

# Internet Banking Application Form and Service Agreement

The undersigned (hereinafter "The Applicant") hereby files this application with Mega International Commercial Bank Co., Ltd (hereinafter "The Bank") for the following Internet banking services (total \_\_\_\_\_ items) and agrees to comply with the following contract terms and conditions:

## General Application

### 1. Internet Banking 【064A】

- ☐ Service Inquiry and Transaction
- ☐ Service Inquiry Only (Please sign in the Signature column+affix original sample seal)
- ☐ Cancel 【0640】 ☐ Reset Password 【0640/064A】

### 2. Log-In with Two-factor Authentication 【064A】 ☐ Apply ☐ Cancel (OTP Token/Mobile-OTP is required when you operate the A/C in Singapore.)

### 3. Resume Suspension of Payment 【0056】 ☐ Apply ( including Internet Banking/Mobile Banking, Phone Banking )

## Security Device

### 1. Security Device 【064A】

Item (Multiple choices allowed)	Activities		Transfer Limit		
			TWD Designated	TWD Non-Designated	Foreign Currency Designated (equivalent to TWD)
SSL	<input type="checkbox"/> Apply	<input type="checkbox"/> Cancel	\$2 Million/1 time \$3 Million/1 day	N/A	\$500,000(exclusive)/1 day
XML Certificate (Smart Card)	<input type="checkbox"/> Apply <input type="checkbox"/> Resume	<input type="checkbox"/> Suspend <input type="checkbox"/> Cancel		\$100,000/1 time \$200,000/1 day	\$2 Million/1 time \$3 Million/1 day
ATM Card	<input type="checkbox"/> Apply	<input type="checkbox"/> Cancel			N/A
OTP Token/Mobile-OTP 【0646 / 064N】	<input type="checkbox"/> Apply <input type="checkbox"/> Resume <input type="checkbox"/> Cancel	<input type="checkbox"/> Report the loss <input type="checkbox"/> Synchronize			\$500,000(exclusive)/1 day
<input type="checkbox"/> Raise TWD designated transfer limit to \$_____ (up to \$10 Million/1 time & 1 day)					

## TWD/Foreign Currency Services

### 1. TWD/Foreign Currency Debit Account 【TWD 064A】 【Foreign Currency B120】

Designated Debit Account	Add	Delete	Currency	Transfer Limit (1 time/1 day)	To Your Other TWD Account at Mega Bank	Fee/Tax Payment (TWD)
A	<input type="checkbox"/>	<input type="checkbox"/>		TW\$ /	<input type="checkbox"/> Apply <input type="checkbox"/> Delete	<input type="checkbox"/> Apply <input type="checkbox"/> Delete
B	<input type="checkbox"/>	<input type="checkbox"/>		TW\$ /	<input type="checkbox"/> Apply <input type="checkbox"/> Delete	<input type="checkbox"/> Apply <input type="checkbox"/> Delete
C	<input type="checkbox"/>	<input type="checkbox"/>		TW\$ /	<input type="checkbox"/> Apply <input type="checkbox"/> Delete	<input type="checkbox"/> Apply <input type="checkbox"/> Delete
D	<input type="checkbox"/>	<input type="checkbox"/>		TW\$ /	<input type="checkbox"/> Apply <input type="checkbox"/> Delete	<input type="checkbox"/> Apply <input type="checkbox"/> Delete

- The transfer limit for each debit account is TWD\$2,000,000/one time and accumulated TWD\$3,000,000 one day.

### 2. Beneficiary Account ( TWD 、 Foreign Currency at Mega Bank ) 【064A】

Beneficiary Account					Debit Account (Choose from Section 1)
Bank Code (7 digits)	Account No.	Account Name	Add	Delete	
(1)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D
(2)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D
(3)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D
(4)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D

### 3. Online Foreign Exchange Declaration 【064A/B000】 ☐ Apply ☐ Cancel

Account Name in English \_\_\_\_\_

Address in English \_\_\_\_\_

### 4. TWD Non-Designated Service 【064A】 ☐ Apply ☐ Cancel

- Security device is required before use : ATM Card 、 OTP Token 、 Mobile OTP or Smart Card XML Certificate.
- The transfer limit for each account is **TWD\$100,000 one time and accumulated TWD\$200,000 one day.**

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## 5. 【064A】Online register TWD Designated account ☐ Apply ☐ Cancel

- Security device is required : OTP Token or Smart Card XML Certificate
- The transfer limit for each account is **TWD\$100,000 one time and accumulated TWD\$200,000 one day.**

## 6. Beneficiary Account of Foreign Currency ( Mega Bank or Other Bank ) 【064A】

Beneficiary Information (Demand Deposit Only)						Debit Account (Choose from the Section 1)	
(1)	Name / Add.				Beneficiary Code	<input type="checkbox"/> Add <input type="checkbox"/> Delete	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D
	Bank Name				Country		
	A/C No.	Currency		SWIFT CODE			
(2)	Name / Add.				Beneficiary Code	<input type="checkbox"/> Add <input type="checkbox"/> Delete	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D
	Bank Name				Country		
	A/C No.	Currency		SWIFT CODE			

Total \_\_\_\_\_ Account(s) ※Beneficiary Code : 1.Government 2.Government-owned Enterprise 3.Private (Default)

## Wealth Management

### 1. Fund & ETF 【0644】 The Applicant must sign Master Trust Agreement and Fortune Management Know-Your-Clinet first.

Item	Debit Account	Add	Delete	Note
<input type="checkbox"/> Fund <input type="checkbox"/> ETF		<input type="checkbox"/>	<input type="checkbox"/>	Only Multi-Foreign Currency Deposit can be assigned the debit account.
<input type="checkbox"/> Fund <input type="checkbox"/> ETF		<input type="checkbox"/>	<input type="checkbox"/>	

### 2. Gold Passbook 【064A】 The Applicant must sign Gold Passbook Application Form and Agreement 、 Terms and Risk Disclosure for Gold Passbook and Fortune management Know-Your- Clinet first.

