E.SUN Bank Credit Card Electronic Statement Service Agreement

Welcome to apply for E.SUN Bank Credit Card Electronic Statement Service!

The following contents specify important matters you should understand before applying for the E.SUN Bank Credit Card Electronic Statement Service. Please carefully read these terms before applying. By clicking the **"Confirm"** button online, you expressly represent and agree that:

- You have read and understood your rights and obligations regarding the E.SUN Bank Credit Card Electronic Statement Service.
- You agree to apply for the E.SUN Bank Credit Card Electronic Statement Service and agree to comply with these Terms and Conditions and related regulations.

Article 1

The term **"Applicant"** as used in these Terms refers to a natural person who has been approved and issued a credit card by E.SUN Bank.

Article 2

After the Applicant successfully subscribes to the E.SUN Bank Credit Card Electronic Statement Service, E.SUN Bank will no longer send physical paper statements or SMS statements. The electronic statement will be sent within one to three business days after the monthly billing date.
If the electronic statement delivery fails, the system will automatically switch to send an SMS statement; if the SMS statement also fails, a physical paper statement will be sent instead.

If the email address retained by the Applicant is used by others, is invalid, or does not exist, and if the Applicant has a valid mobile phone number on record, E.SUN Bank may cancel the electronic statement subscription and switch to sending SMS statements. If no valid mobile phone number is available, physical paper statements will be sent.

Upon the successful activation of encrypted electronic statements, the Applicant's next electronic statement will be encrypted. If the Applicant wishes to change the password, this can be done via E.SUN online banking. If the Applicant terminates the electronic statement service, E.SUN Bank will resume sending physical paper statements.

Notifications sent by E.SUN Bank via electronic documents such as email or SMS shall have the same legal effect as paper documents. The Applicant may not claim the invalidity or non-establishment of such notices or declarations on grounds of the absence of written form or signature.

Article 3

The E.SUN Credit Card electronic statement will be sent to the Applicant's designated email address. To protect the Applicant's rights, the Applicant must ensure the email address is valid, functional, and verified. Any changes to the designated email address must similarly be verified. The Applicant is required to update changes via the official website, E.SUN online banking, or by contacting the bank.

If the Applicant fails to complete email verification within three days from the date of receiving the verification email from E.SUN Bank:
1. New applicants will be adjusted to receive SMS statements.
2. Existing applicants will continue to receive statements according to their original delivery method; if the Applicant changed the email address, statements will be sent to the original email on record.

(Definition of new applicant: no possession of any E.SUN Bank principal card within six months prior to the card approval date; all others are regarded as existing applicants.)

If the Applicant does not receive the electronic statement due to failure to update or verify the email address or other reasons beyond E.SUN Bank's control, the Applicant shall proactively inquire with E.SUN Bank and cannot refuse payment for non-receipt. All damages or losses arising therefrom shall be borne by the Applicant.

Article 4

Electronic statements are sent only to the principal cardholder and not to any supplementary cardholders.

Article 5

If the Applicant questions any contents of the electronic statement, please contact E.SUN Bank Customer Service promptly. The rights and obligations between the Applicant and E.SUN Bank shall remain unchanged by the subscription to the electronic statement service.

Article 6

E.SUN Bank reserves the right to amend these Terms and Conditions. Updated Terms will be posted on E.SUN Bank's official website. Continued use of the service after amendments constitutes consent to the revised Terms. If the Applicant does not agree, termination of the electronic statement service should be requested.

Article 7

The Applicant may terminate the electronic statement service at any time. However, if the Applicant terminates all relations with E.SUN Bank and settles accounts, this service will automatically terminate.

Please manage your finances carefully and value your credit

◎Products featuring a zero-interest installment plan: zero handling fees and zero annual percentage rates.◎Revolving credit rate: 5.88%~15% (determined by your credit score from the Bank; base date: September 1, 2015).◎Service charges for cash advance (based on the cash advance settlement currency): the amount of cash advance x3.5%+(NTD150/USD5/JPY550/EUR4).◎Other relevant rates shall be announced on the Bank's website and application form.

