

Bank of Taiwan Co., Ltd.

Handbook for Wealth Management Business Customer Rights and Interests

- ※ The Bank's recommendations regarding financial products are based on the information provided by the customers and reasonable assumptions made therefrom. Customers are advised to review their financial objectives and needs periodically.
- ※ Investments involve risks. The past performance of any financial product is not indicative of its future performance. The Bank does not guarantee the returns on any financial product. Before making any investment decision, customers should carefully read the product prospectus, risk disclosure statement, and other relevant documents. In addition, customers should prudently select suitable investment products.

September 15, 2026

Dear Customer,

To provide you with the most comprehensive financial services, the Bank offers a full range of financial products and services guided by our business philosophy of “integrity, care, efficiency, and prudence.” We sincerely invite you to make full use of these products and services, and extend our heartfelt appreciation for your continued trust and support.

To help you better understand your rights and interests in relation to financial product transactions with the Bank, we are pleased to provide the Handbook for Wealth Management Business Customer Rights and Interests. Please take the time to read this Handbook carefully so that you may make the best use of the various services provided by the Bank.

If you have any questions or require further assistance, please feel free to contact any of the Bank’s branches, or call our service hotlines at (02)2182-1901 and (02)2191-0025. We are committed to serving you with dedication.

Best wishes for your financial success and continued prosperity in your career.

Sincerely,

Department of Wealth Management, Bank of Taiwan Co., Ltd.

Table of Contents

I.	Foreword.....	1
II.	Wealth Management Services	1
III.	Eligibility and Benefits for Wealth Management VIP Customers and Family Wealth Management Account Customers	1
IV.	Customer Responsibilities	2
V.	Investment Risks	5
VI.	Fees and Charges.....	5
VII.	Confidentiality Measures for Customer Information.....	5
VIII.	Customer Complaint Channels and the Bank’s Handling Procedures.....	5
IX.	Notification of Amendments to the Handbook and Update Procedures.....	7

Bank of Taiwan Co., Ltd.

Handbook for Wealth Management Business Customer Rights and Interests

I. Foreword

To protect customers' rights and interests in connection with financial products and services, and to enhance service quality, Bank of Taiwan Co., Ltd. (hereinafter "the Bank") has prepared this Handbook for Wealth Management Business Customer Rights and Interests (hereinafter "this Handbook") for customers' reference. This Handbook sets out the respective rights and obligations of the Bank and its customers so that both parties may fully understand them and act accordingly.

II. Wealth Management Services

1. The Bank's financial products and services include domestic and offshore funds, bonds, structured products, financial derivatives, insurance products, Gold Passbook, and other business activities approved by the competent authority.
2. Upon a customer's purchase of any financial product referred to in the preceding paragraph, the Bank will provide the customer with account statements and other relevant documents in accordance with applicable regulations.
3. The Bank is legally authorized to provide various financial products and services through Financial Advisors who meet the applicable qualification requirements.
4. When recommending or selling financial products issued by the Bank or other institutions, or providing related financial services, the Bank shall be liable for any dispute arising from any false or misleading promotion or failure to properly disclose the associated risks.

III. Eligibility and Benefits for Wealth Management VIP Customers and Family Wealth Management Account Customers — Applicable to Natural Person Customers (Excluding OBU Customers)

1. Eligibility:
 - (1) Wealth Management VIP Customers:
 - A. Customers whose total assets held with the Bank meet the eligibility criteria for Wealth Management VIP Customer status and who have provided the Bank with a mobile phone number or an email address will be automatically reviewed by the Bank on the designated review dates (the first business day of January and July each year).

Eligible customers will be upgraded to Wealth Management VIP Customer status and become eligible for the Bank's exclusive benefits from the day following the third business day, with the designated review date as the first business day.

- B. Wealth Management VIP Customers who meet certain criteria for transactions in the Bank's financial products will be upgraded to Financial Advisor-managed VIP Customers. The Bank will assign a dedicated Financial Advisor to provide investment advice and consultation on financial products. Customers may, if needed, apply to the Bank for an Asset Management Report.

(2) Family Wealth Management Account Customers:

Customers whose total assets with the Bank meet the eligibility criteria for Family Wealth Management Accounts and whose primary account holder is a Financial Advisor-managed VIP Customer as specified in Item B above may submit a written application to the Bank. Upon the Bank's review and confirmation that the eligibility requirements have been met, such customers will become Family Wealth Management Account Customers and shall be entitled to the Bank's exclusive benefits from the following day (inclusive).

