國泰世華銀行 納閩島分行
Cathay United Bank, Labuan Branch
Licensed Labuan Bank (970064C)

Fee Schedule for Banking Services

Remittance & Deposit

1. Deposit account

Minimum initial deposit	- **Call Deposit:** Deposit US$ 1,000 or equivalent (Interest would be calculated at the minimum balance of US$ 500 or equivalent in the account) - **Time Deposit:** Deposit US$ 10,000 or equivalent
Reactivate dormant account [5]	- Deposit US$ 1,000 or equivalent
Certificate of Account Balance	- US$ 7 per copy
Other Charges: Audit Confirmation Request / Bank Confirmation / Certificate Confirmation	- **Malaysia**: US$ 8 - **Asia**: US$ 35 - **Others**: US$ 55
Bank Statement Retrieval	- **If statement is 12 months old or less:** US$ 1 per page - **If statement is more than 12 months old:** US$ 7 per request + US$ 1 per page

2. Outward Remittance

Foreign Outward Telegraphic Transfer (SWIFT/MX)	- **Commission**: 0.03% to a maximum of US$ 100 or equivalent - **Cable Charge**: US$ 20 + Correspondent bank charges (if any) - **Full Amount to Beneficiary Bank**: Additional charge of US$ 20
Cathay Express Wire [6]	- US$ 20
Amendment / Cancellation / Inquire	- US$ 20 for each SWIFT/MX message sent.
Returned Outward Remittance	- **Handling Fee**: US$ 10 per request. - **Cable Fee**: US$ 20 for each SWIFT/MX message sent.

Trade Finance Services Standard Fees

1. Export

Outward Bills for Collection (Non-DC Bills)	0.1% flat, Min US$ 20
Swift/MX fee	US$ 20
Courier Charges	As per DHL published rate

Note:
1. All other services are charged in US$.
2. All information is subject to latest official announcement.
3. Please be advised that, starting from 1 January 2026, a service tax of 8% will be applied to certain fee and commission based financial services. A tax invoice will be issue reflecting the imposition of the 8% service tax, where applicable.
4. The above-mentioned fees and charges are subject to prevailing promotions or offers by Cathay United Bank Labuan Branch.
5. *Dormant Account* is an account with no transaction for a continuous period of 24 months.
6. Cathay Express Wire refers to remittances sent to Cathay United Bank Taiwan headquarter, overseas branches and subsidiaries, or strategic partners.

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TERMS AND CONDITIONS FOR FOREIGN CURRENCY ACCOUNT

1. Authorization and Request

1.1 I/We authorize and request the Bank to honour and comply with any written instruction by facsimile message or email to withdraw any or all money on any of my/our account(s) and my/our written instructions by facsimile message or email to deliver, dispose of or deal with any securities, deeds or documents whatsoever from time to time in the possession of the Bank for my/our account(s) whether by way of security or safe custody or otherwise.

2. Banking Charges

2.1 I/We hereby agree that the Bank shall be entitled to charge for any of its services provided to me/us at the rates as notified by the Bank to me/us from time to time or, in the absence of such notification, at a reasonable rate. All banking charges when due shall be debited to my/our banking accounts.

3. Change of address, signature or particulars

3.1 Any change of address or signature(s) or other particulars that are recorded with the Bank shall be notified to the Bank in writing. All communications including the service of any Legal Process sent by post to or left at my/our last address registered with the Bank shall be deemed to have been duly delivered to and received by me/us.

4. Limitation of Liability

4.1 I/We agree that the Bank shall not be responsible for and I/We shall fully indemnify the Bank and hold the Bank harmless against all losses, costs and expenses which may be incurred by me/us or by the Bank in connection with any or all of the banking accounts whatsoever or the execution by the Bank of any instructions or if any of my/our banking accounts or any part thereof is reduced or frozen by any government or official authority.

4.2 I/We further agree that when the Bank incurs liability for or at my/our request, any funds or securities and other valuables deposited with the Bank (whether deposited by way of security, safe custody or for any other specific purpose) belonging to me/us and in the hands of the Bank shall automatically become security to the Bank and the Bank shall have the right to retain such funds or securities and other valuables or any part thereof or to refuse and reject my/our written order to withdraw any money from the account until the liability is settled.

4.3 The Bank shall not be responsible for or liable to customer either for any diminution in the currency of the deposit due to taxes, imposts or depreciation, or for the unavailability of any currency due to restrictions on convertibility, requisitions, involuntary transfer, exercise of military or usurped powers, or any other causes whatsoever which are beyond the Bank’s control.

4.4 I/We accepts the risk of foreign acts of state in respect of the unavailability of the repayment of the deposit if such repayment is rendered illegal or deferred by any act or order of the Government of the currency involved or of the country where such deposit is alternatively placed and the Bank shall incur no liability by reason of any change in the applicable law, governmental regulation or order, of the country of currency, or in the country where deposit is placed.

5. Right of set-off

5.1 The Bank shall have a lien on and shall be at liberty to retain the deposited sum or any part thereof without notice to the depositor whether the same is due for repayment or not if the depositor is or becomes indebted to the Bank whether in Malaysia or abroad. The Bank shall be at liberty at any time without notice to set off the deposited sum or any part thereof against such indebtedness in Malaysia or abroad, actual or contingent, primary or collateral, joint or several notwithstanding such indebtedness is in a different currency from the deposit and the Bank is authorized to effect any necessary conversion at its own exchange rate then prevailing.

