



First Bank Credit Card Application Form

Dedicated Version

(For Taoyuan Affinity Card Only)

*Please complete the form in block letters, and all fields are required.

*Please double check the field with star marks (★) before submitting.

*Please provide following documents: ①the primary/supplementary card applicant's ARC/Employment Gold Card and passport and ②financial statements.

Primary Card Applicant's Personal Information 您的個人資料										
ARC/Employment Gold Card No. 居留證/就業金卡號碼										
Name in Chinese 中文姓名										
Name in English 英文姓名	*Be sure it is the same as on your passport. 請務必與護照相同。									
Birth Date 出生日期	_____ / _____ / _____ (Year 年/Month 月/Day 日)									
★Cell Phone 行動電話										
E-mail 電子信箱										
<input type="checkbox"/> Apply for E-statement 申請電子帳單 <input type="checkbox"/> Apply for E-rights and benefits manual 申請電子權益手冊 The E-statement and the E-rights and benefits manual are sent to the above E-mail address. Be sure to fill in your E-mail address (If there is any update, it will be subject to the last retained information. If the field is left blank, the data retained at First Bank will be brought in automatically) 將依上述留存之電子信箱寄送電子帳單及電子權益手冊，請務必填寫(若有更新將以最後留存資料為準，若無填寫則自動帶入一銀已留存之資料)。										
★The credit card and bill shall be mailed to 帳單與卡片寄送地址	<input type="checkbox"/> Residential Address 同現居地址 <input type="checkbox"/> Permanent Address 同戶籍地址 <input type="checkbox"/> Work Place 同公司地址 *P.O. Box is not acceptable 恕不接受郵政信箱									
Residential Address in Taiwan 台灣現居地址 * Fill in by Chinese.	ZIP code 郵遞區號 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> _____ _____ _____									
Local Phone Number of Residential Address 現居電話	Area Code 區碼 () Phone Number 電話號碼 _____									

Residential Status 現居狀況	<input type="checkbox"/> 1. Owned house without mortgage loan. 本人名下資產無貸款 <input type="checkbox"/> 2. Mortgaged property 本人名下資產有貸款 <input type="checkbox"/> 3. Relatives' house 親戚產業 <input type="checkbox"/> 4. Company dormitory 公司宿舍 <input type="checkbox"/> 5. Leasing house 租賃
Permanent Address 戶籍地址 * Fill in by Chinese. <input type="checkbox"/> Same as residential address in Taiwan 同台灣現居地址 <input type="checkbox"/> As provided below 另列於下	ZIP code 郵遞區號 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <hr/> <hr/> <hr/>
Local Phone Number of Permanent Address 戶籍電話	Area Code 區碼 () Phone Number 電話號碼 _____
★ Education 學歷	<input type="checkbox"/> 6. PhD 博士 <input type="checkbox"/> 5. Master's 碩士 <input type="checkbox"/> 4. Bachelor 大專 <input type="checkbox"/> 3. Senior/ vocational high school 高中職 <input type="checkbox"/> 2. Junior high school 國中 <input type="checkbox"/> 1. Other 其他
Gender 性別	<input type="checkbox"/> 1. Male 男 <input type="checkbox"/> 2. Female 女
Marital Status 婚姻	<input type="checkbox"/> 1. Married 已婚 <input type="checkbox"/> 2. Single 單身
Number of Children 子女數	
Information on the Applicant's Occupation 您的服務單位	
Company Name 公司名稱 *Fill in by Chinese.	
Company Contact Number 公司電話	Area Code 區碼 () Phone Number _____ Ext. 分機 _____
Company Address 公司地址 * Fill in by Chinese.	ZIP code 郵遞區號 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <hr/> <hr/> <hr/>
★ Current annual income 現職年收入	NTD (新臺幣) _____
Work start from 到職日	_____ / _____ (Year 年 / Month 月)

<p>★Business category 行業別</p>	<div style="display: flex; align-items: center; margin-bottom: 10px;"> <input style="width: 40px; height: 20px; border: 1px solid black; margin-right: 5px;" type="text"/> <input style="width: 40px; height: 20px; border: 1px solid black; margin-right: 5px;" type="text"/> </div> <p>10. Students 學生 11. Agriculture, forestry, fishery and animal husbandry 農林漁牧 15. Food 食品 17. Electronics 電子 23. Manufacturing 製造 24. Water, electricity and gas 水電瓦斯 25. Construction 營造 26. Accommodation 住宿 27. Catering 餐飲 28. Entertainment industry 娛樂業 30. Service industry 服務業 31. Trade / customs declaration 貿易/報關 32. Freight 貨運 33. Telecommunications 電信 34. Finance / Securities 金融/證券 35. Civil organizations, religious, charitable foundations 人民團體.宗教.慈善財團法人 36. Military and police 軍警 37. Public / state owned enterprises 公務/國營 38. Education 教育 39. Medical treatment 醫療 40. Insurance 保險 42. Law / Accounting / bookkeeping firms 法律/會計/記帳事務所 43. Architecture 建築 44. Employment agency 人力仲介 45. Tourism 旅遊業 46. Real estate investment, agency 不動產投資.仲介 47. Retail 零售 48. Department stores / chain stores 百貨/連鎖商店 49. Mass communication 大眾傳播 51. Unemployed / retired 無業/退休 52. Freelancing 自由業 53. Arms industry 軍火業 54. Military equipment 軍用設備 55. Jewelry business / art / antique shop 銀樓/藝品/骨董店 56. Online shop 網路商店 57. Sales of used cars 中古車買賣 58. Sales of gasoline and diesel 汽柴油買賣 59. Bulk material sales 大宗物資買賣 60. Transportation 交通運輸 61. Pawnshop / private financing 當舖/民間融資 62. Virtual currency 虛擬貨幣業 63. Consulate 領事館 64. Gaming industry 博奕業 65. Doctor 醫師 66. Accountant 會計師 67. Architect 建築師 68. Lawyer 律師</p>
<p>★Job title 職稱</p>	<p> <input type="checkbox"/> B1. Responsible person or business owner 負責人或企業主 <input type="checkbox"/> B3. Executive 高階主管 <input type="checkbox"/> B7. General staff 一般職員 <input type="checkbox"/> T1. Doctors/accountant/lawyer 醫師 / 會計師 / 律師 <input type="checkbox"/> T3. Professional staff 專業人士 <input type="checkbox"/> T5. Technician or operator 技術或操作人員 <input type="checkbox"/> Other 其他_____ </p>
<p>★Main source of income / capital 所得資金/主要來源</p>	<p> <input type="checkbox"/> 1. Business revenue / income 經營事業收入/營業所得 <input type="checkbox"/> 2. Inheritance or donation 繼承或贈與 <input type="checkbox"/> 3. Sale of real estate 買賣房地產 <input type="checkbox"/> 4. Employment salary 受聘薪資 <input type="checkbox"/> 5. Pension 退休金 <input type="checkbox"/> 6. Annuity or social welfare 年金或社會福利等款項 <input type="checkbox"/> 7. Financial investment 理財投資 <input type="checkbox"/> 8. Rental income 租賃所得 <input type="checkbox"/> 9. Deposit 存款_____ (fill in the source of deposit 填寫存款來源) <input type="checkbox"/> 10. Others 其他_____ (fill in the main source 填寫主要來源) </p>

Supplementary Card Applicant Information 附卡申請人資料

*Supplementary card applicants must be 15 years or older and provide their ARC/Employment Gold Card and passport. 附卡申請人須年滿 15 歲，請檢附居留證/就業金卡及護照。

ARC/Employment Gold Card No. 居留證/就業金卡號碼										
Name in Chinese 中文姓名										
Name in English 英文姓名										
	*Be sure it is the same as on your passport. 請務必與護照相同。									
Birth Date 出生日期	_____/_____/_____ (Year 年/Month 月/Day 日)									

★Cell phone 行動電話										
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Local Phone Number 現居電話	Area Code 區碼 ()
	Phone Number 電話號碼_____

Gender 性別	<input type="checkbox"/> 1. Male 男 <input type="checkbox"/> 2. Female 女
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Relationship between the applicant and primary card applicant 申請人與正卡申請人之關係	<input type="checkbox"/> 1. Spouse 配偶 <input type="checkbox"/> 2. Parent. 父母 <input type="checkbox"/> 3. Child 子女 <input type="checkbox"/> 4. Sibling 兄弟姐妹 <input type="checkbox"/> 5. Parent-in-law 配偶父母
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The consent and signature of the legal representative (parent or guardian) is required if the supplementary card applicant is under the age of 20.

附卡申請人未滿 20 歲需法定代理人(即父母或監護人)共同簽名同意

The legal representative agrees that the applicant may apply for a credit card from your bank, and agrees with the applicant on the above statement. After the applicant receives the credit card and the agreed terms, the legal representative is requested to advise the applicant on the content and correct credit card usage concept for the applicant to establish good credit history and financial management concept.*For unilateral guardianship, a document proving the identity of the guardian shall be provided.

法定代理人同意申請人向 貴行申請信用卡使用，並與申請人共同同意上述聲明事項，申請人接獲信用卡及約定條款後，請法定代理人輔導申請人了解其內容及正確信用卡消費觀念，以建立申請人良好信用紀錄及理財觀念。※單方監護檢附【可證明】為監護人之文件。

Signature of the legal representative of the supplementary card applicant

附卡之法定代理人同意簽名

Father 父 *Sign in block letters 正楷親簽 (Please sign here)	Mother 母 *Sign in block letters 正楷親簽 (Please sign here)	Guardian 監護人 *Sign in block letters 正楷親簽 (Please sign here)
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Applying Item 申請卡別

☐ Primary card 正卡 ☐ Supplementary card 附卡 ☐ Primary card + Supplementary card 正卡+附卡

Notes: ■ Primary card applicants must be 20 years or older, have proper occupation and fixed income, while supplementary card applicants must be 15 years or older and is the parent, spouse, child, sibling of the primary cardholder or the parent of the primary cardholder's spouse. ■ This application and the documents attached thereto will not be returned, and the content of the application will be kept strictly confidential by First Bank. ■ Required documents: ① the primary/supplementary card applicant's ARC/Employment Gold Card and passport and ② financial statements.

