

Personal Loan Application

Loan Application	Amount applied for	NT\$	Ten Thousand	Loan term	year(s)	Repayment method	<input type="checkbox"/> Equal total payment <input type="checkbox"/> Other: _____	
	Usage of fund	<input type="checkbox"/> Purchase of Property (Usage : <input type="checkbox"/> Residential use for myself, my spouse, minor children or parents, <input type="checkbox"/> Rental, <input type="checkbox"/> Third-party loan without compensation, <input type="checkbox"/> Business use, <input type="checkbox"/> Investment in property) <input type="checkbox"/> Purchase of land (<input type="checkbox"/> Expected construction of buildings, <input type="checkbox"/> Property ownership) <input type="checkbox"/> Home renovation <input type="checkbox"/> Personal (family) revolving fund <input type="checkbox"/> Consumer spending (<input type="checkbox"/> Car purchase, <input type="checkbox"/> Wedding, <input type="checkbox"/> Children's education, etc.) <input type="checkbox"/> Investment and financial management <input type="checkbox"/> Company working capital (including entrepreneurship franchise) <input type="checkbox"/> Loan repayment <input type="checkbox"/> Stock subscription <input type="checkbox"/> Purchase of mortgage life insurance <input type="checkbox"/> Other : _____						
Applicant Information	Name	ID No./ Registration No.			Date of birth	(yyyy) (mm) (dd)		
	Nationality	<input type="checkbox"/> Taiwanese <input type="checkbox"/> Other: _____	Other nationalities	<input type="checkbox"/> No <input type="checkbox"/> Yes (First: _____ Second: _____)				
	Place of birth (Country)	Full name in English (Same as shown in the passport)						
	Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Other : _____	Number of Children	Education	<input type="checkbox"/> Elementary School <input type="checkbox"/> Junior High School <input type="checkbox"/> Senior High / Vocational <input type="checkbox"/> Junior College <input type="checkbox"/> University <input type="checkbox"/> Master's <input type="checkbox"/> Ph.D.			
	Residential Address	<input type="checkbox"/> Same as Registered Household Address <input type="checkbox"/> As follows <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> _____ Floor, _____ No., _____ Alley, _____ Lane, _____ Sec., _____ Road/Street, _____ District/Township, _____ City/County					<input type="checkbox"/> Self-owned <input type="checkbox"/> Family-owned <input type="checkbox"/> Lease <input type="checkbox"/> Dormitory <input type="checkbox"/> Other: _____	
	Document Delivery Address	<input type="checkbox"/> Same as Registered Household Address <input type="checkbox"/> Same as Residential Address <input type="checkbox"/> As follows <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> _____ Floor, _____ No., _____ Alley, _____ Lane, _____ Sec., _____ Road/Street, _____ District/Township, _____ City/County						
	Company Name	Job Title	Mobile No.					
		Years of Service	year(s)	Residential Phone	()			
Company GUI No.	Annual Income	Ten Thousand	Office Phone	() Ext.				
Company Address	Source of Income		<input type="checkbox"/> Salary Income <input type="checkbox"/> Rental Income <input type="checkbox"/> Income from Professional Practice <input type="checkbox"/> Investment Income <input type="checkbox"/> Other _____					
Guarantor Information	Name	ID No./ Registration No.			Date of birth	(yyyy) (mm) (dd)		
	Nationality	<input type="checkbox"/> Taiwanese <input type="checkbox"/> Other: _____	Other nationalities	<input type="checkbox"/> No <input type="checkbox"/> Yes (First: _____ Second: _____)				
	Place of birth (Country)	Full name in English (Same as shown in the passport)			Relationship with the borrower			
	Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Other : _____	Number of Children	Education	<input type="checkbox"/> Elementary School <input type="checkbox"/> Junior High School <input type="checkbox"/> Senior High / Vocational <input type="checkbox"/> Junior College <input type="checkbox"/> University <input type="checkbox"/> Master's <input type="checkbox"/> Ph.D.			
	Residential Address	<input type="checkbox"/> Same as Registered Household Address <input type="checkbox"/> As follows <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> _____ Floor, _____ No., _____ Alley, _____ Lane, _____ Sec., _____ Road/Street, _____ District/Township, _____ City/County					<input type="checkbox"/> Self-owned <input type="checkbox"/> Family-owned <input type="checkbox"/> Lease <input type="checkbox"/> Dormitory <input type="checkbox"/> Other: _____	
	Mailing Address	<input type="checkbox"/> Same as Registered Household Address <input type="checkbox"/> Same as Residential Address <input type="checkbox"/> As follows <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> _____ Floor, _____ No., _____ Alley, _____ Lane, _____ Sec., _____ Road/Street, _____ District/Township, _____ City/County						
	Company Name	Job Title	Mobile No.					
		Years of Service	year(s)	Residential Phone	()			
Company GUI No.	Annual Income	Ten Thousand	Office Phone	() Ext.				
Company Address	Source of Income		<input type="checkbox"/> Salary Income <input type="checkbox"/> Rental Income <input type="checkbox"/> Income from Professional Practice <input type="checkbox"/> Investment Income <input type="checkbox"/> Other					

