

 兆豐國際商業銀行 Mega International Commercial Bank		HCE Card Service Application and Declaration of loss/Suspension/(Restoration) Application Agreement	
Account name:		National ID No.:	
Account number:		Mobile phone number:	

- I. Application for non-assigned transfer [0440-31] Cancellation of non-assigned transfer [0440-32]
- II. Application for assigned receiving account [0440-33] Cancellation of assigned receiving account [0440-33]

Application	Cancellation	Bank code (3 digits)	Bank account

- III. Declaration of loss (i.e., cancellation) [0400-03] Temporary suspension [0400-04]
 Cancellation of temporary suspension [0400-05] Mega HCE Card Service.

(Note: If you have declaration of loss Mega HCE Card and want to use service again, you shall re-apply for the Mega HCE Card Service on the Taiwan Mobile Payment App.)

- IV. The depositor agrees to abide by all the agreed terms of the "Mega HCE Card Service Application Agreement" attached and allows the Bank to collect, process, or use the applicant's personal information within the necessary scope of each specific purpose, so as to facilitate the Bank's provision of relevant services.
- V. The depositor declares that the use of various functions of the Mega HCE Card Service does not involve money laundering or illegal transactions.
- VI. As the client of a digital deposit account, you shall first apply for the upgrade of the access to the account before applying for the function of assigned and non-assigned transfer.

To:

Mega International Commercial Bank Co., Ltd.

Depositor (in-person signature)

(If the aforementioned depositor's "in-person signature" is the same as that of the seal on record, you may not need to affix the seal on record again below.)

(Please affix the seal on record)

Date: (mm/dd/Yiyi)

Junior Manager	Reviewed by	Handled by	Verified by
Assistant Manager	Reviewed by	Handled by	Sealed by

Approval field	
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Mega HCE Card Service Application Agreement

Article 1: Definition of Terms:

- I. Taiwan Mobile Payments Co., Ltd. (twMP): Taiwan Mobile Payments Co., Ltd. (hereinafter referred to as twMP) was jointly established by Financial Information Service Co., Ltd. (hereinafter referred to as FISC), National Credit Card Center of the ROC (hereinafter referred to as NCCC), and the Taiwan Mobile Payments Co., Ltd. (hereinafter referred to as Taiwan Mobile Payments Co., Ltd.) in September 2014; meanwhile, the PSP TSM platform was launched to facilitate the development of the financial industry.
- II. HCE and Tokenization Cloud Mobile Payment Shared Platform: It provides digital wallets and enables the depositor to download relevant information of Mega HCE Card Service.
- III. Digital wallet: It is provided by twMP; the depositor installs the Taiwan Mobile Payment App on his/her mobile phone and other mobile devices and makes payments through the Mega HCE Card linked to Debit Card at the Mega Bank, so as to improve transaction security.
- IV. Mega HCE Card: It is not a physical debit card; the relevant data of the card are stored on the mobile device after depositor after downloading the digital wallet on his/her mobile.
- V. Near-field transaction: On a mobile communications device with the Taiwan Mobile Payment App and the Mega HCE Card installed, first, select the "digital wallet" at the checkout and then select the Mega HCE Card; tap the mobile near a device that is equipped with the contactless payment technology to carry out a contactless transaction at an appointed store.
- VI. Remote transactions: When the Bank's depositor shops at an online store. When checking out, he/she can choose to pay through the digital wallet; then, the "digital wallet" will receive a payment notification. After the depositor confirms the transaction details, he/she shall select the Mega HCE Card launched by the Bank; then, he/she shall enter the password for the Mega HCE Card and then go through the human-machine interface interaction (such as entering graphic numbers) to ensure the transaction is secure. After the verification is completed, the card issuing institution will be requested to authorize the payment, and the authorization result will be sent to the "digital wallet" to complete the payment.
- VII. Verification code: A one-time password (OTP) generated by the Bank to verify the payment when the depositor downloads the Mega HCE Card Service in the digital wallet to make a payment.
- VIII. Mega HCE Card password: This is a transaction password. When the depositor uses Mega HCE Card Service to carry out a transaction, he/she needs to enter the "Mega HCE Card Password," and after the correctness is verified, the transaction will be made. The Mega HCE Card password and the withdrawal password of the physical debit card are independent of each other, and the depositor shall keep them properly.
- IX. Agent bank: It refers to the financial institution that enters an agreement with appointed stores to provide applicants with services for consumption deductions.
- X. Appointed store: It refers to the store that provides goods, labor, or other transactions and enters an agreement with an agent bank to accept payments made by cardholders for consumption with the chip debit card or through the HCE Card.

