

References: Credit Card Application Form (Preview Version)

Version Date: Sep 2024

Application Guide (Priority processing for fully completed applications)

1. Application Eligibility

- (A) Adult citizens of the Republic of China (R.O.C.) are eligible to apply for the Primary Card. Spouses, parents, children, siblings, or parents-in-law of the Primary Cardholder who are at least 15 years old are eligible to apply for Supplementary Cards. Please provide proof of relationship. If applying for a Supplementary Card for siblings, both parents must sign in the "Legal Guardian" section.
- (B) The Applicant shall serve the current job for at least one (1) year with an annual income as follows:

Card Type	World Card/ Eva Air Co-branded Supreme Infinite Card/Asia Miles Co-branded World Card	Cash Reward Signature Card/eTag Co-branded Titanium Business Card/USD Dual Currency Titanium Business Card/Asia Miles Co-branded Titanium Business Card/Eva Air Co-branded Infinite Card/FPCC Co-branded Titanium Business Card	FPCC Co-branded Precious Card	Eva Air Co-branded Supreme Signature Card/eTag Co-branded Platinum Card	CUBE Card/USD Dual Currency Platinum Card/Asia Miles Co-branded Platinum Card/Asia Miles Co-branded Journey Card/Eva Air Co-branded Signature Card/FPCC Co-branded Platinum Card/Shopee Co-branded Credit Card
Annual Income	NT\$2,000,000	NT\$600,000	NT\$500,000	NT\$400,000	NT\$200,000

- (C) An applicant who would like to apply for a COMBO Card is required to have a demand deposit (savings) account with Cathay United Bank (the "Bank" or "CUB").

2. Required Documents

- Copies of the front and back of the National ID Card of the Primary Card/Supplementary Card Applicant, and withholding tax certificate or copies of the passbook cover and pages showing salary payments for the last two (2) months.
- For minors applying for a Supplementary Card, the legal guardian(s)' signature(s) and consent(s) are required. Additionally, copies of documents proving the relationship between minors and the credit card applicant or the legal guardian(s), such as National ID Card, household registration record or other legal documents, must be provided.

Note: The Bank will notify separately if a guarantor is required.

Please mail the completed application form by post to: Credit Card Operations Department, Cathay United Bank; P.O. BOX 1888 Taichung Minquan Road Post Office, Taichung City 400900, Taiwan (R.O.C.)

3. Duration of Agreement with each Co-Branded Card Partner

- The agreement between the Bank and EasyCard Corporation is valid until June 30, 2027.
- The agreement between the Bank and Asia Miles Limited is valid until September 30, 2025.
- The agreement between the Bank and Formosa Petrochemical Corporation is valid until July 31, 2026.
- The validity period of the agreement between the Bank and Far Eastern Electronic Toll Collection Co. Ltd. is subject to the announcement on the Bank's official website.
- The agreement between the Bank and iPASS Corporation is valid until November 21, 2025.
- The agreement between the Bank and icash Corporation is valid until December 31, 2024.
- The agreement between the Bank and Shopee (Taiwan) Co. Ltd. is valid until August 31, 2029.

Application Details

Thank you for applying for Cathay United Bank for credit card(s). Please read the instructions carefully to ensure your rights and interests.

- First-time Applicant
 Existing CUB Primary Cardholder
 Existing CUB Deposit, Funds or Mortgage Customer
 Cathay Life Insurance Policyholder

Note: If you are an existing cardholder with the Bank and have left field(s)/box(s) in this Application Form blank or unchecked, the Bank is entitled to process your application based on existing personal information retained at the Bank.

Note: If the box "Existing CUB Primary Cardholder" is checked, you are required to provide proof of financial resources that the Bank will make reference to when processing your credit limit application.

Applied Card

Note: Do not use erasable or water-based writing instruments when filling out this Application Form.

1. Primary Card 2. Supplementary Card Only 3. Primary and Supplementary Cards

Type of Credit Cards © This Application Form does not apply to all credit cards for regulatory reasons. The Bank reserves the right to notify the Applicant to use a dedicated application form as needed.

*If you have a valid COMBO Card, you may only apply for a CUBE Combo Card. You can only apply for one (1) primary CUBE COMBO Card.

Credit Card Network	Card Type and Name	
MasterCard	GC CUBE COMBO Titanium Business Card	KA Asia Miles Co-branded World Card
	IC CUBE COMBO Titanium Business Card (EasyCard)	KE Asia Miles Co-branded Titanium Business Card
	IE CUBE COMBO Titanium Business Card (icash Card)	KI Asia Miles Co-branded Platinum Card
	IF CUBE Titanium Business Card	KM Asia Miles Co-branded Journey Card
	IG CUBE Titanium Business Card (EasyCard)	KB Asia Miles Co-branded World Card (EasyCard)
	II CUBE Titanium Business Card (icash Card)	KF Asia Miles Co-branded Titanium Business Card (EasyCard)
	GD World Card	KJ Asia Miles Co-branded Platinum Card (EasyCard)
	GE World Card(icash Card)	KN Asia Miles Co-branded Journey Card (EasyCard)
	AD USD Dual Currency Titanium Business Card	KC Asia Miles Co-branded World Card
	AB USD Dual Currency Platinum	

References: Credit Card Application Form

	<p>Card EH FPCC Co-branded Titanium Business Card EK FPCC Co-branded Platinum Card EI FPCC Co-branded Titanium Business Card(EasyCard) EL FPCC Co-branded Platinum Card(EasyCard) EJ FPCC Co-branded Titanium Business Card(iPASS Card) EM FPCC Co-branded Platinum Card(iPASS Card) H1 FPCC Co-branded Titanium Business Card(icash Card) H2 FPCC Co-branded Platinum Card(icash Card) T7 eTag Co-branded Titanium Business Card QT eTag Co-branded Platinum Card</p>	<p>(iPASS Card) KG Asia Miles Co-branded Titanium Business Card (iPASS Card) KK Asia Miles Co-branded Platinum Card (iPASS Card) KP Asia Miles Co-branded Journey Card (iPASS Card) KD Asia Miles Co-branded World Card (icash Card) KH Asia Miles Co-branded Titanium Business Card (icash Card) KL Asia Miles Co-branded Platinum Card (icash Card) KQ Asia Miles Co-branded Journey Card (icash Card) VE Shopee Co-branded Credit Card - Orange VF Shopee Co-branded Credit Card - Black</p>
VISA	<p>LE CUBE COMBO Signature Card LI CUBE COMBO Signature Card (EasyCard) LS CUBE COMBO Signature Card (icash Card) LT CUBE Signature Card LU CUBE Signature Card (EasyCard) LV CUBE Signature Card (icash Card) SC Cash Reward Signature Card GF Cash Reward Signature Card (icash Card)</p>	<p>EX Eva Air Co-branded Supreme Infinite Card EY Eva Air Co-branded Infinite Card EZ Eva Air Co-branded Supreme Signature Card E2 Eva Air Co-branded Signature Card E7 Eva Air Co-branded Supreme Infinite Card (iPASS Card) E8 Eva Air Co-branded Infinite Card (iPASS Card) E3 Eva Air Co-branded Supreme Infinite Card (EasyCard) E4 Eva Air Co-branded Infinite Card (EasyCard) E5 Eva Air Co-branded Supreme Signature Card (EasyCard) E6 Eva Air Co-branded Signature Card (EasyCard) E9 Eva Air Co-branded Supreme Signature Card (iPASS Card) FF Eva Air Co-branded Signature Card (iPASS Card)</p>
JCB	<p>AP FPCC Co-branded Precious Card AS FPCC Co-branded Platinum Card AU FPCC Co-branded Platinum Card(iPASS Card) H3 FPCC Co-branded Precious Card(icash Card) H4 FPCC Co-branded Platinum Card(icash Card)</p>	<p>AQ FPCC Co-branded Precious Card(EasyCard) AT FPCC Co-branded Platinum Card(EasyCard) AR FPCC Co-branded Precious Card(iPASS Card) TC CUBE Precious Card TD CUBE Precious Card (EasyCard)</p>

Primary Card Applicant

(Please note that all the information you have provided is within the scope of personal data collected by the Bank. Therefore, you should thoroughly and carefully read the Mandatory Disclosures on the Personal Information Protection Act (PDPA) in this Application Form.)

Deposit A/C No.																				
Cathay Pacific Airways Limited Membership No. (left blank if not a member)																				
Eva Air Membership No.																				

Autopay (NTD/FCY)/Foreign Exchange Authorization Form (For an Account Held by Primary Card Applicant Only)

This Autopay (NTD/FCY)/Foreign Exchange Authorization Form is applicable to all credit card payments billed by the Bank to Primary (and Supplementary) Cardholders. If you have already applied for the autopay/foreign exchange service but still complete and sign this Authorization Form, the Bank will consider that you have requested to change the account for the said service and debit your credit card payments from the account provided herein pursuant to the payment option you have selected.

Overseas purchases made with a USD Dual Currency Card will only be debited automatically from the foreign currency account. You would be deemed to have agreed to authorize the Bank to use any valid foreign currency account of the Primary Cardholder for the autopay service if no foreign currency account is provided. Autopay/foreign exchange for NTD purchases will be subject to the originally designated NTD account and payment option.

Foreign Currency (FCY) Account No. for Autopay (Primary Card Applicant's CUB FCY Deposit Account Only):

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New Taiwan Dollar (NTD) Account No. for Foreign Exchange (Primary Card Applicant's CUB NTD Deposit Account Only):

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NTD Account No. for Autopay: Same as NTD Account No. for Foreign Exchange (skip the following questions if this box is checked)

Cathay United Bank (12 digits)

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Payment Option 1. Total Payment Due 2. Minimum Payment Due

(It shall be deemed that you have selected to the "Total Payment Due" if neither box is checked. The authorized payment option for the autopay/foreign exchange service shall apply to all accounts held by the Primary (and Supplementary) Cardholders with the Bank.)

Important Notes:

- The Bank will still send you the credit card statement for your reference even you have set up autopay. The autopay will be made on the Payment Due Date (or the next business day in case it is a holiday).
- If there are insufficient funds in your designated account for autopay, the deduction will be made from the existing account balance until it reaches zero. In the event of any autopay failure (due to reasons including but not limited to suspected unauthorized use of the account by others, violations of laws and regulations, or other suspicious activities) or of insufficient funds to cover a credit card payment, please make the payment via other payment methods.

References: Credit Card Application Form

3. If your designated account is a composite deposit account and does not have sufficient funds to cover the credit card payment on the Payment Due Date, your time deposit may be used to make the payment. If such an account is used for wealth management services, your credit facility may also be used to make the payment.

(Chinese) Last Name (Chinese) First Name Formerly Used Name(s)/Alias

Use the Personal Data Retained at the Bank **(the following data must be the same as shown in your passport, otherwise your application for Cathay Pacific Airways membership may be affected.)**

(English) Last Name (English) First Name

Nationality Republic of China (Taiwan) Other _____

***Please fill in all your nationalities. If you leave it blank, the Bank will assume you are a citizen of the Republic of China (Taiwan).**

Date of Birth: MM DD, YYYY 1. Married With Children 3. Single
 2. Married Without Children 4. Other

National ID Card No.

Education 1. Doctorate 2. Master's Degree 3. Bachelor's Degree
 4. College Diploma 5. Senior High School/Vocational School
 6. Other

School Name (Any school you have attended)

Registered Address

Phone Number of Registered Address ()

Current Residential Address 1. Same as Registered Address 2. As follows

Phone Number of Current Residential Address ()

Mobile Phone Number

***I hereby agree that the Bank may provide my mobile phone number and National ID Card number stated herein to the Taiwan Certificate Authority (TWCA) to verify that I am the owner of this mobile phone number.**

Email Address: _____@_____

***Do not fill in the company email address with Cathay Financial Holdings (Cathay FHC) or its subsidiaries.**

*Please complete this Form in BLOCK LETTERS (please use Ø for number zero (0), and capitalize all English letters). You will then receive email notifications for credit card transactions and newsletters.

*If you apply for electronic credit card statements (hereinafter referred to as "e-Statements"), the Bank will send your e-Statement to the email address specified above. Please fill it out carefully.

***The terms and conditions and credit card notices will be sent to the most recent email address retained at the Bank. Any changes to the terms and conditions, rights and interests or promotions which shall be notified to the Applicant in accordance with laws and regulations will be sent via email or other electronic documents.**

Agree to apply for the "e-Statement" and "Electronic Notification" service

*The initial credit card statement will be sent in both paper and electronic forms, and subsequent credit card statements will be sent only in electronic form. Please refer to the terms and conditions below for more details.

