-back, and pay the amount obtained through the sell-back pursuant to the enforcement order. The residual amount, if any, shall be credited into the deposit account opened by the Customer with BOT. **In case of failure of depositing into the above account for the**

reason that it has been frozen, BOT may temporarily deposit the residual amount into its temporary receipts account until the Customer is permitted to claim the amount in accordance with the law.

27. The Customer shall keep a specimen signature/seal on the Specimen Signature/Seal card established by BOT, as the evidence of the Customer to apply to BOT for the handling of the matters specified in this Agreement as well as the evidence of all other written correspondence relating to the Gold Passbook.

28. The Customer agrees that the mailing address/correspondence address provided when opening the account is the place to which relevant documents should be delivered by BOT. If the aforementioned address changes, the Customer shall notify BOT through BOT's online services, in writing with the specimen signature/seal affixed thereon, or carry out the procedures for changing such address at BOT. If the Customer fails to do so, the address provided when opening the account shall still be the place to which relevant documents should be delivered by BOT. Any document sent by BOT to the latest address notified or changed by the Customer, or to the address specified on the specimen signature/seal card shall be deemed as delivered when the ordinary transit time has lapsed.

The Customer who needs to change any information may notify such change to BOT through the service channel provided by BOT, and BOT shall promptly handle the same in accordance with its relevant operational rules upon receipt of such notice.

29. Where BOT discloses, refers to or shares the Customer's data for the purpose of joint marketing with all subsidiaries of Taiwan Financial Holdings Co., Ltd. (which subsidiaries shall be announced by such financial holding company) pursuant to law, the Customer may at any time request BOT to cease the joint use of the Customer's basic information, transaction information or other relevant information through the service channels provided by BOT (such as via customer service hotline, in writing or in person). Upon receipt of the notice from the Customer and after verification of the Customer's identity, BOT shall accept such request immediately, and process the same accordingly within a reasonable period of time, announced on BOT's website, for system and operation according to the notice from the Customer.

30. Terms concerning compliance with the FATCA

(1) The Customer understands and agrees that BOT 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 (the "Agreements") and the intergovernmental agreements entered into by the competent authority of the Republic of China ("IGAs"), or under the requirements of the US Internal Revenue Service or other competent authorities. The Customer is obligated to promptly provide such relevant information and documents as required by BOT.

(2) The Customer understands and agrees that he/she/it shall notify his/her/its status under FATCA voluntarily and faithfully, and provide BOT with any document and information relating to his/her/its status under FATCA, or do so at BOT's request. The Customer shall immediately inform BOT in writing of any change of his/her/its status under FATCA and provide BOT with the information and the supporting documents after such change. Should the Customer fail to perform his/her/its obligation of disclosure or cooperate with BOT in providing relevant documents indicating his/her/its FATCA status, BOT may handle such failure in accordance with FATCA or IGAs.

(3) The Customer agrees that BOT 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 BOT in reporting under FATCA.

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

31. Where BOT finds that the customer is an enterprise or a person providing virtual asset services or an enterprise handling peer-to-peer lending platform business after BOT establishes business relationship with the Customer, BOT may immediately terminate the aforementioned business relationship or close the account.

32. The Customer understands and agrees that he/she/it may call BOT's 24-hour customer service hotline: (02) 2182-1901, (02) 2191-0025, or the free customer service hotline: 0800-025168, to file a complaint for any transaction dispute involving Gold Passbook trading business.

33. Where the Customer is involved in 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 Taiwan Code of Civil Procedure, **the parties hereto agree that the district court of the branch of BOT where the Gold Passbook account is opened (i.e., the place of signing this Agreement) shall be the court of the first instance unless otherwise provided by law in respect of the exclusive jurisdiction.**

34. This Agreement shall be governed by the laws of the Republic of China.

35. This Agreement is executed in duplicate, with one being retained by the Customer.

36. Other matters not covered hereby shall be handled in accordance with relevant laws and regulations.

37. The Customer agrees that BOT may modify or adjust terms of this Agreement or related service content, or revise the aforementioned fee standards(see the attached table) based on business needs, and agrees that BOT may announce or disclose the amendment or modification in its business hall or on its website http://www.bot.com.tw instead of written notification to the Customer. The Customer agrees to be bound by the amended terms of this Agreement and the revised service content or fee standards. Any change or modification to the fees or charges specified in the preceding Paragraph shall be announced by BOT at least sixty (60) days before the effective date, unless such change or modification is favorable to the Customer.

IV. Agreement for Depositor of Foreign Exchange General Service Account [December 2024 Version]

1. The time deposits under the Deposit are pledged in favor of the Bank as collateral for the debts incurred from the borrowing made by the Depositor under the Deposit.
2. The available currencies under the Deposit, minimum amount for account opening, minimum balance required to earn interest in such currencies **(which currently include 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.
3. Interest on the demand deposits under the Deposit shall accrue on a floating basis at the interest rate announced by the Bank for the foreign exchange demand deposit and shall be credited semiannually 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 on the time deposit shall be calculated by simple interest at the interest rate for foreign exchange time deposit announced by the Bank on a fixed basis.

   Interest on the foreign exchange general service account shall be calculated as follows:

   (1) Demand Deposit: 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).

   (2) Time Deposit: Interest for the period of one or more full months shall be calculated on a monthly basis by multiplying the principal by the annual interest rate and then by the

actual number of months lapsed and dividing the product by twelve (12); interest for the period less than one month shall be calculated on a daily basis by multiplying the principal by the annual interest rate and then by the actual number of days lapsed and dividing the product by three hundred and sixty (360).

4. In the event of any insufficient balance of demand deposit under the Deposit due to withdrawal and/or payment, the Depositor would like the Bank to agree to advance such insufficient amount for such withdrawal and/or payment within the prescribed percentage of his/her/its time deposit by pledging. When a deposit is made into the demand deposit or when a time deposit under the Deposit is terminated before maturity or matured, the amount advanced by the Bank shall be repaid pursuant to Subparagraph 9 of Article 6 of the Rules for Foreign Exchange General Service Account of the Bank. **In the event that the Depositor is a person who has no capacity or has limited capacity, his/her application for borrowing by pledging the time deposit shall be made over the counter with his/her guardian acting as his/her agent; in the event that the Depositor is under the order of assistance, he/she shall apply for borrowing by pledging the time deposit over the counter accompanied by, and with the consent of, his/her assistant**.
5. In respect of the time deposit under the Deposit, except for the automatic renewal of the principal and the interest accrued thereon upon maturity, the interest accrued on the time deposit or on the borrowing by pledging the time deposit shall be automatically transferred by the Bank to/from the demand deposit of the Depositor on the relevant interest payment date.
6. When the time deposit under the Deposit matures, except where a notice of unwillingness to renew has been given to the Bank prior to the maturity date, or where the sum of the principal and the interest accrued on the pledge has exceeded the Bank's prescribed limit for borrowing by pledging the time deposit so that immediate repayment for the insufficient amount is required, the Bank shall automatically renew the time deposit according to the instructions made by the Depositor upon account opening. After such renewal, the time deposit will still be pledged in favor of the Bank and handled in accordance with the preceding Article.
7. Deposits, withdrawals and borrowings by pledging the time deposit need not be made in the same currency as the original deposit. Except otherwise specified herein, the exchange rate for deposits, withdrawals, borrowings by pledging time deposits, and repayment between different currencies shall be at the prevailing exchange rate announced by the Bank at the time of making such transaction. However, in case of any volatility in foreign exchange markets, the Bank may suspend the deposit, withdrawal, and borrowing by pledging time deposits between different currencies.
8. The currencies available for borrowing by pledging time deposits shall be limited to USD, HKD, GBP, JPY and EUR, provided the Bank may make any adjustment thereto according to the market conditions.
9. The borrowing by pledging time deposits under the Deposit may be made within the amount of up to ninety percent (90%) of the time deposit balance (if denominated in the same currency as the time deposit), or up to eighty percent (80%) of the time deposit balance (if denominated in a different currency than the time deposit). Where the time deposit and the borrowing by pledging time deposits are in different currencies, the exchange rate between different currencies shall be calculated at the middle exchange rate of each currency to TWD at the time of such borrowing.
10. **Interest rate on the borrowing by pledging time deposits, unless otherwise agreed among the parties, shall be calculated at the prevailing six-month time deposit interest rate for the currency of such borrowing announced by the Bank (in case of borrowings in USD, the large amount time deposit interest rate shall apply) plus one-point-five (1.5) percentage points; however, such interest rate shall not be lower than the funding cost of interbank borrowing by the Bank plus one (1) percentage point as the after-tax interest rate, and shall be calculated based on the aggregate balance at the end of every month.**

11. Any interest accrued on the Deposit shall be subject to withholding income tax on interest according to the Income Tax Act, except for the Depositor who is eligible for tax exemption and has presented tax exemption documents to the Bank.
    Where any matter conducted by the Depositor under the Deposit involves gift, inheritance or tax payable, the Depositor or his/her heirs shall report such matter and pay any tax due to the taxation authorities on their own.
12. **The Depositor acknowledges that the Bank has taken out deposit insurance in accordance with the Deposit Insurance Act. Therefore, the deposits made by the Depositor that fall within the scope of the insured subjects under the Deposit Insurance Act will be covered by the deposit insurance within the maximum insured amount set by the competent authority.**
13. **The Depositor fully understands that any fluctuation in exchange rates may have an adverse impact on the Deposit, leading to transaction risks and valuation losses assumed or suffered by the Depositor. The Depositor shall consider his/her/its financial conditions and tolerance for exchange rate fluctuation risks and is willing to bear the potential transaction risks and losses that may be incurred in connection with relevant transactions.**
14. **The Depositor acknowledges that the deposit services involving buying or selling CNY are subject to daily limits imposed by the competent authority. The Depositor has considered his/her/its financial conditions and is willing to bear the potential transaction risks and losses that may be incurred in connection with relevant CNY transactions.**
15. The Depositor, when engaging in foreign exchange transactions with the Bank, shall verify whether such transactions conform to applicable laws by himself/herself/itself. All foreign exchange transactions conducted by the Depositor will be reported to the Central Bank of the Republic of China (Taiwan) as required by the competent authority or relevant laws and regulations. Therefore, **the Depositor shall make a declaration on the nature of the transactions or the remittances honestly pursuant to the Regulations Governing the Declaration of Foreign Exchange Receipts and Disbursements or Transactions and its related rules. Should the Depositor fail to make a truthful declaration, he/she/it will be subject to fines in a certain amount according to the Foreign Exchange Regulation Act.**

V. Agreement for Depositor of Foreign Exchange Demand Deposit [December 2024 Version]

1. The available currencies under the Deposit, minimum amount for account opening, minimum balance required to earn interest in such currencies **(which currently include 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.
2. Interest on the Deposit shall accrue on a floating basis at the interest rate announced by the Bank for the foreign exchange demand deposit and shall be credited semiannually in June and December. No daily interest shall accrue on the 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 on the foreign exchange demand deposit shall be calculated as follows: 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).
3. Any interest accrued on the Deposit shall be subject to withholding income tax on interest according to the Income Tax Act, except for the Depositor who is eligible for tax exemption and has presented tax exemption documents to the Bank.
   Where any matter conducted by the Depositor under this Deposit involves gift, inheritance or tax payable, the Depositor or his/her heirs shall report such matter and pay any tax due to the taxation authorities on their own.
4. **The Depositor acknowledges that the Bank has taken out deposit insurance in**

accordance with the Deposit Insurance Act. Therefore, the deposits made by the Depositor that fall within the scope of the insured subjects under the Deposit Insurance Act will be covered by the deposit insurance within the maximum insured amount set by the competent authority.

5. **The Depositor fully understands that any fluctuation in exchange rates may have an adverse impact on the Deposit, leading to transaction risks and valuation losses assumed or suffered by the Depositor. The Depositor shall consider his/her/its financial conditions and tolerance for exchange rate fluctuation risks and is willing to bear the potential transaction risks and losses that may be incurred in connection with relevant transactions.**
6. **The Depositor acknowledges that the deposit services involving buying or selling CNY are subject to daily limits imposed by the competent authority. The Depositor has considered his/her/its financial conditions and is willing to bear the potential transaction risks and losses that may be incurred in connection with relevant CNY transactions.**
7. The Depositor, when engaging in foreign exchange transactions with the Bank, shall verify whether such transactions conform to applicable laws by himself/herself/itself. All foreign exchange transactions conducted by the Depositor will be reported to the Central Bank of the Republic of China (Taiwan) as required by the competent authority or relevant laws and regulations. Therefore, **the Depositor shall make a declaration on the nature of the transactions or the remittances honestly pursuant to the Regulations Governing the Declaration of Foreign Exchange Receipts and Disbursements or Transactions and its related rules. Should the Depositor fail to make a truthful declaration, he/she/it will be subject to fines in a certain amount according to the Foreign Exchange Regulation Act.**

VI. Terms and Conditions Agreement of IC ATM Card Service [(IC ATM 2) May 2026 version]

1. Any natural person (hereinafter referred to as the "Applicant") who has opened a demand deposit account (excluding checking deposit, same below) in New Taiwan Dollars (hereinafter referred to as the "TWD") at any business unit of the Bank of Taiwan (hereinafter referred to as "BOT") may apply for an IC ATM Card to the BOT. The deposit account number linked to the IC ATM Card will be the number of the TWD demand deposit account (hereinafter referred to as the "Card Number"). However, each Applicant may only apply for one IC ATM Card under any such Applicant's TWD demand deposit account number.
2. IC ATM Card that are applied for and issued over the counter does not support the function of cross-border withdrawal. The Applicant must use the BOT password setting device to set the password for the IC ATM and complete the relevant process in order to receive the IC ATM Card and process the activation registration. To apply for cross-border withdrawal (applicable to the applications for ATM cards with credit card or debit functions only), or in case of batch application, the Applicant shall, within five business days after applying for the IC ATM Card, bring his or her ID document, the specimen signature/seal in person, or authorize an agent in writing, bringing the original copy of ID document of both Applicant and the agent along with specimen signature/seal, and visit the branch where the application was filed with to receive the IC ATM Card, password notice (passwords of the IC ATM and cross-border withdrawal magnetic strip) after the identity and the qualification being verified by BOT, and process the receipt (activation) procedure. If the Applicant fails to receive the IC ATM Card and the password notice after two months from the date of application, BOT may directly cancel and nullify the IC ATM Card and the password notice.
3. The Applicant shall keep the IC ATM Card issued by BOT with due care and not to fold, rub or have it touched by any magnetic object. The Applicant shall be solely responsible for any losses due to a lost card. The Applicant shall use the IC ATM Card in person, and shall not lend, transfer, pledge or otherwise allow a third party to use his/her IC ATM Card. If the Applicant violates this prohibition, any transactions between the cardholder and BOT will be deemed to be transactions between the Applicant and BOT. Any losses arising therefrom shall be solely borne by the Applicant. If the Applicant copies, forges, or alters

the BOT IC ATM Card, he or she shall be held responsible civilly and criminally for any losses suffered by BOT thereof.

