

It is hereby announced that Article 3、Article 5 to Article 7、Article 11 and Article 14 of the “iPASS Standard Form Contract for the Business of Electronic Payment Institutions” have been amended and will be implemented from September 23rd, 2024.

For the contents amended, please refer to the following comparison table showing the difference between the previous and new terms. If the user disagrees with this amendment, please inform the Company to terminate the contract in accordance with Article 21 of the “iPASS Standard Form Contract for the Business of Electronic Payment Institutions.” If the user does not make such objection within 60 days, it is presumed that the user accepts the modification, addition or deletion of the terms.

**Comparison Table of the Amendment to the Standard Form Contract
for the Business of Electronic Payment Institutions**

After the amendment	Before the amendment
<p>Article 3 Agreed matters The Company and the user acknowledge and agree to the following:</p> <p>1. The Service includes:</p> <ul style="list-style-type: none"> (1) Collecting and making payments for actual transactions as an agent. (2) Receiving stored funds. (3) Engaging in domestic and foreign small-amount remittances. (4) Providing storage segmentations or application programs in a stored-value card for the others to use. (5) Other businesses approved by the competent authorities. <p>2. The Company shall be responsible for any dispute arising out of the Service provided under this Contract, whereas the dispute arising from other transactions between the user and the contracted institution that are unrelated to the Service will be dealt with according to the legal relationship between both parties.</p> <p>3. The Company and the user may use electronic documents as a means</p>	<p>Article 3 Agreed matters The Company and the user acknowledge and agree to the following:</p> <p>1. The Service includes:</p> <ul style="list-style-type: none"> (1) Collecting and making payments for actual transactions as an agent. (2) Receiving stored funds. (3) Engaging in domestic and foreign small-amount remittances. (4) Providing storage segmentations or application programs in a stored-value card for the others to use. (5) Other businesses approved by the competent authorities. <p>2. The Company shall be responsible for any dispute arising out of the Service provided under this Contract, whereas the dispute arising from other transactions between the user and the contracted institution that are unrelated to the Service will be dealt with according to the legal relationship between both parties.</p> <p>3. The Company and the user may use electronic documents as a means</p>

to declare their intent.

4. For any withdrawal from the user for payment, the Company shall not pay in cash; instead, it shall transfer the amount withdrawn by the user to the user's same-currency bank deposit account, unless otherwise required by the competent authorities.
5. The ownership and utilization of interest or other income earned from funds that are deposited in the user's dedicated deposit account shall be determined in accordance with applicable laws and regulations.
6. In the case that the user requires a foreign exchange declaration in its use of the Service, it agrees to be subject to the regulations of the Central Bank. The user agrees to authorize the Company to make a declaration of foreign exchange settlement as an agent.
7. The user shall not use the Service in an illegal manner, nor shall it provide its electronic payment account or stored-value card for illegal use. In case of violation, it shall assume the legal consequences thereof.
8. When the user has opened more than one electronic payment account at the Company, the amounts of payments received and made by respective accounts shall not exceed the limit set for the respective types of accounts, whereas the total limit on those accounts combined shall not exceed the highest limit set for electronic payment accounts registered and opened by the user.
9. By allowing the user to use the automatic value deposit service with the agreed linked credit card or deposit account, or with the electronic payment account depositing an amount into the stored-value card, the Company shall, as agreed by the user, set an upper limit for the amount

to declare their intent.

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7. The user shall not use the Service in an illegal manner, nor shall it provide its electronic payment account or stored-value card for illegal use. In case of violation, it shall assume the legal consequences thereof.
8. When the user has opened more than one electronic payment account at the Company, the amounts of payments received and made by respective accounts shall not exceed the limit set for the respective types of accounts, whereas the total limit on those accounts combined shall not exceed the highest limit set for electronic payment accounts registered and opened by the user.
9. By allowing the user to use the automatic value deposit service with the agreed linked credit card or deposit account, or with the electronic payment account depositing an amount into the stored-value card, the Company shall, as agreed by the user, set an upper limit for the amount

of each application and daily automatic stored value, and provide the mechanism for the user to adjust the upper limit and cease the automatic value deposit service.