References: Credit Card Application Form

Primary Card Applicant's Occupation and Financial Information (Required)	<input type="checkbox"/> 1. Have Properties without Loans <input type="checkbox"/> 2. Have Properties with Loans <input type="checkbox"/> 3. Properties owned by Relatives <input type="checkbox"/> 4. Leased Propert(ies) <input type="checkbox"/> 5. Company Dormitory <input type="checkbox"/> 6. Other	Live at Current Residential Address for __ Year(s) __ Month(s)
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Mailing Address for Credit Card Statement **(Sent to the current residential address if none of the boxes is checked)**

1. Same as Registered Address 2. Same as Current Residential Address 3. Same as Company Address

Credit Card Collection Method **(Sent by post if none of the boxes is checked)**

1. By Post (Same as Registered Address Same as Current Residential Address Same as Company Address) 4. Collection in Person (_____ Branch)

Request for Autopay Authorization Form

Primary Card Applicant's Occupation and Financial Information (Required)

Company Name: _____ Industry: _____
 (Period of Employment in Current Job: Year(s) Month[s]) Job title: _____

***If you are a student, please fill in the contact information of your parents or guardian(s):**
 Name of Either Parent: _____ Address: Same as Registered Address Same as Current Residential Address (Sent to the registered address if neither of the boxes is checked)

Company Address

Work Phone Number () extension

Previous Employer	(Required if your period of employment in current job is less than a year)	Period of employment in Previous Job: Year(s) Month(s)
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Source of Repayment	<input type="checkbox"/> 1. Salary/Business Income <input type="checkbox"/> 2. Income From Professional Services <input type="checkbox"/> 3. Investment Income (Capital Gains, Interest Income) <input type="checkbox"/> 4. Pension or Insurance Proceeds <input type="checkbox"/> 5. Inheritance or Gift <input type="checkbox"/> 6. Rental Income <input type="checkbox"/> 7. Other _____
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CUBE Card Rewards Program (Required)

1. Digital 2. Lifestyle 3. Travel 4. Premium

Please choose one of the above rewards programs. If none or multiple boxes are checked, the Bank reserves the right to choose one for you. The rewards program selected by the Primary Cardholder shall apply to the Supplementary Cardholder as well.

Application for eTag Auto Top-up/Autoapy of eTag Parking Fee (Applicable to Primary Card Applicant only; applications with incomplete information will not be processed)

The Applicant agrees to abide by the "Terms and Conditions of eTag Auto Top-up/Autopay of eTag Parking Fee".

1. Application for eTag Auto Top-up:
 Vehicle License Plate No.: _____
For example: ABC-1234, 1234-AB
 National ID Card No. or Unified Business No. of the Vehicle Owner:

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You do not need to fill in the third and fourth digits. Example of National ID Card No.: A1**456789; Example of Unified Business No.: 12**5678

2. Application for Autopay of eTag Parking Fee (Chartered Parking By Hour)

3. Application for Autopay of eTag Parking Fee (Chartered Parking By Month)

Parking Lot Code:

*To apply for Autopay of eTag Parking Fee, please provide the vehicle license plate number and the National ID Card Number or Unified Business Number of the vehicle owner. Applications with incomplete information will not be processed. For parking lot codes, please refer to the official website of Far Eastern Electronic Toll Collection.

*When applying for two or more primary cards, the Applicant agrees to authorize the Bank to designate a credit card for autopay at its sole discretion.

Important Notes:

1. The Primary Card Applicant agrees that, upon approval of credit card application by the Bank, the Bank may use the aforementioned information to apply to Far Eastern Electronic Toll Collection for eTag Auto Top-up/Autopay of eTag Parking Fee with a credit card (hereinafter referred to as the "Service"). However, Far Eastern Electronic Toll Collection reserves the right of final approval for the Service.
2. The Primary Card Applicant agrees that the Bank may automatically debit the fees of the Service from any of the Applicant's valid credit cards. **Whether such a credit card is activated or not, payments will be debited from the designated credit card.** When your balance falls below NT\$120, your account will be automatically topped up with NT\$400.
3. The Bank will notify the application result of the Service via the mobile number or email provided by the Primary Card Applicant.
4. The Primary Card Applicant confirms that the information provided is accurate and that consent has been obtained from itself and any third party (vehicle owner). The Bank may collect, process, and use the above information, and to deliver it to Far Eastern Electronic Toll Collection.
5. The terms and conditions of the Service have been published on the Bank's official website. The Primary Card Applicant may download the terms and conditions from the official website for further review.

I want to receive the following information from Eva Air:

*For new Eva Air members only. Existing members may update your preferences on Eva Air's website to receive commercial communications.

- | | | |
|---|--------------------------------|-----------------------------------|
| <input checked="" type="checkbox"/> Eva Air all newsletters | <input type="checkbox"/> Agree | <input type="checkbox"/> Disagree |
| <input checked="" type="checkbox"/> News of Eva Air partners/co-branded cards | <input type="checkbox"/> Agree | <input type="checkbox"/> Disagree |
| <input checked="" type="checkbox"/> News of Star Alliance | <input type="checkbox"/> Agree | <input type="checkbox"/> Disagree |

Language Preference:

- Traditional Chinese Simplified Chinese English

Terms and Conditions of Eva Air Co-branded Card

(1) The Bank's co-branded partner EVA Airways Corporation (hereinafter referred to as "EVA Air") may, for the purpose of providing various membership benefits and conducting marketing campaigns, collect, process, transmit cross-border, and use the Cardholder's and the Supplementary Card Applicant's basic information such as Chinese and English names, National ID Card No., gender, date of birth, phone number, address, email address, credit card type and expiration date, EVA Air Infinity MileageLands card type and card number,

accumulated credit card mileage, annual fee payment status, annual fee validity period, consent records for marketing activities with Eva Air and its partners, language preference, and air travel records. The Bank may also collect the Applicant's membership level, accumulated mileage, air travel records and other relevant information from Eva Air and process, use or transmit cross-border the collected information for the purpose of approving credit card applications or conducting marketing campaigns. (2) If the Applicant has joined the EVA Air membership before his/her Eva Air Co-branded Card is approved, EVA Air membership data will not be updated in accordance with the information provided in this Application Form. Members who wish to update their information must do so directly with Eva Air. (3) The Applicant agrees to abide by the rules and regulations of the Mileage Award Program of Infinity MileageLands in connection with the redemption and related restrictions of Eva Air Infinity MileageLands mileage. If the Applicant is not yet an Eva Air member at the time of credit card application, the Bank will apply for Eva Air membership on behalf of the Applicant in accordance with the above authorization to enable the accumulation and use of mileage. The Applicant agrees that the Bank may provide Eva Air with the Applicant's personal data stated in the preceding paragraph for the purpose of applying for Eva Air membership and receiving Eva Air's marketing and promotional campaigns. The denial of credit card application does not affect the Applicant's application for Eva Air membership. The Applicant shall contact Eva Air directly to cancel membership application. (4) The Applicant agrees that, during the period of holding an Eva Air Co-branded Card, the Bank may, as necessary for business promotion, exchange the Applicant's personal credit consumption records related to this Co-branded Card with EVA Air. The Applicant also agrees that Eva Air may use his/her personal data as the basis for various offers and promotional activities. (5) Regarding the types of personal data collected, the duration, region, recipients and methods of personal data usage, apart from the Policies on the Mandatory Disclosures on Co-branded Partners provided in this Application Form, and the Privacy and Cookies Usage Policies announced on the EVA Air website (<https://www.evaair.com/>), all are subject to the Bank's Policies on the Mandatory Disclosures on the Personal Information Protection Act (PDPA). The Applicant acknowledges awareness of the rights under Article 3 of the PDPA and the potential impacts of not providing personal data.

Primary Card Applicant

Signature in Chinese in Regular Script

Special Terms and Conditions of Asia Miles Co-branded Card

1. The Bank's co-branded partner Asia Miles Limited (hereinafter referred to as "Asia Miles") (Co-branded partnership is valid until September 30, 2025 , subject to the Bank's latest announcement) may, for the purpose of providing various membership benefits and conducting marketing campaigns, collect, process, transmit cross-border, and use the Primary and Supplementary Card Applicants' relevant information such as Chinese and English names, National ID Card No., gender, credit card type, Cathay Pacific Airways membership number, date of birth, accumulated credit card mileage, phone number, address, email address, annual fee payment status and annual fee validity period. The

Bank may also collect the Applicant's membership level and accumulated mileage and other relevant information from Asia Miles and process, use or transmit cross-border the collected information for the purpose of approving credit card applications or conducting marketing campaigns.

2. The Applicant agrees to abide by the rules and regulations of Cathay Pacific Airways membership program in connection with the redemption and related restrictions of Asia Miles mileage accumulated on an Asia Miles Co-branded Card. If the Applicant is not yet a Cathay Pacific Airways member at the time of credit card application, the Bank will apply membership for the Applicant in accordance with the above authorization to enable the accumulation and use of mileage. The Applicant agrees that the Bank may provide the Applicant's personal data stated in the preceding paragraph to Asia Miles for the purpose of membership application. The denial of credit card application does not affect the Applicant's application for Cathay Pacific Airways membership. The Applicant shall contact Asia Miles directly to cancel the membership application.
3. The Applicant agrees that, during the period of holding the Co-branded Card, the Bank may, as necessary for business promotion, exchange the Applicant's personal credit consumption records in the business premises of the co-branded partners with the co-branded partners. The Applicant also agrees that the Bank's co-branded partner may use his/her personal data as the basis for various offers and promotional activities.
4. Regarding the types of personal data collected, the duration, region, recipients and methods of personal data usage, apart from the Customer Privacy Policy published on the Asia Miles website (<https://www.asiamiles.com/am/zh/about/privacy>), all are subject to the Bank's Policies on the Mandatory Disclosures on the Personal Information Protection Act (PDPA). The Applicant acknowledges awareness of the rights under Article 3 of the PDPA and the potential impacts of not providing personal data.

Primary Card Applicant

Signature in Chinese in Regular Script

Consent for Use of Data - Formosa Plastics Co-branded Card

The Applicant will become a Formosa Plastics member upon the approval of his/her Formosa Plastic Co-branded Card application. The Applicant agrees that, during the period of holding the Co-branded Card, the Bank may, as needed to provide benefits and services, exchange with the Formosa Plastics Group relevant personal data, credit consumption records, gas rewards and other related information. Upon the issuance of the Formosa Plastics Co-branded Card, any Formosa Plastics Group points accumulated by the Applicant prior to this application will be transferred to the Co-branded Card.

Primary Card Applicant

Signature in Chinese in Regular Script

The Applicant will be deemed not consenting to the use of data if no signature is affixed and will not be entitled to the benefits offered by the Formosa Plastics Group, and the Bank will not issue an Formosa Plastics Co-branded Card to the Applicant.

After receiving the Formosa Plastics Co-branded Card, the Applicant may contact the Bank's Customer Service by phone to withdraw his/her consent to the use of the Co-branded Card data. The Bank will not process such a request unless the Applicant stops using the Formosa

Plastics Co-branded Card and agrees not to receive the benefits and services offered by the Bank' co-branded partners.

Consent for Use of Data - eTag Co-branded Card

The Primary Card Applicant agrees that, during the period of holding the Co-branded Card, the Bank may, as needed to provide benefits and services, exchange with Far Eastern Electronic Toll Collection his/her personal data.

Primary Card Applicant

Signature in Chinese in Regular Script _____

The Applicant will be deemed not consenting to the use of data if no signature is affixed, and the Bank will not issue an eTag Co-branded Card. After receiving the eTag Co-branded Card, the Applicant may contact the Bank's Customer Service by phone to withdraw his/her consent to the use of the Co-branded Card data. The Bank will not process such a request unless the Applicant stops using the eTag Co-branded Card and agrees not to receive the benefits and services offered by Far Eastern Electronic Toll Collection.

The Primary Card Applicant Agrees Disagrees (the Applicant will be deemed to have disagreed with the terms if neither box is checked) that Far Eastern Electronic Toll Collection may use his/her personal data as the basis for various offers and promotional activities.

Terms and Conditions of Shopee Co-branded Card

(1) The Bank's co-branded partner Shopee (Taiwan) Co. Ltd. (hereinafter referred to as "Shopee") may, for the purpose of providing account linkage, providing various benefits, and conducting marketing campaigns, collect, process, use, and transmit cross-border the Cardholder's relevant information such as Chinese and English names, gender, credit card number and expiration date, Shopee member account number, date of birth, Shopee Point(s) accumulated with a Shopee Co-branded Card, Free Shipping Vouchers, phone number, address, and email address. The Bank may also collect, process, use, and transmit cross-border the Applicant's Shopee member account data and credit card number and expiration date for the purpose of providing account linkage, approving credit card applications, or conducting marketing campaigns. (2) The Applicant agrees that his/her Shopee member account will be linked to a Shopee Co-branded Card and that regarding the redemption of Shopee Coin(s) converted from Shopee Point(s) earned by using the Co-branded Card and of Shipping Discount Vouchers converted from Free Shipping Vouchers earned by the same manner, and other restrictions, the Applicant agrees to abide by the relevant provisions set forth in Shopee Terms of Service. (3) The Applicant agrees that, during the period of holding a Shopee Co-branded Card, the Bank may, as needed to provide benefits and services, exchange with Shopee the Applicant's personal credit consumption records related to this Co-branded Card. The Applicant also agrees that Shopee may use his/her personal data as the basis for various offers and promotional activities. (4) Regarding the types of personal data collected, the duration, region, recipients and methods of personal data usage, apart from the Privacy Policy published on the Shopee website (<http://shopee.tw>), all are subject to the Bank's Policies on the Mandatory Disclosures on the Personal Information Protection Act (PDPA). The Applicant acknowledges awareness of the rights under Article 3 of the PDPA and the potential impacts of not providing personal data.

