

Application Documents Instructions

This Credit Card ("FE Family⁺ Card") is jointly offered by Far Eastern International Bank ("FEIB" or "the Bank"), EasyCard Corporation ("EasyCard"), Ding Ding Integrated Marketing Service Co., Ltd. ("Ding Ding"), and Far Eastern Electronic Toll Collection Co., Ltd. ("FETC"), and features the integrated functions of "EasyCard Automatic Top-up Service, HAPPY GO Points Earning Service and eTag Automatic Top-up Service (eTag requires a separate application)." Upon the FE Family⁺ Card being issued to you, you shall become a "HAPPY GO Integrated Point Earning Member" offered by Ding Ding. For the purpose of providing the aforementioned services, FEIB is required to provide your personal information to the aforementioned companies. If you do not agree, please apply for an alternative credit card offered by FEIB.

Please place a "v" in the boxes below to ensure that the photocopies of the following documents are in place and then send the application form together with such photocopies to Far Eastern International Bank ("FEIB" or "the Bank") for quick processing of your application:

- ☐ A photocopy of the ID card (both front and back sides) of both the principle and supplementary card applicants (An applicant between the age of majority to 70 may apply for the principle card, and the supplementary card applicant should be the parent, parent-in-law, spouse, child or sibling to the principle card applicant, and must be 15 years or older).
- ☐ Proof of personal income, such as your tax withholding statement, tax bills, proof of deposit, etc. (Your time deposit certificate and property tax bills will be helpful for a higher credit card limit.)
- ☐ In case you are the company's responsible person, please provide the company's tax ID No. and checking account No. (either yours or the company's) in addition to the proof of personal income.
- ☐ For foreign applicant, please have the photocopies of your passport, alien resident certificate indicating the UI No., guarantor's information and proof of financial support in place.

Are you currently a FEIB credit card holder

☐ 1 Yes ☐ 2 No

※ If you are already a principle cardholder of FEIB, you may only fill out the sections with a ☐ in the application form for simplified application. For those fields not filled out, the information retained in the system of FEIB will be used.

※ If there is any change in your job/income, please update your current job/income information.

Information of Principle Card Applicant

Chinese Name:

Date of Birth: Day Month Year

Sex: ☐ 1. Male ☐ 2. Female

English Name (same as the name provided in your passport):

ID No.:

Marital Status:

☐ 1. Married ☐ With child(ren) ☐ 2. Single ☐ 9. Others

Education:

☐ 1. PhD ☐ 2. Master ☐ 3. University ☐ 4. Junior College
☐ 5. High school/Vocational High School ☐ 6. Middle School and below

※ Please make sure to fill in the following blanks with correct information. The Bank will send you electronic documents (including credit card billing statements and the credit card member rights and interests handbook) or other notices with such contact information:

Mobile Phone:

E-mail:

※ To support environmental protection and for easy electronic account management, I agree that the Bank will send me billing statements via the “one” that I select from the following methods instead of sending me paper billing statements:

- ☐ Mobile billing statements (i.e. Interactive mobile e-billing statements) – A URL linking to your billing statement will be sent to the above mobile phone number via SMS.
- ☐ E-billing statements via e-mail – Your billing statements will be sent to the above e-mail address.

[If none or both of them are selected, I agree that my billing statements will be sent via SMS by Bank]

※ I do not agree to the aforesaid methods and hereby request the Bank to send me paper billing statements to the designated address:

- ☐ 1. Permanent address ☐ 2. Residential address ☐ 3. Workplace address

※ Your newly issued credit card will be sent to:

- ☐ 1. Permanent address ☐ 2. Residential address ☐ 3. Workplace address

Information of Principle Card Applicant

Residential Status:

- ☐ 1. Your own house ☐ 2. House owned by spouse ☐ 2. House owned by family
- ☐ 3. Company/school dormitory ☐ 4. Rental house with monthly rent of NT\$ _____
- ☐ Home loan with a monthly repayment of NT\$ _____

Permanent Address:

(Postal Code) _____ County/City _____ Dist./Township _____ Vil.
____ Neighborhood, _____ Rd./St. _____ Sec. _____ Ln. _____ Aly. _____ No. _____ F.

Home Number: ()
(Area Code)

Residential Address:

- ☐ Same as permanent address or ☐ listed below

(Postal Code) _____ County/City _____ Dist./Township _____ Vil.
____ Neighborhood, _____ Rd./St. _____ Sec. _____ Ln. _____ Aly. _____ No. _____ F.

Residential Phone Number: ()
(Area Code)

Please Provide Your Job Information

Company Name: _____ Job Title: _____

Address:

(Postal Code) _____ County/City _____ Dist./Township _____ Vil.
____ Neighborhood, _____ Rd./St. _____ Sec. _____ Ln. _____ Aly. _____ No. _____ F.

Contact Number: ()
(Area Code) Ext.

Tax ID No.: Type of Industry: _____

Date of Commencement of Employment:

Annual Income NT\$ _____

***Please provide the correct information, as required by the competent authority.**

Type of Income:

- ☐ 1. Fixed income ☐ 2. Bonus System ☐ 3. Hourly/Daily/Piece-rate pay
- ☐ 4. Self-employment income ☐ 5. Freelances/SOHOS
- ☐ 6. Pension ☐ 7. None ☐ 8. Others

Information of Supplementary Card Applicant

Chinese Name: _____ Sex: ☐ 1.Male ☐ 2.Female

Date of Birth:

English Name (same as the name provided in your passport):

ID No.:

Mobile Phone:

E-mail: _____

Marital Status:

☐ 1.Married ☐ With _____ child(ren) ☐ 2.Single ☐ 9.Others

Relationship with the Principle Card Applicant:

☐ 1.Spouse ☐ 2.Paren ☐ 3.Child ☐ 4.Sibling ☐ 7.Parent-in-law

Applying for eTag Auto Top-up Service / eTag Smart Parking Fee Payment Service

The principle card applicant hereby applies to the Bank for automatically topping up the following eTag account at Far Eastern Electronic Toll Collection Co, Ltd. with his/her FEIB credit card or for the eTag Smart Parking Fee Payment Service and agrees that he/she shall conduct the procedure in accordance with the "Terms and Conditions on the Far Eastern Int'l Bank eTag Auto Top-up Service with Credit Cards/eTag Smart Parking Fee Payment Service with Credit Cards."

1.Applying for the eTag Auto Top-up Service:

License Plate Number: —

Car Owner's ID No.(Tax ID No.): *

2.Additionally applying for the eTag Smart Parking Fee Payment Service with Credit Cards (for contracted monthly parking lots)

Monthly Parking Lot's Code:

※ If the information is not provided completely, you will not be able to apply for such service(s). Please refer to the official website of Far Eastern Electronic Toll Collection for the code.

3. ☐ Additionally applying for the eTag Smart Parking Fee Payment Service with Credit Cards (for contracted temporary parking lots)

※ The contracted parking lots and scope for the temporary parking fee payment service with credit cards are subject to the announcements of Far Eastern Electronic Toll Collection.

Please write the license plate number in block letters. The examples are as follows:

※ For 1032 - OZ, please write it as 1032 - OZ

For numbers, 0 → Ø; for letters, Z → Z̄, E → Ē

The car owner and the principle card applicant may be two different persons. Car owner's ID No. example: F1**456789 (Resident Certificate No. for foreigners). Tax ID No. example: 86**7096 (Leave the last two boxes blank).

Reminder: Please apply for an eTag before applying for the FEIB eTag Auto Top-up Service with Credit Cards. Before driving, make sure that the balance of the account is sufficient for deduction. The FEIB eTag Smart Parking Fee Payment Service with Credit Cards is only available for cardholders who have applied for the FEIB eTag Auto Top-up Service with Credit Cards.

Agreement to the Terms and Conditions of the Third-Party Marketing

The Applicant ☐ 1.agrees / ☐ 2.disagrees (It's regarded as disagree if none or both of them are selected.) that the Bank's subsidiaries, The Bank's co-branded partners, partner organizations, and companies that provide credit card benefits, privileges, and services (e.g., EasyCard, HAPPY GO, and FETC), as well as third parties with whom the Bank has a specific contractual relationship (e.g., Chubb Life Insurance Taiwan Company, PCA Life Assurance Co., Ltd., and AIA International Limited Taiwan Branch), may collect, process, internationally transmit, and use the Applicant's personal information (including name, ID card number, date of birth, contact address and telephone number, e-mail address, and nationality) within the scope of marketing purposes. The Applicant has been provided with a reasonable period of time to carefully read the notice of the Bank and the aforementioned companies published on the official website in accordance with Article 8 of the Personal Data Protection Act, and the aforementioned companies and third parties shall keep the personal information collected confidential in accordance with the law. If the Applicant does not agree to the use of the above-mentioned personal data, he/she may notify the Bank at any time and the Bank will cease personal data collection and use immediately after receiving the notification and completing the internal processing procedures. (The list of the third parties with which the Bank has a special contractual relationship has been disclosed on the official website of the Bank, and the Applicant may visit the Bank's website at any time to find out more information.)

Signature of Principle Card Applicant

Signature of Supplementary Card Applicant

Date:

Sign Here X _____

Date:

Sign Here X _____

If the supplementary card applicant is a minor, his/her legal representative (namely the parents or guardian) shall also jointly sign:

Date:

Sign Here X _____

Date:

Sign Here X _____

Your Signature Represents Your Consent to the Following Declaration

- I. All the information provided by the Applicant in the application form is true.
- II. The Applicant agrees that the Bank may report all the information of the Applicant and the guarantor thereof to National Credit Card Center of R.O.C. and Joint Credit Information Center and inquire about such information therefrom for use. The Applicant also agrees that the Bank, its subsidiaries thereof, National Credit Card Center of R.O.C., the international credit card organization, Joint Credit Information Center, enterprises/non-profit organizations in collaboration with the Bank in launching the credit card, and companies that provide various credit card benefits, privileges and services (e.g., EasyCard, HAPPY GO, FETC), and any specific companies cooperating with the Bank may collect, process, use and internationally send the personal data of the Applicant and the guarantor for specific purposes such as their registered business items or the requirements of business under the articles. The Bank has announced the information that shall be provided pursuant to Article 8 of the Personal Data Protection Act on the official website, and the Applicant has carefully read the information and confirmed it to be correct. As a reminder, if you do not agree to the use of your personal data by the enterprises/non-profit organizations in collaboration with the Bank in launching the credit card, you will be suspended from using the credit card you hold.
- III. The Applicant agrees that the Bank may conduct telephone marketing regarding the Bank's deposit, loan, credit card, insurance, and investment products. The Applicant may request the Bank to cease telephone marketing at any time through the following channels:
 - (1) During a telemarketing call.
 - (2) By calling the Bank's customer service center at (02)8073-1166 or toll-free hotline at 0800-261-732.
 - (3) Through the Bank's official website > customer service > leave a message (<https://www.feib.com.tw/contactUs>).
- IV. Please note that a FE Family+ Card with the eTag logo does not come with the eTag automatic top-up function. If required, an application needs to be separately made.
- V. The FE Family+ Card is launched by the Bank together with EasyCard Corporation (hereinafter referred to as EasyCard Corp), Ding Ding Integrated Marketing Co., Ltd. (hereinafter referred to as Ding Ding), and Far Eastern Electronic Toll Collection Co,

Ltd. (hereinafter referred to as FETC). The Applicant of the FE Family+ Card agrees to the relationship between the Bank, EasyCard Corp, Ding Ding and FETC, and allows the Bank to provide his/her basic personal data to EasyCard Corp, Ding Ding and FETC to enable the FE Family+ Card to be used as a registered co-branded EasyCard. EasyCard Corp, Ding Ding and FETC have announced the data subject that shall be informed under the Personal Data Protection Act on their official websites respectively: EasyCard Corp (www.easycard.com.tw), Ding Ding (www.happygocard.com.tw), and FETC (<http://www.fetc.net.tw>)

If you have any questions, please feel free to call their customer service hotlines below: EasyCard Corp, phone number 412-8880 (for calls from mobile phones or Kinmen or Matsu, please add 02 to the number). Ding Ding, phone number (02)7716-6888. FETC, phone number (02)7716-1998.