Currency	Information				Note
TWD	USD	Gold Passbook A/C No.	Debit / Redemption Account No.	Add	Delete
<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

The debit/redemption account must be the applicant's account at Mega Bank. Minimum trading unit is 1 gram (1 ounce).

### 【For Bank Use Only】 關懷客戶提問表 ( 本欄位適用 : 1. 申請人為個人 2. 申請約定帳戶轉帳功能者 )

☐ 申請約定轉入至與本人相同戶名之帳戶(得免填寫以下欄位) ☐ 銀行判斷無詐騙之虞者(得免填寫以下欄位)

- 客戶是否認識申請約定帳戶的收款人? ☐是 ☐否
- 客戶申請約定帳戶的目的? ☐正常 ☐異常
- 其他 ☐正常 ☐異常

☐ 客戶拒絕回答 ( 以上問題如有異常或客戶拒絕回答者, 請委婉說明並請客戶簽名確認與詐騙等情形無關 )

☐ 客戶拒絕簽名 ( 銀行經研判客戶顯屬遭詐騙者, 請撥打「165」或 0800-777-165 警政署防範詐騙專線或逕向「110」報案 )

The applicant has complete this application form with factual information and confirms that the applicant has carefully read and fully understood the following agreement (including but not limited to the notice given in accordance with the Personal Information Protection Act under Article 21 of the Mega International Commercial Bank Internet Banking Terms and Conditions). For this, the applicant agrees and allows the Bank to collect, process or use the applicant personal information to the extent required for the specific purposes and shall comply with all provisions of this application form and service agreement in order to facilitate the Bank's provision of the relevant services. This application form and service agreement has been brought back for review by the undersigned on \_\_\_\_\_ Year \_\_\_\_\_ Month \_\_\_\_\_ Date or downloaded from the Bank's website for review. (The contract review period must be at least 5 days)  
To Mega International Commercial Bank Co., Ltd.

ID No. _____	Phone Number _____
A/C No. of Signature card _____	E-mail _____

## Signature of Applicant Date: (YYYY) (MM) (DD)

I've received : ☐Agreement ☐XML Smart Card ☐XML Smart Card Password sheet ☐User ID sheet  
(If your signature is the same as signature card in the bank, then you do not need to sign it again below.)

(Signature or seal affixed should match  
Specimen Seal Certificate Card)

經副襄理 Manager /Assistant Manager	覆核 Verifier	經辦 Clerk	驗印 Verified by

推廣行員編號

AO Code \_\_\_\_\_

# Internet Banking Application Form and Service Agreement

## Mega International Commercial Bank Internet Banking Service Agreement

### Article 1. Bank Information

- (1) Bank Name: Mega International Commercial Bank
- (2) Complaint and Customer Service Hotline: 0800-016-168
- (3) Website: <https://www.megabank.com.tw>
- (4) Address: No. 100, Jilin Road, Taipei City
- (5) Fax: 02-8982-2345
- (6) Bank Email: <https://www.megabank.com.tw/webitem/contact.asp>

### Article 2. Scope of Application

This agreement constitutes the general terms and conditions for Individual Internet Banking Services. Unless otherwise provided in individual contracts, the provisions of this agreement shall apply. The provisions listed on the webpage of Individual Internet Banking Services ([website: https://ebank.megabank.com.tw](https://ebank.megabank.com.tw)) are integral parts of this agreement.

No individual contract shall conflict with this agreement, unless the individual contract provides more favorable protections for the Applicant.

The application form and its attachments are integral parts of and have the same effect as this agreement. In case of any ambiguity with any clause of this agreement, an interpretation shall be made to the consumer's favor.

### Article 3. Definitions

1. "Internet Banking" means any financial service that may be acquired directly from the Bank by the Applicant through an Internet connection of its computer to the Bank's computer, without visiting the bank counter in person.
2. "Electronic Document" means a record generated by the Bank or the Applicant through network transmitted text, sound, graphic, image, symbol or other data in an electronic or other manner that cannot be directly identified by human cognition for the purpose of electronic processing.
3. "Digital Signature" means a certain length of digital data computed from an Electronic Document through arithmetic or other methods and encrypted by the signatory's Private Key, forming an Electronic Signature that may be verified through a Public Key.
4. "Certification Organization" is an independent organization that processes Applications' applications for electronic certificates for accounts or identities (the Bank's current electronic certification organization is Taiwan-CA, Inc.).
5. "Certificate" means a proof in the electronic form with signature certification data that can be used to verify the signatory's identity and qualification. In addition to the usage within the scope provided in this agreement, the certificate granted to the Applicant may also be used within the scope of application as published on the website of Taiwan-CA, Inc. The Applicant shall not use the certificate for any other purpose.
6. "Private Key" means, among a set of matching digital data, the part that is kept by the signatory and used to generate a Digital Signature.
7. "Public Key" means, among a set of matching digital data, the part that is public and used to verify the Digital Signature.
8. "Account" means the designated current deposit account agreed upon by both parties in writing from which the Applicant will make relevant payments.
9. "Mobile Bank": It is an extension of online banking; the Applicant who applies for online banking services can use the specific mobile phone platform (iOS or Android) to download the Bank's mobile banking software, or the Applicant can use the browser of his/her mobile device to link to the Bank's mobile banking website to access various mobile banking services provided by the Bank.
10. "Dynamic Keyboard" means a numerical keyboard arranged in a random and irregular sequence that is generated by the server and displayed at Applicant's end for the Applicant to key in the required transaction data through the Dynamic Keyboard in engaging in a transaction, which will be verified by the server for the purpose of ensuring the correctness of the transaction.

