

Application for E. SUN Credit Cards

Credit Card Application Instructions

I. Application credentials

Primary Card: Customers 18 years old or older are eligible to apply, and related financial certificates must be provided. (Applicants for dual-currency cards are required to open NTD & foreign currency accounts with E. SUN Bank, as well as apply for automatic bill payment through their foreign currency accounts. Foreign nationals must present residence certificates with a period of validity of one year or more.)

II. Supplementary Card: Applicants must be 15 years of age or older while sharing a kinship with the primary cardholder, such as the primary cardholder's spouse, parent, child, sibling or parent-in-law, etc. Required documents for applicants of primary & supplementary cards

1. Photocopy of front and back of ID card 2. Financial certificate of the primary card applicant 3. Signature is required on the signature line 4. Forms must be filled out completely
 ※ Applicants for supplementary cards or applicants who are students must provide related documents as proof of relationship.

III. E. SUN Bank reserves the right to approve or reject your application. The documents you attach and the application form will not be returned to you, regardless of whether or not your credit card application is approved.

IV. Customers who already hold a E.SUN Bank deposit account (excluding digital account holders) and have activated the "SMS Password" service can facilitate the retrieval of financial proof documents by agreeing to [Public Agency Data Access] through the "Upload Supplementary Documents" QR Code.

V. Please fill the form in Chinese block letters.



Upload Supplementary Documents

Financial Certificate (Please provide any of the following documents)

- Salary slip (photocopy of your slips from the past three months)
 - Photocopy of payroll transfer/demand deposit passbook (containing the pages with your account number, name, and account activities from the past three months)
 - Photocopy of the Income Tax Withholding Certificate/income statement from the past year
 - Time deposit certificate, such as a photocopy of a valid certificate of deposit
 - Stocks/mutual fund net asset value data from the past month
 - Loan value of a life insurance policy data from the past month; the applicant must be the insured
 - Building deeds/building registration transcript photocopy
 - House Tax Statement photocopy of the latest bill
 - Real Estate Transcript I agree to entrust E. SUN Bank to access building (house) transcript(s) under my name on my behalf as a financial certificate for this credit card application. (Failure to check the box shall be interpreted as disagreement)
- My real estate address: 1. Same as my residence address 2. Same as my current address 3. Specified as follows _____

Check the type of credit card you prefer

Name of Credit Card			
E.SUN Unicard		<input type="checkbox"/> Signature Card VMA025 (A025VM) (white/EasyCard) <input type="checkbox"/> Signature Card VMA026 (A026VM) (yellow/icash Card) <input type="checkbox"/> Signature Card VMA027 (A027VM) (blue)	
E. SUN U Bear Credit Card	<input type="checkbox"/> Titanium Business Card MRB527 (B527MR) (black) <input type="checkbox"/> Titanium Business Card MRB526 (B526MR) (yellow/EasyCard) <input type="checkbox"/> Titanium Business Card MRB533 (B533MR) (translucently pinkish/icash Card)		
E. SUN Only Card		<input type="checkbox"/> Signature Business Card VAB520 (B520VA) (EasyCard) <input type="checkbox"/> Signature Business Card VAB521 (B521VA) (iPASS Card)	
E. SUN Dual-Currency Card	<input type="checkbox"/> Titanium Business Card MJB511 (B511MJ) (USD/NTD) <input type="checkbox"/> Titanium Business Card MKB512 (B512MK) (EUR/NTD) <input type="checkbox"/> Titanium Business Card MLB513 (B513ML) (JPY/NTD)		<input type="checkbox"/> Eternity Card JLB513 (B513JL) (JPY/NTD)
E. SUN Signature Business Card		<input type="checkbox"/> Signature Business Card V8B508 (B508V8) (EasyCard)	
E. SUN EasyCard	<input type="checkbox"/> Titanium Card MS0069 (0069MS) (EasyCard)	<input type="checkbox"/> Signature Card VS0069 (0069VS) (EasyCard)	
E. SUN icash Co-branded Card		<input type="checkbox"/> Signature Card VS0107 (0107VS) (icash Card)	<input type="checkbox"/> Precious Card JS0107 (0107JS) (icash Card)
E. SUN JCB Precious Card			<input type="checkbox"/> Precious Card JSA014 (A014JS) (EasyCard)
E. SUN Teacher Card	<input type="checkbox"/> Titanium Card MSA001 (A001MS) (exclusively for ladies)	<input type="checkbox"/> Signature Card VSA001 (A001VS) (exclusively for men)	
E. SUN Signature Card		<input type="checkbox"/> Signature Card VSA010 (A010VS)	
Traveler Card	<input type="checkbox"/> Titanium Card MS0094 (0094MS) (EasyCard)	<input type="checkbox"/> Signature Card VS0094 (0094VS) (EasyCard)	<input type="checkbox"/> Precious Card JS0094 (0094JS) (EasyCard)
※ By filling in the referrer field, you are deemed to have agreed that the Bank may provide your name, the type of credit card you apply for, the date of application approval, whether you are a new customer or current cardholder, as well as your transaction records to your referrer for reference.			
	Name of referrer	Referrer's ID card number	