10. The user agrees that the Company may, within the extend of specific purposes permitted by laws and regulations, collect, process and use its personal information by itself or through a third party, and agrees that the Company may, within the extent permitted by laws and regulations, make inquiry of the user's information with the Joint Credit Information Center (hereinafter referred to as "JCIC") and other relevant institutions, and deliver or register the aforementioned information and transaction records to, or with, JCIC or other institutions as required by laws and regulations.
11. If the user is a minor, the Company may adjust (reduce) the transaction limit for the actual transaction amount received or paid through the electronic payment account as an agent, stored value, or domestic and foreign small-amount remittance within the statutory limit. The legal representative may also apply for adjustment (reduction) on the aforementioned transaction limit, and transaction data as well as other related information of the minor user's electronic payment account.
12. After the minor achieves his/her majority, the Company may, on its initiative, adjust the transaction limit for the actual transaction amount received or paid through the electronic payment account as an agent, stored value or domestic and foreign small-amount remittance within the statutory limit to be same as that of the adult.
13. In case of any error made by the Company or breakdown of system equipment resulting in entering into user's electronic payment account

of each application and daily automatic stored value, and provide the mechanism for the user to adjust the upper limit and cease the automatic value deposit service.

10. The user agrees that the Company may, within the extend of specific purposes permitted by laws and regulations, collect, process and use its personal information by itself or through a third party, and agrees that the Company may, within the extent permitted by laws and regulations, make inquiry of the user's information with the Joint Credit Information Center (hereinafter referred to as "JCIC") and other relevant institutions, and deliver or register the aforementioned information and transaction records to, or with, JCIC or other institutions as required by laws and regulations.
11. If the user is a minor, the Company may adjust (reduce) the transaction limit for the actual transaction amount received or paid through the electronic payment account as an agent, stored value, or domestic and foreign small-amount remittance within the statutory limit. The legal representative may also apply for adjustment (reduction) on the aforementioned transaction limit, and transaction data as well as other related information of the minor user's electronic payment account.
12. After the minor achieves his/her majority, the Company may, on its initiative, adjust the transaction limit for the actual transaction amount received or paid through the electronic payment account as an agent, stored value or domestic and foreign small-amount remittance within the statutory limit to be same as that of the adult.
13. In case of any error made by the Company or breakdown of system equipment resulting in entering into user's electronic payment account

or stored-value card or making excess payment, once discovered, the user agrees to authorize the Company to offset the excess amount from its electronic payment account or stored-value card, correct the account records, and notify the user via e-mail, telephone, SMS, LINE notification message or push notification of the Service App. In the event that the amount left in the electronic payment account or stored-value card is insufficient for a debit deduction, the user shall immediately disburse the amount or make good any deficiency to the electronic payment account or stored-value card upon receipt of the Company's notification

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Article 5 Instructions for use of electronic payment accounts

The Company, based on the extent of the limits defined in the "Regulations Governing Identity Verification Mechanism and Transaction Amount Limits of Electronic Payment Institutions" (hereinafter referred to as the Identity Verification and Transaction Limit Regulations), has set up varying upper limits for a variety of transactions made through users' electronic payment accounts according to different levels of identity verification. Any transaction that exceeds the limit will not be able to be completed:

1. Type 1 electronic payment account:

- (1) The cumulative amount of collection and payment of real transactions per month shall be agreed between the Company and the user.
- (2) The balance of stored value funds deposited shall be limited to an amount no more than NT\$100,000 or its equivalent,

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- (1) The cumulative amount of collection and payment of real transactions per month shall be agreed between the Company and the user.
- (2) The balance of stored value funds deposited shall be limited to an amount no more than NT\$100,000 or its equivalent,

(3) Each small-amount domestic and foreign remittance shall be limited to no more than NT\$100,000 or its equivalent. The cumulative collection and payment amount for small-amount domestic and foreign remittances of an individual users shall be limited to an amount no more than NT\$1,000,000 or its equivalent per month. The cumulative collection and payment amount for small-amount domestic and foreign remittances of a non-individual user shall be limited to an amount no more than NT\$10,000,000 or its equivalent per month.

2. Type 2 electronic payment account:

- (1) The cumulative collection and payment amount per month shall be limited to an amount no more than NT\$300,000 or its equivalent.
- (2) The balance of the stored value funds deposited shall be limited to an amount no more than NT\$50,000 or its equivalent.
- (3) Each small-amount domestic and foreign remittance shall be limited to an amount no more than NT\$50,000 or its equivalent.