### Article 4. Webpage Confirmation

Before using Internet Banking, the Applicant should first verify the correct web address. The Applicant also agrees to first read the Bank's publications or agreements carefully and operate in accordance with the steps instructed on the website. The Applicant shall be solely responsible for any damage to its interest due to improper operation or any other reason that is not attributable to the Bank. In case of any questions, please call 0800016168.

The Bank shall advise the Applicant of the risks involved in the Internet Banking application environment in a manner that can be understood by the general public.

The Bank shall exercise due care as a good administrator to maintain the correctness and security of the website at all times and shall exercise due care at all times as to whether there is any forged webpage in order to avoid jeopardy to the Applicant's interest.

### Article 5. Scope of Services

The Bank provides the following functions on the Individual Internet Banking website (relevant services based on the Bank's publication online):

- (1) My Account. (2) TWD Services. (3) Foreign Currency Services. (4) Loan Services. (5) Credit Card Services. (6) Investment Services. (7) Other Services. (8) Loss Declaration Services. (9) Foreign Exchange Rate Consultation.

The Bank shall ensure the correctness of relevant information provided on the Individual Internet Banking website and shall bear obligations to the Applicants that are not less than the provisions of the website.

### Article 6. Connection Network

The Bank and the Applicant agree to use the network for the transmission and reception of Electronic Documents.

The Bank and the Applicant shall each sign an Internet service contract with their respective Internet providers in relation to their rights and obligations and shall each bear the respective fees for Internet usage.

### Article 7. Receiving and Responding to Electronic Documents

Upon receipt of a Digital Signature or any Electronic Document used for identification as agreed upon by the Bank and the Applicant, other than consultation matters for which the Bank should provide the webpage showing important information in the Electronic Document of such transaction for the Applicant's double confirmation, the Bank shall perform verification and processing immediately. The results of the verification and processing shall be provided to the Applicant through the webpage, by email or in another manner agreed to by both parties. Alternatively, the Applicant may use the website function for its own viewing.

Upon receipt by the Bank or the Applicant or any Electronic Document from the other party, if the identity or message cannot be identified, it shall be deemed that such Electronic Document was never sent. However, if the Bank can ascertain the identity of the Applicant, it shall give immediate notice to the Applicant through the webpage, by email or any other manner agreed to by both parties about the fact that the message cannot be identified, or the Applicant can use the website function for viewing.

### Article 8. Non-Execution of Electronic document

In case of any of the following events, the Bank will not execute any Electronic Document received:

1. There is a specific reason for having suspicion about the veracity of the Electronic Document or the correctness of the instructed matter.
  2. The Bank's processing in accordance with the Electronic Document would breach an applicable law.
  3. The Bank cannot debit the fee payable by the Applicant from the account due to the Applicant's reasons.
- If the Bank does not execute the Electronic Document under the previous paragraph, it shall give notice to the Applicant about the reason for and status of non-execution through webpage, by email or in any other manner agreed to by both parties, and the Applicant may use the website function for its own viewing. Following such notice, the Applicant may confirm with the Bank by telephone, email or any other manner agreed to by both parties.

### Article 9. Deadline for Electronic Document Exchange

Electronic Documents are processed automatically by the Bank's computers. Once an Electronic Document is sent and after the Applicant has confirmed the correctness of the message through the double verification system provided by the Bank under Paragraph 1, Article 7, the Applicant cannot withdraw the message. However, a scheduled transaction that is not yet due may be withdrawn or revised before the deadline prescribed by the Bank.

After an Electronic Document is sent to the Bank through the network, if the automatic processing by the Bank's computer is beyond the Bank's business hours (3:30 p.m., Monday to Friday), the Bank shall give notice to the Applicant immediately through an Electronic Document. Such transaction will be deferred to the following business day or processed in any other manner as agreed by both parties.

The Bank provides 24-hour services for online transfer (excluding foreign exchange transactions) on both banking and non-banking days. If the operation continues after the end of the Bank's business hours (3:30 p.m., Monday to Friday), it will be accounted for on the following business day.

However, for cross-bank transfer over TWS2 Million one time, the deadline for such cross-bank transfer is 3:30 p.m., Monday to Friday. For tax payment through Internet Banking, each transaction is limited to TWS2 Million (inclusive). If the tax amount payable is over TWS2 Million, the Applicant must use the Online Tax Payment Services by the Ministry of Finance (<https://paytax.nat.gov.tw/>). This website provides 24-hour online tax payment services. If a certain tax payment will not be processed after the deadline, the deadline for the payment of such tax shall be 24:00 of the day of tax payment deadline specified in the tax form issued by the government authority. There is no amount limit per transaction or accumulated amount limit per day for tax payment on the tax payment website of the Ministry of Finance.

The Bank provides the Applicant with a 24-hour online application through Internet Banking to cancel any designated receiving account or to suspend the payment function of any deposit account. To reinstate such functions, the Applicant must visit the counter and file a written application.

### Article 10 Fees

From the date of the Applicant's use of the services under this agreement, he/she agrees to pay all transaction processing services fees and security control device fees in accordance with the fee schedule established by the Bank (see attachment – Mega International Commercial Bank Electronic Financing Services Fee Schedule). The Bank will also publish such fee schedule in its business place and on its website.

The Bank is authorized to debit the service processing service fees under the previous paragraph automatically from the Applicant's account upon transaction. The security control device fees shall be paid upon application or renewal. No charge shall be made by the Bank if it is not specified.

