

The Notification for the Revisions of HSBC General Agreement

Date: 15 Sep 2023

1. According to HSBC General Agreement, the Bank may, via a written notice, posted at visible area of the Bank's branches or announced on the Bank's Internet main page at least 14 days in advance, amend the terms and conditions of General Agreement. If the Customer disagrees with such amendments, he/she/it may notify the Bank in written form within the designated notification period to terminate the applicable terms and conditions as well as transactions and services with the Bank. The Customer needs to be cooperative with the Bank in account closing procedure. If the Customer fails to notify of termination within the designated notification period and continues to conduct transactions with or using services of the Bank, the Customer shall be deemed to agree with the amendments.
2. This amendment is announced as this notification; should you have any query, please do not hesitate to contact us via our branch networks or our 24-hour Call Center at (02) 6616-6000.

Below please find the comparison table for your notification.

- 1) **The following change will be effective from 02 Oct 2023. The original one is still applicable before the effective date. If the Customer disagrees with such change, he/she/it may notify the Bank in writing prior to the effective date to terminate the General Agreement as well as transactions and services with the Bank and should cooperate with the Bank in account closing procedure.**

Original	Revised
V-2. Terms and Conditions for Visa Debit Card	V-2. Terms and Conditions for Visa Debit Card
(V) Spending Limit and the Limit for Cash Withdrawal per Day 4. The limit for cash withdrawal per day with the Visa Debit card at the Bank's ATMs or at ATMs of other financial institutions participating in the inter-bank auto-transaction systems shall be as follows: (1) Premier / Premier Plus Account:	(V) Spending Limit and the Limit for Cash Withdrawal per Day 4. The limit for cash withdrawal per day with the Visa Debit card at the Bank's ATMs or at ATMs of other financial institutions participating in the inter-bank auto-transaction systems shall be as follows: (1) Premier / Premier Plus Account:

<p>maximum is, or equivalents to, TWD300,000.</p> <p>(2) Advance Account: maximum is, or equivalents to, TWD200,000.</p>	<p>maximum is, or equivalents to, TWD200,000.</p> <p>(2) Advance Account: maximum is, or equivalents to, TWD150,000.</p>
<p>VIII. Time Deposit Pledge Service</p>	<p>VIII. Time Deposit Pledge Service</p>
<p>(II) Determination of the Amount of Secured Credit Facility and Interest:</p> <p>1.The Customer may pledge his/her/its Taiwan/Foreign Dollar time deposit with the Bank to apply for secured credit facility. The amount of the secured credit facility and interest shall be in compliances with the relevant rules enacted by the Bank when the Customer applies for Pledge of Taiwan/Foreign Dollar time deposit.</p> <p>2.The present secured credit facility and interest are listed hereunder. If the secured credit facility or interest is changed in the future, the Bank will inform the Customer individually or make public announcement on the Bank’s website. The maximum available amount of secured credit facility in TWD shall be 95% of the amount of Taiwan Dollar time deposit pledged. The maximum available amount of secured credit facility in Foreign Currency shall be 85% of the amount of Foreign Dollar time deposit pledged (same currency). The maximum available amount of secured credit facility in Foreign Currency shall be 80% of the amount of TWD/Foreign Dollar time deposit pledged (cross currency). The interest rates are disclosed on the Banks’s website.</p> <p>3.The secured credit facility interest shall</p>	<p>(II) Determination of the Amount of Secured Credit Facility and Interest:</p> <p>1.The Customer may pledge his/her/its Taiwan/Foreign Dollar time deposit with the Bank to apply for secured credit facility. The amount of the secured credit facility and interest shall be in compliances with the relevant rules enacted by the Bank when the Customer applies for Pledge of Taiwan/Foreign Dollar time deposit.</p> <p>2.The present secured credit facility and interest are listed hereunder. If the secured credit facility or interest is changed in the future, the Bank will inform the Customer individually or make public announcement on the Bank’s website. The maximum available amount of secured credit facility in TWD shall be 95% of the amount of Taiwan Dollar time deposit pledged. The maximum available amount of secured credit facility in Foreign Currency shall be 85% of the amount of Foreign Dollar time deposit pledged (same currency). The maximum available amount of secured credit facility in Foreign Currency shall be 80% of the amount of TWD/Foreign Dollar time deposit pledged (cross currency) based on the exchange rate the day before each day. The interest rates are disclosed on the Banks’s website.</p>

<p>be calculated in accordance with the above-mentioned pledge rate per year and the actual days of pledge on the basis of 365 days p.a. and the interest shall be collected by the Bank at the end of every month. If there is any change in the aforementioned calculation base of the secured credit facility interest, the Bank shall notify the Customer from time to time in writing or make public announcement on the Bank’s website. The Customer hereby authorizes the Bank the right to offset the secured credit facility interest from the Pledge Account(s). Should the balance of the Pledge Account(s) be insufficient, such insufficiency will be regarded as a draw down under the secured credit facility for which the Bank shall notify the Customer through the monthly statements.</p> <p>4.Should there be any excess of the ceiling of the secured credit facility, the Bank is entitled to charge excess interest on the excess amount. The excess interest for secured credit facility of the time deposit is the aforementioned facility interest plus 10% p.a.</p>	<p>3.The secured credit facility interest shall be calculated in accordance with the above-mentioned pledge rate per year and the actual days of pledge on the basis of 365 days p.a. and the interest shall be collected by the Bank at the end of every month. If there is any change in the aforementioned calculation base of the secured credit facility interest, the Bank shall notify the Customer from time to time in writing or make public announcement on the Bank’s website. The Customer hereby authorizes the Bank the right to offset the secured credit facility interest from the Pledge Account(s). Should the balance of the Pledge Account(s) be insufficient, such insufficiency will be regarded as a draw down under the secured credit facility for which the Bank shall notify the Customer through the monthly statements.</p> <p>4. Should there be any excess of the ceiling of the secured credit facility, the Bank is entitled to charge excess interest on the excess amount. The excess interest for secured credit facility of the time deposit is the aforementioned facility interest plus 10% p.a (same currency) and 3.2% p.a (cross currency).</p>
<p>XII. FX Order Watch (FXOW) Service</p>	<p>XII. FX Order Watch (FXOW) Service</p>
<p>(II) FX Order Watch Services Terms 1.Definitions (1) FXOW Instruction: The Customers who have applied for FXOW services can set up the “Target Execution Rate” by</p>	<p>(II) FX Order Watch Services Terms 1.Definitions (1) FXOW Instruction: The Customers who have applied for FXOW services can set up the “Target Execution Rate” by</p>