3. Type 3 electronic payment account:

- (1) The amount of cumulative payment received and made as an agent for real transactions per month shall be limited to NT\$30,000 or its equivalent. By considering its risk tolerance or user's actual need, the Company may raise the amount of monthly cumulative payment received and made as an agent for real transactions. However, the cumulative payment amount of real transactions per month shall not exceed NT\$100,000 or its equivalent, and the cumulative payment amount for real transactions per year shall not exceed NT\$360,000 or its equivalent.

(3) Each small-amount domestic and foreign remittance shall be limited to no more than NT\$100,000 or its equivalent. The cumulative collection and payment amount for small-amount domestic and foreign remittances of an individual users shall be limited to an amount no more than NT\$1,000,000 or its equivalent per month. The cumulative collection and payment amount for small-amount domestic and foreign remittances of a non-individual user shall be limited to an amount no more than NT\$10,000,000 or its equivalent per month.

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(2) The balance of the stored value funds deposited shall be limited to an amount no more than NT\$10,000 or its equivalent.

(3) The small-amount domestic and foreign remittances received from the electronic payment account of a lineal relative or guardian of the user in the same institution shall be cumulated and limited to an amount no more than NT\$10,000 or its equivalent per month.

The collection function of type 1 and type 2 electronic payment accounts for receipt and payment of actual transactions as an agent shall be reviewed and approved by the Company before enforcement.

The user understands and agrees that, for domestic and foreign small-amount remittances, the Company adopts the immediate transfer payment for the service of fund transfer between electronic payment accounts, in which, upon receipt of payer's payment instructions, the Company will record the transfer of the fund from the payer's electronic payment account to the payee's electronic payment account. In case of any dispute over the transferred fund between payer and payee, it shall be resolved by both payer and payee on their own and the Company will not list the fund in question as a disputed fund.

Users may deposit stored funds into their electronic payment account through methods approved by the Company. If users top up using credit cards, the stored funds must be New Taiwan Dollars and can only be used for collection and payment of actual transaction amounts. They cannot be used for domestic or international small-amount remittances or withdrawals.

If a user requests a refund of payments after topping up their electronic payment account with a credit card, the Company shall refund

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the requested amount to the original credit card account according to the user's original payment method. The funds cannot be refunded to the electronic payment account.

Article 6 Instructions for use of stored-value cards

1. Use scope and validity period

- (1) The use of stored-value cards is limited only to the contracted institution's business premises, websites or automated service equipment labeled with the Company's identification mark.
- (2) The Company shall not set a valid period for the use of the monetary value deposited in the stored-value card. However, it is not limited to the stored-value card issued and offered by the Company with unlimited frequency of use, but the terms of use and the way to terminate the use shall be stated on the stored-value card.
- (3) In the event that the user has not stored any value or used the stored-value card to complete a transaction for more than ten consecutive years, the Company may stop the transaction function of the stored-value card. If this is the case, the user may make a value deposit or initiate the card opening program to re-activate the transaction function of the stored-value card.
- (4) The warranty period of the stored-value card is one year, but the warranty period of those that are issued in cooperation with other institutions shall be determined as required by respective products. In addition, for the stored-value card issued by the Company with a preferential offer in conjunction with the public transportation business referred to in the "Act of Encouraging Public Transportation Development", the use period and the matters to be

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handled after termination of the use are prescribed respectively below:

i. The term of the use of the stored-value card starts from the first use date or the purchase date.

(i) Non-stored value type: The number of days or agreed date indicated on the card shows the valid days of the preferential offer. The card must be used consecutively and will remain valid from the activation date until the transportation institution's closing time on the expiration date.

(ii) Value storable type: The expiration date set by the stored-value card indicates the number of days valid for the preferential offer.

ii. In case that the stored-value card is insensible and cannot be used for any reason, it can be taken care of at the place designated by the Company.

iii. When terminating the contract of the stored-value card, the service fee shall be charged in accordance with Subparagraph 2 of Paragraph 1 of Article 11. The refunding method of the ticket card shall be subject to the regulations of the Company and the transportation institution.

2. Automatic debits to stored-value cards

(1) The stored-value card debit method shall be subject to the agreement between the Company and the contracted institution, in which online real-time transactions or other non-online real-time transactions shall be carried out and the user can complete the debit

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by slightly touching the sensor area of the ticket inspection machine or the debit equipment with the stored-value card.