注意事項: ■ 年滿 20 歲以上，有正當職業及固定收入者可申請正卡；年滿 15 歲，且為正卡人之父母、配偶、配偶父母、兄弟姊妹、子女可申請附卡。■ 本申請書及所附文件將不予退還，一銀對申請書內容絕對保密。■ 必備文件: 1. 正/附卡申請人之居留證/就業金卡及護照 2. 財力證明文件。

I hereby apply for the following card 卡片勾選

☐ Taoyuan Affinity Card (MASTERCARD)
(EasyCard Co-Branded)
桃園市認同卡 (附加票證：悠遊卡功能)

Statement items**聲明事項**

1. I have read and fully understood the content of the "Personal Data Notification" contained in this application form, and agree that the Card Issuer and relevant parties which written in the "Personal Data Notification" and "Taoyuan City Government Personal Data Protection Policy Statement" may collect, process, utilize and transmit my personal data internationally for the purpose of providing credit card business services and within other scope permitted by law and regulations. I also agree that the Card Issuer may provide information of banking financial products or services and promotional activities. 本人已受發卡機構告知且充分知悉本申請書所載「個資告知事項」(含桃園市政府個人資料蒐集告知聲明)內容，並確認發卡機構及告知事項所載之個人資料利用對象得依告知事項或其他法令許可範圍內蒐集、處理、利用及國際傳輸本人之個人資料；本人並同意發卡機構得提供各項業務、金融商品或服務的相關訊息，及寄送各項業務之消費、行銷或優惠活動訊息。
2. I guarantee that all the information and documents provided by me are true, and I authorize the Card Issuer to check, register, and exchange such information with the parties concerned. 本人保證所有填列資料與提供文件均為真實，並授權發卡機構向有關方面核對登錄及交換該等資料。

Consent items**同意事項**

*Please Sign Up Below to Manifest Your Consent to the Following Statement

1. Upon receiving the credit card issued by the bank, I may notify the bank within 7 days to terminate the contract without stating any reasons or bearing any fee. However, the above shall not apply if the card is already used. I agree to strictly comply with the agreed provisions sent by the Bank. 本人已閱覽並同意接受信用卡約定事項之規定，且同意履行發卡機構之信用卡約定條款，如未能接受該項約定條款，將於發卡後七日內截斷信用卡親送或掛號寄回發卡機構解除契約。
2. The Card Issuer shall request my consent before increasing the credit limit. 發卡機構要主動調高信用卡信用額度前，會先徵得本人同意。

3. The primary applicant is jointly liable for the amounts payable from the use of credit card by the supplementary card applicant. The supplementary applicant is only liable for the amounts payable from the use of the supplementary card. 正卡申請人同意就附卡申請人所使用信用卡所生應付帳款負連帶清償責任。附卡申請人僅就使用該附卡所生應付帳款負清償責任。
4. The applicant agree to renew valid ARC/ Employment Gold Card to the Card Issuer during the validity period of credit card, if the applicant failed to renew ARC, the Card Issuer will stop the use of credit card. 申請人須持續提供有效居留證/就業金卡予本行，若申請人未提供，將停止客戶使用卡片。
5. If the applicant failed to make payments in accordance with the contract, the Card Issuer may use credit collection agents, or file compulsory enforcement under civil litigation procedures, or sell overdue and outstanding debts owed by the applicant to an asset management company. 本人逾期未清償之債務，發卡機構得委外催收或依民事訴訟程序聲請強制執行或依規定出售予資產管理公司。
6. If I am a student, the Card Issuer will inform my parents of the issuance and ask them to monitor my use of the credit card. If the Card Issuer discovers that I failed to disclose my student status and that I have held credit cards from more than three issuers with the credit limit of each exceeding NTD20,000, the Card Issuer will immediately notify me to stop using the card. 若申請人為全職學生，發卡機構會將發卡情事通知其父母，請其注意申請人使用信用卡的情形；發卡機構如發現本人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兩萬元之情事，發卡機構得立即通知本人停止卡片的使用。
7. I agree that EasyCard Corporation may provide the record of e-ticket transactions required by promotions of the credit card issued by the Card Issuer with EasyCard ticket function for the Card Issuer to give out rewards. 本人同意悠遊卡(股)公司得以提供發卡機構所核發之附加悠遊票證功能信用卡舉辦之相關優惠活動所需之電子票證功能交易紀錄予發卡機構，作為活動回饋之依據。
8. I agree that the automatic value-added function of the EasyCard is enabled by default for the applicant who apply for Taoyuan Affinity Card. 本人同意申請桃園市認同卡者，其悠遊卡自動加值功能為預設開啟。
9. I agree the Card Issuer should use electronic notification(including but not limited to e-mail, SMS, Internet, QR CODE, App, voice service etc.)to inform the changes of credit card agreement terms, rights or benefits. For a written notice, I shall call the customer service center (02) 2173-2999 for application. 本人同意信用卡約定條款暨權益等變更事項，發卡機構得以電子化方式(包含但不限於 e-mail、簡訊、網路、QR CODE、APP 及語音等)通知為主，如需紙本書面通知，本人將致電客服(02)2173-2999 辦理。
10. The applicant agrees that if the information contained in the application, including education, marital status, occupation, company name, and company address, is inconsistent with that registered with First Commercial Bank Co., Ltd., First Commercial Bank Co., Ltd. may change the registered information according to the application in its sole discretion. 申請人同意如本申請書所載之學歷、婚姻、職業、公司名稱、公司地址資料，與 貴行已登錄之資料不一致時， 貴行得逕依本申請書所載變更之。
11. I agree that the Card Issuer reserves the right to approve or reject the applicants. 本人同意發卡機構保留核發與否之權利。

- Once the card has been issued, the relevant records will be published in the Joint Credit Information Center, whether the credit card is used or not. 一經核發卡片後，不論是否動用額度，相關記錄均會登載於財團法人金融聯合徵信中心。
- If the applicant fails to make payments in accordance with the contract, the bank shall file records with the Joint Credit Information Center in accordance with relevant rules, which may affect the applicants rights in his/her future applications for other loans (including cash cards) or credit cards. 核卡後如未按時依約繳款，並將依主管機關規定報送登錄金融聯合徵信中心信用不良紀錄，而可能影響申請人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。
- The applicant confirms that he/she has carefully read and fully understood all rates/fees of the credit card and the following declarations, has agreed to accept the credit card notice and agreements in this application form and has signed his/her name below to show his/her willingness to comply with them. 本人已詳閱並同意接受本申請書列示『信用卡循環信用利率及各項可能收取費用』及信用卡約定事項、悠遊聯名卡特別約定條款。

★Signature by the primary card applicant

正卡申請人親簽

Please sign here

_____/_____/____ (YYYY/MM/DD)

★Signature by the supplementary

card applicant 附卡申請人親簽

Please sign here

_____/_____/____ (YYYY/MM/DD)

Special Consent items

特別同意事項

■ The applicant for an EasyCard Co-Branded Card ☐Agree /☐Disagree (Your card will not be issued if you choose not to agree.)that the Card Issuer may provide personal information (including but not limited to the name, ID card information, date of birth, telephone number, address, e-mail address, nationality, occupation, and other information) for EasyCard Corporation for the identification of the registration services of each company. The Personal Data Protection Act of EasyCard Corporation is available on the official website at www.easycard.com.tw. 申請附加悠遊票證者同意/不同意(如不同意將無法核發)發卡機構提供個人基本資料(包括但不限於姓名、身分證資訊、生日、電話、地址、e-mail信箱、國籍、職業等資料)予悠遊卡(股)公司，作為名下各公司記名服務之辨識。悠遊卡(股)公司已將個人資料保護法應告知之相關事項載於官網 www.easycard.com.tw。

■ ☐Agree /☐Disagree (Your card will not be issued if you choose not to agree.)

The Card Issuer provides personal information (e.g., name, ID card number, gender, mobile phone number, education, date of birth, address, e-mail address, and transaction records) and information contained in the application, including e-ticket card number and date of issuance, for its partner, Taoyuan City Government, at its service within the scope of Taoyuan Citizen Card setting, activities, surveys, data analyses, marketing, and other related applications. (In case of Taoyuan Affinity Card, the Card Issuer will only provide personal information as required by Taoyuan City Government.) 本人同意/不同意(如不同意將無法核發)發卡機構基於服務之立場，提供個人基本資料(如姓名、身分證統一編號、性別、手機號碼、教育程度、生日、地址、e-mail信箱及往來交易紀錄等)及本申請書電子票證卡號、開卡時間等資訊給發卡機構合作單位-桃園市政府，做為桃園市民卡設定、各項活動、統計調查、數據分析、行銷及其他相關應用目的範圍內使用。(※如係認同卡，發卡機構則依桃園市政府之要求始提

供個人基本資料)

<p>★Signature by the primary card applicant 正卡申請人親簽</p> <p style="text-align: center;">Please sign here</p> <p>_____/_____/____ (YYYY/MM/DD)</p>	<p>★Signature by the supplementary card applicant 附卡申請人親簽</p> <p style="text-align: center;">Please sign here</p> <p>_____/_____/____ (YYYY/MM/DD)</p>
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Joint Marketing Application Notification

共同行銷運用告知

■ I understand that the Card Issuer may, for the purpose of joint marketing, provide my name and address to the subsidiaries of First Financial Holding Co., Ltd., including First Securities Inc., First Securities Investment Trust Co., Ltd., First Venture Capital Co., Ltd., First Consulting Co., Ltd., First Life Insurance Co., Ltd., FCB Leasing Co., Ltd., and First Financial Assets Management Co., Ltd. (Please visit the official website www.firstbank.com.tw for any increase or decrease of subsidiaries due to organizational changes in the future.) in joint marketing for file creation, disclosure, referral or sharing. 本人瞭解發卡機構得為共同行銷之目的，將本人姓名、地址提供予第一金融控股(股)公司旗下各子公司，包括第一金證券(股)公司、第一金證券投資信託(股)公司、第一創業投資(股)公司、第一金融管理顧問(股)公司、第一金人壽保險(股)公司、第一金租賃(股)公司及第一金融資產管理(股)公司(未來如因組織異動有增減子公司時，請參閱官網 www.firstbank.com.tw)為共同行銷鍵檔、揭露、轉介或交互運用。

■ ☐ Agree / ☐ Disagree for the purpose of joint marketing, the Card Issuer may provide other basic information and transaction information (including accounting, credit, investment, insurance, etc.) other than my name and address to the above subsidiaries of First Financial Holding Co., Ltd. for collection, processing and utilization within the purpose of joint marketing. If the box is left unchecked or checked without putting my signature, it means I agree the "Declaration on Information Sharing between Financial Holding Subsidiary Companies" in the latest contract signed with the Card Issuer shall prevail. I may, however, cancel information sharing at any time by phoning (02) 2173-2999. 本人同意/不同意發卡機構得為共同行銷之目的，將本人姓名、地址以外之其他基本資料及往來交易資料(含帳務、信用、投資、保險等)提供予上開第一金融控股(股)公司旗下各子公司，於共同行銷之目的範圍內蒐集、處理及利用，如未勾選，或勾選同意但未簽名者，同意以與發卡機構最近一次往來契約中所簽「金控子公司間資料運用聲明條款」之意思表示為準。本人得隨時以電話(02)2173-2999取消上述交互運用資料。

Signature by the primary card applicant
正卡申請人親簽

(Please sign here)

Automatic debiting for credit card bill payments**新臺幣信用卡帳款自動轉帳付款專用欄**

* Designate the First Bank account for the debiting 指定扣款第一銀行帳號

■ The applicant for automatic debiting authorizes the card issuer to debit the credit card bills under the name of the credit card holder from the applicant's account. 自動扣繳申請人授權發卡機構將信用卡申請人歸戶名下信用卡帳款自本人帳戶扣款

First Bank account 第一銀行帳戶

■ The payables and handling fees will be debited in ☐ full payables ☐ the minimum payables (with revolving credit) (If the box is left unchecked, the first-time applicant shall be deemed to agree to pay in full; for those already having the automatic debiting service, the original setting shall prevail.) 依全額繳付/最低應繳款項(循環信用)繳付本人消費應付款項及手續費(如未勾選, 首次申請者視同全額繳付; 原已有歸戶自動扣繳者, 從原設定辦理)

■ The payables and handling fees by the credit card holder (including primary and supplementary cards) will be automatically debited monthly. 每月自動轉帳扣繳申請人(含正、附卡)該信用卡戶消費應付款項及手續費。

■ I agree that the amounts from all credit cards (including supplementary cards) under the cardholder's name shall be debited from the account automatically (Please read the Notes on automatic debiting for credit card bill payments on P.28.) 同意持卡人名下所屬所有信用卡(含附卡)之帳款歸戶自動帳戶扣款。(請詳閱第 28 頁信用卡帳款自動轉帳扣款注意事項)。

★ Registered Seal

存戶原留印鑑

本行驗印

(for bank use only)

主管腰型章

(for bank use only)

(Please affix your signature/seal here, and be mentioned it should be identical to the specimen signature/ seal you keep for the account.)

