



The Notification for the Amendments of HSBC Corporate Account Terms and Conditions (For Global Banking) effective 12 July 2023

Date: 12 May 2023

To serve you better as an international bank with access to global markets, HSBC Bank (Taiwan) Limited (“HSBC”) hereby amend our Corporate Account Terms and Conditions (For Global Banking) (“Corporate T&C”) pursuant to the Corporate T&C and applicable laws and regulations. These amendments will be effective from 12 July 2023. The existing terms and conditions still govern before the effective date of the amendments. Below please find the comparison table of Corporate T&C for your perusal. Should you have any query, please do not hesitate to contact your relationship manager.

- If you disagree with any amendments of Corporate T&C, you may notify HSBC via a written notice or other methods agreed by HSBC and you before 11 July 2023 to terminate the Corporate T&C, various accounts, activities, transactions or services between HSBC and you and take all necessary actions to effect the termination. If HSBC does not receive your termination notification before 11 July 2023 and you continue to use any of the accounts or services of HSBC, you are deemed to have agreed with the amendment of Corporate T&C.
- If you have obtained credit facilities/financing arrangement from HSBC and the loan/financing documents (e.g. facilities offer letters, facility agreement, security documents) incorporate by reference certain provisions from the existing Corporate T&C, the relevant provisions in the new Corporate T&C (which replace the similar/ equivalent provisions in the existing Corporate T&C) will apply to you from 12 July 2023 onwards.
- If you have signed any other agreements or documents with HSBC which make any reference to the Corporate T&C, you will now need to refer to this new Corporate T&C from 12 July 2023 onwards.

HSBC Bank (Taiwan) Limited

The Comparison Table of Corporate Account Terms and Conditions (For Global Banking)

Clause	The existing clauses	Amendments
P. 1	<p>Corporate Account Terms and Conditions</p> <p>This Corporate account Master Agreement ("the Master Agreement") is entered into by and between the branches of HSBC Bank (Taiwan) Limited in Taiwan ("the Bank") and the Undersigned with regard to the Undersigned's various accounts, communication, transactions, and services made with the Bank. The Undersigned hereby agrees to be bound by all selected terms and conditions contained hereinafter when applicable.</p>	<p>Corporate Account Terms and Conditions</p> <p>This Corporate Account Master Agreement ("the Master Agreement") is entered into by and between the branches of HSBC Bank (Taiwan) Limited in Taiwan ("the Bank") and the Undersigned with regard to the Undersigned's various accounts, communication, transactions, and services made with the Bank. The Undersigned hereby agrees to be bound by all selected terms and conditions contained hereinafter when applicable.</p>
1.3	<p>Subsequent Opening of Accounts and New Services</p> <p>The Undersigned understands that at the time of executing the Master Agreement, it has not fully activated all the accounts and services provided by the Bank. Except as otherwise instructed by the Undersigned, the new accounts and services will be activated in the method agreed by the Bank and subject to applicable terms and conditions herein. The Undersigned also agrees to follow terms and conditions set forth in the Master Agreement upon activation or use of new accounts and services provided by the Bank.</p>	<p>Subsequent Opening of Accounts and New Services</p> <p>The Undersigned understands that at the time of executing the Master Agreement, it has not fully activated all the accounts and services provided by the Bank. Except as otherwise instructed by the Undersigned, the new accounts and services will be activated in the method agreed by the Bank and subject to applicable terms and conditions herein. The Undersigned also agrees to follow terms and conditions set forth in the Master Agreement upon activation or use of new accounts and services provided by the Bank. The Bank reserves the final call to provide the service, products or entering into transaction, and it is the Bank's sole discretion to provide or continue to provide specific service, product or entering into transactions.</p>
1.4	<p>Fees and Charges</p> <p>Unless otherwise agreed by both parties, the Bank is entitled to charge the Undersigned an account management fee of TWD 1,000 or equivalent foreign currency on a monthly basis.</p>	<p>Fees and Charges</p> <p>1.4.1 Unless otherwise agreed by both parties, the Bank is entitled to charge the Undersigned an account maintenance fee of TWD 1,000 or equivalent foreign currency on a monthly basis. When the Bank establishes or amends account maintenance fee, the Undersigned shall</p>