Information for your application

New applicant for E. SUN credit cards (Please fill it out in detail and sign your name) Current holder of a primary credit card issued by the Bank (Please fill out the form with red boxes and sign your name)

If you are currently in possession of a primary credit card issued by the Bank, you don't need to attach any other information, only to fill out the part with the red box. If there are any changes to your information, please update it accordingly. (The same shall also apply to applicants who already hold supplementary credit cards issued by the Bank and wish to apply for another supplementary card.)

Chinese Name	ID. No.	Mobile Phone
Multiple Citizenship	If applicable, please fill in the names of your nationality(ies) and attach supporting documents	
Billing Method (Please choose one out of the following three)	Credit Card Delivery Method	Name of the elementary school you graduated from
<input type="checkbox"/> 1. Email; please specify if encryption is needed: <input type="checkbox"/> Yes (default) <input type="checkbox"/> No <input type="checkbox"/> 2. SMS bill-default <input type="checkbox"/> 3. Paper bill; mailing address: <input type="checkbox"/> Residence Address <input type="checkbox"/> Current Address <input type="checkbox"/> Company Address ※ If delivery of your electronic bill fails, an SMS bill will be used instead; if delivery of the SMS bill fails, a paper bill will be used instead. (If you have never left your billing address with us, your paper bill will be sent to your current address)	<input type="checkbox"/> Residence Address <input type="checkbox"/> Current Address <input type="checkbox"/> Company Address <input type="checkbox"/> I will personally pick it up at the "E. SUN Bank Credit Card and Payment Service Business Unit" (Address: No. 10, Alley 17, Lane 42, Zhongxing North Street, Sanchoing District, New Taipei City) ※ If no box is checked or multiple boxes are checked, your credit card will be delivered to your current address.	This is mandatory due to security reasons
Date of Birth (Year) (Month) (Day)	Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married	Education <input type="checkbox"/> PhD <input type="checkbox"/> Master's Degree <input type="checkbox"/> Bachelor's Degree <input type="checkbox"/> College <input type="checkbox"/> (Vocational) High School <input type="checkbox"/> Other
English Name	(Must be consistent with the name on your passport) Please make sure to provide it. If you leave it blank, it will be interpreted that you have authorized the Bank to translate your name on your behalf	
Residence Address	Main telephone ()	
Current Address <input type="checkbox"/> Same as residence address <input type="checkbox"/> Listed below	Current address phone number ()	
Email	※ Notice of credit card rights and agreed terms will be sent to your latest email kept by the bank. According to the relevant laws and regulations, the applicant should be notified of the relevant changes in the terms of the contract, rights and benefits, etc., which will be sent in the same email or other electronic documents. ※ In accordance with the regulations of the competent authorities, if you have added or changed your E-mail, you have to complete the verification process in order to make this E-mail effective. Please write in uppercase English letters. Example: number 0 → 0; uppercase letter Z → Z	



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XVI. In order to provide real time credit card binding services, the cardholder may bind his/her credit card and a designated mobile payment service (including E. SUN Wallet and other apps with instantaneous binding collaboration with E. SUN Bank) before he/she receives the physical credit card. After that, he/she can immediately conduct a transaction. After receiving the physical credit card, the cardholder still needs to activate it through the E. SUN Bank website, E. SUN Wallet, mobile banking or by calling our customer service before he/she can use it.

XVII. The applicant agrees that the bank may use telephone marketing for its financial products, including deposits, loans, credit cards, insurance, trusts, funds, and investment and financial management.

XVIII. The applicant may request the bank to stop marketing at any time. The methods and channels for such requests include, but are not limited to: (1) During telephone marketing calls (2) Through phone customer service (0800-30-1313 or 02-2182-1313) (3) Through intelligent customer service, visitor message boards, or operation counters.

XVIII. Applicant **Agrees** Please make sure that you check this box

The Bank may provide the applicant's basic data to co-branded partners out of the need to provide service. Please do not check the box if you disagree. The Bank will issue a standard credit card instead, and the applicant will not be able to enjoy the discounts and privileges provided by the co-branded partners. The applicant may demand that the Bank suspend leveraging the aforementioned personal data at any time in writing, or via a simplified method agreed to by the Bank.

