

Standard Chartered Credit Card Application Form

1 Card Type ☐ Primary ☐ Supplementary

Simply Cash VISA Signature Card : ☐ VISA Signature (70-1S)Priority Banking VISA Infinite Card : ☐ VISA Infinite (V-1I)

2 Basic Information of Primary Card Applicant

(Reminder: Starting from August 2nd, 2012, if any personal information in this application form is left out, the Bank will use the personal information as provided in your most recent transaction with the Bank.)

Chinese name

English name (surname)

Please input in capital letters in accordance with your passport. For some credit cards, the maximum length is 22 characters (including spaces and symbols). Any characters above may not be shown in full.

(given name)

(middle name)

Please input your English middle name in your formal document.

Chinese nickname

Chinese nickname generally used other than your Chinese name, such as a pen name or a stage name. The name may be listed in both Chinese and English.

English nickname

English nickname generally used other than your Chinese and English names, such as a pen name or a stage name. The name may be listed in English only.

ID no.

Nationality

Please specify if multiple

Passport no.

(Mandatory for foreigners)

Education Level 1. ☐ Doctor 2. ☐ Master 3. ☐ Bachelor 4. ☐ College
5. ☐ Senior high/ Vocational 6. ☐ Others

Household Registration phone no.()

Residential phone no.()

Mobile no.

(This mobile no.is confirmed to be used by the applicant.)

☐ I would like to apply for the Chunghwa Telecom bill payment service. (01)

※Limited to the primary card holder and the phone number of the primary card holder.

✓Please select the payment services

(limited to the phone number provided in this application form).

☐ Residential phone no. ☐ Mobile no.

E-mail Address

(This e-mail address is confirmed to be used by the applicant.)

The applicant hereby agrees the Bank to mail the **membership handbook & credit card agreement**, and **credit card monthly statements** in electronic form to the e-mail address provided above (if the applicant does not provide an e-mail address herein, or there was no e-mail address in the Bank records prior to this application, or the e-mail address provided herein is not verified, the Bank will mail the said documents in paper form; if the applicant has an e-mail address in the Bank records prior to this application, and the e-mail address provided herein is not verified, the Bank will send the electronic documents to the former e-mail address.). For an applicant who agrees to receive the credit card monthly statements in electronic form (hereinafter referred to as "eStatements"), eStatements for all credit cards will be delivered to the applicant's e-mail address starting from the following month, and the Bank will stop sending paper statements after two months. **The applicant agrees the Bank to mail the membership handbook & credit card agreement, and credit card monthly statements upon the mailing selection of this application and also update to other credit card(s) of the Bank.** If the applicant wishes to apply for the monthly statements and membership handbook & credit card agreement in paper form, please check the box below.

☐ I would like to apply for **the membership handbook & credit card agreement, and credit card monthly statement in paper form** to be delivered to the mailing address provided to the Bank.

The credit card and statements shall be mailed to 1. ☐ Permanent Address3. ☐ Company Address 4. ☐ Other Address Listed Below (P.O. box address is not accepted).☐Property Ownership 1. ☐ Self-owned 2. ☐ Spouse 3. ☐ Parents 4. ☐ Dormitory
5. ☐ Rental 6. ☐ Relatives 7. ☐ Others

3 Primary Cardholder Company Information

Company Name

Company Address ☐

Company Phone No.

Ext.

Company Tax Number

Occupation Category

Industry Category

Job Start Date (yyyy) (mm) (dd)

Annual Income NT\$ (please enter by 10K)

Student 1. ☐ Yes 2. ☐ No

4 Basic Information of Supplementary Card Applicant

Still need to fill in the information of the primary card holder; the card type is the same as the primary card's (max: 5 supplementary cards)

(Reminder: Starting from August 2, 2012, if any personal information in this application form is left out, the Bank will use the personal information as provided in your most recent transaction with the Bank.)

Chinese name

English name (surname)

Please input in capital letters in accordance with your passport. For some credit cards, the maximum length is 22 characters (including spaces and symbols). Any characters above may not be shown in full.

(given name)

(middle name)

Please input your English middle name in your formal document.

Chinese nickname

Chinese nickname generally used other than your Chinese name, such as a pen name or a stage name. The name may be listed in both Chinese and English.

English nickname

English nickname generally used other than your Chinese and English names, such as a pen name or a stage name. The name may be listed in English only.

ID no.

Nationality

Please specify if multiple

Passport no.

(Mandatory for foreigners)

Education Level 1. ☐ Doctor 2. ☐ Master 3. ☐ Bachelor 4. ☐ College
5. ☐ Senior high/ Vocational 6. ☐ OthersRelationships with 1. ☐ Spouse 2. ☐ Parents 3. ☐ Children (aged >=15)
Primary cardholder 4. ☐ Siblings (aged >=18) 7. ☐ Parents of Spouse

Household Registration phone no.()

Residential phone no.()

Mobile no.

(This mobile no.is confirmed to be used by the applicant.)

Email Address

(This email address is confirmed to be used by the applicant.)

Billing Address must be the same as the primary cardholder's

Property Ownership 1. ☐ Self-owned 2. ☐ Spouse 3. ☐ Parents 4. ☐ Dormitory
5. ☐ Rental 6. ☐ Relatives 7. ☐ Others

5 Supplementary Cardholder Company Information

Company Name (Current School)

Company Address ☐

Company Phone No.

Ext.

Occupation Category

Industry Category

Job Start Date (yyyy) (mm) (dd)

Annual Income NT\$ (please enter by 10K)

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Information on telecommunications direct bill payment services:

*** The Applicant agrees to use the Bank credit card issued in this new application to pay the Chunghwa Telecom mobile/landline bill provided by the preceding applicant on schedule by direct bill and agrees to the following terms and conditions:**

(1) If the authorization code of the transaction account for the credit card cannot be obtained, the direct debit will not be processed, and Standard Chartered Bank is not responsible for notifying the user of the bill failure. (2) After the Bank has issued the credit card (including new card, renewal after expiry, reissuance after damage or lost, etc.), the Applicant must complete the card activation before using the credit card to perform direct bill payment. The Bank's obligation to make the payment by direct bill payment only applies to valid credit cards with sufficient available limit for the current fee. (3) If the designated credit card number is damaged or reported lost and reissued; expired and renewed, causing the credit card number to be changed, the entrustment authorization will remain valid and there is no need to re-apply. (4) The Applicant and the Bank may terminate the direct telecom bill payment agreement at any time by written notice. When the Applicant intends to terminate the entrustment, the Applicant shall complete the Bank's termination authorization letter. Before the Bank accepts the application and ceases payment, the Bank will still process payment by direct billing, to which the Applicant may not refuse. (5) The Applicant confirms having received the "Notices on Collection, Processing, and Use of Personal Data" from the Bank (hereinafter referred to as "Notices on Personal Data"). The Bank may provide the Applicant's personal information to Chunghwa Telecom to complete the application and direct bill payment. (6) The Applicant agrees to authorize the Bank to inquire about the Applicant's account number (organization code/operating office code) and payment amount at Chunghwa Telecom for the purpose of entrusting the Bank to make payment by direct bill payment. (7) If the Applicant applies for a bank credit card with separate application forms simultaneously within a short time, the card number that the Applicant agrees to use for direct bill and payment will be based on the latest credit card number issued by the Bank after its final review. (8) The application process takes about 45 working days. Before the Bank completes setup, applicants will still need to pay the fees on their own. After the Bank completes telecom direct bill payment services, the bill details will be automatically recorded on the Applicant's credit card statement. (9) If the Applicant's application for a new card is rejected by the Bank, the payment application will lose its validity.

* For details and conditions of the "Measures for Payment by Direct Debit of Utility Fees," visit the Standard Chartered Bank website at www.sc.com/tw. The Applicant agrees to the processing of the payment services selected above and agrees to comply with the above-mentioned agreement of the Bank and the content and conditions of the "Measures for Payment by Direct Bill Payment of Utility Fees."

For reference only

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6 Declarations and important information

To Standard Chartered Bank (hereinafter referred to as "the Bank")

I. The Applicant agrees that the Bank reserves the right to approve or not approve the credit card and to approve the credit limit. Regardless of whether the application is approved, this application form and all attached documents will not be returned to the Applicant.

II. If the Applicant already has other credit card(s) of the Bank, the applicant agrees to apply to increase the credit limit for all existing credit cards together and the Bank reserves the right to approve or not approve it. The credit limit when applying for multiple credit cards (including primary and supplementary cards) of the Bank is the same as the credit limit for when applying for a single credit card.

III. Special Terms and Conditions on the Collection, Processing, and Utilization of Personal Data:

(I) The Applicant confirms having received the "Notices on Collection, Processing, and Use of Personal Data" from the Bank (hereinafter referred to as "Notices on Personal Data").

(II) The Applicant confirms that all information provided is correct and free of errors and authorizes the Bank to validate and collect relevant personal data of the Applicant at any time with parties concerned (including without limitation the JCIC and the Bureau of Labor Insurance) within the scope of the specific purpose defined by the Bank and the Bank may process, utilize, and transmit internationally the said personal data. If there are any changes to the Applicant's information, the Bank must be notified as soon as possible. The Applicant's personal data will be collected, processed, used, and transmitted across borders in accordance with the Notices on Personal Data.

IV. Within 7 days of receiving the issued credit card and Credit Card Agreement, if the Applicant has not yet used the newly issued card, the Applicant may notify the Bank to terminate the contract without explaining the reason or needing to pay any fees.