		<p>pay applicable fees according to the Bank's tariff as in effect from time to time.</p> <p>1.4.2 In response to market changes and operating costs, the Bank reserves the rights to adjust the account maintenance fees. When the Bank establishes or amends the relevant amounts and/or terms and conditions relating to account maintenance fees, the Bank shall post the relevant amendments at the visible area of the Bank's branches or on the Bank's Internet main page, or notify the Undersigned via account statements.</p>
1.5	<p>Fees, Expenses and Indemnity</p> <p>1.5.2 For any litigation, arbitration or other negotiation arising from transactions performed by the Bank under the Master Agreement and from the causes not attributable to the Bank, all expenses thus incurred (including but not limited to attorney fees) shall be borne by the Undersigned, even if such litigation, arbitration or negotiation has been conducted in the name of the Bank. The Undersigned further authorizes the Bank to debit the Undersigned's accounts for repayment of such expenses.</p>	<p>Fees, Expenses and Indemnity</p> <p>1.5.2 For any litigation, arbitration, or other negotiation arising from transactions performed by the Bank under the Master Agreement and from the causes not attributable to the Bank, all expenses thus incurred (including but not limited to attorney fees) shall be borne by the Undersigned, even if such litigation, arbitration, ombudsman or negotiation has been conducted in the name of the Bank. The Undersigned further authorizes the Bank to debit the Undersigned's accounts for repayment of such expenses.</p>
1.7	<p>Tax Filing</p> <p>The Undersigned shall be responsible for taxes and expenses on various revenues of the Undersigned accrued from the activities and transactions with the Bank and the related filing according to the laws and regulations of the Republic of China.</p>	<p>Tax Filing</p> <p>The Undersigned shall be responsible for taxes and expenses on various revenues of the Undersigned accrued from the activities and transactions with the Bank and the related filing according to the laws and regulations of the Republic of China or any jurisdictions.</p>
1.14	<p>Liabilities and Obligations</p> <p>Nil</p>	<p>Liabilities and Obligations</p> <p>1.14.8 With reference to the Undersigned's deposit, loan, investment, trade and/or other accounts with the Bank and the relevant transactions and services, the Undersigned hereby agrees the usage of the aforesaid accounts, transactions and services shall be limited to the Undersigned's commercial purpose only. The Undersigned hereby agrees to use the aforesaid accounts within its normal and reasonable corporate business scope, and</p>

		<p>the Undersigned represents that it will not abuse or misuse the aforesaid accounts, including but not limited to providing the accounts to the Connected Person (as defined in Clause 1.24.1) for personal usage, entering unusual transactions frequently or having any behavior violating the principle of good faith for the purpose of letting the Connected Person acquire any interest and/or benefit.</p>
1.18	<p>Termination 1.18.1 Except otherwise provided by laws and regulations or expressly agreed by the Bank and the Undersigned, the Bank or the Undersigned may, in whole or in part, terminate any account relationship, activities, transactions or services under the Master Agreement at any time, including but not limited to the following events: (i) the Undersigned has violated any of the clauses stipulated in the Master Agreement or other contractual agreements with the Bank; (ii) the Undersigned fails to promptly provide the Undersigned's or a Connected Person's information reasonably requested by the Bank (including requests for the purpose of Financial Crime risk management and/or Compliance Obligation stated below), or the Undersigned refuses or withdraws any consent(s) authorising the Bank to collect, process, transfer or disclose the Undersigned's information for the purpose of Financial Crime risk management and/or Compliance Obligation; (iii) the Bank has suspicion that the Undersigned and/or the Undersigned's transactions poses Financial Crime or an associated risk, to the bank, by its judgment, or the Bank determines it is necessary to terminate its services in order to detect, investigate or prevent financial crime activities (hereinafter referred to as Financial Crime Risk Management Activity);</p>	<p>Termination 1.18.1 Except otherwise provided by laws and regulations or expressly agreed by the Bank and the Undersigned, the Bank or the Undersigned may, in whole or in part, terminate any account relationship, activities, transactions or services under the Master Agreement at any time, including but not limited to the following events: (i) the Undersigned has violated any of the clauses stipulated in the Master Agreement or other contractual agreements with the Bank; (iii) the Undersigned fails to promptly provide the Undersigned's or a Connected Person's information reasonably requested by the Bank (including requests for the purpose of Financial Crime risk management and/or Compliance Obligation stated below), or the Undersigned refuses or withdraws any consent(s) authorising the Bank to collect, process, transfer or disclose the Undersigned's information for the purpose of Financial Crime risk management and/or Compliance Obligation; (iv) the Bank has suspicion that the Undersigned and/or the Undersigned's transactions poses Financial Crime or an associated risk, to the bank, by its judgment, or the Bank determines it is necessary to terminate its services in order to detect, investigate or prevent financial crime activities (hereinafter referred to as Financial Crime Risk Management Activity);</p>

	<p>(iv) other conditions deem necessary by the Bank (including but not limited to the Undersigned declaring bankruptcy).</p> <p>1.18.3 When the Bank terminates the account relationship, the Undersigned agrees that the place of performance for the account balance return is the Undersigned's most updated address of the contact information retained by the Bank or the location of respective branches of the Bank. The Undersigned agrees that in case the Bank receives no instruction from the Undersigned for balance return after the Bank issues a notification letter for two or more times and the Bank's attempt to contact the Undersigned based on the Undersigned's most updated contact information retained in the Bank, the account balance to be returned has been duly tendered and the Bank's liability for the delay of default is waived. Where the account balance is in foreign currency no more than the amount equivalent BTB 100,000, the Undersigned authorizes that the Bank may convert such account balance into equivalent amount in New Taiwan Dollars at the board rate (offer rate) of such foreign currency for balance return.</p>	<p>(v) other conditions deem necessary by the Bank (including but not limited to the Undersigned declaring bankruptcy).</p> <p>1.18.3 When the Bank terminates the account relationship, the Undersigned agrees that the place of performance for the account balance return is the Undersigned's most updated address of the contact information retained by the Bank or the location of respective branches of the Bank. The Undersigned agrees that in case the Bank receives no instruction from the Undersigned for balance return after the Bank issues a notification letter for two or more times and the Bank's attempt to contact the Undersigned based on the Undersigned's most updated contact information retained in the Bank, the account balance to be returned has been duly tendered and the Bank's liability for the delay of default is waived. Where the account balance is in foreign currency no more than the amount equivalent NTD 100,000, the Undersigned authorizes that the Bank may convert such account balance into equivalent amount in New Taiwan Dollars at the board rate (offer rate) of such foreign currency for balance return.</p>
1.24	<p>Relationship Terms of Business 1.24.1 Definitions (15) "Tax Information" means any documentation or information (and accompanying statements, waivers and consents) relating, directly or indirectly, to your tax status and the tax status of any owner, "controlling person" "substantial owner" or beneficial owner, that HSBC considers, acting reasonably, is needed to comply (or demonstrate compliance, or avoid non-compliance) with any HSBC Group member's obligations to any Tax Authority. "Tax Information" includes, but is not limited to, information about: tax residence and/or place of organisation (as</p>	<p>Relationship Terms of Business 1.24.1 Definitions (15) "Tax Information" means any documentation or information (and accompanying statements, waivers and consents) relating, directly or indirectly, to your tax status and the tax status of any owner, "controlling person" "substantial owner" or beneficial owner, that HSBC considers, acting reasonably, is needed to comply (or demonstrate compliance, or avoid non-compliance) with any HSBC Group member's obligations to any Tax Authority. "Tax Information" includes, but is not limited to, information about: tax residence and/or place of organization (as</p>