4. The Applicant shall keep the password confidential, and shall not specify the password on the IC ATM Card for the safety of the deposit. The Applicant shall be solely responsible for any losses incurred due to the divulging of any password, unless the Applicant can prove that the cause is attributable to BOT. The Applicant may change the password at any BOT ATM or other access equipment for as many times as desired.
5. The Applicant may deposit cash with the IC ATM Card at any BOT ATM enabling the deposit function. The Applicant's use of the IC ATM Card is subject to existing limitations on the denomination and quantity of bills displayed on ATM screens for each cash deposit at BOT ATMs. The maximum amount in aggregate each calendar day shall be TWD 2,000,000 for the deposits into the Designated Outward Account of the IC ATM Card. To deposit into any other account other than the above, the maximum amount each time shall be TWD 3,000 and the maximum amount in aggregate each calendar day shall be TWD 3,000. Any deposit into a non-BOT account will be subject to a charge of TWD 15 and the Applicant agrees to have the charge deducted from the deposit amount.
   The Applicant may also use the IC ATM Card to withdraw, transfer, pay taxes and fees, deduct payment, inquire balance, process any transaction, etc. at any ATM, terminal device at a merchant, or other access equipment set up inside or outside of the country by BOT, other financial institutions or international organizations connected to BOT's system. BOT may deduct any payments directly from the Applicant's TWD demand deposit account according to the transaction instructions entered by the Applicant.
   When the Applicant enters the password of the IC ATM at the foregoing terminal device at a merchant, it shall be deemed to be the Applicant's consent to the payment deduction service without a separate application.
6. The Card Number shall be the "Designated Outward Account Number." For adding another "Designated Outward Account Number," the Applicant shall apply to BOT separately, and the "Designated Outward Account Number" shall be the number of a TWD or foreign currency demand deposit account opened by the Applicant at BOT (excluding a checking deposit account, TWD and foreign currency digital deposit account).
   The Designated Outward Account number stored in the magnetic strip of the IC ATM Card is the Card Number. The IC ATM Card can store up to eight Designated Outward Account numbers under the Applicant's ID Number, including the Card Number, and other Designated Outward Account numbers that the Applicant applies for to BOT. The Applicant can specify and use that specific transfer account number from all Designated Outward Account numbers that the Applicant applies for to BOT for withdrawal, transfer, bill/tax payment, deduction, balance inquiry, process any transaction, etc. by using the IC ATM of the IC ATM Card. However, any above transactions processed with the magnetic strip of the IC ATM Card will be limited to use the Card Number only.
   The IC ATM Card of digital deposit accounts shall not be added with other Designated Outward Accounts, and the digital deposit accounts shall not be added as Designated Outward Accounts.
7. **The Applicant may use the IC ATM Card, without a separate application, to pay the utility bills, taxes, etc. by transfer, make cross-border online real transaction payment with the foreign electronic payment institutions cooperated with BOT (hereinafter referred to as the "Cross-Border Electronic Payment"), and apply for other services on the internet counters of BOT. The Applicant's IC ATM Card will have the transfer functions for "Designated Beneficiary Account" and "Non-designated Beneficiary Account" only if he or she has applied separately for such functions.**
   The IC ATM Card of digital deposit accounts shall not be added with other Designated Beneficiary Account.
8. Article 8 A natural person holding the BOT IC ATM Card can withdraw cash in a foreign currency at the BOT ATM. The "cross-border withdrawal function" in another country is available upon prior application. **When using the password of the IC ATM Card at an**

ATM with a FISC mark to withdraw in another country, the Applicant will be deemed to agree to use the cross-border withdrawal service by pressing "Agree" at the ATM without a separate application.

9. **The Applicant agrees to pay the charges to BOT at the rate specified by BOT when using the IC ATM Card provided by BOT to process any transaction in TWD in the country. Withdrawal: no charge for same bank withdrawal and the charge is TWD 5 for cross-bank withdrawal. Money transfer: no charge for same bank transfer; for cross-bank transfer, subject to transfer amount, each account will have the charge waived for one transfer in any amount not exceeding TWD 500 each calendar day, and will be charged TWD 10 for additional transfer in any amount not exceeding TWD 500 or transfer in any amount more than TWD 500 and not exceeding TWD 1000. In all other cases, the charge will be TWD 15.**
   The Applicant agrees that BOT may directly deduct the foregoing charges from the Applicant's TWD demand deposit account.
   Other service fees: Unlock card: no charge; card replacement/reissuance: TWD 100 each time, unless the Applicant does not cause such replacement/reissuance, in such cases, the charge will be waived.
   The above charges shall be displayed at the place of business and the website of BOT in an apparent manner.
   BOT shall indemnify the Applicant for any loss incurred due to the necessity of unlocking, replacing or reissuing the card unless BOT can prove that it is not responsible for the necessity of unlocking, replacing or reissuing the card.
10. When the Applicant uses a IC ATM Card to withdraw, transfer, pay taxes and fees, deduct payment, process any transaction, etc., the deduction will be recorded as without a passbook. The IC ATM Card is same as passbook. The password of the IC ATM Card is same as the specimen signature/seal. When the Applicant uses the IC ATM Card and the password to make any transaction, the effect is the same as if the Applicant presents the passbook and fills out the withdrawal slip (or transfer slip), and affixs the specimen signature/seal on the document.
11. **When the Applicant uses the IC ATM Card provided by BOT to make any transaction, with the IC ATM Card of deposit accounts opened over the counter, depending on the types of the BOT ATM, the limit of amount per withdrawal per account at a BOT ATM may vary from TWD 30,000, TWD 60,000, or TWD 100,000. The limit of amount per withdrawal at a non-BOT ATM will be TWD 20,000. The total limit of amount per calendar day per account will be TWD 100,000. With the IC ATM Card of digital deposit accounts, the limit of amount per withdrawal per account will be TWD 20,000. The total limit of amount per calendar day per account will be TWD 80,000. The total limit of amount per month per account will be TWD 200,000.**
    The accumulated amount of the foregoing withdrawal and the cardless withdrawal shall not exceed the total limit of amount of each type of account per calendar day per account.
    The total limit of amount per month per account of the cross-border withdrawal will be TWD 500,000 with the IC ATM Card of deposit accounts opened over the counter, and will be TWD 200,000 with the IC ATM Card of digital deposit accounts.
    When the Applicant transfers money into a Designated Beneficiary Account" at any financial institution, the limit of amount is TWD 2,000,000 per transfer and the total limit of amount is TWD 2,000,000 per calendar day. If the transfer is into a "Non-designated Beneficiary Account", the limit of amount is TWD 30,000 per transfer and the total limit of amount is TWD 30,000 per calendar day.
    The limit amount of the IC ATM Card's payment deduction is TWD 100,000 per transaction and the total limit of amount is TWD 100,000 per calendar day.
    When the Applicant uses the IC ATM Card to make Cross-Border Electronic Payment, with the IC ATM Card of deposit accounts opened over the counter or of the first and second type of digital deposit accounts, the limit of amount per payment

per account will be TWD 50,000. The total limit of amount per calendar day per account will be TWD 100,000. The total limit of amount per month per account will be TWD 200,000. With the IC ATM Card of the third type of digital deposit accounts, the limit of amount per payment per account will be TWD 10,000. The total limit of amount per calendar day per account will be TWD 30,000. The total limit of amount per month per account will be TWD 50,000.

BOT may, as it needs, adjust the amount limits in this Article at any time. The Applicant agrees that BOT may announce such changes on its website and the place of business thirty days prior to the adjustment unless such changes are favorable to the Applicant. The Applicant agrees to abide by the new amount limits as adjusted by BOT.

12. The Applicant may terminate this Agreement at any time by visiting in person, or appointing an agent with power of attorney in writing to visit BOT.
    BOT may terminate this Agreement or suspend temporarily the function of the IC ATM Card, and ask the Applicant to return the IC ATM Card if the IC ATM Card is falsified, altered or used for money laundering, fraud or other illegal purposes; the Applicant's account has been designated as a payment suspension, watch-listed account or derivative watch-listed account according to the laws and regulations; the Applicant violates the laws and regulations and harms BOT's rights or commits other illegal actions; the Applicant cannot be reached by BOT to verify the unusual frequent transactions or cannot provide reasonable explanation about unusual transactions.
13. **The Applicant shall carefully review and check the code of the financial institution, account number and amount of the transfer when using the IC ATM Card to transfer money. If the transfer has been directed to an unwanted recipient or in a wrong amount due to wrong financial institution code, deposit account number or amount which applied or performed by the Applicant, BOT will, upon the Applicant's notification, assist the followings: provide the details and relevant data of that transaction according to the laws and regulations; assist to notify the beneficiary bank to handle, and reply with the process situation.**
14. When the Applicant uses his/her account to withdraw, transfer, pay taxes and fees, deduct payment, process any transaction, etc., without passbook, and there are already 104 entries not recorded in his/her passbook, the system will consolidate those transactions into one entry, and applicant can continue processing transactions at the ATM. However, to look up for details of the consolidated entry, the Applicant must visit the Home Branch.
15. When using the IC ATM Card to process any transactions, the IC ATM Card will be locked or retained by the automated service equipment if the Applicant continuously enters the password wrongly for three times, forgets to take back the IC ATM Card, uses a IC ATM Card reported lost to process, or for any other reasons. The Applicant should bring the ID document and the specimen signature/seal by himself/herself to proceed according to the followings: the IC ATM Card has been locked: visits any BOT business unit to unlock the IC ATM Card, the IC ATM Card has been retained: visits the branch where the account of the Card Number was opened within 14 business days following the day of such retention to take back the retained card or apply for the reissuance of IC ATM Card; after such period, BOT may cancel and nullify the IC ATM Card.
    If the IC ATM Card is retained at the above access equipment outside of the country, the Applicant should request the local financial institution of the above access equipment to take immediate action within twenty four hours.
16. The ATM or the terminal device of a merchant will respectively and automatically issue the "transaction statement" or transaction receipt for the Applicant to retain and check when the Applicant finishes each transaction with the IC ATM Card. In addition, the ATM will also print out the "transaction logs" and keep it inside the ATM, and the terminal device of a merchant will also print a copy of the transaction receipt for record purposes. The Applicant should keep the transaction records carefully to ensure transaction security.
17. When the Applicant uses the IC ATM Card inside or outside of the country to withdraw,

transfer, pay taxes and fees, deduct payment, process other transaction, etc., the completed time of the transaction will be and the payment will be deducted at the time when the process of the ATM, terminal device at a merchant, or other access equipment operated by the Applicant is finished. Unless otherwise approved by the BOT in writing or as agreed upon, the Applicant cannot withdraw, revoke or modify any completed transaction. If the transaction is completed after 15:30 on a BOT business day (hereinafter referred to as the "BOT Business Hour"), unless otherwise required by the laws and regulations, the entry date will be the next business day.

Cut-off point for cross-bank transactions: The cut-off point is 15:30 from Monday to Friday. Any cross-bank transactions after cut-off point or on a non-business day will be processed on the next business day. Whether or not the transaction is deemed completed on such next business day will be determined by the time BOT receives the file or data.