V. If the Applicant fails to make payments on time in accordance with the agreement, the Bank may outsource to a third-party debt collector and request enforcement in accordance with civil action procedures. The debt default record will be logged with the JCIC per related regulations, which may impact the Applicant's right to apply for other loans and credit cards in the future.

VI. The Applicant agrees that the Bank may sell the overdue debt to the asset management company in accordance with rules and regulations.

VII. The Bank will obtain the Applicant's consent before actively increasing his/her credit limit.

VIII. The Applicant agrees that as soon as the Bank approves and issues the credit card, related records will invariably be logged with the JCIC, regardless of whether or not credit is used.

IX. The Applicant agrees and authorizes that after the Bank receives this application form, it may accept the applicant's fax instructing the Bank to proceed with the correction of the items recorded in the application form and the credit card upgrade. The abovementioned fax documents are regarded as the Applicant's formal request and instructions. The Bank can fully trust the accuracy and authenticity of the contents of the abovementioned faxed documents and the signatures and seals, and directly execute the transactions within the scope of the relevant matters instructed by the Applicant. For all transactions or corrections made by the Bank in accordance with the Applicant's fax instructions, the Applicant shall fully acknowledge and shall not defend using any reason unrelated to the Bank. If the Applicant fails to comply with the agreement and thereby causes any loss or damage to the Bank, the Applicant shall be liable for all such damages.

X. The Applicant understands and agrees that:

(a) The Bank has the right to decide on a case-by-case basis whether or not to accept the Applicant's application for transactions by fax.

(b) The Bank reserves the right to terminate the provision of this fax transaction service at any time.

(c) In case that the Applicant fails to follow any regulation of the Bank related to such fax transactions, the Bank may immediately terminate such services to the Applicant without notification.

XI. If the Applicant already has a business relationship with the Bank before applying for this credit card, the Bank will use the information in this application form to update the relevant personal information the Applicant has provided to the Bank and serve as the basis for the Bank's notification, contact, or delivery. If the Applicant's Chinese/English name is different from the previously retained information, the Applicant should confirm the following items:

(a) Applicants who hold bank investment products (except funds) or have US indexes must update and submit FATCA-related forms to the Bank within 90 days from the next day after the last written or bank-acceptable notification of the change of the Chinese/English name to avoid affecting your rights and interests.

(b) Those who have left a seal at the Bank can continue using the last retained seal specimen as evidence before the change of seal is completed.

(c) When the Applicant's English name changes, decide whether to apply for a new VISA debit card or credit card. If intending to apply for reissuance, the cardholder must pay the reissuance fee (currently NT\$100 for VISA debit card / NT\$300 for credit card).

(d) If there is a domestic/foreign exchange deposit, the remitter must be reminded to use the latest Chinese/English name as the beneficiary to avoid remittance failure.

XII. The Applicant agrees that if the English name on the credit card is different from the name on the passport due to an incorrect filling in the English name field of the Applicant, the card will be considered damaged when it is reissued, and the Applicant must re-apply and pay a damage and reissuance fee of NT\$300.

XIII. The Applicant agrees that if it has failed to truthfully disclose his/her identity as a student, that he/she holds credit cards issued by more than three banks, and that his/her credit limit has exceeded NT\$20,000 per bank, the Bank has the right to immediately notify the Applicant of credit card suspension. If the Applicant is a student, the Bank will notify his/her parents or legal representative of the application result and ask them to remain aware of the Applicant's credit card usage.

XIV. The Applicant agrees that if the payable balance is equal to or less than zero, and there is no transaction or payment record in the last 12 months (or above), the Bank can notify the cardholder in writing to terminate the Credit Card Agreement or reduce the cardholder's credit limit.

XV. Rewards card (former card name: TheShoppingCard) cardholders must log in to Standard Chartered online banking/mobile banking to apply for installment payments, and new purchase amounts at contracted merchants can be repaid in installments according to the provisions of this campaign.

XVI. The Applicant confirms that it has read the description of major contents of the Credit Card Agreement and eStatements and fully understands its contents.

XVII. **The possible expenses, revolving credit interest rate, and penalties incurred by the Applicant using the credit card are as follows:**

Item	Fees and interest rates	Receiving conditions
Annual Fee	Classic card NT\$1,200 for primary card; none for supplementary card. Gold card NT\$1,800 for primary card; none for supplementary card. General platinum card NT\$2,400 for primary card; none for supplementary card. Standard Chartered LINE Bank co-branded card NT\$2,400; Simply Cash Card NT\$3,600 for primary card, none for supplementary card. Standard Chartered Business Platinum Card NT\$5,000 for primary card, none for supplementary card. World card NT\$5,000 for primary card, none for supplementary card. Priority Banking Visa Infinite Card NT\$10,000 for primary card, none for supplementary card. Beyond World Elite Card NT\$30,000 for primary card, none for supplementary card.	Gold Card: annual fee is waived for the first year, primary card holders will enjoy a waiver in the subsequent year if a minimum of NT\$12,000 worth of retail spend is made or has been used for retail spend for 12 times or more annually. General Platinum Card, Simply Cash Card, and Business Platinum Card: annual fees are waived for the first year, primary card holders will enjoy a waiver in the subsequent year if a minimum of NT\$24,000 worth of retail spend is made or has been used for retail spend for 24 times or more annually (only applicable to H credit card, Standard Chartered Combo card, Standard Chartered Rewards installment card (originally, the ShoppingCard installment card), Business Platinum Card, Happy Card and cards issued by Hsin Chu International Bank, and are not applicable to all other cards). The Standard Chartered LINE Bank co-branded card: annual fee is waived for the first year, card holders will enjoy a waiver in the subsequent year if he/she continuously using eStatements of the card. Other world cards issued by the Bank: annual fees are waived for the first year, primary cardholders must spend a cumulative of NT\$120,000 (inclusive) a year for the annual fees to be waived in the subsequent year. Priority Banking Visa Infinite Card: annual fee is waived for the first year, primary cardholders will enjoy a waiver in the subsequent year if a minimum of NT\$36,000 (inclusive) worth of retail spend is made annually. With respect to other annual fee discounts starting from the second year for priority banking customers, please contact the cardholder's original dedicated customer relationship manager to confirm the details of discounts. Beyond World Elite Card: annual fee is waived for the first year. With respect to other annual fee discounts starting from the second year for priority banking customers, please contact the cardholder's original dedicated customer relationship manager to confirm the details of discounts.

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Item	Fees and interest rates	Receiving conditions
Revolving credit annual interest rate	7.9%~15%	Those who pay by revolving credit must pay the minimum due amount. For the remaining amounts that can be included in the revolving credit principal, the revolving credit interest will be calculated based on the revolving credit annual interest rate from the date of entry of each amount.
Cash Advance Handling Fee	Loan amount x 3.5% + NT\$100 (Standard Chartered LINE Bank co-branded card is exempt from the additional NT\$100)	Those who use credit cards to apply for cash advance domestically or overseas.
Lost card fee	NT\$200 per card for gold and regular cards; the World Elite Card, the Infinite Card, cash back Simply Cash Card, and Platinum Card are exempt.	The cardholder's credit card is lost or stolen, and the Bank is notified of the loss.
Handling fee for emergency card replacement	NT\$2,000 per card; the Infinite Card, cash back Simply Cash Card, and Platinum Card are exempt.	When the cardholder's VISA credit card is lost or stolen abroad, the cardholder can apply for an emergency replacement card.
Penalties	Calculated based on the outstanding overdue amount: For NT\$1,000 (inclusive) or less, no penalties will be charged; if it exceeds NT\$1,000, NT\$300, NT\$400, and NT\$500 will be charged for the first, second, and third installments of the violation, respectively, for up to three consecutive installments.	If the cardholder fails to pay the current minimum payment amount or delays the payment deadline specified on the monthly statement, in addition to the payment of revolving credit interest in accordance with Article 11 of the Credit Card Agreement, it agrees that every time a payment deadline is exceeded, the Bank may charge overdue fees on a monthly basis, and the overdue fees shall be calculated in the following manner.
Replacement fee for damaged card	NT\$300 per card	When the cardholder declares that the card is damaged and applies for reissuance.
Handling fee for retrieving sales draft copies	NT\$100 each for domestic and overseas	When the cardholder applies for retrieving sales draft copies.
Handling fee for reprinting bills	NT\$100 per copy	When the cardholder applies for a reprint of a bill within the past two months.
Exchange rate settlement fee for foreign transactions	On the exchange settlement date, the handling fee of the international credit card organization (transaction amount x1%) and bank handling fee (0.5% of the transaction amount) will be calculated based on the settlement amount	According to Article 4 (c) of the Credit Card Agreement summary on the back
Handling fee for certificate of debt clearance	NT\$300	When the cardholder applies for a certificate of debt clearance.
Remittance processing fee for overpayment refund	NT\$100	When the cardholder applies for refund of excess payment.

v Remember to make a selection!

XVIII. The Applicant ☐ agrees ☐ disagrees for the Bank to take the initiative and send the credit card cash advance PIN slip (if not ticked, it shall be deemed as disapproval). Upon card approval, if the applicant wishes to apply for the cash advance PIN, set the cash advance limit, or cancel the cash advance function, please call the Bank's customer service center.

XIX. If the Applicant has other business dealings with the Bank, the Applicant agrees that the Bank can use the Applicant's income from other business dealings or relevant proof of income as the proof of income for this credit card application, and the Applicant declares that this business has had no change or alteration in its information such as the financial proof provided to the Bank when applying for the credit card.

XX. The Applicant understands and agrees that the credit card applied for at the Bank and related transactions, service items, and other business transactions are only for personal and not for commercial and profit-making purposes. "Commercial and profit-making purposes" refers to such behavior as selling and any commercial or trading activities for the purpose of profit.