<p>applicable), tax domicile, tax identification number, Tax Certification Forms, certain Personal Data.</p> <p>1.24.2 TERMS OF BUSINESS</p> <p>1.24.2.1 These terms of business, together with any schedules, supplemental terms, and accompanying documents, as introduced, amended or supplemented from time to time (the "Terms") will govern your banking relationship with the Bank ("HSBC" or "we") and the Services you receive from HSBC, from time to time.</p> <p>1.24.2.5 These Terms shall prevail in the event of any conflict or inconsistency between any of these Terms and those in any other service, product, business relationship, account or agreement between you and HSBC (the "Other Terms"), whether entered into before, on or after the date of these Terms, notwithstanding the existence of any contrary provisions in such Other Terms regarding conflict or inconsistency between such Other Terms and these Terms. Any consents, authorisations, HSBC requested waivers and permissions that you have already provided in relation to Customer Information shall continue to apply in full force and effect, to the extent permissible by applicable local law.</p> <p>1.24.3 COLLECTION, PROCESSING AND SHARING OF CUSTOMER INFORMATION</p> <p>1.24.3.2 PROCESSING</p> <p>HSBC and/or members of the HSBC Group will process, transfer and disclose Customer Information in connection with the following Purposes: (a) for the provision of Services and to approve, manage, administer or effect any transactions that you request or authorise, (b) meeting Compliance Obligations, (c)</p>	<p>applicable), tax domicile, tax identification number, Tax Certification Forms, certain Personal Data.</p> <p>1.24.2 TERMS OF BUSINESS</p> <p>1.24.2.1 These terms of business, together with any schedules, supplemental terms, and accompanying documents, as introduced, amended or supplemented from time to time and the "Notice on Collecting, Processing and Using Personal Data" (the "PDPA Notice") (collectively, the "Terms") will govern your banking relationship with the Bank ("HSBC" or "we") and the Services you receive from HSBC, from time to time.</p> <p>1.24.2.5 These Terms shall prevail in the event of any conflict or inconsistency between any of these Terms and those in any other service, product, business relationship, account or agreement between you and HSBC (the "Other Terms"), whether entered into before, on or after the date of these Terms, notwithstanding the existence of any contrary provisions in such Other Terms regarding conflict or inconsistency between such Other Terms and these Terms. Any consents, authorizations, HSBC requested waivers and permissions that you have already provided in relation to Customer Information shall continue to apply in full force and effect, to the extent permissible by applicable local law.</p> <p>1.24.3 COLLECTION, PROCESSING AND SHARING OF CUSTOMER INFORMATION</p> <p>1.24.3.2 PROCESSING</p> <p>HSBC and/or members of the HSBC Group will process, transfer and disclose Customer Information in connection with the following Purposes: (a) for the provision of Services and to approve, manage, administer or effect any transactions that you request or authorise,</p>
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<p>conducting Financial Crime Risk Management Activity, (d) collecting any amounts due from you, (e) conducting credit checks and obtaining or providing credit references, (f) enforcing or defending our rights, or those of a member of the HSBC Group, (g) for our internal operational requirements or those of the HSBC Group (including credit and risk management, system or product development and planning, insurance, audit and administrative purposes), and (h) maintaining HSBC's overall relationship with you (including marketing or promoting financial services or related products to you and market research) (the "Purposes").</p> <p>1.24.3.3 SHARING</p> <p>By using the Services, you agree that HSBC may (as necessary and appropriate for the Purposes) transfer and disclose any Customer Information, including to the following recipients (who may also process, transfer and disclose such Customer Information for the Purposes):</p> <ol style="list-style-type: none"> (1) any member of the HSBC Group; (2) any sub-contractors, agents, service providers, or associates of the HSBC Group (including their employees, directors and officers); (3) any Authorities; (4) anyone acting on your behalf, payment recipients, beneficiaries, account nominees, intermediary, correspondent and agent banks (eg: for CHAPS, BACS, SWIFT), clearing houses, clearing or settlement systems, market counterparties, upstream withholding agents, swap or trade repositories, stock exchanges, companies in which you have an interest in securities (where such securities are held by HSBC for you); (5) any party acquiring an interest in or assuming risk in or in connection with the Services; 	<p>(b) meeting Compliance Obligations, (c) conducting Financial Crime Risk Management Activity, (d) collecting any amounts due from you, (e) conducting credit checks and obtaining or providing credit references, (f) enforcing or defending our rights, or those of a member of the HSBC Group, (g) for our internal operational requirements or those of the HSBC Group (including credit and risk management, system or product development and planning, insurance, audit and administrative purposes), and (h) maintaining HSBC's overall relationship with you (including marketing or promoting financial services or related products to you and market research), and (i) other specific purposes listed in Annex 2 of the PDPA Notice. (the "Purposes")</p> <p>1.24.3.3 SHARING</p> <p>By using the Services, you agree that HSBC may (as necessary and appropriate for the Purposes) transfer and disclose any Customer Information, including to the following recipients (who may also process, transfer and disclose such Customer Information for the Purposes):</p> <ol style="list-style-type: none"> (1) any member of the HSBC Group; (2) any sub-contractors, agents, service providers, or associates of the HSBC Group (including their employees, directors and officers); (3) any Authorities; (4) anyone acting on your behalf, payment recipients, beneficiaries, account nominees, intermediary, correspondent and agent banks (eg: for CHAPS, BACS, SWIFT), clearing houses, clearing or settlement systems, market counterparties, upstream withholding agents, swap or trade repositories, stock exchanges, companies in which you have an interest in securities (where such securities are held by HSBC for you); (5) any party acquiring an interest in or assuming risk in or in connection with the Services;
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<p>(6) other financial institutions, credit reference agencies or credit bureaus, for obtaining or providing credit references; (7) any third party fund manager providing you with asset management services; (8) any introducing broker to whom HSBC provides introductions or referrals; and (9) in connection with any HSBC business transfer, disposal, merger or acquisition. wherever located, including in jurisdictions which do not have data protection laws that provide the same level of protection as the jurisdiction in which the Services are supplied. wherever located, including in jurisdictions which do not have data protection laws that provide the same level of protection as the jurisdiction in which the Services are supplied.</p> <p>1.24.4 CUSTOMER OBLIGATION 1.24.4.2 You confirm that every Connected Person whose information (including Personal Data or Tax Information) you (or anyone on your behalf) have provided, or will from time to time provide to HSBC or a member of the HSBC Group has been notified of and agreed to the processing, disclosure and transfer of their information as set out in these Terms. You shall, at the same time, advise Connected Persons that they may have rights of access to, and correction of, their Personal Data.</p> <p>1.24.8 SURVIVAL UPON TERMINATION Clauses 1.24.2 to 1.24.7 of these Terms shall survive the termination of these Terms, any termination by HSBC or a member of the HSBC Group of the provision of any Services to you or the closure of your accounts.</p>	<p>(6) other financial institutions, credit reference agencies or credit bureaus, for obtaining or providing credit references; (7) any third party fund manager providing you with asset management services; (8) any introducing broker to whom HSBC provides introductions or referrals; and (9) in connection with any HSBC business transfer, disposal, merger or acquisition. wherever located, including in jurisdictions which do not have data protection laws that provide the same level of protection as the jurisdiction in which the Services are supplied; and (10) the recipients of use for the personal data listed in Annex2 of the PDPA Notice. wherever located, including in jurisdictions which do not have data protection laws that provide the same level of protection as the jurisdiction in which the Services are supplied.</p> <p>1.24.4 CUSTOMER OBLIGATION 1.24.4.2 You confirm that every Connected Person whose information (including Personal Data or Tax Information) you (or anyone on your behalf) have provided, or will from time to time provide to HSBC or a member of the HSBC Group has been notified of and agreed to the collecting, processing, using, cross-border transfer, transfer and disclosure of their information as set out in these Terms. You shall, at the same time, advise Connected Persons that they may have rights of access to, and correction of, their Personal Data.</p> <p>1.24.8 SURVIVAL UPON TERMINATION Clauses 1.24.2 to 1.24.7 of these Terms shall survive the termination of these Terms, any termination by HSBC or a member of the HSBC Group of the provision of any Services to you or the closure of your accounts, to the extent necessary to perform duties or to operate the business of HSBC or any other member of HSBC Group.</p>
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1.25	<p>Sanctions</p> <p>1.25.1 The Undersigned represents and confirms that neither (1) the Undersigned, (2) any of the Undersigned subsidiaries, nor (3) any of the Undersigned’s directors, officers, employees, agents or affiliates or that of any of the Undersigned’s subsidiaries is an individual or entity (“Person”) that is, or is owned or controlled by Persons that are:</p> <p>(i) the subject of any sanctions administered or enforced by the US Department of the Treasury’s Office of Foreign Assets Control, the US Department of State, the United Nations Security Council, the European Union, Her Majesty’s Treasury,, the Hong Kong Monetary Authority, the Ministry of Justice of R. O. C., or any other relevant sanctions authorities (collectively, “Sanctions”); or</p>	<p>Sanctions</p> <p>1.25.1 The Undersigned represents and confirms that neither (1) the Undersigned, (2) any of the Undersigned subsidiaries, nor (3) any of the Undersigned’s directors, officers, employees, agents or affiliates or that of any of the Undersigned’s subsidiaries is an individual or entity (“Person”) that is, or is owned or controlled by Persons that are:</p> <p>(i) the subject of any sanctions administered or enforced by the US Department of the Treasury’s Office of Foreign Assets Control, the US Department of State, the United Nations Security Council, the European Union, Her Majesty’s Treasury, the Hong Kong Monetary Authority, the Ministry of Justice of R. O. C., or any other relevant sanctions authorities (collectively, “Sanctions”); or</p>
5.2	<p>Investment</p> <p>5.2.7 Citizens of the United States, residents of the United States or persons holding permanent residency in the United States, companies incorporated under the law of the United States, subsidiaries or sub-entities of foreign companies in the United States, any other persons of the United States (according to the interpretation of Regulation S of 1933 Securities Act of the United States), or any revenues obtained from the Investment Products subject to taxation according to tax laws of the United States, shall not invest in Investment Product.</p> <p>5.2.8 The Undersigned represents that upon becoming a U.S. citizen or resident, a person holding permanent residency in the United States, a company incorporated under the laws of the United States, a subsidiary or sub-entity of foreign company in the United States, any other person of the United States (according to the interpretation of Regulation S of 1933 Securities Act of the United States), or any revenues obtained from the investment</p>	<p>Investment</p> <p>5.2.7 Citizens of the United States, residents of the United States or persons holding permanent residency in the United States, companies incorporated under the law of the United States, subsidiaries or sub-entities of foreign companies in the United States, person who was elected to be treated as a U.S. Tax Resident, person who should be considered as U.S. Person (hereafter as “USP”) in accordance with relevant US regulations (including but not limited to the interpretation of Regulation S of 1933 Securities Act of the United States or other regulations), shall not invest in Investment Product.</p> <p>5.2.8 (1) The Undersigned declares and certifies that the Undersigned does not have the above-mentioned status as a USP at the time of the transaction. If the Bank has reason-to-know and believe that the Undersigned may or may have changed the status to the above-mentioned USP, the Bank shall contact the Undersigned to clarify, and the Undersigned shall inform the facts accordingly. The Investment Products may otherwise be terminated if</p>

