

Online Trust Account Opening Agreement

- The Applicant is aware that the latest account opening master agreement can be obtained from branches or from the Bank's website at any time. The Applicant hereby acknowledges having been given a reasonable amount of time to review the account opening master agreement and the Online Trust Account Opening Agreement. The Applicant agrees to thoroughly comprehend all terms of the trust account opening master agreement, the Online Trust Account Opening Agreement, and the Bank's policies concerning the use of special purpose money trust for local/foreign securities investments before utilizing trust services.
- The Applicant confirms having submitted the application personally, and that the Applicant does not possess U.S. citizenship.
- The Applicant agrees to furnish personal documents (such as National ID card) if requested by the Bank for the purpose of completing the account opening process. The online trust account opening request will be voided if the Applicant does not respond within the timeframe specified by the Bank; in which case, the Applicant will be required to raise a new application to apply for the service.
- The Applicant agrees and understands online trust account opening cannot be accepted and need to go to Branch for application if it's because of the Bank's internal review mechanism or no updated personal information. The Bank has the rights to approve the trust account opening for the Applicant. If the Applicant was a national, resident or the wealth income are from the countries under sanction or have other reasons for refusing the application, the Bank will reject the account opening of the Applicant.
- Once the trust account has been opened, the Applicant shall agree to trade instruments according to the rules of the competent authority and the Bank, and the terms of the application.
- The Applicant acknowledges that it needs to apply the service of New Taiwan Dollar and foreign exchange and mutual fund before investing in mutual fund product via internet banking.
- The Applicant acknowledges that it can realize the trust business manager, registered address, contact phone number of the Bank via the website of the Bank, for example, annual report, branch information, etc.

Account Opening Master agreement - Terms of Trust

Terms of the Trust Account

Preamble

Subject to compliance with laws and the Bank's policies, the Applicant may instruct the Bank, whether in person or through other means agreed, to activate the opened trust account, and commence using it with immediate effect once the Applicant receives confirmation from the Bank. The Applicant understands and agrees that the Bank may reject the Applicant's request to subscribe to certain products that are bound by law to undergo investor suitability analysis, and based on which the Applicant is deemed unsuitable for the product requested. The Applicant also agrees to comply with the terms mentioned herein.

The Applicant has been given a reasonable amount of time to review the terms and rules pertaining to trust services. The Applicant is expected to comprehend the terms of the trust, including but not limited to the Bank's policies concerning the use of special purpose money trust for local/foreign securities investments, before utilizing trust services.

Content

A. Common Trust Clauses (Use of Special-Purpose Money Trust for Local/Foreign Securities Investment)	3
B. Use of Special Purpose Money Trust for Local/Foreign Securities Investments	7
C. Risk Disclosure for Entrusted Capital	18
D. Operating Rules Concerning Use of Special Purpose Money Trust for Local/Foreign Securities Investments	22
E. Supplementary Operations Regulations for Conducting Special-purpose Money Trusts Investing in Foreign Stocks and Exchange Traded Funds and Foreign Bonds.	31
F. Charges of Special-Purpose Money Trust Investments	45
G. Standard Chartered Bank Notes on Collecting, Processing, and Use of Personal Data (Version 2013.10)	49
Table.....	51
H. Special Agreement for Online Application of Financial Services	57

A. Common Trust Clauses (Use of Special-Purpose Money Trust for Local/Foreign Securities Investment)

I. Trustor, Trustee and Beneficiary

1. The Applicant is both the Beneficiary and Trustor of this trust arrangement. The Trustor is entitled to receive all benefits from the trust arrangement established under this agreement. The Applicant's name and address are as specified in the relevant account opening application.
2. The Bank, with a principal place of business at 3F., 4F., and 18F., No. 179, Liaoning St., Zhongshan District, Taipei City, has been appointed as the Trustee of this trust arrangement. Detailed addresses and contact numbers of the Trustee's branches have been published on the Trustee's website under the page titled "Service Locations."
3. Unless otherwise specified by law, changes to the abovementioned Beneficiary are subject to the Trustee's consent and must proceed in the manner specified by the Trustee.

II. Transfer of Entitlement and Prohibition against Encumbrances

Unless otherwise specified by law or consented to in writing by the Trustee, the Trustor/Beneficiary may not transfer any entitlements or obligations under the various trust agreements or place encumbrances for the benefit of any third party, except in the case of inheritance, Beneficiary's surrender without recourse, legal auction, or transfer of beneficiary rights to one single party. Furthermore, the transfer of beneficiary rights shall also conform with the following rules (unless otherwise specified by law):

1. The transferee of beneficiary rights must be an institutional investor.
2. The value of beneficiary rights held by each Beneficiary must be no less than NTD10 million, and the total number of Beneficiaries shall not exceed 35 after the split/transfer.
3. The Beneficiary is required to provide the Trustee with details such as the identity of each transferee, the number of beneficiary rights to be transferred, the transferred agreement, and etc. The Beneficiary is only entitled to transfer the beneficiary rights after obtaining the Trustee's consent.

III. Use and Loss of Signatory Seal

1. The Trustor shall register the use of a signatory seal for all trust-related transactions with the Trustee.

However, in cases where subscriptions are made via Internet/phone banking but redeemed at a counter, the Trustor may complete the redemption at any of the Trustee's branches using the seal pattern shown on the Applicant's universal seal specimen card, if available. If the Trustor does not possess a universal seal specimen card, the signatory seal shall be used instead if one is registered with the processing branch. If the Applicant has not registered a signatory seal with the processing branch, then the signature pattern used for the account where redemption proceeds are credited into shall be used instead.

2. If the signatory seal is lost, stolen, or destroyed for any reason, the Trustor must immediately notify the Trustee to stop further transactions using the seal. However, the Trustee shall not be held liable for any payments or withdrawals approved before the loss is reported in writing.

IV. Use and Outsourced Use of Personal Information

1. If the Trustor had opened the trust account prior to the implementation of the newly revised (2010.05.26) Personal Information Protection Act (i.e., on or before **September 30, 2012**):
 - (1) The Trustee may collect, computer-process, use and permit the following third parties to use the Trustor's/Beneficiary's personal information and transaction details, or disclose them to the Trustee's other departments, parent company, local/foreign branches, subsidiaries, affiliated companies, or any other third parties that the Trustee or the parent company has a business relationship with, for the purposes listed below.
 - a. Where necessary to facilitate trust services, or for administrative, managerial, data management, research, analytical, and joint marketing purposes.
 - b. Information may be provided to the Joint Credit Information Centre or other similar institutions, or financial institutions that the Trustor/Beneficiary has existing relationships with, for their registered business activities or for purposes specified in their articles of incorporation (including provision of information to other third parties).
 - c. Information may be provided to peer financial institutions for credit assessment or as part of the regular exchange.
 - d. Information may be used to respond to inquiries made from parties in possession of cheques issued by the Trustor/Beneficiary.
 - e. Information may be used to provide products and services to the Trustee.
 - f. Information may be used to permit third parties to offer products and services to the Trustor/Beneficiary.
 - g. Information may be given to the Trustee's subcontractors for the services they are commissioned to perform.
 - h. Information may be used for other purposes permitted by law.
 - (2) The Trustee may disclose the Trustor's/Beneficiary's transaction details to the following parties or authorities:
 - a. The competent authority, the justice department, or any authorized government agencies.
 - b. Parties that have been commissioned by the Trustee to handle various affairs.
 - (3) The Trustor agrees that the Trustee may outsource part or all its processes, including but not limited to marketing, tax administration, telecommunication, computerized operations, database creation, processing, output, back-end operations, document scanning, data input, statement printing, packaging, mailing, remittance, deposit, payment, exchange, credit assessment, collection, and any transaction-related processes to a third party. In addition, the Trustee may disclose the Trustor's information to third parties for the purpose of facilitating the above processes.
2. If the Trustor had opened the trust account after the implementation of the newly revised (2010.05.26) Personal Information Protection Act (i.e., on or after **October 1, 2012**): (1) All collection, processing, use and cross-border transmission concerning the Trustor's/Beneficiary's personal information shall proceed according to the Personal Information Protection Act and the Trustee's "Notes on Collecting, Processing, and Use of Personal Data."

V. Duty of Confidentiality

The Trustee shall maintain confidentiality over all business dealings and transaction relationships with the Trustor/Beneficiary under various trust arrangements, unless otherwise specified in the agreement or regulated by law.

VI. Ownership and Distribution of Entrusted Properties at the End of the Trust Relationship

The Trustee shall return the entrusted properties to the owners of the respective trust agreements once the trust relationship is terminated. The Trustee shall also prepare a closing report of how the entrusted properties have been managed and have them acknowledged by owners of the respective trust agreements.

VII. Governing Law and Jurisdiction

1. Both parties agree to seek arbitration in accordance with the policies of the Trust Association of R.O.C. for any disputes arising in relation to the various trust agreements.
2. All trust agreements shall be governed by the laws of the Republic of China. Both parties agree that Taiwan Taipei District Court or the court having jurisdiction over the Bank's branch which has business relationship with the Trustor will be the court in the first instance for any litigation arising from the trust agreements., unless the law has specified another jurisdiction. However, where the law provides for exclusive jurisdiction, such provision will apply. This provision shall not exclude the jurisdiction of the small claims court under Clause 47 of the Consumer Protection Act or Clause 436-9 of the Code of Civil Procedure.
3. Any matters that are not addressed herein shall be handled according to the laws of The Republic of China, all provisions of the Standard Terms and Conditions for Account Opening and common market practice.

VIII. Taxation

All tax affairs relating to various trust services shall proceed according to the tax laws of The Republic of China and any future amendments thereof. Foreign currency-denominated investments that need to be converted into NTD shall proceed according to the tax laws of the Republic of China or policies of the Trustee.

IX. Special Clauses

1. In the event that the Trustor does not fulfil any obligation owed to the Trustee under this agreement, the Trustee shall be entitled to seize any accounts, deposits or assets that the Trustor/Beneficiary has held with the Trustee and offset them against liabilities that the Trustor/Beneficiary owes to the Trustee.
2. Unless otherwise specified in the Trustee's policies, the Trustee shall reserve the right to create or amend rules for the respective trust arrangements and publish them at the Trustee's business premise or website. The Trustor/Beneficiary shall agree to comply with the amended terms.
3. The business days and business hours mentioned in various trust agreements do not include public holidays in which the Trustee chooses to open for business on an exceptional basis.
4. The Trustor/Beneficiary shall agree to have the entrusted properties returned, whether in whole or in part, according to the rules and methods specified by the Trustee.
5. Unless otherwise specified in this Agreement, the Trustor agrees that all trade instructions pertaining to trust investments must be made in person. The Trustor also agrees to properly

retain/keep confidential any deposit certificate, account passbook, signatory seal, password, ATM card, signed blank withdrawal slip/trade instruction letter/subscription form and any other trade documents, and shall not hand over or disclose the said documents to the Trustee's staff or any third party. If the Trustee exercises the duty of care to conduct identity verification and determines that the transaction instruction is made by the Trustor or the legally authorized person of the Trustor, such transaction executed by the Trustee shall be binding on the Trustor.

6. The Trustor agrees that if the Trustor afterwards becomes a foreign citizen, the Trustor shall immediately notify the Trustee of the said changes, and issue or provide the evidence and/or documents as required by the Trustee. If the Trustor fails to fulfil the above obligations and causes the Trustee to suffer or pay any fees, losses, fines and other similar expenses, the Trustor agrees to be liable for all damages to the Trustee.

X. Dispute Handling and Grievance Channels

See Article 24 in section "I. Account opening terms" - "One. General provisions" of the account opening master agreement.

B. Use of Special Purpose Money Trust for Local/Foreign Securities Investments

I. Purpose of Trust

Under this trust arrangement, the Trustor will entrust a certain amount of money to the Trustee, and authorize the Trustee to invest the entrusted capital in local/foreign funds, beneficiary certificates, shares, securities, bonds, exchange-traded funds (ETF), or any instruments approved by the competent authority (collectively referred to as "local/foreign securities" below), and manage and dispose the entrusted properties for the interest of the Beneficiary according to the Trustor's instructions.

II. Investment Boundaries and the Type, Name, Quantity, and Value of Entrusted Properties

1. The entrusted funds may be invested into local/foreign securities chosen by the Trustor. The choice of securities shall be limited to those that have been approved by the competent authority and those that have been shortlisted and accepted by the Trustee.
2. The Trustor shall entrust properties in the exact type, name, quantity, and value as specified in the Trustee's trade instructions or other agreed terms. Placement of assets is limited only to the types deemed acceptable by the Trustee.
3. The type, name, quantity, and value of properties mentioned above must comply with the Trustee's policies on use of special purpose money trust for local/foreign securities investments, and terms such as minimum purchase, currency etc.

III. Duration and Effectiveness of the Trust Agreement

This trust arrangement has an indefinite duration. However, the Trustee and the Trustor are both entitled to terminate the trust relationship in accordance with Article 11 of the terms stated herein.

IV. Management and Use of Entrusted Property

1. The Trustee does not have discretion over the use of entrusted properties. This discretion shall be exercised by the Trustor. The Trustee will act on the Trustor's instructions and transact with counterparties on behalf of the Trustor using the Trustee's name. This trust arrangement has been categorized as a special-purpose money trust.
2. The Trustor may not issue instructions that constitute violations against laws. Except in cases where the Trustor's instructions are deemed illegal or inappropriate, the Trustee is bound by its duty to manage and dispose the entrusted properties strictly according to the Trustor's instructions. The Trustor's trade instructions must comply with the Trustee's policy on "Use of Special Purpose Money Trust for Local/Foreign Securities Investments."
3. The Trustee shall have the authority to trade, settle, exchange currency, and perform any actions relevant to the use of entrusted funds, and dispose the entrusted properties according to the Trustor's instructions. The Trustee shall also be authorized to exercise rights and fulfil obligations on behalf of the Trustor on matters that are relevant to the invested assets (including but not limited to attending and exercising voting rights at shareholder meetings and beneficiary meetings).
4. The Trustee will not issue any trust certificates to the Trustor; however, the Trustee will notify the Trustor in writing of any domestic/foreign securities purchased with the entrusted fund at the Trustor's request. The written notice will only serve as proof for the receipt and purchase of

invested assets, and may not be used as certificate for the entrusted amount or as proof for the values or rights of domestic/foreign securities held by the Trustor.