Any change to the fee schedule following this agreement shall be published by the Bank in a conspicuous location of its website and the Applicant shall be advised of the revised provisions through the webpage, by email or in another manner agreed by both parties (hereinafter referred to as the "Notice").

If the change under the previous paragraph is an increase, the Bank shall provide the Applicant with an option on the webpage to state whether it agrees to the increased fee. If the Applicant does not make a specification before the effective date of the change, the Bank will suspend the Applicant's use of certain services of Internet Banking from the effective date of the change. If the Applicant agrees to the fee change after the effective date thereof, the Bank shall immediately re-instate the relevant services of Internet Banking.

The Bank's publication and Notice under the previous paragraph shall be given 60 days before the effective date of the change and such effective date shall not be earlier than the first day of the year following the publication or Notice.

### Article 11. Installation and Risk of Application Software and Hardware

For any computer software and hardware that must be installed by the Applicant itself in filing an application to use the Services, as well as any other safety related equipment, the cost and risk required for the installation shall be borne by the Applicant.

If any software, hardware equipment and relevant document under the first paragraph is provided by the Bank, the Bank only allows the Applicant to use such equipment and document to the extent of the agreed upon services, without any transfer, assignment or delivery to any third party in any manner. The Bank shall also specify the minimum software/hardware requirements on its website and the software/hardware that it provides and shall bear the risk of providing such software/hardware.

Upon termination of this agreement and if the Bank requires that the relevant equipment under the previous paragraph be returned, it shall be limited to the special provisions under this agreement.

### Article 12. Applications' Connection and Responsibility

When the Bank has a special agreement with the Applicant, connection shall only take place after the necessary test has been performed with the Bank.

The Applicant is responsible for the safekeeping of the user code, passcode, certificate and other identification tools provided by the Bank.

**The passcode provided by the Bank to the Applicant shall only be used for the first "passcode change". The Applicant must make a first passcode change within one month from the date on which the passcode form is printed. Otherwise a new application must be filed.**

When the Applicant keys in any incorrect passcode under the previous paragraph three times or more, the Bank's computer will automatically suspend the Applicant's use of the Services. If the Applicant wishes to reinstate the use, a new application must be filed. **If the Applicant does not use the services under this agreement for one year, the passcode must first be changed upon log-in and it must not be the same as the previous passcode. To lower the risk of passcode theft, the Bank will remind the Applicant to change the passcode every 6 months.**

### Article 13. Transaction Reconciliation

The Bank shall (1) Send a credit card statement for regular cards (non-business cards) 7 business days following the account closing date; (2) Send a deposit statement before the 7<sup>th</sup> business day of each month by email to the email address provided by the Applicant. If delivery fails due to any reason that is not attributable to the Bank, the statement for the month will not be re-sent. However, the Applicant may view the records through Internet Banking.

After the Bank completes processing of each transaction instruction, it shall give notice to the Applicant through Electronic Document (such as the webpage or email) or in the manner agreed between the Bank and the Applicant. After each use of the services, the Applicant shall verify whether the result is correct. In case of any discrepancy, a notice for clarification shall be given to the Bank by telephone, email, in writing or any other manner agreed by both parties within 45 days from the date of completed use.

The Bank shall send the Applicant a transaction statement for the previous month by regular mail, email or any other manner agreed by both parties every month (except if there is no transaction in such month). If the Applicant believes that anything recorded in the transaction statement is incorrect after verification, a notice for clarification shall be given to the Bank by telephone, email, in writing or in any other manner agreed by both parties within 45 days from the receipt of the statement.

The Bank shall conduct an investigation immediately upon the Applicant's notice. The status or results of the investigation shall be replied to the Applicant within 30 days from the date of delivery of the notice to the Bank.

### Article 14. Declaration of Loss

A declaration of loss for an Electronic Certificate takes effect from the time the Bank processes the declaration and completes computer registration. If the Applicant wishes to cancel the declaration or wishes to file a new application, he/she must visit the Bank with his/her ID and original sample seal.

For declaration of loss of a IC ATM Card or IC card, losses incurred due to fraudulent use of the lost card from the below point of time will be fully borne by the Bank, except prepaid and unused balance in the IC card: (1) For cash withdrawal, transfer and magnetic card transfer, from the time the Bank processes the declaration of loss and completes computer registration; (2) For IC card transfers, from 6:00 p.m. of the day following the Bank's processing of the declaration of loss.

After a declaration of loss for an IC card, the balance inside the card shall only become available 12 days after the date of declaration of loss.

If the Applicant wishes to cancel the declaration of loss or to apply for a new card, he/she must visit the original bank with ID and original sample seal.

### Article 15. Online Transfer

Minimum unit for online transfer is TWS1. There is no amount limit for Application transfer to other TWD accounts with the Bank. For transfers to third party specific accounts with the Bank or cross-bank transfers, or transfers involving non-designated accounts or fee payment services, the accumulated amount limit per day and per month and the amount limit per transaction shall be published by the Bank in a conspicuous manner online. The Bank may change or establish such limits at any time.

Any Application with a current deposit account may file an application for the deposit in such account to be transferred to the Applicant's other accounts with the Bank through online transfer. A written agreement may also be entered into in advance for cross-bank transfer or transfer into a third party account with the Bank. In case of applications for transfer with IC ATM Card, One Time Password, Mobile OTP or Electronic Certificate (Smart Card), an application may be filed with the Bank for transfer functions into non-designate d accounts. If the receiving account is a non-Mega Bank account, the Applicant agrees for the Bank to debit his/her account to pay for the applicable processing fee. **Scheduled transfer may be made for the following 12 months. If the payment date is not a business day, the transaction may be deferred to the following business day. A scheduled transaction may be cancelled through Internet Banking up to the day preceding the due date.**

**Scheduled foreign currency transfers can only be made for the original currency. In case of a cancellation of Internet Banking or closure of accounts, the Bank will cancel all scheduled transactions that are not yet due with such account.**

**Personally designated receiving account shall take effect from the day following the application date. If the Applicant uses Mobile Banking for scheduled transfer and if Mobile Banking has been terminated by the time of scheduled transfer date, but if the online banking transfer services or user code have not been terminated, the scheduled transfer shall still take place.**

For transfers or deposits into current accounts through Internet Banking or Mobile Banking outside the business hours (including holidays), interest shall accrue from the date of credit. The cutoff point from day to day is based on 24 hours.