Primary Card Applicant

Signature in Chinese in Regular Script _____

The Applicant will be deemed not consenting the use of data if no signature is affixed and will not be entitled to the benefits offered by Shopee and the Bank will not issue a Shopee Co-branded Card to the Applicant. After receiving the Shopee Co-branded Card, the Applicant may contact the Bank's Customer Service by phone to withdraw his/her consent to the use of the Co-branded Card data. The Bank will not process such a request unless the Applicant stops using the Shopee Co-branded Card and agrees not to receive the benefits and services

offered by the Bank' co-branded partner.

Representations and Consents

By submitting this Application Form to the Bank, the Applicant warrants that the above information and supporting documents provided are true and correct, and agrees to the following:

1. The Applicant (including Supplementary Card Applicants) hereby certifies that the above information and supporting documents provided are true and correct. The Applicant understands that the Bank may collect, verify and exchange the Applicant's credit information with the issuers of the above supporting documents, the financial institutions doing business with the Applicant, the Joint Credit Information Center (JCIC), and the National Credit Card Center of the Republic of China (NCCC) and others, as necessary for the establishment of the credit card agreement.
- 2. The Bank, for business purposes, may securitize this credit card debt. The Applicant agrees that the Bank may directly transfer this debt trust to a trustee institution or assign it to a special purpose company. After notification in accordance with laws, this transfer of debt will be binding on the Applicant.**
- 3. Where the Applicant is a customer of Cathay Life Insurance and agrees to share information related to his/her insurance contracts and policy loans with the Bank, the Bank may directly request such information from Cathay Life Insurance as one of the reference bases for issuing the credit card if the Applicant fails to attach the aforementioned information to the application documents.**
- 4. Upon termination or expiration of the partnership or image authorization between the Bank and the co-branded card partners, the Bank may cancel the co-branded card and notify the Applicant of this decision through written notice, email, electronic documents, phone call, fax, or any other means agreed by the Applicant for the Applicant to raise any objection within a time period specified by the Bank. If no objection is raised by the Applicant within the specified period, the Bank will issue another card to the Applicant in replacement of the co-branded card. The Applicant agrees that the contract with the Bank will continue in effect upon issuance of the replacement card, and is willing to abide by the provisions set out in this Credit Card Application Form, Credit Card Terms and Conditions and all terms and conditions in connection with the replacement credit card. However, if the Applicant already holds other credit cards issued by the Bank, the Bank may choose not to issue a new card to the Applicant.**
- 5. All primary and supplementary cards, regardless of their card types, share the same credit limit. The Primary Cardholder bears full responsibility for all outstanding balances incurred by both himself/herself and the Supplementary Cardholder. The Supplementary Cardholder is only responsible for the outstanding balances incurred by his/her supplementary card.**
6. If the Applicant is a minor, the Applicant agrees that the Bank may , within the scope stipulated by the foreign exchange authority, restrict the Applicant's credit limit for card usage abroad (currently set at NT\$20,000). If the Bank discovers that the Applicant has not truthfully disclosed his/her student status and has credit cards with more than three (3) banks with each the credit limit exceeding NT\$20,000, the Bank will immediately notify the Applicant to stop using the credit card.
7. The Applicant agrees to appoint the Bank as the insured unit to handle various matters related to the group insurance for Cardholders on his/her behalf. The content of the insurance is subject to the terms set out in the policy.
- 8. The Applicant agrees to authorize the Bank to entrust a third party to handle ancillary services related to this credit card (including but not limited to debt collection and legal proceedings). The Applicant also agrees that the Bank may provide personal data to**

the third party, provided that the third party must still comply with legal regulations and maintain confidentiality when processing and utilizing the Applicant's personal data. The aforementioned debt collection business shall be undertaken by the United Collection Center of the Bank's parent company (Cathay Financial Holdings).

9. The Applicant has been provided with the necessary period of time by the Bank to review and agrees to abide by the terms and conditions of the above statements, the important notes on the back of the Application Form and the Credit Card Terms and Conditions. However, if the Applicant does not use the card within seven (7) days of receipt, the Applicant may cut the card and return it to the Bank by registered mail, notifying the Bank of the termination of the contract. The Applicant agrees that in the event of any dispute arising from the Credit Card Terms and Conditions shall be submitted to the Taiwan Taipei District Court or the district court where the Bank's branch undertaking this Application is located as the court of first instance.
10. The Bank reserves the right to approve or reject a credit card application. Regardless of whether the card is issued or not, the Bank will not return the Application Form or accompanying documents to the Applicant. Once the credit card is issued, whether or not the credit limit is utilized, related records will be reported to the JCIC. Before the Bank proactively increases the credit limit, the Applicant's consent shall be obtained.
11. If the Applicant already holds a credit card issued by the Bank and agrees to simultaneously apply to the Bank for a credit limit increase, the Bank reserves the right to approve or reject the application.
12. For any changes in their contact address, phone number, occupation or job duties as specified in the original application, cardholders shall notify the Bank in writing, by telephone or via mobile banking. The Cardholders and their guarantor(s) shall be liable for any delays or losses arising from the failure to notify the Bank as required.
- 13. The Bank may reduce the Cardholder's credit limit, adjust the revolving credit minimum payment ratio or amount, or temporarily suspend the Cardholder's right to use the credit card, after prior notification or warning to the Cardholder, in the following situations: 1) the Cardholder's credit rating decreases according to the Bank's credit rating system; 2) the Cardholder fails to provide the proof of financial resources or income satisfactory to the Bank, which leads to a reduction of the Cardholder's credit rating assessed by the Bank 3) the total balance of the Cardholder's unsecured debts (including those arising from credit card[s], debit card[s], and credit loan[s]) after consolidation across all financial institutions exceeds 22 times the Cardholder's average monthly income, or exceeds the multiple set by the competent authority.**
14. If the Cardholder fails to make payments on time in accordance with the agreement, the Bank may outsource debt collection or apply for enforcement through civil litigation procedures, and register the records with the JCIC in accordance with relevant laws and regulations. This may affect the Cardholder's ability to apply for other loans or credit cards in the future.
15. The Bank may sell the Cardholder's overdue debts to asset management companies in accordance with regulations.
- 16. The Applicant agrees that after approval, the Bank may provide the Cardholder's Manual and the Credit Card Terms and Conditions via email, QR code or other electronic documents.**
- 17. Credit Card Fees: (2024 Version)**

Annual Fee	Card Type	Annual Fee	Threshold for Annual Fee Waiver in the Following Year
	World Card	NT\$20,000	If the total annual spending

References: Credit Card Application Form

		on both primary and supplementary cards reaches NT\$800,000 or above, the annual fee shall be waived in the following year. If the total annual spending on both primary and supplementary cards reaches NT\$400,000 or above, a 50% discount on the annual fee will be granted in the following year.
Asia Miles Co-branded World Card	NT\$8,000	N/A
Asia Miles Co-branded Titanium Business Card	NT\$1,800	N/A
Asia Miles Co-branded Platinum Card	NT\$588	N/A
Asia Miles Co-branded Journey Card (Platinum)	NT\$288 (No annual fee will be charged for the first year)	N/A
Eva Air Co-branded Supreme Infinite Card	NT\$20,000	N/A
Eva Air Co-branded Infinite Card	NT\$2,400	N/A
Eva Air Co-branded Supreme Signature Card	NT\$800	N/A
Eva Air Co-branded Signature Card	NT\$300 (No annual fee will be charged for the first year)	N/A
FPCC Co-branded Titanium Business Card/Precious Card	NT\$1,800	Total annual spending on both primary and supplementary cards reaches NT\$120,000 or above.
FPCC Co-branded Platinum Card	NT\$1,800	Making at least 1 purchase per card in a year.
Shopee Co-branded Credit Card (Titanium)	NT\$1,800	Applying for the e-Statement service and making at least 1 purchase with the card; or making at least 6 purchases in a year; or total annual spending reaches NT\$30,000 or above.
CUBE Card	NT\$1,800	Applying for the e-Statement

References: Credit Card Application Form

			service; or total annual on with the primary and/or supplementary card reaches NT\$180,000 or above; or making at least 12 purchases with the primary card in a year.
	Cash Reward Signature Card	NT\$1,800	Total annual spending on both primary and supplementary cards reaches NT\$60,000 or above; or making at least 12 purchases in a year.
	Titanium Business Card (excluding the aforementioned Titanium Business Cards)	NT\$1,800	Total annual spending on both primary and supplementary cards reaches NT\$180,000 or above.
	Platinum Card (excluding the aforementioned Platinum Cards)	NT\$1,800	Making at least 2 purchases per card in a year.
COMBO Platinum/Gold/Classic (discontinued): No annual fee will be charged.			
Loss-reporting Fee	NT\$200 per card.		
Cash Advance Service Fee	Amount of each cash advance × 3% + NT\$150 or US\$5.		
Service Fee for Statement Retrieval	NT\$100 per statement (No fee will be charged for credit card with Platinum or higher level)		
Service Fee for Statement Re-issuance	NT\$100 per issuance (Reissuance of the most recent two statements is free of charge)		
Foreign Transaction Fee	1.5% (including fees charged by each international credit card network). Please refer to Fees of Authorized Foreign Transaction Settlement in this Application for details. *No service fee will be charged for Shopee Co-branded Credit Cards.		
Default Penalty	Current billing period	NT\$300	
	2 consecutive billing periods	NT\$400	
	3 consecutive billing periods	NT\$500	
Revolving Rate	APR 6.75%-15%		

The adjustment of the APR on the revolving credit will be assessed quarterly based on the Bank's credit rating system; provided that in any default events as defined in the Credit Card Terms and Conditions, the adjustment shall be made according to the Credit Card Terms and Conditions. The remaining fees are assessed for adjustment on a yearly basis.

18. If the application for the Supreme Infinite Card/Infinite Card/Supreme Signature Card/Cash Reward Signature Card is declined, the Applicant hereby agrees that this application will be considered for the Platinum Card instead and authorizes the Bank to select the credit card design on his/her behalf.

Agree Disagree (if neither box is checked, the Applicant will be deemed to have agreed to the term.)

19. The Applicant agrees to use the credit card cash advance service.

(The cash advance service will not be activated if this box is unchecked; if checked, the Bank will send out a cash advance password letter after the approval of the credit card application. The cash advance password for COMBO credit cards is the 4-digit magnetic stripe PIN of the credit card. No paper password slip will be sent separately.)

20. FATCA Compliance Statement:

The Applicant understands and agrees that the Bank may be required to provide information regarding customers who are U.S. citizens, green card holders, or other U.S. tax residents as defined by U.S. tax laws in compliance with the U.S. Foreign Account Tax Compliance Act (FATCA), the agreements signed between the Bank and the Internal Revenue Service (IRS) (hereinafter referred to as the "Agreements"), and the Intergovernmental Agreement (IGA) signed by the R.O.C. competent authority, or as required by the IRS or other competent authorities. Such information may include, but is not limited to, names, addresses, U.S. tax identification numbers, substantial U.S. owner information, account numbers, account balances, and transaction details. The Applicant is obligated to promptly provide the Bank with relevant information and documents upon the Bank's request. The Applicant understands and agrees that the Applicant shall voluntarily and truthfully disclose his/her FATCA status, and provide relevant documents and information related to the FATCA status on his/her own initiative or upon the request of the Bank. If there is any change in the Applicant's FATCA status, the Applicant shall immediately inform the Bank in writing and provide the updated information and supporting documents to the Bank. If the Applicant fails to fulfill his/her obligation to disclose his/her FATCA status or to provide relevant documents as required, the Bank may take actions in accordance with the regulations of FATCA or IGA. If the Applicant refuses to provide relevant documents indicating their FATCA status or cooperate with the bank's FATCA reporting requirements and is classified as a Recalcitrant Account Holder under FATCA, the Applicant agrees that the Bank may take all necessary measures under FATCA, the Agreements, or IGA regulations. Matters not specified in this Compliance Statement shall be handled in accordance with relevant rules and regulations of FATCA or IGA.