- The Applicant, Co-borrower, Guarantor, and Collateral Provider (hereinafter collectively referred to as the "Undersigned") declare that the above information is true and agree to provide necessary corroborating information upon the request of E.SUN Bank (hereinafter referred to as the "Bank"). The Undersigned is willing to bear all legal responsibilities for any untruthfulness.
- The Undersigned agrees that the Bank reserves the right to approve the loan and the credit limit, and agrees not to claim any damages or assert any rights against the Bank if the loan is not approved. Whether or not the loan is approved, the Bank is not required to return the application materials submitted. If the Bank's approval results regarding the amount, loan term, repayment method, loan usage, existence of a guarantor, or guarantor identity differ from the application form, the Undersigned agrees that the terms and conditions of the executed agreement and the Bank's final approval result shall prevail without the need to fill out a new application form; provided, however, that if notified by the Bank that a new application form is required (including but not limited to field modifications, changes in guarantor information, etc.), the Undersigned shall cooperate with such requirements, and agrees that the terms and conditions of the executed agreement and the Bank's final approval result shall prevail.
- The Undersigned agrees that financial institutions with which the Undersigned has dealings and the Joint Credit Information Center may collect, process, internationally transmit, and use the Undersigned's personal data for specific purposes (including post-loan management) required by business registration items, articles of incorporation, or within the scope permitted by law.
- The Collateral Provider agrees that, for the purpose of this loan business (including post-loan management), the Bank may act as an agent to apply to land administration authorities for Type 1 land registration and land value transcripts and related data, and may collect, process, and use such data within the necessary scope of the aforementioned specific purposes.
- The Undersigned has been informed by the Bank in accordance with Paragraph 1, Article 8 of the Personal Data Protection Act and understands the content of the "Mandatory Disclosure Regarding Use of Personal Data by E.SUN Bank."
- The Undersigned agrees and authorizes that, for the purpose of strengthening collateral protection and processing property insurance, the Bank may provide necessary personal data and building data for insuring the collateral against fire (including earthquake) to property insurance companies cooperating with the Bank for the purpose of calculating insurance premiums.
- The Undersigned agrees that, for the purpose of confirming the content of the collateral's fire insurance (including earthquake insurance) (including but not limited to insured amount, insurance period, etc.), the Bank may collect, process, and use the Undersigned's personal data and insurance data from property insurance companies and the Taiwan Insurance Institute.
- The Undersigned agrees that the Bank may conduct telemarketing for the Bank's deposits, loans, credit cards, insurance, trusts, funds, investment, and wealth management financial products.
- The Undersigned may request the Bank to stop any type of marketing at any time. The methods and channels include but are not limited to: during telemarketing calls, customer service hotline (0800-30-1313 or 02-2182-1313), intelligent customer service, visitor message boards, or over the counter.
- The Undersigned has been informed by the Bank of the relevant rights to review the agreement and clearly understands that the agreement forms can be downloaded from the Bank's website (<https://www.esunbank.com/zh-tw/>) for detailed review.
- The Undersigned acknowledges that the Bank has explicitly informed that it does not cooperate with agents, that one should not apply for loans through agents, that no fees other than the Bank's loan-related fees are to be paid, and of the negative impact caused by applying through agents.