- i. E. SUN EasyCard: The applicant agrees that the Bank may provide the applicant's basic data, such as name, date of birth, ID number, phone number, address, and email, to EasyCard Corporation out of the need to provide service. These data will be used as the basis for all registered E. SUN EasyCard services under the applicant's name.
- ii. E. SUN icash Co-branded Card: 1. The applicant agrees that the Bank may provide the applicant's basic data, such as name, ID number, date of birth, phone number, address and email, to icash Corp. out of the need to provide service. These data will be used as the basis for registered icash services. 2. icash Corp. may provide my registered icash card number and ID number to 7-Eleven in order to allow for the accumulation and redemption of OPENPOINT, and to secure accumulated points if the card is reported lost. 3. The Bank may provide my accumulated bonus points from using the credit card as well as my registered icash card number to 7-Eleven in order to allow for the accumulation and redemption of OPENPOINT.
- iii. iPASS Card: The applicant agrees that the Bank may provide the applicant's basic data, such as name, date of birth, ID number, phone number, address, and email to iPASS Corporation out of the need to provide service. These data will be used as the basis for all registered iPASS Card services under the applicant's name.

To: **E.SUN Bank**
Applicant of the primary credit card
 (Authorized Signature)

Please make sure that you sign your name

Applicant of the supplementary credit card
 (Authorized Signature)

Please make sure that you sign your name

The supplementary card applicant agrees to the following: After the Bank has delivered terms and conditions for credit card members, paperwork related to the business, or necessary notifications (such as bills) to the primary card applicant's last known contact address/email/phone number listed in the application form, it will be deemed to have the same effect on the supplementary card applicant. The supplementary cardholder can inquire about the amount of accounts payable for him/her up to the current month by calling the Bank's dedicated customer service hotline.

- The applicant agrees that the auto load function of EasyCard is activated by default (once it is activated, there is no way to deactivate it)
 I do not agree to activation by default
- You can set up your password for cash advance on our website or by calling us at (02)2182-1313 ext. 133. After you complete the setup, you can use your credit card to access the cash advance function. Furthermore, the Bank's official website offers online cash advances in NT dollars. After you complete your online application, the cash will be transferred to your domestic savings account.

Important Notes on E. SUN Bank Automatic Payment

- I. New Taiwan Dollar Account**
- ※ When an account of the Bank (referred to as self-withholding account hereafter) is used for automatic payment (autopay), the Bank will transfer the agreed amount of accounts payable from the self-withholding account on the day of the credit card bill payment due date each month. If the account owner has insufficient funds, funds will be deducted from the self-withholding account on three consecutive occasions (spread across three workdays) until the balance of that account reaches zero. If the Bank's autopay operation is set up before the due date of the credit card bill of the current billing cycle, the self-withholding account will be used for paying the credit card bill of the current cycle.
 - ※ If the authorizer activates functions such as pledged loan or cash advance while using autopay, he or she shall be fully responsible for all interest thus generated or other related expenses.
 - ※ In the event that the authorizer (name of savings account) is a company account, only the responsible person or that company are allowed to apply for the primary credit card.
- II. Foreign Currency Account (including NTD-linked accounts)**
- ※ When a cardholder applies for a dual-currency card, the cardholder of the primary card should open a New Taiwan dollar demand deposit account, or a demand savings deposit account and a foreign currency combined deposit account at the Bank, in addition to applying for autopay for credit card bill in foreign currency from the foreign currency account, as well as automatic purchase and payment of foreign exchange in NTD.
 - ※ "Automatic purchase and payment of foreign exchange in NTD" refers to the agreement between the Bank and the cardholder. When the cardholder has insufficient funds in his/her foreign currency savings account, it will lead to failed autopay for credit card accounts payable in foreign currency. In this case, the Bank may automatically convert NTD savings in the designated NTD savings account he/she has opened with the Bank into the designated foreign currency based on the foreign exchange rate on the day of failed autopay per mutual agreement. The funds will be deposited into the foreign currency savings account to immediately pay for credit card accounts payable in the foreign currency.
 - ※ "Automatic purchase and payment of foreign exchange in NTD" refers to the conversion of NTD into foreign exchange transactions, which should be included in the rules of the competent authority for declaration of amounts. If automatic purchase of foreign exchange is paid in NTD, the sum of the total amounts of foreign exchange settlements in NTD exchanged for FCY on the same day from the same person at the Bank exceeds NT\$500,000, or if a single automatic purchase and payment of foreign exchange in NTD exceeds NT\$500,000, the automatic purchase of foreign exchange in NTD will not be effective, and the credit card FCY account payable will not be able to be debited for payment.
 - ※ Accounts payable in each currency shall be offset separately, and Paragraph 4, Article 14 of the Terms and Conditions for E. SUN Bank Credit Cards shall apply.
 - ※ If the cardholder has closed his/her foreign currency account with the Bank, the Bank has the right to terminate his/her right to use a dual-currency card after notifying the cardholder.
- III.** The authorizer agrees that the Important Notes and E. SUN Bank Credit Card Automatic Payment Letter of Authority shall apply to all the transactions made using the primary credit card and the supplementary credit card.