民國____年____月____日

民國____年____月____日

業務專用欄(For bank use only 申請人請勿填寫)2021.11-0372-NP So

☐1.親簽親訪 ☐2.親簽 ☐3.親訪未親簽 ☐4.他人轉交 ☐5.郵寄 ☐6.現場辦卡 ☐7.其他
辦卡地點: _____

確認下列證件無誤: ☐身分證正本

客戶來源: ☐A.陌生拜訪 ☐B.定點展示 ☐C.客戶主動 ☐D.團體促銷 ☐E.活動促銷 ☐F.員工申請

☐G.行員介紹 ☐H.卡友介紹 ☐I.主管介紹 ☐J.臨櫃客戶 ☐K.聯名員工 ☐L.聯名員工介紹 ☐N.電話行銷 ☐Z.其他

專案代號: EGC01 分行代號: (B+3 碼) _____

推廣人員編號: _____ 推廣人員姓名: _____

轉介/協銷人員編號: _____

First Commercial Bank credit card revolving credit interest rates and possible charges 第一銀行信用卡循環信用利率及各項可能收取費用		
<u>Annual fee</u> <u>(NTD)</u> <u>年費</u> <u>(新臺幣)</u>	<u>Card Type</u> <u>卡別</u> <u>Taoyuan Affinity Card</u> <u>(EasyCard Co-Branded)</u> <u>桃園市認同卡 (附加票證：</u> <u>悠遊卡功能)</u>	<u>Fee Waiver</u> <u>免年費門檻</u> <u>Free for life.</u> <u>終身免年費。</u>
<u>Revolving credit</u> <u>interest rate</u> <u>循環信用利息</u>	<u>Interest is calculated from the posting date of each payment at First Bank annual</u> <u>floating lending base rates + 2.31%-9.31% or at fixed rates of 15% (up to 15% as</u> <u>set by computer) until the amount is settled (rounded to the nearest dollar for</u> <u>NTD/JPY; rounded to the nearest cent for USD/EUR).</u> <u>以各筆帳款入帳日起計息，並以年利率之浮動利率為一銀放款基準利率</u> <u>+2.31%~9.31%或固定利率15%(依電腦評定，最高15%)，計算至該筆帳款結</u> <u>清之日止(新臺幣/日圓：元以下四捨五入；美元/歐元：分以下四捨五入)。</u>	
<u>Penalty fee</u> <u>(processing fee for</u> <u>overdue amounts)</u> <u>違約金(逾期手續費)</u>	<u>The penalty fees payable is limited to three (3) consecutive periods:</u> <u>1. No penalty fees are charged for unpaid bills of NTD1,000/USD35/JPY 4,000 /</u> <u>EUR 30 or less after the payment due date.</u> <u>2. Penalty fees of NTD300 for one month overdue.</u> <u>3. Penalty fees of NTD400 for two months overdue.</u> <u>4. Penalty fees of NTD500 for three months overdue.</u> <u>計付之違約金連續3期(含)以上，以3期為上限：</u> <u>1.繳款截止日止帳單未繳清金額在新臺幣1,000元/35美元/4,000日圓/30歐元</u> <u>(含)以下者，無需繳納。2.逾期第1個月當月計付違約金新臺幣300元。3.逾</u> <u>期第2個月當月計付違約金新臺幣400元。4.逾期第3個月當月計付違約金新</u> <u>臺幣500元。</u>	
<u>Cash advance fee</u> <u>預借現金手續費</u>	<u>1. Each payment is charged at 3.5% of the cash advance amount</u> <u>(NTD100/USD3.5/ JPY 400/ EUR 3 minimum).</u> <u>2. If the amount of cash advances is not fully repaid by the payment due date,</u> <u>First Bank may charge the revolving credit interest on the outstanding portion.</u> <u>3. To apply for a cash advance password or inquire about the cash advance limit,</u> <u>please call the 24-hour customer service line: (02) 2173-2999.</u> <u>1. 每筆依預借現金金額之3.5%(最低以新臺幣100元/3.5美元/400日圓/3歐</u> <u>元)計收。2. 預借現金金額於當期繳款期限截止日前如未全部清償，一銀得</u> <u>就未清償部分計收循環信用利息。3. 申請預借現金密碼或查詢額度，請電</u> <u>24H 客服(02)2173-2999。</u>	
<u>Loss reporting fee</u> <u>掛失手續費</u>	<u>Loss reporting fees are waived for Taoyuan Affinity Card.</u> <u>桃園市認同卡免掛失手續費。</u>	
<u>Handling fee for</u> <u>overseas transaction</u> <u>國外交易結匯</u>	<u>All credit card transactions should be settled in New Taiwan dollars or agreed</u> <u>foreign currencies. If the currency with which transactions (including refunds)</u> <u>are conducted is not New Taiwan dollars or if the transactions are made abroad</u> <u>in New Taiwan dollars, or if the transactions are done in Taiwan in New Taiwan</u> <u>dollars but are settled internationally, or if the transaction or a refund is made</u> <u>on foreign websites or at foreign contracted merchants, the Card Issuer is</u> <u>authorized to directly convert the amount to New Taiwan dollars or the agreed</u>	

	<p><u>foreign currency according to the foreign exchange settlement date exchange rate specified in the agreement by international credit card organizations, plus the processing fee payable by the Card Issuer to the international organization and the foreign transaction fee calculated at 0.5% of the transaction amount by the Card Issuer.</u></p> <p><u>持卡人所有使用信用卡交易帳款均應以新臺幣或約定外幣結付，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，或於國內以新臺幣交易但仍經國際清算或與設於國外之網站、特約商店交易及辦理退款時，則授權發卡機構依各信用卡國際組織依約所列之結匯日匯率直接換算為新臺幣或約定結付外幣，加計發卡機構應向各該國際組織給付之手續費及發卡機構以交易金額百分之零點五計算之國外交易服務費後結付。</u></p>
<u>Access to the charge slip copy fee</u> <u>調閱簽帳單影本費</u>	<p><u>NTD100 each.</u></p> <p><u>每筆新臺幣100元。</u></p>
<u>Arbitration fee for disputed payment</u> <u>爭議款仲裁費</u>	<p><u>If disputes over the charges are to be submitted to an international credit card organization for arbitration, First Bank will charge an arbitration fee of USD500, which will be converted into New Taiwan dollars at the settlement date exchange rate of the credit card organization and collected from the cardholder. However, if the arbitration result is in favor of the cardholder, the cardholder does not have to bear all or part of the arbitration fee.</u></p> <p><u>帳款發生疑義時，若須送交信用卡國際組織仲裁，一銀將收取仲裁處理費美金500元，並依各信用卡組織清算日匯率換算為新臺幣後向持卡人收取。惟仲裁結果有利於持卡人，持卡人無需負擔全部或部分仲裁處理費。</u></p>
<u>Statement retrieval fee</u> 消費帳單補發費	<p><u>NTD50 per copy (no charge for resending the bills for the last two months).</u></p> <p><u>每份新臺幣50元(補寄最近二個月帳單免收費)。</u></p>
<u>Fee for issuing clearance certificates</u> <u>開立清償證明費</u>	<p><u>NTD200 per time.</u></p> <p><u>每次新臺幣 200 元。</u></p>
<u>Payment of public fees by credit card and voice transfer</u> <u>以信用卡語音轉帳繳納公共資費</u>	<p><u>1. Processing fee for motorcycle/car license charges: NTD20 each.</u></p> <p><u>2. Processing fee for traffic violation: NTD20 each.</u></p> <p><u>3. Processing fee for telecom use: NTD10 each.</u></p> <p><u>4. Motorcycle/car fuel fee: Each processing fee is 1% of the payment.</u></p> <p><u>5. Vehicle number plate online labeling: NTD30 each. Online number selection: NTD20 each.</u></p> <p><u>1.汽機車行照規費:每筆新臺幣20元。2.交通罰鍰手續費:每筆新臺幣20元。3.電信費用手續費:每筆新臺幣10元。4.汽機車燃料費:每筆手續費為繳納金額1%。5.車輛號牌網路標號:每筆新臺幣30元。網路選號:每筆新臺幣20元。</u></p>
<u>Processing fee for overpayment return</u> <u>退回溢繳款手續費</u>	<p><u>1. Check issuance: NTD55 is deducted from the amount returned.</u></p> <p><u>2. Inter-bank transfer: NTD30 is deducted from the amount returned.</u></p> <p><u>3. Cashback is only applicable to purchases by credit card and is not within the scope of overpayment.</u></p> <p><u>1.開立支票:自退回之金額中扣除新臺幣55元。2.跨行匯款:自退回之金額中扣除新臺幣30元。3.現金回饋僅適用折抵刷卡消費，不屬於溢繳款範圍。</u></p>

<u>Overseas emergency card replacement /emergency cash advance fee</u> <u>海外緊急替代/緊急預借現金費用</u>	<u>When a credit card is lost abroad and an emergency card replacement or an emergency cash advance is required, those holding a Taoyuan Affinity Card are exempted from charges.</u> <u>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，桃園市認同卡免收費用。</u>
<u>Processing fee for reissue of a stored value card due to damage</u> <u>票證卡毀損/換發卡片作業處理費用</u>	<u>A EasyCard Co-Branded Card, iPass Co-Branded Signature Card, or I-cash co-branded Precious Card with no value stored and the balance amount of 0 is reissued, with a processing fee of NTD50 charged.</u> <u>換發具有悠遊卡、一卡通、icash卡功能且尚未儲值及餘額為0元之新卡供持卡人繼續使用，並酌收作業處理費新臺幣50元。</u>
<u>Credit Card Payment Platform for Public Agency Fee</u> <u>公務機關信用卡繳費平臺</u>	<u>No handling fee.</u> <u>However, cardholders should pay fee for fine payment, and will be charged from NTD2 to NTD35(depending on the payment range).</u> <u>免手續費(惟罰單性質繳費項目之手續費需由持卡人負擔，且依繳納金額級距式收費，最低新臺幣 2 元，最高新臺幣 35 元)。</u>
<u>Bill/Tax Payment System</u> <u>電子化繳費稅平臺</u>	<u>No handling fee.</u> <u>免手續費。</u>
<u>E-government service platform</u> <u>電子化政府服務平臺</u>	<u>Each handling fee is 1% of the payment (NTD20 each minimum).</u> <u>每筆手續費為繳納金額 1%(最低每筆新臺幣 20 元)。</u>

Excerpt of Special Agreement on EasyCard Co-Branded Cards/Affinity Cards 2021.7**悠遊聯名/認同卡特別約定條款摘錄 2021.7**