To: E.SUN Bank

Applicant	_____ (signature) (yyyy) (mm) (dd)
Guarantor <input type="checkbox"/> Co-borrower, <input type="checkbox"/> General guarantor, <input type="checkbox"/> Joint and several guarantor, <input type="checkbox"/> Collateral provider	_____ (signature) (yyyy) (mm) (dd)

Information on "the same concerned party" as specified in Article 33-3 of the Banking Act of the Republic of China/Information on the related party

Description	Form of address	Name	National ID No./Profit-seeking enterprise registration No.	Job Title
Blood relatives within the second degree of kinship (e.g. grandparents, parents, siblings, children, grandchildren, etc.), and enterprises in which the principal or his/her spouse is the responsible person as specified in Article 33-3 of the Banking Act of the Republic of China.	Principal			
	Spouse			

※ **Please be aware of "Loan Scams" to protect your rights and interests.**

- E.SUN Bank does not cooperate with any agents or marketing companies for loan matters.
- The Bank will not request "upfront remittances" or "collect service fees or remuneration" during the application process.
- If you have loan needs, please contact E.SUN Bank's business units directly; dedicated personnel will be available to serve you.
- Please remain vigilant against new types of fraud, such as: investment in virtual currencies, inducement to high-return managed investment schemes, or impersonation of government officials notifying you of credit card theft or involvement in criminal cases, etc.

※ **E.SUN Bank does not accept "cash" for the direct payment of debts and fees related to this loan. Please do not hand over cash to E.SUN Bank employees.**

※ The principle of recusal of interest in credit extension has been implemented in this case.

Marketing Personnel: _____ (Signature)

Notes on Mortgages

In accordance with Financial Supervisory Commission Jin-Guan-Yin-Guo No. 09900134280 Letter dated April 26, 2010 and Department of Banking, Central Bank of the Republic of China Tai-Yang-Ye No. 0990020510 Letter dated April 6, 2010 amendments Department of Banking, Central Bank of the Republic of China Tai-Yang-Ye No. 1090016007 Letter dated April 17, 2020 amendments Department of Banking, Central Bank of the Republic of China Tai-Yang-Ye No. 1090024472 Letter dated July 6, 2020 requested reply Financial Supervisory Commission Jin-Guan-Yin-Guo No. 1090140514 Letter dated August 3, 2020 requested reply

I. Loan Interest Rate Rises

- A. The loan interest rate is usually linked to a benchmark rate, which may change over time. **If the benchmark rate rises in the future, the borrower's monthly repayment amount will increase accordingly.** Example: For a NT\$1 million loan, 20-year term, monthly equal total payment, interest rate 3%, original monthly payment is **NT\$5,546**. If the benchmark rate rises by 1 quarter (0.25%), the monthly payment becomes NT\$5,672, an increase of NT\$126. **(Note: The above is for illustration only; actual changes depend on the product.)**
- B. If the preferential rate for a laddered interest rate loan applies only for a certain period, after that period, **as the rate adjusts upward, the borrower's monthly repayment burden will also increase.** Example: NT\$1 million loan, 20-year term, principal and interest amortization, benchmark rate 2%. If the benchmark rate remains unchanged:
1. The applicable interest rate in the first year is the benchmark rate (Rate 2%): Monthly payment NT\$5,058.
 2. The applicable interest rate in the second year is the benchmark rate plus 2 quarters (Rate +0.5% = 2.5%): Monthly payment NT\$5,288.
 3. The applicable interest rate from the third year onwards is the benchmark rate plus 4 quarters (Rate +1% = 3%): Monthly payment NT\$5,511.
- (Note: The above is for illustration only; actual changes depend on the product.)**

II. Expiration of Principal Grace Period

After the interest-only period (grace period) expires, the borrower must repay the principal in addition to interest, which will **significantly increase the monthly repayment burden. The larger the loan amount, the greater the burden increase.** Example: NT\$1 million loan, 20-year term, rate 3%, 2-year grace period. First 2 years (Interest only): Monthly payment NT\$2,500. From 3rd year (Principal + Interest): Monthly payment NT\$5,997. Increase from 3rd year: NT\$3,497.

(Note: The above is for illustration only; actual changes depend on the product.)

III. Average Interest Rate of Laddered Interest Rate Loan

Example: NT\$1 million loan, 20-year term, benchmark rate **1.5%**.