18. If the IC ATM Card is lost, missing, stolen, or left the possession of the Applicant, the Applicant shall immediately notify the branch where the account of the Card Number was opened, or use the BOT24-hour mobile service by calling **886-2-2191-0025 or 0800-025168** to report the loss and request for a stop payment. If the IC ATM Card is fraudulently used before the Applicant completing the process to report the loss and request for stop payment, any payment that has been paid by BOT will be deemed paid to the Applicant.
    If the mobile service is not available, the Applicant shall call **886-2-8590-5956** as soon as possible, to visit the branch where the account of the Card Number was opened in person bring along the ID document and the specimen signature/seal during the BOT Business Hours to fill out the stop payment form and finish the loss report process, as well as to apply for a replacement according to regulations of BOT. If a system failure occurs when the Applicant is outside of the country, the Applicant shall call **886-2-8590-5956** to report the loss and request for a stop payment, and as described above, visit the branch where the account of the Card Number was opened in person to finish the loss report and stop payment form, as well as the reissuance of a new card according to BOT's regulations. If BOT fails to exercise the duty of care of a good administrator to prevent or is liable for any false or fraudulent use of the depositor's password, BOT shall be responsible for any loss thereof.
19. If the Applicant forgets the magnetic strip password of the IC ATM Card; the IC ATM Card is damaged; or the magnetic strip or the IC ATM of the IC ATM Card cannot be read or written in, and the Applicant intends to use continuously the IC ATM Card, the Applicant may return the current IC ATM Card to the branch where the account of the Card Number was opened for cancellation and apply for a new IC ATM Card.
20. If the Applicant does not want to use the IC ATM Card anymore; cleared the amount deposited under the Card Number and closed the account of the Card Number; transferred the amount deposited under the Card Number; or lost the passbook of the Card Number and changed the account number, then he or she may return the IC ATM Card to the branch where the account of the Card Number was opened for cancellation, and terminate the receipt and use of the IC ATM Card.
21. When the Applicant returned the IC ATM Card under Article 19 or 20 and there is any balance of pre-paid amount in the stored data of such IC ATM, the Applicant can visit the branch where the account of the Card Number was opened to apply for refund according to BOT's regulations.
22. If the ATM, terminal device at a merchant or other access equipment is out of operation due to power outage, internet disconnection, system failure, or other force majeure event, BOT may automatically suspend the use of IC ATM Card services by the Applicant.
23. The Applicant agrees that if the balance shown on his or her passbook is different from the balance recorded in the master file of the BOT's computer, then the latter shall apply. If the Applicant withdraws or transfers any amount in excess of the deposit, he or she is willing to unconditionally return the excessive amount to BOT.
24. If the Applicant takes back the IC ATM Card, but does not take the cash within the specified time after finishing a transaction at the ATM, the ATM will take the cash back for temporary custody. The BOT will return the cash upon verification. However, the Applicant shall be

solely responsible for any shortage of the cash taken back by the ATM. If the transaction is abnormal or remains uncompleted when the Applicant uses the IC ATM Card to transact at the ATM, terminal device at a merchant, or other access equipment, the Applicant shall immediately notify BOT, or the financial institutions of such ATM, terminal device at a merchant, or access equipment to inquire and handle.

25. When the Applicant uses a IC ATM Card to withdraw in foreign currency at a BOT ATM, the exchange rate will be based on the BOT current cash selling rate from that foreign currency to TWD on that day and the converted amount will be deducted directly from the Applicant's TWD demand deposit account.
26. When the Applicant uses the CIRRUS cross-border withdrawal function, **the withdrawn amount will be settlement amount in United States dollar (hereinafter referred to as the "USD") sent to BOT by the international organization settlement center, plus 1.1% of internet service fee, then converted into TWD at the BOT current cash selling rate from USD to TWD, plus TWD 75 charged by BOT for cross-border withdrawal;** When the applicant uses the PLUS cross-border withdrawal function, **the withdrawn amount will be settlement amount in USD sent to BOT by the international organization settlement center, plus 1.55% of internet service fee, then converted into TWD at the exchange rate announced by the VISA international settlement center from USD to TWD, plus TWD 75 charged by BOT for cross-border withdrawal. The Applicant can also use the password of the IC ATM (6-12 digits) of the BOT IC ATM Card at certain area overseas to deduct the payments and withdraw. The available areas and charges shall be subject to the information announced on BOT website at the time of use.**

    When withdrawing the local currency at the ATM outside of the country, the Applicant shall be subject to the rules of the financial institution of the ATM, and certain transaction service fee may be charged. The charges will be converted to TWD at the rate described above.

    When using the IC ATM Card to process the Cross-Border Electronic Payment, the Applicant shall pay the charge at 1% of the transaction amount.

    The Applicant agrees that the aforementioned withdrawn amount and charges can be deducted directly from the Applicant's TWD demand deposit account.
27. The Applicant shall calculate and control the used quota of foreign exchange not to exceed the maximum limit permitted by the Central Bank of Republic of China (Taiwan) when using the IC ATM Card to transact in foreign currency, and shall authorize BOT to be the agent of foreign exchange settlement in R.O.C. to settle foreign exchange and report accurately according to the regulations of the Central Bank and the agreement between the parties of this Agreement. The Applicant will recognize and shall not contest the settlement and reporting of foreign exchange made by BOT under the above authorization. BOT is not obliged to actively verify the quota of the foreign exchange used by the Applicant. However, if BOT is aware of the fact that the Applicant has exceeded the quota of the foreign exchange used by him/her, BOT may reject to pay any amount. The Applicant shall be solely responsible for any excess beyond the limits on foreign exchange by him/her and BOT shall under no circumstances be involved.
28. **The functions, content, and rules of use for a Non-BOT ATM, terminal device at a merchant or other access equipment (such as the withdrawal or transfer limit, charges) may be different from what are described in this Agreement. The Applicant agrees that he or she should understand and comply with such relevant rules when using the IC ATM Card to process any transaction at a Non-BOT ATM, terminal device at a merchant, or other access equipment. However, the Applicant shall not use any defense arising from the transaction with the merchant against BOT.**
29. **If there is any payment dispute arising from the transaction with the use of the IC ATM Card at the terminal device of a merchant, or other access equipment, the Applicant shall file a complaint with BOT within one month from the transaction date. If there is any objection to BOT's determination, the Applicant may apply to BOT**

within two months from the transaction date to request for arbitration by the Financial Information System Regulations Enforcement Commission. If the Applicant's transaction occurs outside of the country, the dispute shall be handled in accordance with the regulations of the international organization.

30. When using the IC ATM Card to withdraw, transfer, pay taxes and fees, deduct payment, process any transaction, etc., the Applicant shall comply with this Agreement, as well as the laws of R.O.C. (including the regulations of the competent authority, same below), and the subsequent amendment thereof.
31. **BOT may, as it needs, adjust the charges, charges criteria, withdrawal, and transfer amount limits, number of transactions, and terms and conditions in this Agreement at any time. The Applicant agrees that BOT may announce such changes on its website and the place of business sixty days prior to the adjustment unless such changes are favorable to the Applicant. The Applicant agrees to abide by the new charges, charges criteria, terms and conditions as adjusted by BOT.**
32. When using the IC ATM Card to withdraw, transfer, pay tax, pay bill, deduct payment, inquire about a financial account, etc. under cross-bank services, the Applicant agrees that BOT, the financial institution receiving such IC ATM Card transaction request, Joint Credit Information Center, Financial Information Service Co., Ltd. and other institutions established or operating under the permission of the Financial Supervisory Commission or the competent authority of agriculture finance may collect, process, internationally transmit, and use his or her personal information according to the laws and regulations for the purpose of completing the above cross-bank services. Without the consent of the Applicant or permission by the laws and regulations, BOT shall not provide such personal information to a third party other than the foregoing institutions for any use.
33. The Applicant agrees that all relevant documents will be sent to the address indicated on the Specimen Signature/Seal Card at the time of account opening. If the Applicant or his/her contact person's address has changed, the Applicant shall immediately notify BOT in writing or through other agreed methods and agree that the new address shall be the address for service. If the Applicant does not notify the change of address in writing or through other agreed methods, BOT will deem the address specified on the Specimen Signature/Seal Card at the time of account opening or the last notification address to the depositor as the address for service. After a notice has been sent, it will be presumed to have been delivered to the Applicant when the usual delivery time by post has passed.
34. In case of any lawsuits in connection with this Agreement, the Parties agree that **the court** of first instance is the district court where **the BOT headquarters located or the branch where the account of the Card Number was opened**; provided, however, that the jurisdiction provided under Article 47 of the Consumer Protection Act, or Article 436-9 of the Code of Civil Procedure, which governs the jurisdictional court for small claims, should not be precluded.
35. The two counterparts of this Agreement shall each be kept by BOT and the Applicant respectively. Any matter not provided herein shall be subject to the Master Agreement for Account Opening. If there is no agreement or in case of a disagreement, then relevant laws and regulations of the competent authority shall apply.

This is an unofficial English translation of the Chinese original【Version IC ATM 2-2026.05】, made for your reference only. In the event of any inconsistency between the English and Chinese versions of these terms and conditions, the Chinese version shall prevail.

Bank of Taiwan 24-hour mobile service (phone number): 02-21910025 or 0800-025168
Website: www.bot.com.tw E-mail：botservice@mail.bot.com.tw

VII. Personal Internet Banking Service Agreement【May 2022 Version】

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.

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."

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.

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
Designated Account Transfer	None	TWD 3 million	TWD 30 million	TWD 90 million
Non-designated Account Transfer	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
Pay Taxes and Fees	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.

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.

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)	**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 million as the upper limit.**
(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 transfers between accounts under the same name (in the same currency only)	The equivalent of TWD 30 million	
(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.

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.**

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.**

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."

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.
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.
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.
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.
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.
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).
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.

VIII. Personal Internet Banking Business Service Agreement【May 2022 Version】

1. **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

2. **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.

3. **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.

4. **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.

5. **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.

6. **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.

7. **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

8. **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.

9. **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.

10. **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.

11. **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.

12. **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.

13. **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.

14. **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.

15. **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.

16. **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.

17. **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.

18. **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.

19. **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.

20. **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.

21. **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.

22. **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.

23. **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 illegitimates 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.

24. **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.

25. **Applicable Laws**

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

26. **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.

27. **Headings**

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

28. **Contract Copies**

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

IX. Master Trust Agreement for Non-discretionary Money Trust Investing in Domestic and Foreign Securities [(Xin-Jin-Te-01) August 2025 version]

1. Validity of Trust Deed

(1)All instructions relating to subscriptions, switches, redemptions and other chang es in respect of the securities under this Master Agreement should be given in accordance with the provisions of the respective application forms and the ancillary agreements (collectively, "the Ancillary Agreements").

(2)The validity of this Master Agreem ent extends to each Ancillary Agreement, and this Master Agreement forms part of the Ancillary Agreements.

2. Purpose of the Trust and Investment Targets

(1)For the purpose of assisting the Trustor with investments in domestic and foreign securities, the Trustee invests the trust funds in the domestic and foreign securities eligible for investment under relevant laws or regulations pursuant to the instructions of the Trustor, to fulfill the financial planning objectives of the Trustor.

(2)The investment targets in which the Trustor may give instructions to invest (including subscription, switch and change of the investment targets under dollar cost averaging and value averaging plans) shall be limited to those agreed upon by the Trust ee and suitable for the Trustor in terms of the risks involved according to the product suitability policies of the Trustee.

3. Management and Use of Trust Funds

(1)The Trustee is authorized by the Trustor to use and manage the trust funds; provided, however, the Trustee exercises no discretion over the use of the trust assets, which should be the non-discretionary individually managed money trust. Unless otherwise provided in the Ancillary Agreements, the Trustee shall exercise its due care as a good administrator in relation to the above use and management, including application for foreign exchange settlement, trading in foreign currencies, investment time, investment period, execution of trading and settlement, receipt and payment of proceeds distributed from investments, appointment of financial institution or investment manager, settlement institution or custodian for execution of the investments, and exercise of rights and obligations in relation to the investments themselves (including exercise of the rights and interests of the shareholders or the fund's beneficiaries) and other relevant matters, without further instruction or participation by the Trustor. However, if the Trustee considers the exercise of the above rights and obligations to have a material effect on the Trustor's rights and interests, the Trustee shall notify the Trustor and compile the opinion replied by the Trustor. Where the Trustee does not receive any opinion from the Trustor by the reply deadline, the Trustor shall be deemed to have not given any opinion.

(2)The trust funds shall be used in the investment targets designated by the Trustor and invested in the name of the Trustee.

(3)The Trustee will not pay any interest on the trust funds entrusted by the Trustor.

(4)The Trustor may not ask the Trustee to deliver any beneficiary certificates or share certificates or other certificates representing property rights issued by the issuers of the investment targets.

(5)Any capital gain arising, and yield accrued from the use of the trust funds shall exclusively belong to the Trustor; any risks, expenses and taxes associated with the investment shall also be borne by the Trustor.

4. Use Instruction and Investment Confirmation Notice

(1)The Trustor shall give instructions to use, change or modify the trust funds in accordance with the manners specified by the Trustee (including by written

application, Internet or other means). When the Trustor wishes to give such instructions via the Internet or other methods, he/she/it should enter into the Electronic Banking Service Application Form and Agreement or other relevant agreements beforehand.

(2)Upon receipt of the transaction confirmation notice from domestic or foreign issuers or other agencies (including but not limited to brokers, underwriters and fund managers), the Trustee may issue transaction confirmations or deliver (or mail) relevant statements representing the rights and interests in the trust funds to the Trustor, without issuing any trust certificates separately.

5. **Prohibition on Assignment of Rights and Loan by Pledge**
The Trustor may not assign to or pledge in favor of any third party any of its trust proprietary rights arising from or under this Master Agreement, and the Trustee will not accept the Trustor's application for loan by pledging the beneficiary units (or shares) held by it.

6. **Risk Taking and Disclosure**

(1)Before giving any instructions to invest, the Trustor shall carefully read information, risk disclosure and the rules in respect of such investment target (including but not limited to the prospectus of the investment target and investor information summary regarding the investment target), understand the potential investment risks, and prudently evaluate his/her/its own financial condition, the relationship between his/her age and the maturity of the product, and whether this kind of investment target is suitable in terms of the risk-taking ability.