5. The Trustor/Beneficiary and the Trustee are bound to comply with the rules of the trust service, the terms of instruments invested, and any regulations deemed applicable. When investing in local/offshore mutual funds, both parties shall comply with policies set forth by the fund manager, particularly with regards to subscription, redemption, conversion, pricing, timing, processes, NAV calculation, income distribution, charges, unit NAV, fee calculation, and any matters relevant to the operation of a fund. In addition, the Trustor/Beneficiary also agrees to proceed according to the Trustee's internal policies and procedures. Where fund conversion is prohibited by the fund manager, the counterparty, the custodian, or any relevant institutions, both parties shall also agree to comply accordingly. The above term is also applicable to other financial instruments with similar conditions.
6. The Trustor/Beneficiary may not claim interest on the entrusted capital for any period of time before it is paid to the trade counterparty; or in the case of refunds made to the Trustor/Beneficiary upon cancellation/termination of the agreement, liquidation of invested instrument, or any circumstances described in Article 12 of the terms and conditions, no interest can be claimed on the amount refunded net of charges (including but not limited to trust management fees).
7. To the extent permitted by law, the Trustor allows assets to be placed in trust in the form of deposits, whether at the Trustee or at any third party, for the period of time until it is invested in local/foreign securities, or after redemptions are made on local/foreign securities, or for whatever reason that the entrusted assets are placed in monetary form.
8. The Trustee is obligated to exercise the duty of care as a prudent manager, but does not guarantee successful deals for every one of the Trustor's transactions. If a subscription cannot be completed as instructed, the Trustor shall agree to have the Trustee refund the entrusted amount and service charges free of interest. If a fund redemption or conversion cannot be completed as instructed, the Trustor shall allow the Trustee to complete the redemption or conversion request on the next business day or the next available trade day. The Trustor also acknowledges that the Trustee is not liable for any losses caused by the absence of matching deals, whether the subscription/redemption/conversion request is rejected or delayed for any reason.

V. Use of Entrusted Funds and Change of Instruction

1. The Trustor shall place investment capital in the same currency as the invested asset, or in the currency accepted by the Trustee. Return of entrusted capital or income shall be made in the same currency as the one entrusted by the Trustor in the first place, or in the currency specified by the Trustee. This excludes situations that the laws have stipulated otherwise. In the event that the invested asset is denominated in a currency different to the currency accepted by the Trustee or different to the currency permitted by law, the Trustor shall allow the Trustee to exercise full discretion over the exchange of different currencies.
2. When investing in local/foreign securities through a special-purpose money trust, the Trustor may have all related proceeds and charges automatically deducted from any (including but not limited to) deposit account opened with the Trustee. However, the Trustor will be required to specify an

account number in every instruction that involves the use of special-purpose money trust. The Trustor also agrees to the following terms:

- (1) If the signatory seal of a payment account is changed, lost, stolen, or destroyed for any reason, the Trustor must notify the Trustee immediately and complete the necessary procedures. In the meantime, the Trustor shall assume full responsibility of any payments made from the account until the relevant procedures have been completed.
 - (2) The Trustor should have account passbook updated at the Trustee's place of business as soon as the abovementioned payment is deducted. The Trustor shall assume full responsibility of any payments made from the account before the passbook update.
 - (3) The Trustor will be solely responsible in situations where the balance of the payment account falls short of the amount payable, or if payment is delayed for reasons that are not attributable to the Bank.
3. Investment capital and related charges shall be deducted from the Trustor's own account opened with the Trustee (which can be an NTD, foreign currency, current deposit, or savings deposit account) or using a credit card (applicable only for small sum investments). The Trustor's trade instructions will be deemed cancelled if credit card payment is rendered unsuccessful due to insufficient balance, erroneous details, limit suspension or any reason that is not attributable to the Trustor.
4. The Trustor's instructions, including but not limited to the use of entrusted capital, changes to the quantity of investment, the invested instrument, the debited account or date of debit, suspension (resumption) of payments, update of personal information, change of registered seal etc, must be issued according to the Trustee's policies and made at least one banking business day before the scheduled payment date.
5. For every instruction issued by the Trustor, the Trustee will conduct the necessary identity verifications. Once the Trustee has exercised its duty of care as a prudent manager in verifying the origin of the trade instruction, the instruction then becomes legally binding to the Trustor, even if it is proven on a later date to be fraudulent or have been issued by an unauthorized person. Subject to the Trustee's consent, the Trustor may authorize a third party (hereinafter referred to as the "Delegate") to issue trade instructions on the Trustor's behalf, provided that doing so complies with the Trustee's policies. The Trustor also agrees to the following terms:
- (1) All tasks authorized to the Delegate must fully comply with the Trustee's rules and procedures. Instructions issued by the Delegate are deemed to have originated from the Trustor/Beneficiary and are legally binding to the Trustor/Beneficiary. The Trustor/Beneficiary shall be solely liable for any losses or disputes suffered as a result of this delegation.
 - (2) The Trustor/Beneficiary and the Delegate will be held jointly liable to compensate the Trustee for any disputes or losses caused as a result of this delegation.
 - (3) The Trustor/Beneficiary acknowledges the Trustee's right to reject the Delegate's instructions if the transacted product, structured currency account or instrument fails to match the Trustor's/Beneficiary's investment suitability profile maintained with the Trustee. Regardless

of whether the Trustee chooses to accept or reject such transactions, the Trustor/Beneficiary shall agree to accept all risks as a consequence.

- (4) To protect the interests of the Trustor/Beneficiary, the Trustee may (but is not obligated to) confirm with the Trustor/Beneficiary on any doubts it has with regards to instructions issued by the Delegate. The Trustee may deny the Delegate's instructions until its doubts have been clarified.
- (5) Any disputes between the Trustor and the Delegate shall not involve or be used to claim against the Trustee. The Trustor understands and agrees that the Trustee may reject the Delegate's instructions if it does not comply with the Trustee's policies, or if the Trustee has any doubt with regards to the Delegate's authority or instructions. The Trustee will assume no responsibilities whatsoever under these circumstances.
6. The Trustee may reject the Trustor's instructions if it finds them unclear or pose potential breaches against policies on Use of Special Purpose Money Trust for Local/Foreign Securities Investments. In which case, the Trustee shall inform the Trustor of its decisions in the shortest time possible.
7. Should any of the invested instruments become subject to a capital increase (decrease), liquidation, change (of name, denominated currency, pricing method, unit of investment, and etc), merger, dissolution, trade suspension, settlement suspension, liquidation or financial distress, or is in any way restricted by laws or rules of the issuer that renders the Trustee unable to continue its holding of that instrument (such as changes to the list of eligible holders, failure in meeting the minimum requirements, breaches of the maximum limit, and any other investment prohibitions), the Trustor/Beneficiary shall agree to cease further uses of that particular instrument and assume responsibility for all gains and losses arising as a result.
8. The Trustor agrees that the Trustee may terminate the Trustor's regular investment plans and cease further payment deductions without informing the Trustor in circumstances where it is required to do so because of local/foreign regulations, the competent authority's instructions, tax considerations, reporting obligations or other issues of concern, or if the Trustor is found to have violated or failed to fulfil obligations under this agreement.
9. In the event that the Trustor is likely to be prohibited by law from investing or holding certain instruments, the Trustee shall have the right to reject the Trustor's trade instructions involving such instruments. In which case, the Trustee may also inform the Trustor, terminate existing transactions, and redeem/sell part or all of the abovementioned instruments held under the Trustor's name.

VI. Transaction Charges and Returns on Trust

1. The Trustor shall bear charges on all subscription, redemption, conversion and purchase of funds and securities that the Trustee is instructed to perform, at rates specified by the respective fund managers or counterparties (including but not limited to issuers, securities firms, brokers, underwriters and agents, who may collect payments directly from the trust account held with the Trustee).
2. **In addition to the charges and taxes listed in Article 5 of "Use of Special Purpose Money Trust for Local/Foreign Securities Investments," the Trustor will also be liable to pay**

custodian fees according to the Trustee's policies. The amount, the rate, and the timing of such fees are defined by the Trustee. The Trustor hereby confirms having been given, or read from the Trustee's website, information on fees applicable to the trust arrangement at the time the trust account is opened or at the time trade instructions are issued. For any adjustments made to the fee details, the Trustee is required to notify the Trustor in writing or using any communication method specified in Article 12 of "Use of Special Purpose Money Trust for Local/Foreign Securities Investments" at least 60 days before taking effect. If the Trustor does not agree to the changes, the trust account must be liquidated before the effective date or otherwise the Trustor would be deemed to have agreed to the changes. The Trustee has the right to reject or suspend trust services if the Trustor fails to pay charges at the specified due dates, and may even charge interests on late payments at the prevailing rate calculated by the Trustee.

3. If the trust investment becomes subject to a litigation, arbitration, judgment or similar proceeding involving a third party for reasons that are not attributable to the Trustee, the Trustor shall agree to bear all expenses including processing fees, lawyer fees and litigation charges and have such disputes resolved at the Trustee's discretion in the Trustee's name.
4. **The Trustor understands and agrees that any compensation, fees, discounts or benefits of any kind that the Trustee receives from its trade counterparties in relation to the trust arrangement under this agreement (the special-purpose money trust) may be withheld by the Trustee as a form of remuneration for its trust services, to the extent permitted by law. Details relating to remuneration for the Trustee's trust services, including the rate, name, calculation, timing, and method of payment, have been specified in product descriptions and special clauses, and shall be treated as part of this trust agreement.**

VII. Income Distribution

Calculations, timing, and methods relating to the distribution of income earned on the Trustor's trust capital shall proceed as specified in the prospectus of various local/foreign securities in which the Trustor has invested. Income that the Trustee receives from the respective fund managers or counterparties shall be treated as income earned on the entrusted capital. The Trustor agrees and authorizes the Trustee to receive cash income generated from the entrusted capital, and to handle distributed income (net of relevant fees) according to the Trustee's policies.

VIII. Exchange Rates

For transactions that involve an exchange of NTD for a foreign currency or vice versa, the Trustor shall agree to have the Trustee or fund manager/counterparty execute the exchange of currency at rates prevailing within a reasonable period. The Trustor agrees that the Trustee may engage its own banking department to execute the currency exchange. **The Trustor also agrees to bear whatever exchange rate risks that may arise due to currency exchange.**

IX. Responsibilities of the Trustee

1. The Trustee shall exercise the duty of care and loyalty as a prudent manager, and manage the entrusted properties in manners that conform with the Trustor's instructions.

2. **The Trustee does not guarantee protection of invested capital or minimum returns. The Trustor will assume all risks, gains and losses associated with the entrusted properties.**
3. The Trustor may not hold the Trustee responsible or claim against the Trustee for any losses caused by actions or inactions of the securities issuer, manager, settlement institution, custodian or any third party, unless the loss is attributable to the Trustee's conducts.
4. The Trustee shall provide trust services in its own capacity, but may also engage a third party to handle trust-related affairs on its behalf under extreme circumstances or with the consent of the Trustor. In which case, the Trustee will be responsible only for the selection and supervision of the third party; any expenses incurred as a result shall be borne by the Trustor and may be collected by the Trustee from the entrusted properties.
5. The Trustee shall be indemnified against failure or delay in fulfilling its duties under this agreement and any losses, destruction or inaccessibility it may cause to the entrusted properties due to force majeure events such as natural disaster, war, terrorism, workers' strike, etc., which are neither attributable to nor controllable by the Trustee.
6. No employee of the Trustee is allowed to make forecasts about securities values or exchange rates. **However, the Trustee may provide information on assets requested by the Trustor, to the extent permitted by law. This information will serve only as a reference, and the Trustor is expected to exercise own judgment and assume all risks of loss.**
7. **Information of any invested instrument, such as NAV (price), indicative exchange rate and indicative market value, are provided by the Trustee as part of its service to the Trustor and shall serve as references only. This information may be different from what has been published by local/foreign securities issuers and the actual transactions. The Trustor may not claim against the Trustee or demand compensation for any losses incurred as a result of the provided information.**
8. The Trustor should be aware and able to exercise judgment that subscription, conversion, sale, and redemption of local/foreign securities may be delayed due to public holidays or terms of the invested assets. The Trustee does not assume responsibilities whatsoever regarding the abovementioned delays and is not obligated to inform the Trustor.
9. Unless otherwise specified by law, the Trustee is required to provide the Trustor and Beneficiary with a transaction report after each use of entrusted properties. Statements also need to be prepared and handed over to the Trustor and Beneficiary on a regular basis. The transaction report can be produced in the form of a confirmation notice, passbook, certificate, or any document that adequately represents transaction details, or using any other methods agreed. Statements, on the other hand, can be produced in the form of a regular report stated in the Trust Law or Trust Enterprise Act, or in any other document of similar purpose (e.g. monthly transaction records). Transaction reports and statements can be combined and handed over to the Trustor and Beneficiary as one single document.
10. Except where otherwise agreed or instructed by the Trustor, the Trustee may send trade confirmations, statements, and any correspondences on trust-related transactions (including but not limited to notice letters, statements of overseas income, proof of transaction, etc.) via email if

one is provided by the Trustor and/or Beneficiary. If no email address is provided, the Trustee will send correspondences to the Trustor and/or Beneficiary by way of physical mail. Where correspondences are distributed by way of email, the Trustor and Beneficiary both agree to treat correspondences as delivered once they have been sent by the Trustee to the email address specified by the Trustor and/or Beneficiary without rejection from the email server. The Trustor agrees that the Trustee may send the notification with timeliness required by the European Shareholder Rights Directive II via text message to the cell phone number provided by the Trustor and/or Beneficiary.

11. The Trustor agrees that the Trustee is entitled immediately upon finding the error in the record of the investment assets held under the Trustor's trust account to make corrections, and notify the Trustor of such error, regardless of whether the error is made by the issuer, the Trustee or the custodian bank or caused by any other reasons. If the errors are found after the investment assets are redeemed, the Trustor agrees to immediately return all redemption proceeds back to the Trustee after receiving notification from the Trustee.

X. Disclosure of Stakeholder Information

Pursuant to Article 25, Paragraph 2 and Article 27, Paragraph 2 of the Trust Enterprise Act, the Trustee is not subject to the restrictions stated in Article 25, Paragraph 1 and Article 27, Paragraph 1 of the Trust Enterprise Act when it has no discretion over the use of entrusted properties. Nevertheless, the Trustee will still disclose details of any transactions conducted with stakeholders under this agreement at the Trustee 's website, under the section titled "Statutory Disclosures" - "Stakeholder Transactions Pursuant to Articles 25 and 27 of the Trust Enterprise Act," and highlight them in transaction reports and statements prepared for the Trustor.

XI. Changes, Cancellation, and Termination of the Trust Agreement

1. **Any changes made to the terms of this agreement must be highlighted and published at the Trustee's website and/or place of business or notified to the Trustor in writing. This excludes changes that are the result of regulations, court orders, or instructions of the competent authority. The Trustor would be deemed to have agreed to changes made to the master agreement if the Trustor does not raise any objection in writing and terminate this agreement along with relevant accounts held at the Trustee within 15 days of knowledge. For adjustments made to fee details, however, the Trustee is required to notify the Trustor in writing or using any communication method specified in Article 12 of "Use of Special Purpose Money Trust for Local/Foreign Securities Investments" at least 60 days before taking effect.**
2. If the Trustee is rendered unable to manage the entrusted properties for the purposes specified due to new regulations, government directives or amendments thereof or any circumstances that are not attributable to the Trustee's conducts after the Trustor has signed the agreement and placed investment capital, either party shall be entitled to terminate this agreement by serving written notice to the other or using any communication methods agreed between the two.
3. Unless otherwise agreed, this agreement will be terminated under any one of the following circumstances:

- (1) When the purpose of trust becomes unachievable.
- (2) When termination is ruled by court or ordered by the competent authority.
- (3) When either party is incapacitated or becomes subject to a dissolution, restructuring, bankruptcy, or business suspension. In which case, the other party shall be entitled to terminate this agreement by serving a written notice or using any means agreed between the two parties.
- (4) Over the duration of this agreement, the Trustor may initiate termination of this agreement by serving an advance notice using methods agreed by the Trustee.