	<p>products subject to taxation according to tax law of the United States, the Undersigned should immediately notify the Bank and redeem or sell the Investment Product or terminate this clause. If the Undersigned fails to notify, redeem or sell the Investment Product or terminate this clause after giving the notification, the Undersigned should be solely responsible for all liabilities arising therefrom.</p>	<p>the Undersigned fails to inform or falsely inform the Bank of the mentioned information.</p> <p>(2) The Undersigned represents that upon becoming a U.S. citizen or resident, a person holding permanent residency in the United States, a company incorporated under the laws of the United States, a subsidiary or sub-entity of foreign company in the United States, person who was elected to be treated as a U.S. Tax Resident, person who should be considered as USP in accordance with relevant US regulations (including but not limited to the interpretation of Regulation S of 1933 Securities Act of the United States or other regulations), the Undersigned should immediately notify the Bank of such change. The Undersigned shall also present and provide the required documents to the Bank in accordance with the relevant US tax laws. If the Undersigned fails to fulfill the above obligations, the Undersigned agrees to the follows:</p> <p>(i) Compensation for any expenses, losses, fines or any other similar payments that may be incurred by the Bank for the compliance with the relevant US taxation laws;</p> <p>(ii) The Bank may suspend or terminate the Investment Products and may redeem/dispose of the entire investment assets held by the Undersigned.</p> <p>(3) The Undersigned understands and explicitly agrees that the Bank will not apply any tax treaty preferential withholding tax rate on investment gains/interests/dividends/debt interest/profits upon tax reporting (regardless whether the Customers claim to be entitled to the benefit when the relevant form is provided) and the highest withholding rate of non-USP will always apply.</p> <p>(4) In order to comply with the tax regulations of the US Treasury, the</p>
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5.3	<p>Risk Disclosure 5.3.6 Foreign Exchange Risk: The Product may be a investment product denominated in a foreign currency. If the Undersigned invests the Products by converting other currency into the denominated currency at the beginning of its investment, it shall be aware of the foreign exchange risk arising from converting back to such other currency when receiving the principal and interest.</p>	<p>Risk Disclosure 5.3.6 Foreign Exchange Risk: The Product may be an investment product denominated in a foreign currency. If the Undersigned invests the Products by converting other currency into the denominated currency at the beginning of its investment, it shall be aware of the foreign exchange risk arising from converting back to such other currency when receiving the principal and interest.</p>
5.6	<p>Investing in Domestic and Foreign Securities Permitted by the Competent Authority through the Non-Discretionary Trust Service 5.6.1 General Terms and Conditions 5.6.1.5 Rules regarding the Issuer of the Investment Target: (3) Any return received by the Bank from each issuer for each investment in the Investment Target shall be the return of the trust fund according to the issuer's</p>	<p>Investing in Domestic and Foreign Securities Permitted by the Competent Authority through the Non-Discretionary Trust Service 5.6.1 General Terms and Conditions 5.6.1.5 Rules regarding the Issuer of the Investment Target: (3) Any return received by the Bank from each issuer or custodian for each investment in the Investment Target shall be the return of the trust fund according to</p>

