

Applying for Credit Cards by Expatriates

I. Expatriate credit card application procedures and noteworthy items

i. Credit card application criteria:

1. Age for primary and secondary card application:

(1) Application for primary card: Must be at least 20 years of age and possess legal competence.

(2) Application for secondary card: Must be at least 15 years of age and the spouse, parent, child, or sibling of the primary card applicant, or the parent of the primary card applicant's spouse; In the case of a minor, it shall be agreed by both parents, but if the other party has the right to exercise the right, it shall be agreed by the other party.

2. needed file :

(1) Provide a copy of the front and rear of their valid foreign passport and ROC alien residence certificate.

(2) The foreign primary card applicant must attach a document verifying repayment ability (such as a document proving income or financial resources).

(3) As a rule, an expatriate must engage an ROC citizen as a guarantor or collaterals.

3. Personally contact the branches of the Bank.

ii. Loss of credit card:

1. If you are in Taiwan:

Please immediately call (02) 2181-0103 to notify this bank. As soon as we receive your call, one of our staff will help you complete loss reporting and emergency reissuance procedures. When you have completed emergency loss reporting procedures, the bank will send a new card to your billing address. Regardless of whether you are reissued a card after you report a lost card,

you will be charged a loss reporting service charge of NT\$200 per card.

2. If you are overseas at the time:

Please inform the wiring staff (02) 2181-0103, and indicate that the other party is required to pay to avoid being charged for international calls.

iii. Revolving credit interest rate(Note 1):

1. The revolving credit interest rate is calculated based on the annual revolving credit interest rate applicable to the differential interest rate grade and the credit balance starting on the day each revolving credit principal amount is entered into the individual's account; the bank's annual revolving credit interest rate stands at 5.36%-15%.
2. This bank's credit card revolving credit interest rate is assessed by the computer system on the basis of the cardholder's creditworthiness. The revolving credit differential interest rate shall be set in accordance with the cardholder's credit risk grade and the bank's funding and operating costs among other factors.
3. Adjustment of the applicable revolving credit differential interest rate shall be performed on a quarterly basis in accordance with the individual's credit rating.
4. Since the market strategies and pricing considerations of different issuing organizations are not necessarily the same, the annual revolving credit interest rates given to a customer by different issuing organizations may also be different.
5. The revolving credit interest rates applicable to special cards shall be the rates agreed upon at the time the special card applications were made.
6. Differential interest rate grades: six grades (5.36%, 7.36%, 9.36%,

11.36%,13.36%, 15%).

※ Note 1: The credit card revolving credit interest rate base day is May 1, 2018.

iv. Collection of charges:

1. Annual fees(Note 2):

- (1) Classic/gold card: No annual charge.
- (2) Platinum Visa finance card: Annual charge of NT\$500, with no annual charge during the first year. From the date of card approval, the card is exempt from the annual charge during the second year when there is one credit card expenditure each year, regardless of the amount; subsequent annual charges are assessed on the same basis.
- (3) JCB Precious Debit Card: Annual charge of NT\$500; no annual charge during the first year. From the date of card issuance, the card is exempt from the annual charge during the second year when there are at least three credit card expenditures during the year, regardless of the amount; subsequent annual charges are assessed on the same basis.
- (4) Combo card (Visa Signature, Titanium Gold Card, Platinum Card), Yoho Card, China Medical University Hospital and Attached Hospital Affinity Card/Platinum Card:
 - A. Fee standard: The primary card comes with an annual charge of NT\$1,200, and there is no annual charge for the secondary card.
 - B. Preferential terms: There is no annual charge for the primary card during the first year. From the date of card approval, the card is exempt from the annual charge during the second year when there is one credit card expenditure each year, regardless of the amount; subsequent annual

charges are assessed on the same basis.

(5) HappyCash & HappyGo Co-Branded Card, Openpoint Super Point Co-Branded Card (Titanium Gold Card), Love Co-Branded Card, Hsinchu Resident Affinity Card, i online shopping Card, and Dream Card (Visa Signature), Dajia Matsu Affinity Card, National Taiwan University Visa Signature, Meizhuan Rewards Card, Guimai Winner Card (Visa Signature, Titanium Gold Card, Precious Card), Super Cash Back Card:

A. Fee standard: The annual charge for the primary card is NT\$1,200, and there is no annual charge for the secondary card.