XII. Distribution of Entrusted Properties at the End of the Trust Relationship

Upon termination of the trust relationship, all gains attributable to the Trustor (including interests accrued) shall be distributed by the Trustee in the following manner, except in cases where the balance does not cover processing fees or administrative charges which the Trustor agrees to surrender without recourse:

1. For cash: cash shall be deposited into the redemption account or income account specified by the Trustor. If both accounts have been closed or if a foreign currency-denominated instrument gives rise to the need of another account in a different currency for whatever reason, the Trustor shall agree to have redemption proceeds or income deposited into any account held with the Trustee's banking department or other banks after paying remittance fees that is of equivalent currency.
2. For shares: unless otherwise regulated by the competent authority or in circumstances where in-kind settlement is allowed, the Trustor shall authorize the Trustee to dispose all possessions at the prevailing market price and distribute cash proceeds in manners described in the above paragraph.
3. For mutual fund units: the Trustor shall agree to have the Trustee redeem all outstanding units for cash, and distribute cash proceeds in manners described in the "Cash" paragraph.

XIII. Policies on Short-Term Trading

The Trustor has understood trade counterparties' policies on short-term trading (or other similar names), and acknowledge counterparties' rights to restrict, reject or cancel subscription/conversion requests if the Trustor is found to have been involved in short-term trading (this applies also to subscription and conversion requests that have been accepted by the Trustee). If the Trustor is deemed to have been involved in short-term trading, a higher subscription fee may be charged at the rate notified by the fund manager.

XIV. Other Terms and Conditions

1. If the Trustor had previously signed other money trust agreements with the Trustee that are still in effect, the Trustor shall agree to supersede all existing agreements with terms of this agreement from the day it is signed.
2. The Trustee shall reserve the right to create or amend rules of the trust service, and announcement them through statements issued to the Trustor or at the Trustee's business premise or website. The Trustor shall agree to comply with the amended terms without objection. However, the Trustor/Beneficiary may choose to terminate this agreement and liquidate the trust account if they do not agree with the amended terms.

3. The Trustor understands that the Trustee will not accept any transaction instructions from any U.S. citizens, U.S. resident, individuals with U.S. permanent residency, individuals with substantial presence in the U.S., U.S. companies, U.S. legal person, or companies directly or indirectly owned or controlled by any U.S. citizen, U.S. residents, individuals with U.S. permanent residency, or individuals with substantial presence in the U.S., (hereinafter individually or collectively referred to as " Individual(s) with U.S. Identity ") to invest in any domestic or foreign securities through Special Purpose Money Trust. The Trustor confirms that the Trustor is not an Individual with U.S. Identity when opening the trust account with the Trustee. Also, the Trustor agrees if the Trustor afterwards becomes an Individual with U.S. Identity, the Trustor shall immediately notify the Trustee of the said changes, issue or provide the evidence and/or documents as required by the Trustee, and voluntarily redeem or sell all domestic and foreign securities held in the Trustor's trust account immediately. If the Trustor fails to fulfil the above obligations, or the Trustee for whatever reason is aware that the Trustor becomes an Individual with U.S. Identity, the Trustor agrees that the Trustee is entitled from time to time to compulsorily redeem or sell all domestic and foreign securities held in the Trustor's trust account, and to notify the Trustor of terminating the trust agreement with the Trustee. All related profits, losses and expenses arising from the said mandatory redemption or sale shall be borne by the Trustor. If the Trustor fails to fulfil the obligations stated in this clause and causes the Trustee to suffer or pay any fees, losses, fines and other similar expenses, the Trustor agrees to be liable for all damages to the Trustee.
4. The Trustee may report to the competent authority if the Trustor refuses to provide identity information on cash transactions when told to do so, or if the Trustor shows any intention to prevent the Trustee from keeping records of transactions or application forms.
5. Dividends distributed from the entrusted properties are subject to supplementary premiums according to the National Health Insurance Act, which the Trustee will withhold from the sum of dividends received and deposit the remainder into the Trustor's/Beneficiary's account. In special circumstances, however, the Trustee may agree to pay the Trustor/Beneficiary the full amount of dividends before collecting supplementary premiums from any other deposit accounts that the Trustor/Beneficiary has held with the Trustee. The Trustor/Beneficiary must repay any shortfalls immediately if there is insufficient balance in the accounts, otherwise the Trustee may pursue legal actions to recover the amount. Collection of supplementary premiums, as described above, is applicable only to domestic income. Details such as minimum withholding requirement per transaction and withholding percentages are governed by the National Health Insurance Act and Regulations Governing the Deduction and Payment of the Supplementary Insurance Premium of the National Health Insurance.
6. The Trustor acknowledges that the Trustee may be obligated under U.S. tax laws to report the Trustor's details (including but not limited to personal information and transaction history) to the U.S. tax authority, if the Trustor chooses to invest in instruments issued by the U.S. government or by U.S. companies, including but not limited to mutual funds, U.S. stock exchange-listed shares, American Depositary Receipts (ADR), ETFs and warrants. The Trustor is expected to

seek opinions from tax consultants about tax implications of U.S. instruments listed above and how they affect the respective investments.

7. Notes on OBU clients (applicable to OBU clients)

(1) OBU clients are not applicable to financial consume dispute handling mechanism of Financial Consumer Protection Act, OBU clients shall read the product documents in details and fully understand the offshore financial product. Except for the related product documents which have another rule or follow other regulations, they haven't been reviewed or approved by local authority and are not applicable to the rule for noting or application submission and only recommend or trade for R.O.C. offshore clients by OBU.

(2) If it's invested in the products which haven't reviewed by local authority, the product document may be provided by Chinese version or English version.

8. The Trustor understands and agrees that the Trustee is required by relevant applicable laws and regulations to conduct personal investment suitability analyses for the elders when providing the elders with investment products or transaction services, and shall base on the said analysis results to accept or decline the elders' investment instructions.

XV. Declaration of Non-U.S. Residency

1. (1) The Trustor/Beneficiary primarily resides outside of the United States.

(2) The Trustor/Beneficiary resides outside the United States at the time securities invitation is received and at the time trade instruction is issued.

(3) The Trustor/Beneficiary is not an U.S. citizen (referred to as "non-U.S. Person" below) defined in section 902(k) of the U.S. Securities Act of 1933 (and subsequent amendments thereof; collectively referred to as "Securities Act" below)

(4) Securities are purchased with capital sourced from non-U.S. accounts.

2. All securities invitations received, and trade instructions issued by the Trustor/Beneficiary will be made by self or other Non-U.S. Persons residing outside the United States at the time of occurrence.

3. The Trustor/Beneficiary and all accounts represented by whom will be purchasing securities mainly for investment purposes and will not sell or offer them in any way that violates against the Securities Act.

4. The Trustor/Beneficiary agrees to comply and commit to any declarations or assurances made in relation to securities trading rules or "conversion restrictions."

5. The Trustor/Beneficiary is not a related institution/member of the Trustee (as defined in Section 144 of the Securities Act), and nor does it represent any related institution/member of the Trustee.

6. The Trustor/Beneficiary will not engage in hedge transactions using this security, except for legitimate transactions permitted under the Securities Act.

7. When investing in the above securities that are issued in the form of beneficiary certificates, the Trustor/Beneficiary acknowledges that such securities are not publicly issued within the United States, as per Securities Act, and nor have they been registered in accordance with the Securities Act. The Trustor/Beneficiary also acknowledges that: securities represented by these beneficiary certificates have been registered in accordance with U.S. Securities Act of 1933 (and subsequent

amendments thereof; collectively referred to as "Securities Act" below); the issuance of such securities, however, is exempted from registration according to Regulation S of the Securities Act. These securities may not be sold, exchanged or in any other way offered to or for the benefit of U.S. persons within the boundaries of the United States or its territory, whether directly or indirectly (as defined in Regulation S). These securities, unless subject to comply with Regulation S, shall be exempted from registration under the Securities Act. These securities may not be purchased by or sold to U.S. persons. Unless otherwise permitted by the Securities Act, no hedge transactions may be performed using this type of securities.

8. The Trustor/Beneficiary agrees to pay all tax expenses associated with securities transactions, including but not limited to taxes payable on capital gains.
9. The Trustor/Beneficiary understands that the Trustee or other third parties may base their judgments upon the confirmations, acknowledgments, and consents that the Trustor/Beneficiary has made here. The Trustor/Beneficiary agrees to notify the Trustee immediately if any declarations or assurances made here are no longer accurate or complete. [The Trustor/Beneficiary also agrees that, unless notified separately in writing, the Trustee or any third party may consider the Trustor/Beneficiary has having confirmed, acknowledged and agreed to the above every time an instruction is made to purchase securities from the Trustee.]
10. The Trustee reserves the right to base its decisions upon the content of this document. This authorization by the Trustor/Beneficiary is irrevocable in nature. When inquired by administrative, judicial or government agencies, the Trustee may present or produce duplicate copies of this document to any parties relevant to the inquisition.

C. Risk Disclosure for Entrusted Capital

- I. Prior to investing in local/foreign securities, the Trustor is advised to take reasonable amount of time to review details and rules pertaining to such securities (including but not limited to the prospectus) and understand the risks of investing in them (including but not limited to the loss of invested capital, exchange rate risks, price risks and political risks). In the worst scenario, the Trustor may lose all invested capital and interests accrued. Past performance of individual instruments does not represent future performance. The investment is made at the sole, independent judgment of the Trustor. All capital gains and interests earned on securities invested using the entrusted capital are attributable to the Trustor; meanwhile, all associated risks, losses, expenses, and tax burdens shall also be borne by the Trustor. The Trustor may not request the Trustee to share losses for any reason. None of the Trustee's head office, local branches and foreign branches are responsible for managing the invested securities, and neither are they liable for the gains or losses of invested securities and nor do they guarantee protection of invested capital or minimum returns. The Trustee assumes no responsibilities whatsoever regarding actions or inactions of the fund manager, trade counterparty, custodian, brokers, or agents or employees thereof. Money entrusted by the Trustor to the Trustee is intended for subscriptions of local/foreign securities; it is not treated as deposit and nor does it constitute any liability to the Trustee's head office, local branches, or foreign branches. Money kept under a special-purpose money trust and any interest-paying financial instrument it is used to invest in are not treated as deposits and hence fall outside the coverage of the Deposit Insurance Act.
- II. Trading of foreign securities will involve buying/selling shares, warrants, beneficiary certificates, bonds, ETFs, and other instruments in a foreign stock exchange, making the Trustor subject to comply with foreign regulations. The Trustor is expected to comprehend all potential risks of investing in foreign securities and assess the following issues before commencing investment:
 1. Foreign securities may be prone to different risks depending on the type of instrument and the market invested. The Trustor is expected to learn the characteristics and risks of the instruments invested, whether they are shares, options, beneficiary securities, bonds, or exchange-traded funds (ETF).
 2. Investing in foreign securities involves trading in an overseas exchange. The Trustor is expected to comply with the laws and rules of the local exchange, which may differ from the laws of the Republic of China.
 3. Investing in foreign securities involves the use of foreign currencies. The Trustor will be prone to exchange rate risks in addition to the gains and losses of the instrument itself.
 4. When investing in foreign securities, fund managers, counterparties or securities issuers may provide the Trustor with relevant information, research reports, or notices concerning the Trustor's interests. These documents are prepared according to the laws of respective countries, for which the Trustor is expected to exercise sole discretion and personal judgment.
 5. The Trustor is required to sign a Foreign Securities Consignment Trading Agreement before investing in foreign securities, and is expected to fully understand details regarding settlement fees, the settlement currency, exchange rate and calculations.

6. This risk disclosure merely represents a summary and does not constitute an exhaustive list of all possible risks and market factors that the investment may be prone to. The Trustor is expected to comprehend this Article and take into consideration other factors that are likely to influence an investment decision. Please conduct proper risk assessments before any transaction to avoid unbearable losses.
7. Fund managers, trade counterparties and local/foreign regulations may impose restrictions on the Trustor's ability to sell the invested securities (including but not limited to restrictions on the target and location of sale). The Trustor is expected to learn and be aware of relevant restrictions prior to investing. The Trustor shall assume all responsibilities, risks and losses that arise due to lack of knowledge towards relevant restrictions.

III. RMB Instruments

The Trustor is required to comply with the laws of the Republic of China, the laws of the People's Republic of China and any clearance agreements deemed relevant when conducting RMB-denominated trust investments at any domestic banking unit (DBU). The Trustor hereby declares of having read and agreed to part III. Other issues - Two. Risk Declaration for RMB Services (DBU) of this agreement. The Trustor is advised to take full consideration of the risks disclosed in this risk declaration when making use of RMB services.

IV. Risk Declaration for Securities Investment Trust Funds

This risk declaration has been prepared in accordance with "Securities Investment Trust and Consulting Association Fund Offering, Subscription and Redemption Procedures." Funds are different to deposits, shares, and other investment instruments. Before opening an account or investing into this instrument, the Trustor should carefully evaluate own financial status and risk tolerance, and be aware of the following:

1. Funds are traded at the Trustor's own judgment. The Trustor must understand and be willing to tolerate possible gains and losses, including the risk of losing all capital invested.
2. The fact that funds have been approved for offering by the Financial Supervisory Commission does not imply that they are risk-free. The fund managers' past performance should not be construed as a guarantee on minimum returns. Except for its duties as a prudent manager, the fund managers' is not liable for the gains or losses of the funds it offers, and nor does it guarantee minimum returns. The Trustor is advised to fully comprehend the prospectus before subscribing.
3. The Trustor's trading decisions should take into account of the following risk factors:
 - (1) Risks associated with a particular instrument or region: market risk (political, economic and social changes; volatility in exchange rates, interest rates, share prices, indices, or prices of other assets), liquidity risk, credit risk, cyclical risk, and for securities-related instruments in particular, the risks associated with trading rules, regulations, currency etc.
 - (2) Due to the risks described above, there is a possibility that fund managers may choose to delay payment of redemption proceeds if the number of redemption requests accumulates to an extent that forces the fund to suspend calculation of redemption prices.

4. Funds are intended to deliver long-term returns, and hence investors should not expect to achieve high yields over a short horizon. The price and gains of any fund type may rise or fall; therefore, investors do not necessarily recover all amounts invested.
5. Funds are not protected by deposit insurance, insurance guaranty fund or any similar systems.
6. For any disputes arising from fund transactions, the Trustor may raise complaints to the Securities Investment Trust and Consulting Association or to the Financial Ombudsman Institution.
7. This risk declaration merely represents a summary and is not exhaustive of all the possible risk factors that fund investments are prone to. In addition to comprehending this risk declaration, the Trustor should also read fund prospectus in details and be alerted to other influencing factors, and make proper financial plans and risk assessments before trading, in order to avoid suffering losses that are beyond tolerance.

V. Disclosures Concerning Distribution of Dividends from Invested Capital.

Fund may pay dividends out of invested capital. Any amount paid out of the invested capital may reduce investors' initial investments. Dividends paid by certain funds may be subject to additional charges. Details concerning payment of dividends from invested capital and the relevant charges involved have already been disclosed by the respective fund issuers or distributors at their websites.