- VI. The Applicant of the FE Family+ Card agrees that the Bank sets the EasyCard Autoload function of the credit card as enabled by default (once the function is enabled, it cannot be disabled; regardless of renewal, replacement or reissuance, the function of the co-branded EasyCard's principle and supplementary cards under the application will remain the same)
☐ disagrees that the function is set as enabled by default
- VII. The Applicant is provided with a review period of 7 days to review the application form. The Applicant shall carefully review the application form before submitting it. The submission of the application form will represent that the application form is reviewed. The application form that is submitted via fax, in a photocopy form or online is regarded as the original application form. The Applicant can break the card and send it back by registered mail within 7 days after receiving the card (with the postmark as proof) and notify the Bank to terminate the contract without giving reasons or paying any fees or prices. It does not apply to those who have used the issued card and will be deemed to have agreed to abide by the agreed terms.
- VIII. The Applicant ☐ 1.agrees ☐ 2.disagrees (regarded as agree if none are selected) that the Bank may provide the Applicant with the information about various activities or product.
- IX. The Bank may verify the aforesaid data with relevant units and reserves the right to approve or disapprove the application, and all the photocopies of the documents and the application form will not be returned.
- X. The Applicant has read and agreed to accept the terms and conditions regarding the payment of revolving credit interest and late payment fees specified in the following Important Notes for the Use of Far Eastern Int'l Bank Credit Cards.
- XI. The Bank may sell the debts that the Applicant fails to pay off to asset management companies.
- XII. The Bank shall have the consent of the Applicant before increasing the credit limit of the credit card.
- XIII. The Applicant agrees that all the related credit card records will be reported to the Joint Credit Information Center after the credit card is issued, regardless of whether the credit card is used.
- XIV. In case of failure to make payments on time pursuant to the agreement after the credit card is issued, the Bank may outsource its collection operation or apply for compulsory execution, and then will report such bad credit history to the Joint Credit Information Center in accordance with the regulations of the competent authority, which may affect the use of the credit card currently held by the cardholder and the future application thereof for other loans (including cash cards) and credit cards. For the disclosure period for the aforesaid bad credit history, please refer to the "data disclosure period" in the "Public Section" on the website of the Joint Credit Information Center (www.jcic.org.tw).
- XV. Where the Bank finds that the Applicant fails to inform the Bank of the fact that he/she is a student, the Bank may reduce the credit limit to less than NT\$20,000 (included) or terminate the Applicant's use of the credit card.
- XVI. The application form shall not be altered without legal authorization. Otherwise, legal responsibilities will arise. Where the photocopy of the application form or the online application form is inconsistent with the Bank's physical application form, the Bank's physical application form shall prevail. Upon the issuance of the credit card, the relevant rights, obligations and agreements shall be subject to the Credit Card Terms and Conditions or the requirements of the enterprises/non-profit organizations in collaboration with the Bank in launching the credit card.
- XVII. Please refer to the Bank's credit card member rights and interests handbook or website for the related special offers, rights, and service details or conditions.
- XVIII. The Applicant agrees that the Bank may send any notices and billing statements thereto via e-mail or SMS and that such notices and billing statements shall be deemed written notices and billing statements.
- XIX. The Applicant agrees that the Bank may provide the credit card terms and conditions, handbook of credit card member rights and interests, or any other relevant notices

(including subsequent updates) via QR Code included in the credit card issuance letter, Email, or other electronic document forms. The Applicant may also download or view these documents on the official website of the Bank. (The Applicant will contact customer service at (02)8073-1166 if the physical copy is needed.)

XX. The Applicant must apply to the Bank for a cash advance password separately. Please refer to the regulations with respect to cash advances in the rights and benefits handbook.

※ Where the Applicant is a student, he/she shall be informed of the following matters: If you indicate on the application form that you are a student, the Bank will inform your parents or legal representative of the issuance of the credit card to request them to pay attention to your use of the credit card.

Please refer to the Important Notes for the Use of Far Eastern Int'l Bank Credit Cards on the back of the application form for the calculation standards for annual fees.



☒ FE Family+ Card (7068/MS)

- ☐ Giveaway E1 – NT\$500 Cashback
- ☐ Giveaway H1 – Folding storage trolley
- ☐ Giveaway H5-Thermos(2-piece set)
- ☐ Giveaway H6-Stock pot and cooking utensils(3-piece set)

※ If none or more than one of them are selected, the “Giveaway E1 – NT\$500 Cashback” option is deemed selected.

※ In case of failure to make payments on time pursuant to the agreement, the record will be reported to the Joint Credit Information Center, which may affect your rights in your future application for other loans.

※ The following signature proves that I have confirmed that all the information filled in this application form is correct and that I agree to all the terms and conditions as well as declarations (including all the provisions and the fee schedule/interest rate of credit card) printed on the application form.

※ In case of adjustment in the credit card fees schedule/interest rates due to the government's regulations or other factors, the regulations or the fee schedule/interest rates announced by the Bank shall apply.

※ The Applicant agrees to become a “HAPPY GO Integrated Point Earning Member” and to accept the HAPPY GO Points Earning Service provided by Ding Ding Integrated Marketing Co., Ltd. (Ding Ding) at the same time after the card is approved. The Applicant acknowledges that he/she has carefully read and fully understood the “Benefits and Precautions of FEIB credit card co-branded with HAPPY GO Integrated Point Earning Card ” and the “HAPPY GO Integrated Point Earning Card Service Rules” on the reverse side within a reasonable period of time and agrees that Ding Ding will collect, process and use the Applicant's personal data (including name, ID card number, gender, date of birth, contact address and telephone number, email, card number, consumption points earned, etc.). The Applicant hereby signs below to signify his/her consent. If not, the Applicant is advised to apply for an alternative credit card offered by the Bank.

Signature of Principle Card Applicant

Signature of Supplementary Card Applicant

Date:

Date:

Sign Here X _____

Sign Here X _____

If the supplementary card applicant is a minor, his/her legal representative (namely the parents or guardian) shall also jointly sign:

Date:

Date:

Sign Here X _____

Sign Here X _____

Benefits and Precautions of FEIB credit card co-branded with HAPPY GO Integrated Point Earning Card

The Applicant agrees to the following terms and conditions and instructions:

1. The Applicant agrees that his/her application to FEIB for a credit card co-branded with HAPPY GO Integrated Point Earning Card (hereinafter referred to as the Credit Card)

shall be regarded as his/her application to Ding Ding Integrated Marketing Service Co. (hereinafter referred to as Ding Ding). The Applicant may receive the HAPPY GO Integrated Point Earning Card cardholder service and the Credit Card after FEIB completes the issuance procedure, and Ding Ding will provide the cardholder service in accordance with HAPPY GO Integrated Point Earning Card Service Rules.

2. The Applicant agrees that FEIB and Ding Ding may collect, internationally transmit, process and use his/her personal data according to the respective cardmember service terms and conditions and shall take appropriate safety and maintenance measures pursuant to laws.
3. The Applicant agrees that FEIB and Ding Ding provide services thereto in accordance with the FEIB Service Terms and Conditions and the HAPPY GO Integrated Point Earning Card Service Rules, respectively. The Applicant agrees to apply to FEIB and Ding Ding, respectively, for any update of or change to the information thereof. If the Applicant wants to terminate the Credit Card, he/she should apply to FEIB for deactivation. FEIB will give a notice to Ding Ding simultaneously to disable the Credit Card's function of the HAPPY GO Integrated Point Earning Card Service.
4. The HAPPY GO Points awarded by FEIB will be calculated and provided together with the other HAPPY GO Points in the current month based on the type of the cardmember's credit card on the monthly statement closing date of such credit card. The points awarded by the contacted stores providing the HAPPY GO Service will be accumulated after the purchase date and then will be transferred to the HAPPY GO account of the principle cardholder of the credit card within 48 hours after the accumulation occurs and the HAPPY GO points collection service is provided by Ding Ding Integrated Marketing Co., Ltd..
5. When using the Credit Card for purchases, the points will be accumulated automatically in the principle credit card account (in case the supplementary card is used for purchases, the points will be accumulated in the principle credit card account). It is not allowed to make a request to accumulate the points in any account other than the principle credit card account.
6. When the Credit Card is used for purchases and the total amount of general purchases (excluding combined repayments/loans/cash advances/purchases not eligible for HAPPY GO Points) in the current billing cycle reaches NT\$3,000 or higher, FEIB will award 1 HAPPY GO Point per NT\$100 for each of the purchase in the current billing cycle (not applicable in case of purchases by installments/combined repayments/loans/cash advances/failure to make the full minimum payment for point accumulation in the current billing cycle/purchases that are not eligible for earning HAPPY GO Points). Purchases with an amount of less than NT\$100 are not eligible for HAPPY GO Points. The points awarded by the contracted merchants providing the HAPPY GO Service are calculated and transferred to the account pursuant to the original requirements (some of the contracted merchants have different percentages for point accumulation, please refer to the HAPPY GO website for more details). The calculation of the HAPPY GO Points earned through FEIB credit cards with the HAPPY GO logo shall be subject to the requirements for each credit card and the online information or publications announced from time to time.
7. When the supplementary cardholder of the Credit Card uses the supplementary card for purchases, the accumulated points will be transferred to the principle credit card account. In case of a return of goods purchased using the supplementary card, the earned points will be deducted from the principle credit card account. The principle and supplementary cardholders of the Credit Card may redeem the HAPPY GO points with the credit card for free products or check the information and latest status on accumulation of points on the HAPPY GO website/app (The Credit Card is not eligible for the giveaway and freebie programs conducted by Ding Ding at the Far Eastern SOGO Department Stores. The Credit Card without a barcode may not be used at the contracted merchants providing the HAPPY GO Service and using a barcode scanner to award or redeem HAPPY GO Points.)
8. The points earned in the current year are valid until December 31 of the following year. (The HAPPY GO Points awarded by FEIB to the cardmembers of the World and Infinite Cards are valid permanently.) When redeeming the points for free products, the points that will expire earlier will be redeemed first. Where the Credit Card is frozen temporarily or expires, the validity of the points remains the same. Where there are other programs awarding time-limited points, the validity period of such points shall be subject to the announcements of the respective programs.
9. The HAPPY GO Points earned and accumulated from the Credit Card may only be redeemed for the free products provided by Ding Ding, FEIB, contracted merchants providing the HAPPY GO Service, and their contracted merchants and outsourcing service providers providing the HAPPY GO Service. The relevant information may also be updated from time to time. When redeeming the earned points for a free product, the number of the points shall be at least equal to the number of points required for the product. The point redemption procedure will be conducted based on the announcements of the aforementioned providers. The accumulated HAPPY GO Points shall not constitute the

assets of the Applicant before such points are redeemed for free products. The Applicant shall not redeem the points for cash, use them for other purposes, or redeem them for products that are not applicable to the current redemption period. All the products that the points are redeemed for are provided directly by the aforesaid providers to the Applicant. The providers shall be solely responsible for the issues related to the products provided thereby, such as the delivery, use, guarantee, or warranty against defects, and shall have no responsibility for the free products provided by the other providers. Where the Applicant shall pay taxes on the products obtained by redeeming points in accordance with laws, the Applicant shall be solely responsible for paying the taxes. Where the taxes shall be withheld or the products shall be included in the calculation of the personal taxable income pursuant to the tax laws, the contracted merchants providing the HAPPY GO Service shall conduct the relevant procedures.

10. Please refer to the “HAPPY GO Integrated Point Earning Card Service Rules” for more information and instructions about the HAPPY GO Integrated Point Earning Card.