(2)Risks arising from the investments include but are not limited to market risks associated with the investment targets and the region of investment (such as political, economic, industrial cycles and changes, social changes, and fluctuations in exchange rates, interest rates, stock prices, indices or prices of other underlying assets), liquidity risk, credit risk, risk of any changes to laws and regulations, risks of excessive concentration of investment targets, risks of losing the trust funds or deferred payment of repurchase proceeds due to suspension of redemption, dissolution, liquidation, transfer and merger of the investment targets, beneficiaries' bulk repurchase or suspension of calculation of repurchase prices. The Trustee does not guarantee any protection of the principal of the trust funds and the minimum rate of return in respect of the above investments. The Trustor undertakes that he/she/it decides to make each and all investments and give instructions to the Trustee on his/her/its own decision based on his/her/its independent and prudent investment judgment, and acknowledges that there is a risk that the maximum possible loss on his/her/its investments may be all of his/her/its trust principal amount.

(3)If the investment targets are onshore and/or offshore mutual funds, the Trustor shall fully understand that:

a. Such funds do bring potential risks, even though they have been approved or permitted by the Financial Supervisory Commission. The past performance of a fund manager does not guarantee a minimum investment return of such fund. A fund manager is not responsible for any gain or loss on the fund, nor does the fund manager guarantee a minimum return, except exercising the duty of care as a good administrator. The Trustor should read through the prospectus carefully before subscribing for any fund.

b. The net asset value of the fund may fluctuate due to market factors, and the historical rate of return of the fund does not represent its future rate of return.

c. The dividend yield of the fund does not represent its rate of return, and the historical dividend yield of the fund does not represent its future dividend yield. The dividend may be paid out from the fund's income or principal. Any payout from the principal may result in a loss on the original investment amount.

d. Certain funds may hold derivatives, which may cause the net asset value of such

funds to be highly volatile and entail other risks.

e. **Offshore funds are offered and issued in accordance with foreign laws and regulations. The Trustor should make his/her/its own judgment and understand that the prospectus, financial statements, annual report and performance of such funds are produced according to such foreign laws and regulations.**

f. **To protect investors' rights and interests, certain offshore funds have fair price adjustment mechanism and anti-dilution mechanism. The Trustor should read the prospectus and the investor information summary before subscribing for such funds.**

g. **The Trustee will receive its share of commission derived from management fees during the Trustor's holding period of fund units. The Trustor may visit the Trustee's website (http://fund.bot.com.tw) for information about any changes in distribution fees to fund distribution channels and its share of commission derived from management fees.**

h. **For non-investment grade bond funds, as the credit rating of the underlying bonds is below investment grade or unrated, and such bonds are highly sensitive to fluctuations in interest rates, such funds may suffer losses as a result of rises in interest rates, decreases in market liquidity, default by bond issuer on payment of principal or interest, or bankruptcy of bond issuer. Therefore, such funds are not suitable for investors who cannot bear relevant risks and should not account for an excessive proportion in their investment portfolio. The Trustor should examine his/her/its own portfolio on his/her/its own before investing in such funds.**

i. **Futures trading conducted by futures trust funds uses financial leverage that is characterized by low margin; therefore, there is a likelihood of maximizing profits as well as maximizing losses for investors. According to applicable laws and regulations, before making investments in such funds, the Trustor shall carefully read through the prospectus in addition to reading and signing the risk disclosure statement, be aware of other potential factors that may influence such investments, and make good financial planning and risk assessments properly, in order to avoid suffering from any unsustainable losses as a consequence of reckless investments.**

j. **Principal protected funds (including principal guaranteed and protected type of funds) should be held until the maturity date in order to obtain a certain percentage of principal guarantee/protection. The principal guarantee/protection shall not apply in the event that the Trustor redeems such funds before the maturity date or in the event of any early termination as stipulated in the fund's trust deed. The Trustor should bear all relevant expenses during the investment period and the redemption price should be calculated based on the prevailing net asset value. Where a principal protected fund is classified into the principle protected type, the principal of such fund may not be fully protected due to factors such as any default by or credit risks involving the issuers of the investment targets, because the mechanism protects the principal rather than guarantees the principal thereof.**

k. **When back-end load funds are redeemed, the fund company will deduct from the net asset value of the funds to be redeemed a contingent deferred sales charge at different rates depending upon the holding period. In addition, if a deferred load fund charges a distribution fee, the fund company may deduct such fee from the fund's net asset value in accordance with the prospectus or investor information summary, which may increase the expenses actually borne by the Trustor; however, such fee has been reflected in the fund's daily net asset value and need not be paid by the Trustor additionally.**

(4)The trust funds are not covered by the deposit insurance taken out by the Trustee with the Central Deposit Insurance Corporation.

(5)This risk disclosure statement only lists the general risks and does not form an

exhaustive list of each and every risk associated with all investment targets and all factors that may affect the markets in detail. Therefore, before making any investments, the Trustor shall carefully read the relevant information about the investment targets, risk disclosure and its rules in addition to reading this risk disclosure statement in detail; be aware of other potential factors that may influence such investments, and make good financial planning and risk assessments properly to avoid suffering from any unsustainable losses as a consequence of reckless investments.

7. Investment Guidelines and Method

(1)**The Trustor and the Trustee should collectively comply with any relevant rules and applicable laws and regulations relating to the investment targets with respect to their price, time, method, calculation of net asset values, distribution of profits, sharing of fees and operational matters when carrying out any subscription for, redemption of or switch of such investment targets.**

(2)**If the investment target is an onshore or offshore mutual fund, the Trustor agrees to comply with the restrictions on market timing or short-swing trading defined in its prospectus and relevant investment rules. Under no circumstances will the Trustor raise any objection to any additional fee or any refusal of trading or limits on number of times of transactions arising from the fund management company's determination that the Trustor violates relevant restrictions. The Trustor further agrees that the Trustee may provide any information about the Trustor to such fund management company or its designated agent in the format specified by the Financial Supervisory Commission when the Trustor is involved in violation of any rules regarding short-swing trading set forth by the mutual fund.**

(3)**With respect to the number of the investment targets purchased by the Trustee by using the trust fund, the beneficiary units (or shares) that should be distributed to the Trustor should be calculated based on the proportion of the Trustor's individual trust fund invested in such target to the aggregate trust fund in such target, and may be calculated to the decimal set by the domestic or foreign issuer; in case of any fraction of such unit/share, the Trustee may randomly select and distribute the same to the Trustor, who shall not raise any objection against such distribution. The above rules regarding the distribution by the Trustee shall apply to the distribution of redemption proceeds.**

(4)**Upon the Trustee's receipt of any notice from any investment target regarding its capital increase/reduction, liquidation, change (including changes to its name, denominated currency, method of valuation and number of investments), merger, dissolution, trading suspension, settlement suspension, operating difficulty or other events under unavoidable circumstances, the Trustor agrees to cooperate in conducting relevant matters or terminating such investment, and to assume any gains or losses, taxes, fees or liabilities arising therefrom.**

(5)**The Trustor agrees to terminate his/her/its investment and to assume any gains or losses, taxes, fees or liabilities arising therefrom, if the Trustee is unable to invest pursuant to the Trustor's instruction due to any regulatory restrictions applicable to the investment target or rules of its issuer (including the limits on eligible investors, the fund being cancelled because of failure to reach the minimum offering size, the fund reaching the maximum offering size or other regulatory reasons for prohibition of an investment).**

(6)**The Trustor who wishes to make investments by dollar cost averaging or value averaging should comply with the following rules, in addition to the provisions of this Master Agreement and the rules of the institution of the debited account:**

a. The Trustor may, after being agreed by the Trustee, authorize the Trustee to directly debit the trust fund, trust processing fee or other fees from the available balance of the demand deposit account designated by the Trustor on the designated debit date (or the following business day, if it is a non-bank business

day). The Trustor agrees that, if the Trustee is unable to debit the account on the designated debit date due to any computer system failure, events not attributable to the Trustee or other force majeure event, the Trustee may defer the debit to its business hours after such obstacle or event is removed or eliminated.

b. The Trustor may only designate his/her/its own account as the demand deposit account for automatic debit.

c. The Trustee will conduct the computerized debit operation on the designated debit date; the Trustor should have a balance in the designated debit account enough for debit (including but not limited to the trust fund and processing fee) prior to the end of the business hours of one bank business day preceding the designated debit date, otherwise the Trustee may not invest for the Trustor for this time. Where the Trustee needs to conduct multiple debit transactions from the same debit account within one day because the Trustor has applied to the Bank for multiple automatic debits for fund investments by dollar cost averaging or value averaging or other debits, the Trustee has the right to decide the order of the debit transaction at its sole discretion, against which the Trustor shall not designate or make any objection against such order.

d. With respect to the investment target designated by the Trustor in each investment agreement, if the Trustee fails to debit the account for that investment target on the designated debit date(s) three consecutive times from the first date of debit, the investment agreement will not be established *ab initio*.

(7)The Trustee may do any of the following by using the trust property:

a. Purchasing the securities or notes sold by its banking business department as broker by using the trust property;

b. Depositing the trust property into its banking business department or its related party as savings or carrying out foreign exchange related transactions with its banking business department;

c. Conducting transactions other than those specified in Paragraph 1 of Article 25 of the Trust Enterprise Act with it or its related parties by using the trust property;

d. Purchasing securities or notes issued or underwritten by the Trustee or its related party;

e. Purchasing properties of the Trustee or its related party;

f. Selling of trust property to the Trustee or its related party; or

g. Other interested transactions regulated by the Competent Authority.

8. **Trustee's Duty**

(1)The Trustee should handle the trust business according to the instruction of the Trustor by exercising its duty of care as a good administrator and duty of loyalty. The Trustee should also keep confidential all communications and transaction data in respect of the Trustor, unless otherwise required by contract or prescribed by law.

(2)The Trustor may not claim any right or injury against the Trustee for any damages or losses suffered arising from any action or inaction of the issuer, investment management company, settlement institution, custodian, investment advisor of the investment target or any other third party, except for any bad faith or gross negligence of the Trustee.

(3)The net worth, reference foreign exchange rate and reference present value of the securities provided by the Trustee in order to serve the Trustor are for the Trustor's reference only. The relevant data announced by the issuer or the investment management company of the investment target or the actual figures should prevail over the above data. The Trustor may not claim any right or injury against the Trustee for the reference data provided thereby.

(4)When the Trustee accepts any transaction instruction such as subscription, switch or redemption of any domestic or foreign securities from the Trustor, the actual effective date for such transaction may be deferred if the transaction date is not a domestic or foreign business day or a business day otherwise specified in the

prospectus or the term sheet of the investment target. The Trustee is not liable for the above reasons of deferral or informing the same to the Trustor, who should understand and exercise his/her/its own judgment.

9. Accounting and Reports

(1)The Trustee should open an account exclusively for the management of the trust fund.

(2)The Trustee should prepare and deliver to (or mail to or otherwise provide to as agreed by the parties) the Trustor statements for the use of the trust fund on a regular basis.

(3)In case of any inconsistencies between the contents of the rights and interests of the trust fund specified in the investment statements or relevant statements or reports and the data recorded in the account for the trust fund with the Trustee or relevant records, the data recorded in the account for the trust fund with the Trustee or relevant records shall prevail. Where there is any error in the transaction confirmation notice received by the Trustee from any domestic or foreign issuers of the investment targets including but not limited to brokers, underwriters and fund manage ment companies or where the Trustee has some operational negligence, the Trustor agrees that the Trustee, after directly correcting same, may notify such correction to the Trustor.

(4)The Trustee should prepare and deliver to (or mail to or otherwise provide to as agreed by the parties) the Trustor statements after redeeming the investment target and returning the redeemed proceeds. If the Trustor does not express any objection to such statements within fourteen (14) days of receipt such statements should be deemed confirmed by the Trustor

(5)The Trustor agrees that the communication address specified in this Master Agreement is the place to which relevant documents should be delivered by the Trustee. In case of any change to the communication address, the Trustor should notify the Trustee in writing or by other means as agreed otherwise, and agrees that the changed communication address is the place to which relevant documents should be delivered by the Trustee. Any relevant documents mailed to the communication address specified in this Master Agreement or that last notified by the Trustor to the Trustee shall be deemed as legally served after the lapse of the normal mailing or delivery time, against which the Trustor shall raise no objection.

10. **Processing Fee and Other Expenses**

(1)Whether the investment by using the trust fund is profitable or not, the Trustor should pay fees for the use of the trust fund such as trust processing fee, trust management fee and switch processing fee to the Trustee, in addition to conducting such investments in accordance with the respective rules of the investment targets. The Trustor agrees that the amount or rate of such fees will be calculated in accordance with the Ancillary Agreements, against which the Trustor shall raise no objection.

(2)Any fees and expenses associated with litigation or arbitration between the Trustee with any third party arising from the handling of the matters relating to this trust, or other relevant handling fees should be borne by the Trustor.

(3)Any fees and expenses incurred locally or internationally due to this Master Agreement or the use of the trust fund, such as postage, telephone fees, telegraph charges, taxes, transaction fees, intermediary commissions, custodial fees payable to custodians and authentication fees payable to authentication institutions, as well as other fees and expenses payable by the Trustor, shall be borne by the Trustor.

(4)The Trustor understands and agrees that, when the Trustee carries out any transactions in connection with the trust business under this Master Agreement, the Trustee may obtain any fees (including but not limited to the distribution fees) paid by the counterparty which will be the trust compensation charged by the Trustee.