B. Preferential terms: No annual charge during the first year; from the date of card issuance, the card is exempt from the annual charge during the subsequent year when there are at least three credit card expenditures each year, regardless of the amount, or there is one credit card expenditure each year, regardless of the amount after applying e-bill.

(6) Luzuan Business Visa Signature, National Taiwan University Business Visa Signature, Enjoy Combo card:

A. Fee standard: The primary card comes with an annual charge of NT\$2,400, and there is no annual charge for the secondary card.

B. Preferential terms: There is no annual charge for the primary card during the first year; from the date of card issuance, NT\$100 will be deducted from the second year's annual charge for each credit card expenditure of at least NT\$1,000 during the first year, until the entire annual charge has been deducted (in other words, there will be no annual charge during the second year after NT\$24,000 of

expenditures have been made), or there is one credit card expenditure each year, regardless of the amount after applying e-bill, subsequent annual charges are assessed on the same basis.

(7) Luzuan World Card/Unlimited Card/Eternity Card, Dream iCash Infinite Card, Openpoint Super Point Co-Branded Card (World Card), The One Infinite Card, Guimai Winner Infinite Card, National Taiwan University Infinite Card:

A. Fee standard: The primary card comes with an annual charge of NT\$12,000, and there is no annual charge for the secondary card.

B. Preferential terms: There is no annual charge for the primary card during the first year; from the date of card issuance, NT\$1,000 will be deducted from the second year's annual charge for each credit card expenditure of at least NT\$10,000 during the first year, until the entire annual charge has been deducted (in other words, there will be no annual charge during the second year after NT\$120,000 of expenditures have been made); subsequent annual charges are assessed on the same basis.

(8) Meizhuan World Card:

A. The primary card comes with an annual charge of NT\$3,000.

B. The secondary card comes with an annual charge of NT\$1,500.

C. There is no preferential terms.

(9) Benteng World Business Card:

A. Fee standard: Corporate account annual charge: NT\$5,000.

B. Preferential terms: Corporate accounts have no annual

charge during the first year. When expenditures made using all corporate cards exceed NT\$100,000 during the first year, there is no annual charge; subsequent annual charges are assessed on the same basis.

※Note 2: Credit card annual charges are collected in advance. The bank's regulations shall take precedence when calculating annual charges on the basis of annual charge fee collection standards and waiver rules.

2. Breach of contract penalty:

If a cardholder fails to pay the minimum payable amount in full before the cut-off date for the month in question, or misses the payment deadline, the cardholder must pay revolving credit interest calculated in accordance with contract, and shall also agree that the bank may request a breach of contract penalty. However, when an account's unpaid amount on the payment cut-off date is NT\$1,000 or below, payment is not necessary at that time. The breach of contract penalties during each billing cycle shall be calculated continuously by month using the following method, up to a maximum of three billing cycles:

- (1) When the first month's payment is delayed, a breach of contract penalty of NT\$300 shall be imposed.
- (2) When the second month's payment is delayed, a breach of contract penalty of NT\$400 shall be imposed.
- (3) When the third month's payment is delayed, a breach of contract penalty of NT\$500 shall be imposed.

3. Cash advance service charge: Each cash advance amount \times 3.5% + NT\$100.

4. Credit card balance compensation interest rate and expenses:

- (1) Compensation interest rate: Consistently based on a rate of

8.99% in this program.