VI. Risk Disclosure of Non-Investment Grade Bond Funds (also known as High-Yield Bond)

Before investing, the Trustor should fully understand the following risks related to investment in non-investment grade bond funds:

1. Credit Risks: Non-Investment Grade Bonds are either below investment grade or are unrated; therefore, they are prone to risks of issuers' default and bankruptcy.
2. Interest rate risks: bond prices are affected by interest rate fluctuation; a rise in interest rate may cause bond prices to fall and bond holders to suffer losses; the same applies to Non-Investment Grade Bonds.
3. Liquidity Risks: Non-Investment Grade Bonds may lack liquidity due to absence of trading activities; in which case, Trustors may not be able to sell bonds at reasonable prices over the short term.
4. Foreign Exchange Rate Risks: When subscribing to funds denominated in foreign currencies by converting New Taiwan Dollar, the Trustors shall bear the risk of foreign exchange rate risks. The Trustor Investors shall also bear foreign exchange rate risks when converting the investment profits income distribution or redemption payment price back to New Taiwan Dollar. If compared to the original investment date the New Taiwan Dollar appreciates against the foreign currency in which the fund is denominated on the execution date of the said transactions compared to the original investment date, the Trustor may suffer will the losses resulting from the foreign exchange rate.
5. Trustors are advised not to allocate an excessive weight of their portfolios in funds that feature a Non-Investment Grade Bond; Trustors who are intolerant of the risks involved are advised not to invest in Non-Investment Grade Bond Funds.

6. For dividend-paying non-investment grade bond funds, it is possible that dividends may be paid out of income or principal. Any amount paid out of the invested capital may reduce investors' initial investments. Dividends paid from the funds are subject to further administrative charges.
7. Non-Investment Grade Bond Funds may invest in U.S. Rule 144A offerings (up to 30% of total assets for domestic funds; no restrictions apply for offshore funds); these bonds are privately placed in nature and may be prone to lack of liquidity, inadequate disclosure of financial information, and higher volatility caused by non-transparent price information.
8. Please note that the Trustor shall read the prospectus carefully before subscribing to the funds, and fully assess the investment features and risks of the funds. The Trustor may refer more relevant information about the funds (such as annualized standard deviation, Alpha, Beta and Sharp ratio, etc.) to the “Fund Performance and Evaluation” on the website of Securities Investment Trust & Consulting Association of the R.O.C. (“SITCA”) (https://www.sitca.org.tw/index_pc.aspx).

D. Operating Rules Concerning Use of Special Purpose Money Trust for Local/Foreign Securities Investments

- I. Business hours for accepting foreign securities trading instructions involving the use of special purpose money trusts:** (requests raised after business hours are treated as transactions of the next business day)

Security Type	Domestic Money Market Fund - Subscription	Other Domestic Funds	Offshore Funds or Securities
Counter <u>Business</u> Hours	09:00-10:20	09:00-15:30	09:00-15:30

Refer to product terms and conditions or announcements for special business hours pertaining to any particular instrument or transaction method.

- II. Investment suitability analysis:** Trustors are expected to be fully aware of the risks associated with their instruments prior to investing, for which the Trustee may request Trustors to complete their individual investment suitability analyses before processing transactions.

III. Delivery of Entrusted Capital and Fees:

- The Trustor shall place capital in the currency specified for the instrument or in the currency accepted by the Trustee. Return of entrusted capital or income shall be made in the same currency as the one entrusted by the Trustor in the first place, or in the currency specified by the Trustee. This excludes situations that the laws have stipulated otherwise.
- When making single or small-sum investments, the Trustor may specify to have investment proceeds and charges collected from the Trustor's (NTD/foreign currency) current (savings) deposit account held with the Trustee. The Trustor may choose to have invested capital, trust fees and other charges automatically deducted from the account, subject to the Trustee's approval.
- Orders placed on public holidays (whether in the local or the foreign market) will be processed on the next available trading day. The same applies to conversion and redemption requests.
- In a redeem-and-subscribe transaction, the Trustee will first deduct all relevant fees from the redemption proceeds and then use the remainder to subscribe to the specified instruments within the same day the redemption proceeds are collected. However, in the event of force majeure or system failure, the Trustor shall agree to have the Trustee postpone the transaction until the next business day.
- The Trustee shall, on each banking business day, aggregate the subscription amounts received from all Trustors for each fund on that day and, based on the net asset value of each fund as announced by the relevant fund house for that day, calculate the total number of units of each fund available for allocation. The total number of units available for each fund shall be calculated to the specified number of decimal places in accordance with the rules prescribed by the relevant fund house.

Upon receipt of the total number of units of each fund allocated by the fund house, the Trustee shall allocate such units among the Trustors in proportion to each Trustor's subscription amount relative to the aggregated total subscription amount for that fund. The number of units allocated to each Trustor shall be calculated to the specified number of decimal places in accordance with the rules prescribed by the relevant fund house.

In the event that any fractional units remain after allocation pursuant to the foregoing method, the Trustee shall allocate such remaining units sequentially to Trustors in descending order of their subscription amounts, until all units have been fully allocated. Each Trustor shall have no objection to such allocation method.

IV. Unless Otherwise Specified, Use of Special Purpose Money for Local/Foreign Securities Investments are Subject to the Following Minimum Investment Amount:

1. Minimum sum per transaction:

Type of Trust	NTD	Foreign Currency
Minimum Investment Amount of Single Transaction	Domestic Money Market Fund–NTD100,000 or above	None
	Offshore Fund - NTD50,000 or above Other Domestic Fund - NTD10,000 or above	Equivalent to NTD50,000 or above
Minimum Investment Amount of Small-sum Transaction	NTD1,000 or above	Equivalent to NTD1,000 or above
Foreign Shares and ETFs	None	USD 5,000, GBP 3,500, EUR 4,000, HKD 40,000, JPY 400,000, or RMB 30,000 or above

Type of OBU Security	Minimum Sum of OBU Investment
Offshore Funds or Foreign Securities – Applicable only to Foreign Currency Trusts	
Subsequent Investments	Equivalent of US\$50,000

2. For other per-transaction investment limits, please refer to product terms and conditions or the Bank's internal policies for details. Contact the Trustee's service staff if there are any queries.

V. Payment of Trust Service Remunerations and Charges:

1. Trust service remunerations and charges that the Trustor may be liable to when investing in local/foreign securities

(1) Trust service remunerations and charges for funds, Offshore Bonds, ETFs, shares, and other securities:

Invested Instrument Trust Service Remuneration	Fees in Advance	Fees in Arrears	ETFs and Shares	Offshore Bonds	Other Securities
	Class A Shares	Non-A Shares			
Subscription Fees	0%-3% collected at time of subscription	No subscription fee is payable at time of subscription	1.5% collected at time of subscription (a fee of 1.5% + local share transaction costs are payable at time of redemption ^{Note1})	0%~2.5% collected at time of subscription (a fee of 0%~1% at time of redemption)	0%-3% collected at time of subscription
Deferred Fees (To Be Collected at Time of Redemption)	None	Varies for different fund series (See Item 2(9) of this Paragraph)	None	None	None

Invested Instrument Trust Service Remuneration		Fees in Advance	Fees in Arrears	ETFs and Shares	Offshore Bonds	Other Securities
		Class A Shares	Non-A Shares			
Trust Management Fees		To be collected by the Trustee for three years after the subscription date based on the types of securities involved. This amount is deducted from redemption proceeds when securities are redeemed. Trust management fees are collected according to the agreed calculation methods, subject to a minimum of NTD200 (or equivalent foreign currency). If the calculation concludes a sum that is less than NTD200, a sum of NTD200 (or equivalent foreign currency) will be collected instead. OBU securities are subject to a trust management fee of no lesser than USD20 (or equivalent foreign currency). Any units are distributed due to a corporate event, the holding period will be retroactively calculated back to the original subscription date. (Management fees of ETFs, shares, and depository receipts are not subject to any minimum amount) Trustors are reminded that subscriptions made on or before September 30, 2007, will still be subject to the previous fee terms.				
Conversion Fees	To Be Collected by the Trustee	NTD500 (for foreign currency trusts, an equivalent sum of NTD500 will be charged in the currency of the source fund). OBU investments are subject to a trust management fee of no lesser than USD20 (or equivalent foreign currency).		Not convertible	Not convertible	Not convertible
	To Be Collected by the Fund Manager	0%-1%	0%-1%	Not convertible	Not convertible	Not convertible
Channel Service Fees - at Time of Subscription		0%-4%	0%-4%	None	None	0%-5%
Channel Service Fees - for the Holding Period		0%-2%	0%-2%	None	None	

Note1: local share transaction costs: Trustors are required to pay a "SEC Fee" when selling securities at any U.S. exchange. This amount is calculated by applying a certain fee rate to the transaction sum, and the fee rate is adjustable by the U.S. government from time to time.

Subscription and redemption fees of ETFs and shares at U.S. exchanges are calculated as follows:

Units subscribed (redeemed) * unit subscription (redemption) price * fee rate = subscription (redemption) fees (subject to a minimum of USD10 per subscription/redemption)

Redemption fees of offshore bonds are calculated as follows: Notional amount redeemed * redemption price * fee rate = redemption fees

Trust service remuneration for derivatives: see product descriptions.

Note2: Channel service fees - at time of subscription to Offshore Bonds ("Channel Services Fees") = investment amount* remaining tenors of the offshore bonds*annualized fee rate. The annualized fee rate will not exceed 0.5% of the total entrusted investment amount. The Channel Service Fee with remaining tenors less than one year will be calculated proportionally based on the actual investment period. The Trustor understands and agrees that the Channel Service Fees are included in the subscription price designated by the Trustor and will be paid in a lump sum to the Trustee by the counterparty upon subscribing to the offshore bonds. In the event that the Trustor proactively redeems the offshore bonds, or the issuer of the offshore bonds pursuant to the terms and conditions in the prospectus early redeems the offshore bonds mandatorily or with the Trustor's consent, the Channel Service Fees that already paid to the Trustee will not be refunded to the counterparty or the Trustor.

(2) If there are any discrepancies between the fees explained here and the fees described in product descriptions or documents, the details stated in product descriptions/documents shall prevail.

2. Calculation, payment timing and payment method for trust service remuneration and various charges:

(1) Subscription Fees: The subscription fees of domestic/ offshore funds, offshore ETFs, offshore stocks, offshore bonds or other securities = Investment amount * fee rate. Subscription fees

will be charged in the original currency of the domestic/offshore funds or in the denominated currency of offshore ETFs, offshore stocks, offshore bonds, or other securities, and shall be paid by the Trustor to the Trustee upon subscription.

- (2) **Trust Management Fees:** trust management fees are collected only for three years after the date of subscription. Calculation: amount redeemed $\times$ trust management fee rate $\times$ number of days held $\div$ 365. Any units are distributed due to a corporate event, the holding period will be retroactively calculated back to the original subscription date. (Trustors are reminded that subscriptions made on or before September 30, 2007, will still be subject to the previous fee terms.)

Security Type	Domestic Money Market Fund	Other Domestic Funds	Offshore Funds	ETFs and Shares	Offshore Bonds/Other Securities	OBU Securities
Management Fee Rate	Not required	0.2%	0.4%	0.2%	0.2%	0.2%; or 0.4% for offshore funds (Subject to a minimum of USD20 or equivalent foreign currency)

- (3) **Conversion Fees:** conversion fees are collected on a per-account, per-transaction basis (in the event of a partial conversion, fees are charged for the amount converted). The Trustee may also collect fee shortfalls if any. These fees are calculated based on rates specified by the respective fund issuers, and are payable in one lump sum by the Trustor to the Trustee and fund issuer. Timing of conversion fee payment for monetary funds: if a Trustor initially subscribes to a monetary fund and requests to convert into other type of funds sometime later, the Trustee will collect fees on the initial subscription and on the subsequent conversion. Fees will be collected in NTD or the original currency. Calculation of initial conversion fees for monetary funds: (a) amount converted from fund A $\times$ fee rate for converting into fund B; or (b) conversion fee charged by the Trustee at NTD500 or equivalent foreign currency + additional fees charged by the fund issuer. Timing of fee payment: the Trustee will deduct the above amount from Trustor's deposit account when the conversion is executed. Subsequent conversions will be subject to conversion fees charged according to the Trustee's policies. Small-sum subscriptions of equity or bond funds may not be converted into monetary funds.
- (4) **Channel Service Fees - At Time of Subscription:** calculated by multiplying the applicable fee rate to the amount of entrusted capital. To be paid by counterparties or fund issuers to the Trustee at the time of subscription. If this service fee has already been listed in product description or fund prospectus, the counterparty/fund issuer will deduct this amount from the daily net asset value of the respective instruments.
- (5) **Channel Service Fees - For the Holding Period:** to be calculated by the Trustee by applying the fee rate to net asset values published by counterparties/fund issuers. This fee will be paid by counterparties/fund issuers to the Trustee. The method of payment may differ depending on the counterparties or fund managers involved, and may occur on a monthly, quarterly, semi-annual, or annual basis. If this service fee has already been listed in product description or fund prospectus, then the counterparty/fund issuer will deduct this amount from the daily net asset value of the subscribed fund.

- (6) Distribution Fee: this distribution fee will be collected by fund issuers according to their policies. They are deducted from funds' net asset values, and are not collected by the Trustee.
- (7) If the Trustor issues a trade instruction and later cancels it before the cut-off time specified by the Trustee, the Trustee may collect a reasonable sum from the Trustor to cover its costs.
- (8) The Trustor understands and agrees that any compensation, fees, discounts or benefits of any kind that the Trustee receives from its trade counterparties in relation to the trust arrangement under this agreement (the special-purpose money trust) may be withheld by the Trustee as a form of remuneration for its trust services, to the extent permitted by law. When investing in structured instruments and overseas bonds, the Trustee may disclose the above remunerations it receives from counterparties in documents such as product descriptions and terms and conditions.

(9) Notes on Non-A Share Funds and Fees

a. Notes on trading

- a) Should the Trustor choose to invest in non-A share, no subscription fee will be collected by the Trustee at the time of subscription, according to the fund issuer's policies. However, the fund issuer will collect a "deferred fee" at the time the Trustor redeems; this fee is calculated based on the length of the holding period and will be deducted from redemption proceeds. The "deferred fee" mentioned above is how fees are charged for non-A share. The Trustor will be charged a "conditional deferred fee" only if the fund is redeemed before the agreed duration; the Trustor will be exempted of all fees if the investment is held beyond the agreed duration. (See the table for details)
- b) The Trustor acknowledges that investment in certain products, offshore non-A share may be subject to Distribution Fees and "Shareholder Service Fees" in addition to the usual fund management fees, as specified in the prospectus. The abovementioned fees are deducted from the daily net asset value.
- c) **Once Non A Shares have been held for three years, they will be automatically converted into front-end load funds with the same investment target. The conversion process shall be carried out in accordance with the latest policies or public prospectus of each fund company.**

- b. Calculation of Deferred Fees: Deferred Fees are calculated based on the net asset value of the fund on the designated reference date announced on the official website of each fund house, using the rates outlined in the table below, and taking into account the duration for which the Trustor has held the respective fund.

