

單位申請書編號黏貼處



ENG004

EZ Bundle

1. SCB Deposit Account(LCY)
2. Personal Online Banking
3. VISA Debit Card or Credit Card
4. Phone Banking Service
5. eStatement

Dream Pack

1. DoDream Saving Account
2. Personal Online Banking
3. VISA Debit Card or Credit Card
4. Phone Banking Service
5. eStatement

EB Bundle

1. SCB Deposit Account(LCY)
2. VISA Debit Card
3. Credit Card
4. Phone Banking Service
5. Personal Online Banking
6. eStatement

EB Bundle Plus

EB Bundle
+
All Care insurance*

Other

- Foreign Currency Deposit Account
- Utility Fee Recurrent Payment Service
- Trust Product*
- Personal Loan*
- Mortgage Loan*
* Need to fill out separate application forms

OR

SCB Deposit Account(LCY)

Applicant hereby represents that he/she has received and, within a reasonable time, carefully reviewed each and every clause in each and every agreement of Standard Chartered Bank (Taiwan) Limited (hereby "the SCB")'s products, and agrees to the contents thereof. Applicant authorizes the Bank to proceed with the business item(s) in which the Applicant marks in the checkboxes below. (Those which are not marked below will be deemed as out of Applicant's application scope).

- Standard Terms and Conditions of Account Opening Form(version: SCB_____).
- Standard Fee Table for Consumer Banking Services (version: SCB_____).
- Personal Online Banking service introductions
- General Agreement of VISA Debit Card (VD Manual version: SCB_____).
- Summary of Credit Card Agreement (version: SCB_____).

Applicant hereby represents that this application does not include application for opening a trust account, and agrees with the provisions within the Standard Terms and Conditions for Account Opening regarding trust account which shall not be applicable to Applicant in respect of this application.

A Personal Information (for deposit applicant)

Chinese Name(Same as A.R.C.) _____

ID / ROC Uniform ID Number _____

Surname _____

Given Name _____

(the Surname & Given name should be same as Passport)

Passport No. _____ Nationality: _____

(Non-ROC Citizen)

ARC Expiry Date (YYYY/MM/DD): _____ / _____ / _____

(Non-ROC Citizen)

Date of Birth: (YYYY/MM/DD): _____ / _____ / _____

Country of Birth: _____

E-mail address _____

(Kindly fill-out your email address for Personal Online Banking transaction notice and other SCB promotions)

Telephone Number

Mobile _____

(Kindly leave your mobile number for Personal Online Banking pass code delivery and other SCB promotions)

Residence _____

Office _____

Registered _____

Fax _____

(for "Fax Trade" only)

Residence Address (same as A.R.C.; please list if different from A.R.C.)

Flat/ Room _____ Floor _____ No.& Name of Street _____

District _____ City _____ Country _____

Mailing Address

(same as A.R.C.; please list if different from A.R.C.)

Flat/ Room _____ Floor _____ No.& Name of Street _____

District _____ City _____ Country _____

B Deposit Account (If you would like to apply for an account with the mark 「*」, please fill out additional relevant documents and forms.)

LCY Account

(Open for multiple choices, and account number(s) will be written by the bank staff)

- Appoint existing SCB deposit account(LCY) as payroll account.
- Appoint below selected account as payroll account.

(Securities / ALMA / Star Saver / Joint Account is not included.)

Account No.

Passbook Yes No

(Default "None Pass Book" format for empty tick) No physical "pass book" of "term deposit certificate" will offer if select "None Pass Book" format.

The monthly banking statement will offer in paper or email at your choice for "None Pass Book" format.

Account No.

- Just One(*) DoDream
- Saving Account Current Account Securities Saving Account
- e\$aver (No Passbook*) ALMA (Passbook Required*) Star Saver
- NTD Current Account

Consolidated Saving Account (Passbook Required)

When amount reaches to NT\$ _____ 0,000 or above, NT\$ _____ 0,000 will be transferred to time deposit automatically.