6. Deposits and Withdrawals

6.1 All withdrawals shall be made via written instructions by me/us to the Bank via facsimile message or email.

6.2 Transactions in Foreign Currency notes are prohibited.

6.3 A receipt issued by the Bank is only valid if it is machine validated or acknowledged by an authorized officer of the Bank.

7. Placement Transaction

7.1 Deposit of money for a fixed term (hereinafter referred to as placement) is allowed subject to such terms and conditions as may be imposed by the Bank including, but not limited to, the requirement of a minimum amount. The terms and conditions may vary for placement of different currency and the Bank reserves the right to vary such terms and conditions at any time and from time to time as it deems fit.

7.2 Interest rate for Foreign Currency placements will be set on the commencement day of placement or renewal. And the commencement day shall be a business day on which banks in Wilayah Persekutuan Kuala Lumpur, Wilayah Persekutuan Labuan, Taipei Taiwan and the principal financial centres for the currency involved are open for business. Interest rate will be determined by the Bank and will vary from time to time. List of interest rate prevailed at the time of placement or renewal will be furnished upon request. Except in the assignment, transfer, charge or pledge of the placement in favour of the Bank as security, the placement cannot be assigned, transferred, charged or pledged whether by endorsement of the Foreign Currency placement confirmation or otherwise.

7.3 Premature withdrawals of placement made, whether partially or in full is not permitted provided that the Bank may at its absolute discretion allow a premature withdrawal upon it being compensated for all losses suffered by it as a result of allowing a premature withdrawal(including, but not limited to the replacement cost of the placement).

8. Overdrafts

8.1 Where an overdraft is permitted by the Bank, each principal amount advanced by the Bank at its discretion shall be payable by me/us upon demand from the Bank together with interest and if applicable all other commissions, discounts and Banker's charges. The interest rate chargeable in respect of the overdraft shall be determined by the Bank from time to time and shall be computed on the principal amount for the time being owing on a daily basis and if such interest or any part thereof is not paid each month when the same is due such interest shall (so long it remains unpaid) be capitalized and aggregated with the Principal amount for the time being owing and interest shall accrue thereon as herein provided.

9. Statement of Account

9.1 A statement of the balances on my/our banking accounts will only be rendered every six months or upon request. If however, there are no transactions during the six month period no statement will be rendered.

9.2 I/We agree to examine and notify the Bank of any errors, irregularities, discrepancies, claims or unauthorized debits or items whether, made, processed or paid as a result of forgery, fraud, lack of authority, negligence or otherwise by any person whatsoever.

9.3 I/We further agree that if I/We fail to advise you in writing of the non-receipt of the statement and obtain the statement from you, or to notify you of any errors, discrepancies, claims or unauthorized debits or items in the statement within seven (7) days from the date of the statements, the Bank's accounts or records shall be conclusive evidence of the transaction entries and balances in such accounts and I/We shall be deemed conclusively to have accepted all matters contained in the statement as true and accurate in all respects. Any amendment thereafter of the statement shall be at the sole discretion of the Bank.

10. Closure of Accounts

10.1 The Bank reserves its right to close any banking account for any reason whatsoever by giving 14 days notice of such intention and the Bank shall not be bound to disclose any reasons therefore.

11. Disclosure

11.1 I/We hereby agree and authorize the Bank to disclose to any person any information about or with regard to my/our affairs and/or banking accounts as authorized by law or for such purposes as the Bank may deem reasonable or necessary.

12. Rules and Regulations of Regulatory Bodies

12.1 In addition and without prejudice to any of the terms and conditions herein, where applicable, the terms and conditions herein shall be governed by and subjected to the rules, regulations and guidelines from time to time issued by Bank Negara Malaysia, Labuan Financial Services Authority, the Association of Banks in Malaysia and other relevant bodies whether or not such rules, regulations and guidelines have the force of laws, I/We hereby agree that the availability and the continued availability of any of the services presently and/or hereafter from time to time and at any time offered by the Bank to me/us shall be dependent upon and subject to the said rules, regulations and guidelines.

13. Interpretation

13.1 The expression "banking accounts" shall mean each and every foreign currency account which I/we maintain with the Bank and, if the context so requires shall mean any one of such accounts.

14. Change of Terms and Conditions

The terms and conditions herein are not exhaustive. The Bank reserves the right to add, modify or delete any of the above terms and conditions and any such additions, modifications or deletions shall be binding on me/us and be deemed to have come to my attention by their being displayed at the Bank and any of its branches or posted to me at the last address registered with the Bank or advertised or by any other mode which the Bank may deem fit.

15. Privacy for Customers

The Bank values our privacy and strives to protect our personal information in compliance with the laws of Malaysia (including the Personal Data Protection Act 2010). The Bank is required to provide us with the Privacy Policy detailing how to collect and use our personal information in accordance with such laws.

16. Cathay United Bank Global Terms

The contractual terms contained herein and the "Cathay United Bank Global Terms" provided as *Appendix* ("Global Terms") constitutes the entire agreement and understanding of the parties with respect to the subject matter hereof.