

## Note for Credit Card Usage

### Before use

- After receiving the card, please make sure the card numbers and your English name is correct, and please sign on the back of the card immediately.
- Do not tell anyone your card number or PIN.
- Credit cards may only be used by the cardholder, please do not hand it over to others.
- Please store your card properly, and keep it away from scratching to avoid demagnetization.

### During use

- When using your credit card for payment, do not let the store clerk take your credit card out of your sight for too long to prevent any chance of fraudulent transaction.
- Please check your credit cards at any time, if you lost your card or find there's any transaction does not belong to you, please report it immediately.
- If you are asked to pay an additional service fee for the credit card payment or required to pay a minimum amount, notify the Bank and refuse to make the transaction at the designated merchant.
- If your card is unembossed, it cannot be used on traditional manual card imprints for transaction processing.
- When a call is rejected by the designated merchant because its line is busy, you can ask the merchant to directly call the Bank.
- You are advised to inquire the Bank about your available credit limit or apply for a temporary credit limit adjustment before traveling overseas, and use your credit card to make a small purchase at a domestic store to verify your credit card is not damaged.
- When you shop with a credit card equipped with VISA payWave, JCB J/Speedy or Mastercard Contactless Payment at designated merchants, such as certain food courts, movie theaters, shopping malls, or gas stations in Taiwan, you can complete the payment without signing your name if your purchase amount is less than NT\$3,000.

### After use

- Your transaction details will be forwarded by the acquiring institution to the Bank from computer transmission, please carefully verify transactions.
- Please retain sales drafts at least until the merchant requests payment, in order to prevent duplicate requests for payment.
- Make payments on time to improve your personal credit and retain receipts for at least one month to protect your rights and interests.
- When you book a hotel room with your credit card, the hotel may pre-authorize a certain amount. Please verify that the amount on the sales draft is correct before checking out.

## Description of Supplementary Features of Credit Cards

### Cash advance

#### (1) ATM cash advance

- This needs to be configured on the official website or by calling (02)2182-1313 and pressing 133. After configuring the Cash Advance Password, you may begin to use the cash advance feature.
- If you forgot the password or would like to change it, you may configure it on the official website.

#### (2) Online cash advance

- The online cash advance can be applied for on the official website. After completing the process, the cash will be remitted to the domestic NTD savings account under the same name as the cardholder.



Cash Advance  
(ATM/Online)

## Cash advance in installments

The cash advance can be done in 6, 12, 24 or 30 installments. It can be applied for on the official website. After completing the process, the cash will be remitted to the domestic NTD savings account under the same name as the cardholder.



Cash Advance  
Installment

※ The Bank will adjust your cash advance limit for the above matters based on your past interaction.

※ For cash advance (ATM / online), an installment plan is not available.

## Withholding service

We provide withholding services for utility charges, such as water, electricity, gas, telecommunication charges from Chunghwa Telecom, other private providers and parking fees. It could solve your worries about paying monthly bills.

## Payment of taxes and stipulated fees

You can pay your taxes, traffic tickets, fines for violating the regulations of compulsory automobile liability insurance, fuel charges for cars and motorcycles and fees for bidding for license plate numbers via the voice call system or internet. Please dial 412-1366 and follow the instructions. Service codes are as follows:

- Taxes ..... 166#
- Traffic Fines for violating the regulations of compulsory automobile liability insurance ----- 168#
- Fuel charge for cars and motorcycles ..... 169#
- Fees for bidding for or selecting license plate numbers (only available for online payment for the Motor Vehicle Driver Information Service)

※Voice call payment is only available for paying fees charged to the cardholder.

※Handling fees will be listed in the next bill statement along with the fees paid. For each handling fees information, please search on E.SUN Bank's official website.

( <https://www.esunbank.com/zh-tw/personal/credit-card/payinfo> )

## Reward points

- Cardholder can earn reward points including spending on purchase or participating promotions, and redeem points for merchandise, e-ticket, statement credit, etc.
- Browse our official website to check the terms of use and the reward points expiry dates.

## Matters of Attention with Credit Card Application and Usage

The Bank has not worked with any agent or marketing company for matters related to credit cards. Applying for credit cards with the Bank will not require any advance payment by customers. Please do not provide your personal data lightly or conduct transactions via ATM, mobile or internet banking, or credit cards as instructed by unknown callers. Please verify the authenticity of web links in E-mails or text messages and the providers of these links before clicking on them in order to prevent scam. Please call the National Police Agency's 165 anti-fraud hotline or E.SUN's customer service hotline at (02)2182-1313 or 0800-301313 to be served by our customer service officer if you encounter the above situations.

Regarding offshore investment platforms such as etoro that are not legitimate securities or futures dealers in Taiwan, investment paid by credit cards into settlement accounts on these platforms may involve disputes related to stock, virtual currencies or futures, to which provisions related to financial consumer protection in Taiwan do not yet apply.