Fee and Tax Payment Services:

The types of fees that may be paid through Individual Internet Banking are listed on the Bank's website. The Applicant can pay taxes through Individual Internet Banking including income tax, business tax, business location tax, license tax, housing tax and land value tax, etc. The Bank provides 24-hour services for tax payment transactions on both banking days and non-banking days. The deadlines for tax payments are 24:00 on the payment deadlines specified on the tax forms issued by the government authorities. Payment after the deadline will not be processed and the Applicant must make payment at the counter. **Tax payment cannot exceed TWS2 Million (inclusive) per transaction.**

For relevant regulations on transfers through digital deposit accounts, please refer to "Mega International Commercial Bank Agreement on Opening a Digital Deposit Account via the Internet."

### Article 16. Trust Investment Transactions Online (including ETF Transactions)

Except for the transaction hours of buying and selling Exchange Traded Funds (ETF) that shall be based on the announcement on the Bank's website, in case of any single-transaction or recurring (non)-fixed-amount subscription, conversion or redemption of any domestic or overseas fund online, the Bank will provide 24-hour services on both banking and non-banking days. **However, only transactions performed between 9:00 a.m. and 3 p.m. on each banking day shall be deemed a transaction taking effect on the same day. Any transaction performed outside such service hours shall be deemed a transaction on the following business day or a scheduled transaction.** Transactions outside the service hours can only be cancelled before the effective date. The Bank may change the above restrictions on transaction hours at any time without notice, provided that a publication must be made in a conspicuous manner on the Bank's website.

A "banking day" in terms of online transaction refers to Monday to Friday, excluding domestic weekends, holidays or other non-working days. However, in case of any overseas weekend, holiday or other non-working day, the fund transaction day shall be the following overseas banking day.



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For any online fund subscription, the minimum amount for any single-transaction/recurring (non-) fixed-amount subscription shall be as stipulated in the Bank's applicable regulations. Following completion of any domestic or overseas securities transaction invested by a specific monetary trust fund, the Bank will prepare a transaction report within 2 months. A statement shall also be prepared at least on quarterly basis and provided to the Applicant in writing or through electronic file. However, in case of other regulations.

## Article 17. Term Deposit without Deposit Form

For any conversion of TWD current deposits or foreign-currency current deposits into term deposits without deposit form, the minimum amount of term deposit, the deposit period and the handling upon expiry shall be selected by the depositor in accordance with the instructions under Internet Banking. **The TWD term deposit amount limit and period per transaction shall be as published on the Bank's official website (<https://www.megabank.com.tw>). The amount of foreign-currency term deposit per transaction shall not exceed the equivalent of TWS\$10 Million based on the Bank's sell rate of such currency on the date of deposit transfer.**

The interest rates for term deposits without deposit form shall be based on the rates applicable to the deposit periods as published by the Bank on the date of transfer deposit. The Applicant may still engage in term deposit transfer after the Service Hours of the Bank, provided that such transaction shall be accounted for on the following business day and the term deposit interest rate published on the following business day shall be applicable. Termination of any term deposit contract without deposit form shall be limited to credit into the original current deposit account from which the deposit was transferred. In addition to online transactions, the depositor may also engage in such transactions at the counter. The sample seal shall be that registered for the original account from which the deposit was transferred. Outside the business hours, contract termination online must be scheduled.

For relevant regulations on transfers through digital deposit accounts, please refer to "Mega International Commercial Bank Agreement on Opening a Digital Deposit Account via the Internet."

## Article 18. Online Foreign Exchange Transactions

**Online foreign exchange transaction** is currently only available during the Bank's business hours **(from 9:10 a.m. to 3:30 p.m. on business days)**. The transaction refers to the daily spot transaction of the exchange of the Bank's listed foreign currencies for the New Taiwan dollar and exchange between the Bank's listed foreign currencies. The Applicant may obtain an foreign exchange memo at the Bank's counter.

The amount limit for online foreign exchange transaction between the Applicant and the Bank is as published online.

**The Applicant may engage in online foreign exchange transactions through SSL, One Time Password or Mobile OTP up to an accumulated equivalent of TWS\$500,000 per day. However, if the accumulated amount of foreign exchange transactions exceeds the equivalent of TWS\$500,000 per day, an Electronic Signature must also be sent to the Bank.** After verification of the Applicant's Electronic Signature, the Bank shall submit to the Central Bank the online foreign exchange transaction list and media completed by the Applicant, the approval document of the Central Bank and other required documents, together with the foreign exchange trading date.

To make an Internet foreign exchange filing, the Applicant shall refer to the instructions for completing the application form provided on the Bank's website and shall duly complete information in accordance with the format of the application form provided on the Bank's website.

If any foreign exchange filing made by the Applicant through the Internet is found to be false, all subsequent foreign exchange related filings shall be done at the Bank's counters.

The Bank may suspend/reinstate online foreign exchange transactions based on the status of the foreign exchange market or due to system reasons, following a publication online.