- (1)Interest calculation : Fixed Floating
 - (2)Tenor (1 to 12 month (s)) _____ Month
 - (3)Time Deposit Types
 - a. Add On Time Deposit
 - b. Interest Payout Time Deposit
 - c. Lump Sum Deposit and Payment Time Deposit
- [(b) and (c) are applicable for tenor equals to or above 12 months only]

Foreign Currency Saving Account

Passbook Yes No

(Default "None Pass Book" format for empty tick) No physical "pass book" of "term deposit certificate" will offer if select "None Pass Book" format.

The monthly banking statement will offer in paper or email at your choice for "None Pass Book" format.

- Local Currency Time Deposit Account
- Foreign Currency Time Deposit Account

Legal Representative (for applicant under age of 20)

Full Name _____

ID / A.R.C / Travel Document Number _____

Joint Account

Spouse Account (All corresponding accounts will be classified as joint accounts under this application)

Full Name _____

ID / A.R.C / Travel Document Number _____

C Debit Card

Debit Card

- Card and PIN delivery preference: at counter to residence pick up at _____ branch
- Activate spending function (deduct directly from the deposit account at the time of spending): Yes No
Daily spending cap at NT\$ _____,000. (Applicant agrees and authorizes SCB to set NT\$ 20,000 as daily spending amount cap if undesignated. The maximum daily spending amount cap is NT\$200,000)
- Activate overseas withdrawal function : Yes No
- Activate undesignated account fund transfer function: Yes No

D Service

Personal Online Banking (i-Banking)

For branch-counter applicant: including FX trading and mutual fund service (Disagree)

non-counter applicant: will not be eligible for FX trading and mutual fund service

Activate undesignated NTD account transfer function : Yes No

(Mobile number is required)

eStatement Service

Applicant agrees and authorizes to receive the latest eStatement by e-mail.

For paper statement applicant, the statement will be sent to mailing address from the next cycle and onwards.

eStatement will simultaneously cease to deliver via applicant's email.

(prefer paper statement)

Phone Banking Service

Activate undesignated NTD account transfer function: Yes No

Note: Applicant agrees the opening NT\$ saving account as the approved account of Personal Online Banking and Phone Banking. If applicant has other SCB accounts, he / she should fill in the account he / she wishes to be set.

Designate NTD Account #:

E Designated Account

<input checked="" type="checkbox"/> Please tick the box(es) below			Deposit Account Transfer Setting		
VISA Debit Card	Personal Online Banking	Phone Banking	Bank Name	Bank Code	Account #
<input checked="" type="checkbox"/> Please tick the box(es) below			Foreign Currency Deposit Account transfer setting (For SCB foreign currency deposit account setting only)		
Personal Online Banking	Phone Banking				

Note: maximum 8 designated accounts settings on VISA Debit Card are allowed; maximum 40 designated accounts settings at Personal Online Banking and Phone Banking for each LCY and FCY account are allowed. If requiring additional accounts, applicant can make another application and affix a seal on the perforation.

Foreign Currency Remittances Account Setting					
(Maximum 10 designated accounts setting on foreign currency accounts are applicable. All foreign banking information shall be written in English. Maximum 140 digits are allowed for "Bank Name + Branch Name + Address Information")					
Channel	Currency	Account Name / Address	Bank Name / Address	Account #	Recipient Bank Code (Swift Code)
<input type="checkbox"/> Personal Online Banking <input type="checkbox"/> Phone banking					
<input type="checkbox"/> Personal Online Banking <input type="checkbox"/> Phone banking					

F Utility Fee Recurrent Payment Service

For SCB's credit card payment: Applicant agrees to using deposit account/payroll account: _____ to payoff credit card payment.
(Default as agree if tick box is empty to all applicant's credit cards)

SCB Credit Card	Card Type	Credit Card Number	Remark
			Please choose the payment method (Default as "Full Pay" for tick is empty) <input type="checkbox"/> Full Pay <input type="checkbox"/> Minimum Pay (Note: applicant shall submit new application if desire to change the payment method in future)

Note: Please tick the item(s) below and kindly provide the required information. (A copy of utility fee payment slip is mandatory)