1. EasyCard Co-Branded Card/affinity card: refers to a chip credit card with both credit card and EasyCard functions issued by First Bank in cooperation with EasyCard Corporation (hereafter "EasyCard Co."). Starting April 1, 2012, all newly applied ones are registered and classified as adult cards.
2. For EasyCards without names registered, their balance is considered cash and not refundable once the card is reported lost. Name registration was not applicable to the co-branded EasyCard issued before April 1, 2012. When the co-branded EasyCard is expired or damaged and requires renewal, it will be converted into a name-registered card with a cardholder's consent. The co-branded card will not be renewed if the cardholder does not agree to convert it into a name-registered card. A cardholder can also apply to the Bank for conversion into a name-registered card, and the Bank will complete the conversion within seven (7) working days after receiving the application.
3. Autoload: The cardholder and First Bank agree that when the EasyCard feature is used, a certain amount based on the credit limit of the cardholder will be automatically added to the EasyCard via an automatic reload device when the stored value is not enough to pay for the purchase or is lower than a certain sum. The effect of autoload is the same as that of the cardholder's purchases with a credit card (except that the reward points and cashback are not counted). The autoload amount and limit are subject to the regulations of the law and the standards set by EasyCard Co and First Bank.
4. The EasyCard feature can be used without needing to activate it, and the amount available in the EasyCard of the new/reissued/renewed EasyCard Co-Branded Card/affinity card is zero. If the cardholder wishes to use autoload service, he/she should first complete card and autoload activation (except for cards that autoload is enabled by default). If the cardholder uses the EasyCard functions before activating the co-branded EasyCard, he/she is responsible for paying off the amount added by autoload. The same applies to new or replaced co-branded EasyCards. However, once the autoload feature is enabled, the cardholder can no longer request deactivation.
5. The validity period of the EasyCard is the same as that of the credit card. When the EasyCard Co-Branded Card/affinity card expires, the EasyCard and autoload functions will be terminated as well.
6. In the event of loss, theft or loss of possession of the EasyCard Co-Branded Card/affinity card ("Loss" collectively), the cardholder shall promptly notify First Bank or the institution designated thereby for loss reporting and suspension and EasyCard autoload deactivation. The related rights and obligations of cardholders, such as handling fees and deductibles for reporting loss, shall be subject to First Bank's terms and conditions on credit cards.
7. The cardholder shall bear the loss incurred by the fraudulent use of stored funds in the period from twenty-four (24) hours before loss reporting to three (3) hours after the completion of the loss reporting procedure of the registered EasyCard Co-Branded Card/affinity card. The stored balance, as recorded in EasyCard Co's system three (3) hours following the cardholder's loss reporting, will be returned to the cardholder's credit card account within forty (40) days upon completion of the loss reporting procedure. However, if the remaining sum is negative as shown in the system three (3) hours following the loss reporting, whether the autoload feature is activated or not, the cardholder agrees that the figure is deemed general purchase and debited to his/her credit card account.
8. Cardholders' any loss caused by fraudulent use of autoload is shouldered by First Bank within twenty-four (24) hours prior to completion of the loss reporting procedure. Any loss incurred from

unauthorized use of autoloan and EasyCard funds sustained by the registered EasyCard Co-Branded Card/affinity card holders three (3) hours after the loss reporting shall be borne by EasyCard Co.

9. When the EasyCard Co-Branded Card/affinity card is stained, degaussed, scratched, damaged, malfunctioning or otherwise rendered useless, the cardholder may apply for a reissue, with a processing fee of NTD50 to be charged. The cardholder should cut the original EasyCard and return it to the Bank. The EasyCard stored value of a replacement card is zero, while that of the old card will be transferred by First Bank upon receipt of the old card in accordance with the provisions on balance transfer. It takes about forty (40) working days for the balance to be transferred. If the cardholder fails to return the card to the Bank according to this article, the cardholder is responsible for paying off any transactions and the amount of autoloan that occur after the balance transfer.

10. The processing fee, service fee and other expenses payable by the cardholder hereunder will be included in the cardholder's amounts payable for a joint payment request. However, when the cardholder applies to EasyCard Co. to terminate the agreement or the written record of EasyCard transactions, the Corporation may charge the cardholder a fee or deduct it from the balance of the EasyCard in accordance with related terms and conditions of EasyCard Co.

11. In addition to those already stipulated herein, if there is anything not covered regarding the use of the EasyCard feature in the EasyCard Co-Branded Card/affinity card, the clauses on the credit cards issued by First Bank and related terms and conditions and other announcements of EasyCard Co. shall prevail.

*EasyCard Co. customer service line: 412-8880 (add prefix "02" if calling by mobile phone or from Kinmen or Matsu districts) www.easycard.com.tw

- 一、悠遊聯名/認同卡指第一銀行與「悠遊卡股份有限公司」(以下簡稱悠遊卡公司)合作發行具有信用卡及悠遊卡功能之晶片信用卡，民國 101 年 4 月 1 日起新申辦者為記名式，其悠遊卡票種為普通卡。
- 二、無記名式悠遊卡，儲值餘額視同現金，無法掛失退費；民國 101 年 4 月 1 日以前核發之悠遊聯名卡均為無記名式，將於信用卡到期續發或毀損補發時，經持卡人同意轉換為記名式悠遊聯名卡，若持卡人不同意轉換為記名式悠遊聯名卡，將無法續換發悠遊聯名卡。持卡人亦可向貴行申請轉換成記名式悠遊聯名卡，並由 貴行於收到申請(書)後約需 7 個工作日內完成。
- 三、自動加值係指持卡人與貴行約定，於使用悠遊聯名/認同卡之悠遊卡時，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，自悠遊聯名/認同卡之信用額度中，自動加值一定之金錢價值至悠遊卡內；自動加值之效力與持卡人之信用卡刷卡消費相同(惟不計算紅利點數及現金回饋)。自動加值之數額及限額，悉依法令規定、悠遊卡公司及貴行所訂標準辦理。
- 四、悠遊聯名卡之悠遊卡功能無須開啟即可使用，新/補/換發悠遊聯名卡之悠遊卡內可用金額為零元；持卡人如欲使用自動加值服務時，應先完成信用卡開卡及自動加值功能開啟作業(除自動加值功能已預設開啟之卡片)。倘持卡人未完成信用卡開卡作業而使用悠遊聯名卡之悠遊卡功能，仍應對悠遊卡已完成自動加值所生之相關帳款負擔清償之責。後續新發或補發之悠遊聯名卡亦同，惟不論持卡人就自動加值功能之預設狀態為何，自動加值功能一經開啟後，持卡人嗣後即不得再要求關閉。
- 五、悠遊卡與信用卡之卡片使用效期相同，悠遊聯名/認同卡有效期限屆滿時，悠遊卡功能及自動加值功能亦隨之終止。

- 六、悠遊聯名/認同卡如有遺失、被竊或有其他喪失占有情事時(以下簡稱遺失之情形)，持卡人應儘速通知貴行或向其他經貴行指定機構辦理信用卡掛失停用手續，停止悠遊卡之自動加值功能。有關持卡人掛失停用手續費及自負額等相關權利義務，悉依貴行信用卡約定條款之規範辦理。
- 七、記名式悠遊聯名/認同卡完成掛失手續前二十四小時至完成掛失手續後三小時內，悠遊卡扣款被冒用所發生之損失，由持卡人自行負擔，儲值餘額將於完成掛失手續後 40 日內，按悠遊卡公司掛失後三小時系統紀錄之儲值餘額，退還至持卡人信用卡帳上，但若掛失後三小時系統紀錄之儲值餘額為負值時，不論自動加值功能是否已開啟，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。
- 八、持卡人完成掛失手續前二十四小時內，遭冒用自動加值之損失由貴行負擔，記名式悠遊聯名/認同卡持卡人完成掛失手續後三小時起，遭冒用自動加值及悠遊卡扣款所發生之損失由悠遊卡公司負擔。
- 九、悠遊聯名/認同卡發生污損、消磁、刮傷、毀損、故障或其他原因致卡片不堪使用時，得申請換發新卡，並酌收作業處理費新臺幣 50 元整，持卡人應剪斷舊卡片並繳回 貴行。補發新卡之悠遊卡儲值餘額為零，舊卡之悠遊卡儲值餘額將由貴行於收到卡片後辦理「餘額轉置」作業，餘額轉置之工作時間約 40 日。若持卡人未依本條規定繳回卡片予 貴行，其於「餘額轉置」作業之後所產生之扣款交易及自動加值帳款，持卡人仍應負清償之責。
- 十、持卡人依本約定條款應付之作業處理費、手續費及其他費用等，將列入持卡人信用卡應付帳款中併同請款。惟當持卡人自行向悠遊卡公司申請終止契約作業或悠遊卡書面交易紀錄時，悠遊卡公司得向持卡人收取手續費或逕自悠遊卡之儲值餘額中扣抵，手續費金額依悠遊卡公司相關服務條款辦理。
- 十一、悠遊聯名/認同卡之悠遊卡使用，除本約定條款已有規定者外，說明若有未盡事宜，悉依貴行信用卡約定條款、悠遊卡公司相關服務條款及其他相關公告規定等辦理。

※悠遊卡公司客服專線 412-8880(手機及金馬地區請加 02) www.easycard.com.tw

Taoyuan City Government Personal Data Protection Policy Statement

桃園市政府個人資料蒐集告知聲明

Taoyuan City Government (hereinafter referred to as "the Government") handles matters in relation to the issuance and management of citizen cards in accordance with the Directions for Citizen Card Management and informs you of the following matters in accordance with Paragraph 1, Article 8 of the Personal Data Protection Act (hereinafter referred to as "the Act"). Please read the following instructions carefully:

1. Purpose of collection: (codes: 057, 072, 081, 109, 120, 142, 143, 146, 156, 157, 159, 175) Taoyuan Citizen Card services include (but not limited to): (1) smart public services; (2) concession programs; (3) small transactions, bill payments, and other financial services; and (4) other services in compliance with local self-governing laws and regulations.
2. Categories of personal data to be collected: (codes: C001, C003, C011, C038) identification (e.g., Chinese and English names, national ID card number, telephone number, address, e-mail address, and citizen card number), features (e.g., date of birth and nationality), social status (e.g., occupation), transaction details (e.g., records, places, and time of transactions), and record of reward points (e.g., name, time, and place of promotions and reward points collected). To ensure that you are the applicant and to protect your rights and interests, the Government will collect the front and back

copies of your national ID card when processing the citizen card application, as well as possible changes and renewals in the future. The Government is aware that the collection of the front and back copies of your national ID card will include other personal information except yourself. The format and content of the front and back copies of the national ID card are designed and set by the Ministry of the Interior and allow no changes. After collecting personal information from you and others, the Government will protect such information according to law.

3. Time period, territory, recipients, and methods of which the personal data is used:

(1) Time period: duration of the collection of personal data for a specific purpose, duration set for the retention of personal data according to law or contractual agreements (e.g., Directions for Citizen Card Management), or retention period required by the Government for the execution of business.

(2) Territory: place of the home country, place of outsourcing organization, or place of the organization that does business with the Government.

(3) Recipients: the Government, its outsourcing organizations, its partners, other organizations that do business with the Government, agencies having the rights to investigate according to law or financial supervisory agencies.

(4) Methods: The Government, its outsourcing organizations, its card makers, its partners, other organizations that do business with the Government, agencies having the rights to investigate according to law or financial supervisory agencies may use your personal information to contact you for related services.

4. According to Article 3 of the Act, you shall be able to exercise the rights granted by law with regard to your personal data held by the Government. If you want to exercise such rights, please contact the agency that processes your application directly.