- A. The applicable interest rate in the first year is the benchmark rate (i.e. **1.5%**).
- B. The applicable interest rate in the second year is the benchmark rate plus **4 quarters** (i.e. **2.5%**).
- C. The applicable interest rate from the third year onwards is the benchmark rate plus **6 quarters** (i.e. **3%**).
- Average Interest Rate: **2.79%**.
- (Note: The above is for illustration only; actual average rate depends on the product.)**

IV. Interest Burden for Longer Loan Terms. **The longer the loan term, the higher the total interest amount borne by the borrower.** Example: NT\$1 million loan, repayment terms 20 years and 30 years respectively, interest rate 2%, monthly equal total payment, The longer the term of the loan, the greater the total amount of interest to be paid.

- A. 20-year term: Total interest NT\$214,111.
- B. 30-year term: Total interest NT\$330,655.

(Note: The above is for illustration only; actual total interest depends on the product.)

V. Early repayment or refinancing penalty calculation

In the event that the contract between the Bank and the Borrower stipulates a "limited repayment and refinancing period", **the Borrower agrees that the Bank will charge early repayment or refinancing default fees in accordance with the contract** if the Borrower repays or refinances the loan early during the loan period.

I have read the above notes and descriptions and fully understand them with verbal explanations provided by the Bank's personnel. Applicant _____ (Signature)

Date (Year) _____ / (Month) _____ / (Day) _____

Bank Personnel _____ (Signature)

Mandatory Disclosure Regarding Use of Personal Data by E.SUN Bank (2026.03 Version)

E.SUN Commercial Bank Co., Ltd. (hereinafter referred to as "the Bank") within its current (and potential) lawful business scope shall collect, process, utilize, and/or internationally transmit the personal data of customers directly or indirectly as necessary for the execution of relevant business operations (which shall remain subject to compliance in accordance with the type of transaction between the Bank and the customer). In accordance with Article 8, Paragraph 1 and Article 9, Paragraph 1 of the Personal Data Protection Act (hereinafter referred to as the "PDPA"), the Bank hereby notifies customers of the following matters: (1) Name of the non-government institution that will be collecting your information; (2) Purposes for collecting information; (3) Types of personal information collected; (4) Source of personal information; (5) The time, place, subject, and method of which personal information is used; (6) Information owner's rights vested under Article 3 of PDPA; and (7) Impacts to information owner's interests when opting not to provide personal information.

I. Purpose of collection:

- (1) Common Specific Purposes: 040 Marketing; 059 Information gathering, processing and uses required by law on financial service providers for supervisory purpose, crime prevention and criminal investigation (including but not limited to implementing anti-money laundering operations and facilitating global counter terrorism investigations); 060 Resolution of financial disputes; 061 Financial supervision, governance and inspection; 063 Information gathering, processing and uses required by law on non-government institutions; 069 Management of contracts, contract-like arrangements or legal relations; 090 Consumer/Customer management and service; 091 Consumer protection; 098 Commercial and technical information; 104 Account management and debt transactions; 129 Accounting and related services; 135 Information/Communication services; 136 Information, communication and database management; 137 Information/Communication security and management; 148 Online shopping and other e-commerce services; 152 Advertisement or commercial behavior administration; 157 Survey, statistics and analysis; 177 Other financial management; 182 Other consultancy services.
- (2) Business Specific Purposes: 022 Foreign currencies; 065 Insurance brokerage, agency, and notarization; 067 Credit card, cash card, debit card and stored value card; 082 Combined management of loan and deposit accounts; 088 Loan approval and disbursement; 093 Property Insurance; 106 Credit (including post-lending management); 111 Notes; 126 Debt discount and purchase business; 154 Credit assessment; 181 Other registered services or services specified in the Memorandum of Association.

II. Types of personal information:

Name, national ID number, passport number, tax residency status, residence country/ jurisdiction, birth country and city, tax ID number, gender, date of birth, contact information, education, occupation, image, voice, biometric (including but not limited to portrait, fingerprint, etc.), family status, information about specific standard information for accessing the website, app, or social media (for example: IP address, cookie ID and cookie contents, unique identification codes, mobile device identification, domain names, device information, usage time, browser type, language settings, geographic location, operating system, server record, webpage search/browse/click record, modes of use, and information or labels and other similar data obtained by partner companies in their own name by analyzing and collating the above-mentioned data), and information such as the contents of relevant business applications or contracts. The information from the relevant business, account or service relationship between the Bank and customers or between the customer and a third party (such as the Joint Credit Information Center, Taiwan Insurance Institute, etc.) shall be deemed the most accurate version of the information.