11. Redemption of Investment Targets

(1)The Trustor may complete relevant application documents instructing the Trustee to redeem the investment targets in whole or in part. The Trustee should apply for redemption to the issuer or the investment manage ment company of the investment target within a reasonable period of time.

(2)The Trustee should return to the Trustor any proceeds of redemption received by it after deducting the trust management fee and other relevant fees. No interest will accrue on such proceeds for the period between the receipt and return of the proceeds. Where there is any unredeemed units or shares arising from the investment target or any operating negligence after the Trustee receives the redemption confirmation from the Trustor, the Trustee may directly redeem the same without otherwise notifying the Trustor and return to the Trustor the proceeds received after deducting any relevant fees.

(3)Where any investment target designated by the Trustor is restricted or suspended from redemption according to the rules of such investment target or other reasons, the Trustor may not instruct the Trustee to redeem such investment target prior to the expiration of such restriction or suspension period.

(4)The Trustor agrees to carry out any partial redemption of the investment target pursuant to the Ancillary Agreements; in the case of a partial redemption, the units or shares accruing in the account and the balance of the trust fund will be adjusted according to the redemption ratio.

(5)Unless otherwise agreed upon by the parties in advance, if the redemption proceeds arising from any switch of the investment target or any change of the currency is paid in another currency, the Trustee may directly book such proceeds to the account and no interest will accrue thereon during the period elapsed for withdrawal.

12. Application for Changes to Entrusted Matters and Switches

(1) If the Trustor making investments by dollar cost averaging or value averaging intends to change the investment amount, investment target, debit account, debit date, suspension or resumption of debit, the Trustor's registration information, specimen seal/signature and other matters in respect of the trust fund, he/she/it should complete the change procedures with the Trustee no later than one (1) bank business day before the debit date, otherwise such change may not be effective.

(2)If the Trustor making a lump sum investment intends to change the Trustor's registration information, specimen seal/signature and other matters, he/she/it should complete the Application for Changes and Agreement and conduct relevant matters.

(3)The switch of any investment target should be approved by the Trustee in advance. In the case of an investment in a mutual fund, the switch thereof may only be made into other funds issued by the same fund management company and eligible for switch under the rules of such company.

(4)The Trustor agrees to carry out any partial switch of the investment target pursuant to the Ancillary Agreements; in the case of a partial switch, the units or shares accruing in the account and the balance of the trust fund will be adjusted according to the switch ratio.

(5)The switch of investment targets should be conducted in accordance with the operating rules of the respective investment targets. The Trustor has been fully aware of the above and agrees that the Trustee will make such switches in compliance with such rules, and that the Trustor should bear any domestic and international expenses resulting from such switches.

13. **Distribution of Investment Income**

The Trustee will distribute to the Trustor the income and interest distributed from an investment target which should be calculated based on the percentage of the trust property owned by the Trustor on the distribution record date. Unless the Trustee agrees to deliver the same in cash, the Trustor agrees that the Trustee will invest all of such income in the same investment target. With respect to the foregoing delivery

in cash, the Trustor agrees that the Trustee may directly transfer such distribution in cash to the Trustor's personal deposit account with the Trustee's banking business department designated by the Trustor after the Trustee handles the distribution within a reasonable period of time. Should the Trustee be unable to transfer such money, the Trustee will keep the same in custody on behalf of the Trustor until the Trustor withdraws the same without paying any interest thereon.

14. Foreign Exchange Rate Determination

(1)**The trust fund and any relevant fees delivered by the Trustor under this Master A greement should be made in the currency specified by the investment target or accepted and agreed by the Trustee (New Taiwan Dollar/foreign currencies). The return of the trust principal amount and income should be made in the same currency as that of the trust fund delivered by the Trustor or the currency designated upon mutual consent of the parties, unless otherwise prescribed by law.**

(2)**Where the currency agreed upon by the Trustee or that prescribed by law is different from that required by the investment target, the Trustor authorizes the Trustee with full power and authority to handle the foreign exchange transactions between different currencies.**

(3)If the receipt of the trust fund, the return of the principal and interest or the charge of fees involves currency conversion, unless otherwise agreed between the parties, the exchange rate for such conversion should be the spot rate announced by the Trustee at the time of the actual settlement by the Trustee within a reasonable handling period. However, where the Trustee intends to debit the demand deposit account designated by the Trustor on the designated debit date under Subparagraph a. of Paragraph (6) of Article 7 hereof but fails to make the debit on the designated debit date due to computer system failure, so that the Trustee delays in its settlement of foreign exchange due to a deferred debit, then the exchange rate for such currency conversion by the Trustee should be the first round spot rate announced by the Trustee on the designated debit date.

(4)When a domestic/foreign fund is switched to another, the conversion between different currencies should be based on the foreign exchange rate set by the fund management company.

(5)**Any foreign exchange gains/losses arising from the trust fund should be borne in its entirety by the Trustor.**

15. **Retention of Specimen Seals**

(1)**The Trustor should retain the specimen seal for verification for matters relating to investments in domestic and foreign securities by using the trust fund as required by the Trustee.**

(2)**In case of any loss or destruction of the specimen seal mentioned in the preceding paragraph, the Trustor should promptly apply to the Trustee for loss report; or in case of any change of the specimen seal mentioned in the preceding paragraph, the Trustor should promptly apply to the Trustee for such change. The Trustee shall not be liable for any damages incurred as a result of any failure to complete the loss report and change procedures. Before the Trustor completes the loss report or change of the specimen seal, any instruction or transaction made by the Trustor by affixing the specimen seal originally registered with the Trustee should be a valid instruction or transaction.**

(3)**Any third party who presents the Trustor's specimen seal to the Trustee's business unit to apply for any investment, switch or redemption in respect of any investment target, as well as any changes to any entrusted matters will be deemed as the Trustor's agent in handling the above matters**.

16. **Limitations on Trustor's Identity**

According to certain offshore fund prospectuses, investors shall not have US citizenship or residency, or be subject to other identity restrictions. The Trustor

hereby represents that he/she/it has understood the said restrictions and complied with all requirements or restrictions relating to the identity of the investors specified by the respective prospectuses of the investment targets or applicable laws and regulations. The Trustor should be solely responsible for any untrue representation in such co mpliance and indemnify the Trustee for any damages suffered by the Trustee as a result.

17. **Change, Cancellation and Termination of the Trust Deed**
    - **(1)The Trustee may amend this Master Agreement and place such amendment on the Trustee's place of business or website. If the Trustor expresses no objection to the amendment within seven (7) days, it should be deemed that the Trustor consents to compliance with such amendment. If the Trustor disagrees with the amendment to this Master Agreement, he/she/it may terminate this Master Agreement after redeeming all investment target.**
    - **(2)If the Trustee is not able to start to manage and use the trust property according to the purpose of the trust due to any promulgation of a new law or regulation, amendment to law or regulation, or order of the competent authority after the execution of this Master Agreement and the Trustor's delivery of the trust fund before the Trustee starts to manage and use the trust property, either party may terminate this Master Agreement in writing or by notice to the other party by other means agreed by the parties.**
    - **(3)Unless otherwise agreed by the parties, this Master Agreement will be terminated for any of the following reasons:**
      - **a. The purpose of the trust cannot be met.**
      - **b. This Master Agreement is required to be terminated by an order of the court or the competent authority.**
      - **c. Either party may terminate this Master Agreement in writing or by notice to the other party by other means agreed by the parties, if the other party loses his/her/its capacity, or is subject to liquidation, reorganization, bankruptcy or business discontinuation.**
      - **d. The Trustor may terminate this Master Agreement by prior notice in the way as required by the Trustee within a reasonable period of time during the term of this Master Agreement. The Trustor agrees to do so in accordance with the requirement of the Trustee.**
18. Service and Recognition of Notice
    - (1)Unless otherwise provided by law, the Trustee may deliver in person, mail, email, announce on its website, fax or send in other appropriate ways any notice (including but not limited to notice of material matters regarding the investment targets) to the Trustor according to the Trustor's communication address or email address registered by the Trustor with the Trustee.
    - (2)Any notice by the Trustee relating to the trust business should be deemed to be duly served five (5) days after the date of mailing or delivery by the Trustee (or five (5) days after the announcement date, in the case of announcement on the Trust ee's website) except that any evidence shows an earlier date of service.
19. **If any trust property or trust beneficiary right is compulsorily enforced by the court or other authorities, the Trustee may directly seize part or all of the trust property or the trust beneficiary right, or liquidate the trust beneficiary right according to the order of the court or other authorities, and pay or transfer the monies to the court, other authorities or the creditor according to the enforcement order of the court or other authorities, or directly to the creditor, against which the Trustor may not raise any objection.**
20. Taxes

    The taxes relating to the trust business conducted by the Trustee should be handled in accordance with the tax laws and relevant laws and regulations of the Republic of China (or any amendment thereto).

21. **The Trustor agrees with the following matters in relation to the collection, processing, cross border transfer and use (collectively, "collection and use"), as well as provision or disclosure of his/her/its personal data by the Trustee and other relevant entities:**
    (1)**The Trustee and other relevant institutions having business dealings with the Trustee may collect and use the Trustor's personal data for the specific purposes required by their registered business items or businesses specified in their articles of incorporation, or within the scope permitted by relevant laws or regulations.**
    (2)**The Trustor understands and agrees that the Trustee must carry out the filing procedures for any suspected money laundering according to relevant local laws and regulations, and that if the issuer or the manage ment company of the investment target considers that there is indeed any suspected money laundering activity, it may query Taiwan's Anti Money Laundering Center by letter for further information.**
22. **Provisions of Compliance with FATCA**
    (1)**The Trustor understands and agrees that the Trustee 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 beneficial 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 Trustor is obligated to promptly provide relevant information and documents upon request of the Trustee.**
    (2)**The Trustor understands and agrees that he/she/it shall notify his/her/its status under FATCA voluntarily and faithfully, and provide the Trustee with any document and information relating to his/her/its status under FATCA, or do so at the Trustee's request. The Trustor shall immediately inform the Trustee in writing of any change of his/her/its status under FATCA thereafter and provide the Trustee with the information and the supporting documents after such change. Should the Trustor fail to perform his/her/its duty of disclosure or cooperate with the Trustee in providing relevant documents indicating his/her/its F TCA status, the Trustee may handle such failure in accordance with FATCA or IGAs.**
    (3)**The Trustor agrees that the Trustee may take necessary actions towards him/her/it according to FATCA, the Agreements or IGAs, if he/she/it is listed as "non cooperative account under FATCA due to refusal to provide the relevant documents indicating his/her/its FATCA status or to cooperate with the Trustee in reporting under FATCA.**
    (4)Any matter not covered in the above provisions shall be handled in compliance with FATCA, IGAs and relevant laws and regulations.
23. **Notice and agreement on financial institution's conduct of Common Reporting Standard and Customer Due Diligence.**
    (1)**The Trustor agrees that, according to Tax Collection Act, Common Reporting Standard and Customer Due Diligence (hereinafter collectively referred to as the "CRS"), the Trustee is required to implement relevant measures to comply with the obligation of financial institution under such laws and regulations, and the Trustor also agrees that, in order to identify whether the Trustor is the resident of reportable jurisdictions, the Trustee may use paper records regarding supporting documents or electronic records retained by the Trustee, or may examine self-certification documents provided by the Trustor as well as his/her/its relevant explanations reasonable or other supporting documents instead. While the Trustor is considered a passive non-financial entity (Passive NFE) under the CRS, the Trustor further agrees that the Trustee may check the identification**

documents provided by the Trustor or by the controlling person of the Trustor to identify whether the Trustor or the controlling person of the Trustor is the resident of reportable jurisdictions, and if the Trustor or the controlling person of the Trustor does not provide the Trustee with such identification documents, the Trustee may review electronic records or paper records preserved by the Trustee to identify whether the Trustor or the controlling person of the Trustor is the resident of reportable jurisdictions.

(2) If the Trustee confirms that the Trustor or the controlling person of the Trustor is the resident of reportable jurisdictions, the Trustor agrees that the Trustee may give the reportable account and the following items to tax authorities or other authorities in charge:

a. The Trustor's name, address, residence country, taxpayer identification number, the date of birth, the country (or the place) of birth and the city of birth, etc. While the Trustor is considered a passive non-financial entity (Passive NFE) under the CRS, above personal information of its controlling person shall be provided as well.

b. The number of a ccount subject to reporting.

c. A ccount balance or value, and year end statement.

d. Total gross amount of interest paid or credited to the account or in relation to the account, total gross amount of dividends paid or credited to the account or in relation to the account, total gross amount of other income generated with respect to the assets held in such account, and total gross proceeds from the sale or redemption of financial assets held in such account.

e. Other reportable information under the CRS.

(3)The Trustor understands that according to the relevant regulations of the CRS, his/her/its account information is required to be provided faithfully on the Trustee's request, and he/she/it shall voluntarily inform the Trustee in writing of any change of his/her/its tax residency status within 30 days as well as providing new information and supporting documents for verification If the Trustor refuses to do so or provides such items incompletely, the Trustee may review supporting documents or electronic records retained by the Trustee under the relevant regulations of the CRS or for the purpose of customer relationship management so as to confirm the Trustor's country of residence If the Trustee finds that the current residence address of the Trustor is on the list of reportable jurisdictions, the Trustee may give the Trustor's financial account information to tax authorities or other authorities in charge according to the provisions of the CRS regulations.