XXI. The Applicant agrees that the Bank may cross-sell financial products including but not limited to deposits, loans, credit cards, insurance, investment products of the Bank via telephone marketing. The Applicant may, at any time, request the Bank to discontinue telephone marketing through methods and channels including but not limited to: (I) while receiving telephone marketing calls, (II) reaching out to our 24-hour customer service hotline (02)4058-0088, or (III) leaving an "Online Message" through the "Contact Us" section on the bank's official website.

XXII. The applicant understands that, within 30 calendar days from the completion of the application form, the identity documents and proof of income/financial capability must be provided. If the required documents are not submitted within the specified period, the applicant agrees that the Bank may destroy this application form and all attached documents without returning them.

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7 Standard Chartered Credit Card "Transaction Installment Plan" special terms and conditions

The Applicant agrees that if it intends to apply for the Standard Chartered Credit Card "Transaction Installment Plan" (hereinafter referred to as "the product"), in addition to complying with the Credit Card Agreement, it agrees to abide by the following special terms and conditions:

1. The product is only available for primary cardholders of the Standard Chartered Credit Card (hereinafter referred to as "cardholders") to apply. Cash easy card holders are not eligible for this campaign.
2. When applying, the cardholder must not have overdue arrears, temporary credit limit adjustment, exceeding the cardholder's credit limit, or other breach of contract, otherwise the application cannot be made.
3. The types of consumption that this product cannot undertake include revolving interest, cash advances, annual fees, late fees, communications loans, installment payments that have been applied for before the event, Wistron and Acer welfare net consumption, various donations, compensations, various handling fees, etc. (such as handling fees for reporting loss or cash advances), payment fees for direct debit (such as utility expenses, various fines, funds, various regulations, etc.), taxes, and tuition (taxes and tuition fees are not allowed the 0% interest rate plan, but this does not apply if there are other campaigns).
4. There is no handling fee for the product, and the minimum consumption limit for each application is NT\$1,000. Cardholders must apply for installments before 3 business days of the latest statement date after new purchase with the card. (The Bank may modify the consumption threshold and application period for this product at any time. The actual terms and conditions are subject to the latest announcement on the Bank's website.)
5. **Installment rate of installment payment plan: 0~15%. Example of total annual fee rate: Installment amount: NT\$100,000; tenor of installment: 12 installments; installment rate: 0%~15%; the total amount of various related expenses: NT\$0; total annual fee rate: 0%~15%. The actual interest rate is subject to the interest rate announced on the Bank website at the time of application.**
6. (1) The annual rate disclosed in this announcement is calculated according to the standard calculation example for reference by the competent authority. The actual conditions are still subject to the products provided by the Bank. And the actual annual rate of each customer is still different depending on the individual product and personal credit status. (2) The base date of the total annual fee rate is May 2, 2026.
7. The product adopts the annuity method of equal amortization of principal and interest to calculate the monthly payment. Each month is an equal amortization of principal and interest (that is, "amortization amount for the period"). In the event of other reasons specified in Article 25 of the Credit Card Agreement, the installment principal payable each installment will be deemed fully due and will be included in the "minimum payable amount" of the next monthly statement.
8. The Applicant of this product agrees to pay the amortized amount of each installment with monthly deduction according to the contract, and the amortized amount of each installment will be included in the "minimum payable amount" of monthly statement, and revolving credit payment is not allowed. Please pay the "minimum payable amount" on the monthly statement before payment due date, if the payment is overdue or insufficient and Late fee and interest for overdue shall be paid in accordance with Article 11 and Article 18 of the Credit Card Agreement.
9. If the cardholder wants to pay off the balance of the remaining installments in advance (not applicable to installments with 0% interest), the penalties will be charged in stages according to the number of installments paid by the cardholder when the cardholder pays in advance, and are calculated as follows: **(1) When the remaining installments is less than 6 installments (inclusive), it is multiplied by 1% of the principal repayment in advance; (2) When the remaining installments is 7~12 installments (inclusive), it is multiplied by 2% of the principal repayment in advance (3) When the remaining installments are more than 12 installments, it is multiplied by 3% of the principal repayment in advance.**
10. The payment sequence of the product is: Fees, interest, remaining unpaid amounts from the previous period (including the installment principal payable in each installment (installment payment plan), cash advance), and the principal of new amounts from the current period.
11. Once approved, the product cannot be canceled, changed, or withdrawn. If the application is successful, the Bank will notify the cardholder in writing, electronically, or in other ways agreed by the cardholder.
12. The Bank reserves the right to approve or not approve the application. Matters not stipulated in this special terms and conditions shall be governed by the Standard Chartered Credit Card Agreement.
13. The effective period of this agreement is five years from the date of the Applicant's first installment of the installment payment transaction. After the expiration of the valid period, if the Applicant has no intention to object to renewal, and the Bank approves, the period can be extended for five years with the same content, and the same applies thereafter.
14. The Bank reserves the right to change or terminate this activity at any time, and any supplementary instructions shall be subject to the announcement on the Bank's website.
15. **Transactions that are converted into installment application will to accrue bonus points and cash back in accordance with the terms and applicable to the original transaction (if your transactions is converted into a 0% installment, the original transaction will not be get the bonus points or cash rebates. any rewards that have already been provided will be revocation, same applies if the bonus points or cash rebates were used), and the installment principal and interest charges will not be included in any rewards, activities, or equity calculations.**
16. If there is any change in the terms of the installment agreement, the cardholder agrees that the Bank will notify the cardholder in writing, electronically, or in other ways agreed by the cardholder.

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8 Standard Chartered Credit Card "Statement Installment Plan" special terms and conditions

Applicants who agree to apply for Standard Chartered Credit Card "Statement Installment Plan" (hereinafter referred to as "the product") must apply to the Bank 5 working days before the current payment deadline, and agree to abide by the Credit Card Agreement and the special terms and conditions as follows:

1. The product is only available for primary cardholders of the Standard Chartered Credit Card (hereinafter referred to as "cardholders") to apply. Cash easy card holders are not eligible for this campaign.
2. If a cardholder has applied for automatic debit for the Bank's credit card through other banks and debit amount deduction in full, when the installment payment application is successful, due to the difference in operation time, the Bank will still perform automatic debit of the total amount of the current statement in the event that account balance is sufficient. If you wish to apply for overpayment reimbursement, it is required to call the customer service center, and the operation time is at least two working days. Before applying for the product, it is recommended that you change the automatic debit to the minimum amount payable for the current period through the Bank's telephone voice service, and then apply for installment in the next statement after the change.
3. When applying, the cardholder must not have overdue arrears, temporary credit limit adjustment, exceeding the cardholder's credit limit, or other breach of contract, otherwise the application cannot be made.
4. The consumption categories of the product that cannot be applied for installment payments include transactions for which the cardholder has applied for installment payments, cash advances, and various tax payments.
5. There is no handling fee for the product, and the minimum consumption limit for each application is NT\$1,000.
6. When the cardholder applies for an installment payment or agreed installment payment, the amount that can be applied for is the total amount payable for the current period minus the minimum amount payable for the current period and the consumption categories not permitted under item 4 of this agreement.
7. Cardholders who apply for installment payments or agreed installment payments must pay the minimum amount payable for the current statement before the payment deadline and the consumption category of unpaid amount after debiting the amount approved for the cardholder's application for an installment payment or agreed installment payment from the total amount payable for the current period, it will be recorded as an unpaid amount in the previous period of the cardholder's next statement, and revolving credit interests will be charged in accordance with the terms and conditions of the Credit Card Agreement.
8. The installment fees payable for each installment of an installment payment or agreed installment payment applied for by a cardholder will be charged to the credit card with the highest consumption amount for the current installment payment applied for. The transaction of installment application will accumulate points and cash back according to the original transaction (if your transactions is converted into a 0% installment, the original transaction will not get the bonus points or cash rebates. any rewards that have already been provided will be revocation, same applies if the bonus points or cash rebates were used), and the installment principal and interest charges will not be included in any rewards, activities, or equity calculations.
9. **Installment rate of installment payment plan: 0~15%. Example of total annual fee rate: Installment amount: NT\$100,000; tenor of installment: 12 installments; installment rate: 0%~15%; the total amount of various related expenses: NT\$0; total annual fee rate: 0%~15%. The actual interest rate is subject to the interest rate announced on the Bank website at the time of application.**
10. (1) The annual rate disclosed in this announcement is calculated according to the standard calculation example for reference by the competent authority. The actual conditions are still subject to the products provided by the Bank. And the actual annual rate of each customer is still different depending on the individual product and personal credit status. (2) The base date of the total annual fee rate is May 2, 2026.
11. The product adopts the annuity method of equal amortization of principal and interest to calculate the monthly payment. Each month is an equal amortization of principal and interest (that is, "amortization amount for the period"). In the event of other reasons specified in Article 25 of the Credit Card Agreement, the installment principal payable each installment will be deemed fully due and will be included in the "minimum payable amount" of the next monthly statement.
12. The Applicant of this product agrees to pay the amortized amount of each installment with monthly deduction according to the contract, and the amortized amount of each installment will be included in the "minimum payable amount" of monthly statement, and revolving credit payment is not allowed. Please pay the "minimum payable amount" on the monthly statement before payment due date, if the payment is overdue or insufficient and Late fee and interest for overdue shall be paid in accordance with Article 11 and Article 18 of the Credit Card Agreement.
13. If the cardholder wants to pay off the balance of the remaining installments in advance (not applicable to installments with 0% interest), the penalties will be charged in stages according to the number of installments paid by the cardholder when the cardholder pays in advance, and are calculated as follows: (1) **When the remaining installments is less than 6 installments (inclusive), it is multiplied by 1% of the principal repayment in advance;** (2) **When the remaining installments is 7~12 installments (inclusive), it is multiplied by 2% of the principal repayment in advance.** (3) **When the remaining installments are more than 12 installments, it is multiplied by 3% of the principal repayment in advance.**
14. The payment sequence of the product is: Fees, interest, remaining unpaid amounts from the previous period (including the installment principal payable in each installment (分期靈利購installment payment plan), cash advance), and the principal of new amounts from the current period.
15. Once approved, the product cannot be canceled, changed, or withdrawn. If the application is successful, the Bank will notify the cardholder in writing, electronically, or in other ways agreed by the cardholder.
16. The Bank reserves the right to approve or not approve the application. Matters not stipulated in this special terms and conditions shall be governed by the Standard Chartered Credit Card Agreement.
17. The effective period of this agreement is five years from the date of the Applicant's first installment of the installment payment transaction. After the expiration of the valid period, if the Applicant has no intention to object to renewal, and the Bank approves, the period can be extended for five years with the same content, and the same applies thereafter.
18. The Bank reserves the right to change or terminate this activity at any time, and any supplementary instructions shall be subject to the announcement on the Bank's website.

