

※Please print all 29 pages of this application form, sign your name in the "signature field", attach a copy of the front and back of the applicant's employment gold card/alien residence certificate, passport, and financial proof documents, and return them to the Credit Department of Hua Nan Commercial Bank by free return mail.



## Hua Nan Commercial Bank Credit Card Application Form

Card name: *LOHAS Combo Card*

### Your Application Information 您的申請資料

<p><b>Chinese name</b> 中文姓名</p>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>											
<p><b>English name</b> 英文姓名</p>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <p>(identical to that in the passport in capital letters 請與護照相同，並填寫大寫英文字)</p>											
<p><b>Date of birth</b> 出生日期</p>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<p>Year 年</p>	<input type="text"/> <input type="text"/>	<p>Month 月</p>	<input type="text"/> <input type="text"/>	<p>Day 日</p>	<p><b>Gender</b> 性別</p>	<input type="checkbox"/> Male 男 <input type="checkbox"/> Female 女				
<p><b>ID card/alien residence certificate No.</b> 身分證字號 / 外僑居留證字號</p>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>						<p><b>Marital status</b> 婚姻狀況</p>	<input type="checkbox"/> Married 已婚 <input type="checkbox"/> Unmarried 未婚 <input type="checkbox"/> Others 其他				
<p><b>Certificate category</b> 證件類別</p>	<input checked="" type="checkbox"/> Employment gold card 就業金卡						<p><b>Renewal date of ID card/ issuance date of alien residence certificate</b> 身分證補換發 / 外僑居留證發證</p>		<input type="checkbox"/> Initial issue 初發 <input type="checkbox"/> Reissue 補發 <input type="checkbox"/> Renewal 換發			
<p><b>Current address</b> 現居地址</p>	<p>Postal code 郵遞區號 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p><input type="checkbox"/> 縣 <input type="checkbox"/> 鄉 <input type="checkbox"/> 鎮</p> <p><input type="checkbox"/> 市 <input type="checkbox"/> 市 <input type="checkbox"/> 區</p> <p><input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> 村 <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> 路 <input type="text"/> 段</p> <p><input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> 里 <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> 街 <input type="text"/> 段</p> <p><input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> 巷 <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> 弄 <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> 號 <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> 樓之 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>											
<p><b>Household registration address</b> 戶籍地址</p>	<p>Postal code 郵遞區號 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p><input type="checkbox"/> 縣 <input type="checkbox"/> 鄉 <input type="checkbox"/> 鎮</p> <p><input type="checkbox"/> 市 <input type="checkbox"/> 市 <input type="checkbox"/> 區</p> <p><input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> 村 <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> 路 <input type="text"/> 段</p> <p><input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> 里 <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> 街 <input type="text"/> 段</p> <p><input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> 巷 <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> 弄 <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> 號 <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> 樓之 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>											



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<b>Current telephone</b> 現居電話	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Mobile phone</b> 行動電話	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (please be sure to fill in to enjoy the right to receive SMS 請務必填寫，以享有接收簡訊的權益)
<b>Current residence</b> 現居地地	<input type="checkbox"/> Self-owned house (no mortgage) 自宅 (無抵押貸款) <input type="checkbox"/> Self-owned house (with mortgage) 自宅 (有抵押貸款) <input type="checkbox"/> Owned by relatives 親人所有 <input type="checkbox"/> Rented 租用 <input type="checkbox"/> Dormitory 宿舍 <input type="checkbox"/> Others 其他
<b>Household registration telephone</b> 戶籍電話	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Educational background</b> 學歷	<input type="checkbox"/> PhD 博士 <input type="checkbox"/> Master 碩士 <input type="checkbox"/> University 大學 <input type="checkbox"/> Junior college 專科 <input type="checkbox"/> Senior high school 高中職 <input type="checkbox"/> Junior high school or below 國中以下
<b>E-mail</b> 電子信箱	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> <b>I agree 我同意</b> to apply for an electronic statement instead of a paper statement, and please send it to the designated e-mail. (please carefully read "Notes on Electronic Statement Service" below) 申請電子帳單取代紙本帳單，並請寄至指定E-MAIL。(請詳閱下方「電子帳單服務注意事項」)
<b>Name of graduated elementary school</b> 畢業國小名稱	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

## Your occupation/school information 您的職業／學校資料

(please fill in the details, and for a student account please fill in the school name and expected graduation date) (請務必詳實填寫，學生戶請填寫學校名稱及預計畢業年月)

<b>Company name/ school name</b> 公司名稱 / 學校名稱	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
<b>No. of Years Working</b> 工作年資	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Year年	<b>Annual income</b> 年收入 (NT\$ 新臺幣)	NT\$ <input type="text"/> <input type="text"/> <input type="text"/> Ten Thousand 萬元
<b>Current title/ department</b> 現任職稱 / 就讀系所	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<b>Expected graduation date</b> (filled in by student) 預計畢業年月 (學生戶填寫)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Year年 <input type="text"/> <input type="text"/> Month月
<b>Company address</b> 公司地址	Postal code 郵遞區號 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> 縣 <input type="checkbox"/> 鄉 <input type="checkbox"/> 鎮 <input type="checkbox"/> 市 <input type="checkbox"/> 市 <input type="checkbox"/> 區 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> 村 <input type="checkbox"/> 路 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 段 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> 里 <input type="checkbox"/> 街 巷 <input type="text"/> <input type="text"/> 弄 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 號 <input type="text"/> <input type="text"/> 樓之 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
<b>Company telephone</b> 公司電話	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<b>Extension</b> 分機	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>



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## Your Hua Nan Commerical Bank Deposit Account 您的華南銀行存款帳戶

The applicant agrees to use the deposit account under the main account eligible for the application to be the main account of the financial card of Hua Nan Commercial Bank and is willing to abide by the relevant provisions of the general account opening agreement.

申請人同意以主帳戶可申辦的

-   -       -

之存款帳戶為華南銀行之金融卡主帳戶，並願遵守開戶總約定書之相關條款。

## Your Billing Address 您的帳單寄送地址

**Billing address**  
帳單寄送地址

- Same as current address 同現居地址
- Same as household registration address 同戶籍地址
- Same as the company address 同公司地址

(if it is not checked, it is deemed to be the current residence; if the card delivery address of the customer applying for additional cards is not the current residence, please fill in the company or household registration address, and check the address where the card is to be sent) (如未勾選，視為寄送現居地址；申請加辦卡客戶寄送卡片地址非現居地者，請另填公司或戶籍地址，並勾選卡片欲寄送地址)

## Automatic debit method 自動轉帳扣款方式

(if the cardholder has applied for automatic debit, if the debit account number is not filled in this time, the original account will still be automatically debited). Please read the "Notes on the automatic debit of credit card balance from Hua Nan Commercial Bank accounts" below. (本行卡友已申請自動扣帳者，本次若未填寫扣款帳號，仍依原申請帳號自動扣帳)，請詳閱下方「華銀帳戶自動扣繳信用卡帳款注意事項」

Hua Nan Commercial Bank is authorized to automatically debit my account for the payment of the current credit card balance. 授權華南銀行自貴行    -   -       -

本人帳戶內，自動轉帳扣繳當期應繳信用卡款項

(each original cardholder can only have one account number automatically debited. The account number filled in this time will be used as the automatic debit account for all credit card payments of the cardholder) (每位正卡持卡人僅能以 1 個帳號自動扣繳，本次所填之帳號將做為卡友於本行全部信用卡繳款之自動扣款帳號)

**Debit method**  
扣款方式

- the accumulated payable amount 按累積應繳金額
- the minimum payables 按最低應繳金額

(if not checked, it will be regarded as the accumulated payable amount) (如未勾選視為按累計應繳金額)



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# Data Application by Hua Nan Financial Holdings Group

## 華南金融集團資料運用

When the Bank carries out joint marketing with Hua Nan Financial Holding Co., Ltd. and its subsidiaries, the applicant  **Agree**  **Disagree** to provide basic information other than the name and address (including date of birth, ID or unified card number, telephone, and other information), transactions and other relevant information (including accounting, credit, investment, and insurance information) for the following companies<sup>(note 1)</sup> for filing, disclosure, referral, and interactive use:

貴行與華南金融控股股份有限公司暨旗下子公司進行共同行銷時，申請人**同意 / 不同意**提供姓名、地址以外之基本資料(包括出生年月日、身分證統一編號、電話等資料)、往來交易及其他相關資料(包括帳務、信用、投資及保險等資料)供下列公司(註1)辦理建檔、揭露、轉介及交互運用事宜：

Signature of applicant in Chinese block letters 申請人中文正楷簽名

Year 年  Month 月  Day 日

※If the applicant fails to fill in or mistakenly fills in the application date, it is agreed to take the receipt date of the Bank as the application date. 申請人如漏填或誤植本申請日，同意以貴行收件日為申請日。

※In the future, the applicant may notify or contact the Bank in writing, by telephone or in person to stop or change the mutual use of the information above. The applicant may also apply for change or amendment of the information within the scope permitted by law through the methods above. 嗣後申請人並得利用書面、電話通知或親洽貴行辦理前述資料之停止或變更修改相互使用事宜。申請人亦得透過上述方式於法律許可範圍內申請更改及修正所屬資料。

※Note 1 : including Hua Nan Commercial Bank, Ltd., Hua Nan Securities Co., Ltd., South China Insurance Co., Ltd., Hua Nan Investment Trust Co., Ltd., Hua Nan Futures Co., Ltd., Hua Nan Asset Management Co., Ltd.. Please visit the Hua Nan Financial Holding Co., Ltd. and its subsidiaries official website for any increase or decrease of subsidiaries in the future. 註1：包括華南商業銀行(股)公司、華南永昌綜合證券(股)公司、華南產物保險(股)公司、華南永昌證券投資信託(股)公司、華南期貨(股)公司、華南金資產管理(股)公司等，將來若有新增或異動者，將於華南金融控股(股)公司及旗下子公司網站揭露公告之。

※if none is checked, it will be deemed as disagreement, and those who disagree may be exempted from signing 如均未勾選視為不同意，不同意者得免簽名。

## Field for the Recommender 推薦人專用欄

Channel code 通路代號： Unit code 單位代號： project code 專案代號：GOLD

Recommender name 推薦人姓名：

Recommender code 推薦人代號：

Contact phone 連絡電話：- Extension 分機：

Relationship with the applicant 與申請人關係： relatives 親屬  friends 朋友  customers 客戶  
 introduction by others 他人介紹  others 其他

Identity verified 已核對身分： Yes 是  No 否

Personally visited and employment confirmed 已親訪並確認在職： Yes 是  No 否

Signature and seal for confirmation of promotion method 確認推廣方式簽章處：

Remark 備註：



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## Co-branded Card joint marketing application notification, consent items 一般聯名卡共同行銷資料運用

The applicant 申請人  **Agree 同意**  **Disagree 不同意** the following Article 16 of applying Co-branded Card(not checked as disagree, if none is checked, it will be deemed as disagreement and the Co-branded Card cannot be issued). In the future, the applicant may notify or contact the Bank in writing or by telephone to stop the use of the information above. It shall be deemed that the applicant has agreed to terminate the use of the Co-branded Card and no longer enjoy the benefit that provided by Co-branded group.