The FEIB credit card number of your referrer
(FEIB customers only. Please provide the first 14 digits)

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◆ [Do not fill out the following section which is intended for the Bank's use]

202507

With Installment Plans	DDIM	Promotion Branch	Promotion Source	IN1: NT\$
A	Y			IN2: NT\$

Q:	P		H		EM		O		IC		OD		C		41		36	
	PT		HT				OT		CR				CT		63		AM	

P:	IN		ID		S													
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TV:

Project:

A					R				
C/L					P				

Supervisor:

Processed by:

Credit Checking
Personnel's Code:

Application Submitted Through	1. In-person Visit	2. In-person Signing	3. On-site Submission	4. Mailing	9. Others

I will never steal and privately keep the customer's data after receiving the customer's application form and relevant documents. I shall not disclose any of the customer's data in any form to non-related parties. ☐ DL

Promotion Unit	Promotion Personnel's Name (required)	Promotion Personnel's Code (required)

Relationship with the Applicant:

☐Relative ☐Friend ☐FEIB customer ☐None

Important Notes for the Use of Far Eastern Int'l Bank Credit Cards

When you decide on applying to the Bank for a credit card, please carefully read the following matters in relation to your rights and interests:

I. Calculation Standards for Annual Fees:

FE Family⁺ Card: has no annual fee for the first year upon issuance. In each subsequent year, the cardholder may be exempted from paying the annual fee for the following year if the principle and supplementary cards meet any of the following conditions: (1) having spending to NT\$60,000 in total; (2) having 12 purchases in total; (3) using e-billing statements via e-mail or mobile statements, setting up automatic credit card payments from a FEIB account, and having 3 purchases in total. If none of the conditions are met, the cardholder shall pay an annual fee of NT\$2,000. No annual fee will be required for the supplementary card.

II. The ownership of the credit card belongs to the Bank. The credit card shall not be transferred or lent to others. Where any damages incur from the transfer or lending, the cardholder and the guarantor thereof shall have joint and several liability.

III. Credit Card Payments and Revolving Credit Interest: In addition to 10% of the amount of general purchases posted in the current billing cycle, the minimum payment due of the cardholder in each billing cycle includes 5% of the balance due within the credit limit (excluding annual fees, revolving credit interest, late payment fees, handling fees, principal payment per term under an installment plan and installment fees or installment interest, transaction amounts on eToro and other similar overseas investment and trading platforms, and other payments that may not be paid through revolving credit). If the minimum payment due is below NT\$800, it shall be regarded as NT\$800. The minimum payment due shall be paid along with the total credit card charges in excess of the credit limit, the sum of unpaid minimum payments due in previous billing cycles, principal payment under an installment plan and installment fees or installment interest, revolving credit interest, late payment fees, annual fees, cash advance fees, loss report fees, sales draft retrieval fees, transaction amounts on eToro and other similar overseas investment and trading platforms, and other payments that may not be paid through revolving credit.

"General purchases posted in the current billing cycle" refer to the amount paid made by the cardholder using his/her credit card for goods, services and expenses, excluding the amount of transactions (including combined repayments) in the nature of cash advances.

Revolving credit interest is calculated based on the balance of a "purchase that may be included in the revolving principal" at the annual tiered interest rate (with a maximum of 14.99%; the daily interest rate is 4.10684‰). The actual interest is subject to the interest rate on the current billing statement) set according to the credit score of the cardholder from the posting date of the purchase to the date when the purchase is paid off (all decimals are rounded up). Where the cardholder pays off all the balances due before the payment due date in the current billing cycle or the remaining balances due (or an equivalent in the agreed foreign currency) are below NT\$1,000 after payment, no revolving credit interest accruing after the statement closing date will be charged in the current billing cycle.

The Bank shall inform the cardholder of the applicable revolving credit interest rate upon approval of the issuance of the credit card. The Bank gives the cardholder a credit score based on his/her credit history, payments, unsecured debts to financial institutions, addition of the credit limit with financial institutions, use of credit cards issued by the Bank, occupation, income or credit card credit limit, other information, etc. Upon the Bank's prior notice of the reason for adjustment and the information related to the adjusted rate, the revolving credit interest rate applicable to the cardholder may be increased. Review and adjustment may be conducted regularly every 3 months. In case of the cardholder's late payment, violation of the Credit Card Terms and Conditions, or unusual credit transactions, the Bank is entitled to cancel the cardholder's qualification for the prime rate, and the revolving credit interest rate in the following billing cycle will be an annual rate of 14.99% (Note: Where the cardholder has two or more credit cards issued by the Bank, such credit cards shall share the same credit limit, and their revolving principal and "purchases that may be included in the revolving principal" shall be calculated together and subject to this Article and other related articles).

The example is as follow:

For instance:

On September 5, Mr. Wang received the Bank's credit card

with a credit limit of NT\$50,000 and a revolving credit interest rate of 14.99%.

He spent NT\$7,000 with the credit card on September 5 (which was posted by the Bank on September 7)

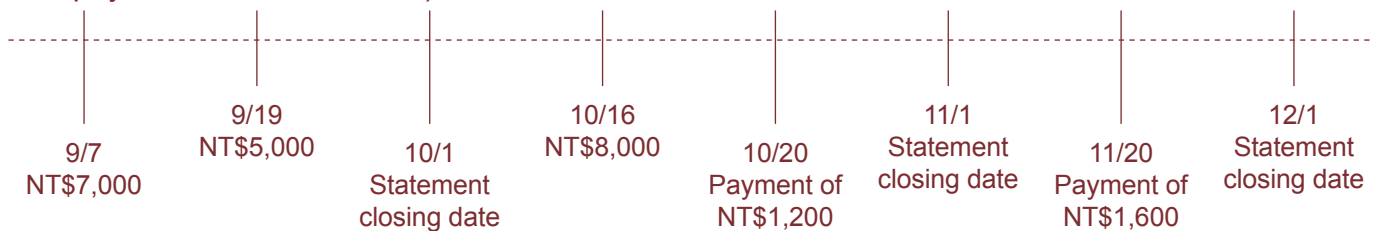
He spent NT\$5,000 with the credit card on September 18 (which was posted by the Bank on September 19)

He received a billing statement on October 5 (statement closing date: 10/1; payment due date: 10/20)

Total payment due in the billing cycle=NT\$7,000+NT\$5,000=NT\$12,000

Minimum payment due for purchases in the billing cycle=(NT\$7,000+NT\$5,000)×10%(purchases in the current billing cycle)=NT\$1,200

If Mr. Wang paid NT\$1,200 on October 20, there would be revolving credit interest of NT\$219 indicated on the billing statement for November (statement closing date: 11/1; payment due date: 11/20).



$(NT\$7,000 - NT\$1,200) \times 14.99\% \div 365 \times 55(9/7 - 10/31) + NT\$5,000 \times 14.99\% \div 365 \times 43(9/19 - 10/31) = NT\219 (all decimals are rounded up). If Mr. Wang spent NT\$8,000 on October 15 (which was posted by the Bank on October 16) and then received a billing statement on November 4 (statement closing date: 11/1; payment due date: 11/20), the total payment due in the billing cycle=outstanding balance from the previous billing cycle (NT\$7,000+NT\$5,000-NT\$1,200)=NT\$10,800+purchases amounting to NT\$8,000 in the current billing cycle+revolving credit interest of NT\$219=NT\$19,019, and the minimum payment due for purchases in the billing cycle=purchases amounting to NT\$8,000 in the current billing cycle×10%+a revolving credit balance of NT\$10,800 from the previous billing cycle×5%+revolving credit interest of NT\$219=NT\$1,559.

Where the cardholder fails to pay the minimum payment due in full in the current billing cycle before the monthly payment due date or makes a late payment, the cardholder shall pay revolving credit interest calculated pursuant to the Article and agrees that the Bank may charge a late payment fee in accordance with the Terms and Conditions. Since the Bank uses tiered interest rates and conducts regular reviews to adjust cardholders' revolving credit interest rates, the adjusted revolving credit interest rates are not applicable to purchases prior to the revolving credit interest rate adjustment.

For example, the Bank reviewed and reduced the revolving credit interest rate applicable to Mr. Wang to 13.76% on October 1.

If Mr. Wang paid NT\$1,600 on November 20, there would be revolving credit interest of NT\$255 indicated on the billing statement for December (statement closing date: 12/1; payment due date: 12/20).

$NT\$1,600 - NT\$219 = NT\$1,381$ (the made payment is first used to offset the revolving credit interest).

$(NT\$10,800 - NT\$1,381) \times 14.99\% \div 365 \times 30(11/1 \sim 11/30) + NT\$8,000 \times 13.76\% \div 365 \times 46(10/16 \sim 11/30) = NT\255 (all decimals are rounded up).

IV. Late Payment Fees: Where the cardholder fails to pay the minimum payment due in full before the payment due date in the current billing cycle, the cardholder shall pay a late payment fee calculated on a monthly basis in addition to revolving credit interest calculated pursuant to the preceding Article. Such late payment fee shall be calculated as follows: If payment is one cycle late, NT\$300 will be charged in the next cycle as a late payment fee.

If payment is two consecutive cycles late, NT\$400 will be charged in the second cycle as a late payment fee.

If payment is three or more consecutive cycles late, NT\$500 will be charged in the third and each subsequent cycle as a late payment fee.

A late payment fee may be charged for no more than three consecutive billing cycles.

Mr. Wang had not made the payment up to October 20, the payment due date in the current billing cycle. Therefore, a late payment fee would be charged according to the aforesaid requirements:

If the payment was one cycle late, NT\$300 would be charged in the next cycle as a late payment fee. If the payment had not been made up to November 20, causing a delay of two cycles, NT\$400 would be charged in the second cycle as a late payment fee. If the payment had not been made up to December 20, causing a delay of three cycles, NT\$500 would be charged in the third cycle as a late payment fee.

To take another example, if Mr. Wang failed to pay a revolving principal balance of NT\$100,000 for one billing cycle (30 days, with a revolving credit interest rate of 14.99%), a late payment fee of NT\$300 plus revolving credit interest of NT\$1,232 would be applied on the following statement closing date. (The real interest rate was 18.64%, calculated based on the sum of the late payment fee and the revolving credit interest.)

- V. **Cash Advance Fees:** When requesting cash advances with the credit card, the cardholder shall follow the requirements and procedures of the Bank and the institutions conducting cash advance operations. The cardholder shall also pay the Bank a handling fee of 3% of each cash advance plus NT\$150 and may pay off such cash advances at any time. Where the cash advances have not been paid off before the payment due date in the current billing cycle, the Bank shall charge revolving credit interest calculated based on the unrepaid portion of the cash advances pursuant to Article 15 of the Credit Card Terms and Conditions.

The cardholder shall not, either directly or indirectly, apply for financing using the credit card with institutions unapproved by the competent authority or not commissioned by credit card organizations for cash advance operations, or any third parties.

Where the Bank consents to provide the cash advance service to the cardholder, the cardholder may enable or request to disable the cash advance function at any time.

- VI. **Handling of Disputes over Credit Card Transactions:**

Where the cardholder has any doubts about any transaction on the billing statement before the payment due date in the current billing cycle, the cardholder may provide the Bank with the reasons and supporting documents required thereby (such as sales drafts, refund slips) for handling the doubts, or may agree to pay a retrieval fee (for domestic transactions, a fee of NT\$50 is charged for each retrieval; for foreign transactions, a fee of NT\$100 is charged for each retrieval and the fee shall not be over NT\$100) to ask the Bank to retrieve the sales drafts or refund slips from the acquiring institution. Where the cardholder and the Bank agrees that the cardholder shall be responsible for a retrieval fee when the cardholder requests the Bank to retrieve the sales drafts or refund slips from the acquiring institution, the Bank shall be responsible for paying the retrieval fee, provided that the result of the investigation shows that the cardholder's credit card was used without authorization or that the doubts about the payments arose from causes not attributable to the cardholder.

