Taiwan Jurisdiction Schedule For GlobeSend (Non-Individual Customers)

This is a Local Jurisdiction Schedule as referred to in the prevailing GlobeSend Terms and Conditions (the "**GlobeSend T&C**"). It will apply when DBS Bank (Taiwan) Ltd. provides you with the GlobeSend App and your GlobeSend Account.

You acknowledge and confirm that when you click "Agree", it means that:(a) you have read the GlobeSend T&C and the terms of this Taiwan Jurisdiction Schedule ("**Schedule")**, and agree to comply with these terms; and(b) you agree to apply for any services available on the GlobeSend App (including but not limited to applying for a GlobeSend Account) and enter into any relevant agreements or terms and conditions using electronic forms. This includes any documents, instructions, and correspondence may be presented in Electronic Records and executed using Electronic Signatures or any electronic methods permitted by the Security Control Standard, any rulings issued by competent authorities and the self-disciplined rules, templates and guidelines promulgated by the R.O.C. Bankers Association. You also agree to use the Internet for the transmission and receipt of Electronic Records and Electronic Signatures. (the following provisions apply only where you connect and transmit information through the MyData Platform, authenticate using a Citizen Digital Certificate and a Business Entity Certificate, and complete identity verification through video conferencing.) Such electronic means include, without limitation, information transmission through the MyData Platform, the use of video conferencing services, the use of a Business Entity Certificate to verify the identity of the legal entity and execute documents, and the use of a Citizen Digital Certificate to verify the identity of the responsible person and execute documents.

1. How do I Make Transactions on my GlobeSend Account?

1.1. In addition to the qualifications and requirement set forth in clause 2 of the GlobeSend T&C, you further agree that:

(a) You can apply for only one GlobeSend Account with us.

(b) You must be a company, organization or entity incorporated or established under the Laws, and all responsible persons and beneficial owners must be natural persons of full age.

1.2. <u>What we need from you for customer due diligence</u>

(a) You are required to provide documents and information we request for us to review your application and conduct customer due diligence on you and your responsible person, senior management and beneficial owners.

(b) You and your responsible person/directors, supervisors, representatives, shareholders, beneficial owners, officers and employees (the "**Representatives**") agree that we may apply to the Joint Credit Information Centre (the "**JCIC**"), Financial Information Service Corporation, the Ministry of the Interior, the Ministry of Economic Affairs, Judicial Yuan and other financial institutions, credit agencies or government authorities for information relating to you or your Representatives, such as the "Z21 National ID Card Replacement Information Enquiry Verification" and "Z22 Reporting of Case Records and Supplemental Remark Information".

(c) (The following provisions apply only where you connect and transmit information through the MyData Platform, authenticate using a Citizen Digital Certificate and a Business Entity Certificate, and complete identity verification through video conferencing.) For the purpose of conducting customer due diligence and identity verification, you and your responsible person agree that we may rely on information obtained through the MyData Platform, video conferencing, or such other electronic methods as we may deem necessary as supporting documentation and identity verification methods for your application to open a GlobeSend Account.

(d) If we determine it necessary, or if there are any other reasons that prevent you from opening a GlobeSend Account via the Internet, we may ask you to apply in person.

(e) When there are any changes to your identify information or you receive a request from us, you must provide us with all necessary and requested information and documents.

2. What can I do with my GlobeSend Account?

In addition to the provisions set out in clause 3 (*What can I do with my GlobeSend Account?*) of the GlobeSend T&C,

2.1. Depositing money into and transferring money from your GlobeSend Account

(a) Your GlobeSend Account is categorized as Type 1 Digital Deposit Account with the non-designated account transfer function. For details of the identification verification procedures, functions, transaction limits of the GlobeSend Account, and differences and similarities between your GlobeSend Account and regular bank accounts, please see **Appendix A** and **Appendix B.** You can change the limits at any time via the GlobeSend App; you will receive confirmation from us once your request has been approved and processed**.**

(b) **Any transaction done on your GlobeSend Account is subject to the transaction limits as provided in Appendix A Unless otherwise provided by Law, we may adjust the transaction limits at any time as needed. We will publicly announce the adjustment at our business premises and on our website fourteen (14) days prior to the adjustment. However, in special circumstances, we may determine that any adjusted transaction limits (including, but not limited to, any transaction amount or and frequency) will take effect from the effective date specified in the notice or the announcement on the business premises and our website.**

2.2. Clause 3.1(a) of the GlobeSend T&C shall be replaced in its entirety with the following: You can deposit money to your GlobeSend Account and use your GlobeSend Account to receive payments from and make payments to other bank accounts or GlobeSend Accounts. We will let you know of the specific methods by which you can do so, the jurisdictions we support, our supported currencies and any other limitations in the GlobeSend App.