下述第 16 條申請聯名卡同意事項（未勾選視為不同意，若勾選不同意，無法核發聯名卡。），嗣後申請人並得利用書面或電話通知 貴行辦理前述資料之停止運用事宜，本行將依申請人通知辦理，並視同申請人同意終止使用該聯名卡，且不再獲得聯名團體提供之優惠或服務。

### Please sign to agree to the following statement 請您簽名同意以下聲明

**The applicant applies for a credit card from Hua Nan Commercial Bank (hereinafter referred to as the Bank) and agrees to the following terms and charges: 申請人向華南銀行（以下簡稱貴行）申請信用卡，並同意下列各項條款內容及費用說明：**

#### **Statemen 聲明事項**

1. The applicant declares that the information above is true and authorizes the Bank to verify such data with relevant units, and agrees to perform the agreed terms of the credit card sent with the card. If the applicant does not accept the agreed terms, he/she will notify the Bank to terminate the contract within seven days after receiving the card, without giving reasons or bearing any expenses, unless the card has been used.

申請人聲明以上記載均屬實，並授權貴行向有關單位核對該等資料；且同意履行隨卡寄送之信用卡約定條款，如未能接受該約定條款，將於收到卡片七日內通知貴行解除契約，無須說明理由及負擔任何費用，但已使用卡片者不在此限。

2. The applicant agrees that the Bank, its parent company and its subsidiaries, its correspondent financial institutions, Joint Credit Information Center, National Credit Card Center, Financial Information Service Co., Ltd., institutions designated by the competent authority or members of the institutions above may collect, process, utilize and internationally transmit the applicant's information within the scope of their business registration items or business needs to be specified in their articles of association or in accordance with laws and regulations.

申請人同意貴行、貴行之母公司及旗下之子公司、貴行往來金融機構、財團法人金融聯合徵信中心、財團法人聯合信用卡處理中心、財金資訊股份有限公司及經主管機關指定之機構或上述機構之會員，依其營業登記項目或章程所訂業務需要等特定目的範圍內或依據法令之規定，得蒐集、處理、利用及國際傳輸申請人資料。

3. The applicant agrees that the Bank may entrust appropriate third parties or cooperate with the member institutions of various credit card organizations to handle transaction amount collection and payment, and process businesses or other ancillary businesses related to the credit cards (including but not limited to receivable collection and legal procedures). The applicant also agrees that the Bank may provide his/her personal data to such third parties, and



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the third parties shall still keep the personal data confidential in accordance with laws and regulations.

申請人同意貴行之交易帳款收付業務、處理業務或其他與信用卡有關之附隨業務（包括但不限於帳款催收及法律程序），委託適當之第三人或與各信用卡組織之會員機構合作辦理。申請人並同意貴行將其個人資料提供該第三人，該第三人於處理及利用本人個人資料時，仍應依法令規定並保守秘密。

4. The ATM card that used by applicant now will automatically become invalid after the “ATM function” of Combo card is activated. However, before the original ATM card function expires, all cases of withdrawal (transfer) with the original ATM card that the applicant shall be responsible for.

申請人前向貴行領用之存款帳戶金融卡，於 Combo 卡之「金融卡」功能啟用後即自動失效，惟在原金融卡功能失效前，所有以原金融卡取款（轉帳）之案件，概由申請人自行負責。

5. All the credit cards that you apply for at the Bank share the same credit line. The original card applicant agrees to be fully responsible for paying off the accounts payable generated by the original card applicants' use of the credit card.

正卡暨所有卡別均共用同一信用額度。正卡申請人同意就使用信用卡所生應付帳款負全部清償責任。

6. You agree that if your Combo card application was not approved, Bank will issue you a Visa Debit card automatically. In the case when the cooperation contract of the cobrand card you applied has terminated, Bank may reissue other credit card to you upon written notification if receiving no objections from you.

倘不符 Combo 卡之核卡者，得自動核發 VISA 金融卡。申請人同意，若貴行與申請人所申請之聯名卡團體之合作契約終止時，貴行得於書面通知持卡人而未表達異議後，換發貴行其他信用卡。

7. The credit card issued by the Bank is not protected by deposit insurance.

貴行所發行之信用卡不受存款保險保障。

8. The credit card liabilities of the applicant that have not been repaid after the due date may be sold by the Bank to an asset management company in accordance with the regulations.

申請人逾期未清償之信用卡債務，貴行得依規定出售予資產管理公司。

9. The Bank may increase the credit card limit only after obtaining the approval of the applicant.

貴行須於徵得申請人同意後始得調高信用卡額度。

10. If the Bank finds that the applicant has not truthfully informed that he is a student at the time of application and that the applicant holds credit cards of more than three banks and the credit line of each exceeds NT\$20,000, the Bank may immediately have the card suspended. If the applicant is a student, the Bank may notify the applicant's parents or legal representative of the issuance of the card, and ask them to pay attention to the applicant's use of the credit card.

貴行如發現申請人於申請時未據實告知具有學生身分，且有持卡超過三家及每家信用額度已超過新臺幣二萬元之情事，貴行可立即通知停卡。如申請人具有學生身分，貴行得將發卡之情事通知申請人之父母或法定代理人，請其注意申請人使用信用卡的情形。

11. The applicant agrees that the Bank review the applicant's income or financial proof provided to the Bank within the last year due to other business transactions, and use it for the credit card application; once the card is issued, the relevant records will be posted on the Joint Credit Information Center regardless of whether the



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credit line is used or not.

申請人同意貴行調閱因其他業務往來，於最近一年內提供予貴行之所得或財力證明，做為申辦信用卡使用；一經核發卡片後，不論是否動用額度，相關紀錄均會登載於財團法人金融聯合徵信中心。

12.The Combo Card applicant agrees to be bound by Bank General Agreement for Accounts and Bank Terms and Conditions of Banking Service.

Combo 卡申請人使用其金融卡功能，悉依貴行金融卡相關約定辦理。

13.The applicant authorizes the Bank to be the applicant's foreign exchange settlement agent within the territory of the Republic of China to handle the settlement of all foreign currency consumption of the applicant's credit card issued by the Bank.

授權貴行為申請人於中華民國境內之結匯代理人，處理申請人持有貴行信用卡所有外幣消費之結帳。

14.The applicant agrees that the Bank delivers the credit card agreement terms or business-related documents or required notices (including statements) to the contact address of the original card applicant, or the contact address contained in the application form. Such documents will take effect on the applicant upon delivery.

申請人同意貴行將信用卡約定條款或業務相關文書或應為之通知（含帳單）向正卡申請人最後通知之聯絡地址或申請表格所載聯絡地址 送達，即對申請人發生相同之效力。

15.The applicant agrees that if the payment is not made in accordance with the contract after the card is approved, the Bank may outsource the liability collection or apply for enforcement in accordance with the civil procedure, and report the bad credit to the Joint Credit Information Center according to the regulations of the competent authority; such records may affect the use of the applicant's existing cards and the rights and interests of other loans (including cash cards) or credit cards in the future.

申請人同意，核卡後若未按時依約繳款，貴行得委外催收或依民事訴訟程序聲請強制執行，並依主管機關規定報送登錄於財團法人金融聯合徵信中心信用不良紀錄，而可能影響您現有卡片之使用及未來申辦其他貸款（含現金卡）或信用卡之權益。

16.Agreement for iPASS co branded card application: In order to meet the requirements of the competent authority, if the applicant applies for the IPASS co branded card, the card issued shall be registered. The Bank may provide the applicant's basic personal data (name, ID card number, birthday, telephone number, address, email box and nationality) to the iPASS Corporation for collection, processing and utilization within its business purposes. In compliance with the implementation of the Personal Data Protection Act, the iPASS Corporation has posted the notice on its official website [www.i-pass.com.tw](http://www.i-pass.com.tw). If you have any doubt, please call the IPASS customer service hotline (07) 791-2000.

申請一卡通聯名卡同意事項：為符合主管機關規範，申請人如申請一卡通聯名卡者，核發之一卡通聯名卡均為記名式；貴行得提供申請人之個人基本資料（姓名、身分證字號、生日、電話、地址、電子郵件信箱、國籍）予一卡通公司，供一卡通公司於其營業目的範圍內為蒐集、處理及利用。配合個人資料保護法實施，一卡通公司已將應告知事項載於官網 [www.i-pass.com.tw](http://www.i-pass.com.tw)，若有任何疑義，請撥打一卡通客服專線 (07) 791-2000 洽詢。

17.After the applicant agrees that after the Bank's issuance of the card, the retained e-mail box may be used to send credit card agreement terms, co-branded card special terms, and other agreements.

申請人同意貴行核卡後，得以留存之電子信箱寄送信用卡約定條款、聯名卡特別約定條款等約款。



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The applicant has read in detail and agreed with the contents of the statement above and the "Notes on the Use of Hua Nan Commercial Bank's Credit Card and Instructions on the Revolving Credit Rate and Various Fee Calculation "and" Special Terms of Hua Nan Commercial Bank's iPASS Co-branded Card" set out below.

申請人已詳閱並同意上述聲明內容及下方所載之「華南銀行信用卡使用注意事項與循環信用利率及各項費用計算說明」及「華南銀行一卡通聯名卡特別約定條款」。

**Please sign**

Signature of the applicant in Chinese block character

申請人中文正楷簽名

Year  
年   Month  
月   Day  
日

※If the applicant misses or misplaces this application date, he/she agrees to take the receipt date of the Bank as the application date.

申請人如漏填或誤植本申請日，同意以貴行收件日期為申請日

※**The applicant is aware that the Bank will not voluntarily send out cash advance password letters, and he/she must contact the 24-hour customer service hotline (02) 21810101 to apply for the password letter.**

申請人知悉貴行一律不主動寄發預借現金密碼函，申請密碼函須洽 24 小時客服專線 (02) 21810101。

※Notes: 1. All the credit cards that you apply for at the Bank share the same credit line. 2. Hua Nan Commercial Bank reserves the right to approve the application and to grant the credit line. The documents and application form you attach will not be returned regardless of whether the card is issued or not.

※ 注意事項：一、您在本行申請的所有信用卡共用一個信用額度。二、華南銀行保留申請核准與否及給予額度之權利，您所附文件及申請書無論發卡與否，恕不退還。

## Notice of Hua Nan Commercial Bank's Performance of the Personal Data Protection Act 華南銀行履行個人資料保護法告知事項

Hua Nan Commercial Bank (hereinafter referred to as the Bank), in accordance with Paragraph 1, Article 8 of the Personal Data Protection Act, hereby informs the applicant of the following matters, and the applicant is requested to read and be aware of them: 華南銀行(以下簡稱本行)依據個人資料保護法第八條第一項規定，向申請人告知下列事項，請申請人詳閱及知悉：

1.As the collection of personal data involves the privacy rights of the applicant,when collecting personal data from the applicant, the Bank shall clearly inform the applicant of the following matters in accordance with the provisions of Paragraph 1, Article 8 of the Personal Data Protection Act: (1) The name of the non-government agency; (2) the purpose of the collection; (3) the type of personal data; (4) the period, region, object and method of using the personal data; (5) the rights and methods which may be exercised by the applicant in accordance with the



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provisions of Article 3 of the Personal Data Protection Act; (6) when the applicant is free to choose whether to provide personal data, the impact on the applicant's rights and interests for failure to provide such data.