Monthly Recurrent Payment Setting	Payment Item	Utility Account #	Account Name	Address	Remark
	<input type="checkbox"/> Electricity				
	<input type="checkbox"/> Water				
	<input type="checkbox"/> Telephone				Limit to Chunghwa Telecom only
	<input type="checkbox"/> Gas				
	<input type="checkbox"/> Taipei Gas <input type="checkbox"/> ShinTao Gas <input type="checkbox"/> HsinChu Gas <input type="checkbox"/> China Gas <input type="checkbox"/> ShinYun Gas <input type="checkbox"/> ShinYin Gas <input type="checkbox"/> ShinNan Gas <input type="checkbox"/> ShinChang Gas <input type="checkbox"/> ShinHu Gas <input type="checkbox"/> ShinChung Gas <input type="checkbox"/> ShinShin Gas <input type="checkbox"/> ShinTai Gas <input type="checkbox"/> ShinZhi Gas <input type="checkbox"/> ShinLin Gas <input type="checkbox"/> ShinHai Gas <input type="checkbox"/> ChuChien Gas <input type="checkbox"/> NanChen Gas <input type="checkbox"/> ShinHsiung Gas <input type="checkbox"/> ShinChia Gas <input type="checkbox"/> Others _____				

- TheShopping Card
- Visa Platinum(R-1W) Visa Gold (I-1G) Visa Classic(I-1C)

1.Marital Status : 1 Married 2 Single 3 Other

2.How many children do you have?

3.Education Status :

- 1 P.H.D 2 Post-graduate 3 University 4 College
- 5 Senior High School 6 Others

4.Ownership of your current residence :

- 1 Full Ownership 2 By Spouse 3 By Parent 4 Dorm 5 Rented
- 6 By Relatives 7 Others

5.How long have you been in this residence?

_____ / _____ YY/MM

6.Name of Company (School Name for Student applicant)

- Self-employed Employee

(Following information is mandatory for applicant who is business owner)

- 1.Company Taxpayer ID # : _____
- 2.Company Type : (multiple selection is allowed)
 - Limited Company (Ltd) Business Registration Only
 - Not registered _____

7.Title

- 1 Director of Division / Administrative Manager / Manager 2 Specialist
- 3 Technician 4 Services Personnel / Sales 5 Owner 6 Others

8.Type of Industry

- 1 Agriculture (Farming / Forestry / Fishing / Ranching etc.,)
- 2 Manufacturing 3 Construction
- 4 Wholesale & Retail 5 Hotel / Food & Beverage
- 6 Warehousing & Logistic / Telecom 7 Finance and Insurance
- 8 Service Industry 9 Others _____

9.Department _____

10.Annual Inc _____

10.Annual Income NT\$ _____

11.Since when (YYYY/ MM) _____ / _____

eStatement

- Applicant agrees to apply e-Statement service in which obtains all credit cards information from the following month onwards of this application. Meanwhile, the paper statement service will suspend 2 months afterwards of this application. Please notice standard terms & conditions number 19th if desire paper statement service.
- For credit card and statement delivery, the latest contact information, provided by applicant, will be used for mailing address.

Applicant's Agreement

I. Statements and Acknowledgements for Current Savings Deposit Accounts

- After fully informed by Standard Chartered Bank (Taiwan) limited (hereby "the Bank") of each and every clause in the Standard Terms and Conditions for Account Opening, Applicant has understood the related risks of such Standard Terms and Conditions for Account Opening, and hereby confirms that he/she has received a copy thereof. Applicant will comply with the relevant clauses in the Standard Terms and Conditions for Account Opening if he/she wishes to modify any of the above services or apply for opening other deposit accounts with the Bank.
- Applicant agrees and authorizes that the Bank may directly transfer from the linked NTD Current Deposit Account as designated by Applicant (limited to an account of the VISA Debit Cardholder) for payments via Applicant's SCB VISA Debit Card, and that Applicant may discontinue this authorization with written notice to the Bank. This service is only available for persons who are 15 (for domestic use) or 20 (for overseas use) year-old or older, and may not be linked with a joint account or an overdraft checking account.