Holding Period	Offshore		Onshore	
	Other Fund Issuers	PIMCO/BlackRock	Other Fund Issuers	Allianz
Year 1	3%	Less than 3 months: 3%; 3 months or more but less than 6 months: 2.75%; 6 months or more but less than 9 months: 2.5%; 9 months or more but less than 12 months: 2.25%.	3%	2%

Holding Period	Offshore		Onshore	
	Other Fund Issuers	PIMCO/BlackRock	Other Fund Issuers	Allianz
Year 2	2%	12 months or more but less than 15 months: 2%; 15 months or more but less than 18 months: 1.75%; 18 months or more but less than 21 months: 1.5%; 21 months or more but less than 24 months: 1.25%.	2%	1.5%
Year 3	1%	24 months or more but less than 27 months: 1%; 27 months or more but less than 30 months: 0.75%; 30 months or more but less than 33 months: 0.5%; 33 months or more but less than 36 months: 0.25%.	1%	1%
Year 4	0% (0 from year 4 onwards)	0% (0 from year 4 onwards)	0% (0 from year 4 onwards)	0% (0 from year 4 onwards)

VI. Crediting time and payment currency for redemption proceeds:

The Trustee shall credit the redemption proceeds to the Trustor's deposit account in accordance with the crediting rules of the respective fund house or counterparty.

The following crediting schedules for redemption proceeds are provided for reference:

1. Redemption of offshore funds or other securities: 2 to 8 business days from the day the transaction instruction is placed;
2. Redemption of domestic money market funds: 1 to 3 business days from the day the transaction instruction is placed;
3. Redemption of other domestic funds (excluding domestic money market funds): 3 to 10 business days from the day the transaction instruction is placed;
4. Redemption of offshore structured products (including but not limited to redemption at maturity, early redemption, early redemption by the issuers) and interest payment: 1 to 5 business days from the date the transaction instruction is placed. The principal and interest payments will be credited to Trustee's deposit account at different times due to internal or external operational process.

Redemption proceeds from NT dollar-denominated trust will be paid in New Taiwan Dollars, while redemption proceeds from foreign currency-denominated trust will be paid in the currency in which the trust investment was denominated at the time of redemption. The Trustee is not allowed to designate the currency in which the redemption proceeds are credited.

VII. Income Distribution:

1. The Trustor agrees to have any income earned on the entrusted capital and any dividends paid from foreign securities processed according to product terms and conditions and policies of the fund manager and the Trustee.
2. The Trustor agrees that all capital gains and interest earned on securities invested using the entrusted capital are attributable to the Trustor; meanwhile, all associated risks, losses, expenses, and tax burdens shall also be borne by the Trustor.
3. Apart from fees collected under this agreement, the Trustee will not share any income or loss associated with the entrusted capital.

4. With regards to subscription or holding of U.S.-listed ETF, shares and depository receipts, the U.S. tax law requires non-U.S. persons to pay a 30% tax on income sourced from the United States, such as cash dividends. The Trustee will authorize its counterparty to collect the 30% tax on dividend at the source. This taxation rule may differ depending on the details of transaction or market conditions.
5. The Trustee shall endeavour to distribute the cash dividends and redemption proceeds as soon as possible after the cash dividends or redemption proceeds payment date into the Trustor's savings account. No interests shall be paid on the amount of cash dividends or redemption proceeds from the cash dividends or redemption proceeds payment date to the actual remittance date.

VIII. Small-Sum Trust Investments:

1. The Trustor may choose to pay trust capital, trust fees and any associated charges by way of auto account debits, and authorize the Trustee to collect payments from the deposit account specified and agreed between the Trustor and the Trustee on each payment due date (postponed if it coincides with a public holiday). If the payment cannot be processed on the scheduled date due to computer malfunction or any force majeure event, the Trustor shall agree to have payment postponed until the issue has been resolved by the Trustee.
2. The Trustor should maintain sufficient balance in the designated account at least two business days before the payment is due.
3. Payments via credit card (available only if the Trustor is the main cardholder) are subject to the limits specified by the Trustee. Transaction is deemed cancelled if payment is not collected successfully from the designated credit card. The Trustor also agrees that, when making payments using credit cards, a transaction would be deemed cancelled if payment is not processed successfully due to card renewal, replacement or any reason that renders the card unusable.
4. In the event that the Trustor has multiple payments due but has an insufficient credit limit or deposit balance to meet all payments, the Trustee shall exercise discretion over the priority of payments, which the Trustor may not choose or object otherwise. The Trustor should maintain sufficient balance in the designated payment account at least two business days before the payment is due until all payments have been collected by the Trustee. The Trustor would be deemed to have discontinued the regular investment plan if payment is not collected successfully after three consecutive attempts, in which case, the Trustee may cease to collect further payments from the Trustor's account. The cancellation of investment plan does not affect investments that were previously made.
5. Regular Trust Investments:
 - (1) If the Trustor chooses to commit to a regular subscription plan, the Trustee will set the latest fund NAV/index value available on its computer system one business day before the first instalment as the "Baseline NAV/Index," whereas the amount of the first instalment is deemed the "Initial Value." From the 2nd instalment onwards, the Trustee will compare the latest fund NAV/index value available on its computer system one business day before the payment is due to the "Baseline NAV/Index," and automatically adjust the amount of investment to be collected from the Trustor's account.

- (2) When calculating and comparing the above NAV/index, the Trustor agrees to use the latest fund NAV/index value shown at the Trustee's website (www.sc.com/tw).
- (3) The Trustor agrees and acknowledges that the Trustee may adjust the Initial Value based on its own calculations, by subscribe to the fund based on NAV rules of the respective fund issuers. Should any discrepancy arise between the Trustee's own calculations and the actual NAV, the amount of the Trustor's instalment will still be adjusted based on the Trustee's own calculations.
- (4) If the Trustor applies for a change of instalment amount or the invested instrument on a later date, the new amount shall be treated as the new baseline for subsequent instalments, while the fund NAV/index value available on the Trustee's computer system one day before first payment after the changes are made will be designated as the new "Baseline NAV/Index."
- (5) For any single trust account, instalments shall not be increased to more than 1.5 times the Initial Value, or decreased to less than 0.5 times the Initial Value (subject to a minimum of NTD3,000 or equivalent foreign currency).
- (6) The Trustor acknowledges that all details, features, and risks about the adjusting mechanism have been explained clearly by the Trustee, with relevant documents handed over to the Trustor's possession. The Trustor confirms of having fully understood all details stated here; any gains or losses arising due to the adjusting mechanism shall be borne by the Trustor.

1. Any changes to the terms of the regular investment plan must be completed before the end of business hours one business day before the payment is due.

IX. Notes on Redeem-and Subscribe Transactions:

1. Redeem-and-subscribe transactions are limited only to domestic and offshore funds that the Trustee has been mandated to trade by the Trustor (excluding domestic and foreign ETFs, monetary funds and any fund that imposes limits on incremental purchases). Where the investment target intended to be redeemed has been already pledged, redemption and subsequent subscription shall not be permitted; only redemption may be applied for.
2. The Trustor shall authorize the Trustee to deduct subscription proceeds (including commissions) from the abovementioned account. The Trustor shall fully agree and hold no objections whatsoever to the amounts deducted. The Trustor also agrees that the Trustee may deny payments and void the Trustor's redeem-and-subscribe instructions in the following circumstances: (1) the sum of redemption proceeds received less subscription charges is lower than the minimum subscription requirement of the Trustee; (2) the Trustor's account becomes unavailable, has insufficient balance, or results in overdraft/debt because of the transaction; (3) the subscribed instrument is permanently or temporarily prohibited from offering or sale by the local authority, or when new subscriptions are suspended by the offshore fund distributor, the investment trust enterprise, or the Trustee. (4) the effective period of the Trustor's customer investment profile has expired, or the investment risk of the subscribed instrument exceeds the Trustor's risk tolerance.

X. Policies on Short Term Trading:

The Trustor has understood fund issuers' policies on short-term trading (or similar activities of different names), and acknowledged fund issuers' rights to restrict, reject or cancel subscription/conversion requests if the Trustor is found to have been involved in short-term trading (this applies also to subscription and conversion requests that have been accepted by the Trustee). If the Trustor is deemed to have been involved in short-term trading, a higher subscription/conversion/redemption fee may be charged at the rate notified by the fund manager.

XI. Risk Tolerance and Declaration:

1. The Trustor must commit a reasonable amount of time to comprehend the information and rules that are relevant to the trust arrangement (from sources including but not limited to the prospectus), and be aware of the possible risks associated with investments prior to issuing trade instructions. These risks may include, but are not limited to risk of price declines, exchange losses, suspended redemption, dissolution, liquidation etc. **In the worst-case scenario, the Trustor may lose all invested capital.** Past performance does not represent future performance. Investment decisions shall be made under the sole, independent judgment of the Trustor. The Trustee merely acts upon the instructions given by the Trustor. The Trustor shall assume all risks associated with the investment decision and must not request to have losses shared by the Trustee for any reason.
2. All capital gains, interest and dividends earned from the management of entrusted capital are entirely attributable to the Beneficiary. The Trustor/Beneficiary agrees to bear any risks, expenses and tax burdens arising from the use of entrusted capital. According to laws, the Trustee is not allowed to offer any guarantees on the invested capital or minimum returns.
3. The entrusted capital will not be protected by the deposit insurance scheme if invested in non-deposit instruments.
4. Offshore Banking Unit (OBU) customers may set up special-purpose money trusts only in foreign currencies and use them to invest in foreign securities only. OBU customers shall comprehend and agree to comply with all regulations of the Republic of China pertaining to OBU activities. OBU customers hereby declare and assure that the underlying investment activities do not constitute any violation against existing rules. Customers shall file tax returns and make tax payments in their own capacity if required by tax laws.

XII. Amendments:

The Trustee may amend these rules at any time and notify the Trustor by publishing changes at its website; however, any changes to trust service remuneration or fees must be announced at the Trustee's website and/or business premise at least 60 days before taking effect. The Trustor shall agree to comply with the changes.

E. Supplementary Operations Regulations for Conducting Special-purpose Money Trusts Investing in Foreign Stocks and Exchange Traded Funds and Foreign Bonds.

Where the Trustor entrusts the Trustee as directed by the Trustor to conduct the special-purpose money trusts investing in foreign stocks, exchange traded funds (ETF), and foreign bonds, the provisions of this supplementary operations regulations shall apply on a priority basis

I. Before the Trustor investing in and utilizing special-purpose money trusts invests in foreign stocks, ETFs, and foreign bonds (hereinafter referred to as the “Product”), the Trustor shall read the Product Explanation of Special-purpose Money Trusts Investing in (III) Foreign Stocks, ETFs, and Foreign Bonds, and the Risk Disclosure Statement of III. Other of this Agreement.

II. Investment Qualifications

Unless otherwise provided by laws and regulations, the investment qualifications of this Product are as follows:

1. A domestic natural person, or a foreign natural person with a Residence Permit for the Taiwan Area, Alien Resident Certificate, or related Identity Documents issued by the Ministry of Foreign Affairs (excluding American).
2. A domestic legal person or foreign legal person recognized by the Taiwanese government (excluding a legal person established according to USA laws and regulations).
3. People from the Mainland China Area with entry permits to Taiwan and open TWD deposit accounts at domestic banks according to the regulations of the Financial Supervisory Commission of the Executive Yuan.
4. Others as approved by the Financial Supervisory Commission of the Executive Yuan or the Central Bank.
5. A foreign legal person or natural person (excluding American) of an Offshore Banking Unit.

III. Persons Not Eligible for Investment in this Product

The Trustor understands that the Trustee will not accept any transaction instructions from any U.S. citizens, U.S. resident, individuals with U.S. permanent residency, individuals with substantial presence in the U.S., U.S. companies, U.S. legal person, or companies directly or indirectly owned or controlled by any U.S. citizen, U.S. residents, individuals with U.S. permanent residency, or individuals with substantial presence in the U.S., (hereinafter individually or collectively referred to as "Individual(s) with U.S. Identity ") to invest in any domestic or foreign securities through Special Purpose Money Trust. The Trustor confirms that the Trustor is not an U.S. citizen, an Individual with U.S. Identity when opening the trust account with the Trustee. Also, the Trustor agrees if the Trustor afterwards becomes an Individual with U.S. Identity, the Trustor shall immediately notify the Trustee of the said changes, issue or provide the evidence and/or documents as required by the Trustee, and voluntarily redeem or sell all domestic and foreign securities held in the Trustor's trust account immediately. If the Trustor fails to fulfil the above obligations, or the Trustee for whatever reason is aware that the Trustor becomes an Individual with U.S. Identity, the Trustor agrees that the Trustee is entitled from time to time to compulsorily redeem or sell all domestic and foreign securities held in the Trustor's trust account, and to notify the Trustor of terminating the trust agreement with the Trustee. All related profits, losses and expenses arising from the said mandatory redemption or sale

shall be borne by the Trustor. If the Trustor fails to fulfil the obligations stated in this clause and causes the Trustee to suffer or pay any fees, losses, fines and other similar expenses, the Trustor agrees to be liable for all damages to the Trustee.

- IV. Opening and Applying for Telephone Banking Services: If the Trustor uses telephone banking services to invest in this Product, the Trustor shall open deposit and trust accounts, apply for Interactive Voice Response (IVR) services, and sign the related account opening and application documents with the Trustee.
- V. Notices for Transactions:
 1. The Trustor shall follow the below operating rules to place the transaction orders of this Product through telephone banking services:
 - (1) **Before undertaking this Product, the Trustor shall carefully read and agree to this Supplement Operations Regulations and Product Description, Risk Disclosure Statement and the Trustee "Operations Regulations of Special-purpose Money Trusts Investing in Domestic and Foreign Securities". Where the Trustor conducts special-purpose money trusts investing with this Product through telephone banking services, it shall first apply for IVR services and receive a telephone banking password before undertaking this Product by telephone banking services.**
 - (2) When using telephone banking services to place an order, the Trustor shall clearly notify the transaction details of the subscription or redemption such as the name of the investment target, precise face value, number of shares, commission date, and order price (if applicable).
 - (3) If the Trustor's order is settled, the Trustee will refer to the provisions in Paragraph 10 of 9. Responsibilities of the Trustee of (II) Special-purpose Money Trusts Investing in Domestic/Foreign Securities Trust Contract of II. Trust Account Provisions of this Agreement to deliver the confirmation document or consolidated it in a consolidated statement, in order to inform the Trustor about the investment target, price and denomination or amounts of subscription or redemption made by the Trustee after the order is settled.
 - (4) The Trustee can only accept Trustor's trade order(s) for foreign stocks and foreign ETFs on Monday to Friday 09:00~24:00, Taipei time, and such day shall also be the business day of related stock exchange(s); the Trustee will also accept order(s) placed on the Taiwan make-up day(s). If there is any change, the Trustee will send the Trustor a separate notification, and the Trustor can contact the Trustee's business relationship manager(s) for more details.
 - (5) The Trustee accepts subscriptions of foreign bonds and early redemption applications for the secondary market every day. The minimum subscription and redemption face values and incremental share shall be in accordance with each bond's individual regulations. If the day is a holiday or not a business day of Taiwan, Hong Kong, Singapore, New York, London, or Sydney, it shall be postponed to the following business day.
 - (6) The Trustee reserves the right to decide whether to accept the Trustor's transaction instructions.
 2. The Trustor shall follow the below operating rules to place the transaction orders of foreign stocks or ETFs via Online Banking or Mobile Banking :

