

Revised and current provisions table for iPASS MONEY terms and conditions of contracted institution

Revised provisions	Current provisions
<p>Article 1. Glossary definitions</p> <p>The definitions of terms used in this terms and conditions are as follows:</p> <ol style="list-style-type: none"> 1. Payment custody: When making payment through the Company’s electronic payment account, the transaction amount will be retained in the dedicated bank for a certain period of time before being appropriated to the contracted institution. The payment custody period shall be adjusted in accordance with the contracted institution’s attributes. 2. Immediate appropriation: When the amount paid by the user is put in the dedicated bank account, it will be immediately appropriated into the electronic payment account of the contracted institution. 3. Offshore institution: It refers to an institution that is incorporated and registered according to the statutory laws and regulations of another country or region (including mainland China) for the e-payment institution business equivalent to what is defined in the Act Governing Electronic Payment Institutions. 4. Payment account of offshore institution: It refers to the online account offered by offshore institutions to the user, which is equivalent to the electronic payment account defined in the Act Governing Electronic Payment Institutions. 	<p>Article 1. Glossary definitions</p> <p>The definitions of terms used in this terms and conditions are as follows:</p> <ol style="list-style-type: none"> 1. Payment custody: When making payment through the Company’s electronic payment account, the transaction amount will be retained in the dedicated bank for a certain period of time before being appropriated to the contracted institution. The payment custody period shall be adjusted in accordance with the contracted institution’s attributes. 2. Immediate appropriation: When the amount paid by the user is put in the dedicated bank account, it will be immediately appropriated into the electronic payment account of the contracted institution. 3. Offshore institution: It refers to an institution that is incorporated and registered according to the statutory laws and regulations of another country or region (including mainland China) for the e-payment institution business equivalent to what is defined in the Act Governing Electronic Payment Institutions. 4. Payment account of offshore institution: It refers to the online account offered by offshore institutions to the user, which is equivalent to the electronic payment account defined in the Act Governing Electronic Payment Institutions.

<p>5. Cross-border services: They refer to the services provided by the payment collection user approved by the competent authorities for cooperation with offshore institutions as prescribed by Article 15 of the Act Governing Electronic Payment Institutions by using the offshore institution payment account for remitting collected or paid amounts as an agent in the territory of the Republic of China for actual transactions made through physical channels from the natural person without a domicile in Taiwan.</p> <p>6. <u>Cross-Institution Shared Platform Shopping Services: This refers to users of cross-institutional entities other than the Company purchasing goods or services from our contracted institutions. These users use their accounts from cross-institutional entities to make payments to our contracted institutions through a common "TWQR".</u></p> <p>7. <u>Cross-Institutional Entities: These are entities participating in the "Electronic Payment Cross-Institution Shared Platform Shopping Functions" offered by Financial Information Service Co., Ltd.</u></p>	<p>5. Cross-border services: They refer to the services provided by the payment collection user approved by the competent authorities for cooperation with offshore institutions as prescribed by Article 15 of the Act Governing Electronic Payment Institutions by using the offshore institution payment account for remitting collected or paid amounts as an agent in the territory of the Republic of China for actual transactions made through physical channels from the natural person without a domicile in Taiwan.</p>
<p>Article 4. Transaction of Physical Channel</p> <p>1. Transaction of physical channels refers to the services that the user may use via a mobile device or other portable devices to scan QR Code provided in physical channels (stores) for the collection and payment of funds when undergoing real transactions.</p> <p>2. When the user conducts a transaction in a physical channel (store), both parties to the transaction shall pay and receive the payment by using the Company's payment application APP, and the user shall abide by the Company's APP-related usage rules.</p>	<p>Article 4. Transaction of Physical Channel</p> <p>1. Transaction of physical channels refers to the services that the user may use via a mobile device or other portable devices to scan QR Code provided in physical channels (stores) for the collection and payment of funds when undergoing real transactions.</p> <p>2. When the user conducts a transaction in a physical channel (store), both parties to the transaction shall <u>only</u> pay and receive the payment by using the Company's payment application APP, and the user shall abide by the Company's APP-related usage rules.</p>