<p>issuance, operational rules. In the event that investor's redemption is mandatory, the Undersigned hereby agrees to do so. All losses arising from the mandatory redemption shall be the responsibility of the Undersigned.</p> <p>5.6.1.6 The Bank's Rules: (1) When handling this business, the Bank shall set forth the minimum amount and related procedures with respect to every subscription and redemption. Once such rules and procedures have been notified by the Bank or publicly announced in the branch code of the Bank, the Undersigned agrees to fully comply with the same.</p> <p>5.6.1.8 Trust Assets and Custody; the Calculation and Distribution of Proceeds and Expenses: (5) Any return received from the Relevant Organization of the Investment Target with respect to the investment in the Investment Target by the Bank shall be the return of the Undersigned's trust fund account. The Undersigned understands and agrees that the calculation and allocation of the returns in respect to the Investment Target shall be made in accordance with the calculation formula set forth in the product prospectus or payment terms of the issuer of the Investment Target provided by the Bank. Unless the issuer of the Investment Target otherwise provides for or the Bank otherwise informs the Undersigned, the Bank shall, after receiving the proceeds from the issuer of the Investment Target and deducting the applicable taxes and relevant fees and costs from such proceeds, re-invest the remaining proceeds in the same Investment Target or deposit in the same demand deposit account of the Undersigned opened in the Bank. The Undersigned hereby agrees that the Bank shall have the right to conduct transactions</p>	<p>the issuer or custodian's issuance, operational rules, custody operation process and related regulations. In the event that investor's redemption or sale is mandatory, the Undersigned hereby agrees to do so. All losses arising from the mandatory redemption or sale shall be the responsibility of the Undersigned.</p> <p>5.6.1.6 The Bank's Rules: (1) When handling this business, the Bank shall set forth the minimum amount and related procedures with respect to every subscription, redemption, buy, sell, cancel..., etc. Once such rules and procedures have been notified by the Bank or publicly announced in the branch code of the Bank, the Undersigned agrees to fully comply with the same.</p> <p>5.6.1.8 Trust Assets and Custody; the Calculation and Distribution of Proceeds and Expenses: (5) Any return received from the Relevant Organization of the Investment Target with respect to the investment in the Investment Target by the Bank shall be the return of the Customer's trust fund account. The Undersigned understands and agrees that the calculation and allocation of the returns in respect to the Investment Target shall be made in accordance with the calculation formula set forth in the product prospectus or payment terms of the issuer of the Investment Target provided by the Bank. In the cases where the return currencies are different from the investment currencies or the received currencies agreed by the Bank/ abided by regulations are different from the investment currencies, the Undersigned agrees that the Bank is authorized to execute foreign exchange transactions for different currencies. In addition, the Undersigned agrees the Bank to execute the transactions through its business department at the actual exchange rates during the operation hours, unless otherwise agreed. The Undersigned</p>
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<p>without additional authorization from the Undersigned.</p> <p>5.6.1.10 Charges for Trust Services (1) The Undersigned agrees to pay subscription service charges upon subscription, trust custody fees upon redemption/sales at the redemption/sales price, and switching fees upon switching the Investment Target. The amount, currency or rate shall be paid based upon the fee schedule provided by the Bank to the Undersigned in writing. The Undersigned agrees that the Bank may offset the aforementioned charges and fees from the proceeds of redemption or sale.</p> <p>5.6.1.15 Waiver: The Bank should not be held liable for any expenses, expenditures, indebtedness, obligations, penalties, demands, legal proceedings, litigation, losses or damages in any form arising from the Bank's subscription, holding, sales, switching or redemption of funds, investment units or</p>	<p>shall take the risk incurred by foreign exchange transaction(s). Unless the issuer of the Investment Target otherwise provides for or the Bank otherwise informs the Customer, the Bank shall, after receiving the proceeds from the issuer of the Investment Target and deducting the applicable taxes and relevant fees and costs from such proceeds, re-invest the remaining proceeds in the same Investment Target or deposit in the same demand deposit account of the Undersigned opened in the Bank. The Undersigned hereby agrees that the Bank shall have the right to conduct transactions without additional authorization from the Customer.</p> <p>5.6.1.10 Charges for Trust Services (1) The Undersigned agrees to pay subscription/buy service charges upon subscription/buy, and pay transaction fee and charges according to the relevant financial markets practice of dealing with various investment products or applicable regulations/ market trading rules; redemption fees and trust custody fees upon redemption/sales at the redemption/sales price, and switching fees upon switching the Investment Target. The Undersigned also agrees to pay the relevant fees of the custodian and all the fees charged by the Bank. The amount, currency or rate shall be paid based upon the service charge rate table as agreed by the Undersigned and the Bank. The Undersigned agrees that the Bank may offset the aforementioned charges and fees from the proceeds of redemption/sale or from Customer's account.</p> <p>5.6.1.15 Waiver: (1) The Bank is entrusted to invest in the Investment Target in accordance with the Customer's instructions. The Bank shall not be liable for any losses or damage arising from settlement, fluctuation of exchange rate or interest rate, or other market environmental factors and risks, or due to</p>
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<p>securities or any in behaviors based upon the information of the Investment Target or other portfolio related to the Investment Target or arising from engaging in/refraining from other transactions.</p> <p>5.6.1.16 Taxes: In accordance with the relevant tax laws, if there shall be a need to withhold or issue a withholding certificate, the Bank shall handle it accordingly. (Please note: any capital gain/loss derived from investment in structured product issued by local securities houses shall be included into the category of the transaction gain/loss in the annual individual consolidated income tax report and the Undersigned shall faithfully file the tax return. The Bank is not obligated to withhold or file, for or on behalf of the Undersigned.)</p> <p>5.6.3 Terms and Conditions concerning Exchange traded funds through the Non-Discretionary Trust Service (ETF)</p> <p>5.6.3.6 Tariff</p>	<p>the acts or omission of act by the issuing company or its related institutions, such as domestic and foreign custodians, investment consultants, securities firms, security certification agencies, accountants, lawyers etc.</p> <p>(2) The Bank should not be held liable for any expenses, expenditures, indebtedness, obligations, penalties, demands, legal proceedings, litigation, losses or damages in any form arising from the Bank's subscription, holding, sales, switching or redemption of funds, investment units or securities or any in behaviors based upon the information of the Investment Target or other portfolio related to the Investment Target or arising from engaging in/refraining from other transactions.</p> <p>(3) The Undersigned agrees and understands that the transactions of Investment Target involves relevant international institutions about trading, liquidation and custody, so the operation and notification time (including transaction confirmation, dividend distribution, etc.) may be delayed due to the factors attributable to such agencies. The Bank shall not be liable for any losses or damage arising from such delay.</p> <p>5.6.1.16 Taxes: In accordance with the relevant tax laws, if there shall be a need to withhold or issue a withholding certificate, the Bank shall handle it accordingly. The Undersigned understands that the withholding made by the Bank does not mean that the Undersigned fulfills its tax obligation. The Undersigned is still obligated to make the tax declaration and make tax payment according to the law.</p> <p>5.6.3 Terms and Conditions concerning Exchange traded funds through the Non-Discretionary Trust Service (ETF)</p> <p>5.6.3.6 Tariff</p>
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<p>5.7</p>	<p>Terms and Conditions for Gold Account and Gold-Linked Super yield Investment 5.7.2 Terms and Conditions concerning Gold-Linked Super yield Investment “Gold-Linked Super yield Investment” includes “dual-currency products of foreign currency accounts linking with gold option puts and non-physical gold accounts” and “dual-currency portfolio products of non-physical gold accounts linking with gold option calls” (hereafter referred to as “the Product”): 5.7.2.11 Others (7) There will be no interests paid for the gold account, and it is not included in the insurance coverage established by Central Deposit Insurance Corp., and the undersigned may need to bear the Bank's credit risk. (8) The Bank reserves the right to accept or not concerning the undersigned's purchase of the Product. (9) Any unaccomplished matters shall be conducted in accordance with related regulations and provisions, and the Bank's business regulations. The stipulations as a result of changes in laws or regulations in the future, or conflicts with the new</p>	<p>Terms and Conditions for Gold Account and Gold-Linked Super Yield Investment 5.7.2 Terms and Conditions concerning Gold-Linked Super Yield Investment “Gold-Linked Super Yield Investment” includes “dual-currency products of foreign currency accounts linking with gold option puts and non-physical gold accounts” and “dual-currency portfolio products of non-physical gold accounts linking with gold option calls” (hereafter referred to as “the Product”): 5.7.2.11 Others (6) There will be no interests paid for the gold account, and it is not included in the insurance coverage established by Central Deposit Insurance Corp., and the undersigned may need to bear the Bank's credit risk. (7) The Bank reserves the right to accept or not concerning the undersigned's purchase of the Product. (8) Any unaccomplished matters shall be conducted in accordance with related regulations and provisions, and the Bank's business regulations. The stipulations as a result of changes in laws or regulations in the future, or conflicts with the new</p>