Reminder! Investment amounts paid by E.SUN credit cards on offshore investment platforms shall be included in full in the minimum amount due for the current billing statement. No rewards will be provided for these amounts either. In addition, the transaction amounts may not exceed the credit limits and will not be considered by the Bank as reasons for credit limit adjustments. We apologize for any inconveniences.

## Matters of Attention for Credit Card Limit Adjustment

Personal account: If you need to raise your credit limits for reasons such as business trips, getting married, or travelling abroad, you may apply for an increase in temporary credit limit by using the Bank's official website, the mobile banking APP, or E.SUN Wallet. If you have been a cardholder for at least six months, you may provide the latest financial certificate, and we will review your credit limits based on your credit scores.

Minimum credit card limit: NT\$30,000. (The credit limit of the world card and designated cards is comprehensively evaluated according to individual's credit conditions and transactions, and shall be based on the actual credit limit approved)

Corporate account: If your company needs to adjust credit limits, please fill out application forms for credit card information changes in any of our domestic branches and place the company and authorized signatory's seal to apply in writing. Your credit limits will be adjusted upon approval by the Bank.

If a cardholder has higher credit scores, the Bank may authorize a transaction that exceeds the credit limits, or international organizations may authorize such transaction on the Bank's behalf in cases of connection anomalies, which results in spending that exceeds credit limits without going through the Bank's review of credit limits. However, the cardholder shall repay the outstanding amount beyond the credit limit in one payment.

## Exclusive Rights for Student Cards and Foreigners

Exclusive Rights for student cards:

Before beginning to use E.SUN Bank's credit cards, please thoroughly read the credit card agreement and understand the rights and obligations of both parties to the contract. Please plan ahead the repayment method for credit card transactions and notify and communicate with parents. If the amount due cannot be fully repaid for the current billing statement, please pay the minimum amount due on the monthly reconciliation statement.

Late payments will result in default penalty and revolving credit interests as well as severe negative influence on the personal credit records. You are advised to consider your ability for repayment before using revolving credit.

Cash advance is a service for emergencies and involves handling fees and interests. Please use it with caution.

If the Bank discovers that the applicant has failed to truthfully disclose his/her identity as a student and he/she holds credit cards issued by more than three banks or his/her credit limit has exceeded NT\$20,000 per bank, the Bank will immediately notify the applicant of credit card suspension.

Exclusive Rights for foreigners:

Foreigners who apply for E.SUN Bank's credit cards are requested to notify the Bank to provide the latest residence permit before the expiration. If the cardholder fails to update his / her residence permit before its expiration, the Bank is entitled to temporarily suspend the cardholder's credit card or terminate the credit card contract after the expiration date.

## Convenient Payment Methods

### Payment methods for amounts in foreign currency

Purchases made in foreign currency with E.SUN dual-currency credit cards can only be paid by direct debit from E.SUN foreign currency accounts. In the event of insufficient funds in the foreign currency account, the Bank shall automatically purchase foreign currency using the NTD account (linked to a foreign currency account) for payment.

## Payment methods for amounts in NTD

### (1) Via direct debit

You may open a demand deposit savings account at approximately 360 branches of E.SUN Commercial Bank and other designated financial institutions nationwide and apply for direct debit.

### (2) Payment at convenience stores

If your minimum amount due or total amount due is NT\$20,000 or less, you are welcome to pay at convenience stores such as OK, FamilyMart, Hi-Life and 7-Eleven (with no handling fees) by presenting your billing statement.

### (3) Payment using ATM transfer

You can use you ATM card issued by the Bank or other banks and directly make a transfer at any ATM of the Bank or other banks to pay your credit card bill.

### (4) Via the e-Bill website

You may log on to <https://ebill.ba.org.tw/> and select a banking account that is registered with the website to make a transfer to pay your credit card bill.

### (5) Other payment methods

Pay at the counter, postal transfer, check, remittance, internet banking transfer, and phone transfer.

※ For details on payment methods, please see the Bank's website.



Scan to download

- Statement information
- Special offer event
- Credit card/debit card notification
- Application for services

## Exclusive Offers for Credit Card Holders

Airport lounges/restaurants

Transportation to and from airport

Airport nearby parking services

City parking

Roadside assistance

Travel insurance

Insured objects: (1) Cardholder, (2) Cardholder's spouse, and (3) Unmarried children under 25 years of age before the trip.

(The credit card has to be used for at least 80% of the tour group charges or the full amount of public transportation expenses that are confirmed prior to the trip if the trip does not involve travel agencies.)

※ For information on applicable cards, details of the activity and matters of attention, please see the Bank's official website.

※ For content and applicable period of the insurance, please see the section of travel insurance under cardholders' benefits on the official website.