(4)The Trustor understands and agrees that if he/she/it provides the Trustee with a third party's personal information in accordance with Paragraph (1) and (2), he/she/it should obtain such third party's prior consent in addition to explaining about the collection and use of personal information for the certain purpose specified in Paragraph (1) and (2) and Article 21.

24. The Trustor agrees that the Trustee take any anti-money laundering and anti-terrorism financing measures according to relevant rules and the following provisions for the purpose of anti-money laundering and anti-terrorism financing. The Trustee will not be liable for any damage or disadvantage suffered by the Trustor, or any of its senior executives or beneficial owners arising from any of the following events:

(1)The Trustor or relevant parties shall provide information in a timely manner for the Trustee's confirmation whether the Trustor or any of its senior executives, 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"), before creating a trust relationship or carrying

out any transactions. The Trustee will not be liable for any failure or delay in creating a trust relationship or making a transaction as a result of failure to conduct a timely identity match due to the Trustor's or any relevant party's reluctance to cooperate.

(2)The Trustee may directly suspend or terminate any transactions and business dealings with the Trustor under this Master Agreement and the Ancillary Agreements without further notice to the Trustor, if it confirms that the Trustor or any of its senior executives or beneficial owners is on the Sanctions and Terrorists List.

(3)The Trustee may directly suspend or terminate any transactions and business dealings with the Trustor under this Master Agreement and the Ancillary Agreements without further notice to the Trustor, if the Trustor or any of its senior executives or beneficial owners does not cooperate with the Trustee in accepting examinations as required by the competent authority, refuses to provide any information on its senior executives and beneficial owners, or does not cooperate in explaining the nature and purpose of the transaction or the source of funds.

25. **Opt out of Cross-Selling among Subsidiaries of Financial Holding Company and Change of Data**

(1)Where the Trustee discloses, refers or cross uses the Trustor's data for the purpose of joint marketing with all subsidiaries of Taiwan Financial Holdings Co., Ltd. (which subsidiaries shall be those announced by such financial holding company) pursuant to law, the Trustor may request the Trustee to cease the joint use of the Trustor's basic information, transaction information or other relevant information through the service channels provided by the Trustee (such as via customer service hotline, in writing or in person). Upon receipt of the notice from the Trustor and confirmation of the Trustor's identity, the Trustee shall accept such request immediately, and process the same within a reasonable period of time for system and operation (which will be announced on the Trustee's website) according to the notice of the Trustor.

(2)The Trustor who needs to change any information may notify such change to the Trustee through the service channel provided by the Trustee (such as in writing or over the counter), and the Trustee shall promptly handle the same in accordance with its relevant operating rules upon receipt of such notice.

26. Governing Law

This Master Agreement and the Ancillary Agreements shall be governed by the laws of the Republic of China. The validity, interpretation or performance of, and other matters in relation to, this Master Agreement and the Ancillary Agreements shall be governed by the laws of the Republic of China.

27. Submission to Jurisdiction

In case of any litigation arising out of any agreement of the investment targets in the amount exceeding the amount for Small-Claim Proceeding prescribed by the Code of Civil Procedure, the parties agree that the Taiwan Taipei District Court shall be the jurisdiction of first instance, unless otherwise provided by law in respect to the exclusive jurisdiction.

28. Miscellaneous

(1)The Trustor agrees that any Trust Deed for Investment in Mutual Funds Using Trust Funds entered into by the Trustor prior to the execution of this Master Agreement that is still valid will be replaced by this Master Agreement and the Ancillary Agreements thereto from the execution date of this Master Agreement.

(2)The Trustee may announce, revise or amend relevant operating rules and place the same in the Trustee's place of business or on its website, and the Trustor agrees to comply with such announced, revised or amended operating rules. If the Trustor disagrees with the announced, revised or amended operating rules, he/she/it may terminate this Master Agreement after redeeming all investment

target.

(3)Dispute Handling and Complaint Channel:
The Trustor may file a complaint with the Trustee for any dispute or controversy over the management and use of the trust funds by the Trustee in accordance with the dispute handling notice for the trust business and the compliant channel announced in the Trustee's place of business and on its website.

(4)Anything not covered in this Master Agreement should be handled in accordance with the laws and regulations of the Republic of China, local and international financial practices, rules of the institutions relating to the investment targets, or mutual written consent of the parties.

(5)This Master Agreement shall be executed in duplicate with each party retaining one counterpart for record.

(6)The Trustor warrants that all basic personal information and supporting documents provided thereby are true and accurate, and authorizes the Trustee to verify such information with relevant entities.

X. Application Form and Agreement for Application/Cancellation for/of Intra-bank Withdrawal and Setting/Resetting PINs by Passbook Depositors [January 2024 version]

I (i.e., the Depositor) have left my personal image and ID card data file with the Bank's Account Opening System by Scanning Basic ID Card Data. Therefore, I hereby apply to the Bank for intra-bank withdrawals or setting a PIN, and choose a PIN by using the Bank's PIN entry device by myself. When making a withdrawal or a fund transfer at the branch which I opened my account ("Home Branch") or at other branches other than the home branch ("Non-Home Branches"), I am willing to comply with the Bank of Taiwan Master Agreement for Account Opening and the following terms and conditions:

1. I agree that the Bank may execute my withdrawal only upon my presentation of my passbook, as well as the completed withdrawal slip/withdrawal application form with the original signature/seal which is identical to the signature/seal on the specimen signature/seal card affixed thereto, and my correct input of my PIN into the PIN entry device, and then such withdrawal should be valid against me.
2. In case I input wrong PIN three consecutive times, all Non-Home Branches should suspend my withdrawal. I or the responsible person, in the case of a legal entity, should carry out procedures for resetting the PIN at the home branch or any Non-Home Branch by presenting my ID card, passbook and original signature/seal. The same shall apply in cases where I forget or change my PIN and I cancel intra-bank withdrawal services.
3. The daily withdrawal limit set by the Bank shall apply to any of my withdrawals at any Non-Home Branch. I agree that each of the Non-Home Branches may suspend its intra-bank withdrawal services in case of any failure preventing me from making withdrawals due to any breakdown of the Bank's computer network system or any other reason.
4. I agree that, if I have applied for intra-bank withdrawal, I will pay the Bank the fee specified in Fee Standards for Application for Services at Counter for TWD Deposit Customers (the "Fee Standards", attached as the schedule) for resetting my PIN at a Non-Home Branch; provided, however, that such fee should be waived if such change is made at my home branch. I further agree that the Bank may, if required by its business, amend this Application Form and Agreement or the Fee Standards and announce the same in the Bank's business premises and on its website in lieu of notice. I agree to accept and be bound by the amended Application Form and Agreement or the Fee Standards.
   Any change or adjustment to the Fee Standards in the preceding paragraph shall be announced by the Bank sixty (60) days prior to the effective date, unless such change or adjustment is favorable to the Depositor.
5. The daily limit for cash withdrawals made at Non-Home Branches is currently TWD 5 million (or its equivalent in foreign currencies), while there is no daily limit for account transfers. Such limit, in case of any subsequent changes, will be subject to the rules of Bank of Taiwan.
6. If I fail to cooperate with the Bank's examination, refuses to provide any information relating to any of its senior management, beneficial owners, trustors, trustees, trust supervisors, trust

beneficiaries and parties related to transactions, or is not willing to explain the nature of transactions and sources of funds, the Bank may suspend the application for application/cancellation for/of intra-bank withdrawal and setting/resetting PINs.

XI. Application Form and Agreement for Bank of Taiwan Gold Passbook Contractors to Apply/Cancel on Intra-Bank Purchase/Redemption and to Change PIN [January 2018 version]

The undersigned of this Application and Agreement (i.e., the Contractor) has left his/her portrait and identity documents in the Bank's "Account Opening System by Scanning Basic ID Card Data," and hereby applies to the Bank for intra-bank purchase/redemption service of Gold Passbook (hereinafter referred to as "the Passbook") and using the Bank's PIN entry device to set the Contractor's PIN. Since the date of application, the Contractor agrees to be bound by the following terms and conditions when performing buy in/sell back gold, gold transfer, or exchange for physical gold at the Bank's other branches (hereinafter referred to as "the Non-home Branches) apart from the home branch where the Contractor opens the Gold Passbook account. The Non-home Branches do not include mini-branches and overseas branches.

1. The Contractor agrees that the Bank handles the application for gold purchase/redemption, gold transfer, or exchange for physical gold on the basis of the presentation of Passbook, buy in/sell back slip or withdrawal slip filled in by the Contractor (sell back slip and withdrawal slip shall be affixed with the seal matching the specimen signature/seal on the specimen signature/seal card kept in the Bank), and the correct PIN entered into by the Contractor with the withdrawal code input device, and such transaction takes effect immediately to the Contractor upon completion by the Bank.
2. In case of exchange for physical gold, the Contractor should first contact the home branch (over-the-counter or by phone) in advance to negotiate the specifications and weight of physical gold to be exchanged for and agree on the date of withdrawal, so that the physical gold can be prepared beforehand by the "home branch". If the Contractor who has applied for intra-bank purchase/redemption PIN wants to designate the withdrawal branch, the home branch shall confirm whether or not the designated withdrawal branch is the Bank's designated "dispatching center" and whether or not it has sufficient gold on the agreed withdrawal day. Only when the answers are positive can the Contractor handle the exchange for physical golds at the designated withdrawal branch.
3. In the event that the Contractor enters the wrong PIN for three consecutive times, the Bank's Non-home Branches shall stop the service for buy in/sell back gold, transfer or exchange for physical gold, and an application for PIN resetting has to be submitted to the home branch or the Bank's Non-home Branches by the Contractor (for a corporate contractor, the responsible person) in person with identity card, the Passbook, and original specimen signature/seal. The same shall apply for cases of forgetting or changing the PIN or canceling the service.
4. In case of inconsistencies between the Passbook balance and the balance in the computer record of the Bank (including the inconsistencies caused by not updating the passbook because of the Contractor's transfer and application for e-Banking business, telephone transaction, Systematic Purchase Plan, and other matters.), the Bank's computer records shall prevail, unless evidence proving the incorrectness of the Bank's computer records is provided.
5. The Contractor shall agree the Bank's Non-home Branches to suspend the services for buy in/sell back, transfer, and exchange for physical gold in case of the Bank's online operation system failure or other reasons that lead to its failure to work.
6. The Passbook, specimen seal, and PIN shall be properly kept in confidence by the Contractor. In the event that the Contractor's Passbook, seal or PIN is lost or stolen, all the transactions which are performed before the Contractor reports such event to the Bank and asks for suspension of payment in writing shall be the sole responsibility of the Contractor, and the Bank is exempt from any liability for the damages thereof. The Contractor agrees that the Bank may charge service fees on filing lost reports and stopping payment, re-issuance of passbook and changing the seal in accordance with the "Fee Standards for Gold Passbook and Gold Saving Plan" (see the attached table for details, hereinafter referred to as "the Fee Standards"). The Contractor further agrees that the Bank may amend this Application Form and Agreement or

the Fee Standards from time to time based on its business needs, and announce the amendments in the Bank's business hall and website http://www.bot.com.tw in lieu of notice. The Contractor agrees to abide by and be bound by this Application Form and Agreement or the Fee Standards that are amended.

Any change or modification to the Fee Standards specified in the preceding Paragraph shall be announced by the Bank at least sixty (60) days before the effective date, unless such change or modification is favorable to the Contractor.

7. Any matter not covered herein shall be handled in accordance with relevant laws and regulations.

XII. Gold Passbook Internet Banking Transfer Transaction Agreement [August 2022 version]

The Contractor (hereinafter referred to as "the Contractor" or "the Applicant") hereby applies to the Bank of Taiwan (hereinafter referred to as "the Bank") for the service of transferring the gold in a Gold Passbook account opened by the Contractor with the Bank to the other Gold Passbook accounts with the Bank dominated in the same currency, and agrees to abide by the following terms and conditions (hereinafter referred to as "this Agreement"):

1. The Applicant shall meet all of the following requirements simultaneously:
   (1)Reaching the age of majority and not being subject to any order of the commencement of guardianship or assistance.
   (2)Having opened a TWD Demand Deposit/Demand Savings Deposit/General Service Account/Money Management Account (excluding checking account and digital account)/Foreign Exchange General Service Account/Foreign Exchange Demand Deposit Account with the Bank.
   (3)Having completed the collection procedures of Gold Passbook for both the outward and beneficiary accounts.
   (4)Having completed the application for Gold Passbook transfer transaction over the counter at the Bank.
   (5)Having an e-mail address and a cell phone number saved on the Internet Banking of the Bank.
2. The principles of transferring the gold to other Gold Passbook accounts denominated in the same currency are as follows:
   (1)In case that the Contractor transfers gold in a Gold Passbook account opened with the Bank to other Gold Passbook accounts, **the daily accumulative transfer-out gold in each Gold Passbook account of any denomination shall not exceed 600 grams, and the total amount of the gold transferred out from the accounts in all denominated currencies shall not exceed the cumulative equivalent of TWD2 million on the same day.**
   (2)**The transfer of the Contractor's Gold Passbook accounts between a DBU account (at each authorized foreign exchange bank & money exchanger) and an OBU account is not allowed.**
   (3)**The Gold Passbook account of a non-authorized foreign exchange bank & money exchanger is not allowed to be the beneficiary account of the Gold Passbooks denominated in foreign currency.**
3. **Upon completion, each transfer transaction will be binding on the Contractor and may not be changed.**
4. **Charges: The Contractor agrees that the collection time, calculation, and collection methods of the fees and charges under this Agreement will be handled in accordance with the "Fee Standards for Gold Passbook and Gold Saving Plan" (see the attached table for details). In case that the fees and charges are calculated in TWD, they shall be paid only through the TWD Demand Deposit/Demand Savings Deposit/General Service Account/Money Management Account (excluding checking account) opened with the Bank; and in case that the fees and charges are calculated in USD/CNY, they shall be paid only through the Foreign Exchange General Service Account or Foreign Exchange Demand Deposit Account opened with the Bank. The Contractor agrees that the Bank may modify this Agreement or the aforementioned fee standards based on its business needs.**

   Any change or modification to the fees or charges specified in the preceding Paragraph shall be announced by the Bank at least sixty (60) days before the effective date, unless

such change or modification is favorable to the Contractor.