E. SUN Bank Automatic Payment

The applicant hereby authorizes E. SUN Bank to transfer funds directly from his/her following E. SUN Bank account to pay for the consolidated credit card accounts payable in NTD from both the primary credit card and the supplementary credit card (method of deduction: In Full Minimum Due)

Limited to the E. SUN Bank account of the primary credit cardholder

E.SUN Bank		
Branch Office Code	Item	Savings Account Number
_ _ _ _ _ _ _ _ _	_ _ _ _ _ _ _ _ _	_ _ _ _ _ _ _ _ _

Please make sure that you fill it out if you apply for a dual-currency card

Autopay for Transactions in Foreign Currency

The applicant hereby authorizes E. SUN Bank to transfer funds directly from his/her following E. SUN Bank account to pay for the consolidated credit card accounts payable in foreign currency from both the primary credit card and the supplementary credit card (method of deduction: In Full Minimum Due; each currency will be deducted separately)

E. SUN Bank Foreign Currency Account (limited to the account of the primary credit cardholder himself/herself)		
Branch Office Code	Item	Savings Account Number
_ _ _ _ _ _ _ _ _	_ _ _ _ _ _ _ _ _	_ _ _ _ _ _ _ _ _

E. SUN Bank New Taiwan Dollar Account (limited to the account of the primary credit cardholder/linked to a foreign currency account)		
Branch Office Code	Item	Savings Account Number
_ _ _ _ _ _ _ _ _	_ _ _ _ _ _ _ _ _	_ _ _ _ _ _ _ _ _

※ 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.

(The following fields are meant to be filled out by the Bank's business unit) To be picked up by a branch office on the applicant's behalf

Channels Code (SC)	Promoter's Code Number	Business Unit	Supervisor
		Please fill in your branch office's code	Please fill in your employee number
		Handling Personnel	



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Important Notes

Before you decide to apply for a credit card with E. SUN Bank, please make sure that you have carefully read the following items to ensure your rights:
I. Expenses payable and fees that you may have to take responsibility for

Item	Charges and Instructions (all amount in NTD unless otherwise noted)										
Annual Fee	<p>I. Primary Card Annual Fee</p> <p>i. E. SUN Dual-Currency Card: NT\$3,000/per card.</p> <p>ii. E. SUN EasyCard: Signature Business Card/Titanium Business Card/Business Card/Titanium Card/Precious Card: NT\$3,000/per card. Platinum Card: NT\$2,400/per card. General Card: NT\$300/per card.</p> <p>iii. Signature Business Card/Titanium Business Card/Business Card/Titanium Card/Precious Card: NT\$3,000/per card. Platinum Card: NT\$2,400/per card. Gold Card: NT\$1,200/per card. General Card: NT\$600/per card.</p> <p>II. Supplementary Card Annual Fee is all waived.</p> <p>III. Annual Fee waiver criteria (First year annual fee is all waived. The criteria of the annual fee waiver will be recalculated each year.)</p> <p>i. E. SUN Dual-Currency Card (Compliance with any one of the criteria is sufficient.)</p> <p>1. The previous annual transaction amount reaches NT\$150,000 or more (transactions in NTD and foreign currencies will be combined), the annual fee for next year will be waived.</p> <p>2. The primary cardholder's foreign currency asset balance with the Bank totaled the equivalent of NT\$150,000 or more at the end of any month during the previous year, the annual fee for next year will be waived. (Foreign currency asset balance refers to the aggregate of the foreign currency demand deposit balance, foreign currency time deposit balance, and inventory balance of mutual funds deductible in foreign currency).</p> <p>iii. E. SUN Signature Business Card (Compliance with any one of the criteria is sufficient.)</p> <p>1. The previous annual transaction amount reaches NT\$150,000 or more, the annual fee for next year will be waived.</p> <p>2. Starting from the second year, if the cardholder uses e-bill, sets up automatic deduction from E.SUN deposit account for credit card payments, or completes at least one transaction in the previous year, the annual fee will be waived.</p> <p>iii. E. SUN Only Card (Compliance with any one of the criteria is sufficient.)</p> <p>1. The previous annual transaction amount reaches NT\$150,000 or more, the annual fee for next year will be waived.</p> <p>2. The previous annual transaction completes at least 12 times, the annual fee for next year will be waived.</p> <p>3. Starting from the second year, if the cardholder uses e-bill, sets up automatic deduction from E.SUN deposit account for credit card payments, or completes at least one transaction in the previous year, the annual fee will be waived.</p> <p>iv. Other cards: Starting from the second year, if the cardholder uses e-bill, sets up automatic deduction from E.SUN deposit account for credit card payments, or completes at least one transaction in the previous year, the annual fee will be waived.</p> <p>IV. The annual fee waiver threshold does not include the following transactions: non-purchase items such as cash advances, compensations, collections for third parties, operating expenses/handling fees, refund/sales returns, card loss report fees, card production fees, annual fees, revolving credit interest, service costs, default penalties, and disputed transactions. For installment payment transactions, only the first installment will count as a completed purchase, but the total amount will still be aggregated.</p>										
Revolving Credit Interest / Minimum Due (calculated separately based on the designated currency)	<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 than 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 due=1. {Installment payment transactions (including cash advance and compensation transactions), mutual fund dollar cost averaging amount, credit card balance installment plan amount} × 100% + 2. {Newly-added ordinary purchase 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 / US\$35 / JPY3,500 / EUR25).</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 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>V. Revolving interest/minimum payment amount will be calculated separately based on the agreed settlement currency.</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: (JPY50,000 - JPY20,000) × (a total of 33 days from May 1 to June 2) × (15% / 365) = JPY30,000 × 33 × 0.00041 = JPY406. NTD revolving credit interest: (NT\$5,000 - NT\$2,000) × (a total of 32 days from May 2 to June 2) × (15% / 365) = NT\$3,000 × 32 × 0.00041 = NT\$39</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 payment, 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	Each sum of handling fee = 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.	Card Loss Report Fee & Deductible Amount	The Bank collects a handling fee of NT\$200 for each credit card that is reported lost (this only applies to credit cards with EasyCard, icash or iPASS stored value function). The maximum deductible amount for each credit card reported lost is NT\$3,000 (this fee shall be waived for cardholders of the E. SUN Signature Card and E. SUN Teacher Card).								
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).	Handling Fee for Overseas Emergency Card Replacement Service	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;"></th> <th style="width: 70%;">Precious Card/Signature Card/Titanium Card</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Visa</td> <td style="text-align: center;">Free of Charge</td> </tr> <tr> <td style="text-align: center;">Mastercard</td> <td style="text-align: center;">The service is longer supported since 2022/5/22.</td> </tr> <tr> <td style="text-align: center;">JCB</td> <td style="text-align: center;">NT\$2,000</td> </tr> </tbody> </table>		Precious Card/Signature Card/Titanium Card	Visa	Free of Charge	Mastercard	The service is longer supported since 2022/5/22.	JCB	NT\$2,000
	Precious Card/Signature Card/Titanium Card										
Visa	Free of Charge										
Mastercard	The service is longer supported since 2022/5/22.										
JCB	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, and also agrees to pay the handling fees that E.SUN Bank must pay to each international credit card organization, as well as an overseas transaction service fee calculated at 0.5% of the transaction amount, after which the payment will be settled. (For the latest overseas transaction service fees charged by various international credit card organizations, please refer to E.SUN Bank's website.)										