19. If there is any change in the terms of the installment agreement, the cardholder agrees that the Bank will notify the cardholder in writing, electronically, or in other ways agreed by the cardholder.

1. If the payment is not made on time in accordance with the agreement after the loan or card approval, the Bank will report and register the bad record with the Joint Credit Information Center (JCIC) in accordance with the regulations of the competent authority. This may affect the cardholder's use of existing cards and future applications for other loans (including cash cards) or credit card rights. For the disclosure period of the abovementioned bad credit records, please check the "Data Disclosure Period" under "Services to Individuals" on the JCIC website (www.jcic.org.tw).

2. The Applicant confirms that it has thoroughly reviewed and fully understands all the interest rates/fees of the credit card listed in the statement and precautions and the Credit Card Agreement summary on the back and agrees to accept the contents of the credit card use instructions contained in this application form, and hereby signs to agree to abide by the following.

3. If a supplementary card is applied for, the primary cardholder declares that the supplementary cardholder has provided the certified identification documents.

*** The applicant has reviewed and confirmed that all information provided in the application form is accurate and complete.**

* Primary card applicant's signature in block letters

Be sure to sign your name!

X

____/____/____ (yyyy/mm/dd)

* Supplementary card applicant's signature in block letters

Be sure to sign your name!

X

____/____/____ (yyyy/mm/dd)

The supplementary card applicant agrees to the following:

1. The supplementary cardholder is only responsible for accounts payable incurred from the supplementary credit card.

2. Unless otherwise stipulated by laws and regulations, the agreed terms or other business-related documents or notifications (such as bills, etc.) the Bank delivers to the primary card applicant will have the same effect on the supplementary card holder.

3. The primary and supplementary card and all card types have the same credit limit. The Bank may send a credit limit adjustment notification letter based on the cardholder's card and purchasing situation. If the primary cardholder requests an increase to the limit, the Bank will notify the supplementary cardholder after approval. The supplementary card holder may notify the Bank at any time to terminate the contract if the card holder has any objection.

*** If the supplementary card applicant is a minor, its legal representative (referring to father and mother or guardian) must sign in this field**

Signature of legal representative

(father)

Date: (yyyy) (mm) (dd)

(mother)

Date: (yyyy) (mm) (dd)

(guardian)

Date: (yyyy) (mm) (dd)

Standard Chartered Bank (Taiwan) Limited Credit Card Agreement summary

This summary is derived from some articles of the "Standard Chartered Bank Credit Card Agreement" (hereinafter referred to as the "Credit Card Agreement") of Standard Chartered Bank (Taiwan) Limited Company. When the credit card holder receives the card, Credit Card Agreement, and other explanatory materials, the cardholder should read the materials carefully before using the credit card; also, it shall abide by the "Credit Card Agreement" and related terms and conditions. If there is any inconsistency between the agreement summary and the Credit Card Agreement, the Credit Card Agreement shall prevail.

I. Various bank charges and interest:

1. Annual Fee:

Gold Card: annual fee is waived for the first year, primary card holders will enjoy a waiver in the subsequent year if a minimum of NT\$12,000 worth of retail spend is made or has been used for retail spend for 12 times or more annually. . General Platinum Card, Simply Cash Card, and Business Platinum Card: annual fees are waived for the first year, primary card holders will enjoy a waiver in the subsequent year if a minimum of NT\$24,000 worth of retail spend is made or has been used for retail spend for 24 times or more annually. The Standard Chartered LINE Bank co-branded card: annual fee is waived for the first year, card holders will enjoy a waiver in the subsequent year if he/she continuously using eStatements of the card. Priority Banking Visa Infinite Card: annual fee is waived for the first year, primary cardholders will enjoy a waiver in the subsequent year if a minimum of NT\$36,000 (inclusive) worth of retail spend is made annually. With respect to other annual fee discounts starting from the second year for priority banking customers, please contact the cardholder's original dedicated customer relationship manager to confirm the details of discounts. Beyond World Elite Card: annual fee is waived for the first year. With respect to other annual fee discounts starting from the second year for priority banking customers, please contact the cardholder's original dedicated customer relationship manager to confirm the details of discounts.

*If the annual fee standard is not met, the fees will be charged as follows:

Gold card NT\$1,800 for primary card; none for supplementary card. General platinum card NT\$2,400 for primary card; none for supplementary card. Standard Chartered LINE Bank co-branded card NT\$2,400; Simply Cash Card NT\$3,600 for primary card, none for supplementary card. Standard Chartered Business Platinum Card NT\$5,000 for primary card, none for supplementary card. World card NT\$5,000 for primary card, none for supplementary card. Priority Banking Visa Infinite Card NT\$10,000 for primary card, none for supplementary card. Beyond World Elite Card NT\$30,000 for primary card, none for supplementary card.

2. Revolving credit interest and penalties:

- (a) The cardholder shall pay in accordance with the Article 18, Paragraph 1 of the Credit Card Agreement, and shall calculate and pay the revolving credit interest in accordance with the provisions of Article 18, Paragraph 4
- (b) The calculation of the interest of each revolving credit is calculating the balance of each "amount that can be included in the revolving credit principal" from the date of entry of each amount (but not earlier than the date of actual disbursement). For the balance of the amount, it shall be calculated at the revolving credit interest rate (the maximum annual interest rate is 15% a daily interest rate of 0.04109589%, referred to hereinafter as the "revolving credit interest rate") applicable to each amount on the effective date up to the date of settlement of the amount (for those less than one NTD, it will be rounded up. If the bank calculates the revolving credit interest rate in a floating manner, it can be adjusted with the change of the largest interest rate). If the cardholder settles all accounts payable before the payment deadline of the current period, or the remaining unpaid balance after payment is less than NT\$1,000 (or agreed payment in equivalent foreign currency), the revolving credit interest incurred after the settlement date of the current period will not be calculated and collected; but if the minimum payment amount is overdue, the overdue fee must still be paid.
- (c) The Bank shall notify the cardholder of the applicable revolving credit interest rate after card approval.
- (d) The revolving credit interest is priced according to the revolving credit interest rate difference. The calculation of the Bank credit differential interest rate is regularly adjusted every 3 month according to personal credit score, card usage condition, and loan status with various financial institutions. The interest rate adjustment of the differential interest rate will take effect on the day following the cardholder's settlement date in the first month of the current quarter. The applicable revolving credit interest rate for those who do not meet the credit differential interest rate is calculated based on the card issuing base interest rate. For the card issuing base interest rate, see the Credit Card Agreement of each relevant card type. The aforementioned reasons for adjustment of differential interest rates include: 1. Bad or abnormal credit records in the Bank or JCIC. 2. Over high debt-to-income ratio, high credit card revolving ratio, continuous revolving accounts, doubts from reduced repayment ability, abnormally large/excessive borrowing behavior, abnormal repayment, and unsecured debts too high. 3. The cardholder fails to pay the minimum payable amount for two consecutive installments, or the payment does not reach the minimum payable amount set by the Bank. The cardholder, according to the Bankruptcy Act, resolves to settle debt obligations, declares bankruptcy, has discharge, liquidation, preposing negotiation, undergone restructuring, been blacklisted by Taiwan Clearing House, ceased operations or undergone liquidation. 5. The corporate entity or non-profit organization in which the cardholder serves as a legal representative, representative or manager has been blacklisted by Taiwan Clearing House. 6. The cardholder is sentenced to serve a term in prison for a criminal offense or has main properties seized by the court.
- (e) Overdue fees (penalties/late fees)
If the cardholder fails to pay the current minimum payment amount or delays the payment deadline specified on the monthly statement, in addition to the payment of revolving credit interest in accordance with Article 11 of the Credit Card Agreement, it agrees that every time a payment deadline is exceeded, the Bank may charge overdue fees on a monthly basis, and the overdue fees shall be calculated in the following manner. If the unpaid amount of the cardholder's current monthly statement is NT\$1,000 (inclusive) or less, no penalties will be charged; if it exceeds NT\$1,000, NT\$300, NT\$400, and NT\$500 will be charged for the first, second, and third installments of the violation, respectively, for up to three consecutive installments.
- (f) Example of revolving credit interest calculation: (Taking the annual revolving credit interest rate of 14.98% as an example)