2.3. Making payments and Receiving payments

For the purposes of clause 3.4 (*Making payments*) and clause 3.5 (*Receiving payments*) of the GlobeSend T&C, where you make a payment or receive payments in a different supported currency or a currency we do not accept, we will convert such funds into the currency we accept at the Published Exchange Rate or a market rate determined by us at the time.

If you initiate a transaction after our official cut-off times, a reference exchange rate will be displayed for you. We will only execute your transaction on the next Business Day at the prevailing exchange rate. The prevailing exchange rate may be worse off than the reference exchange rate shown to you, and you may have to pay more for your transaction.

2.4. Earning interest

(a) **Unless we say otherwise, the minimum balance in your GlobeSend Account on which we will pay you interest is as follows. If the balance in the NTD Deposit GlobeSend Account and the Foreign Currency Deposit GlobeSend Account (as the case may be) at the end of a day falls below the minimum balance requirement, we will not pay interest on the balance for that day:**

(i) **NTD Deposit GlobeSend Account : NT$10,000**

(ii) **Foreign Currency Deposit GlobeSend Account:**

(A) US dollar, pounds sterling, Canadian dollar, Euro, Singapore dollar and Australian dollar: 100 dollars in each such currency.

(B) Hong Kong dollar: 1,000 dollars.

(C) Japanese yen: JPY10,000.

(b) **The interest we will pay you on the credit balance in your GlobeSend Account will be calculated in the following ways:**

(i) **NT dollar deposits: We will calculate interest on the balance based on 365 days per year. We will calculate interest daily on deposits in the NTD Deposit GlobeSend Account by the Published Interest Rate. Unless we say otherwise, we will calculate all interest according to the actual number of days since the deposit was made (that is, Published Interest Rate ÷ 365 x actual number of days since deposit was made), and deposit such interest to the NTD Deposit GlobeSend Account on the last Business Day of the month. (If the last day of the month is not a Business Day, we will calculate the interest until the last calendar day of the month.) For cash deposits, transfers and payments into your GlobeSend Account through internet banking or your GlobeSend App outside of our usual business hours, the date on which the cash deposits, transfers and payments are made will also count towards the actual number of days since the deposit was made when calculating the interest.**

(ii) **Foreign currency deposits: We will calculate interest on the balance of pounds sterling, Hong Kong dollars, or Singapore dollars based on 365 days per year. We will calculate interest on deposits made in any other currency based on 360 days per year. We will calculate interest daily on the foreign currency deposits in each currency under your Foreign Currency Deposit GlobeSend Account based on the Published Interest Rate for each currency. Unless we say otherwise, we will calculate all interest according to the actual number of days since the deposit was made (that is, Published Interest Rate ÷ 365 or 360 x number of days since the deposit was made), and deposit such interest to your Foreign Currency Deposit GlobeSend Account on the last Business Day of the month. (If the last day of the month is not a Business Day, we will calculate the interest until the last calendar day of the month.)**

2.5. What happens when a currency is subject to exchange controls or other legal restrictions?

We consider RMB to be a Restricted Currency defined in clause 3.11 (*What happens when a currency is subject to exchange controls or other legal restrictions?*) of the GlobeSend T&C will apply to services and transactions involving RMB. Before making any decisions or giving us any instructions or orders involving RMB, you confirm you have received, read and understood any supplemental terms and conditions relating to RMB that will be binding on you as well as any terms of the risk disclosure statement as may separately provided by us to you.

2.6. Our Face-to-Face Services

If we determine it necessary, we may require your responsible person to attend a branch in person to complete certain services or applications (including, without limitation, changes to account information, account closure, amendment of remittance instructions and remittance return applications), and present the necessary identification documents for our inspection and verification.

(The following provisions apply only where the GlobeSend Account was opened through information transmission via the MyData Platform, authentication using a Citizen Digital Certificate and a Business Entity Certificate, and identity verification conducted through video conferencing.) When meeting in person to conduct any necessary GlobeSend Account services (including, without limitation, changes to account information, account closure, amendment of remittance instructions and remittance return applications), the responsible person must attend in person and present the relevant identification and supporting documents forour inspection and verification, including without limitation the identification documents of the responsible person and beneficial owner(s), and the company amendment registration card and/or approval letter for business registration issued by the competent authority. Copies of such documents shall be retained by us following verification.