一、由於個人資料之蒐集，涉及申請人的隱私權益，本行向申請人蒐集個人資料時，依據個人資料保護法（以下稱個資法）第八條第一項規定，應明確告知申請人下列事項：（一）非公務機關名稱（二）蒐集之目的（三）個人資料之類別（四）個人資料利用之期間、地區、對象及方式（五）當事人依個資法第三條規定得行使之權利及方式（六）當事人得自由選擇提供個人資料時，不提供將對其權益之影響。

2. The purpose of the Bank's collection of applicants' personal data, the categories of personal data, and the period, region, object, and method of use of such personal data, etc. are as follows:

有關本行蒐集申請人個人資料之目的、個人資料類別及個人資料利用之期間、地區、對象及方式等內容如后：

(1) Purpose of collection: 蒐集之目的

A.022 Foreign exchange business, 067 Credit card, cash card, transfer card or electronic ticket business, 082 Comprehensive management of deposit and borrowing operations for borrowers and depositors, 088 Loan approval and credit business, 106 Credit business, 154 Credit investigation, 181 Other businesses which are integrated under the business registration items or in the articles of association (for example: joint marketing or cooperative promotion of business).

022 外匯業務、067 信用卡、現金卡、轉帳卡或電子票證業務、082 借款戶與存款戶存借作業綜合管理、088 核貸與授信業務、106 授信業務、154 徵信、181 其他經營合併於營業登記項目或組織章程所定之業務（例如：共同行銷或合作推廣業務等）。

B. Common specific-purpose items: 040 Marketing, 059 The collection, processing and use of data performed by the financial services industry in accordance with laws and regulations and the needs of financial supervision, 060 Financial dispute processing, 063 The collection, processing and use of personal data by non-government agencies according to law, 069 The management of contracts, semi-contracts or other legal relationships, 090 Consumer and customer management and service, 091 Consumer protection, 098 Business and technical information, 104 Accounting management and debt transaction business, 136 Information (communication) and database management, 137 Information security and management, 157 Surveys, statistics and research analysis, 182 Other consulting and advisory services.

共通性特定目的項目：040 行銷、059 金融服務業依法令規定及金融監督需要，所為之蒐集處理及利用、060 金融爭議處理、063 非公務機關依法定義務所進行個人資料之蒐集處理及利用、069 契約、類似契約或其他法律關係管理之事務、090 消費者、客戶管理與服務、091 消費者保護、098 商業與技術資訊、104 帳務管理及債權交易業務、136 資（通）訊與資料庫管理、137 資通安全與管理、157 調查、統計與研究分析、182 其他諮詢與顧問服務。

(2) Categories of personal data 個人資料類別：

Name, identity or unified number, gender, date of birth, communication method, and other information such as the content of the relevant business application, or contract, and the personal information actually collected for relevant businesses, accounts or services by the Bank due to business dealings with the customer or from the customer or any third party (for example, Joint Credit Information Center) shall prevail.

姓名、身分證統一編號、性別、出生年月日、通訊方式及其他詳如相關業務申請書或契約書之內容，並以本行與客戶往來之相關業務、帳戶或服務及自客戶或第三人處（例如：財團法人金融聯合徵信中心）所實際蒐集之個人資料為準。

(3) Period of use: 利用之期間

The duration for a specific purpose, or the retention period specified in relevant laws and regulations (such as the Business Entity Accounting Act), or the retention period necessary for the execution of business, or the



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retention period specified for the retention of data according to individual contracts (whichever is the longest). 特定目的存續期間、依相關法令所定 (例如商業會計法等) 或因執行業務所必須之保存期間或依個別契約就資料之保存所定之保存年限。(以期限最長者為準)。

(4) Areas for the use of data: 利用之地區

The following are the domestic and overseas locations of the objects listed in the "Objects for the Use of Personal Data".

下揭「個人資料利用之對象」所列之利用對象其國內及國外所在地。

(5) Objects for the use of data 利用之對象：

The Bank (including outsourced institutions entrusted by the Bank to handle affairs), institutions entrusted in accordance with laws and regulations (e.g., Hua Nan Financial Holdings Co., Ltd., which the Bank belongs to), and other business-related institutions (e.g., remittance banks, Joint Credit Information Center, National Credit Card Center, Taiwan Clearing House, Financial Information Service Co., Ltd., EasyCard Corporation, credit guarantee agencies, international credit card organizations, acquirers and chartered stores), institutions with legal rights or financial supervisory authorities, and objects agreed by the applicant (e.g., companies that the Bank jointly conducts marketing with or interactively uses customer information with, and companies that cooperate with the Bank for business promotion).

本行 (含受本行委託處理事務之委外機構)、依法令規定利用之機構 (例如：本行所屬華南金融控股公司等)、其他業務相關之機構 (例如：通匯行、財團法人金融聯合徵信中心、財團法人聯合信用卡處理中心、臺灣票據交換所、財金資訊股份有限公司、悠遊卡股份有限公司、信用保證機構、信用卡國際組織、收單機構暨特約商店等)、依法有權機構或金融監理機關、申請人所同意之對象 (例如本行共同行銷或交互運用客戶資料之公司、與本行合作推廣業務之公司等)。

(6) Method of use 利用之方式：

Methods in compliance with the relevant laws and regulations on personal data protection via automatic machines or other non-automatic means.

符合個人資料保護相關法令以自動化機器或其他非自動化之利用方式。

3. In accordance with the provisions of Article 3 of the Personal Data Protection Act, the applicant may exercise the following rights in respect of the Bank's retention of the applicant's personal data:

依據個資法第三條規定，申請人就本行保有申請人之個人資料得行使下列權利：

(1) Except for the circumstances in Article 10 of the Personal Data Protection Act, the applicant may inquire, request to view or request to make copies from the Bank, but the Bank may charge necessary costs and expenses in accordance with Article 14 of the Personal Data Protection Act.

除有個資法第十條所規定之例外情形外，得向本行查詢、請求閱覽或請求製給複製本，惟本行依個資法第十四條規定得酌收必要成本費用。

(2) The applicant may request the Bank for supplement or correction, but in accordance with Article 19 of the Enforcement Rules of the Personal Data Protection Act, the applicant shall properly explain the reasons and facts.

得向本行請求補充或更正，惟依個資法施行細則第十九條規定，申請人應適當釋明其原因及事實。

(3) If the Bank violates the provisions of the Personal Data Protection Act in its collection, processing or use of the applicant's personal data, the applicant may request the Bank to stop the collection in accordance with Paragraph 4, Article 11 of the Personal Data Protection Act.



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本行如有違反個資法規定蒐集、處理或利用申請人之個人資料，依個資法第十一條第四項規定，申請人得向本行請求停止蒐集。

- (4) In accordance with Paragraph 2, Article 11 of the Personal Data Protection Act, if there is a dispute over the correctness of personal data, the applicant may request the Bank to stop processing or using the applicant's personal data. However, this restriction does not apply if, in accordance with the proviso of that paragraph, the Bank requires such data to carry out its business and the dispute is indicated or the written consent is obtained from the applicant.

依個資法第十一條第二項規定，個人資料正確性有爭議者，得向本行請求停止處理或利用申請人之個人資料。惟依該項但書規定，本行因執行業務所必須並註明其爭議或經申請人書面同意者，不在此限。

- (5) According to Paragraph 3, Article 11 of the Personal Data Protection Act, when the specific purpose of personal data collection disappears or the period expires, the applicant may request the Bank to delete or stop processing or using the applicant's personal data. However, this restriction does not apply if, in accordance with the proviso of that paragraph, the Bank requires such data to carry out its business and the dispute is indicated or the written consent is obtained from the applicant.

依個資法第十一條第三項規定，個人資料蒐集之特定目的消失或期限屆滿時，得向本行請求刪除、停止處理或利用申請人之個人資料。惟依該項但書規定，本行因執行業務所必須或經申請人書面同意者，不在此限。

- 4.If the applicant wants to exercise the rights specified in Article 3 of the Personal Data Protection Act, he/she may contact the Bank's customer service (02-2181011) or visit the Bank's website at [www.hncb.com.tw](http://www.hncb.com.tw) about how to exercise them.

申請人如欲行使上述個資法第三條規定之各項權利，有關如何行使之方式，得向本行客服(02-21810101)詢問或於本行網站 [www.hncb.com.tw](http://www.hncb.com.tw) 查詢。

- 5.The applicant is free to choose whether to provide relevant personal data and the categories of data to be provided. However, if the personal data and categories that the applicant refuses to provide are the data required for business approval or operation, the Bank may not be able to carry out the necessary business approval or operation and cannot provide relevant services or better services to the applicant. The applicant's understanding of the above is appreciated.

申請人得自由選擇是否提供相關個人資料及類別，惟申請人所拒絕提供之個人資料及類別，如果是辦理業務審核或作業所需之資料，本行可能無法進行必要之業務審核或作業而無法提供申請人相關服務或無法提供較佳之服務，敬請見諒。



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# Notes on the Use of Hua Nan Commercial Bank Credit Card

## 華南銀行信用卡使用注意事項

**Please read the following notes carefully before you decide to apply for a credit card from the Bank:** 在您決定向本行申請信用卡之前，請您務必詳讀下列注意事項：

### 1. All expenses payable and possibly borne 應付及可能負擔的一切費用

#### (1) Annual fee 年費

Charging standard: An annual fee of NT\$2,400. Preferential conditions for fee waivers: The annual fee is exempt for the first year. From the date of card issuing, NT\$100 will be deducted from the annual fee of the next year for every NT\$1,000 consumed in the first year until the entire annual fee is deducted (free of the annual fee for the next year if NT\$24,000 is consumed in the year), or the card is free of the annual fee for the next year if the electronic statement is applied for and a transaction of any amount is consumed in the year. The same annual fee-charging standard shall also apply in the future.

享利樂活 Combo 卡 (商務御璽卡)：年費 NT\$2,400。年費減免標準：首年免年費，自核卡日起，於首年內消費每滿 NT\$1,000 元，可抵扣次年年費 100 元，至全部年費抵扣完為止 (年刷 NT\$24,000 免次年年費)，或申請電子帳單後每年不限金額消費 1 筆，即免收該卡次年年費，往後年費收費標準依此類推。

※The annual fee charging standard and exemption method are subject to the provisions of the Bank when the annual fee occurs. 年費收費標準及免收辦法以產生年費時本行之規定為準

#### (2) Revolving Credit Interest 循環信用利息

A. The cardholder may choose to make the payment by means of revolving credit and pay the amount above (or equal to) the minimum payable amount to the Bank before the deadline of current payment. The cardholder may postpone the payment of the unpaid balance and pay the revolving credit interest, and may pay off all or part of the original delayed payment amount at any time.

