



FX Membership Rewards

- Membership Tier**

The Bank provides four tiers of foreign currency exchange membership. The transaction thresholds for each tier of membership are shown below. When you become a member of a tier, you will start to enjoy the rewards provided to members of the tier.

Renewal of Accumulated FX Transaction Amount

The client has a fixed six-month period to accumulate FX transaction amount to be eligible for the tier memberships. The system will automatically calculate the accumulated FX transaction amount of the past six-month on 1st of January and 1st of July each year at 00:00, whilst the accumulated amount will be reset to zero.

Membership Tier Adjustment:

If the accumulated FX transaction amount in the past six-month period does not reach the current membership tier requirement, the system will update the membership on the first day of the next period (1st of January and 1st of July) at 00:00 to the corresponding tier in according to the accumulated FX transaction amount.

| Membership Tier | Accumulated Transaction | Foreign Exchange Rate Discount (TWD Equivalent) | Transaction Amount to Obtain Membership Tier (TWD Equivalent) | Transaction Amount to Maintain Membership Tier (TWD Equivalent) |
|-----------------|-------------------------|---|---|---|
| Green | √ | Green discount | 0 | 0 |
| Blue | √ | Blue discount | 300,000 | 300,000 |
| Silver | √ | Silver discount | 1,000,000 | 1,000,000 |
| Gold | √ | Gold discount | 5,000,000 | 5,000,000 |

- Membership Rewards**

Campaign Period: 1st January 2026 to 31st December 2026.

| Membership Tier | | Green | Blue | Silver | Gold | |
|---|---------|-----------------------------|---------------|----------------|----------------|----------------|
| Accumulated transaction amount (TWD or equivalent foreign currency) | | \$0 | \$300,000 | \$1,000,000 | \$5,000,000 | |
| FX Membership Rewards | USD/TWD | Ordinary member | Board Rate | Discount 0.01 | Discount 0.02 | Discount 0.03 |
| | | Premium customer (or above) | Discount 0.01 | Discount 0.02 | Discount 0.03 | Discount 0.04 |
| | AUD/TWD | Premium customer (or above) | Board Rate | Discount 0.005 | Discount 0.005 | Discount 0.02 |
| | | Premium customer (or above) | Board Rate | Discount 0.005 | Discount 0.01 | Discount 0.025 |
| | GBP/TWD | Premium customer (or above) | Board Rate | Discount 0.005 | Discount 0.015 | Discount 0.035 |



Terms and Conditions of Foreign Currency Exchange Member Plan:

1. This membership reward is only applicable to those who have opened a personal account in Standard Chartered Bank (Taiwan) Limited and conducts FX transaction through Online Banking, Mobile Banking, or through the foreign exchange trading system (RM Portal) by phone banking via treasury specialist or relationship manager.
2. The membership tier will be determined according to the accumulated transaction amount of eligible transactions within a specific period notified by the Bank through announcements or other means. The accumulated transaction amount will be automatically calculated after each successful qualified exchange transaction by the customer.
3. Eligible foreign currency exchange transactions refer to any completed foreign exchange transactions. If the customer's transaction currency is non-TWD (both buying and selling are non-TWD), the transaction amount will be based on the amount of TWD converted at the relevant foreign currency exchange rate determined by the Bank.
4. The Bank reserves the right to determine the calculation method applicable to the relevant product/service of the promotion.
5. The membership reward is not applicable to those who enjoy the Bank's employee benefit.
6. The membership identification is based on the customer's National ID Card Number or Alien Resident Certificate Number, any renewal or amendment to the ID card number or Alien Resident Certificate Number will result in recalculation on the accumulated transaction amount for the membership tier.
7. The Bank reserves the right to change or terminate this campaign and reserves the right to revise the terms and conditions.

Terms and Conditions of Foreign Currency Exchange Membership Reward

1. The campaign period is from 1st January 2026 to 31st December 2026. (Only available during TWD FX service hours)
2. The preferential exchange rate table is for reference only and does not represent the actual transaction exchange rate. Please see the foreign exchange rate displayed in real transactions through our channels.
3. The minimum transaction amount of this membership award is as below:

| | | | | | | |
|-----|------|-----|-----|-----|-----|-----|
| EUR | GBP | AUD | NZD | USD | CAD | CHF |
| 20 | 15 | 25 | 25 | 20 | 25 | 20 |
| SGD | JPY | CNY | HKD | ZAR | SEK | TWD |
| 25 | 2000 | 120 | 150 | 200 | 150 | 500 |

4. As this promotion involves foreign currency transactions, customers should carefully consider and evaluate the relevant foreign exchange risk before participating in this promotion
5. If the customer is eligible for two or more than two discounts of "Welcome rewards", "Birthday rewards", and "Membership rewards" at the same time during the campaign period, the customer can only apply one discount. The priority is "Birthday rewards"—> "Welcome rewards" —> "Membership rewards". Please contact the customer service or relationship manager for any question
6. The Bank reserves the right to change or to suspend or terminate this campaign and reserves the right to revise the eligibility for customers. If there are other matters, we will be based on relevant laws and regulations and the Bank's general agreement on account opening.
7. The exchange rates of currencies fluctuate; currency exchanges and foreign currency deposits may result in gains or losses. Customers are responsible for all regulation restrictions, gains and losses, and risks (including but not limited to exchange rate fluctuations, political, and country risks) regarding foreign currency exchange between TWD and non-TWD currencies and between non-TWD and Non-TWD. Losses may occur when converting foreign currencies, with the maximum loss being the entire principal plus interest amount. Clients are advised to make a



prudent assessment of the risk of loss when converting the foreign currency invested into TWD or other foreign currencies

8. The exchange limit of foreign currency exchange transactions should comply with the relevant regulations, including the amount of CNY bought and sold through the account of each individual customer per day shall not exceed CNY20,000 (the limit for buying and selling is calculated separately), and the transfer between TWD and foreign currencies. The single and accumulated foreign exchange settlement amount per person per day is limited to less than TWD500,000 (not included) or its equivalent in foreign currency (buying and selling is calculated separately). The limit shall include in transactions from all channels.
9. When customers proceeding FX transactions between TWD and other foreign currencies, the aggregate amount through all channels will be accumulated each day and the accumulated amount must not exceed TWD500,000 (included). If the TWD related amount in a single transaction or aggregate transaction reach TWD\$500,000 (included), please visit our branch in person and make the foreign exchange declaration in accordance with the Central Bank's "Regulations for Reporting Foreign Exchange Receipts, Payments, and Transactions".
10. In accordance with the " Regulations Governing the Declaration of Foreign Exchange Receipts and Disbursements or Transactions " of the Central Bank :
 - The declarant shall not avoid making a declaration in a piecemeal manner, intentionally fail to make a declaration, or make an inaccurate declaration via electronic banking or other electronic channels when making a TWD foreign exchange. To prevent illegal or improper transactions, the Bank reserve the right to control or restrict abnormal transactions.
 - Untruthful declarations are subject to a fine between TWD30,000 and TWD600,000, pursuant to Paragraph 1, Article 20 of Foreign Exchange Control Act .