Other Expenses

- Processing fee for card reissue/replacement: NT\$50 per card (This only applies to credit cards with EasyCard, icash or iPASS stored value function)
- Resending detailed transaction statement from three months ago: NT\$100 per copy
- Handling fee for issuing a certificate of satisfaction: NT\$200 per copy
- Processing fee for returning overpayment: NT\$100 each time
- Arbitration processing fee for international credit card organizations: Charged in accordance with the operational regulations of each international credit card organization (to be converted to NTD based on the exchange rate on the settlement day)
- Expedited processing fee: NT\$150 each time

※ For other concessions and expenses, please refer to the Bank's website (www.esunbank.com) for more details.

II. Credit Card Usage

- Your credit card is the Bank's property. You are only authorized to use it in person, and lending and transferring is prohibited.
- When you receive your card, please immediately sign the signature box on the back of the card and carefully read through the attached terms and conditions for your credit card (including E.SUN Bank Special Clauses for EasyCard, E.SUN Bank Special Clauses for icash Co-branded Card, and E.SUN Bank Special Clauses for iPASS Card). You may use your card only after you agree to the terms and conditions. Please take care of it properly and carefully. If you disagree with the terms, please cut your card and send it back to the Bank by registered mail within seven days.
- Please use the revolving credit and cash advance functions properly and refrain from over-extending your credit. Please also be mindful of making your payments on time in order to keep a sound credit card record.
- If you are still a student, you should communicate your credit card usage with your parents at all times.
- Holders of unembossed credit cards are unable to make a purchase when they patronize certain designated merchants (such as purchasing inflight duty-free products provided by an air carrier), because the attendant is unable to use manual card imprints for transaction processing.
- You will be able to enjoy travel insurance and travel inconvenience insurance coverage if you pay with your credit card for more than 80% of tour fees for yourself, your spouse, and your unmarried children under 25 years of age, or 100% of the fee for public transport. For more details, please visit our credit card website, or call our customer service at (02)2182-1313.
- The Bank reserves the right to approve or disapprove a credit card application submitted by a student. The Bank may suspend such an applicant's card at the request of his/her parents or legal representative.