Where the cardholder claims to suspend payment, the cardholder may ask the Bank to request a chargeback from the acquiring institution or cash advance institution or request the international credit card organization for arbitration after the cardholder agrees to pay a fee for handling disputed transactions pursuant to the related regulations of the international credit card organization. The cardholder may also ask the Bank to suspend the payment for the transaction. Where the cardholder fails to give a notice to the Bank pursuant to the provisions of two preceding paragraphs, the content contained in the billing statement shall be presumed to be correct.

For disputed amounts where payment is suspended, if the cardholder does not agree to pay the fee for handling disputed transactions mentioned above, or the Bank confirmed that the charges are correct or that the payment shall not be suspended for causes not attributable to the Bank, the cardholder shall pay the fee immediately upon receipt of the Bank's notice, and shall pay the Bank agreed interest on revolving credit starting from the next day following the original payment deadline.

Where there is any dispute between the cardholder and a contracted merchants, the Bank shall provide assistance and, in case of any doubts, resolve the dispute in favor of the consumer.

- VII. **Theft, Loss or Loss of Possession of Credit Cards:**

Where the cardholder's credit card is lost, stolen, snatched, fraudulently used, or possessed by anyone other than the cardholder (hereinafter collectively referred to as Loss), the

cardholder shall conduct the loss reporting procedure with the Bank or other institutions designated thereby by phone or in other manners as soon as possible, and then pays a loss reporting fee of NT\$200. (For reissuance of the Combo Card, an additional handling fee of NT\$300 shall be charged; for reissuance of the MC2 Card and eTag Card, an additional handling fee of NT\$200 shall be charged.) However, whenever the Bank deems necessary, the Bank may give a notice to the cardholder within ten days upon acceptance of the loss report to ask the cardholder to report the case to the police or give a supplementary written notice to the Bank within three days upon receipt of the notice. The Bank shall be responsible for any loss arising from the unauthorized use of the credit card upon the cardholder's loss report. However, the cardholder shall be responsible for any loss arising from the unauthorized use of the credit card upon his/her loss report in case of any of the following circumstances:

1. The cardholder allowed another person to use the credit card or handed over the credit card to that person intentionally.
2. The cardholder disclosed the cash advance password used to obtain cash advances via automated equipment or other transaction passwords or other methods of identifying the cardholder (including but not limited to telephone service password, online banking password, OTP one-time SMS verification password or mobile device credit card transaction password) to another person, either intentionally or in gross negligence.
3. The cardholder conducted fraudulent transactions or committed fraud together with another person or a contracted merchant.

The cardholder's liability for any unauthorized use of the credit card before the completion of the loss report shall be limited to NT\$3,000. However, the cardholder shall not be liable for the deductible under any of the following circumstances:

1. The unauthorized use of the credit card occurred within 24 hours before the cardholder conducts the loss reporting procedure.
2. There was a difference visible to the naked eye between the signature of the person who used the credit card without authorization on the sales draft and that of the cardholder or there was a difference identifiable between the person's signature and that of the cardholder with the care of a good administrator.
3. For no-signature-required credit card transactions with an amount less than that specified by the Bank (currently NT\$3,000; in case of any future changes, it will be subject to the announcements of the Bank), it was confirmed that the person using the credit card without authorization to conduct such a transaction at a contracted merchant where no signature was required was not the cardholder and that such transaction was not conducted by conspiring with the cardholder.

If the cardholder meeting the circumstances specified in Paragraph 2 hereof and any of the following circumstances, and the Bank may prove that it has performed the duty of care of a good administrator, then the preceding paragraph shall not be applicable to the cardholder's liability for the unauthorized use of the credit card:

1. The cardholder fails to give an immediate notice to the Bank after being aware of the Loss of the credit card or, upon the Loss of the credit card, fails to give a notice to the Bank within 20 days after the payment due date in the current billing cycle.
2. The cardholder fails to sign on the credit card in violation of Paragraph 1, Article 8 of the Credit Card Terms and Conditions, resulting in unauthorized use of the credit card by another person.
3. The cardholder fails to submit the documents required by the Bank, refuses to cooperate in the investigation, or commits acts in violation of the principle of good faith after the cardholder's credit card loss report.

The cardholder shall be responsible for any loss resulting from the unauthorized use of the credit card for cash advances via automated equipment before his/her loss report, and the provision regarding the liability specified in Paragraph 3 shall not apply.

Where the loss of the principle card of the credit card is reported, the supplementary cardholder shall terminate the use of the supplementary card. However, if the loss of the supplementary card is reported, the principle cardholder may use the principle card continuously.

In case of others' unauthorized use of the cardholder's credit card for the special transactions specified in Article 9 of the Credit Card Terms and Conditions, the cardholder

shall give a notice to the Bank or other institutions designated thereby by phone or in other manners as soon as possible to temporarily freeze and replace the credit card. However, whenever the Bank deems necessary, the Bank may give a notice to the cardholder within ten days after accepting the temporary cancellation and replacement of the credit card to ask the cardholder to report the case to the police or give a supplementary written notice to the Bank within three days upon receipt of the notice.

The Bank shall be responsible for any loss arising from the unauthorized use of the credit card before the cardholder conducts the temporary cancellation and replacement procedures for the credit card. However, the cardholder shall be responsible for any loss arising from the unauthorized use of the credit card before the temporary cancellation and replacement procedures for the credit card are conducted in case of any of the circumstances specified in Paragraph 2 or any of the following circumstances:

1. The cardholder failed to give an immediate notice to the Bank after being aware of the unauthorized use of the credit card.
2. The cardholder fails to immediately conduct or refuses to conduct the replacement procedure for the credit card after a notice is given thereto by the Bank.
3. The cardholder fails to submit the documents required by the Bank, refuses to cooperate in the investigation, or commits acts in violation of the principle of good faith after the temporary cancellation and replacement procedures for the credit card are conducted.

VIII. Changes in Data: In case of changes in the cardholder's data retained in the Bank, the cardholder shall notify the Bank in writing or in any other manner agreed by the Bank. The cardholder and the guarantor shall be liable for any delay or loss resulting from failure to notify the Bank as agreed above.

IX. Other Provisions:

1. The principle cardholder may apply for an supplementary card for a third party upon the Bank's approval. The principle cardholder shall take full responsibility for paying off the balances due incurred by the principle and supplementary cardholders using the credit card.
2. Where the principle cardholder fails to pay off the balances due pursuant to the preceding paragraph, the supplementary cardholder shall be responsible for paying off the balances due incurred thereby using the supplementary card. The principle cardholder may give a notice to the Bank at any time to suspend or terminate the supplementary cardholder's use of the supplementary card.
3. Unless otherwise agreed, where the Bank suspends the principle cardholder's use of the credit card or the principle cardholder's agreement is terminated or dissolved, the supplementary cardholder shall be suspended from using the supplementary card and the agreement thereof shall be terminated or dissolved accordingly.
4. For the supplementary credit card services and rewards provided by the Bank, the Bank reserves the rights to make adjustment or changes to such services and rewards upon the completion of procedures required by laws in case of any market changes.
5. In case of failure to make payments on time pursuant to the agreement after the credit card is issued, the Bank will report such bad credit history to the Joint Credit Information Center in accordance with the regulations of the competent authority, which may affect the use of the credit card currently held by the cardholder and the future application thereof for other loans (including cash cards) and credit cards. For the disclosure period for the aforesaid bad credit history, please refer to the "data disclosure period" in the "Public Section" on the website of the Center (www.jcic.org.tw). Before reporting the cardholder's bad credit history to the Joint Credit Information Center, including late payments for over one month, credit card suspension, collection of past due payments, or bad debts, the Bank shall inform the cardholder of the reason for reporting the bad credit history and the impact that may be caused by such report on the cardholder in writing or by sending an electronic document as agreed with the cardholder in advance within five days.
6. Please refer to the credit card member rights and interests handbook for other related matters.

X. Instructions for Student Cardholders:

1. Please carefully read the instructions in the application form and understand the rights and obligations of both parties. Please pay particular attention to important provisions such as relevant fee schedule/interest rates or measures to be taken in case of theft.

2. Please have your signature on the back of your credit card and place the credit card for safekeeping. If your credit card is lost, you shall report the loss immediately. Never hand over your credit card to another person for use or safekeeping. Keep your eyes on your credit card when using it for transactions. Carefully verify that the amount on the sales draft is correct before signing it.
3. Your credit is like your asset. Please think twice and have a repayment plan in place before using a revolving credit facility. Cash advances are used for emergencies and a handling fee is required. Therefore, cash advances should only be used when you are in urgent need of money.
4. Since financial institutions issue credit cards to cardholders based on their “credit history,” late payments will cause negative impacts on the credit history.
5. It is suggested to talk to your parents before using your credit card.

XI. Payment Methods for Goods Eligible for Installment Payment:

1. Installment Cash Advance: The maximum loan amount for “Installment Cash Advance” shall be the remaining cash advance limit on the applicant’s credit card issued by the Bank. The loans for “ Installment Cash Advance” may be paid off in 6 to 30 installments. The minimum amount for applying for “Installment Cash Advance” may vary, depending on the number of installments and interest rates (but shall be at least NT\$30,000). Account management fee shall be NT\$650 to NT\$1,300 (such account management fee will be deducted from the amount of loan appropriated). Interest accrues after the effective date (the actual effective date depends on the Bank’s system). After the total interest payable is calculated based on the annuity method, the principal and the total interest are equally divided into each installment (the difference is credited to the first installment payment) as payments and write-offs. The duration of each installment is one month. The interest for each installment is calculated as 0.3%-0.6% of the approved amount based on the annuity method (depending on the project at the time of application). For example, if the approved amount is NT\$100,000 with an one year interest rate of 6.58%–13.03%, the total amount of all related fees will be NT\$650–NT\$1,300, and the annual percentage rate (APR) will be 8.18%~14.66%.
2. Goods eligible for card-staging (for a single purchase/total purchases) and card-staging month may be purchased in 3 to 30 installments (the staging with special offers will depend on the Bank’s promotions). The minimum amount for applying for such card-staging shall be NT\$3,000. After the total interest payable is calculated based on the annuity method, the principal and the total interest are equally divided into each installment (the difference is credited to the first installment payment) as payments and write-offs. The duration of each installment is one month. The interest for each installment is calculated as 0.25%-0.80% of the approved amount based on the annuity method. For example, if the approved amount is NT\$10,000 with an interest rate of 5.12%–14.99%, the total amount of all related fees will be NT\$0, and the APR will be 5.12%–14.99%.
3. Installment payment without handling fee at contracted merchants (including designated contracted merchants): For transactions conducted in the method, the Bank will make a lump-sum payment for the applicant’s purchases at a contracted merchant, and then the applicant will repay such payment to the Bank in installments without interest. The number of installments is subject to the announcement of the contracted merchant. However, an installment plan is limited to 30 installments (months). The total amount of all related fees will be NT\$0, and the APR will be 0%.

Note: The Bank will provide the information about other installment plans with special offers and lower interest rates from time to time. The APRs disclosed herein are calculated based on the standard calculation examples on record with the competent authority. The actual conditions depend on the product offered by the Bank. The annual percentage rate for each customer may vary, depending on the product and the customer’s credit history. The APRs are not equal to the interest rates for products purchased in installments. The record date of calculation of the APRs was on July 1, 2025.

XII. Other Information

1. Where the cardholder purchases gold, jewelry, timepieces, communication devices, motorcycles, tobacco products/alcohol or other high-liquidity products, spends more than one-third of the credit limit for a single purchase with his/her credit card, uses the credit card for purchases at a contracted merchant monitored by the National Credit Card

Center of R.O.C., engages in online gambling with the credit card as a mean of payment, or has an insufficient credit score because of the past purchases, payment history, types of stores, transaction amount or other reasons, the Bank may, in consideration of the risks, reserve the right to give limited authorization or to refuse to give authorization to the cardholder to conduct such transaction.