III. Source of personal information:

The Bank collects personal information directly from customers, information disclosed by customers themselves, or other legally publicized sources. The Bank may also legally collect information from third parties, including its parent company or other subsidiaries within the financial holding company, companies collaborating with the Bank to promote business, co-branded credit card/affinity group with the Bank, and partners in collaboration.

IV. Time of use of personal information:

- (1) For the entire duration needed to serve the underlying purposes.
- (2) For the entire duration required by law (such as the Business Entity Accounting Act), or specified in contracts, or as deemed necessary to perform service activities (whichever is longer).

V. Subject, place, and method of use of personal information :

- (1) Subject: The Bank (including other institutions commissioned to perform services); institutions that are permitted by law to make use of such information (e.g. the Bank's parent company, financial holding company or any affiliated subsidiaries); other institutions that perform relevant services (e.g. correspondence banks, Joint Credit Information Center, National Credit Card Center, Taiwan Clearing House, Financial Information Service Co., Ltd., credit guarantors, credit card organizations, acquirers and merchants), competent authority according to law or financial supervision authority, recipients agreed by customers (such as: the Bank's joint marketing partners, shared users of customers' information and promotional partners of the Bank), government agencies of USA and authorities at home and abroad (for example : financial supervisory authority or tax authority, etc.).
- (2) Place: Any place, local or foreign, where any of the above subjects are located.
- (3) Method: Information is to be used in both automated and non-automated means that comply with the Personal Data Protection Act.

VI. Information owner's rights and ways to exercise them:

Pursuant to Article 3 of PDPA, you may exercise the following rights over your own information held by the Bank:

- (1) Except for the circumstances described in Article 10 of PDPA, the right to inquire, review or obtain duplicate copies of information held, for which the Bank is permitted under Article 14 of PDPA to collect a small fee to cover its costs.
- (2) The right to supplement or rectify personal information held by the Bank. However, Article 19 of the Implementation Rules of the Personal Data Protection Act requires you to state reasons and facts.
- (3) The right to stop the Bank from collecting personal information according to Article 11, Paragraph 4 of PDPA in the event that the Bank is found to have violated PDPA while collecting, processing or using your personal information.
- (4) The right to stop the Bank from processing, using, or limited processing of your personal information according to Article 11, Paragraph 2 of PDPA, should you have doubts toward the correctness of information held by the Bank. This excludes situations where you have consented in writing or situations where the Bank is required to continue its use of the information as part of its business activities, provided that the area of dispute has been remarked clearly.

- (5) The right to stop the Bank from processing, using, or limited processing of your personal information, and to have personal information deleted from the Bank's database according to Article 11, Paragraph 3 of PDPA, when the purpose for which information was collected no longer exists or when the duration expires. This excludes situations where you have consented in writing or situations where the Bank is required to continue its use of the information as part of its business activities.
- (6) The right to have the Bank restrict the automatic decision making of your personal information or inquire the logic involved in automatic decision making and the potential major consequences (applies only to data subjects within the EU).
- (7) The right to have the Bank take out or transfer your personal information (applies only to data subjects within the EU).
- (8) The right to stop the Bank from marketing your personal information.
- (9) The right to have the Bank withdraw your consent to the personal information declaration (applies only to data subjects within the EU).
- (10) The right to lodge a complaint with a supervisory authority if you believe your data protection rights have been infringed by the Bank.
- (11) The right to have the Bank withdraw or rectify your consent to your personal information provided for Digital Identity Authentication through channels such as the Bank's domestic place of business, Personal Internet Banking or Mobile Banking.

VII. Other:

- (1) If you wish to exercise the abovementioned rights vested by Article 3 of the Personal Data Protection Act and the Personal Information Management System (PIMS) adopted by the British Standards Institution (BSI) or inquire on ways **you may exercise these rights or the filing procedures, please call customer service (0800-30-1313, 02-21821313) or inquire business units during business hours.**
- (2) You are free to choose whether to provide personal information and the types of information to provide to the Bank. However, if you refuse to provide information that is necessary for due diligence or operational purposes, the Bank may not be able to offer better services or at all. We seek your understanding in this matter.