21. By checking this box, the Primary Card Applicant agrees to the "Clause on Consent to the Use of Personal Data Other Than For Specific Purposes" below (not required if a prior consent has been given; to change the previous consent provided, please check the box: Disagree).

Clause on Consent to the Use of Personal Data Other Than For Specific Purposes

(This clause is not mandatory. Please consider carefully before making a decision and check the corresponding box above as instructed to express your consent.) The Applicant agrees to the collection, processing, use, and cross-border transmission of the Applicant's personal data by the Bank for purposes such as marketing (including co-marketing), information and database management, information and communication security and management, e-commerce services, investigation, statistics, research, and analysis. The types of personal data collected, the period of personal data use, the region, recipients, and methods of use are limited to the contents specified in the Bank's mandatory disclosures on the PDPA. The Applicant is aware of the rights set forth in Article 3 of the Personal Information Protection Act (PDPA) and the impact of not providing personal data on the Applicant's rights and interests. At the same time, the Applicant agrees for the purpose of co-marketing, that the Bank may exchange of the Applicant's personal data, excluding "name" and "address", with only the "affiliated subsidiaries" of Cathay Financial Holdings Co., Ltd. (including "Cathay Life Insurance Co., Ltd.," "Cathay Century Insurance Co., Ltd.,"

"Cathay Securities Corporation," "Cathay Securities Investment Trust Co., Ltd.," and any new subsidiaries that may be established due to organizational changes that shall be disclosed on the website according to laws).

22. Terms and Conditions and Declaration of Top-up Cards

Agree

Disagree

Mandatory for all EasyCard, iPASS and icash co-branded card applicants

(The Applicant will be deemed to have disagreed with the following if neither box is checked, and no co-branded cards with top-up feature will be issued.)

1. I acknowledge and agree that the co-branded card(s) with top-up feature (EasyCard, iPASS or icash) that I am applying for will be subject to real name registration and that the issuers of such top-up cards will use my personal data for the purpose of real name registration. The top-up card issuers have disclosed their mandatory disclosures on the PDPA on their website. For any questions, please call EasyCard Customer Service at 412-8880 (dial code prefix 02 if you are calling via mobile phone or from the Kinmen and Matsu regions), iPASS Customer Service at (07)791-2000 or icash Customer Service at 0800-233-888.
2. If any of the credit cards issued is an icash Co-branded Card, I agree that President Chain Store Corporation may obtain my icash card number and National ID Card No., so that President Chain Store Corporation and its rewards program partners may provide the OPENPOINT accumulation/redemption service and retain my reward points if my card is lost. President Chain Store Corporation shall collect, process and use my personal data in accordance with laws and regulations. President Chain Store Corporation has made its mandatory disclosures on the PDPA on its official website (www.openpoint.com.tw). For any questions, please call OPENPOINT Customer Service at 0800-711-177.
3. I understand that the icash Co-branded Card is equipped with the icash automatic top-up feature, and such a feature will be activated following card activation and upon making a purchase at any of the designated organizations to trigger automatic top-up (including online/offline automatic top-up, cash top-up, payment debit etc.). I agree that if I choose not to use the icash automatic top-up feature, I will not perform the aforementioned activation procedure. (Please refer to icash Corporation's announcement for the list of designated organizations.)
4. **In the event that I already hold an "EasyCard Co-branded Credit Card without real name registration", I agree that the Bank may convert all my "EasyCard Co-branded Credit Card without real name registration" into "EasyCard Co-branded Credit Card with real name registration" on the approval date of my credit card application.**

(If you do not agree with the conversion, the Bank will not be able to issue a co-branded card with the top-up feature, or will issue a general co-branded card with the equivalent card level selected in this Application Form.)

I agree that EasyCard Corporation may use my personal data for promotions, special offers or marketing purposes. **(No need to check the box if you disagree)**

★The automatic top-up feature of an EasyCard Co-branded Credit Card is preset to be activated by default. (Once activated, it cannot be deactivated.)

I do not want to activate the automatic top-up feature by default.

★The automatic top-up feature of an iPASS co-branded credit card is preset to be activated by default.

23. The Applicant agrees that the Bank may conduct telemarketing for the Bank's financial products such as deposit, loan, credit card, insurance, investment and wealth management, and the Applicant is aware that he/she can request to stop telemarketing at any time, and the request can be made by: (1) during telemarketing phone calls; (2) calling Customer Service at 0800-818001.

Important Note: Prior to signing this Application Form, the Applicant has carefully and

thoroughly read the relevant terms and conditions, declarations and consents, important notes and mandatory disclosures on the PDPA. Signing this field means that the Applicant fully understands and agrees to the above terms.

Primary Card Applicant's Signature in Chinese in Regular Script

I hereby confirm that I have read and understood the above declarations and terms and conditions, and I hereby sign as acknowledgment.

Important Terms and Conditions: Please read carefully

For any business relationships established on or after June 6, 2014, the Applicant acknowledges that the Bank may lawfully collect, process, and use the Applicant's personal data jointly with Cathay Life Insurance Co., Ltd., Cathay Century Insurance Co., Ltd., Cathay Securities Corporation, and Cathay Securities Investment Trust Co., Ltd. Such personal data is limited to the Applicant's name and address (including email addresses). Other personal data of the Applicant shall be handled in accordance with relevant regulations of the Personal Information Protection Act (PDPA). If the Applicant established business relationships with the Bank on or before June 5, 2014 and has not exercised the right to opt out (the Applicant's latest notice shall prevail), the data that the Bank and the aforementioned companies may exchange is limited, by law, to the Applicant's basic information. If the Applicant's data is changed, the Applicant may, at any time, notify the Bank or the aforementioned companies to update the data, and may, at any time, notify the Bank or the aforementioned companies to stop the cross-use (including collection, processing and utilizing) of the data (by calling the toll-free number 0800-818-001). The Applicant agrees that Cathay Financial Holdings Co., Ltd., the Bank's parent company, may obtain the Applicant's data from the Bank for the purpose of subsidiary management and risk control and to build a database for business analysis. However, Cathay Financial Holdings Co., Ltd. shall not disclose the Applicant's transaction information to other subsidiaries or third parties without the Applicant's consent.

Important Notes for Cathay United Bank Credit Card

Before you decide to apply for a credit card with the Bank, you must carefully read the following notes to protect your rights and interests.

1. In the event that the accumulated premium due exceeds the credit limit approved by the Bank, or that the Cardholder has a poor credit history or breaches the agreement, the Bank may refuse to process the Cardholder's payment requests when the Cardholder requests to use the credit cards issued by the Bank to pay for life insurance premiums to the designated insurance companies. The Cardholder must pay the premiums to the insurance company by other means in order to protect his/her own rights and interests. "However, if the Bank agrees to process the payment, **it shall be deemed that the Bank approves the Cardholder's application for a temporary increase of credit limit**, and the details of the expenses listed in the credit card statement for that period shall serve as a written notice. The Cardholder shall not refuse to pay the bill under any pretext." **The credit card will be deemed to have been activated when the Cardholder receives the credit card issued by the Bank and authorizes the deduction of insurance premiums from the credit card account.** (Please refer to the Bank's official website for a list of designated insurance companies)
2. **Authorized Foreign Transaction Settlement:**
All credit card transactions of the Cardholder shall be paid and settled in the New Taiwan Dollar or an agreed foreign currency. If the currency of the transaction

(including refunds) is not New Taiwan Dollars or if transactions are made in New Taiwan Dollars abroad (including transactions with Contracted Merchants or websites located abroad), the Bank is authorized to convert the transaction amount directly into New Taiwan Dollars or the agreed foreign currency based on the exchange rate on the settlement date as specified by each credit card international organization, plus any fees payable by the Bank to such international organization and a foreign transaction service fee calculated at 0.5% of the transaction amount by the Bank. The fees charged by each credit card international organization are based on each organization's regulations, subject to change at any time and detailed on the credit card statement or the Bank's website. The Cardholder authorizes the Bank to act as its agent for settlement within the territory of the Republic of China (R.O.C.) for credit card transactions made abroad, but if the foreign exchange amount payable by the Cardholder exceeds the statutory limit, the Cardholder shall pay the amount exceeding the statutory limit in foreign currency.

3. **Handling of Spending Disputes:**

In case of any dispute between the Cardholder and the Contracted Merchant over the quality, quantity or amount of products/services, or in case of any dispute related to obtaining money from cash advance institutions, the Cardholder shall seek resolution with the Contracted Merchant or cash advance institutions. Such disputes shall not be used as grounds to refuse payment of outstanding balances to the Bank. **The Cardholder shall first seek resolution with the Contracted Merchant or the cash advance institution if the Cardholder encounters the following special situations in accordance with the operating rules of each credit card network when using the credit card: failure to receive transferred goods from the Contracted Merchant or discrepancies in quantity for ordered goods, failure to receive ordered services, or discrepancies in the amount of money obtained from automated devices for cash advances. If the issue cannot be resolved, the Cardholder shall provide the Bank with relevant supporting documents, and request the Bank to suspend payments to the acquiring institution or the Contracted Merchant or to demand payment from the cash advance institution in accordance with the operating rules of the respective credit card network prior to the Payment Due Date. If the Cardholder fails to notify the Bank prior to the Payment Due Date of the current period, the statement and the payment amount will be deemed correct.**

In the event of any payment suspension because of a dispute, the Cardholder shall immediately make the payment upon notification from the Bank, if the Bank proves there are no errors or if the reason for non-deduction cannot be attributed to the Bank. Interest shall accrue from the day following the original Payment Due Date at the revolving credit interest rate.

4. **Credit Card Usage Guidelines:**

1. Credit cards are the property of the Bank and is authorized solely for your personal use. It must not be lent, transferred or otherwise handed over to a third party for their use. You and your guarantor shall be liable for any damages arising from any violation of the preceding provisions. Contracted Merchants may confiscate the credit card in such instances at its sole discretion.
2. You are required to sign on the signature bar on the back of the credit card immediately upon receiving it, and keep it safe and secure.
3. When making purchases with your credit card by signing, you shall use the same signature as the one on the signature bar of the credit card. Refusing payment due to a different signature is not permitted.

4. If you hold different types of credit cards issued by the Bank, they share the same credit limit. The Bank's prior approval is required if you wish to increase your credit limit.
 5. You may activate or deactivate the cash advance feature at any time.
 6. For a credit card (or transfer card or top-up card) without embossed card numbers on the front surface, if a Contracted Merchant manually imprints the card number during a transaction, the transaction may not be completed because the card number cannot be imprinted.
 - 7. For domestic transactions that originally required a signature for payment, if the transaction amount is NT\$3,000 or less, certain designated Contracted Merchants such as food courts, movie theaters, shopping malls or gas stations, may allow payment without a signature. For cardholders applying for a mobile credit card, the terms and conditions of the mobile credit card shall prevail.**
 8. After you make a signature-based purchase overseas, the transaction amount will be converted to New Taiwan Dollars or the agreed foreign currency based on the exchange rate on the transaction settlement date as stipulated by each international credit card network, plus a handling fee that the Bank shall pay to the respective credit card network and a transaction service fee of 0.5% of the transaction amount. Due to fluctuations in market exchange rates, the exchange rate on the day the Contracted Merchant requests payment may differ from the exchange rate on the day you made the signature-based purchase.
5. **Handling a Lost or Stolen Card:**
- (A) The Cardholder shall take the following measures as soon as possible if the Cardholder's credit card is lost or stolen, or taken possession by another person:
In Taiwan: Please notify the Bank immediately by telephone or equivalent means, and within three (3) days from the date of notification by the Bank, file a report with the local police authorities, and provide written notice to the Bank.
Outside Taiwan: In addition to handling a lost or stolen card in the same manner outlined above, you may also report the loss to any issuing bank abroad that issues the same type of card you have lost or been stolen. However, you are still required to notify the Bank of the loss in writing within three (3) days after being notified by the Bank.**
 - (B) After you have completed the procedure for suspending or deactivating the card, any losses incurred due to unauthorized use from the time the Cardholder completes the suspension or deactivation procedure shall be borne by the Bank, except for the agreed-upon self-liability limit. However, the Cardholder shall still bear the losses incurred from unauthorized use after the suspension or deactivation procedure in the following circumstances:
(1) The unauthorized use of the credit card by a third party whom the Cardholder has permitted or intentionally handed the credit card to for use.
(2) The Cardholder intentionally or due to gross negligence discloses the transaction password or any other means of identifying the Cardholder's identity used for cash advances or other transactions conducted through automated devices to a third party.
(3) The Cardholder engages in fraudulent activities, collusion, or conspiracy with a third party or a Contracted Merchant to forge or fabricate false transactions.**
 - (C) Before the Cardholder completes the procedures for reporting loss, the maximum self-liability limit for unauthorized use is NT\$3,000. However, the**