2.7. How a Foreign Currency Deposit GlobeSend Account work

(a) When you open a Foreign Currency Deposit GlobeSend Account, a Local Currency deposit may be automatically added to the Foreign Currency Deposit GlobeSend Account.

(b) Unless you instruct otherwise, we may add a new foreign currency deposit to your Foreign Currency Deposit GlobeSend Account if any of the following occurs:

(i) You receive funds in that foreign currency;

(ii) You choose to pay fees and charges in a currency other than the Local Currency; or

(iii) We consider it necessary or appropriate to add that currency.

(c) Deposits added to the Foreign Currency Deposit GlobeSend Account cannot be closed unless the entire Foreign Currency Deposit GlobeSend Account is closed.

(d) We may require you to specify the currency which sets the authorisation limit, and the authorisation limit. If you have not done so, we may choose the authorisation limit currency and the authorisation limit. The authorisation limit will apply to each currency within the Foreign Currency Deposit GlobeSend Account.

(e) Interest and fees for each currency in the Foreign Currency Deposit GlobeSend Account will be calculated based on the prevailing interest/fee rates for each currency.

3. Fees and charges

3.1. In addition to the provisions set out in clause 4 (*Fees and charges*) of the GlobeSend T&C,

(a) **You must pay our fees, charges, commissions, costs and expenses in relation to the GlobeSend App, your GlobeSend Account and at the rates as stated in Appendix C and as published at our business premises or on our website.**

(b) If we need to convert the currency of the amounts in your account, we will do so using our Published Exchange Rate or a market rate determined by us at the time.

3.2. Clause 4.1(f) of the GlobeSend T&Cs shall be replaced in entirety with the following: Without prejudice to Clause 11.4 below, we have the right, upon prior notice to you, to debit any amounts from your account any amounts that you owe to us, regardless of the place of payment, amount, or currency of such amounts, and regardless of whether such debit will cause your account to be overdrawn. We may also combine or consolidate all or any of your accounts held with us. If we need to perform currency exchange for the funds in your account, we will use the Published Exchange rate or the prevailing market exchange rate as determined by us. If you request the us to debit from a specific account, you acknowledge that our acceptance of such request does not affect our rights under this clause.

4. What are you responsible for?

4.1. Your password – Do not disclose it to anyone! Not even us! We will never ask you for your password.

In relation to clause 5.1(f), we will suspend access to your GlobeSend App and GlobeSend Account if you key in the incorrect password five (5) consecutive times. If you wish to regain access to your GlobeSend App and/or Account, you will need to submit a request to us to reset your password.

4.2. Your transaction activity

In addition to clause 5.2 (*Your transaction activity*) of the GlobeSend T&C,

(a) You must promptly notify us of any incorrect or missing entry, information or amount in any e-statement or e-notifications within 45 days from the date of such e-statement or transaction (as the case may be).

(b) You will be responsible if your GlobeSend Account is used for illegal purposes.

5. Other Important Points to keep in mind when using the GlobeSend App

5.1. Electronic Correspondence and Signatures

(a) In relation to clause 6.1 (*Electronic Correspondence and Signatures*) of the GlobeSend T&C, each reference to electronic correspondence and electronic signatures under that clause shall include reference to "Electronic Records" and "Electronic Signatures" as such terms are defined in Clause 13 below.

(b) In addition to the provisions set out in clause 6.1 (*Electronic Correspondence and Signatures*) of the GlobeSend T&C, to the greatest extent permitted by the applicable Laws, you agree that any documents, instructions, and correspondence may be presented in Electronic Records and executed using Electronic Signatures or any electronic methods permitted by the Security Control Standard, any rulings issued by competent authorities and the self-disciplined rules, templates and guidelines promulgated by the R.O.C. Bankers Association. The Electronic Records and Electronic Signatures shall be in such form as determined by or acceptable to us in our sole discretion. For example, we may require you to generate and/or authenticate Electronic Records and/or Electronic Signatures through a designated electronic signature platform or by using a Business Entity Certificate and Citizen Digital Certificate together with video verification and information transmission through the MyData Platform.

5.2. Video Service Terms

(a) We have established these Video Service Terms to govern matters relating to the use of video services (the "Video Service Terms"). By using video equipment on your own computer or mobile device and joining a video conference through software designated by us (such as Webex), you acknowledge that you have reviewed these Video Service Terms within a reasonable period of time and agree to be bound by all of their provisions, and further acknowledge and assume all responsibilities arising therefrom. You agree that we reserve the right to perform verification and determine, at its sole discretion, whether any application or request will be approved.