<ol style="list-style-type: none">3. The user shall not modify the content of the Company's APP or any part thereof for any purpose in any way.4. The recipient user shall not provide the payor user with the service of exchange for cash or change if their payment of transaction is made via the Company's APP at the physical channel.5. The contracted institution shall clearly disclose the use of the Company's APP payment methods and restrictions in the physical channel (store) business premises to clearly inform the payor user.	<ol style="list-style-type: none">3. The user shall not modify the content of the Company's APP or any part thereof for any purpose in any way.4. The recipient user shall not provide the payor user with the service of exchange for cash or change if their payment of transaction is made via the Company's APP at the physical channel.5. The contracted institution shall clearly disclose the use of the Company's APP payment methods and restrictions in the physical channel (store) business premises to clearly inform the payor user.
<p>Article 5. Confidentiality and Ownership</p> <ol style="list-style-type: none">1. Unless otherwise required by law or the competent authority, the contracted institution shall keep any of the payor user's transaction data and other relevant information known due to this collection service in confidence so as to comply with the Personal Information Protection Act and relevant regulations.2. All patents, trademarks, business secrets, other intellectual property rights, ownership or other rights of relevant business data, services and software and hardware devices in the service system of collecting and making payment as an agent are owned by the Company. Unless otherwise required by law or the competent authority, the contracted institution shall keep them confidential. Without the consent of the Company, the contracted institution shall not reproduce(remake), transmit, modify, edit, publish or use them for any other purpose. The contracted institution shall be responsible for damages if any loss is suffered by the Company or the third party, including but not limited to loss of property,	<p>Article 5. Confidentiality and Ownership</p> <ol style="list-style-type: none">1. Unless otherwise required by law or the competent authority, the contracted institution shall keep any of the payor user's transaction data and other relevant information known due to this collection service in confidence so as to comply with the Personal Information Protection Act and relevant regulations.2. All patents, trademarks, business secrets, other intellectual property rights, ownership or other rights of relevant business data, services and software and hardware devices in the service system of collecting and making payment as an agent are owned by the Company. Unless otherwise required by law or the competent authority, the contracted institution shall keep them confidential. Without the consent of the Company, the contracted institution shall not reproduce(remake), transmit, modify, edit, publish or use them for any other purpose. The contracted institution shall be responsible for damages if any loss is suffered by the Company or the third party, including but not limited to loss of property,

reputation or goodwill.

3. The confidentiality obligation under this Article shall survive the termination or the expiration of this terms and conditions.

Article 6. Matters especially agreed to herein

1. The contracted institution shall not be involved in the financial products or services not approved by the competent authorities for collecting or paying transactions as an agent, and the transactions prohibited by statutory laws and regulations, or as announced by respective central industry competent authorities.

2. If the contracted institution sells or offers deferred goods or services, it shall follow the relevant laws and regulations to process performance escrow or trust delivery and disclose the information on the performance escrow or trust delivery to users.

3. When using the service of collecting and paying actual transaction amounts to collect the transaction amount, the contracted institution shall properly keep the relevant transaction data, documents and receipts for at least five years. It shall also follow the Company’s request to offer the data related to the transaction content, such as transaction terms, performance method and results, as well as its business items and qualifications. For the data requested by the Company, the contracted institution shall give a detailed account and provide required documents.

4. When the Company works on collecting and paying the amount of an actual transaction as an agent, and after the contracted institution

reputation or goodwill.

3. The confidentiality obligation under this Article shall survive the termination or the expiration of “iPASS MONEY terms and conditions of contracted institution”.

Article 6. Matters especially agreed to herein

1. The contracted institution shall not be involved in the financial products or services not approved by the competent authorities for collecting or paying transactions as an agent, and the transactions prohibited by statutory laws and regulations, or as announced by respective central industry competent authorities.

2. If the contracted institution sells or offers deferred goods or services, it shall follow the relevant laws and regulations to process performance escrow or trust delivery and disclose the information on the performance escrow or trust delivery to users.

3. When using the service of collecting and paying actual transaction amounts to collect the transaction amount, the contracted institution shall properly keep the relevant transaction data, documents and receipts for at least five years. It shall also follow the Company’s request to offer the data related to the transaction content, such as transaction terms, performance method and results, as well as its business items and qualifications. For the data requested by the Company, the contracted institution shall give a detailed account and provide required documents.

4. When the Company works on collecting and paying the amount of an actual transaction as an agent, and after the contracted institution

establishes an order, the contracted institution shall ship the goods to the user upon receiving the information on the paid order from the Company, whereby the Company shall appropriate the amount to the contracted institution upon receiving the instruction from the user who makes the payment for immediate appropriation or after the end of the payment custody.