3. Statements and Acknowledgements for Foreign Account Tax Compliance Act ("FATCA")

	YES	NO
Applicant declares that he/she is a U.S. Citizen	<input type="checkbox"/>	<input type="checkbox"/>
Applicant declares that he/she is holding a U.S. Permanent Resident Card (Green Card)	<input type="checkbox"/>	<input type="checkbox"/>
Applicant declares that he/she is a U.S. Resident	<input type="checkbox"/>	<input type="checkbox"/>

Applicant hereby confirms the information provided above is true, accurate and complete.

- ✓ Subject to applicable local laws, applicant hereby consents for Standard Chartered Bank (Taiwan) Limited or any of its affiliates, Standard Chartered PLC or any of its affiliates (including branches) to share his/her information with domestic and overseas tax authorities where necessary to establish his/her tax liability in any jurisdiction. Where required by domestic or overseas regulators or tax authorities, applicant consents and agrees that Standard Chartered Bank (Taiwan) Limited or any of its affiliates, Standard Chartered PLC or any of its affiliates (including branches) may withhold from his/her account(s) such amounts as may be required according to applicable laws, regulations and directives. Applicant understands that he/she will not be able to establish a banking relationship with Standard Chartered Bank (Taiwan) Limited if he/she does not agree to share his/her personal information for the purpose and scope as described, and withhold tax from his/her account(s) as may be required according to applicable local and foreign laws, regulations and directives.
- 4. If Applicant does not provide the Bank his / her mobile phone number, he/she can only use a fixed password to log on / use Personal Online Banking for pre-designated account transactions, and can not use transaction services that require the entry of Short Message Service One Time Password (hereby "SMS OTP") If Applicant wishes to use transaction services that require the entry of SMS OTP, he/she must set up a mobile phone number pursuant to the procedures of the Bank and then follow the procedures for unlocking SMS OTP. The provision and sending of the SMS OTP is limited to the scope of service entered into between the SMS Company engaged of the Bank and the carriers.
- 5. Applicant agrees that, where this application includes Personal Online Banking / Phone Banking Service and relevant services, if he/she uses Personal Online Banking / Phone Banking Service to conduct trust investment transactions, the method for deducting funds will be decided by Applicant among those provided in the Bank's system at the time of execution of such transaction. Applicant needs to have a trust account and has applied in advance for Personal Online Banking or Phone Banking Service in order to use the same to conduct trust investment transactions.
- 6. Important notice. Applicant understands and agrees that:
 - (1) The contact information most recently provided by Applicant will be used by the Bank as the last place for delivery of all notices related to deposit accounts, loans and credit cards.
 - (2) The e-mail address most recently provided by Applicant will be the e-mail address for delivery in his/her use of the Bank's various products / services.

I / We represent that in no circumstance will I/we deliver my/our certificate of deposit, passbook, seal, PIN number, ATM card, or blank withdrawal request form/transaction instruction form/product subscription form and other transaction documents properly affixed with seal consistent with my/our seal impression kept by the Bank to any teller of the Bank or any third person for safekeeping or use, nor will I/we request a teller of the Bank or any third person to access the automatic services such as Personal Online Banking, Phone Banking and ATM to perform transactions including fund transfer, subscription/ redemption of funds, investment in financial products or cash withdrawal on my/our behalf. I/We agree to be solely liable for any and all losses arising from or caused by any violation of the above or due to any of the above behaviors, without concern to the Bank.

Applicant and Applicant's legal representative hereby represent that the above data is accurate, and authorize the Bank to verify the same with relevant agencies at any time (including but not limited to checking with the Joint Credit Information Center on Applicant's credit information in relation to deposit).

<input type="checkbox"/> Receipt and Activation of VISA Debit Card <input type="checkbox"/> Receipt of Telephone Transaction Password Slip <input type="checkbox"/> Apply for GIRO / Credit Card Auto-pay Service	<div style="border: 1px dashed black; width: 80px; height: 80px; margin: 0 auto; display: flex; align-items: center; justify-content: center;"> (Chop) </div>
Chop verified by : Person In Charge : Supervisor :	

★ Signed by Applicant in person ★ Signed by Applicant's legal representative in person

Be sure to sign here!