Use and Consent

(i) The video service means a financial service through which you connect to the internet using video-enabled computer equipment or mobile devices (including mobile devices operating on open operating systems that permit data and software input, access and expansion, such as smartphones and tablet computers) and conduct identity verification through a video conference.

(ii) By accepting these Video Service Terms and using the video service, you consent to us verifying your identity and the identity of your responsible person by reference to identification information provided by you or your responsible person, information maintained by us, information available through the MyData Platform, Citizen Digital Certificates, Business Entity Certificates and such other corporate information as may be required for account opening purposes, so as to ensure your usage security. You further acknowledge and agree that, where the GlobeSend App is unavailable for any reason, we may, regardless of the identity verification method originally used when opening the account, verify the identity of you and your responsible person through the video service contemplated under these Video Service Terms in order to complete GlobeSend Account-related services, including transfers and remittance transactions. If you do not agree to the foregoing identity verification methods and video services, you should not proceed to use the video service.

(iii) To protect your rights and interests, please carefully read our Personal Data Collection, Processing, Use and International Transfer Notice. You agree that, for the purposes of carrying out transaction instructions, customer due diligence, identity verification or any other purpose deemed necessary by us, we may retain all service records, transaction records, conversations and video images by means of audio recording and/or video recording, and that all declarations and expressions of intention contained therein shall be binding upon you.

(b) You agree to comply with the following: (i) The quality and availability of network signals and connections when using video equipment on computers or mobile devices are outside tour control and responsibility. You shall be solely responsible for all transmission equipment and related costs. (ii) In the event of any dispute arising from the use of the video service (including, without limitation, malfunction of your device or incorrect device settings), our computer system records and determinations shall prevail. (iii) If you have any questions regarding the video service or its activation, please contact tour Customer Service Hotline at (+886) 2-6602-0500.

(c) Services Available: Upon successful completion of identity verification during the video service hours designated by us, you may use the video service for such other transactions and services as may be approved by us from time to time. Such transactions and services also include circumstances where the GlobeSend App is unavailable for any reason. In such circumstances, regardless of the identity verification method originally adopted when opening the account, we may verify your identity and the identity of your responsible person through the video service contemplated under these Video Service Terms in order to complete GlobeSend Account-related services, including transfers and remittance transactions. You acknowledge and understand that the availability of the above services shall be subject to their actual launch date and implementation by us, and all service applications shall remain subject to our applicable policies, procedures and approval requirements.

(d) Effect of Video Services: You agree that the services provided by us constitute digital content supplied without a tangible medium or online services that are completed immediately upon provision and, accordingly, the right of withdrawal under Article 19, Paragraph 1 of the Consumer Protection Act shall not apply. To protect your rights and interests, you should use the video service with due care and may install protective software to safeguard the security of your mobile devices. You should not jailbreak, root or otherwise compromise any computer or mobile device, share devices with others or expose your devices to cyberattacks that may jeopardise account security. If you suspect that any third party has impersonated you or improperly used the video service, you must immediately notify us to suspend the use of this video service and take appropriate preventive measures. You shall be liable for any loss resulting from such impersonation or unauthorised use by a third party and shall indemnify us for any losses suffered by us as a result thereof. If you use the video service fraudulently

or for any unlawful purpose, causing loss to us or any third party, you shall bear all legal liabilities arising therefrom, including but not limited to liability for damages.

(e) Suspension and Amendment of Video Services: We may amend, suspend or terminate any part of the video service where required by changes in applicable laws or regulations, orders of competent authorities, or any other legitimate reason, upon publication of a notice on our official website.

6. Making Changes to the Agreement

In addition to what we say in clause 7 (*Making Changes* to the Agreement) of the GlobeSend T&C, if we make any changes to our fees and charges, the minimum balance requirements for your GlobeSend Account, or the limits on balance on which we will pay interest, the revised terms will be posted on our website 60 days before the changes become effective, unless the changes are favourable to you.

7. Disclosure of confidential information and data

(a) In addition to what we say in clause 8.2((*How will you handle my personal data?*) of the GlobeSend T&C, you agree that: You have read and understood all the contents of the "Notice on Collection, Processing, Utilisation and International Transmission of Personal Data" ("**Personal Data Notice**") posted on our website (www.dbs.com.tw). You agree that we and the other parties named in the Personal Data Notice may, by ourselves and/or engage a third party, collect, process, use and (internationally) transfer your Personal Data for the purposes and in the geographical regions as set out in the Personal Data Notice. You also agree that that we may collect your Personal Data from the aforesaid third parties

(b) For the purposes of the provision above, you also agree that we may provide the Personal Data of you, your Representatives to the aforesaid third parties and the Third Party Service Providers.