5. You are free to choose whether to provide your personal information. If you choose not to provide your personal information, the Government will not be able to review and process your application as required, thus failing to issue a citizen card and offer related services to you.

6. If you have any questions about the above terms and conditions, please contact us by our public service hotline at 1999. For people from other cities/counties, please dial 03-2189000.

桃園市政府(以下簡稱本府)依市民卡管理作業要點，辦理市民卡發卡管理相關事宜，依據個人資料保護法(以下稱個資法)第八條第一項規定，向臺端告知下列事項，請臺端詳閱：

一、蒐集之目的：(代號：057、072、081、109、120、142、143、146、156、157、159、175) 桃園市市民卡相關業務包括(但不限於)：(一)提供市民智慧服務(二)提供市民優惠方案(三)其他小額交易、繳交規費等金融業務管理(四)其他符合地方自治法規所定業務之需要。

二、蒐集之個人資料類別：(代號：C001、C003、C011、C038) 識別類(例如：中、英文姓名、國民身分證統一編號、聯絡電話號碼、地址、電子郵遞地址、市民卡卡號)、特徵類(例如：出生年月日、國籍)、社會情況類(例如：職業)、交易細節類(例如：交易紀錄、交易地點、交易時間)、集兌點活動紀錄類(例如：個人參與集兌點活動之名稱、時間、地點、點數)。為確保申請人為臺端本人，並確保臺端之權益，本府於辦理市民卡申請時，向臺端蒐集身分證正反面影本，以為辨識臺端本人，及未來可能辦理變更、補發等相關事項之用。本府明瞭蒐集身分證正反面影本，將蒐集到除臺端本人外之其他個人資料，身分證正反面影本之格式及內容為內政部所設計訂定，非為任何機關可為變更者。本府於蒐集後將依法保護臺端及其他個人資料。

三、個人資料利用之期間、地區、對象及方式：

- (一)期間：個人資料蒐集之特定目的存續期間、依相關法令或契約約定資料之保存所訂保存年限（如：市民卡管理辦法）或本府因執行業務所必須之保存期間。
- (二)地區：本國所在地、本府業務委外機構所在地、與本府有業務往來之機構所在地。
- (三)對象：本府、本府業務委外機構、本府合作推廣之單位、其他與本府有業務往來之機構、依法有調查權機關或金融監理機關。
- (四)方式：本府、本府業務委外機構、本府委託製卡機構、本府合作推廣之單位、其他與本府有業務往來之機構、依法有調查權機關或金融監理機關，將可能利用您的個人資料與您接洽聯繫相關業務。
- 四、依據個資法第三條規定，臺端就本府保有臺端之個人資料得行使法律賦予之權利。臺端若欲行使該項權利時，請逕赴原申請單位洽詢。
- 五、臺端得自由選擇是否提供相關個人資料，惟臺端若拒絕提供相關個人資料，本府將無法進行必要之審核及處理作業，致無法發卡並提供臺端市民卡相關服務。
- 六、告知事項之諮詢：如果您對於以上條款有任何疑問，歡迎撥打本府 1999 市民諮詢服務熱線，外縣市民眾請撥 03-2189000。

Personal Data Notification 個資告知事項

I am aware of the following information provided by the First Commercial Bank (hereafter the "Card Issuer") when collecting my personal data in accordance with the Personal Data Protection Act:

1. Purpose of collecting personal data: credit card, cash card, debit card or electronic ticket business; foreign exchange business; marketing; collection, processing and utilization by the financial service industry as required by law and financial supervision; financial dispute settlement; contracts; similar contracts or other legal relations management; comprehensive management of deposit and lending operations of borrowers and depositors; loan approval and credit extension; consumers, customers management and services; consumer protection; business and technical information; accounting management and creditor's rights trading business; credit granting business; information/communication and database management; information/communication security and management; credit reporting; investigation; statistical and research analysis; other operations that are in conformity with the business registration items or the articles of association; and other advisory and consultancy services.
2. The type of personal data collected: Name, ID no., contact information, etc., as given in various applications or covenants. Relevant business, accounts or services between the Card Issuer and customers and the personal data collected from customers or third parties (e.g. Joint Credit Information Center) shall prevail.
3. The duration, user, region and method regarding personal data utilization:
 - 3.1 Duration: the duration of existence for the specific purpose for which the personal data are collected, the retention period required by relevant laws (e.g. Business Entity Accounting Act) or for the performance of the business, or the retention period for the preservation of the data according to individual contracts (whichever is the longer).
 - 3.2 User: Card Issuer (including the institutions commissioned by the Card Issuer), institutions prescribed by law (e.g. the parent company of the Card Issuer or the financial holding company to which it is affiliated), other business-related institutions (e.g. correspondent banks, the Joint Credit Information Center, National Credit Card Center, Taiwan Clearing House, Financial Information Service Co., Ltd., credit guarantee institutions, international credit card organizations, card acquirers

and contracted merchants), authorities or financial supervision authorities according to law, and those approved by the customer.

3.3 Region: The domestic and foreign locations of the users listed in the "personal data users" above.

3.4 Method: automatic machinery or other non-automatic use in accordance with the Personal Data Protection Act.

4. I may make inquiries, request access or copies from the business units or customer service lines of the Card Issuer (the Card Issuer may legally collect necessary fees at its own discretion), request an addition or correction (provided that I give a proper explanation in accordance with the law), request suspension of collection, processing or utilization and deletion, unless the Card Issuer conducts business as required by law.
5. I am free to choose whether to provide the above personal data, but if I refuse to do so or offer incomplete information, the Card Issuer may not be able to proceed with the necessary review or procedure based on the requirements of the implementation of relevant banking business.
6. If the content of this notice is revised, the information will be published on the Card Issuer's official website without further notice.

本人知悉第一商業銀行(以下稱發卡機構)依據個資法規定在蒐集本人的個人資料時，其告知事項如下：

- 一、蒐集個人資料之目的：信用卡、現金卡、轉帳卡或電子票證業務、外匯業務、行銷、金融服務業依法令規定及金融監理需要，所為之蒐集處理及利用、金融爭議處理、契約、類似契約或其他法律關係管理之事務、借款戶與存款戶存借作業綜合管理、核貸與授信業務、消費者、客戶管理與服務、消費者保護、商業與技術資訊、帳務管理及債權交易業務、授信業務、資(通)訊與資料庫管理、資通安全與管理、徵信、調查、統計與研究分析、其他經營合於營業登記項目或組織章程所訂之業務、其他諮詢與顧問服務。
- 二、蒐集之個人資料類別：姓名、身分證統一編號、聯絡方式等，詳如各類申請書或契約書內容，並以發卡機構與客戶往來之相關業務、帳戶或服務及自客戶或第三人處理(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。
- 三、個人資料利用之期間、對象、地區及方式：
 - 1.期間：個人資料蒐集之特定目的存續期間、相關法令所定(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)。
 - 2.對象：發卡機構(含發卡機構之委外機構)、依法令規定利用之機構(如發卡機構母公司或所屬金融控股公司等)、其他業務相關之機構(如通匯行、金融聯合徵信中心、聯合信用卡中心、臺灣票據交換所、財金資訊(股)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)、依法有權機關或金融監理機關、客戶所同意之對象。
 - 3.地區：上述「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。
 - 4.方式：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。
- 四、本人得向發卡機構各營業單位或客服專線行使查詢、請求閱覽或請求製給複製本(發卡機構依法得酌收必要成本費用)、請求補充或更正(惟依法請本人應為適當之釋明)、請求停止蒐集、處理或利用及請求刪除之權利，惟依法發卡機構因執行業務所必須者，得不依本人的請求為之。
- 五、本人得自由選擇是否提供上開個人資料，惟若本人拒絕提供相關個人資料或提供不完全時，基於銀行相關業務之執行所需，可能無法進行必要之審核及處理作業。
- 六、本告知內容如有修訂，將自行至發卡機構官方網站上查詢，發卡機構不再另行通知。

First Commercial Bank Credit Card Agreement 第一銀行信用卡約定事項

First Commercial Bank Credit Card Agreement

Welcome to apply for the First Commercial Bank-issued credit card ("Card Issuer"). Please read the following terms and conditions carefully before applying:

1. Penalty fees and interest on revolving credit

1.1 Penalty fees

If the cardholder fails to pay the minimum amount due by the payment due date or do not pay by the current payment deadline, he/she is still required to pay interest on revolving credit and agree that the Card Issuer may charge penalty fees in accordance with the provisions hereof. The calculation of penalty fees for each billing cycle is based on monthly processing fees for overdue accounts (i.e. penalty fees) and the penalty fees payable is limited to three (3) consecutive periods.

(1) No penalty fees are charged for unpaid bills of NTD1,000/USD35/JPY 4,000/ EUR 30 or less after the payment due date.

(2) Processing fees of NTD300 for accounts one month overdue.

(3) Processing fees of NTD400 for accounts two months overdue.

(4) Processing fees of NTD500 for accounts three months overdue.

1.2 Interest on revolving credit

(1) Cardholders may choose to pay on revolving credit the minimum amount or above payable to the Card Issuer by the payment due date. The cardholder may postpone the payment of the remaining outstanding amounts, with interest on revolving credit, and at any time pay off all or part of the original deferred payment amount. The amount paid shall be applied accordingly toward the current account expenses, interest, regular fixed funds amount withheld, installments, previous outstanding amounts, the principal of additional current accounts, and the revolving credit interest will be calculated based on the remaining balance thereof.

(2) The minimum amount payable by the cardholder in each installment is 10% of the new general spending in the current period, plus cash advance (including payoff by others) amounts and 5% of previous outstanding non-installment bills by credit card. If the sum of the two items is less than NTD1,000, it shall be deemed NTD1,000 (or an equivalent amount of foreign currency agreed for settlement). However, if the previous revolving credit balance plus the current total spending amount is less than NTD1,000 (or an equivalent amount of foreign currency agreed for settlement), it shall be based on the sum of below NTD1,000 (or an equivalent amount of foreign currency agreed for settlement), plus all transaction amounts by credit card in excess of the credit limit, the sum of minimum amounts due for previous outstanding bills, interest on revolving credit, installment interest, delay interest, penalty fees, regular fixed funds, the current principal of the advance amount paid for by instalments and annual fees, processing fees for cash advances, loss reporting fees, processing fees for access to credit card payment receipts and other charges payable.

(3) If the cardholder holds two credit cards or more from the Card Issuer at the same time, the minimum amount payable for each period is the sum of the minimum amounts payable for each card.

(4) For the calculation of the interest on revolving credit, from the date on which each "account that may be included in the principal that incurs interest on revolving credit" is recorded, the balance of the account shall be calculated at the applicable revolving credit interest rate (given based on the

cardholder's transaction conditions and credit standing [Up to 15% of interest per annum; the daily interest rate of 4.11/10,000. For the convenience of indication, round the figure to three decimal places. The actual interest shall be calculated at the daily interest rate based on 15% of annual interest.]) on the date from which each account's interest accrues until the date on which the account is settled (rounded to the nearest dollar).