B. The minimum amount payable by the cardholder in each period = [total amount of new consumption in the current period X10%] + [total amount of new cash advance in the current period X5%] + [outstanding consumption principal (including general consumption and cash advance) generated after July 1, 2015 X5%] + [outstanding consumption principal (including general consumption and cash advance) generated before June 30, 2015 x2%]+ [total amount of all credit card transactions exceeding the credit limit] + [total amount of overdue minimum payables in previous periods] + [revolving credit interest, liquidated damages, annual fee, advance cash handling fee, loss reporting handling fee, handling fee for retrieval of signed bills, supplementary statement handling fee, foreign transaction service fee and other payable expenses]+ [consumption and principal, interest and installment transaction fee of each installment of statement, and amount withheld for fund subscription].

C. The interest on each revolving credit is calculated from the date of entry of each "account that can be included in the revolving credit principal", and the balance of the account is calculated at the Bank's preferential credit interest rate applicable according to the cardholder's credit rating until the date of settlement of the account (rounded off to NT\$1).

D. The annual interest rate of the Bank's revolving credit is 7.36% ~ 15%, depending on the computer score.

For example, the 1st day of each month is the cardholder's statement settlement day, and the 16th day of



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each month is the payment deadline. On March 27, the cardholder made consumption and the Bank credited NT\$12,000 on March 29 (i.e. the Bank's fund advance date), and the total amount payable in the statement on April 1 is NT\$12,000. On the payment deadline of April 16, if the cardholder only pays the minimum amount of NT\$1,200, the revolving credit interest of the previous month as of the settlement date of May 1 shall be (calculated the annual interest rate of 15%):  $(12,000-1,200) \times 34 \text{days (March 29 ~ May 1)} \times (15\% \div 365) = \text{NT\$151}$ .

- A. 持卡人得選擇以循環信用方式繳款，於當期繳款截止日前將最低應繳金額以上（或等於最低應繳金額）款項繳付本行。持卡人就剩餘未付款項得延後付款，並計付循環信用利息且得隨時清償原延後付款金額之全部或一部分。
- B. 持卡人每期最低應繳金額 = [ 當期新增消費款總額 x10% ] + [ 當期新增預借現金總額 x5% ] + [ 104 年 7 月 1 日後所產生之前期循環未結清消費本金（含一般消費及預借現金） x5% ] + [ 104 年 6 月 30 日前所產生之前期循環未結清消費本金（含一般消費及預借現金） x2% ] + [ 超過信用額度之全部使用信用卡交易金額 ] + [ 累計當期以前各期逾期未付最低應繳款項之總和 ] + [ 循環信用利息、違約金、年費、預借現金手續費、掛失手續費、調閱簽帳單手續費、補寄帳單手續費或國外交易服務費等其他應繳費用 ] + [ 消費及帳單分期之每期本金、利息及分期付款交易手續費、扣繳基金款項 ]。
- C. 各筆循環信用利息之計算，係將每筆「得計入循環信用本金之帳款」，自各筆帳款入帳日起，就該帳款之餘額以本行依照持卡人信用評等結果所適用之信用優惠利率計算至該筆帳款結清之日止（元以下四捨五入）。
- D. 本行循環信用年利率為 7.36%~15%，依電腦評分而定。例如：某持卡人之每月 1 日為帳單結帳日，每月 16 日為繳款截止日；3/27 持卡人消費一筆，銀行於 3/29 入帳 12,000 元（即銀行墊款日），4 月 1 日帳單之應繳總金額 12,000 元。4 月 16 日繳款截止日持卡人僅繳交最低金額 1,200 元，則 5 月 1 日結帳日止，應繳付上月循環信用利息為（以年息 15% 計算）： $(12,000-1,200) \times 34 \text{天 (3/29 ~ 5/1)} \times (15\% \div 365) = 151 \text{元}$ 。

### (3) Liquidated damages 違約金

The calculation method of liquidated damages for each billing period is as follows, and the maximum is three periods:

1. For the first month of delay, the liquidated damages of NT\$300 shall be calculated and paid in the current month.
2. For the second month of delay, the liquidated damages of NT\$400 shall be calculated and paid in the current month.
3. For the third month of delay, the liquidated damages of NT\$500 shall be calculated and paid in the current month.

各帳單週期之違約金計算方式係以下列方式計付，且最高以三期為上限：

1. 延滯第一個月，當月計付違約金新臺幣 300 元。
2. 延滯第二個月，當月計付違約金新臺幣 400 元。
3. 延滯第三個月，當月計付違約金新臺幣 500 元

### (4) Handling charge for cash advance 預借現金手續費

Cash amount of each advance  $\times 3.5\% + \text{NT\$100}$ . If the amount of cash advance is not fully paid before the deadline for payment of the current period, the Bank may calculate and collect revolving credit interest or liquidated damages.

每筆預借現金金額  $\times 3.5\% + \text{NT\$100}$ 。預借現金金額於當期繳款截止日前如未全部繳清，本行得計收循環信用利息或違約金。

### (5) Handling fee for the retrieval of signed bills 調閱簽單手續費

If the Bank is requested to retrieve signed bills or refund orders from the acquirer, the Bank will charge



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NT\$100 for each signed bill retrieval.

如有請求本行代向收單機構調閱簽帳單或退款單時，本行代收每筆調閱簽單手續費每筆 NT\$100。

**(6) Loss reporting fee 掛失手續費**

NT\$200 per card per time. 每次每卡 NT\$200。

**(7)The self-borne amount of fraudulent use of credit card 信用卡遭冒用之自負額：**

NT\$3,000 maximum. For details, please refer to Article 2 "Loss of credit card" of the Notes on the Use of HNB Credit Card. However, if the transaction is conducted in a chartered store where the Bank agrees to handle signature-free transactions within a specific amount, and it is confirmed that the transaction is not conducted by the cardholder, and the transaction is not a collusion by the cardholder, then the cardholder may be exempted from the self-borne amount.

NT\$3000 為上限，詳細內容請參考華南銀行信用卡使用注意事項第二條「信用卡遺失等情形」，惟於銀行同意辦理特定金額內免簽名之特約商店進行免簽名交易，且經確認非持卡人本人交易且非持卡人串謀之交易得免負擔自負額。

**(8)Foreign transaction service fee 國外交易服務費**

If the currency of the cardholder's transaction (including refund) is not New Taiwan dollars or is traded in New Taiwan dollars abroad (including trading in New Taiwan dollars with chartered stores abroad), in addition to the fee that should be charged by each international credit card organization (currently 1%, subject to the announcement of each international credit card organization in case of any change), each transaction will be charged at 0.5% of the consumption amount.

持卡人如交易（含辦理退款）之貨幣非為新臺幣或於國外以新臺幣交易（含與設於國外之特約商店以新臺幣交易）時，除各信用卡國際組織應收取之費用（目前為 1%，若有異動，悉依各信用卡國際組織公告為準）外，每筆另按消費金額 0.5% 計收。

**(9)Voice/Internet payment fee 語音 / 網路繳款手續費**

A. Various inspection (verification) taxes and self-paid taxes: 0.5% of the tax amount for national and local taxes.

B. Fuel tax for automobiles and locomotives: 1% of the tax amount.

C. License fee, fines for a traffic violation, and fines for violation of regulations: NT\$20 per transaction.

D. Chunghwa Telecom communication fee: NT\$10 per transaction.

E. Vehicle license plate bidding: NT\$50 per transaction.

F. Vehicle license plate selection: NT \$20 per transactio

1. 各項查（核）定稅及自繳稅款：國稅、地方稅，每筆稅款金額 0.5%。

2. 汽機車燃料使用費：繳款金額之 1%。

3. 汽機車行照規費、交通違規罰鍰、違章罰鍰：每筆 NT\$20。

4. 中華電信資費：每筆 NT\$10。

5. 車輛標牌：每筆 NT\$50。

6. 車輛選牌：每筆 NT\$20。

**(10)Handling charge of electronic government service platform: NT\$20 per transaction. 電子化政府服務平**

臺手續費：每筆 NT\$20。

**(11)Service charge for a refund of overpayment 溢繳款退回手續費**

Cardholders who apply to return the overpayment to the Bank's deposit account will not be charged a remittance handling fee; however, a remittance handling fee of NT\$30 will be charged if the applicant applies



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for a refund to the account of another financial institution.

持卡人申請退回溢繳款項至本行存款帳戶，不需收取匯款手續費；惟若係申請退至其他金融機構帳戶者，需收取 NT\$30 元匯款手續費。

#### **(12)Service charge for an emergency replacement card 緊急替代卡服務手續費**

If the cardholder loses the credit card abroad and requires to re-issue an emergency replacement card or emergency cash advance, the fee will be adjusted according to the charging standards of various international credit card organizations.

在國外遺失信用卡而要求補發緊急替代卡或緊急預借現金時，隨各信用卡國際組織計收費標準規定調整。

#### **(13)Other fees 其他費用**

- 1.Service charge for issuing settlement certificate: NT\$200 per copy each time.
- 2.Service charge for supplementary statement: NT\$100 per month (the statements for the last 3 months are free of charge).
- 3.Production fee for new/reissued: NT\$50/card for Priority Pass( 新貴通卡 ).
  1. 核發清償證明手續費：每次每份 NT\$200。
  2. 補寄帳單手續費：每次每月份帳單 NT\$100。（補寄最近 3 個月內帳單免收）
  3. 新貴通卡新卡 / 補發製卡費：NT\$50/ 卡。

※If there is any change in the above-mentioned revolving credit rates or the calculation of various fees, the change will be implemented after the effective date mentioned in the announcement made in accordance with the regulations. 上開循環信用利率及各項費用計算若有變更，於依規定公告通知生效日後實施。

## **2. Loss of credit card 信用卡遺失等情形**

(1)If the cardholder's credit card is lost, stolen, robbed, swindled or otherwise occupied by others (hereinafter referred to as loss), the cardholder shall notify the Bank or other institutions designated by the Bank to go through the loss reporting procedures as soon as possible by telephone or other means, and pay a loss reporting fee of NT\$200. However, if the Bank deems it necessary, it shall notify the cardholder within 10 days from the date of accepting the loss reporting procedures and request the cardholder to report the case to the local police authority or notify the Bank in supplementary writing within 3 days from the date of receiving the notice.

持卡人信用卡如有遺失、被竊、被搶、詐取或其他遭持卡人以外之他人占有之情形（以下簡稱遺失等情形），應儘速以電話或其他方式通知本行或其他經本行指定機構辦理掛失手續，並繳交掛失手續費新臺幣 200 元。但如本行認有必要時，應於受理掛失手續日起 10 日內通知持卡人，要求於受通知日起 3 日內向當地警察機關報案或以書面補行通知本行。

(2)The Bank shall bear all losses arising from the fraudulent use of the card from the time of handling the loss reporting procedures. However, under any of the following circumstances, the cardholder shall still bear the loss of the fraudulent use after going through the loss reporting procedures: A.The fraudulent use of another person is due to that the cardholder allows or deliberately gives the credit card to that person for his/her use. B. The cardholder intentionally or through gross negligence makes known to others the transaction password for cash advance or other transactions via automatic equipment or other means for identifying the identity of the cardholder. C. The cardholder commits a false transaction or conspiracy to defraud others or chartered stores.