Article 2: Application, Enabling, and Cancellation:

- I. This service is available for the NTD demand deposit account and digital deposit account of Mega International Commercial Bank Co., Ltd. (hereinafter referred to as the "Bank") (digital deposit account only limited to the first type and second type of deposit accounts, and the third type of digital demand savings deposit with permissions elevated), and the depositor of the said account has applied for the chip debit card and accesses the account normally (did not file a loss report or cancel the

account).

- II. The depositor shall first download and install the digital wallet on an APP platform (Google Play Store or iOS App Store); the digital wallet" will automatically perform a security check, reminding the depositor of the risks and recommending installing anti-virus software.
- III. After the depositor registers on the digital wallet and agrees to the "Service Terms and Privacy Policy," the digital wallet will show the mobile device hardware information from the mobile device; then, the depositor shall enter the "mobile phone number" and send it to the twMP platform. Then, the twMP platform will send an OTP via a text message to the mobile phone number to verify the correctness of the mobile phone number. After the depositor enters the correct OTP, the digital wallet will transmit it to the twMP platform for verification.
- IV. After verification is completed, the depositor needs to set three "security questions" and "digital wallet password" for the digital wallet, and then the twMP platform will assign a unique ID code to each digital wallet by to complete the digital wallet registration.
- V. When the depositor applies for the Mega HCE Card Service, he/she shall register his/her account number, mobile phone number on the Bank's record, the identity card number, and date of birth online. After completing the application online, the Bank will send an OTP via a text message, and the depositor needs to enter the OTP in his/her digital wallet. After the Bank verifies it, the application is successful. After receiving the verification code sent by the Bank, the depositor needs to enter the correct verification code in the digital wallet; after twMP verifies the code, the depositor may set his/her Mega HCE Card password to access the Mega HCE Card Service.
- VI. After the depositor receives a notice to download the Mega HCE Card Service from twMP, if he/she fails to download it within 30 days upon receipt of the notice, the Bank may cancel the said service for which the depositor applied directly.

Article 3: Collection, Utilization, and Processing of Personal Information:

In the case of withdrawals, transfers, tax payments made, payments made, or consumption deduction with the digital wallet through the Mega HCE Card Service, the depositor agrees that the Bank, twM, the counterparty financial institution of the transaction through the Mega HCE Card Service, Joint Credit Information Center, FISC, a third party commissioned by the Bank to handle relevant business, and other institutions permitted to be established or operate by the Financial Supervisory Commission and the competent authority in agricultural finance may collect, process, transmit internationally, and use the personal information in accordance with the laws and regulations within the purpose of completing the above-mentioned inter-bank business services. The Bank may not provide the personal information to any third party other than those mentioned above without the consent of the depositor or in accordance with other laws and regulations.

Article 4: The basic obligations of the both parties to the Agreement:

- I. After the depositor downloads the Mega HCE Card Service on the digital wallet on the mobile phone and completes the change of the Mega HCE Card password, the Bank will enable the "consumption deduction" function of the Mega HCE Card Service.
 - (I) The depositor fully understands that the Mega HCE Card Service is equipped with the function of accepting consumption deduction at the appointed stores of FISC, but it has no deferred payment function that a credit card has. The depositor agrees that when he/she uses the Mega HCE Card Service to make a near-field/remote payment through the digital wallet, the Bank may deduct the payment from the aforementioned demand deposit account directly.
 - (II) In the case of the aforementioned remote payment deduction, the depositor shall enter the Mega HCE Card password before each transaction, and the transaction can only be carried out after the

correctness is verified, to ensure the non-repudiation of the transaction and increase the security.