2. Limited use of unembossed credit cards (namely credit cards without any embossment):
Offline transactions are not allowed in Taiwan, including duty-free transactions on planes. Restrictions on offline transactions in other countries depend on the credit regulations of international organizations and the laws of the countries.

The cardholder will not be able to use an unembossed credit card for purchases at a contracted merchant conducting transactions through a credit card imprinter since the number of the credit card cannot be imprinted. For example, Mr. Chen uses an unembossed credit card for shopping at a boutique where a manual credit card imprinter is used. However, the transaction fails as the number of the credit card cannot be imprinted.

3. Contactless credit card transactions:

The FE Family+ Card has the MasterCard PayPass contactless function. MasterCard PayPass cardholders do not have to sign for their domestic credit card purchases with an amount less than NT\$3,000, for which their signatures should have been required, at stores where MasterCard PayPass is accepted, such as contracted food courts, theaters, hypermarkets, gas stations, or other contracted merchants. Payment time can be reduced in such a simple and easy way.

- * The cardholder's liability for any unauthorized use of the credit card before the completion of loss report shall be limited to NT\$3,000. However, the cardholder shall not be liable for the deductible under any of the following circumstances: For no-signature-required credit card transactions with an amount less than that specified by the Bank (currently NT\$3,000; in case of any future changes, it will be subject to the announcements of the Bank.), it was confirmed that the person using the credit card without authorization to conduct such a transaction at a contracted merchant where no signature was required was not the cardholder and that such transaction was not conducted by conspiring with the cardholder.

4. The cardholder agrees that, where any credit card overpayment or any overpayment resulting from the return of goods amounts to over US\$50,000 (based on the exchange rate in the Bank's system on the date when the amount of the total overpayment is over US\$50,000), the Bank shall refund such overpayment within 60 days.

XIII. Terms and Conditions on Anti-money Laundering and Combating Terrorist Financing for Credit Cards

1. In order to comply with the "Money Laundering Control Act," the "Counter-Terrorism Financing Act," the "Regulations Governing Anti-Money Laundering of Financial Institutions," the "Regulations Governing Internal Audit and Internal Control System of Anti-Money Laundering and Countering Terrorism Financing of Banking Business and Other Financial Institutions Designated by the Financial Supervisory Commission," the "Model Guidelines Governing Anti-Money Laundering and the Financing of Terrorism by Institutions Engaging in Credit Card Business" of the Bankers Association of the R.O.C. the "Regulations Governing the Deposit Accounts and Suspicious or Unusual Transactions"(the same shall apply if any of the preceding regulations are renamed or amended) and the relevant laws and regulations, the Cardholder and the Guarantor (hereinafter collectively referred to as the "Applicant") acknowledge and agree that if any of the following circumstances occurs, the Bank may, without notice, suspend various transactions/business relationships, suspend the use of credit cards, suspend the use of debit cards by the account, telephone transfer, online transfer, and any other electronic payment or account transaction functions, reject any business relationship and immediately close the accounts or terminate credit card agreements or any transactions/business relationships, or adopt any other necessary measure. The balance of the account will not be returned until withdrawal is permitted under the relevant laws:

- (1) There is a suspicion of unlawful or obviously abnormal transactions.
- (2) There is reasonable suspicion of money laundering, terrorist financing or other risks associated with the Applicant or its transactions.
- (3) Without violating any applicable law, the Bank has reasonable suspicion that the

Applicant's funds were illicitly obtained due to corruption or misuse of public assets.

- (4) The Applicant, the Applicant's related persons (including, but not limited to responsible persons, directors, supervisors, president, chief financial officer, authorized persons, authorized signatories, representatives in Taiwan, beneficiaries, persons in effective control, and parties to the transaction, etc., hereinafter referred to as "Related Persons") are individuals, juridical persons, or groups subject to economic/trade sanctions, designated subjects sanctioned under the Counter-Terrorism Financing Act, or terrorists or persons of interest who are identified or pursued by foreign governments or international organizations, or business entities or parties to which the Bank is legally or internally prohibited from dealing with.
- (5) At the time the business relationship is established by the Applicant and during the continuation of the business relationship, when the Bank conducts regular/irregular checks on the identity of the Applicant/Related Persons and when there is reasonable suspicion (including but not limited to suspicion that the Applicant/Related Persons are involved in illegal activities, suspected money laundering, financing of terrorism or weapons proliferation, or subjects of media reports suspected of being involved in illegal activities, etc.), and whereby the Applicant fail to cooperate within the time period specified by the Bank on the provision of required information (including but not limited to personal and company's information of the Applicant/Related Persons, nature and purpose of the transaction, or source of funds, etc.), failure to cooperate with the Bank's examination (including but not limited to overdue provision of information, refusal to cooperate with telephone calls, mail correspondence or on-site examinations, or is proven to have provided incomplete or inaccurate information, etc.), or other actions determined by the Bank to be taken in accordance with relevant operating regulations on anti-money laundering, countering terrorism financing, or preventing the proliferation financing.
2. All direct or indirect losses (including any expenses, losses, costs, fines or legal disadvantages) arising out of the foregoing shall be borne by the Applicant and the Bank shall not be liable to the Applicant or Related Persons for any damages whatsoever.
3. The Bank may report and declare in accordance with the applicable domestic and foreign laws and regulations, and may transmit and use (including but not limited to the offering of any service for data processing, utilization, statistics, risk analysis and criminal investigation) the data of the Applicant or Related Persons, and relevant information of any transactions with the Bank or the Bank's overseas business units, which are suspected of money laundering, terrorism financing, evasion of sanctions or anti-armament expansion regulations, among the Bank, the Bank's overseas business unit, the Bank's subsidiaries, and/or other objects in accordance with relevant laws and regulations, or approved by competent authorities or judicial authorities. The recipients mentioned above may process, use, transfer or disclose relevant information in accordance with relevant laws, competent authority's orders or judicial procedures.

HAPPY GO Integrated Point Earning Card Service Rules

1. By signing up for the HAPPY GO Integrated Point Earning Card and obtaining a physical card or virtual card (hereinafter referred to as the Card), or by having your carrier device verified by Ding Ding Integrated Marketing Service Co. (hereinafter referred to as Ding Ding) to have completed the binding process, you are deemed to hold the Card, you are then entitled to accumulate HAPPY GO Points (hereinafter referred to as the Points) awarded to the Applicant by Ding Ding and contracted merchants providing the HAPPY GO Service (a list of the contracted merchants will be updated and announced on the HAPPY GO website on an irregular basis. Please refer to the website at www.happygocard.com.tw for more details; the same applies to the following) to redeem points for special offers or free products provided by Ding Ding and contracted merchants providing the HAPPY GO Service. The Card is also entitled to the promotional offers offered by Ding Ding and contracted merchants providing the HAPPY GO Service to Ding Ding, contracted merchants providing the HAPPY GO Service, and partners providing the HAPPY GO Service.
2. The Applicant may submit his or her application to Ding Ding for the HAPPY GO Integrated

Point Earning Card through the HAPPY GO Integrated Point Earning Card Application Form, on the HAPPY GO Card website, through participating contracted merchant websites, or apply for a co-branded card through partner financial institutions. Once Ding Ding, contracted merchants, or partner financial institutions complete the issuance of the relevant physical card or virtual card, the Applicant will become a HAPPY GO Cardholder (hereinafter referred to as the "Cardholder") and obtain the Card. To ensure the Applicant's rights and interests, the Applicant shall provide correct personal data and, if there is any change, update such data, so as to maintain the accuracy of the data in the system. The Applicant shall show or provide his/her relevant ID certificates for verification and shall not misuse another person's identity for the application. Otherwise, he/she may be held accountable for civil and criminal liabilities. Except for the Cardholder whose data is already stored in Ding Ding's system and doesn't require updates, Ding Ding will record the basic data provided in the application or use the basic data last recorded thereby in the system as the basis. Ding Ding will send messages, e-mails or information related to point accumulation and redemption programs as well as special offers for the Cardholder irregularly to the address, mobile phone number, e-mail address or account recorded in the system. Therefore, please provide correct information and maintain the accuracy thereof to ensure your rights and interests. If you are already a HAPPY GO cardmember, for those fields not filled in with your complete basic personal data, Ding Ding will use your previously provided personal data as the basis. The Cardholder is free to choose whether to provide his/her personal data. However, if the data provided is insufficient or incorrect, Ding Ding will not only be able to offer complete services but also withhold reward points or take actions, such as suspending the Card or disqualifying the individual from becoming the Cardholder.

3. During the HAPPY GO Integrated Point Earning Card Service, Ding Ding and its outsourcing service providers may collect, internationally transmit, process and use the basic data of the Cardholder, including but not limited to his/her name, ID number, phone number, address and date of birth, as well as the information related to his/her daily purchasing activities, such as the purchasing time, purchase details, the store's name, invoice number, credit card number, the number of points, and social activities, through statistical analysis, cross-reference, SMS, push notification of program information, e-mail, questionnaires, telemarketing, and phone services, in order to fulfill the contractual obligations and provide the cardmember with different special offers and promotional information in the service region of the HAPPY GO Integrated Point Earning Card for specific purposes having reasonable connections with such data, such as "040 Marketing Business (including Co-marketing Business of Financial Holding Companies)," "052 Legal Persons or Entities' Internal Management of the Registers of Their Shareholders, Members (including Representatives Appointed by the Shareholders and Members I), Directors, Supervisors or Other Members," "063 Non-official Agencies' Collection, Processing and Use of Personal Data Pursuant to Statutory Obligations," "069 Affairs With Respect to Contractual, Quasicontractual or Law Relationships," "077 Reservation, Accommodation Booking and Ticket Booking Businesses," "081 Legal Transaction of Personal Data," "090 Consumer and Client Management and Service," "127 Fundraising (including Charity Fundraising)," "136 Information (Communication) and Database Management," "148 Online Shopping and Other E-commerce Services," "152 Advertising and Business Conduct Management," "157 Survey, Statistics and Research Analysis," "179 Other Financial Services," "181 Other Businesses Corresponding to Registered Business Items or the Requirements of Business under the Articles" and "182 Other Consulting and Consultant Services." However, where the Cardholder expresses his/her disagreement with the aforesaid services or request to terminate the provision of such services thereto, Ding Ding and its outsourcing service providers shall do so immediately and the Cardholder's rights and interests will not be affected. Ding Ding may provide the Cardholder's personal data to contracted merchants providing the HAPPY GO Service to perform point accumulation and redemption procedures, notify the Cardholder of the point balance, conduct survey and statistical analysis, do cross-reference, implement marketing plans and offer other services.

However, Ding Ding will only provide the personal data whenever it is necessary and will take appropriate measures to protect such data. Ding Ding shall obtain consent given by the Cardholder via SMS, through an online questionnaire, by phone or in other manners before providing the personal data thereof to a specific contracted merchant providing the HAPPY GO Service for telemarketing to allow it to offer the Cardholder special offers and promotional information.