Mr. Chen has a credit limit of NT\$50,000, the settlement date is the 5th of each month, and the payment deadline is 26th of month, and the previous installment is paid in full. Mr. Chen's purchases in September are as follows:

Purchase date	Bank credit date	Amount
9/15	9/20	NT\$6,000
9/20	9/25	NT\$4,000

Then, after Mr. Chen settles accounts on October 5, the total payable amount of the monthly statement is NT\$10,000, and the minimum payable amount is NT\$1,000 (that is, 10% of the new general purchases in the current period). Mr. Chen pays NT\$2,000 before the payment deadline, and the Bank credits it on October 22. In addition, Mr. Chen has the following new purchases:

Purchase date	Bank credit date	Amount
10/10	10/15	NT\$5,000

The interest calculation method for Mr. Chen's November statement is as follows:

Calculation period	No. of Days	Revolving credit calculation amount (NT\$)	Daily payable interest (NT\$)	Interest (NT\$) rounded	Description
9/20-11/5	47	\$6,000-\$2,000=\$4,000	1,6416	77	The Bank receives payment from Mr. Chen on 10/22 and calculates the revolving credit interest on the balance of the amount after offsetting from the date of entry of each amount.
9/25-11/5	42	\$4,000-\$0=\$4,000	1,6416	69	

Calculation of revolving credit interest: NT\$146

The total payable amount of the November monthly statement is NT\$13,146 (the unpaid amount in the previous period: NT\$8,000 + the new purchases made in the current period: NT\$5,000+revolving credit interest: NT\$146)

The minimum payable amount for the November monthly statement is NT\$1,046 (5% of the unpaid accounts payable from the previous period: NT\$400 + 10% of new general purchases made in the current period: NT\$500 + revolving credit interest NT\$146 = NT\$1,046).

Overdue fee (penalties/late fees) calculation example:

After Mr. Chen settles accounts on October 5, the total payable amount of the monthly statement is NT\$10,000, and the minimum payable amount is NT\$1,000. If Mr. Chen fails to pay the minimum payable amount before the payment deadline on October 26, when the bill is settled on November 5th, an overdue fee of NT\$300 will be required. However, a new purchase of NT\$5,000 was added to the account on October 10, and the minimum due payment was not paid before the payment deadline on November 26, so when the bill is settled on December 5, an overdue fee of NT\$400 will be required.

3. Cash advance interest and fees:

- (a) When a cardholder applies for cash advance with a credit card or credit card account within his credit limit, the cardholder must follow the relevant regulations and procedures of the Bank and the cash advance institution. The Bank may set a certain total limit, single-day limit, and other restrictions on cash advance at any time. Cardholders may enable or request disabling the cash advance function at any time.
- (b) For each cash advance, the cardholder shall pay the Bank a handling fee calculated at 3.5% of the amount of each cash advance plus NT\$100, which can be repaid at any time. If the cash advance amount is not fully repaid before the payment deadline of the current period, the Bank may calculate and collect revolving credit interest on the unpaid parts in accordance with Article 11 of the Credit Card Agreement. In addition, institutions that handle cash advances in specific foreign regions may charge additional handling fees according to regulations.
- (c) Cardholders can advance cash using the following methods: (1) Cash advance with Standard Chartered credit card at an ATM (designated by Visa or MasterCard international organization or through the international organization network); (2) Use a telephone password and credit card number to cash advance through bank telephone service; (3) Apply for cash advance directly after the Bank's telephone service representative confirms the identity and credit card number; or (4) Apply for cash advance at the counter of other member banks with ID card and credit card.
- (d) Cardholders may not use credit cards to directly or indirectly handle cash advances from institutions that have not been approved by the competent authority or entrusted by credit card organizations or from third parties
- (e) Special terms and conditions on cash advance services over the telephone: (1) If the original cardholder's credit card has no payments overdue, the cardholder can request that the Bank transfer the cash advance amount through the method of Subparagraph (2) or (3) of Paragraph (c) and transfer funds to the bank account designated by the cardholder over the phone (hereinafter referred to as "cash advance by telephone"). (2) The amount of cash advance by telephone is flexibly adjusted according to the purchase and payment status of the cardholder, the approved credit limit is the upper limit, and the maximum daily limit may not exceed NT\$100,000. The Bank reserves the right of approval or disapproval. (3) In addition to paying the cash advance handling fee and interest, the cardholder must also pay NT\$30 as the remittance fee for each cash advance by telephone (if the inter-bank remittance fee changes, the new fee will be charged).

4. Handling fees:

- (a) Handling fee for copies of purchase sales slips
If the cardholder wants to apply for a copy of the purchase sales slip from the Bank, the Bank will charge for each copy: NT\$100 for each copy of a Visa/MasterCard/JCB card domestic or overseas purchase sales slip. The Bank will do its best to obtain the requested slips but does not guarantee the provision of copies of the slips.
- (b) Monthly statement reissuance fee
A handling fee of NT\$100 is required for reissuing each monthly statement the cardholder requests from more than two months previous. The Bank will do its best to reissue the monthly statement but does not guarantee the provision of a copy of the monthly statement.
- (c) Exchange rate settlement fee for foreign transactions
When the currency of the cardholder's transactions (including refunds) is not made in NTD, or when the transactions are made in NTD abroad (including transactions or refunds made in NTD with a contracted merchant located abroad), or when the transactions are made in NTD in Taiwan (including refunds) but is still settled internationally, the account will be settled by the local contracted merchant through the credit card international organization and the Bank. Pursuant to the regulations, the processing fee (1% of the transaction amount) shall be collected and paid to the credit card international organization and calculated based on the foreign exchange settlement amount on the foreign exchange settlement date, and a 0.5% handling fee of the transaction amount shall be charged to the Bank before settlement. The processing fee rates charged by various credit card international organizations may change at any time; the latest rate announced by the Bank shall prevail.
- (d) Handling fee for certificate of debt clearance
When the contract is terminated, if the cardholder wishes to apply for a certificate of debt clearance, the cardholder shall pay a handling fee of NT\$300.
- (e) Overpayment refund fee
If the overpayment in the credit card account is confirmed to be correct, the Bank may refund to the original remittance/payment bank according to the cardholder's instructions. The cardholder shall pay a refund handling fee of NT\$100 for each refund, which the Bank may directly deduct from the refund amount.
- (f) Handling fee for emergency card replacement
When the cardholder's VISA credit card is lost or stolen abroad, the cardholder can apply for an emergency replacement card at NT\$2,000 per card; this fee is waived for the Platinum Card/cash back Simply Cash Card and Infinite Card.
- (g) Replacement fee for damaged card
When the cardholder's credit card is defaced, degaussed, scratched, improperly signed, or unusable for any other reason, the Bank may reissue a new card according to the cardholder's application, but the cardholder shall pay a reissuance fee of NT\$300 per card.
- (h) Lost card fee
When the cardholder reports the loss of the credit card to the Bank due to it being lost, stolen, robbed, or defrauded, the cardholder shall pay a reissuance fee of NT\$200 for each card. This fee is waived for the Platinum Card/cash back Simply Cash Card and Infinite Card/Infinite Card and World Elite Card.

II. Credit Limit

The Bank may regularly or irregularly review the cardholder's financial status, occupation, position, or credit status and grant a credit limit. However, the Bank shall notify the primary cardholder in advance and obtain the cardholder's written consent before increasing the credit limit of the cardholder. The cardholder may request that the Bank increase or decrease the credit limit; the Bank shall not refuse the cardholder's request to reduce a credit limit that is above the minimum limit specified for each card of the Bank.

III. Lost card and other circumstances

1. In the event of the misplacement, theft, robbery, or loss of the cardholder's credit card, or where the card is in the custody of a party other than the cardholder (hereinafter referred to as loss or theft), the cardholder shall notify the Bank as soon as possible by any of the following method to process the loss report and usage suspension procedures, and pay the loss reporting fee in Article 8, Paragraph 3 of the Credit Card Agreement: Domestic: Immediately call the bank to handle the deactivation procedure of telephone loss report. Where the Bank deems it necessary, the Bank may, within ten days after receiving the loss report, ask the cardholder to file a report at the local police department no later than three days, or to provide a supplementary notice to the Bank in written format. Overseas: Immediately call the Bank or call the local Visa/MasterCard/JCB card international organization and fill in the written statement upon returning. Where the Bank deems it necessary, the Bank may, within ten days after

Note: This English translation is for reference purposes only. In the event of any discrepancy between the Chinese original and this English translation, the Chinese original shall prevail.

Standard Chartered Bank (Taiwan) Limited Credit Card Agreement summary

receiving the loss report, ask the cardholder to file a report at the local police department no later than three days, or to provide a supplementary notice to the Bank in written format.

2. After the cardholder has properly completed the procedures for reporting card loss and suspension, continue to assist the Bank in related investigation. The Bank shall bear any losses caused by fraudulent use of the card after the cardholder completes the procedures for the loss report. Except for the circumstances listed in the second provision of Article 20 of the Credit Card Agreement, such fees are borne by the Bank. The cardholder shall bear all losses incurred by fraudulent use from the time when the cardholder's card is lost or stolen until the cardholder goes through the procedures for reporting the loss, up to NT\$3,000. This does not apply where the cardholder is involved in misappropriation, fraudulent use, or intention to defraud the Bank, or violates the principle of good faith. Detailed exclusions are listed in the Credit Card Agreement).
3. When reporting the loss of the original primary credit card and requesting to suspend or cancel it, the supplementary card should also be suspended.