- (2) Repayment period: 12 installments, 24 installments, and 30 installments.
 - (3) Account management fee: NT\$1,888, requested on the first billing statement and to be paid in full.
 - (4) This program does not require the early payment of breach of contract penalties.
5. The receipt access service charge is NT\$100 per receipt.
6. Loss reporting service charge: NT\$200 per time per card for credit cards, NT\$200 per time per card for JCB Precious Debit Card/VISA finance card.
- (1) Holders of HappyCash & HappyGo Co-Branded Card (Ailian Red)/(Jueai Black), Easy Co-Branded Card, and iCash Co-Branded Card(not include Sanrio LED Card) enjoy one special waiver of loss reporting service charge for the same owner; the loss reporting service charge is NT\$200 per time per card.
 - (2) Holders of the Meizhuan Rewards Card can redeem 1,000 bonus points against one loss reporting service charge.
 - (3) Luzuan Infinite Card/World Card/Eternity Card entail no loss reporting service charge.
7. The credit card fraud deductible is NT\$3,000 (upper limit). (Note 3)
8. Overseas transaction service charge: All cardholders' credit card transaction amounts must be paid in NT dollars. If the currency of a transaction (including refunds) is not NT dollars, or if an overseas transaction involves NT dollars (including NT dollar transactions at authorized stores overseas), the bank is authorized to convert the amount into NT dollars at the exchange

rate on the settlement day listed by the international credit card organization. Apart from the amount charged by the international credit card organization in question (currently 1%; based on the rate announced by the international credit card organization if there are any changes), the overseas transaction service charge that must be paid by the cardholder shall be calculated as 0.5% of the amount of the transaction.

9. A service charge of NT\$200 is required each time a proof of payment is issued.
10. A service charge of NT\$100 is required each time a monthly statement is reissued. (No service charge is required when a reissued statement is for within the most recent three months.)
11. Gold/Classic card roadside assistance: Gold/Classic card holders can enjoy an unlimited number of instances of free roadside assistance along 50 kilometers of city/county roads for a one-year period while the card is valid after paying an annual fee of NT\$399 and completing registration procedures.
12. Voice/Internet payment service charge:
 - (1) Assessment of Tax and Taxes paid voluntarily: National tax, Local tax(including License tax, House tax, Land price tax, House and land transactions income tax and supplementary tax, Business tax, Individual income tax and supplementary tax, Profit-seeking enterprise income tax,etc.): 0.5% of the tax payment amount.
 - (2) Fuel use fees: 1% of the payment amount.
 - (3) Auto and motorcycle license fees, traffic violation fines, violation fines: NT\$20 for each payment.
 - (4) Chunghwa Telecom fees: NT\$10 for each payment.
 - (5) Vehicle signage: NT\$50 for each payment.

- (6) Vehicle selection sign: NT\$20 for each payment.
13. The service charge for E-government service platform payments is NT\$20 for each payment.
14. Service charge for return of overpaid amounts:
- (1) If redundant or multiple payments are discovered, the overpayment may be listed in order to offset the amount owed on the next billing statement.
 - (2) A remittance service charge is not required when overpaid amounts are returned to the deposit account at this bank.
 - (3) A NT\$30 remittance service charge is required when overpaid amounts are returned to an account at another financial institution.
15. Emergency replacement card service charge: If a credit card is lost overseas and the cardholder needs issuance of an emergency replacement card or emergency cash advance, the required fee will be based on the international credit card organization's fee standards.
16. Destroyed card/card reissuance handling fee:
- (1) iCash Co-Branded Card, Easy Co-Branded Card: NT\$50/card.
 - (2) HappyCash& HappyGo Co-Branded Card: NT\$20/card.
17. New card/reissuance card production fee:
- Dragon Pass Card: NT\$50/card.
18. Sanrio LED Card new card/destroyed card/ reissuance card production fee:
- NT\$200 /per primary card, NT\$100/per secondary card.
- ※Note 3: If a no-signing transaction within the specified amount is performed at a no-signing authorized store, and it is confirmed that this is not a cardholder's transaction, and is not a transaction arranged by the cardholder, the

deductible is not required. Please refer to Article 17 of this bank's credit card contract—card theft, loss, or other loss of possession.

※ The cardholder may express any objection before the changes take effect in order to notify the bank to terminate this contract within the period of the objection. If a cardholder fails to express any objections during that period, it shall be seen as acceptance of the revised, added, or deleted terms.