- (III) The available balance of the depositor's deposit account is the balance available for use after the transaction amount through the Mega HCE Card Service and the amount of other unavailable savings are deducted.
 - (IV) After the depositor shops at an appointed store through the service, if there is any dispute regarding the quality, quantity, and price or a situation of goods or services returned, the dispute with the appointed store shall not be used against the Bank; instead, the depositor shall seek settlement with the appointed store, and this shall not be used as a basis for requesting a refund from the Bank.
- II. The depositor using the Mega HCE Card Service shall take up the responsibility as a prudent administrator, to properly keep and use the mobile devices with the Mega HCE Card Service installed; the depositor shall not allow any third party to use the said devices through transfer, lending, or other methods nor provide it as a guarantee.
- III. The Mega HCE Card Service business is an extension of the chip debit card. The relevant transfer function depends on whether the depositor has applied to enable the non-assigned transfer function of the chip debit card of the physical account of the Mega HCE Card Service.
- IV. The telecommunications charges generated when the depositor downloads and installs the digital wallet software and uses the Mega HCE Card Service (including but not limited to the telecommunications charges for data packet transmission) as well as the risk of installing the software shall be borne by the depositor.
- V. Loss, Stealing, or Losing Possession of Debit Card of Mobile Devices with the Mega HCE Card Service
- (I) The depositor shall keep his/her mobile devices with the Mega HCE Card Service installed properly; if the mobile devices are out of possession (such as lost, stolen, robbed, swindled, or held by any third party other than the depositor), the depositor shall notify the Bank or other designated by the Bank via the phone or other methods designated by the Bank as soon as possible to report lost.
 - (II) After the Bank accepts a loss report of the said mobile devices, the losses incurred shall be borne by the Bank. Where the Bank deems it necessary, it shall notify the depositor within 10 days from the date of accepting the loss report to request the depositor to report to the local police within three days after the date of notification or notify the Bank in writing. Where the fraudulent use before the said mobile devices are reported lost, if the Bank has made payments for the charges, it will be regarded that the Bank has made the payments for the depositor. Where the fraudulent use of the said mobile devices by a third party is permitted by the depositor, or the said mobile devices are handed over to the third party deliberately; the depositor informs a third party of the transaction password of the digital wallet or for other transactions or other methods of identifying the depositor deliberately or due to gross negligence; the depositor and a third party or an appointed store forge a transaction or engage in conspiracy for frauds, regardless of before or after the loss report, the losses incurred shall be borne by the depositor. However, if the Bank or other financial institutions that own the automated service equipment fail to perform the obligations to control and manage the information system as a prudent administrator, or have other reasons for liability, and the depositor's password is fraudulently used or stolen, the Bank shall still bear the losses.

VI. Procedures for Password Reset and Mobile Phone Replacement

(I) Password Reset:

The depositor clicks on "Forgot Password" on the digital wallet or clicks on "Reset Password" on the Mega HCE Card Service to reset the password. After the depositor enters the Bank's relevant questions, a message will be sent to the Bank for verification through the twMP platform; then, an

OTP will be sent to the depositor via a text message. After the depositor enters the OTP in the digital wallet, a message will be transmitted to the Bank through the twMP platform for verification, and the twMP platform will be notified to initiate the password reset mechanism so that the depositor can reset the password.

(II) Mobile Phone Replacement:

Same as the installation and application process.