**Minimum transaction amount for online foreign exchange transaction is the equivalent of TWS\$1,000.**

## Article 19. Gold Passbook Transactions

**The service hours for Internet Banking Gold Passbooks are from 9:00 a.m. to 3:30 p.m. of each banking day.** The transaction limit will be published on the Bank's website. The account from which subscription, or sale-back transactions may be made must be an TWD or foreign-currency current deposit account with the Bank in the name of the Applicant. Only US Dollar transactions may be processed for foreign-currency accounts. The amount limit applicable to the payment account shall not apply to the subscription or sale-back transactions under Gold Passbook.

## Article 20. Mobile Banking Services

- Applications of "Individual Internet Banking" of the Bank may apply for this service. The Applicant agrees to use the same user code and passcode as those used for Individual Internet Banking to log into Mobile Banking. The Applicant may log into Internet Banking at any time to file or cancel this service.
- The scope of services and applicable fees agreed with the Bank when the Applicant filed the application for Internet Banking shall also apply to Mobile Banking Services. Online transfers include transfers made by the Applicant through Internet Banking and Mobile Banking. Transfer limit is calculated based on the transaction amounts on Internet Banking and Mobile Banking on combined basis. When the Applicant makes a transfer, it must use the Dynamic Keyboard to key in the last four digits of his/her account number in order to ensure the correctness of data key-in and transmission and to avoid any altered transaction.
- The relevant services shall be based on publications made on the Bank's website.

## Article 21. Notice under the Personal Information Protection Act

Considering that the collection of personal information involves the Applicant's privacy, in collecting personal information from the Applicant, the Bank shall clearly advise the Applicant of the following in accordance with Paragraph 1, Article 8 of the Personal Information Protection Act (hereinafter the "Personal Information Act"):

- Collector's name (i.e., Mega International Commercial Bank)
- Purpose of collection.
- Type of personal information.
- Period, territory, target and manner of use of the personal information.
- The manner in which the Applicant may exercise his/her rights in accordance with Article 3 of the Personal Information Act.
- When the Applicant may freely choose to provide personal information, the impact on the Application's right if the Application chooses not to provide the information.

When the Applicant may freely choose to provide personal information, the impact on the Applicant's right if the Applicant chooses not to provide the information.

The Applicant may consult the purposes of the Bank's collection of the Applicant's personal information, the types of personal information collected and the periods, territories, targets and manners of use of such personal information on the Bank's website (<https://www.megabank.com.tw>).

In accordance with Article 3 of the Personal Information Act, the Applicant may exercise the following rights in relation to its personal information maintained by the Bank:

- Other than the exceptional cases listed under Article 10 of the Personal Information Act, the Applicant may consult, ask to view or as for copies of the information, provided that the Bank may charge a reasonable fee in accordance with Article 14 of the Personal Information Act.
- The Applicant may ask the Bank to supplement or correct the information, provided that the Applicant shall duly clarify the reasons and facts in accordance with Article 19 of the Enforcement Rules of the Personal Information Act.
- If the Bank collects, processes or uses the Applicant's personal information in breach of the Personal Information Act, the Applicant may ask the Bank to stop the collection in accordance with Paragraph 4, Article 11 of the Personal Information Act.
- In case of a dispute about the correctness of the personal information, the Applicant may ask the Bank to stop the processing or use of its personal information in accordance with Paragraph 2, Article 11 of the Personal Information Act, provided that, in accordance with the proviso of such Paragraph, such instruction shall not be applicable for information that is required by the Bank for the purpose of performing its activities, with specification of the dispute, or information for which the Applicant has granted a written consent.
- In accordance with Paragraph 3, Article 11 of the Personal Information Act, when the specific purpose for the collection of the personal information ceases to exist or upon expiry of the term, the Applicant may ask the Bank to delete, stop processing or use the Applicant's personal information, provided that, in accordance with the proviso of such Paragraph, such instruction shall not be applicable for information that is required by the Bank for the purpose of performing its activities or information for which the Applicant has granted a written consent.

If the Applicant wishes to exercise any of the above rights in accordance with Article 3 of the Personal Information Act, it may seek information about the manners in which such rights may be exercised from the Bank's customer service (0800016168) or on the Bank's website (<https://www.megabank.com.tw>.)

The Applicant may freely choose whether or not to provide the relevant personal information and the types of information provided. However, if the personal information or the type of information that the Applicant refuses to provide is required for an activity to be approved or processed, the Bank may not be able to engage in such approval or processing and thus cannot provide the Applicant with the relevant services, or may not be able to provide better services.

## Article 22. Handling Incorrect Electronic Documents

In case of any incorrect Electronic Document during the Applicant's use of the Services for any reason that is not attributable to the Applicant, the Bank shall help the Applicant make corrections and shall provide other necessary assistance.

In case of any error in such services for any reason that is attributable to the Bank, the Bank shall make corrections immediately upon its knowledge of such event and a notice shall be given to the Applicant at the same time through Electronic Document, telephone, email, in writing or in the manner agreed between the Bank and the Applicant.

During the Applicant's use of the services under this agreement, in case of any errors in any Electronic Document for any reason that is attributable to the Applicant and if the Applicant's application or operation includes any errors in the code of the receiving financial institution, deposit account number or amount, resulting in the transfer into another person's account or a mistake in the amount, once notice is given by the Applicant to the Bank, the Bank shall immediately carry out the following:

- Provide the details and relevant information of the transaction in accordance with applicable laws.
- Give notice to the receiving bank to seek assistance.
- Provide feedback about the handling status.

## Article 23. Legal Authorization and Liability for Electronic Documents

The Bank and the Applicant shall ensure that all Electronic Documents sent to the other party are legally authorized.

Upon discovery by the Bank or the Applicant of any unauthorized third party use or fraudulent use of the user code, passcode, certificate, private key or any other act without legal authorization, a notice shall be sent to the other party immediately through Electronic Document (such as the webpage, email), by telephone, in writing, regular letter or in any other manner agreed by both parties to suspend the use of such service and shall undertake precautionary measures.