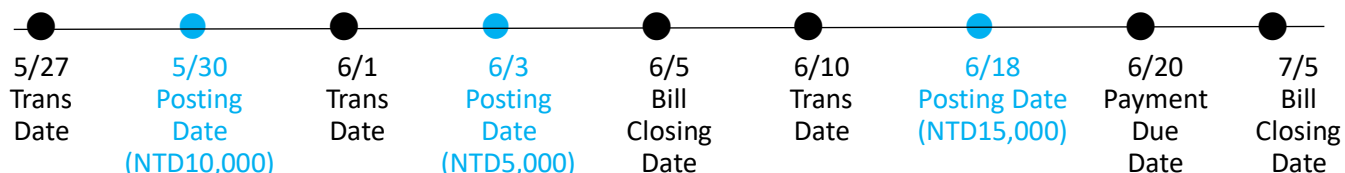
(5) Revolving credit interest incurred after the current billing date will not be charged if the cardholder settles all accounts payable by the payment due date or if the remaining outstanding amount after payment is less than NTD1,000.

(6) For example:

(a) Revolving credit interest on NTD payments

With the billing date being the 5th of each month and the payment deadline the 20th of each month, and with the preferential interest rate of 12.88% per annum from May 6 to June 5 and 15% from June 6 to July 5, if a cardholder spent NTD10,000 on May 27 and the spending was charged to his/her credit card account on May 30 (i.e. posting date), and on June 1 spent another NTD5,000, which was posted on June 3, then the bill printed on June 5 would show a total amount of NTD15,000 payable, with a minimum payment required of NTD1,500. If he/she spent another NTD15,000 on June 10, which was recorded on June 18, then when he/she failed to pay the minimum payment required of NTD1,500 by June 20, a processing fee for overdue accounts (i.e., penalty fees) of NTD300 and revolving credit interest of NTD189 would be listed in the bill of July 5, in which total amounts payable were NTD30,489 and the required minimum payment was NTD4,239.

Illustration



Equation

Outstanding spending		Annual interest		Interest period	Interest
10,000	×	12.88%	×	37 (05/30-07/05)/365=	NTD130.56
+ 5,000	×	12.88%	×	33 (06/03-07/05)/365=	NTD58.22

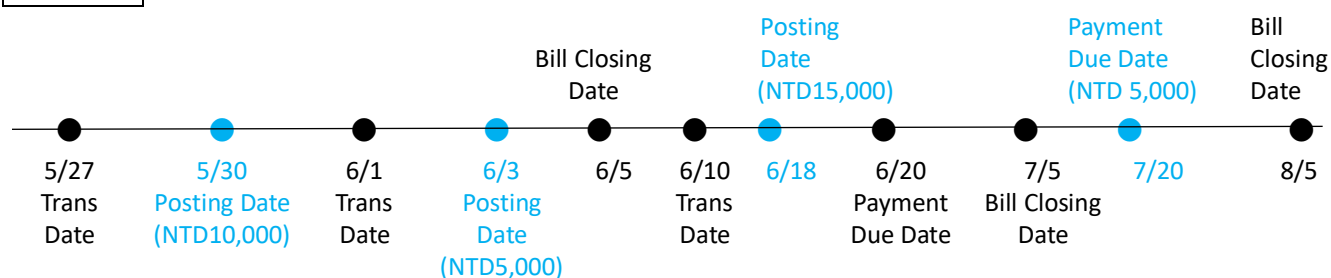
(Unit: NTD)

NTD188.78

Minimum payment due: NTD15,000 (current spending)×10%+ NTD1,500(minimum payment due from previous overdue accounts)+ NTD15,000 (previous outstanding amounts)×5%+ NTD189(revolving credit interest)+ NTD300(processing fee for overdue accounts)= NTD4,239

(7) For another example, if the cardholder did not pay the minimum payment due by June 20, but paid NTD5,000 by July 20, the bill of August 5 would show a revolving credit interest of NTD417, a total amount of NTD25,906 due, and a required minimum payment of NTD1,691.

Illustration



Equation

Outstanding spending	Annual interest	Interest period	Interest
10,489	× 12.88%	× 31(07/06-08/05)/365	= NTD114.74
+ 15,000	× 15.00%	× 49(06/18-08/05)/365	= NTD302.05

(Unit: NTD)

NTD416.79

Minimum payment due: NTD25,489(previous overdue payment)×5%+ NTD417(revolving credit interest)= NTD1,691

* An NTD5,000 paid by July 20 would be applied toward the revolving interest and processing fees for overdue accounts, and then toward previous spending, so the remaining amount was NTD30,000 - (NTD5,000 - NTD189 - NTD300)= NTD25,489

(b) Revolving credit interest on charges at agreed foreign currency for settlement

With the billing date being the 5th of each month and the payment deadline the 20th of each month, and with the preferential interest rate of 12.88% per annum from May 6 to June 5 and 15% from June 6 to July 5, if a cardholder spent USD366.67 on May 27 and the spending was charged to his/her credit card account on May 30 (i.e. posting date), then the bill printed on June 5 would show a total amount of USD366.67 payable, with a minimum payment required of USD36.67. If he/she spent another USD150.00 on June 10, which was recorded on June 18, then when he/she paid the minimum payment required of USD36.67 by June 20, the revolving credit interest of USD4.31 would be listed in the bill of July 5, in which total amounts payable were USD484.31 and the required minimum payment was USD35.81.

歡迎您申請第一商業銀行信用卡(下稱發卡機構)，提出申請前，請詳細閱讀下列約定事項：

一、違約金及循環信用利息說明

(一)違約金持卡人如未於每月繳款截止日前付清當期最低應繳金額或遲誤繳款期限者，仍應計付循環信用利息，並同意發卡機構得依本約定條款收取違約金，各帳單週期之違約金之計算方式為按月計付逾期手續費(即違約金)，計付之違約金，連續3期(含)以上者，以3期為限：1.繳款截止日止帳單未繳清金額在1,000元(含)以下者，無需繳納。2.逾期第1個月當月計付逾期手續費300元。3.逾期第2個月當月計付逾期手續費400元。4.逾期第3個月當月計付逾期手續費500元。

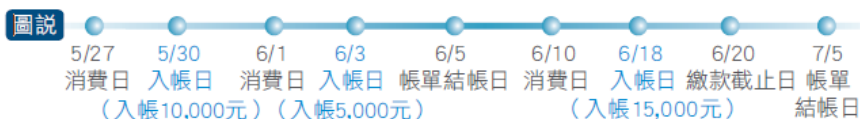
(二)循環信用利息

1. 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)款項繳付發卡機構，持卡人就剩餘未付款項得延後付款，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。已付款項依序抵沖當期帳款中之費用、利息、定期定額扣繳基金款項、分期消費款項、前期剩餘未付款項、新增當期帳款之本金，並就抵沖後之帳款餘

額，計付循環信用利息。

2. 持卡人每期最低應繳金額為持卡人各卡當期新增一般消費款項之百分之十，加計預借現金(含代償)交易金額及前期未繳之非分期信用卡消費款項之百分之五，前二項合計如低於新臺幣壹仟元，以新臺幣壹仟元計(或等值約定結付外幣)，但若前期循環信用餘額加計當期總消費金額低於新臺幣壹仟元(或等值約定結付外幣)，則以該低於新臺幣壹仟元(或等值約定結付外幣)之總額計，加計超過信用額度之全部使用信用卡交易金額、累計以前各期逾期未付最低應繳款項之總和、循環信用利息、分期利息、遲延利息、違約金、定期定額基金金額、分期交易之當期期付金及年費、預借現金手續費、掛失手續費、調閱簽帳單手續費等其他應繳費用。
3. 持卡人如同時持有發卡機構二張以上之信用卡者，其每期最低應繳金額為各卡最低應繳金額之總和。
4. 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，就該帳款之餘額以各筆帳款起息日所適用之循環信用利率〔依持卡人往來及信用狀況給予之(最高以年息百分之十五；日息萬分之四點一，為標示之便，小數點後第三位四捨五入，實際利息計算仍按年息百分之十五計算之日利率為準。)〕計算至該筆帳款結清之日止(元以下四捨五入)。
5. 持卡人於當期繳款截止日前結清全部應付帳款，或繳款後剩餘未付款項不足壹仟元，則當期結帳日後發生之循環信用利息，不予計收。
6. 實例說明：

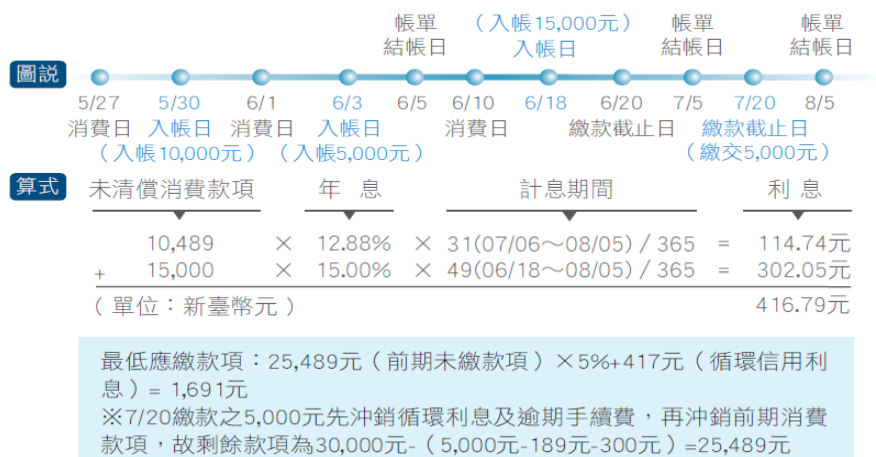
(1)新臺幣帳款循環信用利息某甲結帳日為每月5日，繳款截止日為每月20日，若某甲5月6日~6月5日適用優惠利率為年息12.88%，6月6日~7月5日適用優惠利率為年息15%，若5月27日某甲消費10,000元，且該筆消費款於5月30日登入信用卡帳號(即入帳日)，6月1日消費5,000元，入帳日為6月3日，則於6月5日所印製之某甲帳單會列有應繳總金額為15,000元，其最低應繳款為1,500元。若某甲6月10日又新增消費15,000元，入帳日為6月18日，若某甲於6月20日未繳交最低應繳款1,500元，則其7月5日之帳單會列有逾期手續費(即違約金)300元，循環信用利息189元，應繳總金額為30,489元，最低應繳款為4,239元。



算式	未清償消費款項	年 息	計息期間	利 息
	10,000	× 12.88%	× 37(05/30~07/05) / 365	= 130.56元
	+ 5,000	× 12.88%	× 33(06/03~07/05) / 365	= 58.22元
	(單位：新臺幣元)			188.78元

最低應繳款項：15,000元（當期新增消費）× 10% + 1,500元（前期逾期未付最低應繳款）+ 15,000元（前期未繳款項）× 5% + 189元（循環信用利息）+ 300元（逾期手續費）= 4,239元

7. 再假設，如某甲於6月20日未繳交最低應繳款，但於7月20日繳款5,000元，則其8月5日之帳單會列有循環信用利息417元，應繳總金額25,906元，最低應繳款為1,691元。



(2) 約定結付外幣帳款循環信用利息

某甲結帳日為每月5日，繳款截止日為每月20日，若某甲5月6日~6月5日適用優惠利率為年息12.88%，6月6日~7月5日適用優惠利率為年息15%，若5月27日某甲消費美元366.67元，且該筆消費款於5月30日登入信用卡帳號(即入帳日)，則於6月5日所印製之某甲帳單會列有應繳總金額為美元366.67元，其最低應繳款為美元36.67元。若某甲6月10日又新增消費美元150.00元，入帳日為6月18日，若某甲於6月20日繳交最低應繳款美元36.67元，則其7月5日之帳單會列有循環信用利息美元4.31元，應繳總金額為美元484.31元，最低應繳款為美元35.81元。

2. Loss of Card and Other Situations

2.1 In case of loss, theft, robbery, fraud or possession of the credit card by another person other than the cardholder ("Loss" collectively), the cardholder shall promptly notify the Card Issuer or establishments designated thereby for loss reporting by telephone or other means and pay the loss reporting fee of NTD200, which is waived for those holding a platinum card or above. However, if the Card Issuer considers it necessary, it shall inform the cardholder within ten (10) days from the date on which the loss reporting is accepted, and request the cardholder to report the case to the local police precinct or notify the Card Issuer in writing within three (3) days upon receipt of the notice.