VII. Special agreed terms

- (I) The services provided in the Agreement shall be subject to the contents of the Mega HCE Card Payment Service provided by the Bank. The Bank reserves the right to change the contents of the said service or terminate the service at any time and to make the announcement through the Bank's official website without further notice.
- (II) The depositor shall pay attention to whether his/her handheld device is suspected of being cracked and avoid installing programs from unknown sources. If there is any suspected cracking, please do not use this service to avoid leakage of the relevant account or personal information.
- (III) The Bank shall not be liable for any compensation if the depositor's handheld device is cracked due to the installation of an application from an unknown source, and the data on the handheld device is lost, erroneous, or tampered with, or other economic losses are caused.
- (IV) Since the stability of mobile internet transmission is lower than that of the fixed internet, the Bank does not guarantee that the service will not be interrupted. The Bank shall not be liable for any inconvenience or inaccessibility to the service in the event of transmission interruption or malfunction.

VIII. The daily maximum withdrawal and transfer amount; the currency unit is New Taiwan dollar (NTD); daily refers to each calendar day (00:00 to 24:00 Taipei time). For the following transaction maximum amount, the depositor may use the Mega HCE card limit inquiry function of NTD services via online banking/mobile banking to check the amount that has been used. The depositor can apply for the increase of the maximum transaction amount for non-assigned transfers through the e-Counter with the Bank's online banking user code and password (along with a verification code sent via a text message).

Transaction type	Maximum amount per transaction	Daily maximum cumulative amount	Monthly maximum cumulative amount	Description
Assigned receiving account transfers and payments and tax payments	Proceed in accordance with the current regulations governing debit cards/credit cards for financial institutions			The maximum transaction amount of the Mega HCE Card Service is shared with the chip debit card and the mobile debit card. The depositor can refer to the Bank's agreement on the chip debit card and mobile debit card.
Default non-assigned transfer	NT\$10,000	NT\$30,000	NT\$50,000	
<u>The maximum non-assigned transfer amount after an increase</u>	<u>NT\$30,000</u>	<u>NT\$30,000</u>	<u>NT\$100,000</u>	
Withdrawals	NT\$20,000	NT\$20,000	NT\$20,000	
Consumption deductions	NT\$5,000	NT\$20,000	NT\$50,000	

IX. Adjustment and Disclosure of Maximum Withdrawal and Transfer Amount, as well as Number of Times

The maximum amount and the number of times set out the preceding article may be adjusted at any time according to actual needs by the Bank. The Bank shall publicly disclose the adjustment at the business premises and on the official website in a conspicuous manner 60 calendar days before the adjustment takes effect. The Bank may not need to issue further notices. When an account is closed or the depositor is unwilling to continue to use it, he/she shall apply to the Bank for cancellation of the Mega HCE Card Service.

X. Payments Made via Transfer/Transfers

- (I) The depositor who needs to use a Mega debit card to carry out a assigned receiving account or non-assigned transfe via the HCE Card service shall fill out the application form of the HCE Card service and sign and affix the seal on record and file the application at the counter of the Bank in person. Where the depositor opens a digital deposit account, he/she shall apply for the upgrade of the access to the account first before applying for this function.
- (II) The depositor can make transfers to make payments (including tax payments and utility fees) in the electronic banking system, including the digital wallet provided by twMP or the "Mega Mobile ATM" provided by the Bank.
- (III) The depositor makes a withdrawal from his/her own account to make a payment via transfer or deposit the fund into a domestic financial institution's demand deposit account that he/she decides. The bank code, deposit account number, and the amount of the transfer shall be verified by the depositor on his/her own. If there is an error, the depositor shall be responsible for it, and the Bank shall not be responsible for the rectification or requesting a refund; however, the original deposit bank may assist the depositor with the said matters in accordance with Subparagraph 10 of Article 4 of the Agreement.
- (IV) For a transfer transaction, an electronic transaction receipt will be generated by the digital wallet for the depositor's reference. Where it is a transfer payment that will not be accepted after the payment was due, the due time for the transfer payment is 24:00 on the due date. Where the depositor loses or fails to obtain a transaction receipt due to the connection problem of the mobile phone, the Bank will not provide an additional proof of the transaction. Based on the differences of the operational methods of the demand deposit and the digital accounts, the description is as follows:
 1. The depositor of the demand deposit account can take a copy of the passbook updates as a proof of a transfer transaction.
 2. The depositor of the digital deposit account can print the deposit statements via online banking as a proof of a transfer transaction.