4. In accordance with the Ministry of Finance's e-invoice procedure, the cardmember's use of the Credit Card as an e-invoice carrier represents that he/she agrees that the Credit Card is used as an e-invoice carrier. A business entity may upload the invoice information on the E-Invoice Platform of the Ministry of Finance, such as the cardmember's credit card number, e-invoice number, purchasing time, purchase details and the store's name, or commission Ding Ding to do so, in order to fulfill the obligation of a business entity to issue invoices and provide the cardmember with online invoice inquiry and prize checking services. The cardmember agrees that Ding Ding may, within the scope of the aforesaid business entity's commission, inform the cardmember of his/her prize(s) with the cardmember's last recorded contact information in the system.
5. Where the Cardholder gives his/her consent via SMS, by phone, or through the website to redeeming the points for a donation to organizations in collaboration with Ding Ding, Ding Ding will give the donation to the organizations and inform them about the Cardholder's name and address, the number of points redeemed for the donation and how much the points are worth in order for them to issue and send a receipt to the Cardholder. Ding Ding only cooperates with legal organizations registered with the government for pointdonation programs. Where the Cardholder expressly states that he/she does not need a receipt for his/her donation in the point-donation program or a receipt is not required for his/her donation according to the rules disclosed for the program, Ding Ding will not disclose the address of the Cardholder to the organizations receiving the donation. Where the Cardholder expressly states that his/her donation should be made anonymously in the point-donation program, Ding Ding will not disclose the name and address of the Cardholder to the organizations receiving the donation.
6. The cardmember may ask Ding Ding to respond to his/her inquiry about his/her personal data retained therein, to let him/her view such data or to make a copy thereof, make a request to Ding Ding for supplements or corrections to such data, or request Ding Ding to terminate the collection, processing or use of such data and delete it. In the cardmember's exercise of the rights mentioned above, he/she shall submit an application to the service center of Ding Ding in person. Ding Ding will conduct the procedures in accordance with the related rules after verifying the cardmember's identity and confirming his/her request. Where the cardmember exercises the aforesaid rights, such as asking for a response to his/her inquiry, viewing the personal data and requesting a personal data copy, Ding Ding will charge a fee for necessary costs.
7. The Cardholder will become a member of the HAPPY GO website at www.happygocard.com.tw after applying for the Card and completing the activation process through a verification mobile number and password. Please see the announcement on the Happy Go website for details on the relevant terms of use agreement.
8. The Cardholder shall present the Credit Card to exercise the rights exclusive to Cardholders. Ding Ding or contracted merchants may ask the Cardholder to present his/her ID card and other ID certificates to verify the ownership of the rights whenever necessary.
9. When using third-party app services to input the card number or barcode of the Card, the Cardholder should exercise caution regarding the source and security of the app, and the Cardholder is responsible for and assumes the risks associated with using such third-party app services.
10. The basic data provided by the Cardholder shall be processed in the manner specified by laws and will be deleted after the termination of the HAPPY GO Service.
11. Where the Cardholder intends to return or exchange a good or service purchased thereby at the original contracted merchant and he/she earned points from the purchase, the

contracted merchant will take back the points earned from the purchase. If the Cardholder's remaining points is insufficient to deduct the earned points, the Cardholder may make the return or exchange after he/she pays a point handling fee (calculated as the deficit times NT\$0.4).

12. The information about the free products that the points accumulated with the Card may be redeemed for will be updated on an irregular basis. The Cardholder shall not redeem the points for cash or for products that are not applicable to the current redemption period. Point redemption procedures will be subject to the announcements of contracted merchants.
13. Unless otherwise agreed, there shall not be a partnership, distribution relationship, agency relationship, or guarantee relationship between Ding Ding and each contracted merchant. Where point redemption products are provided by each contracted merchant providing the HAPPY GO Service directly to the Cardholder, such contracted merchant or program organizer shall be responsible for the issues related to the products provided thereby, such as the delivery, use, guarantee or warranty against defects of the products. The point redemption programs and other relevant programs on Ding Ding's website shall be subject to the announcements on the HAPPY GO website at www.happygocard.com.tw.
14. The points earned by the Cardholder in the current year are valid until December 31 of the following year. The newly accumulated points will be transferred to the Cardholder's account within 48 hours after the points are earned. When redeeming the points for free products, the points with earlier expiry date will be redeemed first; and if there is the same expiry date, the points with limited time will be redeemed first.
15. To protect the Cardholder's rights and interests, in case of any abnormal point registration in the system, Ding Ding will temporarily disable the abnormal point registration and redemption functions of the Card. Once the problem is fixed, Ding Ding will enable the point registration and redemption functions or adjust the number of points on the Card immediately. If necessary, Ding Ding may provide replacement or reissuance of the Card for the Cardholder.
16. The Cardholder should properly keep the Card. If there is any loss or damage of the points or relevant rights and interests due to the lost or stolen Card, the Cardholder will be solely responsible for such loss or damage, and Ding Ding will not be liable for it.
17. Where the Cardholder has multiple Cards, the points can be accumulated and redeemed through each of them. The points will be accumulated under the same ID No. and shall not be accumulated repeatedly.
18. Co-branded financial institutions and Ding Ding may provide services to cardholders in accordance with their respective cardholder service policies and the respective HAPPY GO Integrated Point Earning Card service policy. If there are updates or changes to Cardholder personal information, the Cardholder should separately apply for updates with the co-branded financial institution and Ding Ding.
19. If the Cardholder wishes to terminate the Card which is co-branded with a financial institution, he/she should apply for suspension with the co-branded financial institution. The HAPPY GO Integrated Point Earning Card service and the function associated with the Card will also be terminated in tandem.
20. If the Cardholder engages in activities that infringe upon the rights of others, violate the law, contravene any of Ding Ding's rules and regulations, use forged or illegally obtained information for Ding Ding's services, disrupt the operation of Ding Ding's services and systems, or commit any other improper behavior as deemed by Ding Ding, Ding Ding reserves the right to immediately cease the Cardholder's use of the Card or terminate the Cardholder's membership, and may take appropriate legal action as deemed necessary.
21. Ding Ding reserves the rights to issue or suspend the Card and to amend or terminate any offers therefor. Ding Ding will update or alter the relevant information on an irregular basis. For the Card, the services rules, relevant rights and interests, user's guide, logo, contracted merchants, programs and other information are subject to the announcements on the HAPPY GO website at www.happygocard.com.tw. Please contact Ding Ding's customer service center by calling (02)-7716-6888 if there are any questions.

Terms and Conditions on the Far Eastern Int'l Bank eTag Auto Top-up Service with Credit Cards/eTag Smart Parking Fee Payment Service with Credit Cards

I. Terms and Conditions on the Far Eastern Int'l Bank eTag Auto Top-up Service with Credit Cards/eTag Smart Parking Fee Payment Service with Credit Cards:

1. The principle cardholder of a credit card issued by FEIB (hereinafter referred to as I) commissions FEIB (hereinafter referred to as the Bank) to automatically top up his/her eTag account at Far Eastern Electronic Toll Collection Co, Ltd. (hereinafter referred to as Far Eastern Electronic Toll Collection) or for the eTag Smart Parking Fee Payment Service with Credit Cards (hereinafter referred to as the "parking fee payment service with credit cards"). I agree that sales drafts are not needed and that the Agreement represents my intent to commission the Bank for the automatic top-up service/authorize the Bank to use my credit card for parking fee payment.
2. Since the Bank tries to avoid arrears resulting from unsuccessful eTag automatic top-up/failed credit card payment of parking fees due to inactivated credit cards to protect the rights and interests of road users, I agree that the Bank is commissioned to automatically top up the aforesaid eTag account/authorized to use my credit card for parking fee payment before the credit card is activated. Once the top-up/authorization is successful, it is deemed that I have agreed to the use of the credit card. I may not use the credit card for regular purchases, cash advances or other credit card services until I receive the credit card from the Bank and activate it. Where I am the principle cardholder of two or more credit cards, the Bank may designate one of them for the automatic top-up service/parking fee payment service with credit cards. However, if I have an eTag credit card, such credit card shall be used as the principle payment method.
3. The Bank is obligated to automatically top up my eTag account/pay my parking fees with my credit card on the condition that I commission/authorize the Bank to automatically top up the account/pay the parking fees with my credit card. Where my credit card is subject to contract termination, temporary cancellation, non-renewal and suspension or there is any outstanding credit card balance and other circumstances leading to negative credit items and derogatory credit, other violations of the credit card terms and conditions, or suspension from Far Eastern Electronic Toll Collection, the Bank may terminate the agreement on the automatic top-up service/parking fee payment service using credit cards with authorization directly. Where I am subject to any fine or suspended from using the electronic toll collection service or parking fee payment service by Far Eastern Electronic Toll Collection, or incur other losses and liabilities as a result of failure to make payment due to the aforesaid termination, I shall take full responsibility.
4. As the principle cardholder of a credit card issued by the Bank, I commission the Bank to automatically top up my eTag account under the designated license plate number or authorize the Bank to pay my parking fees with my credit card. Where my credit card is reissued due to loss, damage, renewal on maturity, or temporary cancellation, I agree that the Bank will directly use my other credit cards on which I am the principle cardholder for the automatic top-up service or the parking fee payment service without signing the Agreement again.
5. I agree that the Bank and Far Eastern Electronic Toll Collection may collect, process, internationally transmit and use my data and the data that I provided pursuant to laws. The Bank has announced the information that shall be provided pursuant to Article 8 of the Personal Data Protection Act on the website, and I have carefully read the information and confirmed it to be correct.
6. I agree that, if I need the transaction details for the eTag auto top-up service or the eTag smart parking fee payment service with credit cards, I will visit the website of Far Eastern Electronic Toll Collection and enter the designated license plate number for inquiry. The transaction details shown on the website of Far Eastern Electronic Toll Collection are not the official receipts for the parking fee payments. Please ask the parking lot operator for such receipts if needed.
7. I agree that, unless otherwise agreed in the Agreement, I shall pay any fees incurred

before the Bank issues the credit card and the automatic top-up service begins or the parking fee payment service with credit cards becomes effective.

8. I agree that I shall not refuse to pay the money that has been automatically topped up by the Bank to my eTag account/the parking fees that the Bank has paid with my credit card under my authorization; otherwise, I shall be responsible for the losses and liabilities arising therefrom. Where there is any dispute over the fees, and their amount, details, and overpayment refunds or underpayment charges, I shall contact Far Eastern Electronic Toll Collection for inquiry.
 9. I agree that, if a car owner's eTag does not comply with the relevant regulations or the car owner applies for changes to his/her car (due to the theft of his/her car, ownership transfer, changed license plate number, etc.), I must apply to the Bank and Far Eastern Electronic Toll Collection for termination of the service, based on the nature of the changes. The Bank and Far Eastern Electronic Toll Collection shall offer the service according to the agreement before accepting my application and terminating the service. I shall not refuse to pay the money that has been automatically topped up by the Bank to my eTag account or the parking fees that have been successfully paid by the Bank with my credit card. In addition, I agree that when license plate number of designated debit vehicle has been changed, the Bank may continue to provide the service based on the new license plate number after such change is notified by FETC. If I do not agree, I must take the initiative to apply with the Bank and FETC for termination.
 10. I or the Bank may terminate the agreement on the auto top-up service or the parking fee payment service with credit cards by giving a written notice at any time. However, if I intend to terminate the commission, I may choose to complete the "Agreement on the Far Eastern Int'l Bank eTag Auto Top-up Service with Credit Cards/eTag Smart Parking Fee Payment Service with Credit Cards" and send it to the Bank. I shall not refuse to pay the money that has been automatically topped by the Bank to my eTag account or the parking fees that have been successfully paid by the Bank with my credit card before the Bank accepts the termination of the auto top-up service or the parking fee payment service with credit cards and terminates the automatic top-up service. If I want to re-apply for the service(s) after I terminate the commission, I shall make a separate application in writing or in other manners designated by the Bank.
 11. The money added to the eTag account, eTag smart parking fees, or parking fees paid by the Bank with the credit card are not eligible for the Bank's reward points and HAPPY GO Points and are not qualified for cashback.
 12. The money automatically added to the eTag account or parking fees paid by the Bank with the credit card will be reflected in the billing statement of the credit card in the current month.
 13. The services are only available for principle credit card holders who are natural persons; such credit cards do not include the IF Virtual Card and Business Card. The FE iCloud Card is also eligible for the services.
 14. A principle credit card holder may apply for the auto top-up service/eTag smart parking fee payment service with credit cards for no more than 5 cars. If I apply for the service(s) for more than 5 cars, I acknowledge that the Bank reserves the right to approve or disapprove the application.
 15. Other credit card rights and restrictions shall be subject to the Bank's related credit card terms and conditions and other provisions. Other matters related to the eTag toll collection service/eTag smart parking fee payment service with credit cards shall be undertaken in accordance with the rules of Far Eastern Electronic Toll Collection.
- II. Special Terms and Conditions on the Far Eastern Int'l Bank eTag Auto Top-up Service
1. If I have applied for the eTag Auto Top-up Service successfully and held the designated HGI, C'est Moi or C'est Moi Classic credit card (please refer to the announcement on the FEIB official website for more information on the designated credit cards), I agree that the Bank will introduce a new card for replacement with the eTag logo on the surface to facilitate the identification of the favorable offers to eTag clients. This will be used as a basis for the replacement. However, the Bank reserves the right to decide on the replacement.

