

LINE Pay Money Linked Card Terms and Conditions

February 10, 2020

A card holder may apply to the iPASS Corporation (hereinafter the “iPASS Corp.”) for a LINE Pay Money Linked Card, which equips a LINE Pay Money account with iPASS functions. He/she should observe the following terms and conditions:

Article 1 Definition of terms

- I. iPASS refers to the electronic ticket issued by the iPASS Corp. with the name “iPASS” (hereinafter the “iPASS”). A card holder may use the stored value card to make payments for public transportation, parking, services/transactions, and other purposes within the limits of the law.
- II. LINE Pay Money account refers to the electronic payment account opened by a card holder at the iPASS Corp. to record fund transfer and recharge.
- III. LINE Pay Money linked account (hereinafter the “Linked Account”) refers to a card holder who has an agreement with the iPASS Corp. to link his/her registered iPASS to his/her LINE Pay Money account, making the designated iPASS the LINE Pay Money Linked Card. The iPASS Corp. may transfer the balance in the card holder’s iPASS account to his/her LINE Pay Money Linked Card in accordance with his/her instructions.
- IV. LINE Pay Money Linked Card (hereinafter the “Linked Card”) refers to an iPASS issued by the iPASS Corp., which is linked to an iPASS account via an application or agreement made by a card holder. It is equipped with the functions of an iPASS adult card, and a registered electronic ticket that can be reported lost or refunded.
- V. LINE Pay co-branded iPASS refers to the product issued by the iPASS Corp. and LINE Pay with the functions of LINE Pay Money, which is also linked to an iPASS. It is classified as a Linked Card.
- VI. Contracted merchant refers to an entity which has signed a written contract with the iPASS Corp., wherein it is agreed that a card holder may use iPASS to pay for products, services, government fees, or other fees approved by the competent authority.
- VII. **Autoload refers to a card holder who agrees with the iPASS Corp. to automatically deposit a certain amount of money into his/her Linked Card from his/her LINE Pay Money Account via a connection-based autoload device when he/she is using his/her Linked Card and the stored value is less than NT\$100 or insufficient to make a payment.** Please refer to announcements on the iPASS Corp. website (www.i-pass.com.tw) for changes made to the aforementioned minimum stored value or autoload value.
- VIII. In terms of a connection-based autoload device, only terminal equipment used by contracted merchants to receive micropayments provides connection-based autoload services. Connectionless devices used in MRT stations, Taiwan Railways stations, Taiwan High Speed Rail stations, parking lots, or on buses do not provide autoload services. If the balance is insufficient, please reload the card with cash before an amount is deducted from a card transaction. Please refer to announcements on the iPASS Corp. website for changes made to the availability of autoload devices.
- IX. **Balance transfer refers to clearing the balance in the Linked Card. If there is any remaining amount after deductions, it should be handled in accordance with iPASS Corp.’s card return regulations and transferred to the corresponding card holder’s iPASS Account at one time. When the iPASS balance is negative, the card holder agrees to pay up within ten (10) working days upon receiving notification from the iPASS Corp. It may take forty (40) working days to complete the process of balance transfer.**
- X. Special agreements on registered card: A card holder agrees to provide personal information, including name, ID number (or ARC number), birth date, phone number, and nationality, to the iPASS Corp., in order for the iPASS Corp. to use such information while providing relevant services (such as processing card loss reporting) within the scope of the designated purposes of the Linked Card. The card holder should exercise the rights as stipulated in Article 3 of the Personal Information Protection Act. If he/she is unwilling to provide personal information to the iPASS Corp., a Linked Card cannot be issued to him/her because iPASS cannot function normally.

- XI. Deferred goods or services refers to an agreement on providing goods or services within a specified time period, during which time the main payment obligation has been completed, but not one-time payment, when conducting a transaction.