※ Corporate account benefits depend on the contents and provisions of the contracts with each company.

※ For the content of Travel insurance for credit cards, please scan the QR Code.



Additional Benefits  
Official Website



Credit Card  
Travel Insurance

## 24-Hour Credit Card Phone Banking and Chatbot

The services are online 24 hours a day and easy to use, without needing to wait. We take care of all your financial needs anywhere and at any time. For phone banking service, please dial (02)2182-1313 / 0800-30-1313, or scan the QR Code to the right for more information.



Telephone  
"voice operation" manual



Chatbot  
Interactive Consultation

## Description of Credit Card Fees

Item	Charges and Instructions (all amount in NTD unless otherwise noted)
Annual Fee	As listed on the application form of each card.
Revolving Credit Interest / Minimum Amount Due (personal account)	<p>I. "Revolving credit" means that you do not need to pay your credit card balance from transactions and cash advance in full within your credit limit by the due date. You only need to pay an amount higher the minimum due to be able to exercise your credit cardholder's rights. Interest will be charged by the Bank for the outstanding balance.</p> <p>II. Minimum amount due = 1. {Installment payment transactions (including cash advance and compensation transactions), mutual fund dollar cost averaging amount, credit card balance installment plan amount and newly-added transaction amounts on offshore investment platforms starting from January 1, 2023} × 100% + 2. {Newly-added general spending amount during the current cycle × 10%} + 3. {Outstanding balance that is non-installment plan credit card transactions from the previous cycle (including cash advance and compensation transactions) + newly-added non-installment plan cash advance and compensation transaction amount from the current cycle} × 5% + 4. Outstanding amount beyond the credit limit + non-purchase items (such as revolving credit interest, various handling fees, annual fees and card loss report fees, etc) +5. Accumulated aggregate of outstanding minimum dues from previous cycles (aggregate of the first three categories shall not be less than NT\$1,000).</p> <p>III. Revolving credit interest = amount available for interest accrual (including purchases and cash advance) × calculation duration (number of days) × revolving credit interest rate.</p> <p>IV. The Bank approves different annual revolving credit interest rates based on your past interaction with the Bank and your credit scores (applicable revolving credit interest rates shall be disclosed in your monthly credit card billing statement, which are capped at 15%).</p> <p>For example: Your bill closing date is the third day of each month, and you made a purchase worth JPY50,000 on April 19. The Bank made an advance payment for you on May 1 (i.e. the posting date on your billing statement). You made another purchase worth NT\$5,000 on April 20. The Bank made another advance payment for you on May 2 (i.e. the posting date on your billing statement). Your statement indicates that the payment due date is May 18. If you make a payment for NT\$2,000 plus JPY20,000 by May 18, then your revolving interest for the month of June is: (assuming a yearly revolving credit interest rate of 15%) JPY revolving credit interest: <math>(JPY50,000 - JPY20,000) \times (\text{a total of 33 days from May 1 to June 2}) \times (15\% / 365) = JPY30,000 \times 33 \times 0.00041 = JPY406</math>. NTD revolving credit interest: <math>(NT\\$5,000 - NT\\$2,000) \times (\text{a total of 32 days from May 2 to June 2}) \times (15\% / 365) = NT\\$3,000 \times 32 \times 0.00041 = NT\\$39</math></p>
Interests (Corporate accounts)	<p>I. The minimum amount due is the total amount due.</p> <p>II. Interest = amount available for interest accrual (i.e. purchases) × calculation duration (number of days) × applicable interest rate.</p> <p>III. The applicable annual interest rate for our corporate cards (including business cards, dual currency cards and corporate online business travel cards) is 15%.</p>