(2) If the transaction amount exceeds the stored value balance, the stored-value card transaction will not be completed and no partial debit will be made either. However, it is not limited to the conditions below:

- i. The user and the Company agree that the Company can make a single advance payment for user's expenses of public transportation or parking defined in the "Act of Encouraging Public Transportation Development", of which the user shall make up for the advance payment when depositing the value the next time.
- ii. The Company allows users to concurrently make up for the deficiency of the transaction in question with cash or a gift certificate.

(3) In the event that the user brings two or more stored-value cards with him/her (regardless of whether they are issued by a same electronic payment institution) causing any repetitive debit from the sensor facilities as a result of simultaneous induction of two or more stored-value cards, the Company shall assist the user in resolving any arising dispute.

3. Fund deposit method: The user shall come to the physical service counter set up or authorized by the Company, automated service machines or websites or automatic value-added equipment to process the fund deposit for the reloadable stored-value card and concurrently confirm if the balance of the stored value of the card after reloading is

by slightly touching the sensor area of the ticket inspection machine or the debit equipment with the stored-value card.

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correct. In case that the user discretionarily changes the data of the stored-value card or applies for a value deposit to a third party, the Company is not accountable for it.

4. Stored value and transaction limits

(1) The value balance of each stored-value card is limited to NT\$10,000. Unless otherwise agreed by both parties, the value balance of a stored-value card shall be denominated in NT dollars (rounded to the nearest dollar).

(2) No interest will be given for the value balance of a stored-value card.

5. In the case that the user is under any of the following circumstances, the Company shall, after confirming the monetary value balance of the stored-value card and no dubious payments and deducting the agreed service fee, return the balance of the stored-value card:

(1) The user of the registered and other legally reportable stored-value card requests the Company to return all or part of the stored value balance or terminates the Contract after presenting the stored-value card or completing the loss reporting procedure in accordance with the Contract.

(2) The user of the bearer stored-value card applies to the Company for terminating the Contract.

(3) When the user follows the Contract to request withdrawal of the fund or termination of the Contract, the incurred postage or remittance fee shall be at the user's expense.

6. Loss, theft, or damage/destruction of stored-value cards

(1) If the bearer stored-value card is lost, stolen, robbed, defrauded, or

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(2) The user of the bearer stored-value card applies to the Company for terminating the Contract.

(3) When the user follows the Contract to request withdrawal of the fund or termination of the Contract, the incurred postage or remittance fee shall be at the user's expense.

6. Loss, theft, or damage/destruction of stored-value cards

(1) If the bearer stored-value card is lost, stolen, robbed, defrauded, or

possessed by a third party other than the user (hereinafter referred to as lost or stolen) or destroyed, the user shall not report the loss and make a request to stop the payment.

(2) In the event that the registered stored-value card or other stored-value cards which can be reported loss by law is lost or stolen, the user shall promptly notify the Company or other agencies designated by the Company by telephone or online, process the loss reporting and suspension procedure and pay the loss reporting service fee in accordance with Article 11. In the case that the Company discovers any illegal acts, such as fraud or money laundering, occurring to the stored-value card, it shall notify the user within 10 days after the day that the loss reporting procedure is accepted, and request the user to report the case to the local police agency within 5 days after the day that the user receives the notification. However, in case of force majeure (e.g., natural disaster or catastrophe), the case reporting can be made within 5 days after the end of the force majeure.

(3) That the user of the registered stored-value card or other stored-value cards which can be reported loss by law reports loss of the card by telephone or online in accordance with the preceding prescription shall be deemed to have completed the loss reporting procedure. Any loss arising from fraudulent or misappropriated use of the card shall be borne by the Company. However, for the period within 3 hours after completion of the reporting procedure made as per the preceding requirement, any loss incurred from fraudulent or misappropriated use on non-online real time transactions shall be

possessed by a third party other than the user (hereinafter referred to as lost or stolen) or destroyed, the user shall not report the loss and make a request to stop the payment.