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持卡人自辦理掛失手續時起被冒用所發生之損失，概由本行負擔。但有下列情形之一者，持卡人仍應負擔辦理掛失手續後被冒用之損失：1. 他人之冒用為持卡人容許或故意將信用卡交其使用者。2. 持卡人因故意或重大過失將使用自動化設備辦理預借現金或進行其他交易之交易密碼或其他辨識持卡人同一性之方式使他人知悉者。3. 持卡人與他人或特約商店為虛偽不實交易行為或共謀詐欺者。

- (3)The maximum self-borne amount of the cardholder for fraudulent use before the loss reporting procedures is NT\$3,000. However, under any of the following circumstances, the cardholder shall be exempted from bearing the self-borne amount: A. The card is fraudulently used within 24 hours before the loss reporting procedures for the credit card. B. The signature of the fraudulent user on the signature sheet can be identified with the naked eye and is significantly different from the signature of the cardholder, or can be identified with the attention of a good manager and is different from the signature of the cardholder. C. The fraudulent user falsified the signature in a chartered store where the Bank agrees to handle signature-free transactions within a specific amount, and it is confirmed that the transaction is not conducted by the cardholder, and the transaction is not collusion by the cardholder (for a cash advance via automatic equipment, the loss due to fraudulent use before the cardholder's loss reporting shall be borne by the cardholder, and the self-borne amount agreement in this paragraph is not applicable).

辦理掛失手續前持卡人被冒用之自負額以新臺幣 3,000 元為上限。但有下列情形之一者，持卡人免負擔自負額：1. 持卡人於辦理信用卡掛失手續時起前 24 小時內被冒用者。2. 冒用者在簽單上之簽名，以肉眼即可辨識與持卡人之簽名顯不相同或以善良管理人之注意而可辨識與持卡人之簽名不相同者。3. 冒用者於本行同意辦理特定金額內免簽名之特約商店進行免簽名交易，且經確認非持卡人本人交易及非持卡人串謀之交易。（在自動化設備辦理預借現金部分，持卡人辦理掛失手續前之冒用損失，由持卡人負擔，不適用本項自負額之約定）

- (4)If the cardholder has any of the circumstances in the proviso to Paragraph 2 of this Article, and the Bank can prove that it has fulfilled the duty of care of a good manager, the self-borne amount of the fraudulent case shall not apply to the provisions of the preceding paragraph:A. The cardholder fails to notify the Bank immediately after learning of the loss or theft of the credit card, or the cardholder fails to notify the Bank in more than 20 days after the deadline for payment of the current period.B. The cardholder violates Paragraph 1 of Article 8 and fails to sign on the credit card, resulting in fraudulent use by others.C. The cardholder fails to submit the documents requested by the Bank refuses to assist in the investigation or commits other acts in violation of the principle of good faith after he loss reporting of the credit card.

持卡人有本條第二項但書及下列情形之一者，且本行能證明已盡善良管理人之注意義務者，其被冒用之自負額不適用前項約定：1. 持卡人得知信用卡遺失或被竊等情形而怠於立即通知本行，或持卡人發生信用卡遺失或被竊等情形後，自當期繳款截止日起已逾 20 日仍未通知本行者。2. 持卡人違反第八條第一項約定，未於信用卡簽名致遭他人冒用者。3. 持卡人於辦理信用卡掛失手續後，未提出本行所請求之文件、拒絕協助調查或有其他違反誠信原則之行為者。

### 3. Procedures for handling bill related doubts 帳單疑義之處理程序

- (1)In case of any dispute with the chartered store over the quality, quantity or amount of relevant goods or services, or with the entrusted cash advance institution over the amount of money obtained, the cardholder shall seek a settlement with the chartered store or the entrusted cash advance institution, and shall not use it as a defense against the Bank for refusing to pay the account payable.

持卡人如與特約商店就有關商品或服務之品質、數量、金額，或與委託辦理預借現金機構就取得金錢之金額有所爭議時，應向特約商店或委託辦理預借現金機構尋求解決，不得以此作為向本行拒繳應付帳款之抗辯。



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(2)When using the credit card, if the cardholder meets the following special conditions specified by the operation regulations of the credit card organization, including the reserved goods are not transferred by the chartered store or their quantity is inconsistent, or the reservation service is not provided, or the cash advance on the automatic equipment is not obtained or the amount is inconsistent, then the cardholder shall first seek solutions from the chartered store or the cash advance institution. If it cannot be resolved, the cardholder shall, before the deadline for payment of the current period, notify the Bank with the reasons and supporting documents required by the Bank (such as the bill signed or the receipt copy of the refund sheet), or request the Bank to retrieve the signed bill or refund sheet from the acquirer, or request the Bank to claim fund debit from the acquirer, chartered store or cash advance institution in accordance with the operating regulations of the credit card organization, and may suspend payment to the Bank for the transaction.

持卡人使用信用卡時，如符合各信用卡組織作業規定之下列特殊情形：如預訂商品未獲特約商店移轉商品或其數量不符、預訂服務未獲提供，或於自動化設備上預借現金而未取得金錢或數量不符時，應先向特約商店或辦理預借現金機構尋求解決。如無法解決時，應於當期繳款截止日前，檢具理由及本行要求之證明文件（如簽帳單或退款單收執聯等）通知本行，或請求本行向收單機構調閱簽帳單或退款單，或請求本行就該筆交易依各信用卡組織之作業規定，向收單機構或特約商店、辦理預借現金機構主張扣款，並得就該筆交易對本行暫停付款。

(3)If the cardholder fails to notify the Bank in accordance with the provisions of the preceding paragraph, it will be presumed that there is no error in the particulars of the transaction and the matters contained in the payment notice.

持卡人未依前項約定通知本行者，推定交易明細暨繳款通知書所載事項無錯誤。

(4)For accounts suspended due to doubt, if the cardholder does not agree to pay the handling fee for doubtful accounts referred to in the preceding paragraph, or the fund debit is not allowed unless certified by the Bank or due to reasons not attributable to the Bank, the cardholder shall make the payment immediately after receiving the notice of the Bank; in addition, interest will be accrued from the date of account entry and shall be paid to the Bank at the revolving credit rate applicable to the cardholder's credit rating.

因發生疑義而暫停付款之帳款，如持卡人不同意繳付前項帳款疑義處理費用或非經本行證明無誤或因非可歸責於本行之事由而不得扣款時，持卡人於受本行通知後應立即繳付之，並自入帳日起，以本行依照持卡人信用評等結果所適用之循環信用利率計付利息予本行。

#### 4. Data change 資料異動

there is any change in the contents provided by the cardholder during the validity of the credit card, the cardholder shall notify the Bank of the change in writing or by telephone. If it is not handled in accordance with the regulations, the cardholder shall be responsible for the delay in the delivery or the loss of the statement.

若持卡人於信用卡之有效期間所填載之內容有異動時，應以書面、電話通知本行更改。如未依規定辦理，致生帳單寄送延誤或損失概由持卡人負責。

#### 5. Using the card 卡片使用

(1)The credit card of the cardholder belongs to the property of the Bank and is only authorized to be used by the cardholder him/herself. The cardholder shall not transfer, lend, provide guarantee or otherwise transfer the possession of the credit card to any third party or have it used by any third party. In case of violation, the damage caused shall be borne by the cardholder.



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持卡人之信用卡屬於本行財產，僅授權持卡人本人使用，不得讓與、轉借、提供擔保或以其他方式將信用卡之占有轉讓予第三人或交其使用，如有違反所致損害，概由持卡人負擔。

(2)The cardholder shall sign in the signature field of the card immediately and keep it properly.

收到卡片時應立即在卡片簽名欄上簽名並妥善保管。

(3)The cardholder shall keep the card in sight when using it for consumption. After carefully checking the currency and amount, the cardholder shall sign the same signature on the bill as on the back of the credit card, and properly keep the receipt of the bill for future reconciliation.

持卡人簽帳消費時，勿讓卡片離開視線範圍外，並小心核對幣別金額無誤後，在簽帳單上簽署與信用卡背面相同的簽名字樣，妥善保管簽帳單收執聯以供日後對帳用。

## 6. Competent court 管轄法院

Both parties agree that the Taipei District Court shall be the court of first instance for any lawsuit arising from this contract. However, this does not exclude the provisions of Article 47 of the Consumer Protection Act or Article 436-9 of the Taiwan Code of Civil Procedure concerning the application of a small claims court.

因本契約涉訟時，雙方同意以台北地方法院為第一審管轄法院。但不得排除消費者保護法第四十七條或民事訴訟法第四百三十六條之九規定小額訴訟管轄法院之適用

## 7. Notes on the use of credit cards by students or minors 學生及未成年人使用信用卡應注意事項

(1)Before using the Bank's credit card, the cardholder is advised to read in detail the instructions for using the card and the agreed terms of the credit card, so as to fully understand the rights and obligations of both parties. The cardholder shall evaluate his/her own economic status before consumption, so as to avoid excessive liabilities and inability to pay due to excessive credit expansion, thus resulting in bad credit records which will make it impossible to continue normal transactions with financial institutions in the future and create an economic burden on the cardholder.

建議持卡人在使用本行信用卡前，應先詳細閱讀用卡須知及信用卡約定條款，以充分瞭解雙方之權利義務，並請衡量自身的經濟狀況後再行消費，以避免因信用過度擴張，導致負債過多無力繳款，產生信用不良紀錄，致往後無法與金融機構繼續正常往來，為自己造成經濟負擔。

(2)For non-student applicants aged 20 to 24, the Bank will actively understand and inquire whether they have student status in accordance with the regulations. If the Bank verifies that the applicant does have student status, then the application will be handled in accordance with the Bank's card issuing process for students and notify the student applicant's parents or legal agents, and all the Bank's regulations on student cardholders shall apply immediately.

對於 20 至 24 歲之非學生身分申請人，本行將依規主動瞭解並查詢其是否 具有學生身分，若經本行查證申請人確有學生身分時，將依本行學生持卡人發卡流程處理，同時通知學生申請人之父母或法定代理人，並即適用本行有關學生持卡人所有規範。

(3)The cardholder shall immediately sign on the back of the credit card after receiving it. The credit card can only be used by the cardholder him/herself and shall not be handed over to others, and the cardholder shall not disclose the credit card number and validity period at will. When using a credit card for transactions, the cardholder shall avoid leaving the credit card out of sight, sign on the bill after carefully checking the amount on the bill, and properly keep the receipt of the signed bill for future verification.



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在持卡人收到信用卡後，應立即在信用卡背面簽名，信用卡只能由持卡人本人使用，不能交給他人使用，或隨意洩漏信用卡卡號、有效期間；使用信用卡交易時，避免信用卡離開自己的視線範圍，仔細核對簽帳單之金額無誤後，再於簽帳單上簽名，並妥善保管簽帳單收執聯，以供日後查證。

(4)A credit card may be stolen easily once it is lost. Therefore, special attention should be paid to the use and custody of the credit card. In case of an accidental loss of credit card, please report the loss to the Bank immediately.

信用卡一旦遺失時，即容易被盜用，因此使用和保管信用卡時應特別注意。一旦信用卡不慎遺失時，請立即向本行掛失。

(5)A student should first inform and communicate with the parents on the use of the credit card, and learn to be responsible for managing his/her own finances through the use of the credit card.