IV. Account dispute and payment suspension processing procedures:

1. When a consumer dispute arises between a cardholder and a contracted merchant, the Bank shall provide assistance, and if there is any doubt, the Bank shall handle it in favor of the consumer.
2. If the cardholder has doubts about the transaction details contained in the monthly statement before the payment deadline of the current period, the cardholder may provide the reason and the documentary proof required by the Bank (such as a transaction slip or refund slip, etc.) to notify the Bank for assistance; or agree to bear the handling fee for the copy of the purchase sales slip (the fee is calculated according to the Article 8 of the Credit Card Agreement) and then request that the Bank retrieve the bill or refund slip from the acquirer, or request that the Bank claim the return of the money paid by the Bank to the acquirer or contracted merchant or the cash advance institution in accordance with the operating regulations of the credit card organization for the transaction. The cardholder may also suspend payment to the Bank for the transaction. When the cardholder requests that the Bank retrieve the payment slip or refund slip from the acquirer, if by investigation it finds that the cardholder has indeed suffered identity fraud or there is a suspicious transaction not attributable to the cardholder, the handling fee for the copy of the purchase sales slip will be borne by the Bank.
3. If the cardholder claims to suspend the payment, after agreeing to pay the payment dispute processing fee in accordance with the operating regulations of the credit card international organization, it may claim that the Bank debit the payment from the acquirer or the cash advance institution or conduct arbitration by the credit card international organization and may request that the Bank suspend payment with respect to such transactions.
4. When a cardholder uses a credit card and has the following special circumstances and complies with the operating regulations of the credit card organization, if the cardholder seeks to resolve but is unable to resolve a dispute with a contracted merchant or a cash advance institution, the cardholder should pay before the deadline, submit the relevant supporting documents required by the Bank, and request that the Bank suspend payment in accordance with the preceding paragraph for the transaction:
 - (a) If the contracted merchant fails to deliver the goods ordered by the cardholder or the quantity of goods delivered does not match or there is a failure to provide the service ordered by the cardholder
 - (b) If the cardholder advances cash through automated equipment but does not receive the cash or the amount does not match
 - (c) After the cardholder uses the credit card to conduct mail-order sales or sales visit transactions, where the contract with the contracted merchant in accordance with Article 19 of the Consumer Protection Act is terminated
5. If the cardholder fails to notify the Bank of the aforementioned events before the current payment deadline, it is presumed that the items contained in the monthly statement are correct and binding on the cardholder, and the revolving credit interest and overdue fees shall be calculated and paid in accordance with the relevant provisions of the agreement. The cardholder making payment according to the records on the monthly statement means that the cardholder does not object to the records.
6. For amounts where payment is suspended due to doubts, if the cardholder does not agree to pay the payment dispute processing fee of Paragraph 3, or the Bank proves that there is no error or when the bank cannot claim the return of the paid money from the acquirer, contracted merchant, or institution that handles cash advance due to reasons not attributable to the Bank, the cardholder shall pay immediately after being notified by the bank, and interest is calculated at the revolving credit interest rate from the day following the original payment deadline to the day when the account is settled.
7. Under the Financial Consumer Protection Act, a complaint shall be made to the Bank in case of any dispute, and the Bank will respond as quickly as possible. Consumer complaint hotline of the Bank: (02) 4058-0088 -

V. Supplementary cardholder

1. The primary cardholder may apply for the issuance of an additional card for a third party with the consent of the Bank. The primary cardholder shall assume full responsibility for accounts payable incurred from his/her own credit card and the supplementary cardholder's credit card.
2. If the primary cardholder fails to make his/her payment in full in accordance with the preceding paragraph, the supplementary cardholder is only responsible for accounts payable incurred from the supplementary credit card.

VI. Amendment to agreement

If there is any modification or addition or deletion of the terms of the agreement, the Bank shall notify the cardholder in writing, electronic document, or other means agreed by the cardholder seven days/sixty days before the change (the actual time depends on the content of the amendment), and the cardholder may raise an objection within seven days/sixty days after receiving the notice to terminate the contract; if the cardholder fails to raise an objection within seven days/sixty days, the cardholder is deemed to have accepted the modification or addition or deletion of the agreement.

VII. General handling of outsourcing business

1. The cardholder agrees that, when necessary, the Bank may authorize an appropriate third party (or member institutions of various credit card organizations) to cooperate when the Bank processes transaction account receipt and payment, information processing or other operations that can be entrusted to others with the permission of the competent authority.
2. When the Bank outsources business in accordance with the provisions of the preceding paragraph, it shall enjoin and ensure that such data users comply with the confidentiality provisions of The Banking Act of The Republic of China and other relevant laws and regulations and may not disclose such relevant data to any third party.
3. If a user entrusted by the Bank to process data violates the provisions of the Personal Data Protection Act, causing personal data to be illegally collected, processed, used, or otherwise infringement on the rights of the cardholder, the cardholder may comply with the Civil Code, the Personal Data Protection Act or other relevant laws and regulations to claim joint and several compensation from the Bank and its entrusted data users.

VIII. Telephone recording

The cardholder agrees that the Bank or the person entrusted by the Bank to handle the affairs on its behalf can record the oral and telephone conversations between the two parties on the matters related to the credit card transactions and can decide the retention period of the recorded content at its own discretion for evidence.

Standard Chartered Credit Card Application Form

For Use by Standard Chartered Bank Only
(the applicant does not need to complete this)

Submission unit code		Activity code	
Referrer Code		Client Segment	
(Fill in the 5-digit employee no.)			
Unit manager signature		Salesperson signature	
Manager employee no.		Sales code (Fill in the 5-digit employee no.)	
		Mobile no.	
Channel code			
Simply Cash VISA Signature Card		S F 6 11C	
Priority Banking VISA Infinite Card		P I F 11B	
Applicant of the primary credit card		Applicant of the primary credit card	
Occupation code category/sub-category		Occupation code category/sub-category	
Refer No.			
Applicant of the supplementary credit card		Applicant of the supplementary credit card	
Occupation code category/sub-category		Occupation code category/sub-category	
Application Method:		Checking Staff Signature	
☐ In-Branch F2F (face-to-face)		7-digit Employee No.	
☐ Non-Branch F2F (face-to-face)			
☐ NF2F(non face-to-face)			
Provide income document code (fill in the code)			
Other supporting document code (fill in the code)			
2026.08		Reception date: (yyyy) (mm) (dd)	

Notes on authorized transfers of Priority Banking Visa Infinite Card:

- This automatic transfer authorization form is only applicable to application for debiting the amount payable for Priority Banking Visa Infinite Card. If the cardholder wishes to apply for authorized payments of other Standard Chartered credit cards (including credit cards newly applied for in the future), a separate application must be made.
- If the balance in the deposit account on the debit date is insufficient to offset the credit card payable for the period, the cardholder is required to pay the amounts payable for that period by other means. If the payment is delayed, the Bank will charge overdue fees and recurring interests in accordance with the agreement.
- If the credit card payable is overdue for more than 60 days (inclusive), the Bank has the right to refuse to accept payment authorization and cancel the previously set automatic debit account. The cardholder who wishes to make payments by direct debit again in the future is required to fill out the application form again.
- It takes about 30 working days to set up an automatic transfer. After the automatic transfer takes effect, the cardholder will receive a debit notice on the monthly statement. Please do not make repeated payments for the period (please be sure to make payments by yourself before receiving a written notice). The monthly automatic transfer debit date is the payment deadline on the monthly statement. Please refer to monthly statement for each period. (The debit operation time of financial institutions is from 0:00 on the payment deadline. Please ensure that there is sufficient balance in your bank account one working day before that date).
- There is a specific settlement date for automatic transfers of bank credit card payments. Therefore, if the cardholder applies for authorized credit card payment transfers, after the application is successful, the credit card settlement date will be adjusted to the date specified by the Bank starting from the month of successful application. Please refer to the monthly statement for that period for the adjusted settlement date.

Priority Banking Visa Infinite Card Automatic Transfer Authorization Form

Original Account Opening Branch	Standard Chartered Bank (Taiwan) Limited	Branch
ID No.		
Name		
Debit Account No.		
*The applicant's designated debit account must be the current deposit account of himself/herself, his/her spouse, and his/her lineal relatives.		
Please specify the debit method - Monthly debit amount (if not checked, it is deemed that you agree to debit the total amount payable) ☐ Debit the total amounts payable on the monthly statement ☐ Debit the minimum amounts payable on the monthly statement (using revolving credit)		
Signature Chop of the Principal (Must be consistent with the seal or signature retained by the Bank)		
Approval Seal of Bank Manager/Supervisor		
*If you apply for an "automatic transfer", please remember to sign or stamp the Signature Chop of the Principal. Thank you!		

Confirm again before submitting:

- ☐ Photocopy of the front & back of ID card
- ☐ Signature of applicant in signature field
- ☐ Photocopy of proof of receipt.

Announcement Reply Letter

Certificate of Registration with the Taipei Post Office
Tai-bei-guang-zi no. 3293
No postage necessary

10499

PO Box No. 112-818, Taipei Post Office

Recipient: Standard Chartered Bank (Taiwan) Limited

Standard Chartered credit card

application return slip

Attached documents: ☐ Photocopy of the front & back of ID card
☐ Proof of income document

In order to ensure your rights and interests, take the initiative to check the progress of the application online (www.sc.com/tw/) within seven days after submitting the application/or call the service hotline: (02) 4058-0088. Thank you!