visiting the Bank's branches or calling to Contact Center to place the "FX Limit Order" or "FX Rate Alert".

(2) FX Limit Order: Before FXOW expired, the Bank will check if the Execution Rate is hit against the prevailing market spot rates. The Bank will execute the transaction cross the Customer's multi-foreign currency accounts if the Execution Rate is hit and in such case the rate used for foreign currency exchanges is the Target Execution Rate as instructed by the Customer.

(3) Target Execution Rate: The rate is set up by the Customer and the target execution rate is different from the spot rate the Bank offered at that time. Please note when the Target Execution Rate requested by the Customer is higher than or too close to the current spot rate, the Bank may not be able to complete the set-up of the rate for the Customer.

(4) Execution Rate: The rate for determining if a FXOW order will be triggered and executed by the Bank. It is equal to the Target Execution Rate plus the Bank bid-offer spread.

(5) Trigger: The FXOW is triggered when the spot rate hit the Execution Rate. Trigger Date is an international FX market trading date, which may not always be the Bank's business day.

(6) Execution: The Bank will complete the transaction based on the Customer's FXOW instruction upon Trigger occurs.

(7) Execution Date: Execution Date is referred to the date on which foreign

visiting the Bank's branches or calling to Contact Center to place the "FX Limit Order" or "FX Rate Alert".

(2) FX Limit Order: Before FXOW expired, the Bank will check if the Execution Rate is hit against the prevailing **Market spot Rate**. The Bank will execute the transaction cross the Customer's multi-foreign currency accounts if the Execution Rate is hit and in such case the rate used for foreign currency exchanges is the Target Execution Rate as instructed by the Customer.

(3) Market Rate: The rate is offered by the Bank's system to determine if the FXOW Instruction hit the Execution Rate or not.

(4) Target Execution Rate: The rate is set up by the Customer and the **Target Execution Rate** is different from the **Market spot Rate** the Bank offered at that time. Please note when the Target Execution Rate requested by the Customer is higher than or too close to the current **Market spot Rate**, the Bank may not be able to complete the set-up of the rate for the Customer.

(5) Execution Rate: The rate for determining if a FXOW **Instruction** will be triggered and executed by the Bank. It is equal to the Target Execution Rate plus the Bank bid-offer spread. **The Customer could decide if he/she would like to place FXOW Instruction with the Bank after comparing the Market Rate/ pricing with the Market Rate/ pricing offered in public market websites or other banks.**

(6) Trigger: The FXOW **Instruction** is

<p>currency is exchanged. The Trigger Date and Execution Date may not be the same date. Upon FXOW is triggered, the Bank will complete the foreign currency exchange at the Customer's Target Execution Rate on Execution Date.</p> <p>(8) FX Rate Alert: Before FXOW expired, the Bank will check if the Execution Rate is hit against the prevailing market spot rates. When the market spot rate hit the Execution Rate, the Bank will notify the Customer the result through the Customer's designated method for notification. FX Rate Alert is limited to one time only during a valid FXOW period.</p>	<p>triggered when the Market spot Rate hit the Execution Rate. Trigger Date is an international FX market trading date, which may not always be the Bank's business day.</p> <p>(7) Execution: The Bank will complete the transaction based on the Customer's FXOW Instruction upon Trigger occurs.</p> <p>(8) Execution Date: Execution Date is referred to the date on which foreign currency is exchanged. The Trigger Date and Execution Date may not be the same date. Upon FXOW Instruction is triggered, the Bank will complete the foreign currency exchange at the Customer's Target Execution Rate on Execution Date.</p> <p>(9) FX Rate Alert: Before FXOW expired, the Bank will check if the Execution Rate is hit against the prevailing Market spot Rate. When the Market spot Rate hit the Execution Rate, the Bank will notify the Customer the result through the Customer's designated method for notification. FX Rate Alert is limited to one time only during a valid FXOW period.</p>
<p>5.Order Cancellation: Subject to the instruction is still valid and the spot rate has not hit the Execution Rate, the Customer may apply for FXOW cancellation during the Bank's business hours either by visiting the Bank's branch business premises or calling to Contact Center. The Customer understands that FXOW system may not be real-time processing and the FXOW may already be executed or not be able to cancel when the Customer places the order cancellation.</p>	<p>5.Order Cancellation: Subject to the instruction is still valid and the Market spot Rate has not hit the Execution Rate, the Customer may apply for FXOW cancellation during the Bank's business hours either by visiting the Bank's branch business premises or calling to Contact Center. The Customer understands that FXOW system may not be real-time processing and the FXOW may already be executed or not be able to cancel when the Customer places the order cancellation.</p>

Therefore, the Bank does not guarantee the cancellation of an order. Once the order cannot be cancelled, the Bank has the right to execute the original FXOW instruction as it is.

6. Once the Customer has placed "FX Limit Order", the Bank shall have the right to

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