

Terms and Conditions

for Everyday Global Visa Debit Card

(The following are the terms and conditions for the Everyday Global Visa Debit Card (hereinafter the “EGA T&Cs”). Unless otherwise specified in the EGA T&Cs, for terms and conditions related to the use of general ATM cards or Visa Debit Cards, please refer to and comply with the Terms and Conditions for ATM Card and Visa Debit Card.)

(I) Interpretation

“Everyday Global Visa Debit Card Terms and Conditions”, prior to “Terms and Conditions for ATM card” and “Terms and Conditions for Visa Debit Card”, shall apply to Everyday Global Visa Debit card cardholders. In case of any conflicts occurred between "Everyday Global Visa Debit Card Terms and Conditions" and "Terms and Conditions for ATM card" and “Terms and Conditions for Visa Debit Card”, the "Everyday Global Visa Debit Card Terms and Conditions" shall prevail.

(II) Services of Everyday Global Visa Debit Card (“EGA Card” or “Card”):

- (1) The Customer can use the Card for cash withdrawal and fund transfer. More, the Customer shall submit a request to the Bank to activate the debit transaction function with spending limit, and overseas cash withdraw/balance inquiry function. When the Customer submits any of the request above, the Card will automatically link to the Customer’s corresponding demand deposit account (including New Taiwan Dollar demand deposit account and all of the supported foreign currency demand deposit accounts). Also, all of the related transactions would follow the terms and conditions as listed below in section (III) and (IV).
- (2) Supported foreign currency: the Card can link up to 9 foreign

currencies' demand deposit account, on top of the default New Taiwan Dollar account. The 9 supported foreign currencies are listed as below: USD, EUR, GBP, CAD, HKD, JPY, SGD, AUD, and NZD. The Customer shall always refer to the latest General Agreement or the Bank's announcement for the Card's supported foreign currency.

- (3) While using the Card to withdraw funds or purchase abroad, the Customer authorizes the Bank to apply for and report the foreign exchange remittance on behalf of the Customer.
- (III) The Bank will charge the Customer with application and annual fee. The Customer acknowledges and agrees with the service charges and relevant charges for the use of the Card based on the Tariff on Personal Banking Services. All of the related services and pricing tariff will apply in respect to the local regulation and policy when the Customer uses the Card in different country/region.
- (IV) All of the overseas cash withdrawal by using the Everyday Global Visa Debit Card shall follow the below agreement:
- (1) If the currency is supported and the balance of deposit in the corresponding foreign currency demand deposit account is sufficient, the Customer authorizes the Bank to directly deduct the amount from the corresponding foreign currency demand deposit account without foreign exchange fees.
 - (2) If the currency is supported but the balance of deposit in the corresponding foreign currency demand deposit is insufficient, the Customer authorizes the Bank to deduct the amount from the available balance of the Customer's New Taiwan Dollars demand deposit account. The settlement will be based on the exchange rate appointed by the Bank and will be convert into New Taiwan Dollars by the bank. The Bank will charge an additional 1.5% of the amount converted as internet service fee. The amount of New Taiwan Dollars converted and the internet service fee will be deducted directly from the available balance of the Customer's New Taiwan Dollars

demand deposit account. In the event of insufficient deposit balance for the deduction, the Bank will reject the transaction.

- (3) If the currency is not supported, the Customer authorizes the Bank to deduct the amount from the New Taiwan Dollar balance. The settlement will be converted into New Taiwan Dollars by the bank. The exchange rate will be appointed by the Bank if using the Bank's ATM and will be appointed by International Clearing Organizations' sole discretion if not using the Bank's ATM. The Bank will charge an additional 1.5% of the amount converted as internet service fee. The amount of New Taiwan Dollars converted and the internet service fee will be deducted directly from the available balance of the Customer's New Taiwan Dollars demand deposit account. In the event of insufficient deposit balance for the deduction, the Bank will reject the transaction.
- (V) All of the overseas transactions by using the Everyday Global Visa Debit Card shall follow the below agreement:
- (1) If the currency is supported and the balance of deposit in the corresponding foreign currency demand deposit account is sufficient, the Customer authorizes the Bank to directly deduct the amount from the corresponding foreign currency demand deposit account without foreign exchange fees.
 - (2) If the currency is supported but the balance of deposit in the corresponding foreign currency demand deposit account is insufficient, the Customer authorizes the Bank to deduct the amount from the New Taiwan Dollar balance. The settlement will be based on the exchange rate appointed by the Bank and will be convert into New Taiwan Dollars by the bank. The Bank will charge an additional 1.5% of the amount converted as - overseas transection fee. This fee includes both the payment to credit card international organization (currently at 1% of each transaction amount) and an additional 0.5% of each transaction amount for each transaction. The amount of New Taiwan Dollars converted and the overseas transaction fee will

be deducted directly from the available balance of the Customer's New Taiwan Dollars demand deposit account. The fee may be changed and the Cardholder shall always refer to the announcement on the Bank's website and / or statement for the latest fee tariff.

- (3) If the currency is not supported, the Customer shall remain liable for the payment and agrees for the Bank to proceed in accordance with Article 14 of Visa Debit Card Terms and Conditions (Authorization of Settlement for Overseas Transactions).