2.2 Losses incurred by the unauthorized use of the card from the time the cardholder has completed the formalities of loss reporting shall be borne by the Card Issuer. However, under any of the following circumstances, the cardholder shall still bear the loss caused thereby after completing the loss reporting formality:

- (1) Access to the credit card by others is allowed or intentionally given by the cardholder.
- (2) The cardholder is intentional or grossly negligent in revealing to another individual his or her password or other means of personal identification for obtaining cash advances or making other transactions via ATM.
- (3) The cardholder conspires with a third party or a contracted merchant to forge and falsify transactions or to commit fraud.

2.3 The deductible for the unauthorized use of the card is capped at NTD3,000 prior to completing the loss reporting formality, which is waived for those holding a platinum card or above. The cardholder shall not be liable for the deductible under any of the following circumstances:

(1) Unauthorized card use occurred within twenty-four (24) hours of the completion of the card loss report formality.

(2) The signature of the unauthorized user on the charge slip appears visibly different to the naked eye from the signature of the cardholder, or identifiably different from the signature of the cardholder had due diligence of a good administrator been exercised.

2.4 If the cardholder meets the provisions specified in Paragraph 2 hereof and one of the following situations, and the Card Issuer can prove that it has exercised due diligence of a good administrator, then the deductible for unauthorized use in the preceding paragraph does not apply:

(1) The cardholder is aware that his or her credit card has been lost or stolen, but is remiss in promptly notifying the Card Issuer, or the cardholder still does not notify the Card Issuer of the loss or theft twenty (20) days after the current payment deadline.

(2) The cardholder fails to sign on the credit card, resulting in unauthorized use by another individual.

(3) The cardholder does not provide the documents requested by the Card Issuer, refuses to assist with the investigation or commits any other acts that violate the principle of good faith after reporting credit card loss.

2.5 Regarding cash advances via the automated facilities, the cardholder shall be liable for losses incurred as a result of fraudulent use prior to reporting of the credit card loss. The deductible specified in Paragraph 3 hereof does not apply.

二、卡片遺失等情形

(一) 持卡人之信用卡如有遺失、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發卡機構或其他經發卡機構指定機構辦理掛失手續，並繳交掛失手續費二百元，白金卡(含)以上免收。但如發卡機構認有必要時，應於受理掛失手續日起十日內通知持卡人，要求於受通知日起三日內向當地警察機關報案或以書面補行通知發卡機構。

(二) 持卡人自辦理掛失手續時起被冒用所發生之損失，概由發卡機構負擔。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或共謀詐欺者。

(三) 辦理掛失手續前持卡人被冒用之自負額以參仟元為上限，白金卡(含)以上免自負額。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二十四小時內被冒用者。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。

(四) 持卡人有本條第二項但書及下列情形之一，且發卡機構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發卡機構，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二十日仍未通知發卡機構者。2.未於信用卡簽名致他人冒用者。3.辦理信用卡掛失手續後，未提出發卡機構所請求之文件、拒絕協助調查或其他違反誠信原則之行為者。

(五) 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，不適用第三項自負額之約定。

3. Handling of disputes over accounts

- 3.1 Before the payment due date, if the cardholder has any doubts about the details of the transaction and the matters contained in the payment notice, he/she may notify the Card Issuer for assistance by providing reasons and support documents requested by the Card Issuer, such as charge slip or refund slip, etc.; or may request the Card Issuer to inquire the charge slip or the refund slip from the card acquirer. If the cardholder intends to withhold payment, the cardholder may ask the Card Issuer to request chargeback from the card acquirer or the cash advance provider, or request arbitration by the international credit card organization or make other requests after paying a processing fee determined by the international credit card organization for handling dispute, and may request the Card Issuer to withhold payment regarding the particular transaction.
- 3.2 Where the cardholder fails to notify the Card Issuer in accordance with the provisions of the preceding paragraph, the transaction details and the content contained in the payment notice shall be presumed to be correct.
- 3.3 For disputed accounts on which payment is withheld, if the Card Issuer later finds that the charge is not erroneous or that payment should not be withheld as the dispute is not caused by something attributable to the fault of the Card Issuer, the cardholder shall make payment immediately upon receiving a notice from the Card Issuer, and pay the Card Issuer agreed interest on revolving credit starting from the next day following the original payment deadline.
- 3.4 If disputes over the accounts are to be submitted to an international credit card organization for arbitration, the Card Issuer will charge an arbitration fee of USD500, which will be converted into New Taiwan dollars at the settlement date exchange rate of the credit card organization and collected from the cardholder. However, if the arbitration result is in favor of the cardholder, the cardholder does not have to bear all or part of the arbitration fee.

三、帳款疑義之處理程序

- (一)持卡人於當期繳款截止日前，如對交易明細暨繳款通知書所載事項有疑義，得檢具理由及發卡機構要求之證明文件(如簽帳單或退款單收執聯等)通知發卡機構，或請求發卡機構向收單機構調閱簽帳單或退款單，或請求發卡機構就該筆交易依各信用卡組織之作業規定，繳付帳款疑義處理費用後，得請發卡機構向收單機構或辦理預借現金機構進行扣款、信用卡國際組織仲裁等主張，並得就該筆交易對發卡機構提出暫停付款之要求。
- (二)持卡人未依前項約定通知發卡機構者，推定交易明細暨繳款通知書所載事項無錯誤。
- (三)因發生疑義而暫停付款之帳款，如持卡人不同意繳付帳款疑義處理費用或經發卡機構證明無誤或因非可歸責於發卡機構之事由而不得扣款時，持卡人於受發卡機構通知後應立即繳付之，並自原繳款期限之次日起，依循環信用利息約定計付利息予發卡機構。
- (四)帳款發生疑義時，若須送交信用卡國際組織仲裁，發卡機構將收取仲裁處理費美金 500 元，並依各信用卡組織清算日匯率換算為新臺幣後向持卡人收取。惟仲裁結果有利於持卡人，持卡人無需負擔全部或部分仲裁處理費。

4. General processing of outsourced operations

- 4.1 The cardholder agrees that the Card Issuer may, when necessary, commission suitable third parties or cooperate with member institutions of the credit card organization in dealing with payment and collection of bills, data processing or other work items that may be outsourced as approved by the competent authority.

4.2 The Card Issuer shall, when outsourcing business pursuant to the provisions of the preceding paragraph, urge and ensure that outsourced service providers will observe the confidentiality provisions set out in the Banking Act and other applicable regulations without disclosing such data to any third party.

4.3 When an outsourced service provider commissioned by the Issuer violates the Personal Data Protection Act, resulting in illegal collection, processing, utilization of personal data or infringement on the rights of the cardholder, the cardholder may, pursuant to the provisions of the Civil Code, the Personal Data Protection Act or other applicable regulations, seek damages from both the Card Issuer and the outsourced service provider.

四、委外業務之一般處理

- (一)持卡人同意發卡機構之交易帳款收付業務、資料處理業務或其他經主管機關許可得委託他人處理之作業項目，於必要時得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。
- (二)發卡機構依前項規定委外處理業務時，應督促並確保該等資料利用人遵照銀行法及其他相關法令之保密規定，不得將該等有關資料洩漏予第三人。
- (三)受發卡機構委託處理資料利用人，違反個人資料保護法規定，致個人資料遭不法蒐集、處理、利用或其他侵害持卡人權利者，持卡人得依民法、個人資料保護法或其他相關法令規定，向發卡機構及其委託處理資料利用人請求連帶賠償。

5. Notes for students using credit cards

5.1 It is suggested that before using a First Commercial Bank-issued credit card, you should first read the notes of credit cards and the membership handbook for a full understanding of the rights and obligations of both parties, and then weigh up your financial resources before making purchases, so as to avoid excessive credit expansion, leading to mounting debts that you cannot pay off and then bad credit records, which makes it difficult for you to deal with financial institutions and causes debt burden upon yourself.

5.2 A credit card is a convenient tool for flexible financial management. It can meet your consumer demand within the income level, and allows you to pay the bill on schedule or use the "revolving credit" method to make regular payments, depending on the situation. If cash is urgently needed, cash advances can also be requested with the bank, but the bank's interest on revolving credit and handling fees should be paid separately for the use of revolving credit and cash advances, while caution should be exercised as the credit can be easily expanded.

5.3 Upon receipt of the credit card, you should immediately sign your name on the back of the credit card. The credit card is for your own use only. Do not leak the credit card number and valid period to others, nor let your credit card out of your sight when making purchases. Carefully check the figure on the charge slip before signing the sheet, and properly keep the receipt thereof for future verification.

5.4 Once the credit card is lost, it tends to be used fraudulently, so special attention should be paid to its use and safekeeping. Once the credit card is lost carelessly, please report the loss to the Card Issuer immediately.

5.5 When using a credit card, you should communicate with your parents or guardian or legal representative first, and learn independent financial management through the use thereof.

5.6 The Card Issuer may adjust the credit limit of the cardholder or suspend the cardholder's use of the

credit card at the request of the parents or guardian or legal representative of the cardholder as student without prior notice or reminder.

5.7 When a student applies for a credit card, the applicant must be at least 20 years old and have an independent and stable source of income. In addition, the applicant must put the telephone number and contact address of their parents or guardians or legal representative in the blank of the application form so that the notice of card approval can be sent to the above address following card approval by the Card Issuer.

5.8 The Card Issuer will immediately notify you to stop using the card if it is found that you have not disclosed your student status and that you hold more than three cards issued by different institutions, with a credit line of more than NTD20,000 each.