Cardholder is exempt from bearing the self-liability limit in the following circumstances:

- (1) Unauthorized card use occurred within twenty-four (24) hours after initiating the credit card loss report procedure.
 - (2) The signature of the imposter on the receipt is visibly different from the signature on the credit card, or if it can be distinguished from the signature on the credit card with ordinary care.
 - (3) The imposter conducts contactless payment transactions at the Contracted Merchant without signature verification, and it is confirmed that the transaction was not made by the Cardholder or through collusion with the Cardholder.
- (D) For cash advances made through automated devices, any losses incurred due to unauthorized use before the Cardholder completes the loss report procedure shall be borne by the Cardholder and are not subject to this Article.
- (E) If the Cardholder meets the provisions specified in Paragraph (B) of this Article and any of the conditions situations, and the Bank is able to prove that it has fulfilled the duty of ordinary care, the self-liability limit for unauthorized use does not apply to the provisions of Paragraph (C) of this Article:
- (1) The Cardholder fails to promptly notify the Bank upon becoming aware of circumstances such as the loss or theft of the credit card, or the Cardholder has not notified the Bank within twenty (20) days from the Payment Due Date of the current period after the occurrence of circumstances such as the loss or theft of the credit card.
 - (2) The Cardholder violates the terms of Paragraph 1 of Article 8 of the Credit Card Terms and Conditions by not signing on his/her credit card, which results in unauthorized use by a third party.
 - (3) The Cardholder fails to submit the requested documents by the Bank, refuses to assist in the investigation, or engages in other behaviors that violate the principle of good faith after completing the credit card loss reporting procedures.
 - (4) The lost or stolen credit card was taken or misused by the Cardholder's spouse, relatives within the third degree of kinship, cohabitant, employee, agent, or representative (appointee), provided that this does not apply if it can be proven that a criminal complaint has been filed against the perpetrator.
- (F) If the primary Cardholder completes the procedure to suspend or deactivate the card and decides not to request a new card, any related supplementary card shall cease to be used and be returned to the Bank. If the supplementary card is still in use, both the Primary and Supplementary Cardholders, as well as any guarantors, shall remain responsible for any charges and fees incurred. In the case of a lost supplementary card, only the procedure to suspend or deactivate the supplementary card is required, and the primary card can still be used.
6. **Revolving rate and default penalty:**
The Bank will review the Cardholder's credit status on a quarterly basis according to the Bank's credit rating system and adjust the Cardholder's tiered revolving rate by taking into account the Cardholder's credit records at the Joint Credit Information Center (JCIC) and changes in the Bank's funding cost and operating cost. In case of any changes in the Cardholder's tiered revolving rate, the Bank will notify the Cardholder of the applicable tiered revolving rate and the applicable period through credit card statements, written notices, electronic documents or

other agreed means. The Cardholder will be given a sixty (60) day notice if the Bank raises the Cardholder's tiered revolving rate.

If the Cardholder's has only paid the Minimum Payment Due or more but has not paid in full by the Payment Due Date, the Bank will apply tiered revolving credit annual interest rates (up to a maximum of 15% per annum) from the date the Bank actually disburses the purchase amount to the Contracted Merchant for each transaction (the Value Date). Interest on the outstanding credit card balance will be calculated daily from the Value Date. The calculation formula is as follows:

Revolving interest = Accumulated outstanding balance × Number of days × APR (e.g. 15%) ÷ 365 (Note: The actual disbursement date by the Bank is the Posting Date specified in the credit card statement.)

(A) Here's an example to illustrate the revolving credit interest calculation method:

- (1) The revolving period is from June 3 to July 3.
- (2) The Bank's Bill Closing Date is June 3.
- (3) The Bank's Payment Due Date is June 19.
- (4) The Cardholder's credit card spending history is as follows: NT\$7,000 on May 20 (Posting Date is May 22); NT\$3,000 on June 1 (Posting Date is June 2); NT\$1,000 installment principal payment (principal only) on June 2.
- (5) The Cardholder repaid NT\$5,000 on June 19. The accumulated outstanding balance till July 3 is NT\$6,000.

(B) The calculation is as follows:

- (1) The priority of payoff prescribed in Paragraph 5 of Article 14 of the Credit Card Terms and Conditions shall apply. (Proportionate payoffs will be made when two charges share the same priority.)
- (2) The Bank's Value Date is May 22. The interest generated from the June statement will be accrued and calculated with the July statement.
- (3) The calculation of revolving interest shown on the July statement:
Revolving interest = Accumulated outstanding balance × Number of days × APR

May 22 - June 1: $NT\$(7,000 - 4,000) \times 11 \times (15\%/365) = NT\14

June 2 - June 18: $NT\$(7,000 - 4,000 + 3,000) \times 17 \times (15\%/365) = NT\42

June 19 - July 3: $NT\$(10,000 - 4,000) \times 15 \times (15\%/365) = NT\37

Total = NT\$93

If the Cardholder chooses the revolving credit flexible payment plan, the Cardholder shall pay the Minimum Payment Due or more for each period. The calculation of the Minimum Payment Due is as follows:

1. The Cardholder is required to pay in full by the Payment Due Date for the current installment principal on all installment services applied for after July 1, 2011 (including but not limited to installment principal payment for general spending or installment payments on cash advance), as well as any dollar cost averaging investments and purchases on overseas trading platforms (including but not limited to eToro) that are not approved by the competent authority. The minimum amount payable by the Cardholder for each period is the sum of the following:
2. The agreed installment payments payable to the Bank for the current period arising from all installment services that the Cardholder applied for after July 1, 2011 (including installment principal payment for general spending, cash advance, and any other agreed installment payments payable to the Bank), as well as any dollar cost averaging investments and purchases on overseas trading platforms (including but not limited to eToro) that are not approved by

the competent authority.

3. 10% of the total amount of new credit card purchases during the current period. The aforementioned "total amount of new credit card purchases" does not include installment project products such as cash advance, credit card easy loan, credit card balance transfer, and all cash advances applied for before July 1, 2011.
4. 5% of the total amount payable (including installment project products such as cash advance, credit card easy loan, credit card balance transfer, and all cash advances applied for before July 1, 2011) after deduction of "total amount of new credit card purchases" during the current period.
5. The total amount of credit card transactions exceeding the credit limit, and the accumulated minimum payments overdue from previous billing cycles in the current period.
6. Other payable fees such as interest, late payment interest, default penalty and annual fee, cash advance fee, loss reporting fee, foreign transaction fee, and service fee for statement retrieval.

Other amounts agreed between the Cardholder and the Bank to be included in the Minimum Payment Due.

If the sum of the amounts specified in the preceding Subparagraphs 3 and 4 is less than NT\$1,000 or the equivalent settlement amount in foreign currencies, the payable amount shall be NT\$1,000. If the Cardholder holds two or more Cathay United Bank credit cards at the same time, the transaction amount is calculated separately (if the payable amount for each credit card is below NT\$1,000 or the equivalent amount agreed for foreign currency transactions, the payable amount for such credit card shall be NT\$1,000).

If the Cardholder fails to pay or is late in paying the Minimum Payment Due by the Payment Due Date, the Cardholder shall be liable for revolving credit interest according to the Credit Card Terms and Conditions. However, this does not apply to the current installment principal on all installment services, any dollar cost averaging investments and purchases on overseas trading platforms (including but not limited to eToro) that are not approved by the competent authority. A late payment interest will be accrued on the installment principal balance, any dollar cost averaging investments that have been set off, and the balance on overseas trading platforms (including but not limited to eToro) at the agreed interest rate from the Payment Due Date of the current period until the installment principal has been paid off. The Cardholder also agrees that the Bank may charge a default penalty (including a default handling fee) or collection fee. The calculation of the default penalty is as follows: The default penalty for each period is NT\$300. However, for continuous payment delays, NT\$400 is charged for the second period, and NT\$500 for the third period. The collection of default penalty is limited to three (3) consecutive periods, and the count of consecutive periods for collecting default penalty resets if payments are made according to the agreement during this period.

- (A) For example, the Cardholder repaid NT\$500 on June 19 (which is less than the Minimum Payment Due of NT\$2,000), with an unpaid balance of NT\$10,500.
- (B) The calculation is as follows:
 - (1) The priority of payoff prescribed in Paragraph 5, Article 14 of the Credit Card Terms and Conditions shall apply. (proportionate payoffs will be made when two charges share the same priority.)
 - (2) The interest generated from the June statement will be accrued and

calculated with the July statement.

- (3) The Bank's Value Date for revolving interest is May 22. The calculation of revolving interest shown on the July statement: Revolving interest = Accumulated outstanding balance × Number of days × APR**

May 22 - June 1: NT\$7,000 × 11 × (15%/365) = NT\$32

June 2 - June 18: NT\$(7,000 + 3,000) × 17 × (15%/365) = NT\$70

June 19 - July 3: NT\$10,000 × 15 × (15%/365) = NT\$62

Total = NT\$164

- (4) The Bank's Value Date for late payment interest is June 19. The calculation of late payment interest shown on the July statement: Late payment interest = Accumulated outstanding balance × Number of days × APR**

June 19 - July 3: NT\$500 × 15 × (15%/365) = NT\$3

Total = NT\$3

- (5) The default penalty for the current period is NT\$300.**

7. Important Notes for Student Cardholders:

You are advised to read the Credit Card Terms and Conditions carefully to understand the rights and obligations of you and the Bank before using the Bank's credit card(s).

You are advised to consider your repayment ability when using the revolving credit to avoid excessive expansion of credit as the excessive credit expansion may lead to excessive debt or a poor credit record and cause financial burdens. Cash advances are a temporary emergency service that entails handling fees and interest charges, so please use them prudently.

You shall pay special attention to the use and safekeeping of your credit card, and immediately report to the Bank once it is lost.

You are advised to communicate with your legal guardians before using your credit card.

When issuing a card, the Bank shall inform the parents or legal guardians of the student cardholder. Upon request from the parents or legal guardians of the student cardholder, the Bank may temporarily suspend the cardholder's right to use the credit card without prior notice or demand. If the parents or legal guardians request the Bank to provide them with the transaction details, the Bank may provide them directly without obtaining the consent of the student cardholder. The Bank will restore the cardholder's right to use the credit card upon the submission of the "Agreement to Reinstate the Student Card" by the student cardholder. If the student cardholder is of legal age, he/she agrees to allow his/her parents to exercise the aforementioned rights.

8. Outsourced Operations:

Transaction account receivable and payable services, computer processing services, or other related ancillary services associated with credit cards (such as data entry, processing and output of the information systems, development, monitoring and maintenance of the information systems, marketing, customer data entry, form printing, packaging and delivery of documents, safekeeping of forms, certificates and other documents production and delivery of cards, account receivable collection and legal proceedings and other operations that are in line with the special purposes pertaining to relevant personal data collection and processing). If necessary, the Bank will entrust an appropriate third party or cooperate with the members of various credit card networks in accordance with the approval of the competent authority to handle these tasks.

9. **Credit Card Installment Payment**

- (1) The credit card installment payment products referred to in this Application Form include installment payments for credit card bills, installment payments for single transactions (such as, installment plans for credit card, tax, tuition fees and insurance premium), cash advance installments (such as, Cash Advance Installment) (hereinafter

References: Credit Card Application Form

collectively referred to as "Installment Products"). The installment amount shall not exceed the Cardholder's permanent credit limit.

- (2) The calculation for the amount payable for each Installment Product for each period adopts the principal equal amortization method, which means that the installment principal is repaid in equal installments. Each month is considered one installment period, and the applied amount is evenly distributed over the requested installment period. The installment interest is calculated based on the agreed annual interest rate and the remaining balance of the installment principal. The initial installment interest is calculated based on the entire installment principal for that period. Both the installment interest and the installment principal for each period are fully included in the Minimum Payment Due on the bill. If the Minimum Payment Due for the current period is not paid in full, apart from any default penalty as per the Credit Card Terms and Conditions, delayed interest on the installment principal will be charged at the applicable revolving interest rate for the applicant for that period.
- (3) **Description of installment product interest: 1. Bill amount / installment products for single transactions:** 3 to 24 installments. The annual interest rate will range from **6%-14.4%** (depending on the Cardholder's credit rating). The annual percentage rate of the total payment will be the installment interest. **2. Cash advance installment products:** 3 to 30 installments. The annual interest rate will range from **7.2%-14.4%** (depending on the Cardholder's credit rating). An **account management fee** of **NT\$888** will be charged . With a loan amount of NT\$100,000, and a loan period of one (1) year (12 installments the annual percentage rate of the total payment will range from **8.88%-16.12%**.
*1: The application conditions and applicable periods for special zero-interest installment promotions are subject to the terms announced on the Bank's official website for the respective promotional activities.
*2: The Applicant agrees that if the installment interest rate provided by the Bank for the aforementioned installment products in the future is lower than the disclosed installment interest rate, the Bank may apply the discounted interest rate without further notice to the applicant.
- (4) **The Applicant may fully repay all installment principal of the installment product in advance. There will be no default penalty for early repayment, and the Applicant will not receive a refund for the account management fees and interests paid.**
- (5) Upon the occurrence of any events described in Article 22 or Article 23 of the Credit Card Terms and Conditions, the Bank may, in accordance with the terms of the aforementioned agreement, include the outstanding amount in the next billing cycle. The Applicant shall promptly repay the amount.
- (6) This Application Form is valid for one (1) year from the date of receipt and registration by the Bank. Upon the Bank's approval and if the Applicant does not submit a termination request, the Bank will automatically renew it for one (1) year upon maturity and this process will continue thereafter.
- (7) **After a successful application for installment products, the Applicant may call to cancel within a seven (7)-day cooling-off period, and the applicant is not required to bear any fees..**
- (8) The Bank reserves the final right to approve the Installment Products, number of installments and interest rate. All other unspecified matters shall be handled pursuant to the Bank's Credit Card Terms and Conditions and the announcements published on the Bank's website.