(in English)

Date: Year _____ Month _____ Day _____

II. Special agreements relating to collection, processing, and use of personal data:

- The Applicant / its legal representative acknowledges the Notification of the Collection, Processing and Use of Personal Information from the Bank ("**Notification**").
- The Applicant / its legal representative warrants all information contained this agreement is true and correct and authorizes the Bank to verify and collect the Applicant's relevant personal data from related parties, including, without limitation, Joint Credit Information Center, Bureau of Labor Insurance etc., at any time for purposes designated by the Bank and to process, use, and internationally transmit the personal data. Any change in the Applicant's information shall be notified to the Bank as soon as possible.
- The Applicant agrees disagrees that the Bank may provide personal data including name, birth date, ID number, telephone number, address, and partial number of any Bank credit card held by the Applicant to the Bank, business affiliates of the Bank or a third party in cooperation with the Bank for purposes of joint marketing and promotion. The Bank is obliged to maintain the confidentiality of such personal data provided by the Applicant. The Applicant understands that the Applicant will be informed regularly or irregularly of various latest marketing activities by giving the its consent as above, provided the rights and interests of the Applicant will not be prejudiced if the Applicant disagrees with the use of his/her personal data for joint marketing. The Applicant may notify the Bank if it withdraws the above consent at any time if it disagrees that the Bank may provide the above data to the Bank, business affiliates of the Bank or a third party in cooperation with the Bank for purposes of joint marketing and promotion. (The Applicant is deemed to disagree with said provision if it fails to check either box.)**

★ Signed by Applicant in person ★ Signed by Applicant's legal representative in person

Be sure to sign here!

(in English)

Date: Year _____ Month _____ Day _____

III. Statements and Acknowledgements for Credit Card

To: Standard Chartered Bank (Taiwan) Limited ("Bank")