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(3) That the user of the registered stored-value card or other stored-value cards which can be reported loss by law reports loss of the card by telephone or online in accordance with the preceding prescription shall be deemed to have completed the loss reporting procedure. Any loss arising from fraudulent or misappropriated use of the card shall be borne by the Company. However, for the period within 3 hours after completion of the reporting procedure made as per the preceding requirement, any loss incurred from fraudulent or misappropriated use on non-online real time transactions shall be

<p>borne by the user.</p> <p>(4) After processing the loss reporting procedure, if the user of the registered stored-value card or other stored-value cards which can be reported loss by law fails to submit the identity confirmation documents requested by the Company, refuses to assist the Company in investigation without due reason, fails to report the case to the local police agency within the period required by item (2) of this paragraph and provide the evidence showing that the case has been reported, and still fails to put forth the aforementioned documents within 5 days after service of the Company’s demand notice, the loss incurred from the fraudulent and misappropriated use shall be paid by the user on its own.</p> <p>(5) In the case that the stored-value card is damaged or the registered stored-value card and other stored-value cards which can be reported loss by law are lost, stolen, or destroyed, the user may apply to the Company for re-issuance of the stored-value card. However, with a justifiable reason, the Company is allowed not to issue a stored-value card with the same card face pattern and same card material, shape, and size.</p> <p>(6) In the case that the stored-value card is damaged or the registered stored-value card and other stored-value cards which can be reported loss by law are lost, stolen, or destroyed and the cause is attributable to the Company or contracted institution, the user shall not be requested to pay the stored-value card re-issuance cost.</p>	<p>borne by the user.</p> <p>(4) After processing the loss reporting procedure, if the user of the registered stored-value card or other stored-value cards which can be reported loss by law fails to submit the identity confirmation documents requested by the Company, refuses to assist the Company in investigation without due reason, fails to report the case to the local police agency within the period required by item (2) of this paragraph and provide the evidence showing that the case has been reported, and still fails to put forth the aforementioned documents within 5 days after service of the Company’s demand notice, the loss incurred from the fraudulent and misappropriated use shall be paid by the user on its own.</p> <p>(5) In the case that the stored-value card is damaged or the registered stored-value card and other stored-value cards which can be reported loss by law are lost, stolen, or destroyed, the user may apply to the Company for re-issuance of the stored-value card. However, with a justifiable reason, the Company is allowed not to issue a stored-value card with the same card face pattern and same card material, shape, and size.</p> <p>(6) In the case that the stored-value card is damaged or the registered stored-value card and other stored-value cards which can be reported loss by law are lost, stolen, or destroyed and the cause is attributable to the Company or contracted institution, the user shall not be requested to pay the stored-value card re-issuance cost.</p>
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<p>Article 7 Verification mechanism The verification mechanism for electronic payment account transactions</p>	<p>Article 7 Verification mechanism The verification mechanism for electronic payment account transactions</p>
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is as follows:

1. The Company shall notify the user via e-mail, telephone, SMS, LINE notification message or push notification of the Service App each time after taking the user's payment instructions, and the user shall check if the processing result has any errors. If there is any discrepancy, the user shall, within 45 days from the date of the Company's notice, notify the Company via e-mail or customer service hotline and request it to investigate.
2. The Company shall conduct an investigation immediately after receiving the user's preceding notice, and inform the user of the investigation status or result via e-mail, telephone, SMS, LINE notification message, or push notification of the Service App within 30 days from the date that the Company receives the notice.
3. The Company provides free services by allowing the user to inquire its transaction records and fund deposit records in the past year on the Service App or website at any time, and, as requested by the user, offering the transaction records and fund deposit records existing for more than one year but less than five years after transaction or deposit. If the user applies to the Company for written or digital transaction records or fund deposit records existing for less than five years, the Company may charge the user the transaction record inquiry fee in accordance with the fee collection standard under Subparagraph 2 of Paragraph 1 of Article 11.

The Company shall request the contracted institution to provide the user with the transaction confirmation record according to any of the following ways when the user completes a transaction with the stored-

is as follows:

1. The Company shall notify the user via e-mail, telephone, SMS, LINE notification message or push notification of the Service App each time after taking the user's payment instructions, and the user shall check if the processing result has any errors. If there is any discrepancy, the user shall, within 45 days from the date of the Company's notice, notify the Company via e-mail or customer service hotline and request it to investigate.
2. The Company shall conduct an investigation immediately after receiving the user's preceding notice, and inform the user of the investigation status or result via e-mail, telephone, SMS, LINE notification message, or push notification of the Service App within 30 days from the date that the Company receives the notice.
3. The Company provides free services by allowing the user to inquire its transaction records and fund deposit records in the past year on the Service App or website at any time, and, as requested by the user, offering the transaction records and fund deposit records existing for more than one year but less than five years after transaction or deposit. If the user applies to the Company for written or digital transaction records or fund deposit records existing for less than five years, the Company may charge the user the transaction record inquiry fee in accordance with the fee collection standard under Subparagraph 1 of Paragraph 1 of Article 11.