III. Credit Card Loss or Theft

If you accidentally lose your credit card or if it is stolen, please call the Bank immediately to report the credit card loss. Please also further complete the procedures for reporting a lost card within seven days from the day of the card loss notification. After you do that, the Bank will assume your losses resulting from unauthorized use up to 24 hours prior to your phone call to report a card loss, and your deductible will be capped at NT\$3,000 (excluding E. SUN Signature Card and E. SUN Teacher Card). However, if you violate the Terms and Conditions for E. SUN Bank Credit Cards, the aforementioned perks do not apply. After you have properly completed the procedures for reporting card loss and suspension, please continue to assist the Bank in related investigation.

IV. Questions About Billing Statements

If you have any questions about transaction details in your billing statement, please make sure that you notify the Bank to apply for re-examination before the due date of each billing cycle.

V. Information Changes

In the case of changes to the information provided in this application form, please notify the Bank to make the correction to ensure your rights.

VI. Entrust a Third-Party for Business Associated with Credit Cards

You agree that the Bank, when necessary, may entrust an appropriate third party or work with member institutions of various credit card organizations when dealing with transaction receipt and payment, computer processing, or other accompanying business related to credit card agreements (such as customer data entry; data uploading, processing and exporting; account receivables collection and legal proceedings; information system development, monitoring and maintenance; statement printing, binding and delivery; document filing; card production and delivery; marketing; and any [justified gathering, processing, cross-border transmission and use of personal information]) to suitable third parties or members of various credit card organizations if deemed necessary, subject to the governance or approval of the authority. You also agree that the Bank may provide your personal data to a third party for the aforementioned purposes. However, that third party should still abide by related regulations and keep your personal data confidential when processing and utilizing them.

Conducting transactions with credit cards that come with the contactless payment functions

VII. 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.

VIII. Procedures for handling disputed transactions by international credit card organizations

If the cardholder fails to obtain the product or service he/she purchases with his/her credit card, card-issuing institutions have different time frames for requesting repayment from the acquirer per international organizations' guidelines. Normally, it would be within 120 calendar days from the transaction settlement day or the agreed product/service supply day, and the retrospective period shall not be greater than 540 calendar days from the settlement day. Each international organization has the final say in formulating, interpreting or revising the rules of the "Procedure for Handling Disputed Transactions", as well as in arbitrating disputes among member institutions. Therefore when the cardholder claims a transaction disputable, it does not necessarily mean that the funds will be refunded, or that he/she no longer needs to pay for the outstanding parts of an installment plan. Please refer to E. SUN Bank's website for detailed regulations.

IX. Other

You agree that E. SUN Bank, the Joint Credit Information Center and the National Credit Card Center may collect, process, internationally transfer and utilize your personal data out of business requirements consistent with their service scope and regulations.

Your "credit limit" is authorized based on your personal financial situation. If you have a supplementary card or other types of credit cards, the same credit limit is shared among all of your cards.

Mandatory Disclosure Regarding Use of Personal Data by E.SUN Bank (Credit Cards)

- Mandatory disclosure regarding use of personal data by E.SUN Commercial Bank Co., Ltd. ("Bank"): Due to the fact that gathering personal information involves risking your privacy, the Bank is bound by Article 8, Paragraph 1 and Article 9, Paragraph 1 of the Personal Data Protection Act (PDPA) to inform you of the following:
 - Purposes of collection: foreign currencies, marketing (includes cross-selling and joint marketing in a financial group), 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), resolution of financial disputes, financial supervision, governance and inspection, information gathering, processing and uses required by law on non-government institutions, such as personal data collection, processing and utilization, credit card (including supplementary features), cash card, debit card and stored value card, management of contracts, contract-like arrangements or legal relations, loan approval and disbursement, consumer/customer management and service, consumer protection, commercial and technical information, account management and debt transactions, credit, fundraising (including fundraising for charities), accounting and related services, information/communication services, information, communication, and database management, information/communication security and management, online shopping and other e-commerce services, advertisement or commercial behavior administration, credit assessment, survey, statistics and analysis, certificate management, other financial management, and other registered services or services specified in the Memorandum of Association. Other consultancy services, life and health insurance, and property insurance
 - Types of personal information: Name, national ID number, passport number, gender, date of birth, contact information, image, voice, biometric (including but not limited to portrait, fingerprint, etc.), 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.
 - 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.
 - Duration for using personal data: 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)
 - Areas where personal data can be used: Any place, local or foreign, where the "Subject of use" is located.
 - Entities eligible for accessing personal data: E. SUN Bank (including outsourced organizations entrusted by E. SUN Bank), organizations allowed to access personal data as per rules and regulations (including, but not limited to, the parent company of E. SUN Bank, and other subsidiaries of affiliated financial holding companies, etc), other organizations with related business operation (for example: 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, and co-branded organizations, etc), regulatory authorities or financial regulators, entities with which the customer has a contract or something resembling a contract, or entities approved by the customer (including, but not limited to, companies with which E. SUN Bank engages in joint marketing or shares customer information, and companies working with E. SUN Bank in business promotion, etc), social media that E. SUN Bank uses or software service providers (for example: Facebook, LINE, Google, Yahoo, and YouTube, etc), U.S. government agencies and domestic and foreign authorities (such as financial supervision agencies or tax agencies, etc.).
 - Methods for using personal data: Information is to be used in both automated and non-automated means that comply with the Personal Data Protection Act.
- Pursuant to Article 3 of the PDPA, you may exercise the following rights over your own information held by the Bank:
 - 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.
 - 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.
 - The right to stop the Bank from collecting personal information according to Article 11, Paragraph 4 of the PDPA in the event that the Bank is found to have violated the PDPA while collecting, processing or using your personal information.
 - The right to stop the Bank from processing, using, or limited processing of your personal information according to Article 11, Paragraph 2 of the PDPA, should you have doubts toward the correctness of information held by the Bank. However, 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.
 - 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 the PDPA, when the purpose for which information was collected no longer exists or when the duration expires. However, 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.
 - 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. (Applicable to data subjects in the EU only)
 - The right to have the Bank take out or transfer your personal information. (Applicable to data subjects in the EU only)
 - The right to stop the Bank from marketing your personal information.
 - The right to have the Bank withdraw your consent to the personal information declaration. (Applicable to data subjects in the EU only)
 - Complaints may be filed to competent authorities for personal data disputes.
 - 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.
- 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.
- 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.
- For more details, please refer to Mandatory Disclosure Regarding Use of Personal Data promulgated on the Banks' website.
- The following are information from related entities about their disclosure regarding personal data collection & information inquiry: EasyCard Corporation (EasyCard Co-branded Card) / FETC (eTag service) / icash Corp. (icash Co-branded Card) / iPASS Corporation (iPASS Co-branded Card)