5. **The Contractor shall pay the fees or charges in accordance with the agreed fee standards from the date of use of the service, and authorize the Bank to automatically deduct the fees or charges from the deposit account designated by the Contractor.**
6. **The Contractor agrees to use electronic record as a means of expression, and the electronic documents exchanged under this Agreement have the same effect as the documents in writing, unless otherwise provided by law.**
   The term "electronic record" in the preceding paragraph refers to a record in electronic form, which is made of any text, sound, picture, image, symbol, or other type of data transmitted by the Bank or by the Contractor over the Internet, which has been generated by electronic or other means not directly recognizable by human perception, and which can convey its intended information.
7. **The Contractor understands and agrees that he/she/it may call the Bank's 24-hour customer service hotline: (02)2182-1901, (02)2191-0025, or the free customer service hotline: 0800-025168, to file a complaint for any transaction dispute involving Gold Passbook business.**
8. The Contractor agrees that the Bank may send messages involving businesses, financial products or services, as well as messages concerning consumption, marketing or promotional activities of various businesses.
9. **Where the Bank discloses, refers to or cross uses the Contractor's data for the purpose of joint marketing with all subsidiaries of Taiwan Financial Holdings Co., Ltd. (which subsidiaries shall be announced by such financial holding company) pursuant to law, the Contractor may at any time request the Bank to cease the joint use of the Contractor's basic information, transaction information or other relevant information through the service channels provided by the Bank (such as via customer service hotline, in writing or in person). Upon receipt of the notice from the Contractor and after verification of the Contractor's identity, the Bank shall accept such request immediately, and process the same accordingly within a reasonable period of time (based on the reasonable period announced on the Bank's website) for system and operation according to the notice from the Contractor.**
10. **The unit price of gold recorded in Gold Passbook varies depending on the position of the account holder as the transferor or as the transferee, and the relevant gold unit price information is for reference only.**
11. **Where the matters relating to Gold Passbook are involved in such circumstances as gift, inheritance, and tax payables, the Contractor or his/her/its successor shall report them to tax authority and bear the burden arising therefrom.**
12. The Contractor agrees that the Bank is exempt from any liability for damages or losses arising out of interruption of services and businesses provided by the Bank for reasons not attributable to the Bank, such as legal regulations, failure of telecommunication lines, or artificial destruction or error of a third party.
13. The Contractor who uses the Bank's e-Banking for transactions shall agree to abide by the Bank's " Individual Internet Banking Service Items " and "Individual Internet Banking Business Service Agreement".
14. **In case that the Bank , due to operational errors, credits a wrong gold weight into the Contractor's Gold Passbook account, the Contractor agrees that the Bank may forthwith correct it without approval.**
15. Where the Contractor is involved in any litigation arising out of or in connection with this Agreement and the amount involved exceeds the amount that is applicable to Small-Claim Proceeding as stipulated in Taiwan Code of Civil Procedure, the parties hereto agree that the district court of the branch of the Bank where the Gold Passbook account is opened (i.e., the place of signing this Agreement) shall be the court of first instance unless otherwise provided by law in respect of the exclusive jurisdiction.
16. This Agreement shall be governed by the laws of the Republic of China.
17. Other matters not covered hereby shall be handled in accordance with relevant laws and

regulations.

XIII. SMS OTP Service Terms and Conditions [May 2022 Version]

1. 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.**
2. **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.**
3. 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.
4. The Bank may, without the consent of the Applicant, terminate the provision of the SMS OTP Service by making an announcement.
5. **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.**
6. **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.**
7. **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.**
8. **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.**

XIV. Mobile Push Notification OTP Service Terms and Conditions [May 2022 version]

1. Mobile Push Notification OTP Service: Refers to the Bank transmitting push notification verification information to the Applicant's registered mobile device (including but not limited to smart phones, tablets, and other devices that have telecommunication and Internet access, which must be connected to the Internet with the push notification function turned on) when the Applicant conducts identity or transaction verification of the Internet Banking of the Bank; an OTP is automatically generated and sent back to the Bank after the Applicant confirms such information on the mobile device; however, if the Applicant is unable to connect to the Internet, Bank can provide offline OTP (for example: two-dimensional QR Code, interactive OTP or one-click OTP) depending on the operation needs to complete the verification service.
2. "Portable Safe Go" App: Refers to the application developed by the Bank for Applicants to download and install on mobile devices from app platforms (such as the Apple App Store, Google Play) to use the Mobile Push Notification OTP Service provided by the Bank.
3. The Applicant agrees for the "Portable Safe Go" App to provide verification services by Push OTP, offline OTP, etc.
4. Applicants applying for the Mobile Push Notification OTP Service are required to provide the Applicant's identity document and the 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.
5. The Applicant agrees to install the Bank's "Portable Safe Go" App on a mobile device and complete mobile device registration. Afterwards, when the Applicant conducts identity or transaction verification within the business scope used and announced by the Bank, the

Applicant may designate the Mobile Push Notification OTP Service and follow the instructions to select a registered mobile device to execute the “Portable Safe Go” App to complete verification.

6. The “Portable Safe Go” App may only be downloaded and installed on mobile devices using either the iOS or Android operating system. The Applicant must open the “Portable Safe Go” App and enter the Applicant's information, including ID number, device name and “Registration Activation Code” and pass the verification to complete the mobile device registration. The “Portable Safe Go” App is limited to the registered mobile device of the Applicant and cannot be shared with others.
7. The Bank is not responsible for the verification of whether a registered mobile device belongs to the Applicant.
8. “Transaction Password” setting: When performing registration of a mobile device through the “Portable Safe Go” App, a set of “Transaction Password” shall be set according to the instructions. This password must be entered for each subsequent transaction verification to ensure that the OTP is generated by the Applicant.
9. When the “Transaction Password” verification is entered incorrectly three consecutive times, the system will automatically cancel the Mobile Push Notification OTP Service in order to protect transaction security; the same shall apply to those who change mobile devices or remove and reinstall the “Portable Safe Go” App. To continue using the service, the Applicant must re-apply in accordance with the first half of Article 4 (over-the-counter only), and Articles 5 and 6 of this Agreement.
10. When the Applicant logs in to the “Portable Safe Go” App, if a login password or gesture graphic is set, and the verification is entered incorrectly three consecutive times, the App will be locked. To unlock, the Applicant must perform the “Login Password or Gesture Graphic Unlock” in the “Portable Safe Go” App and enter the “Transaction Password”; the App will be unlocked upon successful verification.
11. The Applicant agrees to comply with the following usage restrictions:
    (1)The Applicant may not perform reverse engineering, demultiplexing or disassembling to the “Portable Safe Go” App that is authorized by the Bank to be installed on the registered mobile devices of the Applicant, circumvent technical protection measures, or copy it to other devices. If the Bank’s “Portable Safe Go” App detects that the Applicant's mobile device is suspected of being cracked or being tampered with and updated without authorization, its service will be suspended.
    (2)The Applicant shall be responsible for safe custody of its registered mobile devices. It shall be solely responsible for all consequences if it lends, transfers or pledge such mobile devices.
    (3)The registered mobile devices shall be properly kept. If a situation such as disappearance, loss, theft or other loss of possession occurs, the Applicant must visit one of the branches with the Bank in person as soon as possible to terminate the Mobile Push Notification OTP Service. To continue using the service subsequently, the Applicant must re-apply in accordance with the first half of Article 4 (over-the-counter only), and Articles 5 and 6 of 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.

12. In case of system failure (including that push notifications cannot be sent through APNS [Apple Push Notification Service] on iOS platform and GCM [Google Cloud Messaging] on Android platform) or force majeure factors, The Bank may suspend the provision of Mobile Push Notification OTP Service until the system resumes normal operation.
13. The Applicant agrees that the modifications, additions or deletions of the content of 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.
14. The Bank may, without the consent of the Applicant, terminate the provision of the Mobile Push Notification OTP Service by making an announcement 30 days prior to the termination date in a prominent place on the Bank's website or by e-mail in lieu of notice.
15. The fees associated with the transmission of the Mobile Push Notification OTP shall be calculated in accordance with the Bank's announced charging standard. The Applicant agrees and authorizes the Bank to deduct automatically from the Applicant's deposit account. For the above-mentioned charging standard (including but not limited to the charging standard of handling fees and its preferential methods), if there is any adjustment after the execution of the contract, the Applicant agrees that the Bank may announce its content on the 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.
16. 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.

XV. Matters Provided for Authorization of Automatic Debiting for Student Loan by Bank of Taiwan Co., Ltd. [Version of September 2023]

The borrower (i.e., the authorizer), for the purpose to facilitate the repayment of the debts owed for the student loan, hereby authorizes Bank of Taiwan Co., Ltd. (hereinafter referred to as the "Bank") to conduct automatic debiting matter according to the following requirements, and agrees to comply with the provisions of the following terms:

1. The borrower designates the NTD demand deposit account (excluding the check deposit) opened by him/her at the Bank as the debiting account for the repayment of debts relating to the student loan (hereinafter referred to as the "debiting account"), and designates one debiting account only.
2. Period of authorization: Starting from the date of the matters provided herein (hereinafter referred to as the "beginning date of authorization") until the debts of student loan to be repaid under Point 3 of the matters provided herein have been fully liquidated. If the borrower completes the process of settlement and cancelation of the debiting account within the authorization period, then the authorization period shall run from the beginning date of authorization to the time of completion of the process of settlement and cancelation of the debiting account. If the borrower gives a written notice of termination of matters provided herein to the Bank before the debts are fully liquidated, then the authorization period shall run from the beginning date of authorization to the effective time of the termination of matters provided herein.
3. Debts of student loan to be repaid out of the debiting account provided hereunder include debts of student loan that have been incurred before the date of authorization and debts of student loan that will be incurred after the date of authorization. If the borrower has executed the debiting authorization letter for student loan out of other debiting account for student loan held by him/her with the Bank before the date of authorization (hereinafter referred to as the "original authorization letter"), all matters authorized under the original authorization letter shall be terminated and the matters provided herein shall govern.

4. As provided for in the “Loan Agreement (Used For Student Loan)” and relevant attachments thereto executed between the borrower and the Bank, the borrower agrees that at the date of interests payable during the grace period and the date of principal repayable and interests payable specified in the Acknowledgment of Borrowing (these two dates of repayment are collective referred to as the authorized debiting date), the interests payable and the principal and interests payable shall be automatically paid out of the debiting account, respectively. For overdue interest or default penalty payable after the date of authorization, the borrower also authorizes the Bank to automatically debit the deposit in the debiting account for payment thereof at the same authorized debiting date as stated above. The borrower agrees to update the passbook on his/her accord for details of entries of transaction occurred for the debiting under this authorization, and that the Bank is not required to otherwise issue receipt of payment one by one.
5. If the debiting account is attached by the court, the law enforcement agency, or the administrative enforcement agency, or the deposit in the debiting account is insufficient for repayment of the specified debts of student loan at the authorized debiting date, then the Bank is not obliged to make debiting for repayment. If the borrower designates to repay several debts of student loan, or otherwise designates to repay other debts payable to the Bank, at the same debiting date, resulting in the deposit in the debiting account insufficient to pay all debts at the same time, then the Bank is authorized to determine the priority of debiting of various amounts, and may elect to debit the amounts of any one or several debts that are available for debiting, and insufficient portion shall be self-paid by the borrower and/or the co-guarantor. If, during the period of authorization, the circumstances of insufficient amount for debiting or overdue repayment have occurred for several times, and the relevant (litigation) expenses have been incurred in the court demanding procedure initiated by the Bank, the borrower agrees that the Bank may directly suspend the automatic debiting operation until the borrower has paid up relevant (litigation) expenses, and agrees that the Bank may directly resume the automatic debiting operation thereafter.
6. If the borrower desires to change the debiting account number, a “Notice of Change/Termination of Authorization” shall be issued in the process of re-application for authorization. The change or termination will be made according to such notice only after the Bank has received such notice. During the period of authorization, before the extension of repayment period or the deferred repayment of loan principal has approved by the Bank upon application of the borrower, unless the debiting account number specified herein has been settled and canceled, matters provided herein remain effective, and the Bank is not required to return the principal and interests of the student loan, overdue interest, default penalty and other amount that have been debited.
7. Regarding all rights and obligations arising from the student loan, the borrower shall still comply with the provisions of “Loan Agreement (Used For Student Loan)” and related attachments thereto executed with the Bank, and the requirements of relevant laws and regulations.