10. Other Matters:

Matters not specified herein shall be handled in accordance with the regulations of Credit Card Terms and Conditions.

Mandatory Disclosures on Co-branded Partners - Eva Air Co-branded Card

EVA Airways Corporation (hereinafter referred to as "We/Our/Us" or "EVA Air") is committed to protecting the privacy of members' personal data. Please read carefully our Privacy Policy below to understand your rights and interests, so that you can use EVA Air's various services with peace of mind. By agreeing to apply for EVA Air Infinity MileageLands membership, you acknowledge that you have read and accepted our Privacy Policy (including any revisions made to the Privacy Policy from time to time) and regulations regarding the collection, use and disclosure of member's personal data.

1. Purpose of Personal Data Collection
2. To enhance service quality and provide personalized services, EVA Air collects your personal data for the following purposes: establishment of reservations and related information for ticketing; ticketing notifications and issuing itineraries; transportation management; provision of various consumer, traveler, and member-related services and management; handling of other exceptional services; payment processing; baggage claims; marketing activities; online shopping; in-flight shopping; purchase of additional goods and services; online advertising; statistical surveys and analysis. To ensure the protection of your rights and interests, we will share the personal data you have provided to third party institutions for the purpose of identity authentication and transaction security to prevent unauthorized access to your credit card or any loss.

3. Types of Personal Data collected:

Types of personal data collected for Infinity MileageLands membership:

- (1) C001 Individual Identification: including but not limited to name, job title, home address, office address, past address, home phone number, mobile number, instant messaging application and online platform account, mailing address and registered address, photo, fingerprint, email address, electronic signature, serial number of certificate (card), records providing online identity verification or inquiry services, IP address, cookie and other personally identifiable information.
- (2) C002 Finance Identification: including but not limited to financial institutions account number and account name, credit/debit card number, insurance policy number, any other personal number or account.
- (3) C003 Identification in Government Data: including but not limited to National ID Card number, Unified number, tax identification number, insurance certificate number, disability card number, retirement certificate number, license number, passport number.
- (4) C011 Personal Description: including but not limited to age, gender, date of birth, place of birth, nationality and voice.
- (5) C023 Details of Other Family Members: including but not limited to children, dependents, other family member or relatives, parents, common-law partners and relatives living overseas or in Mainland China.
- (6) C031 Housing and Facilities: including but not limited to residential address, types of equipment, period of ownership, leasing and occupation, rents or rates and other expenses spent on the housing, types of housing, housing value and the name of the owner.
- (7) C034 Travel and Other Migration: including but not limited to migration and travel details in the past, foreign passports, residence certificate and work visa.

References: Credit Card Application Form

- (8) C035 Leisure Activities and Interests: including but not limited to hobbies, sports and other interests.
- (9) C038 Occupation: including but not limited to school principals, legislators or other occupations.
- (10) C094 Compensation: including but not limited to the amount of compensation and relevant details.
- (11) C111 Health Records: including but not limited to medical reports, treatment and diagnosis records, lab results, types of mental/physical disabilities, severity, validity period and number of disability card and emergency contact.
- (12) C132 Uncategorized data: including but not limited to letter, files, reports, audio recordings or emails that cannot be categorized.

If you are unable to provide the personal data required for the relevant services, you may not be able to access some of the services and transactions that you need.

4. Other Disclosures: The personal data of EVA Air members will be provided to the co-branded card partners.

- (1) Purpose: To inform members of the promotions, special offers and benefits of the co-branded card.
- (2) Types of personal data provided: Chinese/English name, gender, National ID Card number, membership number, card type, year of birth, phone number, mobile number and address.
- (3) Duration: The duration of the relationship between EVA Air and co-branded card partners, or the validity period prescribed by the relevant laws or the regulations of the co-branded partners.
- (4) Target and Location: The location where the co-branded partners' business premises and outsourcing vendors are situated.
- (5) Method: The collection, processing, international transfer and use (such as, in writing or by means of electronic documents, telephone or other appropriate means allowed by the contemporary technology) of personal data in accordance with the Personal Information Protection Act (PDPA).

5. Member's Rights

Members who provide personal data to EVA Air may exercise the following rights in accordance with Article 3 of the PDPA and Articles 16 to 20 of the EU General Data Protection Regulation:

- (1) Request for inquiry or access; request for copies; request for supplements or correction; request to discontinue the collection, processing or use of the data; request for restriction of processing; restrict automated individual decision-making; request for deletion (in the event that the processing of personal data is necessary and such data is not subject to deletion in accordance with the relevant laws and regulations, EVA Air may not be able to carry out this operation and reply to the request.); request for data portability.
- (2) You can submit the aforementioned requests via our website or by contacting our offices worldwide. Once your identity has been verified, we will immediately proceed with your request for the aforementioned rights.
- (3) In the event that the personal data you have provided is incorrect or incomplete (such as using a nickname) resulting in our inability verify your identity, we will not be able to fulfill your requests for the aforementioned rights.

References: Credit Card Application Form

6. Please be sure to visit our website (<https://www.evaair.com>) to read the full text of our Privacy Policy and Cookies Policy for details on the collection and use of other personal data (including the collection of member's personal data, the use of cookies retained in the web browsers of members who visit our website or are redirected to our website through a third party website, the use of the member's IP address, the use and transmission of member's email address, the member profiling and automated decision making made by EVA Air, its affiliates or service providers for the purpose of marketing activities, and customer self-protection notices), the right of members to apply for cancellation of the use of information, and an introduction to the security measures of our website and data encryption of transaction data.
7. To protect the rights and interests of our customers, our Privacy Policy and security statement are regularly reviewed and are subject to change. If you have any comments about our Privacy Policy and Security Statement, please feel free to contact us.

Please scan the QR Code to access the full text of our Privacy Policy and Cookies Policy on our official website.



▲ Read EVA Air policies now

Terms and Conditions of Infinity MileageLands Membership

For the full content, please visit the EVA Air website (<https://www.evaair.com>).

1. Enrollment in Infinity MileageLands is limited to individuals. Members should confirm personal data (including but not limited to the name, birthday, mailing address and email address) provided is correct at the time of application. Each Infinity MileageLands account belongs to a specific member and cannot be transferred to any other.
2. Members can download via the **EVA Mobile App** their digital membership cards to access the most up-to-date member information. If you are a Silver card, Gold card or Diamond card member, you will receive a physical membership card (except the Silver/Gold status you acquire from Australia HSBC Star Alliance Credit Card). In case of loss of your membership card, please visit the **EVA Air website**: <https://www.evaair.com> or contact your local EVA Air Infinity MileageLands service center to apply for a replacement card.
3. EVA Air reserves the rights to interpret, modify, and apply the rules and terms of membership, as well as the various benefits and rights of members. EVA Air reserves the right to terminate and revoke the relevant membership privileges in the case of violations of these General Terms and Conditions, and seek compensation for any damages incurred as a result with such violations. All including but not limited to the terms and conditions applicable to the benefits and hospitality content are subject to the latest updates on the EVA Air website (**<https://www.evaair.com>**).
4. Members may check or update personal information associated with their Infinity MileageLands account by the following steps:
 - A. Members can call any of our **Infinity MileageLands service centers** (Limited to members themselves).

- B. Contact any of our **Infinity MileageLands service centers** via fax or mail. (Please print and fill out the **Member Data Change Application Form**. Limited to members themselves, or representatives authorized in writing by the member themselves, or as required by law.)
- C. Log in to your account on the EVA Air website to manage.
5. Members may not use information from travel agencies or hotels (including but not limited to postal addresses, contact numbers, and email addresses) as part of their personal information.
 6. EVA Air will notify or send relevant member benefits information based on the personal data provided by the member. Members shall ensure that their personal information is up to date. If a member is unable to receive or enjoy relevant member benefits due to incorrect personal information or other reasons not attributable to EVA Air, EVA Air shall not be held responsible.
 7. Members shall safeguard their membership card number and login password, and shall not disclose or provide their membership card number and login password to others. Any actions performed on the EVA Air website using a matching membership card number and password will be deemed as the actions of the member themselves. Except in cases where the damage to member benefits can be attributed to EVA Air, EVA Air shall not be held responsible.
 8. Members are required to present their membership card when using various services or benefits. If unable to present or confirm the member's identity, EVA Air reserves the right to suspend the provision of relevant member services.
 9. Members may apply to terminate their Infinity MileageLands membership by submitting a **Membership Termination Application Form** along with the required documents to EVA Air.
 10. Membership automatically terminates upon the death of the member.
 11. When membership is terminated, the member's account will not be retained, and any accrued miles and electronic upgrade certificates will be forfeited. Additionally, related membership benefits will also cease.
 12. Transferred mileage cannot be combined or accumulated for use with the member's own miles (i.e., miles earned, purchased, or restored by the member).
 13. Mileage will not be accrued under the EVA Air Infinity MileageLands program with tickets bearing carrier code BR/B7 but operated by other airlines. The mileage accrual and usage regulations for member shall be based on the information provided on the EVA Air website. However, for specific flights with applicable mileage accrual, the accrual method shall be based on their respective rules. To ensure the accurate accumulation of your miles, please use the same name as on your membership card when making reservations and provide your membership card number. Each mileage obtained can only be accrued under one frequent flyer program. Miles accrued under different frequent flyer programs cannot

References: Credit Card Application Form

be converted or combined. Once miles are accrued to a membership card number, they cannot be transferred to another airline.

14. Mileage accumulation is based on the lower of the booking class of the ticket or the actual cabin class flown. If the mileage accrual and benefits received by the member do not match the actual situation, EVA Air reserves the right to correct or retract them.
15. If the related mileage accrual and redemption methods are deemed illegal or unenforceable due to differences in local laws or regulations, such mileage loyalty programs and mileage accumulation schemes will no longer apply, and EVA Air shall not be held responsible for this.
16. To provide relevant member services, members agree that EVA Air may obtain and use the member's email address or postal address in accordance with its published Privacy Policy and Cookies Policy and the applicable Personal Data Protection Act, to send members relevant transaction information and Infinity MileageLands membership benefits (such as mileage statements, membership card expiry notices, etc.).
17. If events beyond the control of EVA Air, such as civil unrest, war, strikes, natural disasters, or other force majeure events affect the provision of the Infinity MileageLands program, EVA Air reserves the right to partially or fully suspend or terminate mileage loyalty program activities in the affected regions.
18. Members are not allowed to buy or sell Infinity MileageLands membership benefits, including but not limited to mileage points, upgrade vouchers, or other privileges. If, after investigation, a member is found to have violated or is suspected of violating these rules, EVA Air reserves the right to suspend or cancel the member's membership and benefits, and may revoke miles that have been transferred or used, tickets that have been redeemed, or other loyalty rewards that have been obtained. In cases of disputes among members, EVA Air may take necessary measures and provide appropriate resolutions upon the conclusion of the dispute, including but not limited to restoring the member's membership and benefits or implementing the aforementioned measures. Anyone spreading or facilitating information that violates these rules through any means shall be considered in violation. The act of commissioning others to engage in activities that violate these rules is also considered a violation.
19. EVA Air reserves the right to terminate a member's membership and related privileges if the member engages in behavior on board an aircraft that violates public order, endangers flight safety, damages public interests, or interferes with the provision of services.
20. EVA Air reserves the right to terminate a member's membership and take appropriate legal actions for any violations of these rules or other Infinity MileageLands program terms, regulations, and procedures.
21. EVA Air reserves the right to audit member accounts to ensure compliance with the membership rules and regulations, as well as other provisions regarding EVA Air's various membership benefits.

22. EVA Air's waiver or consent to violations of these rules and terms does not constitute a waiver of any subsequent breaches.