學生在使用信用卡時，應該先向父母告知溝通，並藉由信用卡的使用，讓自己學習自主理財的負責態度。

(6)The bank may, at the request of the student's or minor's parents (or guardians), adjust the credit limit of the cardholder or temporarily suspend the right to use the card without prior notice or reminder. If the parents or guardians require the Bank to provide details of the cardholder's consumption, the Bank may provide them directly without the consent of the cardholder. The cardholder's right to use the credit card shall be restored after the cardholder puts forward the "confirmation of parental consent to restore the credit card".

本行得因學生或未成年人父母（或監護人）要求，無須事先通知或催告而調整持卡人信用額度或暫時停止其使用卡片之權利，如其父母或監護人要求本行提供其消費明細，本行得逕予提供，無須取得持卡人同意。待持卡人提出「家長同意恢復信用卡確認書」，再行恢復持卡人使用信用卡之權利。

8.Cardholders can enjoy more time-saving, convenient and secure inductive transactions when spending less than NT\$3000 with JCB J/Speedy, MasterCard/pay pass or VISA/Pay Wave at chartered stores nationwide. For transactions that the cardholder has settle by signature domestically, if the consumption amount is less than NT\$3,000, some chartered stores such as food streets, cinemas, hypermarkets or gas stations may avoid settlement by signature.

持卡人於全國 JCB J/Speedy 或 MasterCard /pay pass 或 VISA/pay Wave 特約商店消費新臺幣 3,000 元以下獨享更省時、更便利、更安全的感應式交易。持卡人於國內原須以簽名方式結帳之交易，倘消費金額於新臺幣 3,000 元以下者，部分之美食街、電影院、大賣場或加油站等特約商店得以免簽名方式結帳。

## 9. Notes on for electronic billing service 電子帳單服務注意事項：

(1)After the cardholder successfully applies for this service, the Bank will send the physical statement and electronic statement at the same time when sending the credit card statement for the first time after the application, and then will not send the physical statement. The cardholder should pay attention to whether the electronic statement has been received. If not, please notify the Bank as soon as possible to avoid damage to the cardholder's rights and interests.

當持卡人成功申請本服務後，本行將於申請後第一次寄發信用卡帳單時，同時寄送實體帳單與電子帳單，嗣後即不寄發實體帳單，請持卡人留意電子帳單是否收訖，如未收到應儘速通知本行，以免權益受損。

(2)Once the credit card electronic statement is sent by the Bank through the e-mail designated by the cardholder, it shall be deemed to have been delivered, and its effect is the same as that of the physical statement. The cardholder shall not claim that the delivery is invalid as it has no written element.

信用卡電子帳單一經本行向持卡人指定之電子郵件信箱為傳送者，即視為已寄達，其效力與實體帳單之送達相同，



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持卡人不得以未具書面要件而主張寄送無效。

- (3)The credit card electronic statement is only sent to the original cardholder, and the supplementary cardholder cannot apply for the statement. If there is any doubt about the content provided in the credit card electronic statement, please contact the Bank as soon as possible, and the actual transaction records on the computer server of the Bank shall prevail.

信用卡電子帳單僅發送予正卡持卡人，附卡持卡人無法申請，若對信用卡電子帳單所提供之內容有疑義時，請儘速與本行聯繫，本行將依電腦主機上實際交易記錄為準。

- (4)If the electronic statement is not received due to the change of e-mail or other reasons, the cardholder shall take the initiative to inquire with the Bank, and shall not refuse to pay because the electronic statement is not received, and the cardholder shall be solely responsible for any damage caused thereby. The bank will take the last registered e-mail of the cardholder as the address for sending the electronic statement.

若因電子郵件信箱更改而未完成異動手續或其他原因致未收到電子帳單者，持卡人應主動自行向本行查詢，且不得以未收到電子帳單而拒絕繳款；如因而致生任何損害，應由持卡人自行負責。本行仍以持卡人最後登記之電子郵件信箱為寄送電子帳單之地址。

- (5)After the cardholder successfully applies for this service, the statement of the current valid and future credit card will be provided in electronic form. If the cardholder checks again the "I agree to apply for the electronic statement" option and fills in a new e-mail for the electronic statement when applying for another credit card with the Bank, it shall be deemed that the e-mail has been changed.

持卡人成功申辦本服務後，現行有效持有及未來新申請信用卡之信用卡帳單將以電子帳單方式提供。如持卡人再向本行另為信用卡之申請時如又重新勾選「我同意申請電子帳單」之選項並填載新電子帳單信箱，視為電子郵件信箱變更。

- (6)For other matters not covered, please refer to the full text of the "Credit Card Electronic Statement Service Agreement" in the "Cardholder Rights Handbook and Credit Card Agreement Terms".

其他未盡事宜請詳閱「卡友權益手冊暨信用卡約定條款」之「信用卡電子帳單服務約定事項」全文。

## **10. Notes on Automatic Debit of Credit Card Payable by Hua Nan Commercial Bank 華銀帳戶自動扣繳信用卡帳款注意事項**

- (1)The cardholder authorizes the Bank to automatically debit the cumulative total payable amount or the minimum payable amount as stipulated in the credit card application form on the monthly payment deadline of the credit card based on the "Automatic Debit Method" stated in the credit card application form, without issuing a separate withdrawal slip.

持卡人授權本行於信用卡帳款每月繳款截止日，按信用卡申請書所載扣抵累計應繳總額或最低應繳金額之扣繳方式，自動向信用卡申請書「自動轉帳扣款方式」之本行申請扣款，無須另行開立取款條。

- (2)If the balance of the cardholder's deposit account at the Bank is insufficient, the cardholder agrees to have the account balance debited to "0".

持卡人於本行之存款帳戶若餘額不足時，同意將帳戶餘額扣抵至“0”。

- (3)If the cardholder provides a comprehensive deposit account for automatic debit, when the balance of the demand is insufficient for the agreed debit amount, the cardholder agrees to have the difference transferred directly from the fixed deposit amount. If there is any occurrence of pledge interest or other related expenses, it shall be handled in accordance with the fixed deposit agreement between the cardholder and the Bank.



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持卡人若提供綜合存款帳戶辦理自動轉帳扣繳，當發生帳戶中之活存金額不足抵扣約定之扣繳金額時，同意將不足之差額由定存金額中直接轉帳付款，若因此茲生質借息等相關費用，當以持卡人與本行之定存約定辦理。

(4)When the cardholder agrees to change the debit account or the debit amount or to terminate the automatic debit authorization, he/she shall fill out the "Authorization for Automatic /Change of/Termination of Debit of Credit Card Balance" and notify the Bank of the change or termination. If the automatic debit is to be changed or terminated, the original account will still be debited before the relevant procedures are completed.

持卡人同意欲變更扣款帳戶、扣抵金額或終止授權自動扣繳時，須另填寫「信用卡帳款自動 / 變更 / 終止扣繳授權書」通知本行變更或終止。變更或終止自動扣繳，於辦妥手續前，仍依原約定帳戶扣繳。

(5)The validity of this application and all credit cards of Bank of South China held by the cardholder (including rehandling cards or additional handling of other credit cards), the cardholder shall not agree on different withholding accounts or withholding methods according to the card type, and any violation shall be deemed to change the original agreement for automatic withholding.

本申請效力及於持卡人持有之所有華南銀行信用卡（含重新辦卡或加辦其他信用卡），持卡人不得依卡別約定不同之扣繳帳戶或扣繳方式，違者視同變更原約定自動扣繳。

(6)After the automatic withholding takes effect, if a deposit account at the Bank is designated for the authorized debit, the first debit will be made on the payment deadline of the credit card. If the debit is unsuccessful, the debit will be made for two consecutive days after the deadline, and no further debit will be made thereafter.

自動扣繳生效後，以本行存款帳戶約定授權扣款者，將於信用卡繳款截止日當日作第一次扣款，若扣款不成功時，將於該截止日後連續扣款二日，之後將不再進行扣款。



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# Special Terms of Hua Nan Commercial Bank's iPASS Co-branded Card 華南銀行一卡通聯名卡特別約定條款

The cardholder hereby applies with Hua Nan Commercial Bank (hereinafter referred to as the Bank) for the iPASS co-branded card which has the functions of credit card and iPASS. In addition to complying with the agreed terms of the Bank's credit card, the cardholder is willing to comply with the following agreed terms for the use of the iPASS co-branded card:

## Article 1 Definitions

- 1.iPASS co-branded card: It refers to the chip credit card with the functions of credit card and iPASS card issued by the Bank in cooperation with iPASS Corporation. The iPASS ticket under the iPASS co-branded card is a registered ordinary ticket with the function of refund for loss reporting.
- 2.iPASS: It refers to the electronic ticket issued by iPASS Corporation under the name of "iPASS". The cardholder can use the stored monetary value to pay for transportation, parking and other services or consumption within the scope of laws and regulations as a means of multi-purpose payment.
- 3.Autoload: It refers to the agreement between the cardholder and the Bank that when using the iPASS function of the iPASS co-branded card if the stored value is insufficient to pay for the current consumption or lower than a fixed amount, a certain amount can be automatically added to iPASS from the credit line of the iPASS co-branded card through the autoload equipment. The autoload is equivalent to the credit card consumption of the cardholder.
- 4.Balance transfer: It refers to the settlement of the iPASS balance in the iPASS co-branded card by transferring the entire balance to the cardholder's credit card account in one go, and directly debiting the credit card account. If there is still a balance after the debit, it shall be handled in accordance with the provisions on the return of excess payment in accordance with the terms of the Bank's credit card. If the balance of iPASS is negative, the cardholder agrees to treat the negative amount as a general consumption amount and charge it to the cardholder's credit card account. **The time for balance transfer is about 40 working days.**
- 5.Chartered agency: It refers to an entity that has entered into a written contract with iPASS Corporation stipulating that the cardholder can pay the consideration for goods and services, and make various payments to government agencies and other payments approved by the competent authority.
- 6.Deferred goods or services: These refer to goods or services that are promised to be delivered within a specific period of time rather than by one-time delivery.

## Article 2 Application and Use of the iPASS Co-branded Card

- 1.Application method: The applicant shall fill in all fields of the iPASS co-branded card application form based on facts. The applicant shall immediately notify the Bank if there is any change in the information filled in.
- 2.Using the Card
  - (1)The scope of application and functions of iPASS are provided by iPASS Corporation. Based on the monetary value of the stored value in iPASS, the cardholder may make consumption within the scope of the "iPASS Electronic Ticket Standard Contract" announced by iPASS Corporation, or the scope of application and functions announced on the iPASS website. The iPASS official website: [www.i-pass.com.tw](http://www.i-pass.com.tw).
  - (2)**If the cardholder uses the iPASS co-branded card function without completing the credit card opening operation, he/she shall be liable for paying off the relevant amounts generated by the autoload of iPASS.**
  - (3)The autoload function of a new iPASS co-branded card has been preset to be on, and the available balance of the stored value of the card is zero. The same is true for subsequent new or reissued iPASS co-branded



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cards. If the cardholder needs to disable the autoloading function later, he/she may directly apply with the Bank to disable it or handle it in accordance with the announcement of iPASS Corporation. However, after applying to disable the autoloading function, the function cannot be enabled again. The cardholder needs to apply with the Bank for a new iPASS co-branded card if he/she wants to resume the iPASS autoloading function.

