

## Article 1

E.SUN Bank e-bill service provide credit card consumption and payment details, E.SUN Bank will also provide you with the latest information and membership services. If you do not want to accept the marketing information, you can call our customer service to cancel the marketing information.

## Article 2

After you have successfully applied for the E.SUN Card e-bill service, E.SUN Bank will no longer send the physical paper bill or SMS bill, e-bill will be sent on the next business day after bill closing date. If you apply for E.SUN Card e-bill service and the e-bill fails to be sent due to errors in your mailbox, E.SUN Bank will send you an SMS bill. If the SMS bill still fails to be sent, E.SUN Bank will send physical paper bill to you. Once you have successfully applied for the encryption of your E.SUN Card e-bill, the next e-bill which you receive will be encrypted. If you wish to change your password, you must set up new password via the Bill Payment of E.SUN Bank Internet Banking. If you terminate the E.SUN Card e-bill service, E.SUN Bank will revert to sending a physical paper bill. A notice given by E.SUN Bank in the form of an electronic document such as an email or SMS has the same effect as if it were sent in paper form. The applicant may not claim that the notice is invalid because the applicant does not have a written or signed element.

## Article 3

To ensure your rights, cardholder must make sure that the e-mail address is normal, valid and available. If there is any change to your designated email address, please via the Bill Payment of E.SUN Bank Internet Banking to change e-mail address or call our customer service center. If the Cardholder does not receive the E.SUN Card e-bill due to the change of e-mail address and the failure to complete the above-mentioned procedures or other reasons. The Cardholder should take the initiative to inquire of E.SUN Bank and couldn't refuse to make payment due to non-receipt of the E.SUN Card e-bill. If any damage occurs as a result, the cardholder shall be responsible for it.

## Article 4

E.SUN Card e-bill are same as physical paper bill, E.SUN Card e-bill are only sent to the principal cardholder and therefore cannot be applied for by supplementary cardholder.

## Article 5

If you have any questions about the contents of your E.SUN Card e-bill, please contact E.SUN Bank as soon as possible. The rights and obligations between you and E.SUN Bank do not change as a result of applying for E.SUN Card e-bill service.

## Article 6

E.SUN Bank reserves the right to revise the E.SUN Card e-bill rules and regulations. The revised E.SUN Card e-bill rules and regulations will be announced on the E.SUN Bank website, cardholders will not be notified individually. If you continue to use the E.SUN Card e-bill service after the amendments, you are deemed to have read, understood and agreed to accept the amendments. If you do not agree to the amendments, you should apply to terminate to use E.SUN Card e-bill service.

## Article 7

You may terminate E.SUN Card e-bill service at any time. This service will be automatically terminated once you have terminated all business transactions with E.SUN Bank.

## Article 8

Cardholder undertake that will never apply E.SUN Card e-bill for any unlawful purpose or use any unlawful method, and if you do so, E.SUN Bank reserves the right to suspend or terminate your use of the E.SUN Card e-bill service without prior notice. The same applies if you have misused the service.

## Article 9

In the event of any of the following circumstances, E.SUN Bank reserves the right to suspend or temporarily discontinue E.SUN Card e-bill service, but E.SUN Bank will restore it as soon as possible. If the termination of the credit card E.SUN Card e-bill service is foreseeable by E.SUN Bank, E.SUN Bank will notify you in advance to ensure that your rights are not affected. The reason for termination of service includes

1. To perform necessary maintenance on the system equipment of E.SUN Card e-bill.
2. Sudden system equipment failure or malfunction of hardware and software of the third party system which E.SUN Bank cooperates with.
3. Due to majeure factors, such as natural disasters, the service of E.SUN Card e-bill cannot be provided.

## Article 10

1. Comply with the relevant laws and regulations of the R.O.C and all Internet usage practices, and do not invade or disrupt the normal operation of other systems, hosts or servers on the Internet. You shall not engage in acts that violate public order, good morals, or laws on the Internet.
2. E.SUN Bank shall not be liable for any damages not attributable to E.SUN Bank.