II. Consulting service hotline during business hours: (02)2181-0101 ext.0.

III. HUANAN Bank reserves the right to approve or grant the application.

外籍人士辦卡友善專區

一、外籍人士申請信用卡及注意事項

(一) 信用卡申請條件：

1. 正附卡申請年齡：

- (1) 申請正卡：年滿 20 歲且具有行為能力者。
- (2) 申請附卡：年滿 15 歲，須為正卡申請人之配偶、父母、子女、兄弟姊妹或配偶父母；如為未成年者，應由父母雙方共同同意，但如父母之一方有不能行使權利之情形，得由他方單獨同意。

2. 所需文件：

- (1) 應提供有效期限內之他國護照與本國居留證正反面影本。
- (2) 正卡申請人須檢附還款能力之證明文件(如收入或財力文件)。
- (3) 原則上應提供一位本國籍之保證人或擔保品。

3. 申請方式：親自洽本行各分行辦理。

(二) 信用卡遺失處理：

1. 如果您在國內

請撥(02)2181-0103 立即通知本行，一通電話即有專人為您完成掛失及緊急補發手續，當您完成掛失手續後，本行會於三個工作天後寄發新卡至您的帳單收件地址，不論掛失補發與否，本行皆會收取掛失手續費每卡 NT\$200 元。

2. 如果您正好在國外

請告知接線人員轉接(02)2181-0103，並表示要求對方付費，以避免被收取國際電話費用。

(三) 循環信用利率(註 1)：

1. 循環信用利率係將每筆「得計入循環信用本金之帳款」，自各筆帳款入帳日起，就該帳款之餘額以各差別利率級別適用之循環信用年利率計算，本行循環信用年利率＝

5. 36%~15%。

2. 本行之信用卡循環信用利率，係依據持卡人之信用狀況依電腦系統評分，訂定不同等級之信用風險，且考量本行資金及營運成本等因素，訂定循環信用差別利率定價。
3. 適用之「循環信用差別利率」調整採定期 3 個月依信用評分評核調整。
4. 各發卡機構之市場策略及定價考量因素不盡相同，故各發卡機構給予同一客戶之循環信用年利率也未必相同。
5. 特殊卡片適用之循環信用利率，依各特殊卡片辦卡當時之約定為準。
6. 差別利率級數：六級(5.36%、7.36%、9.36%、11.36%、13.36%、15%)。

※註 1：信用卡循環利率基準日 107 年 5 月 1 日。

(四) 各項費用收取：

1. 年費(註 2)：
 - (1) 金普卡：免年費。
 - (2) 白金 VISA 金融卡：年費 NT\$500，首年免年費，自核卡日起，每年不限金額刷卡消費 1 筆，則次年免年費，往後年費收費標準依此類推。
 - (3) JCB 晶緻悠遊 Debit 卡：年費 NT\$500，首年免年費，自核卡日起，每年不限金額刷卡消費 3 筆，則次年免年費，往後年費收費標準依此類推。
 - (4) Combo 卡(御璽卡、鈦金卡、白金卡)、優活 YOHO 晶緻卡、中國醫藥大學暨附設醫院晶緻認同卡、白金卡：
 - A. 收費標準：正卡年費 NT\$1,200，附卡免年費。
 - B. 免收優惠條件：正卡首年免年費，自核卡日起，每年不限金額消費 1 筆，即免收該卡次年年費，往後年費收費標準依此類推。
 - (5) HappyCash&HAPPYGO 聯名卡、OPENPOINT 超級點數聯名

卡(鈦金卡)、Love 晶緻悠遊聯名卡、新竹市民認同卡、i 網購生活卡、夢時代聯名卡(御璽卡)、大甲媽祖認同卡、臺灣大學御璽卡、美饌紅利卡、櫃買贏家生活卡(御璽卡、鈦金卡、晶緻卡)、超級現金回饋卡：

A. 收費標準：正卡年費 NT\$1,200，附卡免年費。

B. 免收優惠條件：首年免年費，自核卡日起，每年不限金額消費 3 筆，或申請電子帳單後每年不限金額消費 1 筆，即免收該卡次年年費。

(6) 旅鑽商務御璽卡、臺灣大學商務御璽卡、享利樂活 Combo 卡：

A. 收費標準：正卡年費 NT\$2,400，附卡免年費。

B. 免收優惠條件：正卡首年免年費，自核卡日起，於首年內消費每滿 NT\$1,000 元，可抵扣次年年費 100 元，至全部年費抵扣完為止(年刷 NT\$24,000 免次年年費)，或申請電子帳單後每年不限金額消費 1 筆，即免收該卡次年年費，往後年費收費標準依此類推。