1. Applicant agrees that the Bank has the right to decide whether to approve the application for credit cards and the credit line to be approved. Regardless of whether the application is approved, this application form and its enclosures will not be returned.
2. The credit line for application for one single credit card of the Bank will be the same as application for multiple credit cards of the Bank (including primary card and supplementary card).
3. Applicant may, within 7 days of receipt of the issued credit card and Credit Card Agreement and before use of the new card issued, notify the Bank to rescind such agreement in accordance with the agreement, without explaining the reason or paying any money.
4. If Applicant fails to pay debts on time in accordance with the agreement, the Bank may appoint a third party to collect the debts or petition for compulsory enforcement pursuant to the Code of Civil Procedure, and may record it with the Joint Credit Information Center in accordance with relevant regulations which may affect Applicant's right to apply for other loans and credit cards in the future.
5. Applicant agrees that the Bank may sell the unpaid overdue debts to asset management companies in accordance with relevant regulations.
6. The Bank will seek Applicant's consent prior to increasing his/her credit line.
7. Applicant agrees that once the Bank issues the credit card, its relevant record will be recorded with the Joint Credit Information Center regardless of whether Applicant uses any of the credit line.
8. Applicant agrees and authorizes the Bank may, after receiving this application, act on Applicant's instructions given via fax in relation to any correction to the application and credit card statement; such fax will be deemed as Applicant's formal request and instruction. The Bank may fully trust the contents and chops on the aforesaid fax to be correct and authentic, and may proceed with the instructed transaction within the scope of the relevant matters instructed by Applicant. Applicant shall acknowledge all corrections and transactions the Bank conducts based on Applicant's fax instructions, and shall not raise any objection based on reasons unrelated to the Bank. If Applicant fails to comply with this agreement and causes any loss or damage to the Bank, Applicant shall be liable for all damages.
9. Applicant understands and agrees that: (a) the Bank has the right to decide one by one whether to take the application for conducting transaction via fax by Applicant as aforementioned; (b) the Bank reserves the right to discontinue the service of such fax transactions; and (c) if Applicant fails to comply with any regulation by the Bank in relation to such fax transaction, the Bank may immediately discontinue the provision of the service for Application without notice.
10. Applicant agrees that, if the credit card needs to be reissued because the English name on the credit card is inconsistent with that on the passport due to Applicant's failure to correctly fill in the corresponding column, it will be deemed as a destruction of the card and Applicant will have to reapply and pay a re-issuance fee of NT\$300.
11. Applicant agrees that the Bank may immediately stop the use of the credit card with notice if Applicant fails to truthfully disclose his/her student status and Applicant has already had credits cards issued by 3 or more banks, the credit line approved each bank being more than NT\$20,000. If Applicant is a student, the Bank will notify Applicant's parents or legal representative and ask them to pay attention to Applicant's card usage.
12. Applicant agrees that the Bank may terminate the Credit Card Agreement with written notice to Applicant if the amount due to the Bank is equal to or below zero and there has not been any record of transaction or payment within past 24 months.
13. (Campaign Period: Dec.31,2013) The Applicant agrees to officially apply for a payment in installments within 30 days of consumption transaction if he or she needs a installment payment; meanwhile, the Applicant agrees and understands the following various fees: (a) the number of installment, and the interest rates for The Shopping Card (installment card): 3 installment – 0%, 6 installments – 9.99%, and 12 installments – 13.99%; (b) the number of installment, and interest rates for other Standard Chartered credit card: 3 installments –10.99%, 6 installments –12.99%, and 12 installments –13.99%; (c) the minimum consumption amount shall be over NT\$3,000 for the application for installment payment of The Shopping Card; the minimum consumption amount shall be over NT\$10,000 for the application for installment payment of other Standard Chartered credit card; the minimum number of application is 1, and the maximum is 3; (d) the annual interest rate of total consumption amount: amount of installment payment: NT\$100,000; number of installment: 3, 6, and 12; interest rates: **3 installments –0% (or 10.99%), 6 installments –12.99% (or 9.99%), and 12 installments –13.99%**; administration fee per month: 0; total amount of various related fees: 0; the annual interest rate of total consumption amount calculated based on various conditions: **0%~13.99%**. (e) the annual interest rate disclosed on this application is based on the standard template of calculation approved by the competent authority; the actual conditions depend on the Bank's products, and the actual annual interest rate for each customer will be different due to individual products and credit conditions; (f) the base date for the annual interest rate is Aug 20,2013; (g) the credit card holder will be charged for early repayment penalties if he or she wants to pay off early base on "Remaining Tenor" per agreement (not applicable for 3-installment with 0% installment applicant), the patterns of calculation are as follows: 1) Remaining Tenor between 7~12 (included): early repayment * 2%; 2) Remaining Tenor under 6 (included): early repayment * 1%; (h) from the day the application is approved, the applied retail purchase and the fees will be divided and become due equally in monthly installments as per the number of tenors selected by the Applicant ("Amount in Each Tenor"); if the Applicant fails to pay in whole or in part of the Amount in Each Tenor, or in the event of any circumstances provided under Articles 25 and 26 of the Credit Card Agreement, all installments of retail purchase and fees will be deemed as due and will be included in the minimum payment in the monthly statement of the subsequent period; (i) The installment service on SCB credit card is provided by the Bank under one-time payoff to merchant or service provider and collect installment payment from the applicant in accordance with agreements. The Bank will not be concerned with or held liable for any defective or damaged goods or service relating to installment service. The credit card holder should directly contact merchant or service provider for any defective or damaged goods. If conflict remains, the credit card holder shall request for taking care of the transaction in accordance with Disputed Transaction procedures. Meanwhile, the credit card holder is eligible to dismiss purchase contracts under Clause 19 of "Customer Protection Law" if the transaction is made by mail-ordering or "door-to-door" selling.

Be sure to check!