## Article 11

1. The interpretation and application of matters not specified in this regulation shall be handled in accordance with the interpretation of the R.O.C. laws and regulations and practices.
2. In the event of a dispute between the applicant and E.SUN Bank arising out of the use of this service, the court of jurisdiction shall agree to follow the terms and conditions of the credit card agreement of E.SUN Bank.

Please manage  
your finances  
carefully and  
value your  
credit

◎Products featuring a zero-interest installment plan: zero handling fees and zero annual percentage rates.◎Revolving credit rate: 5.88%~15% (determined by your credit score from the Bank; base date: September 1, 2015).◎Service charges for cash advance (based on the cash advance settlement currency): the amount of cash advance x3.5%+(NTD150/USD5/JPY550/EUR4).◎Other relevant rates shall be announced on the Bank's website and application form.

# E.SUN Card SMS bill Specification

## Article 1

Once you have successfully applied for E.SUN Bank E.SUN Card SMS bill service, E.SUN Bank will no longer send physical paper bill or e-bill, E.SUN Card SMS bill will be sent on the next business day after bill closing date. If your application for E.SUN Card SMS bill service fails to be sent due to an error in your mobile number, we will send you a physical paper bill instead. If you request to terminate the E.SUN Card SMS bill service, E.SUN Bank will resume sending the physical paper bill.

## Article 2

The E.SUN Card SMS bill is sent by SMS to the cell phone number that you have left with the E.SUN Bank. The message system indicates that the delivery is successful, which deems that the message is delivered. To ensure your rights and benefits you must confirm that the cell phone number is valid and in your possession. If there is any change in your assigned mobile phone number, you must notify E.SUN Bank immediately. If the Cardholder does not receive the E.SUN Card SMS bill of E.SUN Bank due to the change of cell phone number and failure to complete the above-mentioned procedures or other reasons. The Cardholder should take the initiative to inquire of E.SUN Bank and couldn't refuse to make payment due to non-receipt of the E.SUN Card SMS bill; if any damage occurs as a result, the cardholder shall be responsible for the damage.

## Article 3

E.SUN Card SMS bill same as physical paper bill, E.SUN Card SMS bill are only sent to the principal cardholder and therefore cannot be applied for by supplementary cardholder.

## Article 4

The payment barcode in the E.SUN Card SMS bill can only be used by the four major convenience stores, cannot be used by other banks. If you have any questions about the contents of your E.SUN Card SMS bill, please contact E.SUN Bank as soon as possible.

## Article 5

E.SUN Bank reserves the right to revise the E.SUN Card SMS bill specifications. The revised E.SUN Card SMS bill will be announced on the E.SUN Bank website. If you continue to use the E.SUN Card SMS bill service after the amendments, you are deemed to have read, understood and agreed to accept the amendments. If you do not agree to the amendments, you should apply to terminate to use E.SUN Card SMS bill service.

## Article 6

You may terminate the E.SUN Card SMS bill service at any time. However, if you terminate all business transactions with E.SUN Bank and the bill is paid up, this service will be automatically terminated.

## Article 7

You need to undertake that will never apply E.SUN e-bill for any unlawful purpose or use any unlawful method, and if you do so, E.SUN Bank reserves the right to suspend or terminate your use of the E.SUN Card SMS bill service without notice. The same applies if you have misused the service.

## Article 8

In the event of any of the following circumstances, E.SUN Bank reserves the right to suspend or temporarily discontinue E.SUN Card SMS bill service, but E.SUN Bank will restore it as soon as possible. If the termination of the credit card E.SUN Card SMS bill service is foreseeable by E.SUN Bank, E.SUN Bank will notify you in advance to ensure that your rights are not affected. The reason for termination of service includes

1. To perform necessary maintenance on the system equipment of E.SUN Card SMS bill.
2. Sudden system equipment failure or malfunction of hardware and software of the third party system which E.SUN Bank cooperates with.
3. Due to majeure factors, such as natural disasters, the service of E.SUN Card SMS bill cannot be provided.

## Article 9

1. Comply with the relevant laws and regulations of the R.O.C and all Internet usage practices, and do not invade or disrupt the normal operation of other systems, hosts or servers on the Internet. You shall not engage in acts that violate public order, good morals, or laws on the Internet.
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## Article 10

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