(c) If the information you have given to us includes any Personal Data of a third party, you have informed each such party of the provisions of clause 8 (*Disclosure of confidential information and data*)) of the GlobeSend T&C and of Clause 7 of this Schedule and the contents of the Personal Data Notice, and he/she has agreed to such provisions and the Personal Data Notice. You must give us, upon our request, supporting documents and evidence that such person has been informed of such provisions and the Personal Data Notice and his/her consent to the contents of such provisions and the Personal Data Notice. If we make any changes to such provisions and the Personal Data Notice, you agree that we may inform you of the changes and you will inform each such person of the changes and obtain his/her consent to the changes.

8. Let's follow the rules

Without affecting the provisions set out in clause 9 of the GlobeSend T&C, you further agree that:

8.1. You and your account and transactions are subject to sanctions, anti-money laundering and counter-terrorism financing laws

(a) We may, without giving you any notice, refuse to carry out any of the transaction/business/service for you, suspend all business/service activities and transactions with you, and/or end your relationship with us and close your accounts if we discover or reasonably suspect that you are on any list promulgated by the Ministry of Justice in accordance with the Counter-Terrorism Financing Act and/or any Sanctions List, or if you are a terrorist organisation as recognised or invested by any Sanctions Authority, or where we consider that there is a necessity for risk control (for example, you have been involved in illegal activities or suspected of engaging in money laundering transactions or terrorism financing activities, or you have been involved in accounts-related illegal cases as shown in any media report, or if we implement relevant risk control polices on money laundering, counter terrorism financing or economic sanctions for us or the DBS Group).

(b) We may suspend your GlobeSend Account, suspend or end your relationship with us (e.g., close your account), set transaction limits, or take any action permitted by applicable Laws if you are in violation of any applicable Laws, including anti-money laundering, anti-bribery, anti-corruption or counter-terrorism financing Laws, or if you do not cooperate, refuse, or are unable to provide the necessary information for our review within the period specified by us, either on a regular or irregular basis or when deemed necessary by us. This includes providing information about the beneficial owner (if applicable) or other individuals who exercise control over you, as well as the nature and purpose of the transactions or the source of funds.

(c) In situations where it does not violate relevant Laws, if we learn or reasonably suspect that your funds are involved in corruption, misuse of public assets, or tax evasion, we may refuse to deal with you further, and/or terminate the transaction or service you have requested, and/or directly close the account.

8.2. Your authorisation to us for tax compliance matters

Without prejudice to clause 9.3 (*Tax compliance*) of the GlobeSend T&C, to the extent necessary to comply with the relevant tax Laws (including those related to the Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS)), you authorise us, our employees and any other person who has access to our records, registers or any correspondence or material to reveal all the information we have about you and your Representatives, if this is necessary by any tax compliance requirements (including FATCA and CRS). Such information may be disclosed in accordance with the provisions of clause 8 (*Disclosure of confidential information and data*) of the GlobeSend T&C and of Clause 7 of this Schedule .

9. Suspension and Closure of your GlobeSend Account

Without affecting the provisions set out in clause 10 of the GlobeSend T&C, you further agree that:

9.1. Why we may suspend or terminate your GlobeSend Account

(a) We will only close your GlobeSend Account if there is a valid reason.

(b) Clause 10.1(x) and clause 10.1(xi) of the GlobeSend T&C are not applicable to your GlobeSend Account.

(c) You further agree that we may also suspend, restrict, or terminate your GlobeSend Account or the services at any time in one of the following events:

(i) you fail to cooperate in identity verification or fail to provide the requested documents or information after receiving our request;

(ii) your account is found to be opened under a faked false name;

(iii) your account has been notified as an account that a court, public prosecutor's office, or a judicial police authority has, for the purpose of a criminal investigation, notified banks to classify as watch-listed ("**Watch-listed Account**" as defined in the Regulations Governing the Deposit Accounts and Suspicious or Unusual Transactions);

(iv) your account is a deposit account opened by an account holder of a Watch-listed Account (i.e., the Derivative Watch-listed Account as defined in the Regulations Governing the Deposit Accounts and Suspicious or Unusual Transactions);

(v) you are reprimanded by the police authorities pursuant to the Money Laundering Control Act;

(vi) if it is proven that there are illegal activities after we investigate and continuously monitor suspicious transactions in your account;

(vii) you fail to cooperate in our periodic examinations, or you are unwilling to cooperate in explaining the nature and purpose of the transaction or the source of funds; or

(viii) if it is known or must be assumed, without prejudice to the relevant Laws, that the funds in your account are derived from corruption or misuse of public assets.