	regulations, shall be conducted in accordance with the new regulations.	regulations, shall be conducted in accordance with the new regulations.
7.11	<p>Validity of the Card</p> <p>If the Card is not used at any ATM for one year (including but not limited to inquires, transactions and changing the PIN) the Card will become invalid. A reapplication must be filed with the Bank for a new card</p>	<p>Validity of the Card</p> <p>If the Card is not used at any ATM for one year (including but not limited to inquiries, transactions and changing the PIN) the Card will become invalid. A reapplication must be filed with the Bank for a new card.</p>
8.4	<p>Collection, Use, Computer Processing and International Transmission of Personal Data</p> <p>8.4.1. The Cardholder agrees for the Cardholder's personal information and the transactional information with the Bank to be disclosed to the Members of HSBC Group, any financial institution which has any dealing or cooperation with the Bank, the Joint Credit Information Center and the National Credit Card Center of the R.O.C. in accordance with the rules or approvals of the governing authority due to the transaction amount payment activity, computer processing activity or other ancillary activity related to the Visa Chip Debit Card (such as recording, processing and output of information system, development, monitoring and maintenance of information system, marketing, cardholder information key-in, printing, sealing and posting of forms, keeping of information such as forms and justifications, preparation and delivery of cards, requests for payment and legal proceedings), for operational management requirements (including but not limited to marketing, fiscal and consulting advising services, administrative research, statistics study and analysis, credit check and information management), or solicitation of sales of the Bank's products, or for collection and computer processing of related personal information for the purpose of recommending various activities of the bank which fit specific purposes to the Cardholder, or to be disclosed to appropriate mandated third parties or membership institutions of various credit card organizations for the</p>	<p>The Use or Processing of the Undersigned's Information and Outsourcing Processing Refer to 1.8 The Use or Processing of the Undersigned's Information and Outsourcing Processing</p>

