Bank of Taiwan
Master Agreement for Account Opening

[Ref. No.: Master-Agreement-001-11501-02]
[For Non-Natural Person]

This Agreement includes:

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

[Individual Provisions]

I. Agreement for Depositor of General Service Account [December 2024 version]

II. Gold Passbook Agreement [January 2026 version]

III. Agreement for Depositor of Foreign Exchange General Service Account [December 2024 version]

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V. 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, 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 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.**

II. 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.

III. 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.**

IV. 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.**

V. 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.

VI. 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.

※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）

<table>
<tr><th colspan="3">Internet Banking (including BOT Mobile+ App)</th></tr>
<tr><th>SERVICES</th><th colspan="2">CHARGES/FEES</th></tr>
<tr><td rowspan="3">TWD Interbank Transfer (between different banks)</td><td>Transfer amounts of TWD 500 or below</td><td>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.</td></tr>
<tr><td>Transfer amounts of TWD 501–1,000</td><td>TWD 10/transaction</td></tr>
<tr><td>Transfer amounts of TWD 1,001 or above</td><td>TWD 15/transaction</td></tr>
<tr><td>Intrabank Foreign Exchange Deposit Transfers (in the same currency only)</td><td colspan="2">Between accounts under the same name: Free of charge
Between accounts under different names: TWD 150/transaction</td></tr>
<tr><td rowspan="2">Foreign Exchange Outward Remittance</td><td>Handling Charges</td><td>1. 0.05% of the remittance amount, MIN.TWD 150, MAX.TWD 800.
2. Remittance rejection/ cancellation/amendment : TWD 200/case</td></tr>
<tr><td>Cable Fees</td><td>1. TWD 300 /each
2. Remittance amendment /rejection/ cancellation: TWD300/each</td></tr>
</table>

		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="3">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</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>
</table>

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

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