

※ The following bonuses will expire on December 31, 2024. After the expiration, relevant rights and terms of the bonuses will be posted in the Bank's website and announcements. The Bank reserves the right to modify, change or terminate the following bonus services.

Note for Credit Card Usage

Before use

- Please check whether the information on your card (such as English name or card number) is correct upon receiving it. After verifying the information as correct, please sign your card immediately (in Chinese or in English).
- 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 properly safeguard your card away from magnetic objects and avoid scratching the magnetic stripe or storing the card along with other magnetic cards.

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 a card does not belong to you or is missing, please immediately report it missing.
- 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 that the magnetic stripe is not damaged.
- 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 signing it when you are checking out.
- 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 in the form of a computer file, 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.

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.

Payment agent

We provide payment agent services for utility charges such as water, electricity and gas, telecommunication charges from Chunghwa Telecom or other private providers, and parking fees so that you don't have to worry 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 tickets / 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 billing statement along with the fees paid. For information on handling fees, please see the Bank's official website.

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

Reward / cash points

- A regular purchase made with a credit card is eligible for the cashback or point rewards (Depend on the signed contract with our bank.)
- Reward points are the Bank's rewards for its customers (including credit card transactions and gift points from campaigns).
- Redemption methods, point expiration dates and other matters not specified herein shall be handled in accordance with the Bank's explanation on reward point redemption.
- For the definition of general spending, please see the Bank's official website.

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 Adjusting Credit Limits

If you need to raise your credit limits for reasons such as business trips, getting married, or travelling abroad, you may apply for a temporary raise to your credit limits via the Bank's official website, the mobile banking APP, or E.SUN Wallet. If you have been a cardholder for at least half a year, you may provide your most recent financial certificate, and we will review your credit limits based on your credit scores. Minimum credit card limit: NT\$30,000. (The individual's credit and transactions are comprehensively evaluated for World Card and designated cards, and the minimum credit card limit shall be based on the actual credit limit approved).

If a cardholder has good credits, 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 Benefits for Student Cards and Foreigners

Exclusive benefits for student cards: Before beginning to use the 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 at least 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, that he/she holds credit cards issued by more than three banks, and that his/her credit limit has exceeded NT\$20,000 per bank, the Bank will immediately notify the applicant of credit card suspension.

Exclusive benefits for foreigners: Foreigners who apply for the Bank's credit cards are requested to notify the Bank to provide information on the latest resident certificate before the expiration. If the cardholder fails to update his / her resident certificate 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

(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

Airport nearby parking services

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.

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



Additional Benefits
Official Website



Credit Card
Comprehensive Insurance

24-Hour Credit Card Phone Banking and Smart Services

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



Intelligent Customer Service
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 NT\$ 5,000 on April 30. The Bank made an 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\$1,000 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: $(NT\\$5,000 - NT\\$1,000) \times (\text{a total of 32 days from May 2 to June 2}) \times (15\% / 365) = NT\\52</p>	
Default Penalty	<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: 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.</p>	
Cash Advance Handling Fee	<p>Each sum of handling fee = amount of cash advance \times 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.</p>	
Sales Draft Copy Retrieval Handling Fees	<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>	
Card Loss Report Fee & Deductible Amount	<p>The Bank collects a handling fee is free for each credit card that is reported lost. The maximum deductible amount for each credit card reported lost is NT\$3,000.</p>	
Handling Fee for Overseas Emergency Card Replacement Service		Precious Card / Signature Card / Titanium Card / Platinum Card
	Visa	Free of Charge
	Mastercard	The emergency card replacement service is no longer available starting from May 22, 2022.
	JCB	NT\$2,000

<p>Overseas Transaction Service Fee</p>	<p>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 convert 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.)</p>
<p>Other Expenses</p>	<ul style="list-style-type: none"> • Resending detailed transaction statement from three months ago: NT\$100 per copy • Handling fee for issuing a certificate of satisfaction: NT\$200 each • Processing fee for returning overpayment: NT\$100 per request • 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)

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.