14. Applicant agrees disagrees that, the Bank may instead issue TheShoppingCard VISA gold card/ classic card for TheShoppingCard VISA if the application for TheShoppingCard VISA platinum card is not approved. (it will be deemed as a agreement if none is checked)
15. Applicant agrees disagrees that, the Bank may mail the password slip for cash advance (it will be deemed as a disagreement if none is checked) "If Applicant wishes to apply for cash advance password, set the amount of cash advance, or cancel cash advance service after the card is approved, please call customer service center."
16. Applicant agrees disagrees that, the associated enterprises (co-branded card or identity card) may collect, process [with computer], or transmit cross-borderly and use Applicant's personal data for purpose of provision of various membership benefits or marketing (including: agent please fill in the scope of use of customer's personal data such as name, ID card number, etc.). (it will be deemed as a disagreement if none is checked)
17. Applicant agrees disagrees that, the Bank may use Applicant's income or solvency certificate obtained during other business transactions between Applicant and the Bank as the solvency certificate for this application for credit card, and Applicant represents that none of the contents in the income or solvency certificate provided to the Bank during such other business transaction have changed or modified at the time of this application for credit card. (it will be deemed as a disagreement if none is checked)

18. Cardholder of TheShoppingCard (installment card) has to apply by calling customer service center or downloading and faxing the special application form for payment in installments for new consumptions with designated vendors.
19. Applicant agrees to carefully read the agreement for eStatements Service Agreement for credit cards at the Bank's website, section "eStatement," prior to applying for Credit Card eStatements. For paper statement applicant, SCB will send the statement to mailing address starting from the nearest cycle and meanwhile suspend eStatement service. Prefer Paper Statement
20. The fees, revolving rate and penalty that may arise from Applicant's use of credit cards are as below.

Item	Fees and Rates	Conditions
Annual Fee	Classic card: NT\$1,200 for primary card; none for supplementary card. Gold card: NT\$1,800 for primary card; none for supplementary card. Platinum card: NT\$2,400 for primary card; none for supplementary card. Business card: NT\$5,000 for primary card; none for supplementary card. MasterCard World card: NT\$5,000 for primary card; none for supplementary card. Visa Infinite card: NT\$10,000 for primary card; none for supplementary card.	Classic card and gold card do not charge annual fee for the first year; if in a year it is used to spend than NT\$ 12,000 or more than 12 times (separate calculation for primary and supplementary cards), annual fee for the next year will be waived. Platinum card / Business card does not charge annual fee for the first year; if in a year it is used to spend than NT\$ 24,000 or more than 24 times (separate calculation for primary and supplementary cards), annual fee for the next year will be waived. MasterCard World card does not charge annual fee for the first year; if in a year it is used to spend than NT\$ 120,000 (separate calculation for primary and supplementary cards), annual fee for the next year onward should contact your CRM for further details. Visa Infinite card does not charge annual fee for the first year; if in a year it is used to spend than NT\$ 360,000 (separate calculation for primary and supplementary cards), annual fee for the next year will be waived.
Annual Interest Rate for Revolving Credit	6.5%-19.85%	To pay by using revolving credit, minimum payment must be paid in full. The remainder amounts that may be included in the principal of revolving credit will bear interest at the annual interest rate for revolving credit from the posting date of each credit card transaction
Cash Advance Handling Fee	Loan amount x 3.5% + NT\$100	Those who use credit card to borrow cash domestically or overseas.
Fee for Lost or Stolen Cardss	Classic card and gold card: NT\$200 each. No charge for platinum card, World card and Infinite card.	Those whose card is lost or stolen and report the same with the Bank.
Emergency Substitute Card Fee	NT\$2,000 each. No charge for platinum card, World card and Infinite card.	Those whose card is lost or stolen in a foreign country may apply for an Emergency Substitute Card.
Late Fee	Calculated based on the delinquent amount: NT\$1,000 or less: no late fee More than NT\$1,000 : 1st cycle – NT\$300 ; 2nd cycle – NT\$400 ; 3rd cycle – NT\$500 ; no late fee after the 3rd cycle.	If a cardholder fails or delays to pay in full the minimum payment for the period by the deadline specified on the monthly statement for that period, in addition to the commencement of revolving credit interests pursuant to Articles 11 and 11-1 of the Credit Card Agreement, Applicant agrees that the Bank may collect a monthly late fee for delay of the payment deadline in each cycle, as calculated in the column to the left.
Reissuance Fee for Card Destruction	NT\$300 each card.	When the cardholder represents that the card is destroyed and applies for reissuance.
Handling Fee for Photocopy of Signing Slips	VISA cards NT\$100 each slip, domestically and overseas; MasterCards/JCB cards NT\$100 each slip, domestically and overseas.	When the cardholder applies for photocopy of signing slips.
Handling Fee for Resending Statement	NT\$100 each.	When the cardholder applies for resending statements of more than 2 months ago.
Foreign Exchange Settlement Fee for Overseas Transactions	Calculated on exchange settlement day per settlement amount at the handling fee charged by the international credit card organization (transaction amount x 1%) plus handling fee for the Bank (transaction amount x 0.5%)	Collected pursuant to Article 4(c) of the Credit Card Agreement.
Handling Fee for Payment Certificate	NT\$300	When the cardholder applies for payment certificate.
Handling Fee for Remittance of Overcharged Payment	NT\$100	When the cardholder applies for returning of overcharged payment.