	<p>For example: Your company's bill closing date is the third day of each month, and your company made a purchase worth JPY50,000 on April 19. The Bank made an advance payment for your company on May 1 (i.e. the posting date on your company's billing statement). Your company made another purchase worth NT\$5,000 on April 20. The Bank made another advance payment for your company on May 2 (i.e. the posting date on your company's billing statement). Your company's statement indicates that the payment due date is May 18. If your company make a payment for NT\$2,000 plus JPY20,000 by May 18, then your company's revolving interest for the month of June is: (assuming an applicable annual interest rate of 15%) JPY revolving credit interest: <math>(JPY50,000 - JPY20,000) \times (\text{a total of 33 days from May 1 to June 2}) \times (15\% / 365) = JPY30,000 \times 33 \times 0.00041 = JPY406</math>. NTD interest: <math>(NT\\$5,000 - NT\\$2,000) \times (\text{a total of 32 days from May 2 to June 2}) \times (15\% / 365) = NT\\$3,000 \times 32 \times 0.00041 = NT\\$39</math></p>
<p>Default Penalty</p>	<p>If the cardholder fails to pay the minimum payment due for the cycle by the monthly payment due date or if he/she makes a payment past the due date, revolving credit interest shall accrue per mutual agreement. Unless the total outstanding balance for the current billing cycle is less than NT\$1,000 / US\$35 / JPY3,500 / EUR25 (different currencies shall be calculated separately per the agreement), the cardholder agrees that E.SUN Bank charges default penalty based on the billing cycle. Default penalty is calculated as follows: <b>In the event of late payment for the current cycle (month), a fee of NT\$300 shall be charged. In the event of consecutive late payments, a default penalty fee of NT\$400 shall be charged for the second month. A default penalty fee of NT\$500 shall be charged for the third month. If payment is made by the due date during that period, the count of consecutive default penalties shall be reset. The maximum consecutive default penalty charge to be collected at one stretch is capped at three billing cycles.</b></p>
<p>Cash Advance Handling Fees</p>	<p>Each sum of handling fees = Amount of cash advance <math>\times</math> 3.5% + (NT\$100 / US\$3.5 / JPY350 / EUR2.5). For other related rates, the Bank's website and promulgation items in the application form shall prevail.  <b>※ The cash advance function is not available for E.SUN Visa Signature Business (corporate account).</b></p>
<p>Sales Draft Copy Retrieval Handling Fees</p>	<p>The Bank collects a handling fee for retrieving sales draft copies. NT\$50 shall be collected for each copy of domestic sales draft, and NT\$100 shall be collected for each copy of overseas sales draft. (if the sales draft of a purchase proves to have been made by an impostor, the retrieval handling fee shall be absorbed by the Bank).</p>
<p>Card Loss Report Fee &amp; Deductible Amount</p>	<ul style="list-style-type: none"> <li>• The Bank collects a handling fee of NT\$200 for each credit card that is reported lost (only applicable to electronic stored value cards and E.SUN Dual-Currency Cards). The maximum deductible amount for each credit card reported lost is NT\$3,000.</li> <li>• The handling fee of NT\$200 for each credit card that is reported lost and the deductible amount shall be waived for cardholders of the E.SUN Teacher Card (Titanium / Signature), E.SUN Titanium Card (excluding those with EasyCard function), E.SUN Signature Card (excluding those with EasyCard function), Jourdenes Titanium Card, Infinite Card, Diamond Card and World Card.</li> </ul>

Handling Fee for Overseas Emergency Card Replacement Service		Standard	Gold Card	Precious Card / Signature Card / Titanium Card / Platinum Card	Visa Signature Business	Diamond / World Card	World Elite	Infinite / Eternity Card
	Visa	NT\$5,000	Free of Charge	Free of Charge	Free of Charge	—	—	Free of Charge
	Mastercard	The emergency card replacement service is no longer available starting from May 22, 2022.						—
	JCB	NT\$2,000	NT\$2,000	NT\$2,000	NT\$2,000	—	—	NT\$2,000

Overseas Transaction Service Fee	All of the cardholder's credit card bills shall be settled in NTD or the designated foreign currency. If a transaction (including online transactions) is made in foreign currency, or if it is conducted overseas in NTD (including overseas designated merchants or online transactions), the cardholder authorizes E.SUN Bank to directly covert it to NTD or the designated foreign currency for settlement, based on the exchange rate on the foreign exchange settlement day stipulated by each international credit card organization. The cardholder agrees to an additional overseas transaction service fee of 1.5% of the amount of each transaction (in particular, 1% of the fee goes to each international credit card organization. For the latest overseas transaction service fees charged by different international credit card organizations, please refer to the E.SUN Bank website or your credit card bills for more details.)
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| Other Expenses | <ul style="list-style-type: none"> <li>• Processing Fees for World Elite Card Re-issuance and Replacement: NT\$3,000 per card</li> <li>• Processing Fees for Card Re-issuance and Replacement: NT\$50 per card (This only applies to credit cards with EasyCard, icash, or iPASS functionality)</li> <li>• Resending detailed transaction statement from three months ago: NT\$100 per copy</li> <li>• Handling fee for issuing a certificate of satisfaction: NT\$200 each</li> <li>• Processing fee for returning overpayment: NT\$100 per request</li> <li>• Arbitration processing fee for international credit card organizations: US\$500 per case (to be converted to NTD based on the exchange rate on the settlement day)</li> </ul> |
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Be Prudent in Financial Management Your Credit Is Paramount

©Products featuring a zero-interest installment plan: zero handling fees and zero annual percentage rates ©Revolving credit interest rate: 5.88%~15% (depending on the Bank's computer rating score; reference date: September 1, 2015) ©Cash advance handling fee (depending on the designated currency in which cash advance is settled): cash advance amount × 3.5% + (NT\$100 / US\$3.5 / JPY350 / EUR2.5) ©For other related rates, the Bank's website and promulgation items in the application form shall prevail.