Company Name	Website	Customer Service Hotline
EasyCard Corporation	https://www.easycard.com.tw	412-8880 (Please add 02 before the number if you are calling from a mobile phone or from Kinmen or Matsu)
Far Eastern Electronic Toll Collection Co., Ltd.	https://www.fetc.net.tw	02-7716-1998
icash Corp.	https://www.icash.com.tw	0800-233-888 / 02-2657-6388
iPASS Corporation	https://www.i-pass.com.tw	07-791-2000

Special Terms and Conditions for E. SUN Bank Dual-Currency Card

The cardholder agrees to apply for a dual-currency card (abbreviated as DCC hereafter) from E. SUN Bank (abbreviated as the Bank hereafter), and has understood, agreed to, and is willing to abide by the following terms and conditions:

- I. Definitions
 - i. "DCC" refers to a credit card with which the Bank and the cardholder can settle payments in NTD or other designated foreign currencies. Foreign currencies currently available for payment settlement include the United States dollar, the Japanese yen and the euro.
 - ii. "Automatic Payment" refers to the agreement between the Bank and the cardholder in which the latter authorizes the former to deduct funds from the designated automatic payment account on the day of the credit card payment due date every month, in order to pay for accounts payable.
 - iii. "Automatic purchase and payment of foreign exchange in NTD" refers to an agreement between the Bank and the cardholder. When the cardholder has insufficient funds in his/her foreign currency savings account, it will lead to failed autopay for credit card accounts payable in foreign currency. In this case, the Bank may automatically convert NTD in the designated NTD savings account he/she has opened with the Bank to the designated foreign currency based on the foreign exchange rate on the day of failed autopay per the agreement. The funds will be deposited into the foreign currency savings account to immediately pay for credit card accounts payable in foreign currency.
- II. Beginning of Card Usage
 - i. When a cardholder applies for a DCC, the cardholder of the primary card should open a New Taiwan dollar demand deposit account, or a demand savings deposit account and a foreign currency combined deposit account at the Bank, in addition to applying for autopay for credit card bill in foreign currency from the foreign currency account, as well as automatic purchase and payment of foreign exchange in NTD.
 - ii. In the event of foreign currency refunds or foreign currency tax refunds, they shall be returned to the cardholder's credit card bill, and the Bank's rules pertaining to overpayment shall apply.
 - iii. The Bank approves the DCC cardholder's consolidated credit limit in NTD. Regardless of whether the cardholder conducts his/her transactions in NTD or a foreign currency, he/she should use the card within the consolidated NTD credit limit.
 - iv. Installment payment plans are not available for transactions which the cardholder has agreed to settle in a designated foreign currency.
 - v. Some domestic e-commerce merchants use foreign banks as their acquirers. When the cardholder uses a DCC, the amount of the transaction shall be converted to the designated foreign currency for settlement per mutual agreement, regardless of whether the purchase is made in NTD or a foreign currency. In addition, an overseas transaction service fee shall be collected.
- III. Revolving Credit
 - i. Per Paragraph 3, Article 14 of the Terms and Conditions for E. SUN Bank Credit Cards, the minimum payment due for the DCC shall be calculated in both currencies. However, if the aggregate of foreign currency accounts payable in the following cases is lower than US\$35/JPY3,500/EUR25, it shall be set at US\$35/JPY3,500/EUR25: a. 10% of the newly added ordinary transaction tally (this refers to payment made by the cardholder with the credit card for products ordered, service obtained and third-party payments during the current billing cycle) during the current cycle. b. Outstanding balance that comprises non-installment plan credit card transactions from the previous cycle (including cash advance) plus 5% of the newly-added non-installment plan cash advance amount.
 - ii. Revolving credit interest: Per Paragraph 1, Article 15 of the Terms and Conditions for E. SUN Bank Credit Cards, revolving credit interest for the DCC shall be calculated in both currencies. If the cardholder pays off all the credit card accounts payable in each foreign currency before the payment due date of the current cycle, or if the remaining outstanding amount in each foreign currency is less than US\$35/JPY3,500/EUR25 after he/she makes the payment, no revolving credit interest will be collected (For cardholders in possession of more than two foreign currency credit cards or foreign currency supplementary cards issued by the Bank, the revolving credit interest for transactions settled in foreign currency and the calculation of "transactions that may be charged to revolving credit principal" shall be consolidated in each currency. If the consolidated balance is less than US\$35/JPY3,500/EUR25, no revolving credit interest will be collected.)