2. After I have applied for the eTag Auto Top-up Service successfully, account will be topped up automatically if the balance is under \$120. The fixed top-up amount is 400 dollars and the upper limit of the account balance is up to \$10,000 once reached the limit. The total auto top-up amount of all the license numbers attributed to the principle credit card holder on each day is 10,000 at maximum. The Bank reserves the rights to decide on the automatic top-up.

III. Special Terms and Conditions on the Far Eastern Int'l Bank eTag Smart Parking Fee Payment Service

1. Only the clients who have applied for eTag auto top-up service are eligible. The eTag parking fee payment service using credit cards terminates when the eTag auto top-up service stops.
2. The applicable parking lots and scope are subject to the latest announcements of Far Eastern Electronic Toll Collection.
3. If the license number for the authorized payment has been used by another bank for payment of parking fees or for automatic payment by other means, I agree to terminate the previous application before requesting the Bank for the payment.
4. Far Eastern Electronic Toll Collection will notify the car owner after the application becomes effective. The notification is provided only as a service. If the car owner has any objections after receiving the message, please contact the Bank's customer service center.
5. The application for this service is not recommended for the vehicles that are exempt from parking fees or for which a preferential rate is provided.
6. Far Eastern Electronic Toll Collection provides the parking fee payment service in different counties and cities based on a procurement contract. The Bank may make deduction for the payment till the expiration date of the contract.
7. After I have applied to the Bank for payment of the parking fee successfully, the total monthly parking fee payment of all the license numbers attributed to the principle credit cardholder on each day is 30,000 at maximum.

Special Terms and Conditions for Co-branded EasyCard

The cardholder applies to Far Eastern Int'l Bank (hereinafter referred to as the Bank) for the co-branded Easy Card with the functions of the credit card and EasyCard. In addition to the Credit Card Terms and Conditions of the Bank, the cardholder agrees to observe the following terms and conditions as agreed for use of the co-branded Easy Card:

Article 1 Definition of Terminology

- I. Co-branded Easy Card: means a chip credit card issued by the Bank together with EasyCard Corporation (hereinafter referred to as EasyCard Corp) and integrated with the functions of the credit card and EasyCard.
- II. EasyCard: means a stored-value card named "EasyCard" issued by EasyCard Corp. The cardholder may, within the limits of the laws and regulations, use it to pay transport and parking fees or for other services or consumables against the monetary value stored in the card.
- III. Autoload: means the automatic top-up of a specific amount in the co-branded EasyCard with the credit limit assigned to it. For this, the cardholder shall make an agreement with the Bank to top up the card via an auto top-up machine when the balance is insufficient to pay for the current purchase from the EasyCard of the co-branded EasyCard in use or is less than NT\$100.
- IV. Balance Transfer: means the settlement of the balance in the "EasyCard" of the co-branded EasyCard and transfer of the settled amount to the credit card account of the cardholder to pay the credit card directly. If there is any balance after the payment, the regulations of the Bank on overpayment shall apply. If the balance in the EasyCard is negative, regardless of the activation of the automatic top-up function, the cardholder agrees that this negative value shall be deemed as a regular payment for purchase to be counted in the credit card account of the cardholder and collected from the cardholder. The balance transfer operation takes

about 45 working days.

- V. Contracted Institution: means the institution that enters into a written contract with EasyCard Corp to pay for commodities and services or settle the payments of all kinds to the government or any other payments allowed by the competent authority using EasyCard.
- VI. Registered co-branded EasyCard”: means that the EasyCard function of the co-branded EasyCard is registered for loss reporting and refunding services. The cardholder must authorize the Bank to provide his/her personal basic data to EasyCard Corp when issuing the card to provide the cardholder with relevant services.

Article 2 Use of EasyCard

I. Start on use:

The EasyCard function of the co-branded EasyCard can be used without the need to activate the card. When EasyCard is issued/reissued, the value stored in the EasyCard is zero. The cardholder who needs to use the automatic top-up service shall first activate the credit card and enable the automatic top-up function. If using the EasyCard function of the co-branded EasyCard without activating the credit card, the cardholder shall be liable to pay the bill of the automatic top-up service that has been used for his/her EasyCard. The cardholder shall not ask for disabling the automatic top-up function after it has been enabled.

II. Scope of use:

The function of the EasyCard is provided by EasyCard Corp. The cardholder may use the value stored in the EasyCard for purchases in accordance with the relevant service terms and conditions of EasyCard Corp or within the scope announced by EasyCard Corp. Please visit www.easycard.com.tw for more information.

III. Top-up and amount:

(1) Autoload: The cardholder uses the co-branded EasyCard for purchases with the automatic top-up function enabled. When the balance on the EasyCard is insufficient to pay for the current purchase or is less than NT\$100, the cardholder may top up the card up to NT\$500 or an amount equal to its multiple within the credit limit via an automatic top-up machine. The amount and limit of the top-up shall be determined according to laws and regulations as well as the regulations of EasyCard Corp and the Bank. No handling fee is needed for top-up of EasyCard.

(2) Other top-up options: These are provided pursuant to the relevant service terms and conditions of EasyCard Corp or the announcements published on EasyCard Corp's official website.

IV. Effective period: The effective period of the EasyCard is the same as that of the credit card, and the EasyCard and autoload functions will be terminated at the same time when the co-branded EasyCard expires.

V. The balance of the value in the EasyCard does not bear interest. EasyCard Corp shall apply for trust for the balance to secure the interests of the cardholder.

VI. Non-transfer of the value balance in the EasyCard: When the credit card is renewed upon expiration or a new card is reissued against the damaged old card, the balance of the value in the EasyCard cannot be transferred to the renewed or reissued card or other cards. It shall only be transferred pursuant to the provisions of “balance transfer.”

VII. The auto top-up amount is not eligible for the Bank's reward points or HAPPY GO Points and is not qualified for cashback.

Article 3 Loss, Theft, Destruction or Loss of Possession of Co-branded EasyCard

I. The co-branded EasyCard belongs to the Bank. The cardholder shall use and protect the card with the care of a good administrator to avoid loss, theft, fraudulent use, or being possessed by a third party. The cardholder shall also prevent others from acquiring the information on the card.

II. In the event of loss, theft or loss of possession (hereinafter referred to as Loss), the holder of the co-branded EasyCard shall report loss to the Bank and carry out the suspension procedure immediately to suspend the function of the EasyCard.

III. The loss arising from the unauthorized automatic top-up using a registered co-branded EasyCard from the time 24 hours prior to the completion of the loss reporting procedure to

the time within 3 hours after the completion of the loss reporting procedure shall be subject to the Credit Card Terms and Conditions of the Bank. The loss arising from the unauthorized use of the EasyCard for payment shall be borne by the cardholder. The amount arising from the unauthorized automatic top-up to be borne by the Bank will be deducted from the balance of the stored value calculated based on the recorded in the system of EasyCard Corp three hours after the loss report. The deduction shall be completed within about 45 working days after the completion of the loss reporting procedure. Where the balance of the stored value recorded in the system three hours after the loss report is negative, regardless of the enabling of the automatic top-up function, the cardholder agrees that this negative value shall be deemed as a regular payment for purchase to be counted in the credit card account of the cardholder and collected from the cardholder.

Article 4 Reissue, renewal and suspension of Co-Branded EasyCard

- I. Where the co-branded EasyCard is in Loss, the Bank may, upon request of the cardholder, reissue a new card with the same functions to the cardholder for use. The balance in the EasyCard shall be zero.
- II. Application for reissue may be filed for the co-branded EasyCard that is damaged, demagnetized, scratched, destroyed, malfunctioned or cannot be used for whatever reasons. The cardholder shall shear off the old card and return it to the Bank. The balance of the stored value in the newly reissued EasyCard is zero. The balance in the old card will be dealt with by the Bank under “balance transfer” after it is received.
- III. The EasyCard cannot be used anymore and the autoload function terminates at the time when the co-branded EasyCard expires. Unless there is any circumstance leading to termination of the co-branded EasyCard contract, the Bank agrees to renew the contract and issue a new card with the same functions to the cardholder for use. The balance in the EasyCard shall be zero. The balance of the stored value in the expired old card will be dealt with by the Bank under “balance transfer” on the expiration date.
- IV. When the functions of the co-branded EasyCard is suspended, the cardholder shall shear off the old card and return it to the Bank for implementing the “balance transfer” operation.
- V. If failing to return the card to the Bank, the cardholder shall be responsible for the payment transactions and automatic top-ups occurring after the “balance transfer” operation.

Article 5 Deactivation of EasyCard Function and Handling of the Balance in EasyCard

Where the cardholder intends to deactivate the EasyCard function during the effective period of the co-branded EasyCard, the cardholder may request a full refund of the EasyCard balance through any of the following channels. After the EasyCard function deactivation and balance refund, the EasyCard and autoload functions will not be available anymore, while the credit card functions will still remain:

- I. Visit the EasyCard Customer Service Center with the card and personal identification documents to apply for the deactivation of the EasyCard function. The EasyCard balance will be refunded in cash, and a handling fee for the termination of the agreement will be required.
- II. Use the add value machine (AVM) in one of the Taipei Metro stations or the FamiPort in any FamilyMart to deactivate the EasyCard function. The Bank will later perform the “balance transfer” operation.

Article 6 Handling of Doubts about Transaction Records and Value Balance

- I. The cardholder may place the card at the “EasyCard Enquiry Machine” or go to the information desk in any Metro station to inquire about the EasyCard balance or the latest 6 transaction records. For questions related to the EasyCard transactions, the cardholder may call EasyCard Corp’s customer service hotline: 412-8880 (For calls from mobile phones or Kinmen or Matsu, please enter 02-412-8880.)
- II. The Bank shall display the date and amount of every automatic EasyCard top-up of the co-branded EasyCard in the credit card billing statements to the cardholder.
- III. Where the cardholder has any doubts about the balance of the aforementioned transaction records, he/she may, before the payment due date in the current billing cycle, provide the required documents to ask the Bank to verify and handle the matters.

Article 7 Termination

The Bank and EasyCard Corp may directly suspend or terminate the cardholder's use of the card in case of any of the following circumstances or any violations of this Terms and Conditions by the cardholder, and the autoloan function will be terminated accordingly:

- I. The cardholder, within the operation scope and any contracted institution of the "EasyCard" or at any location designated by the Bank, is involved in the purchase or transaction of any illegal product or service with the co-branded EasyCard he/she holds.
- II. The cardholder and a third party or a contracted institution counterfeited the transaction or conspired to commit fraud, or exchanged for money, applied for financing or obtained illegal benefits in any way.
- III. The cardholder violated the Credit Card Terms and Conditions of the Bank, or the Bank has suspended the cardholder's use of the credit card, directly terminated the credit card agreement or suspended the card.

Article 8 Payable Expenses

The payable processing fees, handling fees, and other fees of the cardholder according to this Terms and Conditions will be included in the payable amount of the cardholder's credit card. However, if the cardholder applies to EasyCard Corp for the termination of the agreement or the written transaction records of the EasyCard, EasyCard Corp may charge the cardholder the handling fee or directly deduct such a fee from the EasyCard. The amount of the handling fee shall be subject to the relevant service terms and conditions of EasyCard Corp.