23. Regulations for Partners

- A. "Partners" means entities other than EVA Air and UNI Air that provide products, services, or other benefits to members, including but not limited to airlines, banks, car rental companies, hotels, or other cooperating entities that allow members to purchase, accumulate, or redeem mileage.
- B. Partners are independent entities, and the products, services, or other benefits they provide should be subject to the relevant rules and terms stated by the partners. Members should carefully read these rules and terms before accepting such products, services, or benefits to protect their own rights and interests. EVA Air and its affiliated companies bear no responsibility for the products or services provided by partners. Please visit EVA Air website <https://www.evaair.com> for the latest information on partner offers.
- C. The mileage, tier status, tier validity, or other benefits obtained by members through the use of products or services provided by partners may vary depending on membership status or other factors.

24. Members confirm that they have reviewed and agreed to abide by the above membership rules and terms, and to comply with all the membership rights and regulations of EVA Air's Infinity MileageLands program.

Application for and Terms and Conditions of "e-Statement" and "Electronic Notification" services

The Applicant hereby applies to the Bank for the "e-Statement" and "Electronic Notification" services (hereinafter referred to as the "Service"), and agrees to abide by the following terms and conditions:

1. **Applicable Subject:** This Service is only applicable to the Primary Card Applicant (hereinafter referred to as the "Applicant"). Notifications will be sent electronically to the email address provided or designated by the Applicant, or through other agreed-upon electronic means.
2. The Service items are as follows:
 - (1) **e-Statement:** The credit card statement for each billing period will be sent to the Applicant's designated email address in electronic format. Upon enrollment in this Service, all existing and future credit cards under the Applicant's name will receive e-Statements instead of paper statements.
 - (2) **Electronic benefits notification:** Any changes related to the terms, benefits, or promotional offers as stipulated in the Credit Card Terms and Conditions or relevant laws that require notification to the Applicant will be included in the e-Statement or communicated through other electronic documents.
3. **The effect of notice under this Service:**

Regarding credit card transaction details and matters notified by the Bank according to the Credit Card Terms and Conditions or regulations of the competent authority, once the Bank sends such information to the Applicant's designated email inbox or through other agreed-upon electronic means, it is considered as notified, with the same effectiveness as paper mail. When the Bank sends e-Statements or notifications according to the aforementioned terms and conditions, the time of sending by the Bank

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is considered as the time of delivery. If the delivery fails due to reasons not attributable to the Bank (including but not limited to incorrect email addresses or phone numbers, failure to inform the Bank of changes or cancellations of email addresses or phone numbers, or system failures of email providers/telecommunication companies), the time of sending by the Bank is still considered as the time of delivery.

4. Following the Applicant's application for the Service, the Bank shall send both a paper statement and an e-Statement for the first issuance of the credit card bill. However, this does not apply to Applicants who have previously applied for the Service and opted not to receive paper statements. This is to facilitate the Applicant's awareness of any changes in the subsequent notification methods. Subsequently, the Bank will no longer send paper credit card statements or notifications.
5. Confirmation and change of email address and agreed method: The Applicant shall independently verify whether the email address and agreed method retained at or designated by the Bank are correct. Any changes to this information should be promptly made using the Bank's online banking platform or according to the Bank's specified procedures, or the Bank shall be immediately notified, in order to avoid any delivery errors or mistakes and to safeguard the Applicant's rights and interests. If any interest, default penalty, or other losses arise due to incorrect information provided by the Applicant or failure to notify the Bank of changes, the Applicant shall be responsible, and the Bank shall not be liable. If the Applicant applies for another credit card with a new email address after applying for this Service, it will be considered a change in the designated email address.
6. The effect of Service items: The effectiveness of this Service notification is equivalent to that of paper delivery. After the Applicant applies for this Service, he/she may not claim the notification to be invalid due to the lack of written documentation.
7. Termination of Service: If the Applicant notifies the Bank of the termination of the Service, paper statements will resume from the next billing cycle after the termination request. If the Applicant wishes to reapply, he/she may do so by using the online banking service option or by filling out a new application form.
8. Service content: All future notifications, modifications, and changes regarding this Service will be sent to the Applicant's designated or specified email inbox, or notified in electronic document form through other agreed-upon means.
9. Acknowledgement of the receipt of the e-Statement and Electronic Notification: The Applicant shall verify the security of his/her information equipment for receiving e-Statements and electronic notifications. The Applicant shall also check each month on the billing cycle date whether he/she has received the e-Statement. If the e-Statement is not received, the Applicant shall promptly notify the bank and check whether his/her equipment and email inbox have been compromised or used by others to ensure that there is no risk of data leakage.
10. If there is any unauthorized use, the Bank reserves the right to modify or terminate the Applicant's right to use this Service, and resume sending paper notifications without prior notice.
11. The Bank reserves the right to temporarily suspend or halt this Service if any of the following situations occurs, provided that the Bank will promptly resume the service to ensure that the Applicant's rights are not affected:
The Bank's credit card electronic billing system equipment or other electronic notification equipment undergoes necessary maintenance and upkeep.
There is a sudden system equipment malfunction or failure, or there is a failure in the dedicated line of the Bank's partner.

In case of force majeure such as natural disasters, which result in the inability to provide this Service.

12. The amendment, modification or termination of the Service:
The Bank reserves the right to amend, modify or terminate the Service at any time. The Bank will announce any amendment, modification or termination on its website sixty (60) days in advance and simultaneously send an electronic notification to the Applicant. This does not apply in cases where there are legal restrictions, changes, prohibitions, or other reasons beyond the Bank's control.
13. Other agreements:
The Applicant agrees to abide by the relevant laws and regulations of the Republic of China and all common practices of the Internet. The Applicant shall not engage in any activity or behavior with the intent to invade or disrupt the normal operation of other systems, hosts, or servers on the Internet, nor engage in activities prohibited by public order, good morals, or laws on the Internet.
An e-Statement will be sent to the Applicant within five (5) to seven (7) days after the monthly billing date. The Applicant shall check whether he/she receives the e-Statement on the monthly billing cycle date. If the e-Statement is not received, the Applicant shall promptly notify the Bank to avoid any delay in the payment period.

**Mandatory Disclosures on the Personal Data Protection Act
(Please Read Carefully)**

Dear Applicant,

1. The collection of personal information involves the privacy rights of you. When carrying out the business activities which are currently permitted (or may be permitted in the future) by law and to the extent necessary for conducting the relevant business (but subject to the actual business dealings between you and the Bank), where the Bank has the need to, directly or indirectly, collect, process, use and/or internationally transfer your personal information, the Bank shall, at the time when it collects personal information from you, notify you of the following in accordance with the first paragraph of Article 8 and the first paragraph of Article 9 of the Personal Data Protection Act (個人資料保護法) (hereinafter referred to as the "PDPA"): (1) names of non-government agencies involved; (2) purposes of collection; (3) categories of personal information; (4) duration and locations of use, users, and means of use, of personal information; (5) sources of the personal information collected; (6) the rights (and ways to exercise such rights) available to the party in question under Article 3 of the PDPA; (7) the impact of not providing personal information on the rights and interests of the party in question (where the party has the right to choose whether to provide personal information).
Where you are required to have a legal representative/statutory assistant/other authorized persons appointed under the law, the Bank will also need to contact, negotiate or get in touch with such legal representative/statutory assistant/authorized persons. They are therefore also advised to read the following notification carefully.
2. With regard to your personal information to be collected by the Bank, the purposes of collection, categories of personal information, and duration and locations of use, users, and means of use of the personal information are as follows:
 - (1) Purposes of collection: "022 Foreign exchange services," "036 Deposit and transfer" (automatically authorized debit and transfer), "067 Credit card, cash card, debit card or electronic stored-value card services," "082 Borrower and Account Holder loan and deposit consolidated management" (WMA, payment through transfer), "088 Loan approval and credit extension services" (cash advance, balance transfer, credit facility and long term revolving credit facility), "001 Life insurance," "112 Cheque clearance services," "106 Credit extension services," "111

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Financial instrument services," "126 Debt consolidation, discount and purchase services," "154 Credit reporting," "044 Investment management," "068 Trust services," "166 Securities, futures, securities investment trust and consulting services," "094 Personal property management," "065 Insurance brokerage, agency and notarization services," "093 Property insurance," "030 Arbitration," "040 Marketing (including cross-selling activities between financial holding companies)," "059 Financial services sector's collection, processing and use in accordance with laws and regulations for financial supervision needs," "060 Financial dispute resolution," "061 Financial supervision, administration and inspection," "063 Non-government agencies' collection, processing and use of personal information in accordance with legal obligations," "069 Matters related to contracts, quasi-contracts or other legal relations," "090 Consumer, customer management and services," "091 Consumer protection," "098 Commercial and technical information," "104 Account management and debt trading activities," "113 Pleading, petition and report handling," "129 Accounting and related services," "135 Information (communication) services," "136 Information (communication) and database management," "137 Information and communication security and management," "148 Online shopping and other electronic commerce services," "157 Investigation, statistics and research analysis," "160 Certification business management (including OTP dynamic password and Global MyB2B Digital Certificate)," "173 Other government agencies' supervision and administration of targeted industries," "177 Other financial management services," "181 Other business activities in accordance with the business registration or Articles of Incorporation" (including business activities permitted by law or approved by the competent authorities) and "182 Other consulting and advisory services."

(2) Categories of personal information collected:

Name, unified identity card number, tax resident status, country/region of domicile, tax identification number, gender, date of birth, correspondence information, biometric data (including without limitation facial features, fingerprints, digital veins and so forth), business activities and financial position (e.g. consumption volume, location and items, revenue, income, assets and investments, liabilities and expenses, credit rating, insurance details, financial transactions and so forth), mobile and online media information (e.g. mobile device identifier, mobile device location, social network information, IP address, web browsing history, Cookie and so forth), and other details such as relevant service applications or contracts, as related to the business dealings, accounts or services between the Bank and you and as provided by or actually collected from you or third parties (e.g. the Joint Credit Information Center ("JCIC"), entities with whom the Bank cooperates/partners, other entities with whom the Bank has business dealings and so forth). The Bank collects personal information from you based on the needs of different business activities, accounts or services. Such personal information is classified into the following ten categories in accordance with the Personal Data Protection Act Specific Purposes and Personal Data Categories (個人資料保護法之特定目的及個人資料之類別) promulgated by the Ministry of Justice: identity information – C001 to C003 (such as name, phone number, bank account number, credit card number and unified identify card number); personal characteristics – C011 to C013 (such as gender and date of birth); family status – C021 to C024 (such as marital status and name of spouse); social status – C031 to C041 (such as address, property information, lifestyle, and residency certificate); education, examination-based qualifications, technical skills or other specializations – C051 to

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C053 (such as education and professional skills); employment status – C061, C062, C064, C066, C068 (such as employer, job title and salary); financial details – C081 to C089, C091 to C094 (such as gross revenue, gross income, loans, credit rating, foreign exchange transaction records and documentary credits); business information – C101 to C103 (such as type of business); health and other – C111, C115 to C116, C119 (such as medical reports, records of treatment and diagnosis); other information – C131 to C132 (such as unclassified data and emails).

- (3) Duration and locations of use, users, and means of use, of personal information:
- A. Duration: the duration for which the specific purposes for collecting the personal information exist, the retention period required under relevant laws and regulations (e.g. the Business Entity Accounting Act (商業會計法)) or required for the Bank's business operations, or the retention period stipulated in individual contracts (whichever is the longest).
 - B. Locations: the local and overseas locations of the users set forth under "Users" below.
 - C. Users: (1) the Bank (including the Bank's overseas branches and affiliates, third party agencies engaged by the Bank); (2) entities using the personal information in accordance with relevant laws and regulations (e.g. Cathay Financial Holding Co., Ltd., i.e., the Bank's parent company, and its subsidiaries); (3) other entities engaging in related business activities (e.g. correspondent banks, JCIC, the National Credit Card Center of the Republic of China, the TCH, FISC, the Small and Medium Enterprise Credit Guarantee Fund of Taiwan, the Agricultural Credit Guarantee Fund, the Bureau of Labor Insurance, international credit card organizations, credit card acquirers and contracted merchants and their statutory assistants, credit guarantee agencies, the Financial Ombudsman Institution, any person who intends to transfers assets and liabilities to the Bank, bear risks for the Bank, or merge with/acquire the Bank (or such person's agents or advisers), other entities with whom the Bank has business dealings (e.g. Google, Facebook and other social media platforms and advertising agencies), recipients of personal information transmitted internationally who are not subject to the restrictions imposed by the central government authorities of targeted industries); (4) authorities or agencies having jurisdiction or investigative authority over the foregoing parties under the law; and (5) other users agreed by the customer (e.g. companies engaging in co-marketing activities or sharing customer data with the Bank, or companies collaborating with the Bank on promotional activities).
 - D. Means of Use: by way of automated machines or other non-automated means in accordance with personal information protection laws.
- (4) The Bank will have the personal information undergo an appropriate de-identification process (e.g. outlier detection, randomization and k-anonymization) and/or take relevant protection measures when using personal information for the purpose of "157 Investigation, statistics and research analysis". The result of aforementioned usage shall not lead to any identification of any specific person.
3. Sources of personal information collected:
- (1) Directly obtained from you by the Bank; (2) made public by you or third parties lawfully; and (3) obtained from third parties by the Bank (such as the legal representatives or statutory assistants of the parties involved, Cathay Financial Holding Co., Ltd. and its subsidiaries which share customer data with the Bank, companies collaborating with the Bank on promotional activities, groups co-branding credit cards with the Bank, and other entities with whom the Bank has business dealings).