### 3. Card Value Adding Method and Limit:

There is no security deposit required for iPASS and the stored value can be added repeatedly. The maximum value-addition limit of the card is subject to the announcement on the official website of iPASS (at present, the maximum value is NT\$10,000). The cardholder can add value in the following ways:

(1) Autoload: If the cardholder has enabled the autoloading function for a debit of consumption via the iPASS co-branded card, a certain amount or a multiple of the amount will be automatically added to iPASS from the credit card line through the autoloading equipment if the card balance is insufficient to pay for the current consumption or lower than a certain amount. The iPASS co-branded card will automatically add value without printing vouchers and free of handling charges. The amount and limit of autoloading shall be handled in accordance with the laws and regulations and the standards set by iPASS Corporation and the Bank.

(2) Manual load: The cardholder can add value in cash at the Add Value Machine (AVM) set up at the designated places by iPASS Corporation, designated chartered agencies, and transportation service inquiry offices. Please refer to the announcement on the official website of iPASS Corporation for the provisions on the manual load locations and the load amount.

(3) Value addition by other means: It shall be handled in accordance with the provisions of the "iPASS Electronic Ticket Standard Contract" announced by iPASS Corporation, or those announced on the iPASS website.

4. Card validity: The validity period of the iPASS co-branded card is the same as that of the credit card. When the validity period of the credit card lapses, the iPASS co-branded card and the autoloading function will also be terminated.

5. The stored value of iPASS is free of interest, and iPASS Corporation will enter into a trust for the full balance to protect the rights and interests of cardholders. For the trust institution and relevant rights and interests, please visit the website of iPASS Corporation for details.

6. The stored value of iPASS cannot be transferred. When the credit card is renewed upon expiration or reissued due to damage, the stored value of iPASS cannot be transferred to the renewed/reissued card or other cards, and only the equivalent amount may be transferred to the cardholder's credit card account to pay the account payable in the cardholder's credit card statement.

7. The cardholder may not alter or allow any person to alter the iPASS co-branded card by any means, including but not limited to dismantling the iPASS co-branded card without authorization, removing the chip or antenna, or tampering with or interfering with the software and data stored on the iPASS co-branded card. If the Bank or iPASS Corporation suffers or incurs any expenses, expenditure, losses, or damages arising from the violation of the above due to reasons attributable to the cardholder, the Bank and iPASS Corporation shall have the right to claim relevant rights from the cardholder according to law.

8. If the email, contact address, or other contact methods of the holder of the iPASS co-branded card have changed without notice, the destination in the latest contact method notified by the cardholder shall be the destination where the Bank or iPASS Corporation shall serve. After the business related documents or notices of the Bank or iPASS Corporation are sent according to the contact information in the cardholder's latest notice or the relevant contact information contained in the original application, it is presumed that they have been legally served during the normal postal period.



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### **Article 3 Loss, Theft, Damage or Other Loss of Possession of the iPASS Co-branded Card**

- 1.The body and the chip of the iPASS co-branded card are owned by the Bank. The cardholder shall use and keep the card with the care of a good manager to avoid loss, theft, fraud, damage, or possession by any third party, and shall prevent others from learning the card related information of the cardholder.
- 2.In case of loss, theft, or other loss of possession of the iPASS co-branded card (hereinafter referred to as loss), the cardholder shall notify the Bank as soon as possible to go through the procedures for reporting the loss and deactivation of the credit card.
- 3.Before and within three hours after the loss reporting procedures of the iPASS co-branded card in paragraph 2 is completed, if the stored value in the card is debited or fraudulently used, the cardholder shall bear the loss, and the balance of the stored value will be returned to the cardholder's credit card account within about 40 working days after completing the loss reporting procedures, based on the balance of the stored value recorded three hours after the cardholder's loss reporting time. However, if the balance is negative, the cardholder agrees to treat the negative amount as a general consumption amount and charge it to the cardholder's credit card account.
- 4.The loss of autoloading by the cardholder which occurs 24 hours before completing the loss reporting procedures till 3 hours after completing the loss reporting procedures shall be handled in accordance with the agreed terms of the credit card. Three hours after completing the loss reporting procedures, any loss caused by the fraudulent use of autoloading and iPASS debit shall be borne by iPASS Corporation, and the current balance of the iPASS stored value at the time of calculation will be returned to the cardholder.

### **Article 4 Reissuance of the iPASS Co-branded Card Due to Loss, Damage, or Expiry**

- 1.In case of loss of the iPASS co-branded card, the Bank may reissue a new card with the same function and zero iPASS balance to the cardholder according to the cardholder's application.
- 2.When the iPASS co-branded card is damaged, demagnetized, scratched, destroyed, faulty, or unusable due to other reasons, the cardholder may apply for a new card, and the autoloading function and iPASS function of the old card will be terminated accordingly.
- 3.When the validity period of the iPASS co-branded card lapses, its iPASS cannot be used anymore, and the autoloading function will also be terminated. Except for any reason for terminating the iPASS co-branded card contract, the Bank agrees to issue a new card to the cardholder with the same function and zero iPASS stored value.
- 4.The stored value of the new or reissued iPASS is zero. The stored value of the iPASS will be transferred to the cardholder's credit card account to pay account payable within about 40 working days after the notice from the Bank for credit card consumption. However, if the balance is negative, the negative amount will be regarded as a general consumption amount and charged to the cardholder's credit card account.

### **Article 5 iPASS Function Deactivation and Balance Processing**

During the validity period of the iPASS co-branded card, if the cardholder wants to deactivate the iPASS function, he/she may process the refund of iPASS balance through the following channels. Once the refund is completed, the cardholder can no longer use the iPASS function and the autoloading of iPASS, but the credit card remains valid:

- 1.The cardholder may carry the card and personal identity documents to go to iPASS Corporation or a designated place in person to deactivate iPASS, and the iPASS stored value will be returned in cash.
- 2.The cardholder may apply with the Bank for "iPASS deactivation and balance transfer". The balance of the iPASS stored value will be transferred to the cardholder's credit card to pay account payable within about 40 working days after the notice from the Bank for credit card consumption. However, if the balance is negative, the



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cardholder agrees to treat the negative amount as a general consumption amount and have it charged to the cardholder's credit card account.

3. When the iPASS balance is negative at the time of application for suspension, it shall be handled in accordance with paragraph 2 of this article that "the negative amount shall be regarded as a general consumption amount and charged to the cardholder's credit card account".

### **Article 6 Handling of Doubtful Trading Records and Stored Value**

1. The cardholder may place the card at the "iPASS inquiry machine" or visit the service inquiry office of each MRT station or the iPASS website (www.i-pass.com.tw) to inquire about the balance of iPASS and the last six transactions. If there are any questions related to iPASS transactions, you may call iPASS Corporation at 07-791-2000.

2. The Bank shall display in the cardholder's credit card statement the dates and amounts of the iPASS autoloading under the iPASS co-branded card.

3. If the cardholder has any doubt about the balance of the transaction records above, please notify the Bank for verification based on the documents required by the Bank before the deadline for payment of the current period.

4. When a cardholder conducts a transaction of deferred goods or services at a chartered agency with iPASS, if there is a consumption dispute over the goods or services that have not been received, and the cardholder is unable to claim compensation from the chartered agency, the cardholder shall submit the transaction voucher (such as the original purchase order, original invoice or other vouchers sufficient to show transaction facts for the delayed goods or services) and the original card for the purchase. After verification by iPASS Corporation, iPASS Corporation will be responsible for returning the relevant funds to the cardholder.

### **Article 7 Reasons for Termination**

The Bank may directly suspend or terminate the cardholder's use of iPASS under the following circumstances or due to other violations of the terms of this agreement, and the autoloading function will be terminated accordingly:

1. The cardholder uses the iPASS co-branded card to consume or trade illegal goods or services within the business scope of iPASS and at chartered agencies or places designated by the Bank.

2. The cardholder and a third party or chartered agency forge fictitious transactions or conspire to defraud, or exchange for money or financing or obtain illegal benefits in any way.

3. The cardholder violates the agreed terms of the Bank's credit card, or the Bank temporarily suspends the cardholder's right to use the credit card, directly terminates the credit card contract, or forcibly suspends the card.

### **Article 8 Fees**

The account processing fee, production fee, suspension handling fee, and other related expenses payable by the cardholder in accordance with the terms of this agreement will be included in the cardholder's credit card accounts payable for payment together. The iPASS balance transferred by the Bank to the cardholder's credit card account will be used for the debit of credit card payment. If there is still a balance afterward, it shall be handled in accordance with the Bank's provisions on excess payment. However, when the cardholder applies with iPASS Corporation for "transaction record inquiry", iPASS Corporation may charge the cardholder a handling fee or debit the fee directly from the stored value of iPASS. The amount of the handling fee shall be determined in accordance with the "iPASS Electronic Ticket Standard Contract" announced by iPASS Corporation. The cardholder may inquire about the last six transactions and the stored value of iPASS free of charge from the automatic service machine provided by iPASS Corporation.



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## Article 9 Change of Agreed Terms and Other Agreed Matters

Other matters not agreed in these special terms shall be handled in accordance with the Bank's credit card terms, "iPASS Electronic Ticket Standard Contract" announced by iPASS Corporation and other relevant announcements. 本行持卡人茲向華南商業銀行股份有限公司（以下簡稱本行）申辦具有信用卡與一卡通功能之一卡通聯名卡，有關一卡通聯名卡之使用除願遵守本行信用卡約定條款外，並願遵守以下各項約定條款：

### 第一條 名詞定義

- 一、一卡通聯名卡：指本行與「一卡通票證股份有限公司」（以下簡稱一卡通公司）合作發行具有信用卡與一卡通功能之晶片信用卡，一卡通聯名卡所具有「一卡通」票種均為記名式普通卡，可提供掛失退費之服務。
- 二、一卡通：指一卡通公司發行以「iPASS 一卡通」為名稱之電子票證（以下均稱一卡通），持卡人得於法令限制範圍內，以所儲存之金錢價值抵付交通運輸、停車場及其他服務或消費，作為多用途支付使用之工具。
- 三、自動加值（Autoload）：指持卡人與本行約定，於使用一卡通聯名卡之一卡通功能時，因儲值金額不足以支付當次消費或低於一定金額時，可透過自動加值設備，自一卡通聯名卡持卡人信用額度中，自動加值一定金額至一卡通內，自動加值等同持卡人信用卡刷卡消費。
- 四、餘額轉置：係指將一卡通聯名卡中「一卡通」餘額結清，一次性將全部餘額轉置至持卡人信用卡帳戶，直接扣抵其信用卡帳款，如經抵扣後仍有餘額時，則依照本行信用卡約定條款退回溢繳款規定辦理，若一卡通餘額為負值時，持卡人同意將該筆負值款項視為一般消費款，計入持卡人信用卡帳戶中向持卡人收取；餘額轉置之工作時間約需 40 個工作日。
- 五、特約機構：指與一卡通公司訂定書面契約，約定持卡人得以一卡通支付商品、服務對價、政府部門各種款項及其他經主管機關核准之款項者。
- 六、遞延性商品或服務：係指交易時允諾在特定期間內，提供完成主要給付義務，而非一次性給付之商品或服務。