Article 8

The Applicant agrees not to apply for or use the E.SUN Credit Card electronic statement service for any illegal purposes or by any illegal means. If violated, E.SUN Bank reserves the right to suspend or terminate the service without prior notice. The same applies to improper use.

Article 9

E.SUN Bank reserves the right to suspend or terminate the service in the following events. For foreseeable events, advance notice will be posted to safeguard the Applicant's rights:

1. Maintenance of system equipment for the electronic statement service.
2. Sudden system failures or malfunctions of E.SUN Bank or its cooperating service providers' hardware/software.
3. Force majeure events such as natural disasters that render service provision impossible.

Article 10

1. The Applicant shall comply with applicable laws of the Republic of China and all customary internet usage practices. No intent or act shall be made to intrude, disrupt, or damage other systems, hosts, or servers on the internet, nor engage in conduct violating public order, moral standards, or laws.
2. E.SUN Bank shall not be liable for damages caused by reasons not attributable to the Bank affecting the Applicant's use or inability to use the service.

Article 11

1. Interpretation and application of matters not stipulated in these Terms shall be governed by the laws, regulations, and customary practices of the Republic of China.
2. Disputes arising out of the use of this service shall be governed by the jurisdiction agreed under E.SUN Bank Credit Card Terms and Conditions.

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E.SUN Bank Credit Card SMS Statement Service Agreement

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The following contents specify important matters you should understand before applying for the E.SUN Bank Credit Card SMS Statement Service. Please carefully read these terms before applying. By clicking the **"Confirm"** button online, you expressly represent and agree that:

- You have read and understood your rights and obligations regarding the E.SUN Bank Credit Card SMS Statement Service.
- You agree to apply for the E.SUN Bank Credit Card SMS Statement Service and agree to comply with these Terms and Conditions and related regulations.

Article 1

The term **"Applicant"** as used in these Terms refers to a natural person who has been approved and issued a credit card by E.SUN Bank.

Article 2

After the Applicant successfully subscribes to the E.SUN Bank Credit Card SMS Statement Service, E.SUN Bank will no longer send physical paper statements or electronic statements. The SMS statement will be sent within one to three business days after the monthly billing date. If SMS statement delivery fails, a physical paper statement will be sent instead.

If the mobile phone number retained by the Applicant is used by others, is invalid, or disconnected, and if the Applicant has a valid email address on record, E.SUN Bank may cancel the SMS statement subscription and switch to electronic statements; if no valid email is available, physical paper statements will be sent.

If the Applicant terminates the SMS statement service, E.SUN Bank will resume sending physical paper statements.

Article 3

The SMS statement will be sent to the Applicant's mobile phone number on record. The SMS system's successful sending status shall be deemed as delivery.
To protect the Applicant's rights, the Applicant must ensure the mobile number is valid, functional, and used by the Applicant personally. Any change of the mobile number must be updated promptly via the official website or by contacting E.SUN Bank Customer Service.

If the Applicant fails to update or verify the mobile number as required or for other reasons resulting in non-receipt of SMS statements, the Applicant must proactively inquire with E.SUN Bank and cannot refuse payment for non-receipt. All damages or losses arising shall be borne by the Applicant.

Article 4

SMS statements are sent only to the principal cardholder and not to any supplementary cardholders.

Article 5

The convenience store payment barcode contained in the SMS statements is exclusively for payment of E.SUN credit card accounts at the four major convenience stores in Taiwan and is not available for payments to other banks.
If the Applicant questions any contents of the SMS statement, please contact E.SUN Bank Customer Service promptly.

Article 6

E.SUN Bank reserves the right to amend these Terms and Conditions. Updated Terms will be posted on E.SUN Bank's official website. Continued use of the service after amendments constitutes consent to the revised Terms. If the Applicant does not agree, termination of the SMS statement service should be requested.

Article 7

The Applicant may terminate the SMS statement service at any time. However, if the Applicant terminates all relations with E.SUN Bank and settles accounts, this service will automatically terminate.

Article 8

The Applicant agrees not to apply for or use the E.SUN Credit Card SMS statement service for any illegal purposes or by any illegal means. If violated, E.SUN Bank reserves the right to suspend or terminate the service without prior notice. The same applies to improper use.

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