(d) If we have reasons to believe that your GlobeSend Account is involved in any fraudulent or suspicious activity, we may, at any time, suspend, restrict or terminate your GlobeSend Account or services and report these to the police authorities.

9.2. We are sorry to see you go

For the purposes of clause 10.2 of the GlobeSend T&C, when you wish to close your GlobeSend Account, please notify us and follow our instructions, which may include, but is not limited to, requesting you to present your identification documents at our branch counters to verify your identity.

10. Our liability

Without prejudice to clause 12 (*Our responsibility when things go wrong*) of the GlobeSend T&C, you further agree that:

10.1. We are liable for your losses if the Laws and/or this Agreement states that we should be responsible.

11. The rest of the legal stuff

11.1. Business hours: Our business hours are from 9:00 am to 3:30pm on Business Days. Any transactions initiated outside of business hours will be processed the next Business Day.

11.2. Language: Clause 13.3 of the GlobeSend T&Cs shall be replaced with the following: The Globesend Master Terms and Conditions and this Schedule will be provided in both Mandarin and English. If there are any inconsistences between either version, the Mandarin version will prevail.

11.3. Working with Third Parties: The provision set out in clause 13.9(b) of the GlobeSend T&C shall be replaced with the following: We may use third-parties or other DBS Group Members to provide some services and you agree to us sending and receiving instructions and information to such entity. We may also outsource, delegate or sub-contract any part of our operations (including administration, telecommunication, data log-in, processing, output, development, monitoring, maintaining the information system, logistics for data processing, document scanning, data input, printing, packaging and mailing, preserving forms, certificates and other data, remittances, deposits, payments, switch, credit investigation, debt collection and other activities permitted under the Laws) to any person (including those outside of the R.O.C.), subject to the Outsourcing Rules. We consider each such person together with Third Party Sites to be Third Party Service Providers.

11.4. Set-off: Clause 13.9 (c) of the GlobeSend T&Cs shall be replaced with the following: We may, at any time and upon prior notice to you, set off any amounts you owe us against any amounts we owe you, regardless of whether such amounts are due and payable and regardless of the place of payment, amount or currency. If we need to perform currency exchange for any amounts to be set off, we will use the Published Exchange Rate of the prevailing market rate as determined by us.

11.5. Dispute resolution: Notwithstanding clause 13.9(h) of the GlobeSend T&C, unless otherwise agreed, if we cannot settle the a dispute under through our internal complaint procedure, you agree that it will be resolved by the Taiwan Taipei District Court in the first instance; provided that the competent court for small-claims proceedings specified in Article 47 of the Consumer Protection Act or Article 436-9 of the Code of Civil Procedure shall still apply.

11.6. Your Deposit is Covered by Deposit Insurance: Unless we say otherwise, your deposits with us in the GlobeSend Account are covered by deposit insurance in accordance with the Deposit Insurance Act.

11.7. You are responsible for foreign exchange declarations: You are responsible for any approval, applications, reports or declarations of currency conversions or foreign exchange transactions.

11.8. Delivery of Agreement: After you complete the online application for GlobeSend Account, we will provide you with the information on the application for GlobeSend Account, this Agreement by email and retain or print in lieu of delivery, which will be treated as if they were delivered by way of a physical document. You can also visit our website (www.dbs.com.tw) to view, download and print this Agreement at any time.

12. Contact us!

12.1. Under the Financial Consumer Protection Act, we will try to solve any complaints through our internal complaint procedures. You agree that we may publish the relevant information as required by Law at our business premises or on our website.

12.2. Should you have any questions or complaints with respect to the GlobeSend Account, you may **contact us through the following contact information.**

(a) **Name : DBS Bank (Taiwan) Ltd.**

(b) **Complaint reporting and customer service hotline: (02) 6602-0500**

(c) **Website: www.dbs.com.tw**

13. Definitions

Capitalised terms used in this Schedule have the meanings given to them in the GlobeSend T&C. The following definitions also apply to this Schedule, unless the context otherwise requires:

Digital Deposit Account means NT dollar and foreign currency demand deposit accounts you opened with DBS Bank (Taiwan) Ltd. through online channels.

Electronic Record has the meaning given to it in the Taiwan Electronic Signatures Act (電子簽章法) and relevant Laws.

Electronic Signature has the meaning given to it in the Taiwan Electronic Signatures Act (電子簽章法) and relevant Laws.