[In case of failure to make payments on time in accordance with the agreement, the Bank will register the bad credit record with the Joint Credit Information Center in accordance with the regulations of the competent authority, which may affect the cardholder's use of the existing card and the right to apply for other loans (including cash cards) or credit cards. For details about the disclosure timeline of the aforesaid bad credit record, please refer to the website of the Joint Credit Information Center (www.jcic.org.tw) under "Data Disclosure Timeline" in the "General Public" section.]

Applicant confirms that he/she has within a reasonable time carefully reviewed and fully understands all interest rates / fees of credit cards as stated in the Statements and Acknowledgements and the card use instructions as stated in the Summary of Credit Card Agreement, and agrees to accept all contents as stated in the application and the card use instructions. Applicant hereby signs below to evidence his/her agreement. The holder of a primary credit card must be 20 year-old or older, and currently be employed for 3 months or more, or the period of his/her current and prior employments total 1 year or more.

Manage your wealth with caution and value your credit.

Revolving rate for retail purchasing and cash advance is 6.5%~19.85%, the base date of which is Aug 2,2013. Cash Advance Handling Fee is loan amount x 3.5% + NT\$100. Please refer to SCB's website for other fees.

★ Signed by Applicant in person



Be sure to sign here!

(In English)

Date: Year _____ Month _____ Day _____

銀行內部專用欄位(存款)

分行別 _____ 見簽 _____ 勸募人代號 _____ ARM Code _____ SA Name _____ 主管 _____
 經辦 _____ Campaign Code _____ 薪資作業服務主管員編 _____ Bundle Code _____
 收件經辦 _____ CDD等級：1. SDD 2. EDD 高風險原因 Detica Code: _____ User Code: _____

銀行內部專用欄位(信用卡)

送件單位代號 _____ 活動代碼 _____ 轉介人代號 (請填5碼員編)

通路代號

TheShoppingCard (分期卡)

一般客戶 E D

薪轉客戶 E D

單位主管

簽 章

主管員編

業務人員

簽 章

業務代號

(請填5碼員編)

行動電話

正卡申請人

職業別編號 大類/細類 -

正卡申請人

職稱編號 大類/細類 -

正卡人過去三年居住過

是 (1. 緬甸 2. 古巴 3. 伊朗 4. 北韓
 5. 蘇丹 6. 敘利亞)
 否

正卡人CDD等級 1. SDD 2. EDD

正卡人高風險原因：Detica Code： _____

(簽名)

(日期)

User Code： _____

*如客戶為PEP政界人士尚須PEP有權簽核人員核准

身分證發證日期 民國 年 月 日

發證縣市： _____ 1. 初發 2. 補發 3. 換發

提供收入文件代號 、、、、、 (請填代碼)

收件日期

其他證明文件代號 、、、、、 (請填代碼)

民國 _____ 年 _____ 月 _____ 日

(201309)