- (1) The Trustor can only trade foreign stocks or ETFs through the Trustee's Online Banking or Mobile Banking for those announced on the Trustee's official website .
- (2) Due to system date change operations, the Trustor is unable to place and cancel orders during the below time periods every day: For U.S. market: Taiwan time 05:00-05:30; For HK market: Taiwan time 16:00-16:20. Orders placed before the above system's daily rollover are deemed as orders for the current day, while orders placed after the system's daily rollover are deemed as orders for the next business day at relevant stock exchange(s). If placing an order on non-trading day of relevant stock exchanges, such orders are deemed as orders for the next business day at relevant stock exchange(s).
- (3) The Trustor fully understands that any quotes of foreign stocks or ETFs provided by the Trustee through Online Banking or Mobile Banking may not be the real-time market prices or information. The above quotes or information are for reference only and should not be used as a reference for purchase or redemption prices. Real-time quotes are only available to selected customer groups of the Trustee while there may be a delay of 15 minutes or more. The real-time quotes and any other relevant information of foreign stocks or ETFs at specific stock exchange(s) are provided by the third-party information platform(s) (collectively the "Third-Party Platform Information"). The Trustee is not responsible for any losses or damages arising from the use or inability to use the Third-Party Platform Information, the accuracy and truthfulness of the Third-Party Platform Information, delay or incomplete transmission of the Third-Party Platform Information, system failures, or any other matters not attributable to the Trustee.
- (4) When the Trustee places a transaction order through Online Banking or Mobile , the amount displayed by the Trustee's system is an estimated purchase deduction or redemption deposit amount, which is provided for pre-deduction or reference purpose only and does not represent the actual deduction or deposit amount.
- (5) If the Trustor redeems foreign stocks or ETFs through Online Banking or Mobile Banking, the Trustee is entitled to prioritize the submission of redemption order(s) based on the "first in, first out" method for the earliest subscribed units (shares).
- (6) The joint account holders are not allowed to trade foreign stocks or ETFs via Online Banking or Mobile Banking. All Trustors are not allowed to do odd lot trading, preferred stock trading, over-the-counter trading and TWD trust trading through Online Banking or Mobile Banking.
- (7) During the validity period of the trading instructions, if the issuer company conducts related corporate events (including but not limited to share splits, share consolidation , changing stock exchange codes, changing International Securities Identification Number (ISIN), changing primary stock exchange, issuing new shares, and etc.) resulting in the suspension or termination of the Trustor's trading instructions, the Trustor agrees that the Trustee shall process the matter in accordance with the rules of relevant stock exchanges, issuer company or the securities brokers appointed by the Trustee. The Trustee also agrees that the Trustor is entitled to cancel the trading instructions in advance after giving the Trustee prior notification to facilitate the execution of the said corporate events.

VI. Calculation Method of Subscriptions and Redemptions

1. Foreign Stocks and ETFs

- (1) Unlike mutual funds, trades are not permitted in the total amount, instead transactions must be made based on "number of share".
- (2) The regulations or limitations of the number of share of subscription and redemption will vary by product. The Trustee will stipulate it according to different products and markets, please contact the Trustee's financial advisor for information.
- (3) For subscription and redemption, Trustee may set the available price instructions (limit, approaching Market on Close (MOC), market price, or the average price of day) and methods of placing orders (premarket, intraday, or others), please contact the Trustee's financial advisor for information. The Trustor may select the available transaction instruction after confirming the number of share of subscription/ redemption.
- (4) Redemption Methods: When redeeming foreign stocks or ETFs through branch or telephone banking services, the Trustor can designate to redeem the units/shares subscribed on specific dates; if the Trustor redeems foreign stocks or ETFs via Online Banking or Mobile Banking, the Trustee is entitled to redeem the units/shares following the First-In-First-Out (FIFO) rule.

2. Foreign Bonds

- (1) Unlike mutual funds, trades are not permitted in the total amount, instead transactions must be made based on "face value".
- (2) The regulations or limitations of the minimum and incremental face values for subscription and redemption will vary by product. The Trustee will stipulate it according to different products and markets, please contact the Trustee's financial advisor for information.
- (3) For subscription and redemption, the Trustee may set the permitted transaction price categories (such as: limit order, market order) and the method of placing orders (such as: real time order or batch order), please contact the Trustee's financial advisor for information. The Trustor may select the executable transaction method after confirming the face value of subscription and redemption.

VII. Related Costs of Investing in this Product.

1. Foreign Stocks and ETFs

For details on the Trustee's compensation and fees, please refer to the Trustee Operations Regulations of Special-purpose Money Trusts Investing in Domestic and Foreign Securities.

2. The payable fees for the Trustor entrusting the Trustee to invest in foreign stocks and ETFs through special-purpose money trusts shall include trust fees, trust management fee and stocks transaction fees. Different countries / exchanges may have specific transaction fees / transaction taxes or other related fees. The trade related fees stated above are not included in the trust fee or trust management fee.

The Fees are Listed in the Table below

Securities Market	Primary Transaction Currency ^{Note1}	Subscription/Redemption Fee ^{Note2}	Trust Management Fee ^{Note3}	Transaction Fee ^{Note4}
New York Stock Exchange, American Stock Exchange, Nasdaq	USD	1.5% (Minimum Subscription/Redemption Fee is USD\$10)	0.20%	SEC fee of 0.00206% is paid upon redemption.
London Stock Exchange	GBP/GBp	1.5% (Minimum Subscription/Redemption Fee is GBP\$8)	0.20%	The local brokerage fee is less than or equal to 0.1%; Stamp Duty for subscription is 0.5%
Frankfurt Stock Exchange, Euronext Paris	EUR	1.5% (Minimum Subscription/Redemption Fee is EUR\$8)	0.20%	Local brokerage fee is less than or equal to 0.1%
Stock Exchange of Hong Kong	HKD	1.5% (Minimum Subscription/Redemption Fee is HKD\$80)	0.20%	FRC Transaction Levy 0.00015%; Stamp Duty on Stock Transaction 0.10% (rounded up to the nearest dollar). SFC Transaction Levy 0.0027%; Trading Fee 0.00565%%
Tokyo Stock Exchange, Osaka Exchange	JPY	1.5% (Minimum Subscription/Redemption Fee is JPY\$1,500)	0.20%	Local brokerage fee is 0.11%

- ^{Note1}: A single exchange may list stocks denominated in different currencies (for example, apart from GBP/GBp, London Stock Exchange also offers USD and EUR products). If the currency of the product that the Trustee entrusts the Trustor to use for special-purpose money trusts investments is not the primary transaction currency of the exchange, its subscription/redemption fee shall be calculated based on transaction currency. For example, the London Stock Exchange's primary transaction currency is GBP/GBp, for which the subscription/redemption fee is 1.5% (minimum Subscription/Redemption Fee is GBP\$8), if the transaction currency of the investment product is USD, then the subscription/redemption fee is calculated as 1.5%, (minimum Subscription/Redemption Fee is USD\$10); if the transaction currency of the investment product is EUR, then the subscription/redemption fee is calculated as 1.5%, (minimum Subscription/Redemption Fee is EUR\$8).
- ^{Note2}: Calculation of subscription / redemption fee are as follows: number of shares x price per share x fee rate = subscription (redemption) fee. If the calculated subscription (redemption) fee is lower than minimum required fee then the transaction will be charged the minimum fee; the subscription fee is charged when subscribing, while the redemption fee is deducted from redemption amount.
- ^{Note3}: Trust management fees will be applicable within three years from the date the Trustor holds the position. The calculation method is redemption amount x trust management fee rate x holding period (day) ÷ 365. Trust management fees shall be deducted from the redemption amount. Any units are distributed due to a corporate event, the holding period will be retroactively calculated back to the original subscription date.
The minimum trust management fee for Offshore Banking Units (OBUs) is USD\$20 (or equivalent in other currency).
- ^{Note4}: A single market may have different fee frameworks, including transaction tax, fee, or other related fees. The fee framework may vary according to the local regulations of the exchange. Fees will be calculated according to the latest regulations / framework. The calculation is: transaction amount x applicable fee rate.

3. Foreign bonds

The fee payable when the Trustor entrusts the Trustee to invest in foreign bonds by special-purpose money trusts shall include subscription fees, redemption fees, Channel service fees – at time of subscription and trust management fees.

The Fees are Listed in the Table below:

Investment Target Trust Compensation Category:	Foreign Bonds
Subscription Fee	Charged 0%–2.5% during subscription Calculation: Subscription face value * price * fee rate = Subscription fees. The subscription fees will be charged upon subscription.
Redemption Fee	Charged 0%–1% during redemption Calculation: Redemption face value * price * fee rate = Redemption fees. The redemption fees will be directly deducted from the redemption payment.
Channel service fees - at time of subscription	Charged 0.5% per annum Calculation: Channel service fees - at time of subscription to Offshore Bonds (“Channel Services Fees”) = investment amount* remaining tenors of the offshore bonds*annualized fee rate. The annualized fee rate will not exceed 0.5% of the total entrusted investment amount. The Channel Service Fee with remaining tenors less than one year will be calculated proportionally based on the actual investment period. The Trustor understands and agrees that the Channel Service Fees are included in the subscription price designated by the Trustor and will be paid in a lump sum to the Trustee by the counterparty upon subscribing to the offshore bonds. If the Trustor proactively redeems the offshore bonds, or the issuer of the offshore bonds pursuant to the terms and conditions in the prospectus early redeems the offshore bonds mandatorily or with the Trustor’s consent, the Channel Service Fees that already paid to the Trustee will not be refunded to the counterparty or the Trustor.

Investment Target Trust Compensation Category:	Foreign Bonds
Trust Management Fee	Charged 0.2% per annum Calculation: Redemption amount x trust management fee rate x holding period ÷ 365. Within three years from the subscription date, the Trustee based on the types of securities charges the trust management fees, which is deducted from each redemption payment upon the execution of each redemption. The trust management fees are charged based on the agreed upon calculation formula, with a minimum charge of NTD200 (or the equivalent in foreign currency). If the calculated trust management fees are less than the minimum charges, it will be charged as NTD 200. The minimum trust management fees for Offshore Banking Units (OBUs) are USD\$20 (or equivalent foreign currency). No minimum trust management fees will be charged for offshore ETF, offshore stocks, and depository receipts. The original calculation method of the trust management fees is still applicable to relevant products subscribed on or before September 30, 2007.

VIII. Important information for transactions

1. Important information for foreign stocks and ETFs

(1) Transaction execution

The transaction price of foreign stocks and ETFs refers to transactions based on market on close (MOC), limit price, market price, or other methods agreed by the Trustee. The MOC method refers to when the customer's transaction price is close to the closing price of the transaction date; it is not guaranteed to be the closing price of the transaction date. Limit order is an order to purchase or sell foreign stocks or ETFs at the Trustor-specified price or better in the stock exchange; Market order is an order to purchase or sell foreign stocks or ETFs at the market's current available price or at the available price on the next stock exchange business day without specifying the price for purchase or sale by the Trustor.

- (2) After the Trustee receives the order price of subscription from the Trustor, if the Trustor's order price is MOC, market order, or average price of day, the Trustee shall initially refer to the Trustor's number of shares for subscription, multiplied by the previous one-day reference price of the equity(which is the closing price of the previous one day as indicated by the Trustee's system), plus the total amount of trust fees and local stocks transaction fees, to have a lien of 120% of above calculating amount on Trustor's deposit account (the rate shall follow Trustee's system setting rate); if the Trustor's order price is limit order, the Trustee will refer to the number of shares for subscription that the Trustor applied for

subscription, multiplied by the limit price of the traded target, plus the total amount of trust fees and local stocks transaction fees, to earmark 100% from the Trustor's demand deposit (if there is an adjustment of the earmark rate, the Trustee's system shall prevail). After confirming the final transaction amount (including the actual transaction price and the various charges and tax fees to be levied), the amount shall be taken from the Trustor's account.

(3) Transaction confirmation

a. American stock markets

- a) The transaction locations for foreign stocks and ETFs are the cities of each stock exchange. Due to the time difference between Taiwan and the city of the stock exchange, the execution and confirmation of transactions shall be based on the Trustee and the entrusted broker time of transaction, as well as the transaction time in the local time of the stock exchange.
- b) Due to the limits imposed by the time differences, transactions for foreign stocks and ETFs shall be made in batches. The Trustee shall retain the right of deciding whether to accept orders during the service hours when applications for foreign stock and ETF transactions are received. The Trustee will receive the orders during a period designated by the Trustee, and shall execute batch orders with the entrusted broker after the deadline for receiving orders has passed. However, all transactions must be conducted after the local securities exchange market opening (for the time of receiving orders and execution, please contact the Trustee's financial advisor for information). For example, if the exchange is located in the USA, and the Trustor places an order on Monday in the Taipei time zone, then the transaction price shall be based on the market status at the local exchange's transaction time on Monday (Monday evening of Taipei time zone), thus all transaction details are available to confirm on Tuesday morning in the Taipei time zone.

b. European stock markets

- a) The transaction locations for foreign stocks and ETFs are the cities of each stock exchange. Due to the time difference between Taiwan and the city of the stock exchange, the execution and confirmation of transactions shall be based on the Trustee and the entrusted broker's time of transaction, as well as the transaction time in the local time of the stock exchange.
- b) Due to the limits imposed by the time differences, transactions for foreign stocks and ETFs shall be made in batches, or other transactions as agreed upon by the Trustee. The Trustee shall retain the right of deciding whether to accept orders during the service hours when applications for foreign stock and ETF transactions are received. The Trustee will receive the orders during a period designated by the Trustee, and shall execute batch orders with the entrusted broker, at the exchange(s) designated by the Trustor, after the deadline for receiving orders has passed. However, all transactions must be conducted after the local securities exchange

market opening (for the time of receiving orders and execution, please contact the Trustee's financial advisor for information). For example, if the exchange is located in Europe, and the Trustor places an order on Monday in the Taipei time zone, then the transaction price shall be based on transaction time between the Trustor and the entrusted broker, as well as the market status at the local exchange's transaction time on Monday (Monday evening of Taipei time zone), thus all transaction details are available to confirm on Tuesday morning in the Taipei time zone.

c. Asian and Australian stock markets

- a) The transaction locations for foreign stocks and ETFs are the cities of each stock exchange. Due to the time difference between Taiwan and the city of the stock exchange, the execution and confirmation of transactions shall be based on the Trustee and the entrusted broker's time of transaction, as well as the transaction time in the local time of the stock exchange.
 - b) Because the transaction market of the foreign stock or ETF and the exchange in Taipei may be in the same or different time zones, transactions for foreign stocks and ETFs shall wherever possible be made in premarket or intraday trading, or other transactions as agreed upon by the Trustee. The Trustee shall retain the right of deciding whether to accept orders during the business hours when applications for such transactions are received. After the Trustee receives an order placed by the Trustor, the Trustee places an order with the entrusted broker to execute the transaction at the indicated market. However, the transaction time may be delayed by the Trustee's internal factors or the entrusted broker's working time, market control, or market factors. The Trustee and the entrusted broker will process the transaction as quickly as possible, but cannot guarantee it will not have any delay, therefore the transaction execution time and result confirmation shall be based on the securities exchange's local transaction time and the actual result of the execution of the transaction. All transaction details that result from placing orders in premarket or intraday trading shall be confirmed by the Trustee on the morning of the next business day in Taipei. The Trustee shall confirm the actual transaction status at the intraday or after closing on the day as quickly as possible.
- (4) Difference between service day on which the Trustee accepts trade order(s) for foreign stocks and foreign ETFs and the business day of the related stock exchange(s) may lead to incidents of settlement or remittance. The Trustee is entitled to stop the execution of trade order(s) placed by the Trustor in order to avoid failure of settlement.
 - (5) If trade order(s) cannot be placed before stock market closure due to the Trustee or entrusted broker's working hours, or force majeure events, the order will be executed on the next business day of the related stock exchange(s).
 - (6) When the Trustor executes orders with an expiration date, the transactions might only be partially executed before expiry due to the characteristics of the order price, liquidity of the traded target, market volatility, or other related factors. The completed portion of

transactions shall be deemed as completed and ended within the validity period. For the ending of transactions within the validity period mentioned above, the related fees charged by the Trustee shall be processed in accordance with Item 4 in these Supplementary Operations Regulations.