The Company shall request the contracted institution to provide the user with the transaction confirmation record according to any of the following ways when the user completes a transaction with the stored-

<p>value card:</p> <ol style="list-style-type: none"> 1. Provide the transaction voucher showing the debited amount of the stored-value card and the balance of the stored value for verification. 2. When the user completes a transaction, the debited amount for the transaction and current stored value balance are displayed and the user may choose whether to print the transaction voucher or not. 3. When the user completes a transaction, the debited amount for the transaction and current stored value balance are displayed, and the Company provides the user with the channel for ex-post inquiry of transaction records. 4. The user is informed of the debited amount for the transaction and the balance of the stored value via SMS, e-mail, online platform, mobile device App or other agreed methods, after completing a transaction. 	<p>value card:</p> <ol style="list-style-type: none"> 1. Provide the transaction voucher showing the debited amount of the stored-value card and the balance of the stored value for verification. 2. When the user completes a transaction, the debited amount for the transaction and current stored value balance are displayed and the user may choose whether to print the transaction voucher or not. 3. When the user completes a transaction, the debited amount for the transaction and current stored value balance are displayed, and the Company provides the user with the channel for ex-post inquiry of transaction records. 4. The user is informed of the debited amount for the transaction and the balance of the stored value via SMS, e-mail, online platform, mobile device App or other agreed methods, after completing a transaction.
<p>Article 11 Fees</p> <p>The Company will charge the user various fees according to the agreed standard rates for its use of the Service.</p> <ol style="list-style-type: none"> 1. Transactions through the electronic payment account <ol style="list-style-type: none"> (1) The user agrees to authorize the Company to deduct relevant fees directly from its electronic payment account. (2) Fees for inquiry of transaction records: When the user applies to the Company for written or digital records of transactions or fund deposits for a period less than five years, the fee for the first page is NT\$20, and NT\$5 will be added per page for the following pages. The aforesaid written transaction records are subject to A4 size paper. The user's original ID card shall be presented when collecting the written transaction information. 	<p>Article 11 Fees</p> <p>The Company will charge the user various fees according to the agreed standard rates for its use of the Service.</p> <ol style="list-style-type: none"> 1. Transactions through the electronic payment account <ol style="list-style-type: none"> (1) The user agrees to authorize the Company to deduct relevant fees directly from its electronic payment account. (2) Fees for inquiry of transaction records: When the user applies to the Company for written or digital records of transactions or fund deposits for a period less than five years, the fee for the first page is NT\$20, and NT\$5 will be added per page for the following pages. The aforesaid written transaction records are subject to A4 size paper. The user's original ID card shall be presented when collecting the written transaction information.

(3) Other fee items, calculation methods and amounts shall be subject to the announcement made at a conspicuous place on the Company's business service webpage.

2. The Company may collect the following fees from the user of the stored-value card or directly debit them from the fund balance of user's stored-value card:

(1) Card production cost: The cost charged for production of the stored-value card (including replacement after damage) shall be subject to the announcement for the sale price. As for the stored-value card issued in cooperation with respective institutions, the charge shall be determined in accordance with the provisions of respective cooperation institutions.

(2) Fees for reissuance after loss reporting and renewal: If the registered stored-value card or any other stored-value card which can be reported lost by law is lost or stolen, the fee for each time of user's loss reporting shall be charged as follows:

i. The actual cost for loss reporting and reissuance of a stored-value card issued in conjunction with a credit card shall be determined according to the terms set forth by respective credit card issuers, but the loss reporting and reissuance fee shall be limited to NT\$200 at most.

ii. Except for stored-value cards issued in conjunction with government agencies, schools, or mobile communication service operators, for registered and other legally reportable stored-value cards not combined with credit cards, if a lost card report is filed without requesting a replacement, the handling fee is NT\$20. If a

(3) Other fee items, calculation methods and amounts shall be subject to the announcement made at a conspicuous place on the Company's business service webpage.

