

Instructions for Taiwan Pay

Chunghwa Post Co., Ltd. (hereinafter referred to as “the Company”) provides the service of “Taiwan Pay” (hereinafter referred to as “the service”). When you click “OK” key, it means that a reasonable review period (at least five days) has lapsed and you have sufficiently understood and agree to abide by the following terms and conditions. To protect the use security, please be sure to install anti-virus software.

I. Service Information

This service allows account holders to select “Taiwan Pay” or ”Scan QR Code” on our mobile application, in order to scan the common standard QR Code specified by Financial Information Service Co, Ltd. and to log into the system in order to use the services of personal account transfers, account transfer purchase payments, Smart Pay, or cross-border electronic payments, etc.

II. Prerequisites for Use of the Service

(I) Account Transfer Transactions (limited to passbook savings account transfer transaction only)

1. Designated Account Transfer: Account holders are required to apply for iPost with their passbook savings accounts and must have designated receiving accounts on iPost (including our mobile application) in order to use individual account transfer service on our mobile application.
2. Non-designated Account Transfer: Account holders are required to apply for iPost with their passbook savings accounts and register Device Authentication Service on our mobile application, and are also required to apply for the Non-designated Account Transfer Service, in order to use individual account transfer service on our mobile application.

(II) Account Transfer Purchase Payments and Smart Pay

Account holders are required to apply for iPost with their passbook savings accounts and register Device Authentication Service, and then set up linked transfer accounts, unless the Company specifies otherwise, in order to make account transfer purchase payments and Smart Pay on our mobile application.

(III) Cross-Border Electronic Payments

Account holders must be majorities and shall have enabled the Non-designated Account Transfer feature for the ATM card. According to the competent authority's request, account holders are required to cooperate with the identity verification procedure, and the Company performs cross-border identity verification with the Joint Credit Information Center within the scope permitted by the laws.

III. Precautions for Use of the Service

- (I) Account holders are required to ensure the information system security in the use of the mobile devices and shall be liable for any damages attributable to account holders.
- (II) When account holders make Taiwan Pay account transfers, account transfer purchase payments, Smart Pay transactions, cross-border electronic payments, etc., it is necessary to check the transaction information after scanning the QR Code. In case account holders fail to verify the transaction information due to negligence such that transaction errors

occur, the Company is not responsible for making any correction. Account holders shall be liable for any damages caused.

IV. Transaction Limit and Handling Charge

(I) Account Transfer Transaction:

1. Designated Account Transfer: The maximum amount is NT\$ 1 million per transaction (including interbank and non-interbank transaction)
2. Non-designated Account Transfer: The maximum amount is NT\$ 50 thousand per transaction, the daily maximum amount is NT\$ 100 thousand in total, and the monthly maximum amount is NT\$ 200 thousand.
3. Daily/monthly maximum amount refers to the total amount of fund transfer transactions made via iPost(including our mobile application).
4. Account Transfer Handling Charge: No handling charge is required to transfer between post office accounts. For interbank account transfer, the handling charge is paid by the outward remittance account.

(II) Account Transfer Purchase Payment Transaction:

The maximum amount for account transfer purchase payment transactions is the same as that of the non-designated account transfer transactions, and such amounts are combined for calculation.

(III) Smart Pay Transaction:

The maximum amount is NT\$ 50 thousand per transaction; the daily maximum amount is NT\$ 100 thousand in total; the monthly maximum account is NT\$ 200 thousand.

(IV) The total amount of various types of transactions (including designated, non-designated, interbank, non-interbank, bill payments and Smart Pay) conducted via iPost(including our mobile application) shall not exceed NT\$ 1 million daily.

(V) Cross-border Electronic Payment (outward remittance): The maximum amount per transaction is NT\$ 50 thousand, the daily maximum amount is NT\$ 100 thousand, and the monthly maximum amount is NT\$ 300 thousand. The transaction handling charge is equivalent to transaction amount*1% and is deducted together with the transaction amount from the outward remittance account, and such handling charge is not calculated cumulatively with the non-designated account transfer and fee (tax) payment amounts. The Company may refuse transactions or adjust transaction limits to the daily maximum amount of NT\$ 50 thousand or the monthly maximum amount of NT\$ 100 thousand depending upon the client's account status (such as suspected illegal or obvious abnormal transaction deposit accounts, conditions described in Article 28 of the Rules Governing the Administration of Electronic Payment Business, involving party requesting for enhanced identity confirmation notes and other conditions specified by the competent authority).

V. Resolution to Consumer Dispute and Account Concerns

(I) Smart Pay or account transfer (including account transfer purchase payment) transactions, etc. made by account holders at stores are deemed as cash transactions.

(II) For consumer disputes (including but not limited to quality, quantity and amount, etc. of the product or service) at physical or online stores, account holders are required to resolve

such disputes with the stores, and it is not allowed to request the transaction amount due to such disputes.

(III) When the account holder has any concern on the account amount, he or she may request the transaction review and the Company shall provide the transaction record to assist the verification.

(IV) Since cross-border electronic payments are transactions made on offshore institutions (such as Taobao website or Tmall online store in China) websites, for any illegal matter, fraud, obsolete or deceptive information, product return or dispute, etc. related to transactions on such websites, account holders shall feed back to the offshore institutions. The Company is not responsible for bearing or handling any complaints or any legal liabilities. Account holders shall not claim against the Company based on any arguments or defense made to the offshore institutions or cross-border payment transaction sellers. For any account error issue of account holders, the Company may provide assistance on such account error issue.

VI. When the Company adjusts the service content or revises these instructions, a public announcement will be made on our mobile application or published on the Chunghwa Post Co., Ltd. website. When the account holder continues to use the service, he or she is deemed to agree with the Company's adjustment of the service content and modification of these instructions.

VII. Other matters not specified in these instructions shall be handled in accordance with the deposit, remittance and exchange related regulations of the Company. (Version: Oct.2022)