Before the Bank receives the notice under the previous paragraph, the Bank shall be liable for any effect already taken place by the third party's use of the services, except if there is any of the following events:

- The Bank can prove the Applicant's wilful conduct or negligence.
- The Bank exceeded the period of 45 days for sending the notice in the manner agreed by both parties under the previous paragraph following transaction verification information or statement. However, such period of 45 days shall start after any of the Applicant's special reason for not receiving the notice (such as long-distance travel, hospitalization, etc.) ceases to exist, except if the Bank has any wilful conduct or negligence.

In relation to any fraudulent or unauthorized use under the second paragraph, the Bank shall bear the appraisal fee incurred from the investigation.

## Article 24. Information System Security

The Bank and the Applicant shall each ensure the security of the information system that they use respectively to prevent illegal hacking, access, alteration, damage to business records or the Applicants' personal information.

In case of any dispute about the protection measure against third party hacking into the Bank's information system or use of any loophole in the information system, the Bank bears the burden of proof about the non-existence of such facts.

**The Bank shall be liable for any damage suffered by the Applicant due to third party hacking into the Bank's information system.**

## Article 25. Confidentiality

Unless otherwise provided by law, the Bank shall ensure that no Electronic Document exchanged or any information about the Applicant acquired from the use or execution of the services under this agreement shall be disclosed to any third party, nor shall any such information be used for any purpose other than this agreement. If the information is provided to any third party with the Applicant's consent, the third party shall be bound by the confidentiality obligations under this Article.

Any breach of confidentiality obligations by any third party under the previous paragraph shall be deemed a breach by the Applicant.

## Article 26. Compensation

The Bank and the Applicant agree that, in case of any delay, omission or error in the transmission or reception of any Electronic Document in accordance with this agreement due to any reason that is attributable to either party, resulting in any damage to the other party, the first party shall be liable for the damages suffered by the other party.

## Article 27. Record Keeping

The Bank and the Applicant shall maintain all Electronic Documents including transaction instructions and shall ensure that the records are correct and complete. If the Applicant fails to maintain any record, the record maintained by the Bank shall be presumed correct.

The Bank shall exercise the due care as a good administrator in the safekeeping of the records under the previous paragraph. The maintenance period shall be at least 5 years, unless the law provides for a longer period.

## Article 28. Effect of Electronic Documents

The Bank and the Applicant agree that Electronic Documents exchanged in accordance with this agreement shall have the same effect as written documents, unless otherwise provided by law.

## Article 29. Termination by Applicant

The Applicant may terminate this agreement at any time, provided that it shall be done personally or in another manner agreed by both parties.

## Article 30. Suspension and Termination by the Bank

If the Applicant has any of the following events, the Bank may suspend the deposit account and the Internet Banking services at any time or temporarily suspend or terminate business relationships:

- Failure to cooperate with identity verification or re-verification.
- Provision of false information to open an account.
- Use the account to engage in illegal conduct such as fraud or money laundering.
- It is discovered that the account was opened in a fraudulent manner.
- The account is reported as an alert account.
- The account is an account of derivative control.
- Anomalous transactions in the account.
- Failure to cooperate with regular review and update of Application information by the Bank.
- Failure to provide explanation about the nature and purpose of transaction or the source of funding.
- Account deals with funds that are suspicious of corruption or abuse of public assets.
- The Applicant refuses to provide information of the actual beneficiary or the person exercising control over the Applicant.

When the Bank terminates this agreement, it must give a 30-day prior written notice to the Applicant before the termination date. However, if the Applicant has any of the following events, the Bank may terminate this agreement at any time in writing or in another manner agree by both parties:

- The Applicant assigns its contract rights or obligations to a third party without the Bank's consent.
- The Applicant petitions for bankruptcy in accordance with the Bankruptcy Act or petitions for recovery or liquidation in accordance with the Consumer Debt Cleanup Act.
- The Applicant breaches any provisions under Articles 24 to 26 of this agreement.
- The Applicant breaches any other provision of this agreement and fails to remedy the breach or perform before the notified deadline.
- The Applicant is an individual, institution, or group that is sanctioned according to the Counter-Terrorism Financing Act or a terrorist or group identified or traced by a foreign government or international organizations.

## Article 31. Contract Amendment

The Applicant agrees that if the Bank launches a new product or relevant services in the future, the Bank may add and revise the agreed content of the new product or relevant services at any time and announce it on the Bank's official website.

In case of any revision, addition or deletion of any terms and conditions of this agreement and after the Bank gives notice to the Applicant in writing, website publication, statement on log-in page, email or any other manner agreed by both parties, if the Applicant does not voice an objection within 7 days, the Applicant shall be deemed to have agreed to such revision, addition or deletion. However, if any of the following matters is changed, a notice shall be given to the Applicant in writing, by website publication, statement on log-in page, email or in any other manner agreed by both parties 60 days before the change, specifying the changes, the new provision verses the old provision and advising the Applicant that an objection may be filed before the change takes effect and that if the Applicant does not voice an objection during such period, the Applicant shall be deemed to have agreed to the revision, addition or deletion. The Applicant shall also be advised that, if there is any objection, a notice should be given to the Bank to terminate the agreement before the objection period under the previous paragraph.

- A third party uses the user code, passcode, certificate, private key in any unauthorized or fraudulent manner, or in any other manner without legal authorization, and the Bank or the Applicant has given notice to the other party.

- Other situations provided by the competent authority.