Recipient Name/Promoter's Code (yyyy) (mm) (dd)

Application Instructions

- Applicant of the primary credit card
 - Must be at least 18 years old.
 - Those who are currently employed and have worked for more than 3 months at the current job or at least 1 year at the current job plus the previous job.
 - Annual income requirements:
 - Those with a fixed annual income of NT\$300,000 or more can apply for a cash back Signature Card.
 - Those with a fixed annual income of NT\$1,800,000 or more can apply for a VISA Infinite Card. Qualified Priority Private Clients can apply for Beyond World Elite Card.
- Supplementary card applicants must be parents, spouses, partners, children over 15 years old, or brothers and sisters over 18 years old of the primary card applicant. Students under the age of 18 or those who do not have the ability to repay can only apply for the supplementary card of their parents.
- If the supplementary card applicant is under 18 years old, the legal representative must sign and agree.

Required Documents

- Complete the application form
 - Identification documents:
 - Taiwan national: Photocopies of the front and back of the Applicant's ID card for the primary card and supplementary card
 - Foreign national: Photocopy of passport that is valid for more than 12 months and copy of Alien Residence Certificate (ARC) that is valid for more than 6 months; Alien Permanent Residence Certificate (APRC) for VISA Infinite application
 - If the Applicant is a minor, the photocopy of the front and back of the ID card of the legal representative (referring to the father and mother or guardian)
 - Proof of income document:
 - Salaried class: Photocopies of the cover of the latest annual withholding slip or payroll passbook and its itemized inner pages for the past three months
 - Business owner or self-employed dealer: Documents that can prove personal income, such as a list of the person-in-charge's income for the last year or a bank passbook with information for the last six months.
- Total unsecured debt limits: Credit card applicants whose total unsecured debt (including credit cards, cash cards, and personal loans) divided by their monthly income exceeds 22 times will be suspended from issuing cards.
• The Bank reserves the right to grant or deny approval for the application, and this application form and attached documents will not be returned.

Cautious Financial Planning Credit First

General purchases and cash advance revolving interest rate is 7.9%~15%
The base date of the revolving interest rate is August 2, 2026
The cash advance fee is the advance amount X3.5% + NT\$100
For other fees, see the Standard Chartered website

24-hour customer service hotline (02)4058-0088

or go to the Standard Chartered website www.sc.com/tw/

Priority 24-hour customer service hotline 0800-580-366

or go to the Standard Chartered website www.sc.com/tw/priority/

Standard Chartered Bank eStatements Service Agreement (ver. 201804)

Before the Bank enters an agreement to provide financial products or services with a consumer, it shall observe the Financial Consumer Protection Act and fully explain to the consumer the important aspects of and associated risks in the financial products or services and the agreement as follows.

Important information based on characteristics of financial products or services of which financial service providers shall keep financial consumers informed is as follows:		Corresponding document	Item
1	Methods and restrictions governing the exercising, changing, removing, or terminating by financial consumers of rights associated with the financial products or services.	Credit Card Agreement	Article IX: Operational process for General transactions and merchandise return
			Article X: Special transaction
			Article XII: Cash advance
			Article XIV: Immunity from liability
			Article XV: Payment suspension
			Article XVI: Statement and other notification
			Article XVII: Dispute transaction
			Article XVIII: General payment
			Article XIX: Authorized settlement of exchange for overseas transaction
			Article XX: Condition of card lost
			Article XXI: Card reissuance, card change, and expired card renewal
			Article XXIII: Change of contract
			Article XXIV: Restrictions of card utilization
			Article XXV: Forfeit of term benefit and termination of contract
			Article XXVI: Transfer
			Article XXVII: General process of outsourcing
			Article XXVIII: Special process of outsourcing notes on outsourcing collection
			Article XXIX: Special transaction for fraudulence
			Article XXXIV: Compliance
		eStatement Service Agreement	Art. II: Description of services
			Art. III: Registration
			Art. IV: Time of service initiation
			Art. V: Change of customer contact information
			Art. VI: Validity of monthly electronic credit card statements
			Art. VII: Solutions for errors in monthly electronic credit card statements
2	Important rights, obligations, and responsibilities of financial service providers associated with the financial products or services.	Credit card agreement	Art. IV: Supplementary card holders
			Art. VI: Credit limit
			Art. VII: Fundamental obligation for contractual parties
			Art. XXII: Offset
		eStatement Service Agreement	Art. XXXI: Phone recording
			Art. VIII: Revisions
3	Fees and penalties to be paid by financial consumers, including collection time, calculation, and collection methods.	Credit card agreement	Art. IX: Termination
			Art. X: Subcontracts
4	Whether financial products or services are covered by deposit insurance or Insurance Guaranty Funds or protected by other relevant protection mechanisms.	Credit card agreement	Art. VIII: Annual Fee and banking operation fee
			Art. XI: revolving interests and penalties
4	Whether financial products or services are covered by deposit insurance or Insurance Guaranty Funds or protected by other relevant protection mechanisms.		This product is not insured by deposit insurance.

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Before the Bank enters an agreement to provide financial products or services with a consumer, it shall observe the Financial Consumer Protection Act and fully explain to the consumer the important aspects of and associated risks in the financial products or services and the agreement as follows.

Important information based on characteristics of financial products or services of which financial service providers shall keep financial consumers informed is as follows:		Corresponding document	Item
5	Resolution of disputes arising from financial products or services provided by financial service providers and complaint channels.		Dispute resolution and complaint channels (Under the Financial Consumer Protection Act, a complaint shall be made to the Bank in case of any dispute, and the Bank will respond as quickly as possible. Consumer complaint hotline of the Bank: (02) 4058 0088)
6	Other information regarding the financial products or services that shall be disclosed as mandated by law.	Credit card agreement	Art. V: Collecting, Processing, and Use of Personal Data

Standard Chartered Bank Notes on Collecting, Processing, and Use of Personal Data (Version 2013.10)

Dear customer, in order to provide you with better financial services and products, Standard Chartered Bank (hereinafter referred to as the "Bank") has been permitted by law to collect, process, use and transmit across borders your existing information and any information the Bank may obtain from you or any company or organization to which you work for, invest in, or guarantee (collectively referred to as "Company"). Given the fact that gathering personal information is a matter that concerns your privacy, the Bank is bound by Article 8, Paragraph 1 of the Personal Information Protection Act ("PIPA") to inform you of the following: (1) Purposes for collecting information; (2) Types of personal information collected; (3) The time, place, subject and method of which personal information is used; (4) Information owners' rights vested under Article 3 of PIPA; and (5) Impacts to information owners' interests when opting not to provide personal information.

- i. For a detailed description on the purposes and types of information gathered, and the time, place, subject and method of which personal information is used, please refer to the attached table.
- ii. Pursuant to Article 3 of PIPA, you are entitled to exercise the following rights over your personal information maintained with the Bank:
 1. Except for the circumstances described in Article 10 of PIPA, the right to inquire, review or obtain duplicate copies of information held, for which the Bank is permitted under Article 14 of PIPA to collect a small fee to cover its costs.
 2. The right to supplement or rectify personal information held by the Bank. However, Article 19 of the Implementation Rules of the Personal Information Protection Act requires you to state reasons and facts.
 3. The right to stop the Bank from collecting personal information, according to Article 11, Paragraph 4 of PIPA, in the event that the Bank is found to have violated PIPA while collecting, processing or making use of your personal information.
 4. The right to stop the Bank from processing or making use of your personal information, according to Article 11, Paragraph 2 of PIPA, should you have doubts toward the correctness of information held by the Bank. This excludes situations where you have consented in writing, or situations where the Bank is required to continue use of information as part of its business activities, provided that the area of dispute has been highlighted clearly.
 5. The right to stop the Bank from processing or making use, and to have personal information deleted from the Bank's database according to Article 11, Paragraph 3 of PIPA, when the purpose for which information was collected no longer exists or when the duration expires. This excludes situations where you have consented in writing, or situations where the Bank is required to continue use of information as part of its business activities.
- iii. If you wish to exercise the abovementioned rights vested by Article 3 of PIPA, please visit any of the Bank's nationwide branches or call the 24 hour customer service hotline at (02)4058 0088. With the exception of mails, statements and correspondences that are relevant to the services you have applied, you may discontinue receipt of marketing mails or correspondences by dialing the Bank's toll free service hotline at: 0800 051234.
- iv. You are free to choose whether to provide your personal information and the types of information to provide to the Bank. However, if you refuse to provide information that is necessary for due diligence or operational purposes, the Bank may not be able to offer you better services or at all. We seek your understanding in this matter.
- v. The Bank shall reserve the right to amend "Notes on Collecting, Processing, and Use of Personal Data." You agree to have the Bank inform you of the changes made in person or through writing, telephone SMS, email, fax, electronic documents, or any methods that are reachable or accessible to you (including but not limited to web page links that provide you access to the above information).
- vi. If you or Company have previously signed any agreements or documents with the Bank with different terms on the gathering, processing, use and cross border transmission of personal data, the Bank's "Notes on Collecting, Processing, and Use of Personal Data" and subsequent revisions thereof shall prevail.

Table

Purposes

(1) To facilitate transactions between you or Company with the Bank; (2) to facilitate offering of banking services (including but not limited to deposit, mortgage, personal credit, credit card, wealth management, investment etc) by the Bank or its commissioned third parties to you; (3) To facilitate joint marketing, shared use of customers' data, and service collaborations between the Bank and third parties; (4) To prevent money laundering, manage risks such as financial crimes, internal/external fraud etc, and to assist in counter terrorism investigations; (5) To facilitate interbank credit assessments and exchanges of financial information; (6) To verify your personal information with relevant parties (including but not limited to Joint Credit Information Center, Bureau of Labor Insurance etc); (7) To enable the Bank (including but not limited to its branches) in carrying out business activities permitted by law; and (8) To manage the Bank's operations or to satisfy administrative requirements of SCB Group (including but not limited to customer relations, risk management, database management, and tax affairs). The following table has been prepared based on "The specific purpose and the classification of personal information of the Personal Information Protection Act" published by the Ministry of Justice, and explains the purposes your personal information may be used for. However, the actual purpose of gathered information may differ depending on the individual financial service and product relationship you have with the Bank.