XI. Assistance Offered by the Original Deposit Bank for Transfer Errors

Where the depositor uses the Mega HCE Card Service on the digital wallet to carry out a transfer transaction, he/she shall examine the financial institution code, account number, and amount to which the transfer is made. If the financial institution code, deposit account number, or amount transferred by the depositor by himself/herself or through an application is incorrect, and the fund is transferred to an account under another person's name or the amount is incorrect, after notified by the depositor, the original deposit bank shall respond as follows:

- (I) Provide details of the transaction and relevant information in accordance with relevant laws and regulations.
- (II) Assist in notifying the bank to which the transfer is made to respond. However, the depositor understands that the bank to which the transfer is made responds in accordance with the relevant

laws and regulations and its internal regulations, and the Bank's notice does not of course impose binding force on the bank.

(III) Report the handling situation to the depositor.

XII. Effectiveness of the Bank or Inter-Bank Transactions

When the depositor makes a transaction through the Mega HCE Card Service and password on the digital wallet, the transaction is equivalently effective as the transaction carried out with the passbook and seal on record.

XIII. Determination of Transaction Time

The time dividing point of the transactions through the Mega HCE Card Service on the digital wallet is 3:30 p.m. from Monday through Friday. A transaction that is carried out later than the time dividing point and on a non-business day of the Bank will be processed on the next business day of the Bank. Whether a transaction is late depends on the time the Bank receives the file or information.

Where the depositor transfers funds in or out through the Mega HCE Card Service on the digital wallet on a non-business day of the Bank or during non-business hours of the Bank, namely 15:30-00:00, the interest will accrue on the day the transaction is made.

XIV. Termination of the Agreement or Suspension of the Provision of the Mega HCE Card Service

(I) The depositor may terminate the Agreement at any time in accordance with any of the following methods:

1. Log in to the Bank's online bank to report lost through the loss reporting service.
2. Call the Bank's Customer Service Center at 0800-016168 to report lost.
3. Apply for termination in writing over the counter of the Bank in person.

(II) The Bank may terminate the Agreement or suspend the Mega HCE Card Service temporarily at any time if one of the following circumstances occurs:

1. The Mega HCE Card is forged, altered, or used for illegal money laundering or fraud.
2. The depositor's account is classified as a payment suspension account, account on the watch-list, or derivative account on the watch-list in accordance with the laws and regulations.
3. The depositor violates laws and regulations and damages the Bank's rights and interests or engages in other illegal behavior.

The Bank has the right to decide on the provision of the Mega HCE Card Service. The depositor shall not transfer, lend, copy, or modify the mobile device with the Mega HCE Card Service installed or engage in other illegal behavior that will damage the Bank. In the case of damage caused by a violation, the depositor shall be liable for compensation. If the Bank believes that the depositor has a suspected violation of the provisions of the Agreement based on its judgment, the Bank may terminate or suspend temporarily the Mega HCE Card Service directly.

XV. Fees Charged, Adjustment, and Disclosure

The transaction processing fees of using the Mega HCE Card Service for various transactions or services by the depositor are as follows:

(I) **Interbank transfer/payment making processing fee: NT\$15 per transaction.**

(II) **Consumption deductions (near-field/remote transactions): No processing fee is required.**

For the fee mentioned in the preceding subparagraph, the depositor agrees the Bank to deduct the payment from his/her deposit account. This transaction processing fee shall be disclosed on the Bank's website in a conspicuous manner.