- IV. Payment Methods & Offset
 - i. For payment methods of accounts payable in NTD, please refer to the instructions on the Bank's website: <https://www.esunbank.com>
 - ii. If the cardholder encounters a situation of "automatic purchase and payment of foreign exchange in NTD", the Bank shall proceed with "automatic purchase of foreign currency with NTD for payment" based on the exchange rate listed on the Bank's spot exchange rate board no. 1 on the day of failed deduction per mutual agreement. If the cardholder has insufficient funds in his/her foreign currency savings account, funds shall be automatically withdrawn from his/her NTD account to purchase foreign currency for payment on consecutive occasions (spread across three workdays) until the balance of that NTD account reaches zero.
 - iii. "Automatic purchase and payment of foreign exchange in NTD" refers to the conversion of NTD into foreign exchange transactions, which should be included in the rules of the competent authority for declaration of amounts. If automatic purchase of foreign exchange is paid in NTD, the sum of the total amounts of foreign exchange settlements in NTD exchanged for FCY on the same day from the same person at the Bank exceeds NT\$500,000, or if a single automatic purchase and payment of foreign exchange in NTD exceeds NT\$500,000, the automatic purchase of foreign exchange in NTD will not be effective, and the credit card FCY account payable will not be able to be debited for payment.
 - iv. With the exception of the situation of "automatic purchase and payment of foreign exchange in NTD", payment for credit card accounts payable in foreign currency is limited to automatic payment from a foreign currency account. The cardholder should ensure that he/she has sufficient funds in the designated foreign currency account for autopay before the credit card bill payment due date of each month. Accounts payable in each currency should be settled separately, and offset shall be made in accordance with Paragraph 4, Article 14 of the Terms and Conditions for E. SUN Bank Credit Cards. In the event of overpayment, the overpaid amount can only be used for the deduction of subsequent accounts payable in each currency, with the exception of the situation of "automatic purchase and payment of foreign exchange in NTD".
- V. Restrictions on Credit Card Usage

If the cardholder has closed his/her foreign currency account with the Bank, the Bank has the right to terminate his/her right to use a dual-currency card after notifying the cardholder.
- VI. Other

If any of the following scenarios arises with the cardholder, the Bank may directly convert outstanding accounts payable in foreign currency to accounts payable in NTD (including the principal, revolving credit interest and various expenses) based on the closing exchange rate of the Bank's spot foreign exchange rate from the day prior to the occurrence of the scenario. Revolving credit interest shall be calculated in NTD until the amount is settled.

 - i. The cardholder has applied for individual debt settlement negotiation, and has agreed to a date for card suspension.
 - ii. A card suspension date has been enforced as the Bank's compulsory card suspension mechanism has been set in motion.
 - iii. The cardholder has formally requested preliminary negotiation, preliminary mediation, reorganization, or clearance per the Statute for Consumer Debt Clearance, and the request procedures are consistent with the required time frame for case admission.
 - iv. The cardholder has declared bankruptcy with a court of law per the Bankruptcy Law, and the declaration is consistent with the required time frame for case admission.

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.

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Dedicated Reply Mail for E. SUN Credit Cards

Business Reply Letter
Certificate of Registration with the Sanchung Post Office
Sanchung Advertisement No. 1313

No. 10, Alley 17, Lane 42, Zhongxing North Street, Sanchung District, New Taipei City 241460

To: E.SUN Commercial Bank, Ltd. Credit Card
and Payment Service Division

Please double-check before you mail it

- Please Sign Your Name on the Signature Line
- Photocopy of the Front & Back of ID Card
- Photocopy of Financial Certificate Documentation