- (7) When the Trustor entrusts the Trustee to execute transactions with validity periods, there may be different business days and holidays in Taiwan and the indicated exchange during the validity period. The Trustor shall clearly understand the business day and holiday status of Taiwan and indicated exchange before executing transactions with validity periods, and shall order the Trustee to execute the transactions with validity periods at the best possible time. Otherwise, the Trustee shall have the right to terminate the execution of the Trustor's transactions with validity periods at any time.
- (8) Orders with validity periods, the regulations on the number of valid days, and other limitations shall be processed in accordance with the Trustee's regulations and feasible methods. If the order with validity periods can only be partially executed before the expiration, the order for unexecuted units/shares will become invalidated after execution day's trading hour. Transactions with validity periods, the regulations on the number of valid days, and other limitations shall be processed in accordance with the Trustee's regulations and feasible methods.
- (9) Canceling Transactions: During the validity period of the trading instructions of foreign stocks or ETFs, the Trustor is allowed to cancel the order for unexecuted units (shares) in writing or in another way agreed by the Trustee provided that the order hasn't been fully executed. However, the Trustor must understand the time differences between a market trade and the related systems reporting a successful transaction (including the transaction systems of the Trustee, broker, and exchange). A transaction may have already been completed when the Trustor applies to cancel it, therefore an application for canceling a transaction does not guarantee that the transaction will be canceled in whole or in part. The Trustee retains the right to cancel transactions.
- (10) The Trustor agrees the Trustee shall have the right to directly process the cash dividends, stock dividends, issuing new shares, stock splits, reverse split, bankruptcy, and other related securities interests generated by foreign stocks and ETFs. The Trustee may deposit the amount directly into the Trustor's account after processing or disposal without notifying the Trustor about the aforementioned corporate actions. As long as the Trustee fully fulfills its responsibilities when processes the above corporate event, then the Trustor shall not have any objection to any of the Trustee's processing methods. The Trustor also authorizes the Trustee to disclose or fulfill their related duty according to domestic and foreign laws and regulations related to securities. However, unless otherwise provided by laws and regulations, the Trustee has no obligation to execute voting rights for the product invested in by the Trustor or other voting rights, unless it is with the written instruction of the Trustor and unless it is for conditions, compensation, and fees agreed upon by both the Trustee and Trustor. The Trustee shall have no responsibilities or obligations with regard

to the voting trust certificate or documents related to voting rights or execution of voting rights, and also has no duty to send a notification to the Trustor accordingly.

- (11) Where the foreign stocks or ETFs cash dividends, stock dividend, issuing new shares, stock splits, reverse split, or issuer dissolution or bankruptcy, the Trustee shall handle it in accordance with the foreign trust properties custodian's orders to process. Since the Trustee will need time to receive orders and distribute the related equity assets, the Trustor must understand that it can only initiate to process the usage of equity assets after the Trustee has fulfilled its obligation to finish the processing and distribution of related equity assets. The Trustee shall not receive the Trustor's orders for usage of equity assets before the processing and distribution of equity assets are completed.
 - (12) Because the foreign stocks and ETFs bought and sold by the Trustee as entrusted by the Trustor are publicly traded targets in foreign exchanges, each individual product's public information can be accessed from the public websites, therefore the Trustor shall understand the related information on products it intends to invest in or has invested in, as well as information on the issuer.
 - (13) In accordance with domestic and foreign laws, as well as the laws and regulations of the Trustor's country of registration, country of establishment, country of nationality, country of residence, or country it is located in, if the Trustor (if they are a citizen of specific nationalities) is unable to invest in or hold specific investing target nation's instruments, or their investments or holding may lead to negative consequences in administration or taxation for the issuer of securities or the Trustee, then the Trustee shall have the right to reject the execution of the transactions in the Trustor's order. Furthermore, the Trustee may inform the Trustor that it shall terminate all agreed upon items, and apply for redemption of the investment targets held by the Trustor.
 - (14) In accordance with the common practices of the financial market for the processing of securities, as well as applicable laws and regulations, all fees or taxes payable by the Trustor shall be borne by the Trustor.
 - (15) When investing, the Trustor should consult with a professional tax officer for tax related concerns.
2. Important Information for Foreign Bond Transactions

(1) Transaction Execution

The Trustee will refer to the Trustor's indicated price as the limit order when making transactions. A limit order transaction means that the purchase price cannot be higher than the limit price. The final transaction price will be confirmed according to the market status on the next business day after the transaction day (must be a business day of the local market). **If the market price is higher than the limit price on the transaction day, the Trustee will not execute the transaction for the Trustor.**

- (2) After the Trustor decides to conduct transactions with the Trustee and completes subscription procedures, the Trustee will earmark the transaction amount from the demand deposit with the same currency as the bonds (including the principal of bond investment,

trustee fee and accrued interest (if applicable)), plus 0–3% of the reference price to calculate the earmarked bond investment principal and trust fee. After the Trustee's entrusted broker confirms the transaction amount, the Trustee shall deduct the final settlement amount from the Trustor's current deposit on the next business day of the execution day. Secondary market bonds are mainly restricted by factors such as market liquidity and price volatility, therefore transactions are not guaranteed to be completed

(3) Transaction Confirmation

Differences between business days or holidays in Taiwan and the business day of the indicated exchange may lead to incidents of settlement or remittance; the Trustee shall have the right to stop the execution of orders placed by the Trustor in order to avoid failure of settlement.

(4) The Trustor must understand that bond trading involves higher price volatility, therefore quotations at any time are just for reference. Where the Trustor conducts secondary market transactions, the actual transaction price is determined by the supply and demand status of the market. The broker entrusted by the Trustee will try its best effort, in accordance with the regulations and practices of each bond trading market, to complete transactions for the Trustor, however the Trustor shall also be responsible for the risks of loss of principal.

(5) In general, where the Trustor purchases bonds in the secondary market, it is required to pay accrued interest. The Issuer will pay the coupon to bond holders in accordance with the bond's conditions on the date of coupon payment. The accrued interest is the accrued note interest that is payable to the previous bond holder from the last date of coupon payment to the settlement date after the bonds are purchased on the secondary market. The broker entrusted by the Trustee will refer to the Bloomberg information system at the time of trading to calculate the actual accrued interest, which shall entirely be in accordance with international market practice and shall be confirmed by the entrusted broker.

(6) Payment date of interest and principal redemption

The Trustee shall endeavour to distribute the coupons and redemption amount as quickly as possible after the date of coupon payment and redemption. Interest shall not be calculated on the amount of the coupon and redemption from the date of coupon payment to the actual posting date.

(7) In the event that the Trustor's account is credited with wrong amounts of foreign bond interests or early/maturity redemption proceeds, whether because of the issuer's calculation error or for any reason that is not attributable to the Trustee, the Trustee shall be authorized to make corrections and deduct any excesses from the Trustor's account without prior notice. If the Trustor's account has insufficient balance to make the correction, the Trustor must pay the shortfall back to the Trustee immediately after being notified.

(8) Where the product incurs cash coupons, or issuer dissolution or bankruptcy occurs, the Trustee shall handle it in accordance with the foreign trust properties custody institution's orders to process each security interest. Since the Trustee will need time to receive orders and distribute the related equity assets, the Trustor must understand that it can only initiate

to process the usage of equity assets after the Trustee has fulfilled its obligation to finish the processing and distribution of related equity assets. The Trustee shall not receive the Trustor's orders for usage of equity assets before the processing and distribution of equity assets are completed.

- (9) If the bond issuer has the right to redemption in advance, the issuer shall be entitled to execute prior redemption before the maturity date, based on the product conditions, using 100% of the bond face value.
- (10) After the Trustor submits the trading order to the Trustee, it shall no longer be allowed to apply for cancellation or withdrawal.
- (11) In accordance with US tax laws, for earnings from the USA by non-US citizens or non-US residents, unless the payer of the income is entitled to tax-free status, the payer of the income shall process the withholding of US income taxes based on the type of income. If this product's bond interest income is from the USA, then the bond interest shall be tax-free as long as the recipient fills out and submits a valid W-8BEN form with the US Internal Revenue Service. If the recipient does not fill out and submit a valid W-8BEN form to the payer of the income, the payer of the income shall withhold the US income tax based on the maximum 30% tax rate, in accordance with US tax law.
- (12) Based on the laws and regulations of the Trustor's country of registration, country of establishment, country of nationality, country of residence, or country it is located in, the Trustor may not be able to invest in or hold specific foreign bonds, or the issuer may not be able to conduct certain money trust services due to laws or regulations announced by the competent authority where the issuer is located. In such circumstances, the Trustee shall have the right to refuse to execute the Trustor's transaction orders related to the foreign bonds. Furthermore, the Trustee shall notify the Trustor regarding the termination of the Agreement for Special-purpose Money Trusts Investing in Foreign Bonds, or the automatic redemption of the redemption target held by the Trustor. The Trustor agrees to handle these matters without objection.
- (13) When the Trustor entrusts the Trustee to execute transactions with validity periods, there may be different business days and holidays in Taiwan and the indicated exchange during the validity period. The Trustor shall clearly understand the business day and holiday status of Taiwan and indicated market before executing transactions with validity periods, and shall order the Trustee to execute the transactions with validity periods at the best possible time. Otherwise, the Trustee shall have the right to terminate the execution of the Trustor's transactions with validity periods at any time.
- (14) Transactions with validity periods, the regulations on the number of valid days, and other limitations shall be processed in accordance with the Trustee's regulations and feasible methods.

IX. Settlement Methods

1. If the balance of the Trustor's account does not reach the aforementioned earmarked amount, then the Trustee shall be entitled to not conduct the aforementioned subscription transaction.

2. In the event that the confirmed transaction amount of the subscription is greater than the earmarked amount, the Trustor authorizes the Trustee to directly transfer the shortfall from the Trustor's deposit accounts with the Trustee. If the transaction involves different currencies, then the middle rate of the Trustee's board exchange rate shall be used for calculations. If the Trustor's deposit account with the Trustee is insufficient to make up the shortfall and the Trustor cannot make up the amount before the deadline upon notification by the Trustee, then the Trustor authorizes the Trustee to directly sell held securities at market price; proceeds from the sale shall be used to make up the shortfall and pay all relevant fees that arise. Any surplus amount shall be returned to the Trustor's deposit accounts with the Trustee or other accounts as previously agreed upon.
3. The Trustor agrees that the Trustee is entitled immediately upon finding the error in the record of the investment assets held under the Trustor's trust account to make corrections, and notify the Trustor of such error, regardless of whether the error is made by the issuer, the Trustee or the custodian bank or caused by any other reasons. If the errors are found after the investment assets are redeemed, the Trustor agrees to immediately return all redemption proceeds back to the Trustee after receiving notification from the Trustee.

X. Notes to Offshore Banking Unit (OBU) Customers

OBU Trustors are not eligible for the dispute resolution measures provided under the "Financial Consumer Protection Act." OBU Trustors shall comprehensively read all product-related documents and the characteristics of any offshore instruments. Unless elsewhere specified in the product documents or otherwise regulated by law, these products have not been reviewed or approved by the authority, and are not subject to filing or reporting requirements of the authority. They can only be recommended and traded with offshore customers under the OBU book.

XI. Other Important Notes in this Agreement

1. The Trustee may amend these supplementary operations regulations at any time. However, it shall be done in accordance with of Article 11 of (II) Special-purpose Money Trusts Investing in Domestic/Foreign Securities Trust Contract of II. Trust Account Provisions of this Agreement.
2. Other related issues of the Product shall be in accordance with the Trustee General Agreement for Account Opening, Operations Regulations of Special-purpose Money Trusts Investing in Domestic and Foreign Securities, and other related documents' agreements. However, if there is difference between these supplementary operations regulations and the General Agreement for Account Opening or the Trustee Operations Regulations of Special-purpose Money Trusts Investing in Domestic and Foreign Securities' agreements, these supplementary operations regulations shall have priority. If there are conflicts between the items in these supplementary operations regulations and new laws and regulations or the Trustee's amended regulations, then the new regulations shall prevail.
3. Issues not addressed herein shall be governed by related laws, government policies, and market practices.