- 2. The total value of assets held with the Bank shall be determined based on the Bank's system records. The Bank reserves the right to adjust the eligibility criteria and benefits applicable to Wealth Management VIP Customers and Family Wealth Management Account Customers in accordance with the Bank's business policies. The relevant information will be announced on the Bank's website (<https://www.bot.com.tw>). The Bank also reserves the right to terminate or amend the exclusive benefits at any time by posting an announcement on its website. If a customer no longer meets the applicable eligibility criteria, the Bank will automatically revoke the customer's relevant status, and the customer will cease to be entitled to the Bank's exclusive benefits from the day following the third business day, with the designated review date counted as the first business day.

IV. Customer Responsibilities

- 1. Customers are required to sign the "Bank of Taiwan Wealth Management Business Agreement" (hereinafter "Wealth Management Business Agreement") and provide complete and accurate personal information, including financial information, investment experience, and investment objectives, to evaluate their risk attribute. Customers will also be classified as professional or non-professional investors based on their applications and the eligibility criteria prescribed by the competent authority. This enables the Bank to gain

a thorough understanding of each customer's risk attribute and investment needs in order to provide appropriate financial products and services.

2. To protect customers' rights and interests, please follow the instructions below:
 - (1) Please do not leave your specimen seals, passbooks, withdrawal slips, ATM chip cards, certificates, signed withdrawal slips, or passwords for any banking services with the Bank's personnel for safekeeping. You should also not ask any employee of the Bank to make payments on your behalf or hold any funds for you.
 - (2) Please do not engage in any improper financial dealings with the Bank's personnel, including private financial transactions or lending or borrowing arrangements, and do not allow your account to be used by the Bank's personnel.
 - (3) Please do not request, agree to receive, or accept any improper money, property, or other benefits from the Bank's personnel. You should also not agree to share investment profits or bear investment losses with them.
 - (4) Please do not designate the personal address or email address of the Bank's personnel as your correspondence address or email address for receiving transaction certificates, account statements, or other documents issued by the Bank.
 - (5) Please regularly review your account statements and transaction records, and verify your passbook balance.
3. The Financial Consumer Protection Act shall not apply to customers who receive financial products and services from the Bank as Professional Investors or High-Asset Customers.
4. The Bank shall not accept any investment if the risk level of the relevant financial product is higher than the customer's risk attribute. When customers invest in domestic and offshore funds, foreign bonds, and other investment-type financial products, if their risk attribute evaluation has not been updated for more than one year, the Bank may only accept investments in products with the lowest risk level.
5. To help customers understand the risk characteristics of financial products and protect their rights, customers who are aged sixty-five (65) or older, whose highest level of education is junior high school or below, or who hold a Certificate of Catastrophic Illness under the National Health Insurance program are required to inform the Bank of the foregoing circumstances when subscribing to high-risk domestic or offshore funds or foreign bonds over the counter. Such customers must also cooperate with the Bank's personnel in confirming the transaction details and disclosing the product risks through audio recording. The relevant records will be retained.

6. For customers aged sixty-five (65) or older who invest in foreign currency-denominated financial products, if the products involve significant fluctuations in exchange rates and interest rates, longer maturities, or complex features that make their content and structure difficult to understand, customers are requested to cooperate with the Bank's personnel in confirming the transaction details and disclosing the product risks through audio recording. The relevant records will be retained.
7. The Bank will take into account factors such as the customer's age in determining the suitability of financial products. If the sum of the customer's age and the term of the financial product is sixty-five (65) years or more, the customer will be required to sign the "Bank of Taiwan Customer Declaration on Age and Financial Product Term" to acknowledge that they understand and are willing to assume the investment risks. If the customer refuses to sign the declaration, the Bank may decline to process the investment.
8. Before subscribing to any financial product, customers should carefully read the product disclosure statement, agreement, risk disclosure statement, and any other relevant documents. For certain financial products or structured products, the Bank will additionally provide a product disclosure statement and a risk disclosure statement describing the product's features, characteristics, potential risks, fees, and other related charges. To protect customers' rights, customers should carefully read these documents, prudently consider the investment risks involved, and sign the relevant risk acknowledgment statements before making an investment.

In addition, to assist customers in understanding the product terms and risk characteristics, the Bank's personnel will read aloud to customers the important contents of the customer notice, and the explanation will be audio recorded for recordkeeping purposes, or the relevant documents will be provided in writing to protect customers' rights. If a customer declines to complete the required documentation or refuses to be audio recorded, the Bank may decline to accept the investment transaction.

9. To comply with the requirements of the competent authority, when investing in financial products, customers must sign the relevant declaration confirming that the source of their investment funds does not involve money laundering, illegal transactions, or similar matters.
10. Customers who wish to have their risk attribute reevaluated should visit a branch in person and complete the "Bank of Taiwan Evaluation Form for Customer Risk Attribute". Natural person customers may also apply through the Bank's eBank service.

11. Financial Advisor-managed VIP Customers who wish to revoke their status should visit a branch in person and complete the “Bank of Taiwan Application of Wealth Management Customer Information Update”.