Service category	1.Deposits	2.Credit	3.Credit card	4.Foreign currency	5.Securities	6.Wealth management	7.Other registered services or services specified in the Articles of Incorporation or approved by the competent authority (e.g.:distribution of government bonds, treasury bills, corporate
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								bonds and shares; storage and warehousing; leasing of safety deposit boxes; agency services relevant to registered or approved business activities; issuance of bank debentures; sale of gold ingots, gold coins and silver coins; proprietary trading of government bonds; futures introducing brokerage; issuance of cash value cards; real estate trust services; estate management; bankruptcy management and restructuring supervisor; custodian services; consultative services for investment, financial management and real estate development; joint marketing and collaborative promotions etc.)
	Purpose and code	022 Foreign currency;036 Deposit and remittance; 067Credit card,cash card, debit card or electronic value-stored card;082 Integrated management of borrowing and deposit accounts;112 Negotiable instrument clearing;181 Other registered business activities or as specified in the Articles of Incorporation (e.g.: acceptance of deposits, currency exchange, payment and collection, and other services approved by the central competent authority)	022 Foreign currency;067 Credit card, cash card, debit card or electronic value-stored card;082 Integrated management of borrowing and deposit accounts; 088 Credit approval and initiation; 106 Credit service; 111 Bills; 126 Debt discounting and acquisition; 154 Credit assessment; 181 Other registered business activities or as specified in the Articles of Incorporation (e.g.: lending, commercial bill acceptance, domestic LC issuance, corporate bond guarantees, domestic banker's guarantee, foreign currency	022 Foreign currency;067 Credit card, cash card, debit card or electronic value-stored card;082 Integrated management of borrowing and deposit accounts; 088 Credit approval and initiation; 106 Credit service;154 Credit assessment; 181 Other registered business activities or as specified in the Articles of Incorporation ; (e.g.: credit card issuance, and other services approved by the central competent authority)	022 Foreign currency;036 Deposit and remittance; 082 Integrated management of borrowing and deposit accounts; 088 Credit approval and initiation; 106 Credit service;154 Credit assessment; 181 Other registered business activities or as specified in the Articles of Incorporation ; (e.g.: exports, imports, foreign currency deposits, foreign currency lending and guarantees, purchase and sale of foreign currency cash and traveler's cheque, and other services approved by the central competent authority)	111 Bills;044 Investment management; 082 Integrated management of borrowing and deposit accounts; 088 Credit approval and initiation; 094 Property management; 106 Credit service; 154 Credit assessment; 166 Securities and futures trading/trust/c onsultation services; 037 Registration of securities and securities holders; 181 Other registered business activities or as specified in the Articles of Incorporation; (e.g.: securities investment; securities financing; brokerage, proprietary trading, certification and underwriting of	022 Foreign currencies 036 Deposit and remittance; 044 Investment management; 068 Trust services;082 Integrated management of borrowing and deposit accounts; 166 Securities and futures trading/trust/c onsultation services;094 Property management; 181 Other registered business activities or as specified in the Articles of Incorporation; (e.g.: derivative services approved by the competent authority; money trust, trust of debt and collaterals and services regulated by the Trust Law; discretionary investment	181 Other registered business activities or as specified in the Articles of Incorporation; (e.g.: other services approved by the central competent authority)

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			margin trading, factoring, and other services approved by the central competent authority)			short-term bills; administrative services for securities issuance, transfer, registration, cash dividends, and stock dividends; certification of securities; underwriting and agency services for bond issuance; certification of issued shares and debt instruments; proprietary trading of corporate bonds and bank debentures; consultation services on bond trading, securities issuance and offering; custodian of entrusted investment capital; bond underwriting agency; securities investment consultation services; and other services approved by the central competent authority)	services in the form of trust; consigned trading of securities; trust of securities; securities investment consultation services; and other services approved by the central competent authority.)	
	Common purposes and codes	040 Marketing; 059 Gathering, processing and uses for compliance and financial supervision purposes; 060 Resolution of financial disputes; 063 Obligated gathering, processing and use of personal information by non-government agencies; 069 Management of contractual, quasi-contractual and legal relationships; 090 Consumer/customer management and service; 091 Consumer protection; 098 Commercial and technical information; 104 Account management and debt trading; 136 Information, communication and database management; 137 Information/communication security and management; 157 Survey, statistics, research and analysis; 182 Other consultative services; 001 Life insurance; 004 Land administration; 013 Public relations; 020 Management of agency and intermediate relationships; 025 Crime prevention, criminal investigation, law enforcement, correction, victim protection and rehabilitation; 030 Arbitration; 032 Criminal file management; 035 Deposit insurance; 038 Administrative execution; 039 Administrative penalty and investigation; 048 Currency management; 061 Financial supervision and inspection; 066 Insurance supervision; 078 Performance planning and evaluation; 081 Legitimate trading of personal information; 093 Property insurance; 097 Pension fund management; 107 Procurement and supplier management; 109 Education and training; 113 Handling of complaints, appeals and misconduct reports; 120 Tax administration; 121 Management of Overseas Chinese database; 122 Appeals and administrative remedies; 127 Fund raising (including charity fund raising); 129 Accounting and related services; 148 Online shopping and e-commerce; 150 Auxiliary and back-end support; 152 Advertising and management of commercial activities; 160 Certificate management; 173 Supervision by government agencies; 176 Other justified purposes for which personal information is gathered, processed and used; 177 Other financial management services; 181 Other registered business activities or as specified in the Articles of Incorporation						
Types of personal information gathered		Name, ID card number, gender, date of birth, contact method and any details prompted in application forms or agreements. The types of personal information gathered by the Bank may include the following categories, as classified in "The specific purpose and the classification of personal information of the Personal Information						

	Protection Act" published by the Ministry of Justice. Actual details of information gathered may differ depending on the customer's account, service, and the third parties involved (e.g.: Join Credit Information Center). 1. Identification C001 to C003 (such as name, phone number, bank account number, credit card number, ID card number etc) 2. Demographics C011 to C014 (such as age, gender, date of birth etc) 3. Family C021 to C024 (such as marital status, name of spouse etc) 4. Social status C031 to C041 (such as residential address, property possessions, passport, work permit, hobby etc) 5. Education, technical and professional qualifications C051 to C054 (such as education background, graduating institution etc) 6. Employment C061 to C068 (such as employer, job title, salary etc) 7. Financial status C081 to C094 (such as income, debt, credit rating, foreign currency transactions, cheque history etc) 8. Commercial information C101 to C103 (existing business etc) 9. Health and others C111, C114 to C116, and C119 (such as medical treatment and diagnosis records) 10. Other information C131 to C133 (such as email address and any information not classified above)
Duration of use	1. For the entire duration needed to serve the underlying purposes. 2. For the entire duration required by law (such as the Business Entity Accounting Act), or as specified in contracts or as deemed necessary to perform service activities (the longer of which); or for a ny longer duration agreed in writing by you.
Location of use	Any place, local or foreign, where the "Subject of use" described in the following table is located.
Subject of use	1. The Bank (including outsources that the Bank engages to perform services such as marketing, tax administration, telecommunication, computerized operations, database creation, processing, input/output, back -end operations, document scanning, statement printing, packaging, mailing, remittance, deposit, payment, exchange, credit asses sment, collection and any transaction-related processes), the Bank's overseas branches and local and foreign related enterprises. 2. Institutions that are permitted by law to make use of such information (e.g.: the Bank's parent company or financial holding company). 3. Other service-related institutions (e.g.: correspondent banks, Joint Credit Information Center, National Credit Card Center, Taiwan Clearing House, Financial Information Service Co., Ltd., Taiwan Stock Exchange Corporation, Taiwan Futures Exchange Corporation, Taipei Exchange, Taiwan Depository & Clearing Corporation, Bankers Association, Financial Ombudsman Institution, credit guarantors, credit card organizations, acquirers and merchants, Small and Medium Enterprise Credit Guarantee Fund, any third parties that the Bank and its domestic/overseas related enterprises have outsourced processes to, receivers of cross border-transmitted information that are not subject to the governance of the central competent authority, and any institutions the Bank has business relationships with). 4. The financial supervisory authority and any authorized institutions. 5. Parties consented by the customer (e.g.: the Bank's joint marketing partners, shared users of customers' information, and promotional partners of the Bank). The abovementioned subjects to which personal information is disclosed shall include, but are not limited to: (1) The Bank's parent company, its subsidiaries, and any subsidiaries/related enterprises/offices/branches of the financial holding company at any location (collectively referred to as "Approved Parties" below); (2) Any service providers offering services under duties of confidentiality to the Approved Parties; (3) Any actual or potential participants, or transferrers, transferees or bearers of rights/obligations (including agents and consultants) in any contractual relationship the Bank has with you or Company; (4) A ny credit rating agency, any insurance company or insurance agent of the Approved Parties, or any party that offers direct or in direct credit protection for the benefit of Approved Parties; (5) Any government or quasi -government agencies, administrative or supervisory authorities, courts or arbitration tribunals that possess jurisdiction over the Approved Parties.
Method of use	Information is to be used in both automated and non-automated means in manners that comply with the Personal Information Protection Act, including but not limited to filing, disclosure, referral, exchange, processing, cross -border transmission, and any methods deemed reasonable.