	<p>purpose of collection, computer processing, international transmission and use.</p> <p>8.4.2. If the Cardholder agrees in writing or separate negotiates with the Bank for the Bank to provide the Cardholder's personal information for reasonable processing and use by the Members of HSBC Group or a third party under mandate by or cooperation with the Bank for the purpose of joint marketing, the Cardholder may notify the Bank by telephone at any time to terminate such use for the purpose of joint marketing under this clause.</p>	
8.20	<p>Termination of the Visa Debit Card Service The Undersigned or Cardholder may from time to time and at any time terminate the Visa Debit Card Service by the written application as set out in Paragraph 3 of this Clause.</p> <p>Once the Cardholder resigns form the Undersigned, the Visa Debit Card shall be returned to the Undersigned at the same time.</p> <p>If any of the events as set out in Clause 8.19.1 or Clause 8.19.2 occurs, or the Visa Debit Card expires, the Bank may terminate the Visa Debit Card Service in writing or in other manners agreed by the Bank. If the Undersigned or the Cardholder terminates or cancels the Visa Debit Card Service due to any event as set out in preceding Paragraph 1 of this clause or Clause 8.16.3 and Clause 8.18, the Undersigned or the Cardholder shall cut the Visa Debit Card and fill out a "Visa Debit Card Service Application From" requested from the phone banking, or terminate by other application agreed by the Bank to terminate or cease the usage of the Card.</p> <p>The Visa Debit Card Service will be terminated also while the termination of the Undersigned or the Cardholder's Designated Account.</p>	<p>Termination of the Visa Debit Card Service The Undersigned or Cardholder may from time to time and at any time terminate the Visa Debit Card Service by the written application as set out in Paragraph 3 of this Clause.</p> <p>Once the Cardholder resigns form the Undersigned, the Visa Debit Card shall be returned to the Undersigned at the same time.</p> <p>If any of the events as set out in Clause 8.19.1 or Clause 8.19.2 occurs, or the Visa Debit Card expires, the Bank may terminate the Visa Debit Card Service in writing or in other manners agreed by the Bank. If the Undersigned or the Cardholder terminates or cancels the Visa Debit Card Service due to any event as set out in preceding Paragraph 1 of this clause or Clause 8.16.3 and Clause 8.18, the Undersigned or the Cardholder shall cut the Visa Debit Card and fill out a "Visa Debit Card Service Application Form" requested from the phone banking, or terminate by other application agreed by the Bank to terminate or cease the usage of the Card.</p> <p>The Visa Debit Card Service will be terminated also while the termination of the Undersigned or the Cardholder's Designated Account.</p>