## Article 32. Consumer Protection

**The services hereunder are online services that are completed immediately upon provision. In accordance with Subparagraph 4, Paragraph 1, Article 18 of the Consumer Protection Act, the Bank declares that the provisions about termination right under Paragraph 1, Article 19 of the Consumer Protection Act shall not be applicable to the services under this agreement.**

**Any questions arising out of the services hereunder may be subject to a complaint filed by the Applicant with the Bank in writing (Address: No. 100, Jiling Road, Zhongshan District, Taipei City) or by telephone (Service Hotline: 0800-016168).**

## Article 33. Document Delivery

The Applicant agrees that the address specified at the time of contracting to be the delivery address of relevant documents. If the Applicant changes its address, it shall give swift notice to the Bank in writing or in other agreed manners and the Applicant agrees for the new address to be the delivery address.

If the Applicant fails to give notice about change of address in writing or in the agreed manner, the Bank shall still use the address specified at the time of contracting or the last address known to the Bank as the delivery address. Any notice issued by the Bank to the Applicant shall be deemed delivered following the lapse of the normal posting time.

## Article 34. Governing Law

The governing law of this agreement is the law of the Republic of China.

## Article 35. Jurisdiction

In case of litigation due to this agreement, the Bank and the Applicant agree that the district court of the place where the domestic bank business unit that processed the initial application for the services is located or the Taiwan District Court shall be the first-instance court of jurisdiction. However, the application of Article 47 of the Consumer Protection Act or Article 436-9 of the Code of Civil procedure shall not be excluded. In case of any statutory provision about exclusive jurisdiction, such provision shall apply.

## Article 36. Headings

The headings in this agreement are for the sole purpose of facilitating viewing and shall not impact the interpretation, explanation or understanding of the relevant clauses.

## Article 37. Termination for Undue Usage

If the Bank determines that the Applicant's account may have been used improperly, the Bank may terminate the Applicant's use of any ATM card, voice account transfer, online transfer and other electronic payments forthwith. The ATM card may be collected and cancelled.

## Article 38. Copies of Contract

This agreement is made in two copies. Each of the Bank and the Applicant shall keep one copy.

## Mega International Commercial Bank Electronic Financing Services Fee Sheet

Item					Basic Charge
Transaction Processing Service	Global eBanking	TW Dollars	Cross-bank transfers		Below TW\$2 Million (inclusive): TW\$15/transaction. Over TW\$2 Million: TW\$10 per additional TW\$1 Million (inclusive).
		Foreign Currency	Domestic to overseas network account; or transfers between offshore account and domestic account		Equivalent of TW\$300/transaction.
			Transfers among overseas network accounts or to domestic account; or offshore account to another offshore account in cooperating bank		Equivalent of TW\$500/transaction. (Fee schedule in overseas branch subject to the regulations of such branch.)
		Fund	Subscription (Main User only)		50% of subscription process fee per transaction published by fund manager.
			Conversion (Main User only)		Equivalent of TW\$500 per transaction, unless otherwise provided in the fund manager’ s prospectus.
			Redemption (Main User only)		0.2% per annum on the trust principal (minimum equivalent of TW\$200).
	Internet Banking	TW Dollars	Cross-bank transfers	By ATM	TW\$15/transaction.
				By cross-bank remittance	Below TW\$2 Million (inclusive): TW\$15/transaction. Over TW\$2 Million: TW\$10 per additional TW\$1 Million (inclusive).
		Foreign Currency	Overseas transfers or domestic transfers to overseas network account		Equivalent of TW\$300/transaction.
			Transfers among overseas accounts or transfers back to domestic account		Equivalent of TW\$500/transaction. (Fee schedule in overseas branch subject to the regulations of such branch.)
		Fund	Subscription (including ETF)		50% of subscription process fee per transaction published by fund manager.
			Conversion		Equivalent of TW\$500 per transaction, unless otherwise provided in the fund manager’ s prospectus.
	Redemption (including ETF)		0.2% per annum on the trust principal (minimum equivalent of TW\$200).		
	EDI Electronic Transfer System	TW Dollars	Cross-bank transfers		Below TW\$2 Million (inclusive): TW\$18/transaction (fixed fee TW\$18 per treasury payment) Over TW\$2 Million: TW\$10 per additional TW\$1 Million (inclusive).
			Cross-network transfers		TW\$4/transaction (to be forwarded to Financial Information Services Co., Ltd. (Application must also bear the processing fee by the debiting bank.))
		Foreign Currency		Postal fee: TW\$300 per transaction. Wiring fee: 0.05% of the remittance amount. Minimum TW\$100. Maximum TW\$800.	
	Phone Banking	TW Dollars	Cross-bank transfers	By ATM	TW\$15/transaction.
				By cross-bank remittance	Below TW\$2 Million (inclusive): TW\$15/transaction. Over TW\$2 Million: TW\$10 per additional TW\$1 Million (inclusive).
		Fund	Redemption		0.2% per annum on the trust principal (minimum equivalent of TW\$200).
	WebATM	TW Dollars	Cross-bank transfers		TW\$15/transaction.
		Foreign Currency		Equivalent of TW\$300/transaction.	
Fax Notice		Global eBanking and EDI		TW\$2/fax.	
		Phone banking and automatic fax service		TW\$3/fax.	
Collection					TW\$30/transaction (subject to nature of forwarded fee).
Security Device	XML Certificate (Smart Card) – Individual				TW\$300 (2 years)
	XML Certificate (Smart Card) - Corporation				TW\$2,000 (2 years)
	XML Certificate Chip (Smart Card)				TW\$500/Card.
	ACS Card Reader				TW\$500/Unit.
	OTP Token				TW\$600/Unit.
	WebATM Card Reader ( First Generation )				TW\$150/Unit.
	WebATM Confirmation-Type Card Reader ( Second Generation )				TW\$450/Unit.