

Note for Credit Card Usage

- If your card is unembossed, it cannot be used on traditional manual card imprints for transaction processing.
- When you shop with a credit card equipped with 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.
- 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.

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 inconvenience.

Description of Supplementary Features of Credit Cards

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.

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.

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. For regions with 8-digit or 7-digit phone numbers and Kinmen, please dial 412-1366. For regions with 6-digit phone numbers, please dial 41-1366. For offshore islands (except Kinmen) and domestic mobile phones, please add the area code (02, 04 or 07) and follow the instructions in the voice call. Service codes are as follows:

- 166# ▶ Taxes
- 168# ▶ Traffic tickets / Fines for violating the regulations of compulsory automobile liability insurance
- 169# ▶ Fuel charges for cars and motorcycles

- 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 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.
- Please browse our official website to check the terms of use and the reward points expiry dates.

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

- 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.
- 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.
- 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.
- 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.
- 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.

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 at any time. For phone banking service, please dial (02)2995-8813 / 0800-52-1313.

Matters of Attention for Adjusting Credit Limits

- If you need to temporarily raise your credit limits for reasons such as business or leisure trips, shopping, or paying bills, 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 the Bank will make evaluations based on your credit scores and past interactions and reserve the right to adjust your credit limits.
- 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.

Description of World Card Fees

※All amount in NTD unless otherwise specified

Item	Charge standards and descriptions
Annual Fee	<ul style="list-style-type: none"> • The annual fee for the first year will be charged based on the plan that the cardholder ticked on the application form. From the second year, 10,000 will be charged for the principal card while no charge will be applied to the supplementary card. After the annual fee is posted, the cardholder may not refuse to pay or request reimbursement for any reason. • Annual fee waiver threshold for the next year 1. For the E. SUN World Card, the annual fee for the next year will be waived if the annual transaction amount reaches NT\$500,000 or more / NT\$250,000 or more for World Card for Doctors (total of the principal and supplementary cards). The content of transactions does not include non-purchase items such as cash advances, compensations, collections for third parties, operating expenses/handling fees, card loss report fees, card production fees, annual fees, revolving credit interest, service costs, default penalties, refund/-sales returns, and disputed transactions. 2. Annual fee waiver is provided for wealth management. If you add new wealth management products (including mutual funds, insurances, Gold Investment or foreign exchange purchases), you are entitled to the annual fee waiver for the next year. Please consult with our financial consultant for more details.
Revolving Credit Interest / Minimum Amount Due	<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 statement date is the third of each month. On April 30, you made a purchase of 5,000 NTD. The spending was paid by the Bank on May 2 (i. e. the posting date), and the billing statement lists May 18 as the payment deadline, with a minimum amount due of 1,000 NTD. If you pay 1,000 NTD before May 18, the revolving interests in the billing statement for June will be: (Calculated at an annual revolving credit interest rate of 15%) (5,000 NTD - 1,000 NTD) × (May 2 to June 2 for a total of 32 days) × (15%/365) = 52 NTD</p>

Default Penalty	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. 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.		
Cash Advance Handling Fees	Each sum of handling fees = Amount of cash advance × 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.		
Sales Draft Copy Retrieval Handling Fees	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).		
Card Loss Report Fee & Deductible Amount	Free of charge	Handling Fee for Overseas Emergency Card Replacement Service	The emergency card replacement service is no longer available starting from May 22, 2022.
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.)		
Other Expenses	<ul style="list-style-type: none"> • Processing Fees for Card Re-issuance and Replacement: NT\$50 per card (This only applies to credit cards with EasyCard, icash, or iPASS functionality) • 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) 		

Financial prudence is advised to maintain a good credit rating

©Products with zero interest installment plan: Zero fee, zero fee percentage ©APR: 5.88%-15% (determined by computer rating on the reference date 2015/9/1) ©Cash advance fee (by purchase currency): Cash advance amount x 3.5%+ (NT\$100/US\$3.5/¥350/€2.5) ©Other fees are published on the E.SUN Bank website and on application forms