Article 9 Amendment to the Terms and Conditions

In the event of any addition, deletion or revision of the provisions of this Special Terms and Conditions for Co-branded EasyCard, it shall be made pursuant to the Credit Card Terms and Conditions of the Bank.

Article 10 Other Provisions

In addition to those already stipulated herein, any other matters related to the use of the co-branded EasyCard that are not specified in this Terms and Conditions shall be handled in accordance with the Credit Card Terms and Conditions of the Bank, and the relevant service terms and conditions and other related announcements of EasyCard Corp.

Notification under the Personal Data Protection Act

Far Eastern Int'l Bank (hereinafter referred to as FEIB), according to Paragraph 1 of Article 8 of the Personal Data Protection Act (hereinafter referred to as the PDPA), hereby notifies you of the following items:

- I. Purposes of data collection: Matters related to the credit cards (including the additional features and services) or electronic stored value cards; foreign exchange business; comprehensive management of deposit and loan operations; loan approval and credit extension; credit extension business; credit investigation; marketing; collection, processing, and use by financial service providers according to laws and regulations (including the Foreign Account Tax Compliance Act of the U.S.) and financial supervisory requirements; financial dispute resolution; collection, processing, and use of personal data by non-government institutions in performing legal obligations; matters related to agreements, quasi-agreements or other legal relationships; consumer and client management and service; consumer protection; tax administration; business and technical intelligence; account management and debt trading businesses; information (communication) and database management; information communication security and management; investigation, statistical and research analysis; other consulting and advisory services; other businesses specified in business registration or articles of association.
- II. Types of personal data to be collected: Name, ID Card number, gender, date of birth, contact information, tax registration number, immigration status, travel and other migration, and other data stated in the related business applications or agreements. The data from the relevant business, account or service relationship between FEIB and you or between you and a third party (such as the Joint Credit Information Center) shall be deemed the most accurate version of the data.

III. Time period, areas, parties, and methods of use of personal data:

- (1) Time period: The retention period needed for the underlying purposes; or the entire duration required by the relevant laws and regulations (e.g. the Business Entity Accounting Act), or necessary for the business to be performed, or specified by FEIB, or agreed in the respective agreements (whichever is longer).
- (2) Areas: Any domestic and overseas areas where the parties shown in the following paragraph that may use the personal data are located.
- (3) Parties: FEIB (incl. the institutions commissioned by FEIB to deal with the relative matters), the institutions involved as per the regulations, other business-related institutions (e.g. the correspondent banks, Joint Credit Information Center, National Credit Card Center of R.O.C., Taiwan Clearing House, Financial Information Service Co., Ltd., credit agencies, international credit card organization, acquiring institutions and contracted merchants, etc.), the parties agreed by you (e.g. the company that co-sells or mutually uses the customers' data with FEIB, the company in collaboration with FEIB for business promotion, and the enterprise/non-profit organization in launching the credit card with FEIB, etc.), other institutions engaged with FEIB, the institutions processing and using the data in accordance with domestic and foreign laws and regulations, the competent authority according to domestic and foreign laws, financial supervisory authorities or tax authorities (incl. the U.S. Department of the Treasury).
- (4) Methods: The personal data will be used through automated machines or non-automated means that are in compliance with the relevant personal data protection laws, or be used by other appropriate means that conform to the technology available at that time.

IV. According to Article 3 of the PDPA, you are entitled to exercise the following rights for your personal data retained by FEIB:

- (1) Except for the exceptional circumstances specified in Article 10 of the PDPA, the right to inquire, review or obtain duplicate copies of the retained data, for which FEIB is permitted to charge a fee for necessary costs as per laws.
- (2) The right to supplement or correct the retained data. However, appropriate reasons are required.
- (3) The right to stop FEIB from collecting your data in cases where FEIB collected, processed or used your personal data in violation of the PDPA.
- (4) The right to stop FEIB from processing or using your personal data in the event of a dispute regarding the accuracy of such personal data. However, this shall not apply where the processing or use is necessary for FEIB to perform its business activities or where you have consented in writing, and the dispute has been recorded.
- (5) The right to require FEIB to discontinue collecting, processing and using or to delete your personal data when the specific purpose of data collection no longer exists or the relevant time period has expired. However, this excludes situations where it is necessary for the performance of FEIB's business, or situations where you have agreed in writing.

V. You are free to choose whether to provide relevant personal data and the types of data to provide. However:

- (1) If the personal data and the types of data you refuse to provide are required for the business audit or operation, FEIB may not be able to continue the necessary business audit or operation, and therefore unable to offer you relevant services.
- (2) With regard to the personal data that FEIB needs to collect, process and use for specific purposes to comply with the provisions of the Foreign Account Tax Compliance Act, if you do not agree to provide such relevant data or the data provided is insufficient, FEIB will have to list your account as a "recalcitrant account" as per the Foreign Account Tax Compliance Act and deduct 30% from the deposits of the specific account for the U.S. tax. If FEIB still fails to obtain your consent after contacting you for a reasonable period of time or the provided data is still insufficient, FEIB shall close your account in accordance with the law.
- (3) The FEIB's compliance with the EU General Data Protection Regulation (GDPR) is only applicable when you have an EU nationality or a residence in the EU, and you may exercise the following rights in respect of your personal data collected, processed and

used for specific purposes in accordance with the GDPR:

1. The rights of the parties as described in the Personal Data Protection Act in Taiwan.
2. The right to limit the processing of data.
3. The right to data portability.
4. The right to stop the automated decision-making and data analysis.

VI. You may refer to the FEIB website (URL: <http://www.feib.com.tw>) for the FEIB's latest notification obligations and the ways to exercise the rights specified in Article 3 of the PDPA and the EU General Data Protection Regulation (GDPR) as mentioned above.

Notices for the Interactive Mobile E-billing Statements (i.e. Mobile billing statements; hereinafter referred to as the mobile e-billing statement)

1. The person applying for the mobile e-billing statement service for the Bank's credit card shall be the principle cardholder who has applied for the Bank's credit card only.
2. The Bank will stop sending the paper billing statement or e-billing statement through e-mail after the application for the Bank's mobile e-billing statement service is approved.
3. The mobile e-billing statement will be sent via SMS to the mobile phone number designated and retained by the Bank, with the text message containing a URL that links to your mobile e-billing statement of the month. The e-billing statement shall be deemed as delivered after the SMS system indicates the message has been delivered successfully.
4. Where the mobile e-billing statement message has failed to be sent to your mobile phone for three consecutive cycles due to the wrong mobile phone number retained, the Bank will automatically cancel the mobile e-billing statement service and resume to send the paper billing statement to your billing address or card delivery address retained by the Bank.
5. The Bank reserves the right to amend the terms and conditions regarding the credit card mobile e-billing statement service.

Any matters not specified herein shall be handled according to the "Terms and Conditions on the Credit Card Interactive Mobile E-billing Statements (Mobile Billing Statements)" in the credit card member rights and interests handbook.



Please cut along the dotted line

Receipt for Far Eastern Int'l Bank Credit Card Application

Thank you for your application! Please visit the Bank's website www.feib.com.tw for your application progress. You are welcome to use the website.

Far Eastern Int'l Bank's credit card customer service hotline: (02)8073-1166, 0800-261732

Attached Documents:

- ☐ FEIB credit card application form
- ☐ Proof of financial support
- ☐ Photocopy of the ID card (both sides)

Recipient's Name

Promotion Personnel's Code: _____

Date of Receipt: _____ (mm) _____ (dd) _____ (yyyy)

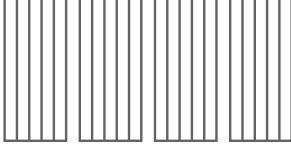
Fee Schedule/Interest Rate for Credit Card

Item	Charges
Annual Fee (Note ❶)	<ul style="list-style-type: none"> • FE Family+ Card: Principle card: NT\$2,000 / Supplementary card: None
Revolving Credit Interest Rate (Note ❷)	<ul style="list-style-type: none"> • From 6.74% to 14.99% p.a., according to personal credit condition
Late Payment Fee	Late payment fee is calculated in the following manner: <ul style="list-style-type: none"> • The first past due cycle: NT\$300. • The second consecutive past due cycle: NT\$400. • The third(or more) consecutive past due cycle: NT\$500. (up to three consecutive billing cycles.)
Cash Advance Fee	<ul style="list-style-type: none"> • NT\$ 150 + (cash advance amount× 3%)per transaction
Sales Draft Retrieval Fee	<ul style="list-style-type: none"> • NT\$ 50 per requirement(Domestic). • NT\$ 100 per requirement (Overseas).
Card Lost Report Fee	<ul style="list-style-type: none"> • NT\$200 is charged per card.
Copy Statement Fee	<ul style="list-style-type: none"> • NT\$100 per statement cycle (As a result can attributable to the cardholders, not required for statements of the latest three cycles).
Handling Fee for Certificate of Satisfaction	<ul style="list-style-type: none"> • NT\$200 per transaction.
Refund of Overpayment Charge	<ul style="list-style-type: none"> • NT\$100 per transaction.
Emergency Card Fee (Note ❸)	When a cardholder loses his/her card overseas and requires to an emergency reissuance, NT\$3,000 is charged per card.
Foreign Currency / Overseas Transactions Fee (Note ❸)	<ul style="list-style-type: none"> • Charged by international organizations: 1% per transaction amount. • Charged by FEIB: 0.5% per transaction amount.
Installment Cash Advance (Note ❹)	<ul style="list-style-type: none"> • Interest: 0.30%–0.60% of the loan amount per month (based on the annuity method) • Account management fee: NT\$650 to NT\$1,300
Statement installment plans/ purchase installment plans (for a single purchase or total purchases) /special installment payment plans (Note ❹)	<ul style="list-style-type: none"> • Interest: 0.25%–0.80% of the approved amount per month (based on the annuity method)
Installment payment at contracted merchants (including designated contracted merchants) (Note ❹)	<ul style="list-style-type: none"> • No additional handling fee is required.
Handling Fees for payment (taxes and other charges) through voice, internet, applications (such as APPs) (Note ❺)	<ul style="list-style-type: none"> • Telecommunications payment is NT\$10 per transaction. • Traffic fines, Taxes payment exclude Individual Income Tax(including additional tax levied) is NT\$20 per transaction. • Vehicle/Motorcycle fuel fee is 1% of the payment. • Tuition, Medical costs and so on.

Note: ❶ An annual fee for the first year is waived. In each subsequent year, an annual fee will be waived for the following year if any of the following conditions is met: (1) with a total spending amount of NT\$60,000 or more; (2) having 12 purchases; (3) using e-billing statements via e-mail or mobile statements, setting up automatic credit card payments from a FEIB account, and having 3 purchases. ❷ Calculation starts from the purchase posting date. Please refer to your billing statement for your tiered interest rate. ❸ The charge will be changed subject to each international organization's fee schedule. ❹ The interest rate schedule for the payment method will be adjusted based on the Bank's policies and the payment of purchases at the time of application. The interest shall be calculated based on the annuity method. ❺ The handling fee for Individual Income Tax payment (including additional tax levied) is subject to the project announcement. The handling fees for payment through voice, internet, applications, etc. are subject to rules of service platforms.

※ The foregoing fees or charges may be adjusted quarterly, unless otherwise there is a special agreement.

Please manage your finances carefully and value your credit



Business reply letter
Banjiao Post Office's registration certificate
Banjiao Guang Zi No.338
No stamp is required

22099

P.O.BOX 141 Banqiao Juguang

Far Eastern Int’l Bank

Please confirm the following:

☐ Sign in the signature field

☐ Attach a photocopy of both sides of the ID card
(including supplementary card applicant's)

☐ Attach proof of financial support

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In case of any discrepancy between the Chinese and English version,
the Chinese version shall prevail.