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(1) Card production cost: The cost charged for production of the stored-value card (including replacement after damage) shall be subject to the announcement for the sale price. As for the stored-value card issued in cooperation with respective institutions, the charge shall be determined in accordance with the provisions of respective cooperation institutions.

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i. The actual cost for loss reporting and reissuance of a stored-value card issued in conjunction with a credit card shall be determined according to the terms set forth by respective credit card issuers, but the loss reporting and reissuance fee shall be limited to NT\$200 at most.

ii. For the registered stored-value card issued not combining with a credit card and any other stored-value card which can be reported lost by law, if there is no application for reissuance, the fee for loss reporting is NT\$20. If reissuance is applied, the card production fee shall be paid additionally. The fee for loss

replacement card is requested, an additional fee to produce the card is required, with the total fee for lost card reporting and card production being NT\$100.

iii. For stored-value cards issued in conjunction with government agencies, schools, or mobile communication service operators, if a lost card is reported without requesting a replacement, a handling fee of NT\$20 shall be charged, and the contractual relationship between the user and the Company shall be terminated. If a replacement or reissuance is requested after reporting a lost card, fees shall be handled according to the regulations of each relevant unit.

(3) Operation fee for contract termination: The user shall pay a fee of NT\$20 for the operation of contract termination when applying to the Company for termination of the contract. However, if the stored-value card has been used for five times or more and for a period of 3 months or more, the fee can be exempted. If the user applies for refund of all stored value balance (the stored-value card shall be presented when filing the application) and termination of the Contract at the same time, the Company may only collect a service charge for the refunding or the operation of contract termination. The frequency of uses shall be based on the number of transactions displayed on the automated service machine when inquiring the information, in which fund deposit records shall not be included in the calculation of the number of transactions. For the stored-value card which is sent back due to being unusable, if it is confirmed to have been used less than five times or no more

reporting along with card production is NT\$100 in total.

(3) Operation fee for contract termination: The user shall pay a fee of NT\$20 for the operation of contract termination when applying to the Company for termination of the contract. However, if the stored-value card has been used for five times or more and for a period of 3 months or more, the fee can be exempted. If the user applies for refund of all stored value balance (the stored-value card shall be presented when filing the application) and termination of the Contract at the same time, the Company may only collect a service charge for the refunding or the operation of contract termination. The frequency of uses shall be based on the number of transactions displayed on the automated service machine when inquiring the information, in which fund deposit records shall not be included in the calculation of the number of transactions. For the stored-value card which is sent back due to being unusable, if it is confirmed to have been used less than five times or no more

than 3 months, the operation fee for contract termination is required to be paid when receiving the fund balance.

(4) Transaction record inquiry fee: Users can inquire about stored-value card transaction records and balances free of charge at automated service machines provided by the Company. They may also apply to the Company for the following services at the specified fees:

i. Written or electronic stored-value card transaction records within five years: NT\$20 for the first page, NT\$5 for each additional page. Each page of the aforementioned transaction record data is based on A4-sized paper. The stored-value card of the inquired card number shall be presented when receiving transaction data.

ii. Written or electronic records of stored value or refund balances: NT\$20 per card number. The stored-value card of the inquired card number shall be presented when receiving balance data.

(5) Registered postage: While no postage will be collected from the user for the replacement of the stored-value card having non-human made damage, the user shall pay postage for other cases such as an application for a refund, contract termination, registration, reissuance after loss reporting, etc., when the stored-value card is sent back to the user. The registered postage shall be calculated according to the General Post Office's domestic mail rate for small packages.

(6). Remittance fee: When the user applies to the Company for redemption of all or part of the stored value balance or contract termination, it shall pay the remittance fee, and the fee shall be

than 3 months, the operation fee for contract termination is required to be paid when receiving the fund balance.

(4) Transaction record inquiry fee: In addition to the free inquiry of stored-value card transaction records and stored value balances through the automated service machine offered by the Company, the user may apply to Company for providing written stored-value card transaction records for the period within five years according to the charges below: NT\$20 for the first page, and NT\$5 will be added per page for the following pages. The aforesaid written transaction records are subject to A4 size paper. The stored-value card of the inquired card number shall be presented when receiving written transaction data.

(5) Registered postage: While no postage will be collected from the user for the replacement of the stored-value card having non-human made damage, the user shall pay postage for other cases such as an application for a refund, contract termination, registration, reissuance after loss reporting, etc., when the stored-value card is sent back to the user. The registered postage shall be calculated according to the General Post Office's domestic mail rate for small packages.