F. Charges of Special-Purpose Money Trust Investments

I. Fees for Domestic/Offshore Funds:

Special-Purpose Money Trust Investment in Domestic/Offshore Funds - Fees in Advance - Class A Shares				
Invested Instrument Trust Service Remuneration	Domestic Funds		Offshore Funds	
Subscription Fees	0%-3% collected at time of subscription		0%-3% collected at time of subscription	
Calculations	• Fee amount = amount of domestic/offshore fund subscribed * fee rate. • Total amount payable at time of subscription = amount of domestic/offshore fund subscribed + fee amount • Subscription fees are collected in the same currency as the subscribed fund. • Timing of subscription fee payment: The Trustor shall pay fees to the Trustee at the time when subscribing to domestic/offshore funds.			
Special-Purpose Money Trust Investment in Offshore Funds - Fees in Arrears – Non Class A Shares				
Holding Period	Offshore		Onshore	
	Other Fund Issuers	PIMCO/BlackRock	Other Fund Issuers	Allianz
Year 1	3%	Less than 3 months: 3%; 3 months or more but less than 6 months: 2.75%; 6 months or more but less than 9 months: 2.5%; 9 months or more but less than 12 months: 2.25%.	3%	2%
Year 2	2%	12 months or more but less than 15 months: 2%; 15 months or more but less than 18 months: 1.75%; 18 months or more but less than 21 months: 1.5%; 21 months or more but less than 24 months: 1.25%.	2%	1.5%
Year 3	1%	24 months or more but less than 27 months: 1%; 27 months or more but less than 30 months: 0.75%; 30 months or more but less than 33 months: 0.5%; 33 months or more but less than 36 months: 0.25%.	1%	1%
Year 4	0% (0 from year 4 onwards)	0% (0 from year 4 onwards)	0% (0 from year 4 onwards)	0% (0 from year 4 onwards)
Calculations	• Should the Trustor choose to invest in non A shares, no subscription fee will be collected by the Trustee at the time of subscription, according to the fund issuer's policies. However, the fund issuer will collect a "deferred fee" at the time the customer redeems; this fee is calculated based on the length of the holding period and will be deducted from redemption proceeds. • The "deferred fee" mentioned above is how fees are charged for non A Shares. The Trustor will be charged a "conditional deferred fee" only if the fund is redeemed before the agreed duration; the Trustor will be exempted of all fees if the investment is held beyond the agreed duration. (See the above table for a detailed explanation) • Calculation of Deferred Fees: Deferred Fees are calculated based on the net asset value of the fund on the designated reference date announced on the official website of each fund house, using the rates outlined in the table below, and taking into account the duration for which the Trustor has held the respective fund.			
Distribution Fee	For Non Class A shares offshore funds, the Trustor shall, in addition to fund management fee, pay the Distribution Fee and Shareholder Service Fee based on the Prospectus. The above fees			

Shareholder Service Fee	will be deducted from the respective Non Class A shares offshore fund's daily NAV. The above fees will be collected by fund issuers according to their policies and deducted from respective funds' NAV. Such fees are not incurred by the Trustee.
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Special-Purpose Money Trust Investment in Domestic/Offshore Funds - Conversion Fees

Conversion Fees	To Be Collected by the Trustee	NTD500 per conversion (for foreign currency trusts, an equivalent sum of NTD500 will be charged in the currency of the source fund). OBU investments are subject to a trust management fee of no lesser than USD20 (or equivalent foreign currency).
	To Be Collected by the Fund Manager	0%-1%

Calculations	- Conversion fees are collected on a per-account, per-transaction basis (in the event of a partial conversion, fees are charged for the amount converted). The Trustee may also collect fee shortfalls if any. These fees are calculated based on rates specified by the respective fund issuers, and are payable in one lump sum by the Trustor to the Trustee and fund issuer. - Timing of conversion fee payment for monetary funds: if a Trustor initially subscribes to a monetary fund and requests to convert into other type of funds sometime later, the Trustee will collect fees on the initial subscription and on the subsequent conversion. Fees will be collected in NTD or the original currency. Calculation of initial conversion fees for monetary funds: (a) amount converted from fund A X fee rate for converting into fund B; or (b) conversion fee charged by the Trustee at NTD500 or equivalent foreign currency + additional fees charged by the fund issuer. Timing of fee payment: the Trustee will deduct the above amount from Trustor's deposit account when the conversion is executed. Subsequent conversions will be subject to conversion fees charged according to the Trustee's policies. Small-sum subscriptions of equity or bond funds may not be converted into monetary funds.
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I. Fees for Other Local/Foreign Securities (Those That are Not Categorized as Domestic/Offshore Funds):

Special-Purpose Money Trust Investment in Local/Foreign Structured Instruments, Offshore Bonds, ETFs, and Shares

Invested Instrument	Local Structured Instruments	Offshore Structured Instruments	Offshore Bonds	ETFs and Shares
Trust Service Remuneration				
Subscription Fees	0%-3% collected at time of subscription	0%-3% collected at time of subscription	0%-2.5% collected at time of subscription	1.5% collected at time of subscription
Redemption Fees (Fee Rate)	None	None	0%-1% collected at time of redemption	1.5% collected at time of redemption
Calculations	- Subscription (redemption) fee amount = amount of instruments subscribed (redeemed)* fee rate. - Total amount payable at time of subscription = amount of instruments subscribed + fee amount. - Subscription fee currency: same as the denominating currency of the subscribed instrument. - Timing of subscription fee payment: The Trustor shall pay fees to the Trustee at the time of subscription. - Subscription fees are collected at the time of subscription, whereas		- Subscription face value * price * fee rate = Subscription fees. - Redemption face value * price * fee rate = Redemption fees. The redemption fees will be directly deducted from the redemption payment.	- Subscription (redemption) fee amount = units subscribed (redeemed) * unit subscription (redemption) price * fee rate - The minimum fee will be charged instead if the subscription (redemption) fee calculation concludes an amount that is below the minimum of the respective stock exchange. For more details, please refer to the section concerning Special-purpose Money Trust Investment in Foreign Shares (Including Depository

	redemption fees are deducted from the redemption amount.			Receipts) and Foreign ETFs. Subscription fees are collected at the time of subscription, whereas redemption fees are deducted from the redemption amount.
Conversion Fees	Not convertible	Not convertible	Not convertible	Not convertible

Note: charges payable when investing in ETFs and shares include subscription (redemption) fees, trust management fees, and local share transaction costs. Local share transaction costs include all levies, transaction taxes and relevant expenses incurred when trading shares in the local exchange. These costs are not included as part of trust service or trust management fees. The amount of levies, transaction taxes and expenses charged within the same market may differ depending on the type of instrument involved. The actual transaction costs may vary from time to time, and the Trustee will charge based on the latest rates applicable in the local market. Please refer to the section concerning Special-purpose Money Trust Investment in Foreign Shares (Including Depository Receipts) and Foreign ETFs for more details. Calculation: local share transaction costs = amount subscribed (redeemed) X applicable fee rate (if any)

II. Common Fees:

1. Channel Service Fees - At Time of Subscription and for the Holding Period:

Category	Domestic Funds	Offshore Funds	Local Structured Instruments	Offshore Structured Instruments	Offshore Bonds	ETFs and Shares
Channel Service Fees - at Time of Subscription	0%-4%	0%-4%	0%-5%	0%-5%	0.5% per annum Note 1	None
Channel Service Fees - for the Holding Period	0%-2%	0%-2%	None	None	None	None
Description	Channel service fees - at time of subscription: calculated by multiplying the applicable fee rate to the amount of entrusted capital. To be paid by counterparties or fund issuers to the Trustee at the time of subscription. If this service fee has already been listed in product description or fund prospectus, the counterparty/fund issuer will deduct this amount from the daily net asset value of the respective instruments. Channel service fees - for the holding period: to be calculated by the Trustee by applying the fee rate to net asset values published by counterparties/fund issuers. This fee will be paid by counterparties/fund issuers to the Trustee. The method of payment may differ depending on the counterparties or fund managers involved, and may occur on a monthly, quarterly, semi-annual, or annual basis. If this service fee has already been listed in product description or fund prospectus, then the counterparty/fund issuer will deduct this amount from the daily net asset value of the subscribed fund. Note 1: Channel service fees - at time of subscription to Offshore Bonds ("Channel Services Fees") = investment amount* remaining tenors of the offshore bonds*annualized fee rate. The annualized fee rate will not exceed 0.5% of the total entrusted investment amount. The Channel Service Fee with remaining tenors less than one year will be calculated proportionally based on the actual investment period. The Trustor understands and agrees that the Channel Service Fees are included in the subscription price designated by the Trustor and will be paid in a lump sum to the Trustee by the counterparty upon subscribing to the offshore bonds. If the Trustor proactively redeems the offshore bonds, or the issuer of the offshore bonds pursuant to the terms and conditions in the prospectus early redeems the offshore bonds mandatorily or with the Trustor's consent, the Channel Service Fees that already paid to the Trustee will not be refunded to the counterparty or the Trustor.					

2. Trust Management Fees:

Category	Domestic Money Market Funds	Other Domestic Funds	Offshore Funds	Local Structured Instruments	Offshore Structured Instruments	Offshore Bonds	ETFs and Shares	OBUSecurities
Management Charges (Fee Rate)	Not required	0.2%	0.4%	0.2%	0.2%	0.2%	0.2%	0.2%; or 0.4% for offshore funds (subject to

Category	Domestic Money Market Funds	Other Domestic Funds	Offshore Funds	Local Structured Instruments	Offshore Structured Instruments	Offshore Bonds	ETFs and Shares	OBU Securities
								a minimum of USD20 or equivalent foreign currency)
Trust Management Fees	- To be collected by the Trustee for three years after the subscription date based on the types of securities involved. This amount is deducted from redemption proceeds when securities are redeemed. Trust management fees are collected according to the agreed calculation methods, subject to a minimum of NTD200 (or equivalent foreign currency). If the calculation concludes a sum that is less than NTD200, a sum of NTD200 (or equivalent foreign currency) will be collected instead. OBU securities are subject to a trust management fee of no lesser than USD20 (or equivalent foreign currency). Any units are distributed due to a corporate event, the holding period will be retroactively calculated back to the original subscription date. (Management fees of ETFs, shares, and depository receipts are not subject to any minimum amount) - Trust management fees are collected only for three years after the date of subscription. Calculation: amount redeemed × trust management fee rate × number of days held ÷ 365. - Trustors are reminded that subscriptions made on or before September 30, 2007, will still be subject to the previous fee terms.							

G. 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.

1. 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.
2. 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.
3. 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 4058-0088 or (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 dialling the Bank's toll-free service hotline at: 0800-051234.

4. 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.
5. 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).
6. 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 Centre, Bureau of Labour 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 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 governmen t bonds; futures introducing brokerage; issuance of cash value cards; real estate trust services; estate manageme nt; bankruptcy manageme nt and restructurin g supervisor; custodian services; consultativ e services for investment, financial manageme nt and real estate developme nt; joint marketing and collaborati ve promotions etc.)
	Purpose and Code	022 Foreign currency; 036 Deposit and remittanc e; 067 Credit card, cash card, debit card	022 Foreign currency; 067 Credit card, cash card, debit card or electronic value-	022 Foreign currency; 067 Credit card, cash card, debit card or electronic value-stored card; 082 Integrated managemen t of	022 Foreign currency; 036 Deposit and remittance ; 082 Integrated manageme nt of borrowing	111 Bills; 044 Investment manageme nt; 082 Integrated manageme nt of borrowing and deposit accounts; 088 Credit	022 Foreign currencies 036 Deposit and remittance; 044 Investment manageme nt; 068 Trust	181 Other registered business activities or as specified in the Articles of Incorporati on; (e.g.: other services approved

		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)	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)	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 traveller's cheque, and other services approved by the central competent authority)	approval and initiation; 094 Property management; 106 Credit service; 154 Credit assessment; 166 Securities and futures trading/trust/consultation 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 short-term bills; administrative services for securities issuance, transfer, registration, cash dividends, and stock dividends;	services; 082 Integrated management of borrowing and deposit accounts; 166 Securities and futures trading/trust/consultation 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 services in the form of trust; consigned trading of securities; trust of securities; securities investment consultation	by the central competent authority)
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			factoring, and other services approved by the central competent authority)			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)	n 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 Centre). 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 any 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 assessment, 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 Centre, National Credit Card Centre, 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) Any credit rating agency, any insurance company or insurance agent of the Approved Parties, or any party that offers direct or indirect 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.

H. Special Agreement for Online Application of Financial Services

1. The Applicant hereby agrees to file an online application for the financial services offered by your esteemed bank (including, but not limited to, digital savings account, trust account, credit card and personal loans. The actual scope of service shall be announced on the website of your esteemed bank.) The Applicant, in the meantime, agrees to abide by this "Special Agreement for Online Application of Financial Services" (Hereinafter referred to as "The Agreement"). Unless otherwise prescribed in the Agreement, the terms contained herein shall be used in accordance with the definition provided in Article 2 "definitions" of E. Online Banking and Mobile Banking Services Agreement of III. Other Terms and Conditions under the Account Opening Master Agreement. The Applicant understands and agrees that a separate application should be filed to your esteemed bank if he/she wishes to use the personal Internet banking or mobile banking services. Also, if the Applicant wishes to file online applications for financial-related services, the terms and conditions prescribed in the Agreement shall prevail.
2. When filing online applications for your financial services, the Applicant shall input and upload his/her personal information in accordance with the instructions provided in the bank's website for your verification and follow-up actions. Such information shall include, but not be limited to, the personal ID number, mobile phone number, bank account number, password for text message services and other information needed for related services. The actual information required shall be announced on the website of your esteemed bank).
3. On receiving the electronic documents from the Applicant (which shall contain the signature or other tools for identity recognition agreed by both parties), your esteemed bank shall provide the web page containing the important information of the electronic document for reconfirmation by the Applicant. Your esteemed bank shall subsequently verify and process such electronic documents and advise the Applicant of the results using the method agreed in the online application form.
4. The letter of consent for online establishment of a trust account provided by your esteemed bank shall form an integral part of the Agreement on Non-discretionary Money Trust Investments in Domestic and Foreign Securities and bear the same legal effect as a paper agreement.
5. The Applicant agrees that your esteemed bank may provide all the electronic documents relating to the trust transactions and relevant web pages for the Applicant to confirm and download subsequently. This shall have the same legal effect as a successful delivery of the physical documents. The Applicant also understands that he/she may, whenever needed, visit the official website of your esteemed bank and inquire on/download/print the information contained in the agreement/documents relating to the trust business, as well as the latest version of the Account Opening Master Agreement, the Agreement and the letter of consent for the online establishment of a trust account.
6. The Applicant agrees that the electronic document shall be considered a valid method of expression and that the electronic documents exchanged between the Applicant and your esteemed bank shall bear the same legal effect as paper documents.
7. The Applicant shall ensure the integrity and genuineness of all electronic documents transmitted to your esteemed bank. Your esteemed bank shall exercise the due care of a good administer while keeping the electronic documents and records mentioned in the preceding paragraph. The Applicant agrees that your esteemed bank shall keep the Account Opening Master Agreement and the first Customer Due Diligence

Documents on a permanent basis. All other electronic documents and records relating to the online establishment of the trust account shall be retained for at least five years from the date the trust relationship is terminated. If there is any other regulatory requirement for a longer retention period, the longer period shall apply.

8. It has been agreed by your esteemed bank and the Applicant that, to enable verification of the personal identity of the Applicant or to evidence the Applicant's agreement to apply for and receive the financial services online, the Applicant may provide a signature complying with the Electronic Signature Act or other security devices that meet the requirements set forth in the Standards for the Security Management Operation of Electronic Banking Business of Financial Institutions. It is not necessary for the Applicant to sign or affix his/her chop on the letter of consent or application form.
9. To Applicant agrees that all notices relating to the online application of financial services shall be delivered to the e-mail address provided by the Applicant to your esteemed bank in the online application process. In the event there is any change to the e-mail address, the Applicant shall immediately inform your esteemed bank in writing or through other methods agreed by your esteemed bank. If the Applicant fails to do so, your esteemed bank may use the email address originally provided or most recently informed by the Applicant as the place of delivery.
10. The Applicant is obliged to ensure that the e-mail address provided to your esteemed bank is a valid email account capable of receiving and transmitting messages on a regular basis (including, but not limited to, enlisting your esteemed bank as a legal recipient of the mails and maintaining sufficient capacity for the mailbox). The time of delivery shall be the time when the notice sent by your esteemed bank has been successfully received by the server of the email system of the Applicant.
11. To safeguard the rights and interests of the Applicant, the Applicant may raise complaints or provide feedbacks to your esteemed bank if he/she has any queries about the online application of financial services. In addition to written documents, the Applicant may submit such complaints or feedbacks using the designated complaint/customer service telephones, websites or e-mail boxes provided in Article 3 "Bank Information" of E. Online Banking and Mobile Banking Services Agreement of **III. Other Terms and Conditions** under the Account Opening Master Agreement. On receiving the complaints from the Applicant, your esteemed bank shall arrange a designated representative to clarify the matter with the Applicant and advise the results accordingly.
12. If there is any issue not covered in the Agreement, it shall be administered according to the relevant policies of your esteemed bank and the general practices of financial institutions.