### 第二條 一卡通卡片之申請使用

- 一、申請方式：申請人應據實填寫一卡通聯名卡申請書各欄位，如所填載資料有異動時應立即通知本行。
- 二、卡片使用方式：
  - (一) 一卡通使用範圍及功能由一卡通公司提供，持卡人得憑一卡通內儲值之金錢價值，依一卡通公司公告「一卡通電子票證定型化契約」或一卡通網站公告之使用範圍內及功能為特定範圍之消費使用。一卡通官方網站：[www.i-pass.com.tw](http://www.i-pass.com.tw)
  - (二) 持卡人倘未完成信用卡開卡作業而使用聯名卡一卡通功能，仍應對「一卡通」已完成自動加值所生之相關帳款負擔清償之責。
  - (三) 新核發之一卡通聯名卡自動加值功能已預設為開啟，其卡片儲值可用餘額為零，後續新發或補發之一卡通聯名卡亦同。持卡人嗣後如需關閉自動加值功能，持卡人得逕向本行申請關閉或依一卡通公司公告規定辦理。惟申請關閉自動加值功能後即無法再次開啟該功能，持卡人如欲恢復使用一卡通及自動加值功能者，應重新向本行申請一卡通聯名卡。
- 三、卡片加值方式與限額：

一卡通內無押金，可重複加值使用，每卡最高加值限額以一卡通官方網站公告為準（目前以 10,000 元為上限），持卡人得以下列方式進行加值：

  - (一) 自動加值：持卡人持已開啟自動加值一卡通聯名卡進行扣款消費，該卡餘額不足以支付當次消費或低於一定金額時，將透過自動加值設備自信用卡額度中自動加值一定金額或其倍數至一卡通。一卡通自動加值無列印單據且免手續費，自動加值之數額及限額，悉依法令規定及一卡通公司與本行所訂標準辦理。
  - (二) 人工加值：持卡人得於一卡通公司設置於指定地點之一卡通加值機 (AVM)、授權合作之指定特約機構、交通運輸服務詢問處或其他地點，以現金進行加值。人工加值地點及加值金額規定請參考一卡通公司官網公告。
  - (三) 其他方式加值：依一卡通公司「一卡通電子票證定型化契約」或一卡通官方網站公告之方式辦理。



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- 四、卡片效期：一卡通使用效期與信用卡相同，信用卡效期屆滿時，一卡通及自動加值功能亦隨之終止。
- 五、一卡通儲值餘額不計利息，並由一卡通公司全數辦理信託，保障持卡人權益，信託機構及相關權益，詳洽一卡通公司網站。
- 六、一卡通儲值餘額不得移轉，信用卡到期續發或毀損補發時，其一卡通儲值餘額將無法併同移轉至續 / 補發之新卡或其他卡片中，僅得將等值之金額轉計入持卡人信用卡帳戶中，供持卡人扣抵信用卡帳單應付帳款。
- 七、持卡人不得以任何方法自行或容許任何人擅自變造一卡通聯名卡，包括但不限於擅自拆解一卡通聯名卡摘取晶片、天線或竄改、干擾一卡通聯名卡上所儲存的軟體及資料。如因可歸責於持卡人其事由而有違反前開約定之情事，致本行或一卡通公司蒙受或產生任何費用、支出、損失或損害者，本行及一卡通公司均有權依法向持卡人主張相關權利。
- 八、一卡通聯名卡持卡人於本行之申請書所載之 E-mail、聯絡地址或其他連絡方式有所變更而未通知者，則以持卡人最後通知之相關聯絡方式為本行或一卡通公司應為送達之處所。本行或一卡通公司業務上有關文書或應為之通知，依持卡人最後通知相關聯絡方式或原申請書所載相關聯絡方式寄送後，經通常郵遞之期間，即推定已合法送達。

### 第三條 一卡通聯名卡遺失、被竊、滅失或其他喪失占有

- 一、一卡通聯名卡卡體及其上晶片係屬本行所有，持卡人應盡善良管理人之注意使用並保管該卡，避免卡片遺失、被竊、詐取、滅失或遭第三人占有，並應防止他人獲悉持卡人卡片相關資訊。
- 二、一卡通聯名卡如有遺失、被竊或有其他喪失占有情事時（以下簡稱遺失之情形），持卡人應儘速通知本行辦理信用卡掛失停用手續。
- 三、一卡通聯名卡完成第二項掛失手續前及其後三小時內，如一卡通內之儲值金遭扣款或被冒用所發生之損失，由持卡人自行負擔，儲值金餘額將於完成掛失手續後約 40 個工作日內，按持卡人掛失時間起算三小時後之一卡通公司儲值金餘額紀錄退還至持卡人信用卡帳戶上，但若餘額為負值時，持卡人同意將該筆負值款項視為一般消費款，計入持卡人信用卡帳戶中向持卡人收取。
- 四、持卡人完成掛失手續前二十四小時至完成掛失手續後三小時內，遭冒用自動加值之損失悉依信用卡約定條款辦理。完成掛失手續三小時後起算，遭冒用自動加值及一卡通扣款所發生之損失由一卡通公司負責，並將起算時當下一卡通儲值餘額返還於持卡人。

### 第四條 一卡通聯名卡遺失補發、毀損換發及有效期限屆期續發

- 一、一卡通聯名卡發生遺失之情形，本行得依持卡人申請，補發具有相同功能而一卡通餘額為零之新卡供持卡人使用。
- 二、一卡通聯名卡發生污損、消磁、刮傷、毀損、故障或其他原因致卡片不堪使用時，得申請補發新卡，舊卡之自動加值功能與一卡通功能亦隨之終止。
- 三、一卡通聯名卡有效期限到期時，其一卡通即無法繼續使用，自動加值功能亦隨同終止。除發生任何終止一卡通聯名卡契約之事由外，本行同意續發具有相同功能而一卡通儲值金餘額為零之新卡供持卡人繼續使用。
- 四、續發或補發之新一卡通儲值金餘額為零，舊卡之一卡通儲值金餘額將於收到本行通知後約 40 個工作日內，轉撥入持卡人信用卡帳戶中扣抵信用卡消費款，但若餘額為負值時，將該筆負值款項視為一般消費款，計入持卡人信用卡帳戶中向持卡人收取。

### 第五條 一卡通功能停用及餘額處理

- 一卡通聯名卡效期內，欲申請停用一卡通功能時，持卡人可透過下列管道辦理一卡通全部餘額退還作業，一經退卡退費，即無法再使用一卡通功能及一卡通自動加值，惟信用卡仍維持有效：
- 一、持卡人得持卡片及個人身分證明文件親自一卡通公司或指定地點辦理退卡，將以現金方式返還一卡通儲值金餘額。
  - 二、持卡人得向本行辦理「一卡通停用及餘額轉置」作業，其一卡通儲值金餘額將於收到本行通知後約 40 個工作日內轉撥入持卡人信用卡帳戶中扣抵信用卡消費款，但若餘額為負值時，持卡人同意將該筆負值款項視為一般消費款，計入持卡人信用卡帳戶中向持卡人收取。
  - 三、一卡通申請停用及一卡通餘額處理之餘額為負值時，均依本條第二項「該筆負值款項視為一般消費款，計入持卡人信用卡帳戶中向持卡人收取」之約定辦理。



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## 第六條 交易紀錄及儲值餘額疑義之處理

- 一、持卡人得將卡片置於「一卡通票卡查詢機」或至捷運各車站服務詢問處查詢一卡通餘額或最近六筆交易紀錄或一卡通公司網站（www.i-pass.com.tw）查詢，如有一卡通交易相關問題，可電洽一卡通公司客服電話：07-791-2000。
- 二、本行應於持卡人的信用卡帳單中顯示一卡通聯名卡之一卡通自動加值之日期及金額。
- 三、持卡人如對上開交易紀錄之餘額有疑義時，得於當期繳款截止日前，依本行要求之文件通知本行查證處理。
- 四、持卡人以一卡通向特約機構進行遞延性商品或服務之交易，發生未收到商品或服務之消費糾紛，並向特約機構求償無門時，經持卡人檢附交易憑證（如遞延性商品或服務之訂貨單正本、發票正本或其他足以有交易事實之憑證等）及原購貨卡片，且經一卡通公司查證無誤後，由一卡通公司負責返還持卡人相關款項。

## 第七條 終止事由

- 持卡人有下列情形或其他違反本約定條款之情事時，本行得逕行暫停或終止持卡人使用一卡通，自動加值功能將隨之終止：
- 一、持卡人以所持一卡通聯名卡至「一卡通」之營運範圍及特約機構或本行指定之地點，進行非法之商品或勞務之消費或交易。
  - 二、持卡人與第三人或特約機構偽造虛構不實交易行為或共謀詐欺，或以任何方式折換金錢、融通資金或取得不法利益。
  - 三、持卡人違反本行信用卡約定條款或遭本行暫時停止持卡人使用信用卡之權利、逕行終止信用卡契約或強制停卡。

## 第八條 費用收取

持卡人依本約定條款應付之帳務處理費、工本費、停用手續費等相關費用，將列入持卡人信用卡應付帳款中併同請款。本行轉計入持卡人信用卡帳戶之一卡通餘額將扣抵信用卡帳款，扣抵後仍有餘額時，依本行溢繳款規定處理。惟當持卡人自行向一卡通公司申請「交易紀錄查詢」時，一卡通公司得向持卡人收取手續費或逕自一卡通之儲值餘額中扣抵。手續費金額依一卡通公司之「一卡通電子票證定型化契約」辦理。持卡人得於一卡通公司所提供自動化服務機器免費查詢一卡通最近六筆交易紀錄及儲值餘額。

## 第九條 約定條款之變更及其他約定事項

本特別約定條款其他未約定事項，悉依本行信用卡約定條款約定、一卡通公司之「一卡通電子票證定型化契約」及其他相關公告規定辦理。

## To be filled in by the Bank 銀行專用欄，申請人勿填

專案代號：GOLD

F1  F2  證件類別  PN   AI   FE  RCL

DC:1.    2.    3.    4.    TV: 1.   2.   PV

國籍   護照日期

居留期限         護照號碼



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# Prudent financial management, credit first

## 謹慎理財 信用至上

The revolving interest rate for general consumption and cash advance of credit card is 5.36%~15%, and the base date of the revolving interest rate is May 1, 2018. The handling fee for cash advance is the cash advance amount x 3.5% + NT\$100; other related fees are announced on our website [www.hncb.com.tw](http://www.hncb.com.tw). 24-hour customer service center telephone: (02)2181-0101, 0800-487-888.

信用卡一般消費暨預借現金之循環利率 :5.36%~15%，循環利率之基準日為 107 年 5 月 1 日。  
預借現金手續費：每筆預借現金金額 X 3.5%+NT\$100，其他相關費率依本行網站 [www.hncb.com.tw](http://www.hncb.com.tw) 公告。24 小時客戶服務中心電話：(02)2181-0101、0800-487-888



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