V. Investment Risks

Investment risks include, but are not limited to, price risk, market risk, interest rate risk, foreign exchange risk, inflation risk, liquidation risk, country risk, liquidity risk, minimum return risk, credit risk, event risk, settlement risk, risk of early redemption exercised by the issuer, reinvestment risk, risk arising from changes to the underlying asset, principal conversion risk, lock-up period risk, risk of inability to fulfill debt obligations, bankruptcy risk, restructuring risk, early termination risk, risk arising from changes to product terms and conditions, risk arising from failure to complete the offering, and other unforeseeable risks. Investors may also incur a loss of principal. For details of the investment risks referred to in this Section, please carefully read each product's prospectus, agreement, risk disclosure statement, and other relevant documents.

VI. Fees and Charges

1. For domestic and offshore funds, ETFs, and foreign bonds, please refer to the Bank's Fund Navigator at <https://fund.bot.com.tw> for information on the applicable fees and charges, or contact any of the Bank's branches.
2. For other financial products and services, please refer to relevant documents, such as the prospectus, for information on the applicable fees and charges, or contact any of the Bank's branches.

VII. Confidentiality Measures for Customer Information

1. The Bank's collection, processing, and use of customer information (including but not limited to promotional activities and commercial marketing), as well as the confidentiality of such information and related internal controls, shall comply with the Personal Data Protection Act, the Banking Act of The Republic of China, and other applicable laws and regulations of the Republic of China, and shall be limited to the scope consented to by customers in the Wealth Management Business Agreement.
2. Customers may request changes to their commercial marketing preferences at any time, through methods and channels including but not limited to: (1) when contacted by the Bank's personnel for commercial marketing purposes; (2) by contacting any of the Bank's branches; or (3) through the Bank's toll-free customer service hotline (0800-025-168).

VIII. Customer Complaint Channels and the Bank's Handling Procedures

To protect customers' rights and interests, if any dispute or controversy arises in connection with their wealth management transactions with the Bank, customers are encouraged to submit a complaint in writing, by email, by telephone, or by visiting a branch in person. The Bank will assign dedicated personnel to handle the complaint.

1. In Writing:

Customers submitting a complaint in writing should provide their full name, ID number, contact telephone number, correspondence address, email address, and any account number held with the Bank, and describe the grounds for the complaint in detail. Upon receipt of the written complaint, the Bank will assign dedicated personnel to understand the cause of the dispute and formulate a resolution plan. After conducting a fair and thorough investigation, the Bank will explain the findings to the customer.

2. Complaints and Inquiries on the Bank's Website:

Customers may visit the Bank's website, click "Customer Service," and leave a message in the "Comments & Suggestions" mailbox. Upon receipt of the message, the Bank will assign dedicated personnel to respond as soon as possible.

3. By Telephone:

Calling Hours	Telephone Number	Remarks
9:00 a.m. to 5:00 p.m.	(02)2349-4356 (toll call)	Complaint hotline
24 hours	0800-025-168 (toll-free) (02)2191-0025 (toll call) (02)2182-1901 (toll call)	Customer Service Center 24/7 service hotline
9:00 a.m. to 5:00 p.m.	(02)2349-4133 (toll call)	Inquiry hotline

4. Visiting a Branch in Person:

During business hours, customers may submit a complaint to the supervisor of the branch with which they conduct business. The supervisor will review the customer's complaint and take appropriate action.

5. Procedures for Handling Customer Complaints:

Upon receipt of a customer complaint, the Bank's designated personnel will investigate the complaint by consulting both the customer and the Bank's relevant branch. Depending on the nature of the complaint, the Bank will retrieve the necessary documents, collect evidence from multiple sources, conduct investigations, and gather relevant information in order to formulate an appropriate resolution plan. The Bank will keep the customer informed of the current status of the complaint handling process by telephone, and will

communicate the outcome to the customer by telephone, in writing, or by email. If the customer does not accept the resolution proposed by the Bank, the customer may apply to the ombudsman body to institute an ombudsman case within sixty (60) days from the date of receipt of the Bank's decision.

IX. Notification of Amendments to the Handbook and Update Procedures

1. The Bank reserves the right to amend the contents of this Handbook at any time. The detailed contents and the related customer rights concerning financial products and services are governed by the executed transaction agreements and other relevant documents. Before conducting any investment transaction, customers are advised to consult a Financial Advisor at any of the Bank's branches to confirm the relevant details and protect their investment rights and interests.
2. To ensure that the contents of this Handbook remain consistent with the Bank's current business operations and the requirements of the competent authority, the Bank reserves the right to amend or update it from time to time. Any amendments or updates will be announced on the Bank's website, and no separate written notice will be provided to customers.

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