XVI. Prohibition of Lending, Transfer, or Pledge

The depositor shall keep his/her own mobile device with the Mega HCE Card Service installed by himself/herself. In the case of lending, transfer, or a pledge, the depositor shall be liable for it.

XVII. Prohibition of Copying or Modification

The depositor shall not engage in the behavior of copying or modifying the Mega HCE Card Service.

XVIII. Consent to the Agreement

The depositor shall agree to abide by this Service Agreement online when applying for the Mega Debit Card Payment Service.

XIX. Transaction Disputes

- (I) Where a dispute arises when the depositor pays through the Mega HCE Card Service at an appointed store, within two months from the date of the transaction, the Bank shall provide the depositor with necessary assistance. The account branch shall assist the depositor to fill out the "Financial Information System Automated Service Machine - Depositor Complaint Form" and ask the Bank's Data Processing & Information Department to provide relevant supporting materials and send the materials to FISC through the Central Branch (inter-bank account clearing unit); FISC will forward the materials to the agent bank of the appointed store for further handling. Within three days upon receipt of the materials, the agent bank shall confirm the relevant matters regarding the disputed transaction and reply the results of the handling to the Bank, which will reply to the depositor accordingly.
- (II) Where the good or service purchased by the depositor at an appointed store bears a deferred nature or high risk and the flawed guarantee liability or inability to provide the good/service takes place for the appointed store because of the said good/service, as FISC has explicitly stipulates that "agent banks shall not offer goods/services that bear handle deferred or high risk," where the depositor has made the payment, the Bank is not be liable to make the payment on behalf of the depositor; however, the depositor may prepare and submit relevant supporting documents to the Bank, with which the Bank will request the agent bank to issue a refund based on the proportion of the unobtained good/service.
- (III) Where a disputed transaction or repeated deductions occurs due to a problem in the Bank's or FISC's system, such as exceeding time limit or pending completion, after the depositor files a complaint to the Bank, the Bank shall commission FISC to assist in handling the situation in accordance with the Bank's internal management regulations or the Manual for Participants in the Financial Information System Automated Service Machine Sharing Business established by FISC.
- (IV) Where the flawed guarantee liability or inability to provide a good/service takes place for an appointed store in a transaction because the depositor fails to examine it in person (such as an online-shopping transaction), the depositor may claim relevant rights and interest or request a refund of the payment from the appointed store in accordance with the relevant provisions of the Civil Code and the Consumer Protection Act, and the agent bank of the Bank or the appointed store has the obligation to assist in providing the transaction record to the depositor.

XX. Disclosure of the Amendments to the Agreement

In the event of any amendment or addition or deletion of the Agreement, unless otherwise agreed, the Bank shall publicly disclose it on the Bank's website in a conspicuous manner 60 calendar days before the effective date of the adjustment.

XXI. Governing Court

The parties agree that the parties are involved in a lawsuit due to the Agreement, the laws of ROC shall apply, and the district court where the depositor's registered household is located or the Taiwan Taipei District Court shall be the court of first instance, but the applicability of the governing court for small claim cases, as set out in Article 47 of the Consumer Protection Act or Article 436-9 of the Taiwan Code of Civil Procedure shall not be excluded.

XXII. Grievance Channels

Bank Service Line: 0800-016-168 Fax: (02) 8982-2345

E-mail: megacard_cs@megacard.com.tw

XXIII. Delivery of Documents

The depositor agrees to adopt the address on the Bank's record as the place for the delivery of relevant documents. If there is any change in the depositor's or contact's address, the depositor shall notify the Bank in writing or through other agreed methods and agrees to have the changed address updated for the delivery of relevant documents. If the depositor fails to notify the Bank of the changed address in writing or through other agreed methods, the Bank will still adopt the address on the Bank's record or the address to which the depositor received the last notification as the place for the delivery of relevant documents. After a notice is issued, it will be presumed to have been delivered after a usual postal delivery period.

XXIV. Other Agreed Terms

Where there are any unspecified matters in the Agreement, the relevant laws and regulations shall prevail.