五、學生使用信用卡應行注意事項

- (一)建議您在使用第一銀行信用卡前，先詳閱信用卡注意事項、信用卡會員權益手冊，以充分瞭解雙方的權利義務，並衡量自己的經濟能力後再行消費，以避免因信用過度擴張，而導致負債過多無法繳款，產生信用不良的記錄，致無法和金融機構繼續正常往來，為自己造成經濟的負擔。
- (二)信用卡是靈活理財的便利工具，可以讓您在經濟能力範圍之內，先滿足消費需求，再視情況，按期付清款項或使用「循環信用」方式分期償還；若臨時急用現金時，還可以向銀行預借現金，但使用循環信用及預借現金分別須支付銀行循環信用利息及手續費，並且容易擴張信用，故須謹慎為之。
- (三)在您收到信用卡後，應立即在信用卡背面簽名，信用卡只能由自己使用，不能交給其他任何人，也不要隨便洩漏信用卡卡號、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，並妥善保管簽帳收執聯，以供日後查證。
- (四)信用卡一旦遺失，即容易被盜用，因此使用和保管時應特別注意。一旦信用卡不慎遺失時，請立即向發卡機構掛失。
- (五)使用信用卡時，應該先向父母或監護人或法定代理人告知溝通，並藉由信用卡的使用，讓自己學習自主理財的負責態度。
- (六)發卡機構得因學生父母或監護人或法定代理人要求，無須事先通知或催告，調整持卡人之信用額度或暫時停止持卡人使用信用卡之權利。
- (七)以學生身分申請信用卡時，申請人須滿二十歲且有獨立穩定之經濟來源，另申請人須於申請書空白處填寫父母親或監護人或法定代理人電話及聯絡地址，以便發卡機構核卡後將核卡通知寄達父母親或監護人或法定代理人通訊處。
- (八)發卡機構如發現您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兩萬元之情事，發卡機構將立即通知您停止卡片的使用。

6. Notes on automatic debiting for credit card bill payments

6.1 The applicant for automatic debiting service hereby authorizes First Commercial Bank, Ltd to automatically debit the bills of all credit card (including supplementary card) accounts under the name of the First Bank credit card holder from the First Bank deposit account opened by the applicant without needing the applicant's withdrawal slip. This authorization remains valid if the cardholder resumes using the card after suspension, has a newly issued card or applies for a new one. However, the setting of automatic debiting will be automatically cancelled six (6) months after the cardholder does not own any credit card of the bank. If a new credit card agreement is entered

into, the agreement shall prevail.

6.2 The applicant for automatic debiting service shall notify the First Bank credit card office in writing of the termination or alteration of the authorization, which will take effect upon the service of the authorization letter. The authorized debiting of credit card accounts applies to all credit cards under one's name. If a tick is not put, all credit cards under one's name are set to "Full Payment" under the automatic debiting scheme.

6.3 The applicant for automatic debiting service agrees that if the amount debited automatically by First Bank does not match the actual debiting amount, he/she shall check with the First Bank credit card office.

6.4 The automatic debiting time will be after midnight on the payment deadline and will be extended to the next business day in case of coinciding with weekends or a long weekend.

6.5 After an application for automatic debiting is approved, the automatic debiting account number and debiting method will be printed on your credit card statement.

6.6 If you change your account number for automatic debiting, the setting of automatic debiting for original account will be cancelled automatically. Please check whether the new account is effective to avoid late payment.

六、信用卡帳款自動轉帳扣款注意事項

(一)自動扣繳申請人茲授權第一商業銀行股份有限公司將第一銀行信用卡持卡人歸戶名下所屬所有信用卡(含附卡)帳戶內之帳款或約定結付外幣帳款，無須另憑自動扣款申請人之取款條，得逕自自動扣款申請人在第一銀行開立之存款帳戶自動轉帳付款。若持卡人停卡後恢復持卡、續發新卡或重新辦卡，本項授權仍具效力，惟無持有本行任一張信用卡半年後，將自動清除原設定之自動轉帳付款帳號，若之後各信用卡另有約定時，從其約定。

(二)自動扣款申請人於終止或更改授權時，須以書面通知第一銀行信用卡處，並於授權書送達時始生效力。信用卡帳款授權扣繳方式係名下所有信用卡均採本扣繳方式，如未勾選，歸戶名下所有信用卡均設定《全額繳付》為自動扣繳額。

(三)自動扣繳申請人並同意第一銀行自動轉帳金額與實際扣款金額不符合時，自行向第一銀行信用卡處查詢。

(四)自動扣繳時點為繳款截止日午夜 12 點後，如扣款時點遇週末或連續假日則順延至次營業日。

(五)於自動轉帳申請核准後，您的信用卡消費明細帳單上將列印自動扣繳帳號與扣繳方式。

(六)如變更自扣帳號將自動註銷原設定之帳號，請您留意新扣款帳號是否生效，以避免延誤繳款。

7. E-statement service

7.1 Credit Card E-statement: means an electronic credit card statement sent to a valid E-mail address given by the cardholder after the cardholder has applied for the service in writing or online, with the e-statement as valid as the paper one. Moreover, the cardholder's rights and obligations do not change with the application for the First Bank credit card E-statement service. If the cardholder has given an E-mail address to the Card Issuer's online membership service, this information will prevail.

7.2 The credit card E-statement is only sent to the principal card holders, with the service not offered to supplementary card holders. If the cardholder has any question about the contents of the First Bank's credit card E-statement, please inform the bank as soon as possible.

7.3 When the cardholder's application for a Credit Card E-statement is approved, starting from the most recent billing date, the Card Issuer will only send the E-statement. When the Card Issuer's system

considers that the E-statement has been successfully sent to the cardholder's E-mail address filed at the Card Issuer, the service by post will be terminated.

7.4 After normal use of the E-statement, the cardholder must pay the bill before the payment deadline every month. If payment is delayed due to personal reasons, the cardholder shall be held responsible and shall not postpone or refuse payment on the ground that he/she has not received the paper bill.

7.5 If the cardholder would like to resume receiving paper bills, they should log on to the bank's online credit card membership service and follow the latest announcement. Application for "E-statement cancellation" should be made three (3) working days before the billing date.

7.6 If the electronic bills cannot be sent successfully for two consecutive periods due to the incorrect E-mail address retained, the Card Issuer will automatically cancel the E-statement service and restore the physical service to the mailing address retained at the Card Issuer. If the cardholder wishes to use E-statement service again, they should re-apply online and give a correct e-mail address.

七、電子帳單服務

(一)信用卡電子帳單：係指持卡人透過書面或信用卡網路服務申請，經持卡人親自同意之電子化信用卡消費明細(暨電子帳單)，電子帳單寄送至持卡人留存之有效電子郵件信箱，效力等同實體寄送之信用卡消費明細(暨紙本帳單)；且與第一銀行間之各項權利義務，並不因申請第一銀行信用卡電子帳單服務而有變動。若持卡人曾於發卡機構信用卡網路會員留存電子郵件信箱，將以此書面資料為準。

(二)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。如持卡人對第一銀行信用卡電子帳單顯示之內容有疑義，請您盡速通知第一銀行。

(三)當持卡人成功申請信用卡電子帳單服務後，發卡機構將於申請日後之最近一期帳單開始寄發電子帳單至持卡人於本行留存的電子郵件信箱，將不再郵寄紙本帳單給持卡人。

(四)持卡人正常使用電子帳單後，必須每月於繳款截止日前準時繳納款項，若因自身因素延遲繳款，持卡人應自行負責，不得以未接獲紙本帳單為由延遲或拒絕繳款。

(五)若日後欲恢復收取郵寄紙本帳單，請持卡人登入本行信用卡網路服務會員，依最新公告辦理。「取消電子帳單」需於持卡人的帳單結帳日前 3 個工作天提出申請。

(六)若由於留存的電子郵件信箱地址錯誤，以致連續二期無法成功寄送電子帳單，發卡機構將自動取消持卡人的電子帳單，並恢復紙本帳單寄送至持卡人於發卡機構留存的地址。若欲使用電子帳單服務，請重新上網申請並留存正確的電子郵件信箱。

8. Notice for signature-free transactions in Taiwan

Cardholders are required to complete transactions by putting their signature in the nation. If the amount spent is NTD3,000 or less, however, they are exempt from putting their signature when making purchases at some contracted merchants such as food courts, movie theaters, hypermarkets or gas stations.

八、國內免簽名交易注意事項

持卡人於國內原須以簽名方式結帳交易，倘消費金額於 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. Limitations on the use of unembossed credit cards

Where the cardholder holds a credit card with no raised numbers on the surface, the card cannot be used if the contracted merchant makes a manual imprint of the credit card. For example:

9.1 For the purchase of in-flight duty-free items offered by an airline, some card swipes cannot immediately obtain authorization from the First Bank, so the transaction can only be conducted by making an imprint of the credit card on a triplicate receipt. At this point, the transaction cannot be completed as the credit card cannot be imprinted without the raised types.

9.2 When making purchases at a boutique in a foreign country, making an imprint of the credit card on a triplicate receipt is the only way to complete the transaction as the store does not have a card swipe. However, the transaction fails since the unembossed credit card's number cannot be imprinted.

9.3 When doing some shopping at an apparel shop, making an imprint of the credit card on a triplicate receipt is the only way to complete the transaction due to magnetic strip damage or a card swipe malfunction. However, the transaction fails since the unembossed credit card's number cannot be imprinted.

九、無凸字信用卡使用限制持卡人持卡片表面無凸字卡號之信用卡，如特約商店以人工手動壓印卡面凸字方式進行刷卡交易時，上述卡片因無法拓印出卡號，將無法進行交易。例如：

(一)於飛機上購買航空公司提供之免稅商品型錄中的商品，因部分飛機上刷卡機無法與第一銀行即時取得授權，故僅能以拓印卡號於三聯式刷卡單之方式交易，此時因無凸字之卡片無法拓印出卡號，無法完成交易。

(二)於國外的某間精品小店購物，該商店沒有提供一般刷卡機，僅提供拓印卡號於三聯式刷卡單之方式交易，此時因無凸字之卡片則無法拓印出卡號，無法完成交易。

(三)於服飾店購物，無凸字信用卡可能因磁條毀損無法讀取或刷卡機故障，故僅能以拓印卡號於三聯式刷卡單之方式交易，此時因無凸字之卡片無法拓印出卡號，無法完成交易。

*For details, please visit www.firstbank.com.tw 詳情請上網 www.firstbank.com.tw

*24H customer service line (02) 2173-2999 24H 客服專線(02)2173-2999

*Complaint line 0800-031-111 申訴專線 0800-031-111

Please manage your finances carefully and value your credit.

The floating differential revolving credit annual interest rate is the First Bank benchmark lending rate + 2.31% - 9.31% | fixed rate is 15% | The annual interest rate for differential revolving credit is assessed by computer, with a maximum of 15% · The base date of the interest rate is on Sep 1, 2015 | Service charge for cash advances: advance amount × 3.5% (minimum NTD 100 / USD 3.5 / JPY 400 / EUR 3) · Please refer to our website for other charging items and benefits.

※The latest items shall be subject to the announcement on the website.

謹慎理財・信用至上

差別循環信用年利率之浮動利率為第一銀行放款基準利率+2.31%~9.31%；

固定利率為 15% | 差別循環信用適用之年利率依電腦評定，最高為 15% ·

利率之基準日為 2015 年 9 月 1 日 | 預借現金手續費：預借金額 X3.5%

(最低新臺幣 100 元/3.5 美元/400 日圓/3 歐元計) ·

其他收費項目及權益請上網查詢

◆ Please provide the primary/supplementary card applicant's ARC/Employment Gold Card and passport.

◆ Please provide documents of financial statements as follows(Choose one):

- The list of income of the whole family and properties out of Taiwan
- Certificate of domestic income
- Financial Statement of domestic bank
- Income Statement or financial documents within a year

◆ Please bring this application form(page 1~31) with the above documents to the nearest First Bank bilingual branch.

◆ 請提供正/附卡申請人之居留證/就業金卡及護照。

◆ 請提供以下財力證明文件(擇一)：

- 國外報稅清單
- 國內所得(薪資)證明文件
- 本國銀行存款證明文件
- 最近 1 年所得或財力證明文件

◆ 請攜帶本申請書(第 1 頁~第 31 頁)檢附以上文件至本行雙語分行辦理。