4. Pursuant to Article 3 of the PDPA, you may exercise the following rights with regard to the personal information retained by the Bank:
 - (1) Except for the circumstances provided in Article 10 of the PDPA, you may make requests the Bank to access or review the information, or request the Bank to provide copies of such information, provided that the Bank may charge necessary costs and fees in accordance with Article 14 of the PDPA.
 - (2) You may request the Bank to supplement or correct the information, provided that you shall provide the reasons and facts in relation to such request pursuant to Article 19 of the Enforcement Rules of the Personal Data Protection Act (個人資料保護法施行細則).
 - (3) Pursuant to the fourth paragraph of Article 11 of the PDPA, you may request the Bank to cease collecting, processing or using your personal information in the event that the Bank has collected, processed or used such information in violation of the PDPA.
 - (4) Pursuant to the second paragraph of Article 11 of the PDPA, in the event of a dispute over the accuracy of personal information, you may request the Bank to cease processing or using your personal information. However, pursuant to the proviso of the same paragraph, the preceding sentence shall not apply where the personal information is required for the performance of the Bank's services and such dispute has been notified, or to the extent consented to in writing by you.
 - (5) Pursuant to the third paragraph of Article 11 of the PDPA, when the specific purposes for collecting personal information no longer exist or the relevant time period expires, you may request the Bank to delete or cease processing or using your personal information. However, pursuant to the proviso of the same paragraph, the preceding sentence shall not apply where the personal information is required for the performance of the Bank's services, or to the extent consented to in writing by you.
5. If you wish to exercise the aforesaid rights as provided in Article 3 of the PDPA, you may contact the Bank's Customer Service (0800-818-001 or (02)2383-1000) or visit the Bank's website (<https://www.cathaybk.com.tw/cathaybk>) for further details on how to exercise such rights.
6. You may decide on whether to provide the relevant personal information and on the types of personal information to be provided. However, if the personal information or types of personal information that you refuse to provide are necessary for transaction approval or operations, please understand that the Bank may not be able to provide the relevant services or better services to you due to the Bank's inability to process the necessary approval or carry out the necessary operations.
7. **Clause on consent to the use of personal data other than for specific purposes: (This clause is not mandatory. Please consider carefully before making a decision and check the corresponding box above as instructed on Page 9 to express your consent.) The Applicant agrees to the collection, processing, use, and cross-border transmission of the Applicant's personal data by the Bank for purposes such as marketing (including co-marketing), information and database management, information and communication security and management, e-commerce services, investigation, statistics, research, and analysis. The types of personal data collected, the period of personal data use, the region, recipients, and methods of use are limited to the contents specified in the Bank's mandatory disclosures on the PDPA. The Applicant is aware of the rights set forth in Article 3 of the PDPA and the impact of not providing personal data on the Applicant's rights and interests. At the same time, the Applicant agrees that**

for the purpose of co-marketing, the Bank may exchange of the Applicant's data, excluding "name" and "address", with only the "affiliated subsidiaries" of Cathay Financial Holdings Co., Ltd. (including "Cathay Life Insurance Co., Ltd.," "Cathay Century Insurance Co., Ltd.," "Cathay Securities Corporation," "Cathay Securities Investment Trust Co., Ltd.," and any new subsidiaries that are established due to organizational changes that shall be disclosed on the website according to laws).

Important Notes for Cathay United Bank EasyCard Co-branded Credit Card

1. No interest will accrue on the EasyCard balance. In order to ensure the Cardholder's rights and interests, the EasyCard Corporation will place the balance in the trust account.
2. The EasyCard Co-branded Credit Card is the property of the Bank. The Cardholder shall use and keep the card with the due care of a good administrator, avoiding loss, theft, fraud, destruction, or unauthorized possession by third parties. The Cardholder shall also prevent others from becoming aware of any card-related operational information.
3. In the event that the EasyCard Co-branded Credit Card is lost, stolen, or otherwise not in the Cardholder's possession, the Cardholder shall immediately notify the Bank or its designated institutions to have the card stopped and pay the loss-reporting fee to deactivate the EasyCard's automatic top-up function. The loss-reporting fee and the relevant rights and obligations concerning the Cardholder's deductible are handled in accordance with the Credit Card Terms and Conditions.
4. The Cardholder shall bear all losses incurred as a result of unauthorized use within the first three (3) hours after the loss of the name registered EasyCard Co-branded Credit Card has been reported. Upon completion of the loss reporting, the Bank will deduct the unauthorized charges from the card balance as registered in the EasyCard Corporation system three (3) hours after the card is reported lost (the deducted amount will be returned to the Bank). Any remaining balance will be credited to the Cardholder's credit card account in approximately forty (40) days (the exact processing days required will vary depending on the billing cycle). If the balance registered in the system three (3) hours after the card is reported lost is negative, the Cardholder agrees that the Bank may deem this negative balance as a general spending amount and bill the Cardholder for payment, regardless of whether or not the automatic top-up function is activated.
5. Fees for the following services that are provided by EasyCard Corporation at the Cardholder's request shall be collected by EasyCard Corporation either separately from the Cardholder or directly from the Cardholder's EasyCard balance:
 - (A) Termination fee: The Cardholder shall pay a termination fee of NT\$20 when requesting a full refund of the top-up balance from EasyCard Corporation (the NT\$20 termination fee may be waived if the Cardholder has held the card for three (3) months or longer and has made five (5) or more purchases with the card).
 - (B) Transaction inquiry fee: The Cardholder may inquire the last six (6) transactions and top-up balance for free at any automated service machines provided by EasyCard Corporation. The Cardholder may also request a written transaction history for the past five (5) years from EasyCard Corporation. The fee is NT\$20 for the first page and NT\$5 per page for each additional page. (Example 1: John applies for his EasyCard transaction history from August 1 to August 5 and receives a 1-page result. The fee for the transaction inquiry is NT\$20. Example 2: Jane applies for her EasyCard transaction history from August 1 to December 25 and receives a 3-page result. The fee for the transaction shall be NT\$20 (for the first page) + NT\$5 (for the second page) + NT\$5 (for the third page) = NT\$30.)
6. The use of the EasyCard Co-branded Credit Card shall be governed by the Special Terms and Conditions of Cathay United Bank EasyCard Co-branded Credit Card. All

References: Credit Card Application Form

other unspecified matters shall be subject to the Bank's Credit Card Terms and Conditions, the EasyCard Terms and Conditions, and the announcements on EasyCard Corporation's website.

Important Notes for Cathay United Bank iPASS Co-branded Credit Card

1. No interest will accrue on the iPASS balance. In order to ensure the Cardholder's rights and interests, the iPASS Corporation will place the balance in a trust account. Please refer to the iPASS Corporation website for the trust institutions and relevant rights and interests.
2. The iPASS Co-branded Credit Card and its chip are the properties of the Bank. The Cardholder shall use and keep the card with the due care of a good administrator, avoiding loss, theft, fraud, destruction, or unauthorized possession by third parties. The Cardholder shall also prevent others from becoming aware of any card-related information .
3. In the event the iPASS Co-branded Credit Card is lost, stolen, or otherwise not in the Cardholder's possession, the Cardholder shall immediately notify the Bank to have the card stopped. The relevant rights and obligations concerning loss reporting procedures and the Cardholder's deductible are handled in accordance with the Credit Card Terms and Conditions.
4. All losses incurred as a result of unauthorized charges or of misuses of existing balance before the Cardholder completes the loss reporting procedure and within the first three (3) hours after the completion of the loss reporting procedure shall be borne by the Cardholder. Upon completion of the loss reporting, the top-up balance on the card, as registered in the iPASS Corporation system three (3) hours after the card is reported lost, will be credited to the Cardholder's credit card account in approximately forty (40) days (the exact processing days required will vary depending on the billing cycle). However, if the balance is negative, the Cardholder agrees that the Bank may deem this negative balance as a general spending amount and bill the Cardholder for payment.
5. All fees, including billing fee, service fee and termination fee, payable by the Cardholder in accordance with the Special Terms and Conditions of Cathay United Bank iPASS Co-branded Credit Card shall be claimed as credit card payables. A service fee for the transaction inquiry provided by iPASS Corporation at the Cardholder's request shall be collected by iPASS Corporation either separately from the Cardholder or directly from the Cardholder's iPASS balance: The amount of the fee is subject to the Term of Use of iPASS Corporation. The Cardholder may inquire the last six (6) transactions and top-up balance for free at any automated service machines provided by iPASS Corporation.
6. The use of the iPASS Co-branded Credit Card shall be governed by Special Terms and Conditions of Cathay United Bank iPASS Co-branded Credit Card. All other unspecified matters shall be subject to the Bank's Credit Card Terms and Conditions, the Standardized Contract of iPASS Electronic Payment Business, and the announcements on iPASS Corporation's website.

Important Notes for Cathay United Bank icash Co-branded Credit Card

1. No interest will accrue on the icash balance. In order to ensure the Cardholder's rights and interests, the icash Corporation will place the balance in a trust account.
2. The icash Co-branded Credit Card and its chip are the properties of the Bank. The Cardholder shall use and keep the card with the due care of a good administrator, avoiding loss, theft, fraud, destruction, or unauthorized possession by third parties. The Cardholder shall also prevent others from becoming aware of any card-related information.
3. In the event the icash Co-branded Credit Card is lost, stolen, or otherwise not in the Cardholder's possession, the Cardholder shall immediately notify the Bank or its designated institutions to have the card stopped The relevant rights and obligations

References: Credit Card Application Form

concerning loss reporting procedures and the Cardholder's deductible are handled in accordance with the Credit Card Terms and Conditions.

4. The Cardholder shall bear all losses incurred as a result of unauthorized charges within the first three (3) hours after the loss of an icash Co-branded Credit Card has been reported. The Cardholder's deductible shall be capped at the remaining balance on the card at the time of loss reporting. Upon completion of the loss reporting, the top-up balance on the card, as registered in the icash Corporation system three (3) hours after the card is reported lost, will be credited to the Cardholder's credit card account in approximately forty (40) days (the exact processing days required will vary depending on the billing cycle). However, if the balance is negative, the Cardholder agrees that the Bank may deem this negative balance as a general spending amount and bill the Cardholder for payment.
5. Any losses of unauthorized icash automatic top-up occurred between twenty-four (24) hours before the Cardholder completes the loss reporting procedure and the first three (3) hours after the completion of the loss reporting procedure shall be handled in accordance with the Credit Card Terms and Conditions. Any unauthorized icash automatic top-up and charges occurred three (3) hours after the completion of the loss reporting procedure shall be borne by icash Corporation. If the remaining balance on the card is lower than the losses incurred from the unauthorized automatic top-up, the remaining balance will be returned to the Bank.
6. A service fee for the transaction inquiry provided by icash Corporation at the Cardholder's request shall be collected by icash Corporation either separately from the Cardholder or directly from the Cardholder's icash Co-branded Credit Card balance: The Cardholder may make inquiry of the icash transaction history and top-up balance of his/her icash Co-branded Credit Card within one (1) year at the electronic terminal machines established by icash Corporation or its outsourced third-party vendors free of charge. The icash transaction history of the last five (5) years in written form is also available and subject to icash Corporation's fee standard. Please refer to icash 2.0 Standard Contract or the announcements on icash website for more details.
7. The use of the icash Co-branded Credit Card shall be governed by the Special Terms and Conditions of Cathay United Bank icash Co-branded Credit Card. All other unspecified matters shall be subject to the Bank's Credit Card Terms and Conditions, icash 2.0 Standard Contract, and the announcements on icash Corporation's website.

Customer Hotline: (02) 23831000

www.cathaybk.com.tw

Manage your finances prudently; credit is invaluable

All levels of the revolving credit's annual interest rate for credit cards and cash advances range from 6.75% to 15%. (This will be periodically assessed according to the Bank's credit rating system. The base date for the revolving credit rate is September 1, 2015.) Cash advance fee = NT\$150/US\$5 per transaction + cash advance amount x 3%. Please refer to the Bank's announcement on the website for other fees.