	<p>Upon termination or cancellation of the Visa Debit Card Service, the Undersigned or the Cardholder shall not use the Visa Debit Card (irrelevant with whether the Visa Debit Card expires or not). The Bank may, at any time, taking into consideration the risk, security, the Undersigned or the Cardholder's financial, credit, consumption and repayment status, cease or cancel the usage of the Visa Debit function without ceasing to use the ATM function or terminating the Visa Debit Card Service.</p>	<p>Upon termination or cancellation of the Visa Debit Card Service, the Undersigned or the Cardholder shall not use the Visa Debit Card (irrelevant with whether the Visa Debit Card expires or not). The Bank may, at any time, taking into consideration the risk, security, the Undersigned or the Cardholder's financial, credit, consumption and repayment status, cease or cancel the usage of the Visa Debit function without ceasing to use the ATM function or terminating the Visa Debit Card Service.</p>
8.21	<p>Delegation The Undersigned or the Cardholder agrees that the collection of transaction accounts, computer processing, or other business in relation to the Visa Debit Card Service (such as information recording, processing and output of information system, development of information system, monitoring and maintenance, marketing, the Undersigned or the Cardholder information input, printing, sealing and posting of forms, custody of forms and certificates, preparation and delivery of cards, demand for accounts and legal proceedings, etc. (including collection and computer processing of related personal information which fit the specific purpose)) may be outsourced to an appropriate third party or be handled in cooperation with the members of credit card organizations as required or approved by the competent authority, if necessary. The Undersigned or the Cardholder also agrees that the Bank may provide his/her personal information to the third party, provided that the third party shall engage in the computer processing of, and use, the personal information pursuant to laws and keep confidential such information. The Undersigned or the Cardholder agrees that the terms and conditions herein shall remain effective in the case of any change in the cooperative relationship between the Bank and a third party, or the Bank's name or organization, and the</p>	<p>Delegation Refer to 1.8 The Use or Processing of the Undersigned's Information and Outsourcing Processing</p>

	Undersigned or the Cardholder is willing to comply with this Clause without signing any additional documents.	
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