Article 2 Period of validity of iPASS

The iPASS within a Linked Card does not have an expiration date. The card issuer may suspend the transaction function of the iPASS if a card holder fails to store value to the iPASS or use it for transactions for ten (10) consecutive years. Functions related to the LINE Pay Money Account (e.g. iPASS autoloading) will be terminated if the link to the LINE Pay Money Account is suspended.

Article 3 How to apply for an iPASS and use it

- I. How to apply for linking an iPASS to the LINE Pay Money Account and use it:
1. A card holder may apply to link his/her registered or non-registered iPASS to his/her LINE Pay Money account. When making an application, he/she also needs to update his/her user information registered with his/her LINE Pay Money account or to complete the registration of the designated iPASS.
 2. Each iPASS can only be linked to a LINE Pay Money account. Changing the linked account is not allowed upon the completion of the linking procedure.
 3. A linking application for iPASS co-branded credit cards, Debit cards, ATM cards and iPASS that has already linked to a LINE Pay Money account cannot be made.
 4. An applicant should properly fill in all the required fields when applying for linking iPASS to a LINE Pay Money account; he/she should immediately inform the iPASS Corp. of any change of information provided.
 5. An applicant must complete the designated card renewal process when applying for linking iPASS to a LINE Pay Money account; the designated iPASS will then become a Linked Card. The card renewal will not alter the remaining value stored in the iPASS. Functions related to a LINE Pay Money account (including but not limited to autoloading and others) will be available upon the completion of the card renewal process.
- II. How to apply for a LINE Pay co-branded iPASS card and use it:
1. A card holder should properly fill in all the required fields when applying for a LINE Pay co-branded iPASS card. The user information he/she registered with his/her LINE Pay Money account will serve as the registered information for the LINE Pay co-branded iPASS card. He/she should immediately inform the iPASS Corp. of any change of information provided.
 2. The iPASS autoloading function has already been activated when a LINE Pay co-branded iPASS card is issued. However, a card holder needs to complete the designated process to activate the card. If he/she uses the iPASS autoloading function before the card is activated, he/she is liable for paying expenses incurred due to iPASS autoloading.
 3. The remaining value stored in the newly-issued LINE Pay co-branded iPASS card is zero (0).
- III. If a card holder needs to stop using the autoloading function of his/her Linked Card later, he/she may make an application to the iPASS Corp. directly, or handle it in accordance with regulations announced by the iPASS Corp. To re-activate the autoloading function, he/she needs to make an application to the iPASS Corp. again, and complete the relevant processes as announced by the iPASS Corp.
- IV. If a card holder needs to cancel the link to a LINE Pay Money account established via a Linked Card, he/she may make an application to the iPASS Corp. directly and complete the designated process to update the card, or handle it in accordance with the regulations announced by the iPASS Corp. The iPASS will remain a registered card after the link is cancelled; cancellation of the link will not affect a card holder's right to use the original registered card. To re-activate the link after cancellation, a card holder needs to make an application to the iPASS Corp. again, and complete the relevant processes as announced by the iPASS Corp.

- V. A card holder may use the value stored in an iPASS to pay for transactions in accordance with the LINE Pay Money Linked Card User Guide announced by the iPASS Corp. or the specific scope of use and functions as announced on the iPASS Corp. website (www.i-pass.com.tw).
- VI. A card holder should not alter the Linked Card or allow others to do so by any means, including but not limited to disassembling the Card to remove the chip or antenna; falsifying or disturbing the software or data stored on the Card. Should there be any fees, expenses, losses, or damages incurred due to violation of abovementioned agreements committed by the card holder, the iPASS Corp. is entitled to claim its rights in accordance with relevant regulations and laws.
- VII. If a card holder of the Linked Card changes his/her mailing address or other contact information stated in his/her application form submitted to the iPASS Corp. but fails to provide notification, the iPASS Corp. will send mail to the mailing address last notified by him/her or that stated in the application form. When the iPASS Corp. sends business-related documents or required notices to the mailing address last notified by the card holder or that stated in the application form, such mail is deemed legally delivered after normal postal delivery time.