GlobeSend Account means a Digital Deposit Account you open or place with DBS Bank (Taiwan) Ltd. through GlobeSend App. We provide both a NT dollar demand Digital Deposit Account (the "**NTD Deposit GlobeSend Account**") and a foreign currency demand Digital Deposit Account (the "**Foreign Currency Deposit GlobeSend Account**") under each GlobeSend Account.

Law means any statute, common law, principles of equity, order, regulation, rule, official directive, request, guideline or code of practice (whether or not having the force of law) of any government organisation, agency, department, tax authority or other authority or organisation in Taiwan.

NT$ and **NT dollar** means the currency of Taiwan.

Outsourcing Rules means the Regulations Governing Internal Operating Systems and Procedures for the Outsourcing of Financial Institution Operation (金融機構作業委託他人處理內部作業制度及程序辦法) and relevant rulings and Q&A promulgated or issued by the competent authorities.

Personal Data means personal data as defined in the Personal Data Protection Act (個人資料保護法).

Published Exchange Rate means the foreign currency exchange rate against NT dollar as posted on our website.

Published Interest Rate means the interest rate applicable to the Account in all currency as posted on our website.

PRC means the People's Republic of China and, for the purposes of the Agreement, does not include the Hong Kong Special Administrative Region, Macau Special Administrative Region and Taiwan.

RMB means Renminbi, the currency of the PRC.

R.O.C. means the Republic of China (Taiwan).

Sanctions Authority means any regulatory authority or governmental or non-governmental institutions and agencies that may issue sanctions.

Sanctions List means any list which is prescribed by any governmental and/or regulatory authorities for the purpose of sanctions and includes any list maintained by, or any public announcements of sanctions made by any of the Sanctions Authorities.

Security Control Standard means the Standards for Security Control of Electronic Banking Services by Financial Institutions promulgated by the R.O.C. Bankers Association (金融機構辦理電子銀行業務安全控管作業基準).

Third Party Service Provider has the meaning given to it in Clause 11.3 of this Schedule.

Appendix A

Type of Digital Deposit Account and Transaction Limit

Type of Digital Deposit Account	Customer	Identification Verification Procedure	Functions	Transaction Limit[1]
Type 1	Non-Individual Customer	● Face-to-face verification to verify the required documents	1. Electronic transfer instructions 2. Non-electronic transfer instructions	The daily cumulative transfer and remittance per account shall not exceed the equivalent of NT$100,000. You may apply to us to increase the transaction limits for your NTD Deposit GlobeSend Account and Foreign Currency Deposit GlobeSend Account with each account's limit capped at a daily cumulative equivalent of NT$3,000,000.
Type 1	Non-Individual Customer	● information transmission via the MyData Platform, authentication using a Citizen Digital Certificate and a Business Entity Certificate, and identity verification conducted through video conferencing	1. Electronic transfer instructions 2. Non-electronic transfer instructions	The daily cumulative transfer and remittance per account shall not exceed the equivalent of NT$100,000. You may apply to us to increase the transaction limits for your NTD Deposit GlobeSend Account and Foreign Currency Deposit GlobeSend Account with each account's limit capped at a daily cumulative equivalent of NT$3,000,000.

[1] The daily cumulative transaction limit for the GlobeSend Account is managed by combining the cumulative amounts of all transactions through our digital channels (including any software, electronic communications, website, network, application or platform through which our services are provided or made available to you, including ATMs, internet banking, mobile banking, phone banking and the GlobeSend App).

Appendix B

Differences between GlobeSend Accounts and Regular corporate deposit accounts

Item	GlobeSend Account (Type 1)	Regular corporate deposit account
Account Application Method	Online application	In-person application
Account Holder	Non-individual (limited to sole proprietorships, partnerships, limited companies, and companies limited by shares) with a responsible person who is a natural person of full age.	Non-individual (companies, organizations, or groups that are not natural persons) with a responsible person who is a natural person of full age.
Identity Verification Method	In-person; or information transmission via the MyData Platform, authentication using a Citizen Digital Certificate and a Business Entity Certificate, and identity verification conducted through video conferencing.	In-person
Statement Provision Method	Electronic statement	Physical or electronic statement
Available Services/Functions	Demand deposits, transfers, remittances, no withdrawal and the over-the-counter deposit services function. We may require your responsible person to attend a branch in person to complete certain services or applications (including, without limitation, changes to account information, account closure, amendment of remittance instructions and remittance return applications), and present the necessary identification documents for the our inspection and verification. (The following provisions apply only where the GlobeSend Account was opened through information transmission via the MyData Platform, authentication using a Citizen Digital Certificate and a Business Entity Certificate, and identity verification conducted through video conferencing.) When meeting in person to conduct any necessary GlobeSend Account services (including, without limitation, changes to account information, account closure, amendment of remittance instructions and remittance return applications), the responsible person must attend in person and present the relevant identification and supporting documents for our inspection and verification, including without limitation the identification documents of the responsible person and beneficial owner(s), and the company amendment registration card and/or approval letter for business registration issued by the competent authority. Copies of such documents shall be retained by us following verification.	Main services can be handled online (if you have applied for IDEAL) or in-person. Additionally, a regular deposit account has a withdrawal function.