5. After agreement and confirmation by the contracted institution for refunding, the Company will convert the refunded amount into the stored value fund after confirming the original order's payment status and complete the refunding within 15 workdays.
6. In the event that the preceding refunding operation cannot be made, the Company shall inquire the user if they can provide their own deposit account which can be used for the refunding operation.
7. In case of any questions regarding transaction details or account affairs from the user, the Company will set up a case number and respond to the user on the handling status within 7 workdays.
8. Unless otherwise stated by law or required by the competent authorities, the contracted institution shall keep confidential the data collected from its use of the service of collecting and paying transaction amounts as an agent, and comply with the Personal Data Protection Act.
9. The contracted institution agrees that, within the scope allowed by law, the Company may register the data of signing and termination of the contract with the contracted institution in the Joint Credit Information Center. When the Company accepts the registration application from a non-individual contracted institution and when

establishes an order, the contracted institution shall ship the goods to the user upon receiving the information on the paid order from the Company, whereby the Company shall appropriate the amount to the contracted institution upon receiving the instruction from the user who makes the payment for immediate appropriation or after the end of the payment custody.

5. After agreement and confirmation by the contracted institution for refunding, the Company will convert the refunded amount into the stored value fund after confirming the original order's payment status and complete the refunding within 15 workdays.
6. In the event that the preceding refunding operation cannot be made, the Company shall inquire the user if they can provide their own deposit account which can be used for the refunding operation.
7. In case of any questions regarding transaction details or account affairs from the user, the Company will set up a case number and respond to the user on the handling status within 7 workdays.
8. Unless otherwise stated by law or required by the competent authorities, the contracted institution shall keep confidential the data collected from its use of the service of collecting and paying transaction amounts as an agent, and comply with the Personal Data Protection Act.
9. The contracted institution agrees that, within the scope allowed by law, the Company may register the data of signing and termination of the contract with the contracted institution in the Joint Credit Information Center. When the Company accepts the registration application from a non-individual contracted institution and when

the Company's actual transaction amount with the individual contracted institution reaches the monthly transaction sum required by law, the Company may inquire the Joint Credit Information Center for the information on the contracted institution's contract signing and termination as reported by the electronic payment institution and contracted store's contract signing and termination reported by the credit card business institution, and the data required by other competent authorities, in which the relevant records shall be kept.

10. The contracted institution agrees that, as required by the cross-border service operation, the Company may provide the offshore institution with the information regarding the store's name, business administration No., business items, merchandise sales website, transaction data, etc.

11. If the contracted institution applies to use the cross-institution shared platform shopping service (hereinafter referred to as "TWQR Shopping Service") provided by the Company, the contracted institution agrees to comply with the following:
- (1) Upon the Company's approval of the TWQR Shopping Service applied by the contracted institution, the existing electronic payment account collection service will be augmented to include QR Code payment operations provided through mobile device applications offered by cross-institutional entities.
 - (2) the Company provides TWQR Shopping Service data interfacing and management systems and accepts the

the Company's actual transaction amount with the individual contracted institution reaches the monthly transaction sum required by law, the Company may inquire the Joint Credit Information Center for the information on the contracted institution's contract signing and termination as reported by the electronic payment institution and contracted store's contract signing and termination reported by the credit card business institution, and the data required by other competent authorities, in which the relevant records shall be kept.

10. The contracted institution agrees that, as required by the cross-border service operation, the Company may provide the offshore institution with the information regarding the store's name, business administration No., business items, merchandise sales website, transaction data, etc.

responsibility of collecting transaction payments on behalf of the contracted institution. The contracted institution shall proceed with the delivery of goods or provision of services to the payer based on successful transaction messages returned by the Company.

- (3) The list of cross-institutional entities applicable to TWQR Shopping Service shall be based on the information that Financial Information Service Co., Ltd notified the Company.
- (4) The contracted institution should display the trademark or identifier of the TWQR Shopping Service provided by the Company. If the aforementioned trademark or identifier needs to be used for purposes other than providing the TWQR Service, the contracted institution must obtain prior permission from the owner of the trademark or identifier. Such permission does not constitute any form of rights or obligation transfer.
- (5) Any disputes over refunds between the contracted institution and the payer involving the TWQR Shopping Service should be handled through communication between the contracted institution and the payer. However, the Company may provide necessary assistance.
- (6) The contracted institution agrees that the Company may, as required for the operation of the TWQR Shopping Service, submit or register information such as the store name, tax identification number, business address, and other relevant

information and transaction data of the contracted institution to Financial Information Service Co., Ltd.

- (7) The contracted institution shall complete system development and testing according to the technical documentation provided by the Company. Any costs incurred during the testing period shall be borne by the contracted institution.