Article 4 iPASS top-up and top-up limit

A deposit is not required for iPASS, which can be topped up repeatedly. For the top-up limit for each iPASS, please refer to the announcement made by the iPASS Corp. (the current maximum limit is NT\$ 10,000). A card holder may top up using the following methods:

I. Autoload:

If the remaining value stored in an iPASS is less than NT\$ 100 or insufficient to pay for the transaction, the Linked Card can be used to activate the autoload function at the connection-based autoload devices for iPASS. The autoload amount is NT\$ 500 or its multiples up to sufficient amount to pay for the transaction. (For example, when the transaction amount is NT\$ 300 and the remaining value stored in the card is NT\$ 0, the autoload amount will be NT\$ 500; the remaining value stored in the card will be NT\$ 200 after deduction.) Concerning the risk of credit authorization, the iPASS Corp. will set the maximum limit for autoload based on features of respective product/service providers.

II. Manual top-up: A card holder can top up his/her iPASS with cash at contracted product/service providers, the information desks of transportation agencies, or other places designated by the iPASS Corp. The minimum top-up limit is NT\$ 100.

III. Top-up via a device: A card holder can top up his/her iPASS with cash at an iPASS Added Value Machine (AVM) or an ATM machine of a contracted bank set up by the iPASS Corp. at designated places (including but not limited to MRT stations). The top-up amount is NT\$ 100 or its multiples.

IV. Interest will not be accrued for the remaining value stored in an iPASS, but held in a trust by the iPASS Corp. to safeguard the rights of card holders. For the trust enterprise and relevant rights, please refer to the iPASS Corp. website.

V. When using iPASS to pay for transactions at contracted product/service providers, the amount limit for a single transaction is NT\$ 1,000. The amount limit for transactions for each card in one day is NT\$ 3,000. There is no maximum amount for a single transaction and transactions in one day if using iPASS to pay government fees, taxes, public utilities fees, tuition and fees, medical expenses, public transportation costs (including ferry fares and public bicycle rental fees), parking fees, or those complying with the government's policies or with public interest approved by competent authorities.

VI. Wire transfer payment code

1. A card holder can receive payments with his/her LINE Pay Money account using a bar code if there is a wire transfer payment code shown on his/her Linked Card. He/she can show the wire transfer payment code to a payer, who will scan, log in to the LINE Pay Money account, and enter the wire transfer amount, after which the payment will be immediately transferred to the card holder's LINE Pay Money account.
2. The monthly maximum payment a card holder can receive via the wire transfer payment code is

calculated with the maximum amount transferred to/received with the LINE Pay Money account. The total amount should not exceed the maximum amount transferred to/received with other LINE Pay Money accounts.

Article 5 Card lost, stolen, missing, or taken possession by others

- I. The Linked Card and the chip on it are the property of the iPASS Corp. A card holder should fulfill the care duty of a good administrator, using and keeping the card safe. He/she should prevent it from being lost, stolen, lost in a swindle, missing, or taken possession by a third party. He/she should also prevent others from learning information related to the card.
- II. In the event that a Linked Card is lost, stolen, or taken possession by a third party (hereinafter the “Loss Condition”), the corresponding card holder should promptly inform the iPASS Corp. to suspend its use. His/her rights and obligations related to reporting the lost card, suspending its use, and deductible should be exercised in accordance with the Terms and Conditions. When the card is reported lost and its use is suspended, use of the autoloading function of the iPASS and the iPASS itself will be suspended. The loss report should not be canceled upon confirmation.
- III. Before and after three (3) hours upon the completing of reporting a lost Linked Card, the corresponding card holder should bear the loss arising from the deduction or embezzlement of the remaining value stored in the iPASS. After three (3) hours when a card is reported lost, the balance of the Linked Card will be returned to the card holder by mail check or remittance within about 10 working days after completing the loss reporting procedure (card holders must bear the mailing or remittance costs themselves)
- IV. The iPASS Corp. will bear the loss arising from fraudulent autoloading for three (3) hours when a card is reported lost. After three (3) hours when a card is reported lost, the iPASS Corp. will bear the loss arising from fraudulent autoloading and deduction. However, the loss occurring before the loss report should be borne by a card holder. If the remaining value to be returned to a card holder is less than the loss arising from fraudulent autoloading, it should be returned to the iPASS Corp.
- V. In the event that a Linked Card is lost, stolen, or missing, the card holder may apply for a replacement card issued by the issuing institution. However, if iPASS Corp. has a valid reason, it may not issue a card with the same card face pattern, card material, shape and size.