(6). Remittance fee: When the user applies to the Company for redemption of all or part of the stored value balance or contract termination, it shall pay the remittance fee, and the fee shall be

charged according to the standards announced by the Company's trust management bank for the corporate account.

(7) Card opening fee: A stored-value card will be immediately locked and cannot be used or deposited with funds under the circumstance referred to in Subparagraph 3 of Paragraph 1 of Article 6 or after termination of its contract. If the user intends to restore the card's function and the card information can be verified by the Company, the fee shall be charged according to the terms below:

i. The standard type stored-value card (in the size of 85mm*54mm) may be post-delivered to the Company for processing and a fee of NT\$20 will be added as the card opening fee. However, it is not limited to the preferential registered card which is otherwise subject to the requirements of respective county/city governments.

ii. Due to its special pattern, the function of the non-standard type stored-value card cannot be restored once being locked. Hence, the request for post-delivery card opening will not be accepted.

(8) Extension fee: The preferential registered stored-value card has an identity valid period. In case of failure to extend within the valid period, the card will become invalid and cannot be continuously used. To restore its function, the user shall do the extension procedure and pay an extension fee of NT\$20.

(9) Registered service fee: The user of a bearer stored-value card shall pay a registered fee of NT\$49 when applying to the Company on the internet for the registered service. However, it is not limited to the iPASS combining other registered instruments, such as social

charged according to the standards announced by the Company's trust management bank for the corporate account.

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welfare card, corporate card, digital student ID, etc., with which their respective requirements shall be followed.

The fees of the Service adjusted by the Company shall be announced at a conspicuous place on the Service webpage and the user shall be notified via e-mail, telephone, SMS, LINE notification message or the push notification of the Service App at least 60 days prior to the adjustment effective date, unless the adjustment is favorable to the user.

Article 14 Primary obligations of both parties of the Contract

The Company shall keep confidential of the information of the transactions made between the user and the contracted institution and other relevant data, except otherwise required by law or the competent authorities.

The Company shall exercise its due care as a good administrator to deal with the matters regarding settlements of the user’s transactions made through its electronic payment account or stored-value card, and handle the transactions made by the user by using the electronic payment account or stored-value card at the Company or contracted institution.

The user shall first confirm accuracy of the Service webpage address before using the Service. It understands and agrees to comply with all kinds of service rules announced on the relevant websites of the Company.

The user is aware that the Company will notify it of the status of its use of the Service via e-mail, telephone, SMS, LINE notification message or push announcement of the Service App. Thus, it shall ensure that it is able to review the notices from the Company in real time via the aforesaid ways or make inquiry by logging into the Service webpage.

The user shall use the Service in accordance with the Service’s pre-

welfare card, corporate card, digital student ID, etc., with which their respective requirements shall be followed.

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The user shall use the Service in accordance with the Service’s pre-

established purposes and shall not violate the Contract, laws and regulations of the Republic of China or public order and good morals or infringe on the legal interests of the Company or a third party.

Unless otherwise agreed by the Company, electronic payment accounts and registered stored-value cards may not be transferred, lent, provided as collateral, or otherwise transferred to or used by third parties.

If a user violates the preceding agreement but completes a transaction, the user may not claim that the deduction or advance payment resulting from this transaction is invalid.

Users shall not use any method to forge, alter, or change the original appearance or design of stored-value cards issued by the Company without authorization, including but not limited to unauthorized disassembly of stored-value cards to extract chips, antennas, and stored software and data, or using, processing, or applying such extracted chips, antennas, or data; or purchasing or obtaining stored-value cards that have been forged, altered, or changed in appearance from third parties not authorized by the Company. If any of the aforementioned provisions are violated due to reasons attributable to the user, causing the Company to incur any costs, losses, or damages, the Company has the right to request reasonable fees and compensation from the user, and may request a punitive breach of contract penalty of NT\$1,000 from the user.

If a user conducts transactions with the Company or other third parties authorized by the Company using a stored-value card that has been forged, altered, or changed in appearance without authorization, the Company will not provide related stored-value card services (including but not limited to top-up, deduction, damaged card replacement, lost card

established purposes and shall not violate the Contract, laws and regulations of the Republic of China or public order and good morals or infringe on the legal interests of the Company or a third party.

reporting, refund of stored value balance, and other services).