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

[Schedules]

[Announcement]
Bank of Taiwan Fee Standards for Application for Services at Counter for TWD Deposit Customers
(Effective from April 1, 2019)

Unit: TWD

Item of Application	Current Charge Standards
Blank check and promissory note	TWD5 per sheet: Operating units may give a discount or a waiver to checking account holders whose average outstanding balance in the checking account for the past three months is equal to or more than TWD30,000 or, together with the total amount of their other demand deposits, is TWD100,000 or more. For account holders who have a record of dishonored checks due to insufficient deposit, or who are frequently reminded by the Bank via telephone notice to make deposits due to insufficient deposit, an additional TWD10 should be charged for every blank check to reflect higher operational costs.
Filing Lost Certificates and stopping Payment for negotiable instruments, application for cancellation of records of dishonored checks	TWD150 per check (including the fee charged by the Taiwan Clearing House that the Bank collects on its behalf)
Default penalty for dishonored checks due to insufficient deposit	TWD200 per check (including the fee charged by the Taiwan Clearing House that the Bank collects on its behalf)
Withdrawal of payment order and cancellation of withdrawal of payment order for negotiable instruments	TWD150 per check (including the fee charged by the Taiwan Clearing House that the Bank collects on its behalf)
Honoring negotiable instruments by customers whose accounts have become dishonored or closed	TWD200 per check
Revocation of negotiable instruments before the maturity	TWD50 per check (Application for change of deposit account and the transfer of negotiable instruments from the original account should be deemed as revocation of negotiable instruments.)
Deposit of collected negotiable instruments	1. Deposit of negotiable instruments drawn by banks located in remote areas: TWD50 per sheet 2. Payment notified by telephone: TWD30 per sheet
Replacement of IC-ATM card	TWD100 per card (waived if its loss is not attributable to the customer)
Replacement of passbooks/certificate of deposit	TWD100 per case
Loss reporting or replacement of specimen signature/seal	TWD100 per case
Certificate of bank account balance	1. TWD50 per piece 2. TWD20 per additional piece
Making photocopy of vouchers/transaction certificates	1. Dated within the past year (inclusive): TWD50 per piece 2. Dated earlier than the past year: TWD200 per piece ※ For retrieval related documents stored in distant warehouse, an additional TWD200 per trip.

Application for past transaction details	**1. For printout of transaction details dated within the past 15 years, if the printouts are fewer or equal to 20 pages, TWD100 per item; if the printouts are more than 20 pages, TWD5 should be charged for each additional page. 2. For printout of transaction details dated earlier than the past 15 years, if the printouts are fewer or equal to 20 pages, TWD200 per item; if the printouts are more than 20 pages, TWD10 should be charged for each additional page. ※For retrieval related documents stored in distant warehouse, an additional TWD200 per trip.**
The cashier's checks: 1. For newly opened account holder or purchased in cash 2. Purchased by debiting funds from current account holder 3. Change the recipient of the cashier's check	**1. TWD60 per check 2. TWD30 per check 3. TWD50 per check**
Application for closing a account via letter	**TWD130 per account Additional fees should be charged according to the Bank's current fee standards in cases where the money from the account closed will be paid in the form of a check issued by, and through a wire transfer made by, the Bank, and checking account holders apply for payment for negotiable instruments using the money from the account closed.**
Pledge of certificates of deposit in favor of third parties	**TWD100 per item (Fee for pledge of certificates of deposit in favor of the Bank should be waived. However, if such pledge is created due to the Bank's agency business, a fee should still be charged according to the fee standards.)**
Change of PIN code	**TWD100 per case if made at non-home branches and no charge if made at the home branch.**
Processing fee for renewing the deposit at preferential rates upon written application	**TWD200 per case**

Ver. 4/1/2019 by Bank of Taiwan

Bank of Taiwan Fee Standards for Application for Services at Counter for Foreign Exchange Deposit Customers

Unit: TWD

Item of Application	Current Charge Standards
Replacement of passbooks/certificate of deposit	TWD100 per case
Loss reporting or replacement of specimen signature/seal	TWD100 per case
Certificate of bank account balance	1. TWD50 per piece 2. TWD20 per additional piece
Making photocopy of vouchers/transaction certificates	1. Dated within the past year (inclusive): TWD50 per piece 2. Dated earlier than the past year: TWD200 per piece ※For retrieval related documents stored in distant warehouse, an additional TWD200 per trip.
Application for past transaction details	1. For printout of transaction details dated within the past 15 years, if the printouts are fewer or equal to 20 pages, TWD100 per item; if the printouts are more than 20 pages, TWD5 should be charged for each additional page. 2. For printout of transaction details dated earlier than the past 15 years, if the printouts are fewer or equal to 20 pages, TWD200 per item; if the printouts are more than 20 pages, TWD10 should be charged for each additional page. ※For retrieval related documents stored in distant warehouse, an additional TWD200 per trip.
Application for closing a account via letter	TWD130 per account Additional fees should be charged according to the Bank's current fee standards in cases where the money from the account closed will be paid in the form of a check issued by, and through a wire transfer made by, the Bank, and checking account holders apply for payment for negotiable instruments using the money from the account closed.
Pledge of certificates of deposit in favor of third parties	TWD100 per item (Fee for pledge of certificates of deposit in favor of the Bank should be waived. However, if such pledge is created due to the Bank's agency business, a fee should still be charged according to the fee standards.)
Change of PIN code	TWD100 per case if made at non-home branches and no charge if made at the home branch.
Foreign currency deposit transferred to others' account in Bank of Taiwan	TWD300 per case
Transfer between cash and deposit in the same foreign currency	Foreign currency deposits/withdrawals: - Deposit with cash in foreign currency: based on the difference between the cash buying rate and the spot buying rate. min. TWD100 - Withdrawing cash in foreign currency: based on the difference between the cash selling rate and the spot selling rate. min. TWD100 Remark: The charges for damaged or stained banknotes or those issued in previous series or out of circulation: as per "BANK OF TAIWAN CHARGES FOR OLDER DESIGNS, DAMAGED OR STAINED FOREIGN CURRENCY BANKNOTES AND COLLECTION"

※Any adjustment to the fees specified above shall be announced by the Bank at its places of business or on its website at least sixty (60) days before the effective date.

Bank of Taiwan Fee Standards for Gold Passbook and Gold Saving Plan（DBU）

Effective from March 20, 2025

Fee Items	Fee Standards
Over-the-counter transfer between Gold Passbook Accounts	TWD-denominated Gold Passbook：TWD 100/transaction USD-denominated Gold Passbook：USD 5/transaction CNY-denominated Gold Passbook：CNY 20/transaction (Transfer between Gold Passbook Accounts belong to the same holder (same ID No.): Free of Charge.)
Internet Banking transfer between Gold Passbook Accounts	TWD-denominated Gold Passbook：TWD 50/transaction USD-denominated Gold Passbook：US 2.5/transaction CNY-denominated Gold Passbook：CNY 10/transaction (Transfer between Gold Passbook Accounts belong to the same holder (same ID No.): Free of Charge.)
Systematic Purchase Plan	Successful debit handling for Systematic Purchase Plan application Over-the-counter： TWD 100/transaction application via Internet banking： TWD 50/ transaction
Over-the-counter change of Systematic Purchase Plan： 1. Buy-in amount 2. Designated Account 3. Buy-in date 4. Suspend buy-in 5. Resume buy-in	TWD 100/case
Reissuance of passbook due to loss report	TWD 100/ account
Loss reporting and/or replacement of the specimen signature/seal	TWD 100/account
Making photocopy of vouchers/transaction certificates (Within a month)	TWD 50/piece
Making photocopy of vouchers/transaction certificates (Over one month)	TWD 200/piece；Plus TWD 200 retrieval fee each time
Application for historical transaction details of gold passbook (limited to data within the past 15 years)	TWD 100/copy; for copies exceeding 20 pages, TWD 5 should be charged for each additional page.
Application for/ cancellation of/change of Intra-bank purchase/redemption password.	TWD 100/item (In case that Intra-bank purchase/redemption is applied at the time when collecting the gold passbook at the home branch after application for account opening over-the-counter or via Internet Banking, Intra-bank purchase/redemption fee will be waived.)
Over-the-counter application/change of "The designated foreign exchange account for purchase or redemption through Internet Banking " or "The designated TWD account for purchase or redemption through e-Banking "	TWD 100/ each time (In case that a designated foreign exchange account or TWD account is applied at the time when collecting the gold passbook at the home branch after application for account opening over-the-counter or via Internet Banking, this fee will be waived.)
Fee for sending the passbook to the customer by post after account closure.	TWD 100/ per account
Certificate of Gold Passbook account balance	TWD 50 / first piece； TWD 20 /additional piece
Over-the-counter creation of Gold Saving Plan	TWD-denominated Gold Passbook：TWD 100/transaction USD-denominated Gold Passbook：USD 5/transaction CNY-denominated Gold Passbook：CNY 20/transaction

Over-the-counter changes of Gold Saving Plan： 1. Buy-in amount 2. Designated Account 3. Bias	TWD-denominated Gold Passbook：TWD 100/transaction USD-denominated Gold Passbook：USD 5/transaction CNY-denominated Gold Passbook：CNY 20/transaction
Applying for transaction details inquiry of Gold Saving Plan	TWD-denominated Gold Passbook：TWD 50/month USD-denominated Gold Passbook：USD 2/month CNY-denominated Gold Passbook：CNY 10/month
Handling charges for Gold Saving Plan applied over-the-counter	Fees applied upon successful deduction TWD-denominated Gold Passbook：TWD 50/each time USD-denominated Gold Passbook：USD 5/each time CNY-denominated Gold Passbook：CNY 10/each time
Handling charges for Gold Saving Plan applied via internet banking	Fees applied upon successful deduction TWD-denominated Gold Passbook：TWD 25/each time USD-denominated Gold Passbook：USD2.5/each time CNY-denominated Gold Passbook：CNY5/each time
Limit Order applied over-the-counter	TWD-denominated Gold Passbook：TWD 50/transaction USD-denominated Gold Passbook：USD 2/transaction CNY-denominated Gold Passbook：CNY 10/transaction
Limit Order applied via internet banking	TWD-denominated Gold Passbook：TWD 25/transaction USD-denominated Gold Passbook：USD 1/transaction CNY-denominated Gold Passbook：CNY 5/transaction
Personal service phone order transactions- the weight of gold in the transaction less than 300g	TWD 100/transaction
Personal service phone order transactions- transaction fails due to insufficient balance of the account designated and the Gold Passbook account	TWD 100/transaction
Over-the-counter change of the designated account for personal service phone order transactions	TWD 100/transaction
Over-the-counter change of the agreed identification code	TWD 100/transaction
Over-the-counter re-activate the agreed identification code	TWD 100/transaction

Note:
1. This table of fee standards is not applicable to the Gold Passbook customer of Offshore Banking Unit.
2. Fees incurred prior to the effective date of this table shall be based on the fee standards applicable accordingly.

Bank of Taiwan Electronic Financing Services Fee Sheet

【Please refer to the promotion offers and fee schedules published on the Bank of Taiwan's Internet Banking website for the actual fees applicable for the relevant year.】

（Effective Date: March 20, 2026）

Internet Banking (including BOT Mobile+ App)		
SERVICES	CHARGES/FEES	
TWD Interbank Transfer (between different banks)	Transfer amounts of TWD 500 or below	The first transfer per account per calendar day is free of charge (Note); subsequent transfers are TWD 10 per transaction. Note: The first interbank transfer conducted across all available channels — including Internet Banking, Web ATM, Physical ATM, and Telephone Banking — shall be aggregated and treated as a single transaction.
	Transfer amounts of TWD 501–1,000	TWD 10/transaction
	Transfer amounts of TWD 1,001 or above	TWD 15/transaction
Intrabank Foreign Exchange Deposit Transfers (in the same currency only)	Between accounts under the same name: Free of charge Between accounts under different names: TWD 150/transaction	
Foreign Exchange Outward Remittance	Handling Charges	1. 0.05% of the remittance amount, MIN.TWD 150, MAX.TWD 800. 2. Remittance rejection/ cancellation/amendment : TWD 200/case
	Cable Fees	1. TWD 300 /each 2. Remittance amendment /rejection/ cancellation: TWD300/each Note: When it is necessary to send additional SWIFT

		messages, additional cable fee (TWD300/each) will be charged.
Fund Subscription	Fees are governed by the Bank of Taiwan Master Trust Agreement for Non-discretionary Money Trust Investing in Domestic and Foreign Securities between the Trustor and the Bank.	
Gold Passbook Systematic Purchase Plan	TWD 100/successful debit transaction	
Handling charges for Gold Saving Plan (TWD-denominated)	TWD 50/each time	
Handling charges for Gold Saving Plan (USD-denominated)	USD 5/each time	
Handling charges for Gold Saving Plan (CNY-denominated)	CNY 10/each time	
Gold Passbook Limit Order (TWD-denominated)	TWD 50/transaction	
Gold Passbook Limit Order (USD-denominated)	USD 2/transaction	
Gold Passbook Limit Order (CNY-denominated)	CNY 10/transaction	
TWD Interbank Transfer via QR Code Scan	TWD 15/transaction	

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

Version：2024/02

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:**

<table>
<tr><th colspan="3">Meaning of the term "specific purpose"</th></tr>
<tr><th>Type of business</th><th>Specific purpose and code number of business</th><th>Specific purposes and corresponding codes for BOT as a whole</th></tr>
<tr><td>Deposit and remittance businesses</td><td>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)</td><td rowspan="4">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
104Account 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
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</td></tr>
<tr><td>Foreign Exchange business</td><td>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)</td></tr>
<tr><td>Credit Card business</td><td>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)</td></tr>
<tr><td>Credit business</td><td>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</td></tr>
</table>

	domestic guaranty business)	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])	

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