Article 6 Handling of transaction record and doubts about the remaining value

- I. A card holder can place his/her iPASS at the “iPASS Ticket Reader” to check the remaining value stored in the iPASS or the most recent six (6) transaction records; he/she can also make inquiries at the information desk of a MRT station or check on the iPASS Corp. website (www.i-pass.com.tw). For any questions related to iPASS transactions, a card holder can call the iPASS Corp. customer service hotline at 07-791-2000.
- II. The iPASS Corp. should show information regarding the autoloading dates and amounts of a Linked Card in a card holder’s LINE Pay Money account statement.
- III. If a card holder has doubts about the aforementioned transaction record, he/she may notify the iPASS Corp. for verification by giving reasons and submitting documents required by the iPASS Corp.
- IV. When a card holder pays transactions of deferred goods or services provided by contracted product/service providers with iPASS, if there is a dispute arising from non-delivery of goods or services as agreed, and the card holder is unable to seek refund from the contracted product/service providers, the iPASS Corp. will refund the card holder upon verification if he/she provides proof of transaction (e.g. the original copy of the order of the deferred goods or services, the original copy of the invoice, or any proof of the designated transaction) and the original card used in the transaction.

Article 7 iPASS’s special offers

The ticket type of a Linked Card is an iPASS adult card, whereby a card holder can enjoy the same discounts as those available to an iPASS adult card issued by the iPASS Corp. Please refer to the iPASS Corp.’s regulations for changes made to said discounts.

Article 8 Termination

The iPASS Corp. may directly suspend or terminate a card holder's use of iPASS, along with the autoloan function, if any of the following conditions occurs or a card holder violates the Terms and Conditions:

- I. A card holder conducts transactions of illegal goods or services in the iPASS Corp.'s business territories or places designated by contracted product/service providers or the iPASS Corp. using a Linked Card.
- II. A card holder, a third party, or a contacted product/service provider exchanges for money, finances funds, or acquires illegal benefits by falsifying transactions, performing fraud conspiracy, or any other means.
- III. A card holder violates the terms and conditions of the iPASS Corp.; his/her right to use a LINE Pay Money account is suspended by the iPASS Corp.; he/she terminates the agreement on using a LINE Pay Money account; his/her account is forcibly closed.

Article 9 Fee collection

When a card holder submits the following applications to the iPASS Corp., the iPASS Corp. may collect fees from him/her or deduct from the remaining value stored in his/her iPASS:

- I. **Processing fee for transaction record inquiry:** A card holder may check the most recent six (6) transaction records and the remaining value at the automatic service machine offered by the iPASS Corp. for free. He/she may also apply to the iPASS Corp. in person for a hard copy of transaction records within last five (5) years. The processing fee for the first page is NT\$ 20, and NT\$ 5 for each additional page.
- II. **Card renewal and re-issuance fees upon a loss report:** Upon the completion of reporting a lost Linked Card, the processing fee is NT\$ 20 for a card holder who does not request card renewal; the card holder needs to pay an additional card production fee if he/she requests a card re-issuance. The fee for a loss report and card production is NT\$ 100.

Article 10 Changes in the Terms and Conditions and other agreements

Matters not covered by the Terms and Conditions should be handled in accordance with the iPASS Standard Form Contract and other relevant announcements and regulations of the iPASS Corp.