Transaction Limits	Default transfer and remittance limit is NT$100,000 per day; however, you can increase the transfer and remittance limit online to NT$3,000,000 per day to meet your needs.	Higher transaction limits, varying based on account type and our rules.
Fees	Fee standards will be announced at our business premises or on our website.	Fee standards will be announced at our business premises or on our website.

Appendix C

DBS Bank (Taiwan) Ltd (DBU)
GlobeSend Account* Standard Tariff
Effective Date: 2026/07/27

Service Item				Service Charge
Local Currency Remittance Services	Outward Remittance	Domestic Payment - Commission		Per transaction up to TWD 2,000,000 (inclusive): TWD 17 Per transaction over TWD 2,000,000 up to TWD 3,000,000 (inclusive): TWD 27
Foreign Currency Remittance Services	Outward Remittance	Outward remittance (involving FX conversion to the designated remittance currency) and debiting from a (TWD) or (USD) account and remittance to a designated destination country.**	Remittance Commission	Zero Fee
			Agent Bank Fee	Zero Fee
		Outward remittance from a foreign currency account (involving FX)	Remittance Commission	Zero Fee
			Agent Bank Fee	Subject to the agent bank's fee schedule.
		Outward remittance from a foreign currency account without involving currency exchange (general outward remittance).	Remittance Commission	TWD 300 per transaction
			Agent Bank Fee	Subject to the agent bank's fee schedule.
	Inward Remittance	Inward Remittance	Remittance-Commission	Zero Fee
Intrabank Transfer Services	Transfer within DBS Bank (Taiwan)		Transfer commission	Zero Fee
Account Maintenance		Account Maintenance Fee		Zero Fee

*"GlobeSend Account" refers to a digital deposit account opened or set up by a customer through the GlobeSend App at DBS Bank (Taiwan) Ltd

**a zero handling fee will be applied when the following conditions are met: the transaction must be debited from a TWD or USD account, simultaneously involving foreign exchange conversion to one of the 17 designated currencies, and the outward remittance currency must be equivalent to the local legal tender. A handling fee will still be charged for transactions not involving foreign exchange conversion. Our bank reserves the right to amend, cancel, suspend, or terminate the promotion at any time, and holds the final right of interpretation and decision for this promotion.

Note 1: The Bank's latest announcement shall prevail if there is any revision, addition and/or deletion on any service fee charge item, and all other service fee charges will remain unchanged.

Note 2: In case of any discrepancy between the Chinese and English versions of the Standard Tariff, the Chinese version shall prevail.

- **Designated Destination Country (excluding Japan):**

Country Name		
United States	Eurozone*1	China
Singapore	Australia	United Kingdom
Hong Kong	Malaysia	Vietnam
Canada	Switzerland	New Zealand
Thailand	Indonesia	Philippines
Denmark	South Korea	

Eurozone*1		
Andorra	Guadeloupe	Malta
Austria	Greece	Netherlands
Aland Islands	Croatia	St. Pierre and Miquelon
Belgium	Ireland	Portugal
Saint Barthelemy	Italy	Reunion
Cyprus	Lithuania	Slovenia
Germany	Luxembourg	Slovakia
Estonia	Latvia	San Marino
Spain	Monaco	French Southern Territories
Finland	Montenegro	Vatican City
France	St. Martin (French Part)	Kosovo
French Guiana	Martinique	Mayotte

- **Designated Currency (excluding JPY):**

Country Name	Currencies	Payment Limit (Calculated in payment currency, and not to exceed the equivalent of TWD 3,000,000.)
United States	USD	100,000
Eurozone*1	Euro	90,000
Singapore	SGD	130,000
Hong Kong	HKD	760,000
United Kingdom	GBP	70,000
China	CNH	710,000
Australia	AUD	150,000
Canada	CAD	130,000
Switzerland	CHF	80,000
New Zealand	NZD	160,000
Thailand	THB	49,999
Indonesia	IDR	1,492,970,000
Malaysia	MYR	450,000
Philippines	PHP	490,000
Vietnam	VND	2,352,030,000
Denmark	DKK	670,000
South Korea	KRW	134,500,000