It is hereby announced that Article 1, Article 6, Article 12, Article 18 of the "iPASS Standard Form Contract for the Business of Electronic Payment Institutions" have been amended and will be implemented from March 20th, 2023.

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 7 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
Article 1 Company Information	Article 1 Company Information
1. Permit No. issued by the competent authority: Jin-Guan-Yin-Piao-Zi	1. Permit No. issued by the competent authority: Jin-Guan-Yin-Piao-Zi
No. 10600168000	No. 10600168000
2. Company Name: iPASS Corporation	2. Names of the Company and its representative: iPASS Corporation
Representative: Tai-Hsiang Liao	Representative: Huai-Jen Lee
3. (Customer service hotline / service hours)	3. (Customer service hotline / service hours)
iPASS stored-value card: (07)791-2000 / 7:00 – 22:00	iPASS stored-value card: (07)791-2000 / 7:00 – 22:00
iPASS electronic payment: (02)6631-5190 / 9:00 – 22:00	iPASS electronic payment: (02)6631-5190 / 9:00 – 22:00
(Email address)	(Email address)
iPASS stored-value card: <a href="mailto:service@i-pass.com.tw">service@i-pass.com.tw</a>	iPASS stored-value card: <a href="mailto:service@i-pass.com.tw">service@i-pass.com.tw</a>
iPASS electronic payment: ipassmoney@i-pass.com.tw	iPASS electronic payment: ipassmoney@i-pass.com.tw
4. Website: https://www.i-pass.com.tw/	4. Website: https://www.i-pass.com.tw/
5. Business address: 4F., No.1, Zhong'an Rd., Qianzhen Dist.,	5. Business address: 4F., No.1, Zhong'an Rd., Qianzhen Dist., Kaohsiung
Kaohsiung City	City
Article 6 Instructions for use of stored-value cards	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 storedvalue 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 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

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

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- (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 correct. In case that the user discretionarily changes

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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 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 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

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  - (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 borne by the user.
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- (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 <u>identity confirmation</u> 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.

- (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.
- (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.

## Article 12 Calculation of currency exchange rates

The Service's onshore businesses conducted by the Company, the amounts received and paid between onshore users as well as clearing settlements and liquidation shall be made in NT dollars or a foreign

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For the cross-border businesses conducted by the Company, the ones referred to the relevant acts required by Paragraph 2 of Article 15 of the Act and approved by the competent authorities and the amounts received and paid between onshore users as well as clearing settlements and liquidation shall be made in NT dollars or a foreign currency, whereas the amounts received and paid offshore as well as clearing settlements and liquidation shall be settled in a foreign currency.

The Company shall post on the Service webpage its daily exchange rates or the ones displayed by the reference banks and the names of the cooperation banks.

Article 18 Causes and handling of service suspension

The Company may suspend all or part of the Service due to any of the following reasons:

- 1. When the Company plans to undergo scheduled maintenance, relocation, upgrade or upkeep of the Service system, it shall announce the information on the Service webpage at least 7 days in advance, and notify the user via e-mail, telephone, SMS, LINE notification message or push notification of the Service App, but it does not apply in case of an emergency.
- 2. Other causes not attributable to the Company, such as natural disaster, power outage, equipment breakdown and the act of a third party.

When the Company is not able to normally handle payment instructions due to breakdown of the information system of the Service or any other reasons, it shall take action and notify the user by e-mail,

currency.

For the cross-border businesses conducted by the Company, the ones referred to in item (4) of Subparagraph 1 of Paragraph 1 of Article 3 or the relevant acts required by Paragraph 2 of Article 15 of the Act and approved by the competent authorities and the amounts received and paid between onshore users as well as clearing settlements and liquidation shall be made in NT dollars or a foreign currency, whereas the amounts received and paid offshore as well as clearing settlements and liquidation shall be settled in a foreign currency.

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When the Company is not able to normally handle payment instructions due to breakdown of the information system of the Service or any other reasons, it shall take action and notify the user by e-mail,

telephone, SMS, LINE notification message or push notification of the Service App in a timely way.

In case of any of the following circumstances, the contracted institution signed by the Company will not be able to provide its users with stored-value card transactions:

- 1. The stored-value card is forged, altered, damaged or broken, or has cutoff corners, holes or is twisted.
- 2. The stored-value card is going to expire or in the process of loss reporting, or the Contract has been discharged or terminated.
- 3. The Company has suspended the user's use of its stored-value card in accordance with Article 6 of the Contract.
- 4. The user is not the person who is allowed to hold the specific registered stored-value card as prescribed by the Company.
- 5. The Contracted institution's machine or online connectivity equipment cannot read or identify the stored-value card data.
- 6. The user requests transactions at the time beyond the contracted institution's opening hours.
- 7. The Company has solid evidence to reasonably doubt <u>user</u> legal or normal transactions.

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