

ATM Cardless Cash Withdrawal Service Agreement

The Applicant hereby applies for ATM Cardless Cash Withdrawal Service with the Chunghwa Post Co., Ltd. (hereinafter referred to as “the Company”), and in addition to compliance with the “Chunghwa Post ATM Card Agreement Terms and Conditions”, the Applicant also agrees to abide by the terms and conditions set forth in the following:

Article 1 Definition of Terms

- I. Applicant: refers to an individual opening a passbook savings account with the Company and also possess a Postal ATM card (including ATM Card or VISA Debit Card; hereinafter referred to as “Postal ATM Card”) and has also registered iPost and Device Authentication Service on our mobile application for application and use of the service according to the Company’s regulations.
- II. Cardless Cash Withdrawal Password: refers to as a set of password consisting of 6 to 12 digits set by the Applicant during the application for ATM Cardless Cash Withdrawal service with the Company.
- III. Cardless Cash Withdrawal Serial Number: refers to the one-time serial number designed for the current withdrawal and sent by the Company to the mobile phone number of the Applicant through push notification after the Applicant successfully applies for the Cardless Cash Withdrawal Serial Number via our mobile application.
- IV. Valid Period: refers to when the Applicant may proceed to the ATM to initiate a Cardless Cash Withdrawal transaction within 15 minutes from the successful application of the Cardless Cash Withdrawal Serial Number.
- V. ATM Cardless Cash Withdrawal: the Applicant shall use the Cardless Cash Withdrawal Password set by himself/herself, the one-time “Cardless Cash Withdrawal Serial Number” provided by the Company and other transaction verification information in order to proceed to an ATM within the valid period to initiate Cardless Cash Withdrawal. The transaction is deemed as that made with the ATM card.

Article 2 Application Procedures

The Applicant shall present the national identification card, passbook (or ATM card) and authorized seal (or your signature as an alternative) at any post office or log into the Company’s WebATM or mobile application to apply for the service in order to set up the Cardless Cash Withdrawal Password.

Article 3 Withdrawal Limits

- I. **The Cardless Cash Withdrawal amount must be in multiples of NT\$ 1,000. The daily limit is NT\$30,000 (same currency below), which is counted towards the maximum withdrawal amount of NT\$ 150,000 from the same account with a physical ATM card. The monthly limit for maximum withdrawal is NT\$200,000.**
- II. **When the Applicant initiates a Cardless Cash Withdrawal on an ATM run by a financial institution participating in the financial institution information system interbank network, the limit is NT\$ 20,000 per transaction.**

Article 4 Precautions for Use of the Service

- I. The passbook savings account for the ATM Cardless Cash Withdrawal shall be limited to the account of the Applicant applying for the service.
- II. When the Applicant inputs incorrect Cardless Cash Withdrawal Password for 3 times, the Company will suspend the service. In this way, the Applicant shall present the national identification card, passbook (or ATM card) and authorized seal (or your

signature as an alternative) at any post office counter or login the Company's WebATM or mobile application to reset the Cardless Cash Withdrawal Password.

- III. The scheduled ATM Cardless Cash Withdrawal can be canceled via our mobile application prior to the cash being withdrawn at the ATM and the serial number expiry.
- IV. Once the Applicant who successfully obtains the Cardless Cash Withdrawal Serial Number from the Company fails to complete the withdrawal at the ATM within the valid period, the serial number will become invalid.
- V. The ATM Cardless Cash Withdrawal will be suspended in case of loss, cancellation or termination of the ATM card applied to the service until lost card report cancelled or card replacement applied.
- VI. The Applicant agrees that the Company provides the service continuously if the ATM card PIN has been blocked due to three failed attempts or unknown reasons. The Applicant shall submit PIN change request application in a manner agreed to unblock the ATM card as soon as possible.

Article 5 Safekeeping of Transaction Verification Information

The Applicant shall bear the responsibility for the confidentiality and safekeeping of the transaction verification related information of Cardless Cash Withdrawal Password set by the Applicant and the Cardless Cash Withdrawal Serial Number generated by our mobile application, in order to ensure the security of the account. In case of damages arising out of fraudulent use of the ATM card PIN as well as the aforementioned transaction verification information, the Applicant shall bear full liability unless the Company's fault on the control of the information system can be proved. For any direct or indirect damages to the Company due to such matters, the Applicant shall bear the indemnification liability.

Article 6 Conditions for Cancellation or Suspension

When the Applicant plans to terminate the ATM Cardless Cash Withdrawal service, it is necessary to present his/her national identification card, passbook/ATM card and authorized seal (or signature as an alternative) at any post office or log into the Company's WebATM or mobile application. The Company may terminate or suspend the ATM Cardless Cash Withdrawal service at any time subject to the following conditions:

- I. The Applicant's account is being used for illegal purposes, such as money laundering or fraud, etc.
- II. The Applicants' account is classified as a watch-listed, suspicious, control or derived watch-listed account, etc., in compliance with laws and regulations.
- III. The Applicant engages in violating laws and regulations, damaging the interests of the Company or any illegality.

Article 7 Preservation of ATM Cardless Cash Withdrawal Transaction Data

Data related to the Applicant's use of the service shall be preserved by the Company for at least five years.

Article 8 Fee Collection, Adjustment and Disclosure

Transaction handling charges required for using the service make reference to the Postal ATM Card fee standard. The Applicant agrees that the Company may make adjustment for the clauses specified in this Agreement depending upon business needs; however, it is necessary to publicly disclose such information at the Company's business location and website sixty days before the adjustment date.

Article 9 **Complaint Channel**

When the Applicant has doubts about the service, he or she may file a complaint with the Company in a manner as follows:

- I. **Customer Service Center toll-free hotline: 0800-700-365; from mobiles, please dial 04-23542030 and call charges are applied.**
- II. **Chunghwa Post website (www.post.gov.tw), Homepage > Contact Us > Opinion Box**

Article 10 Use of Personal Data

The Applicant agrees that the Company may, within the scope of the service, collect, process, and use the Applicant's personal data.

Article 11 Competent Court

In case of any litigation arising from this Agreement, both parties agree that the district court where the headquarter of Chunghwa Post is located or where this Agreement is executed shall be the competent court of the first instance. However, the regulations related to the competent court for small-claim proceedings specified in Article 47 of the Consumer Protection Act or Article 436-9 of the Code of Civil Procedure shall not be excluded from application.

Article 12 Any matters not specified in this Agreement shall be handled in compliance with the passbook savings and Postal ATM Card applicable regulations of the Company.



Date of Application: _____ month _____ date, _____ year

Signature or Authorized Seal of the Applicant: _____

Signature of Agent: _____

Post Office Official Stamp

Supervisor: _____