(7) 旅鑽世界卡/無限卡/極緻卡、夢時代 icash 無限卡、OPENPOINT 超級點數聯名卡(世界卡)、The One 尊榮無限卡、櫃買贏家生活無限卡、臺灣大學無限卡：

A. 收費標準：正卡年費 NT\$12,000，附卡免年費。

B. 免收優惠條件：正卡首年免年費，自核卡日起，於首年內消費每滿 NT\$10,000 元，可抵扣次年年費 NT\$1,000 元，至全部年費抵扣完為止(年刷 NT\$120,000 免次年年費)，往後年費收費標準依此類推。

(8) 美饌遨遊世界卡：正卡年費 NT\$3,000，附卡年費 NT\$1,500，無減免機制。

(9) 奔騰世界商務卡：

A. 收費標準：企業戶年費 NT\$5,000。

B. 免收優惠條件：企業戶首年免年費，企業戶內所有卡片於首年內刷卡消費達 NT\$100,000 以上者，則次年免年費，往後年費收費標準依此類推。

※註 2：信用卡年費採預收制，年費收費標準及免收辦法以產生年費時本行之規定為準。

2. 違約金：

持卡人如未於每月繳款截止日前付清當期最低應繳金額或遲誤繳款期限者，應依約定計付循環信用利息，並同意貴行得收取違約金，但繳款截止日止帳單未繳清金額在 NT\$1,000 元(含)以下者，無須繳納。各帳單週期之違約金依下列方式按月連續計算，最多以三期為限：

- (1) 延滯第一個月，當月計付違約金 NT\$300 元。
- (2) 延滯第二個月，當月計付違約金 NT\$400 元。
- (3) 延滯第三個月，當月計付違約金 NT\$500 元。

3. 預借現金手續費：每筆預借現金金額 \times 3.5%+NT\$100。

4. 信用卡餘額代償利率及費用：

- (1) 代償利率：本專案一律依 8.99% 計收。
- (2) 還款期間：分為 12 期、24 期及 30 期。
- (3) 帳務管理費：NT\$1,888，於首期帳單收取並一次繳清。
- (4) 本專案不收取提前清償違約金。

5. 調閱簽單手續費每筆 NT\$100。

6. 掛失手續費：信用卡每次每卡 NT\$200、JCB 晶緻悠遊 Debit 卡/VISA 金融卡每次每卡 NT\$200。

- (1) HappyCash&HAPPYGO 聯名卡(愛戀紅)/(爵愛黑)、晶緻悠遊聯名卡及 icash 聯名卡(不含三麗鷗 LED 信用卡)可享歸戶名下免掛失手續費一次優惠，每次每卡 NT\$200。

- (2) 美饌紅利卡可享以紅利點數 1,000 點抵免掛失手續費一次。

- (3) 旅鑽無限卡/世界卡/極緻卡免收掛失手續費。
7. 信用卡遭冒用之自負額 NT\$3,000 (上限)。(註 3)
 8. 國外交易服務費：持卡人所有使用信用卡交易帳款均應以新臺幣結付，如交易（含辦理退款）之貨幣非為新臺幣或於國外以新臺幣交易（含與設於國外之特約商店以新臺幣交易）時，則授權貴行按各信用卡國際組織所列之結匯日匯率換算為新臺幣；持卡人應繳付之國外交易服務費，除各信用卡國際組織應收取之費用（目前為 1%，若有異動，悉依各信用卡國際組織公告為準）外，每筆另按消費金額 0.5%計收。
 9. 核發清償證明手續費每次每份 NT\$200。
 10. 補寄帳單手續費每次每月份帳單 NT\$100。(補寄最近 3 個月內帳單免收)
 11. 金/普卡道路救援：金/普卡友於卡片有效期間內，年繳 NT\$399 且完成登錄程序，可享有 1 年期不限次數跨縣市 50 公里免費道路救援服務。
 12. 語音/網路繳款手續費：
 - (1) 各項查(核)定稅及自繳稅款：國稅、地方稅(包含牌照稅、房屋稅、地價稅、房地合一稅補徵稅款、營業稅、綜合所得稅補徵稅款、營所稅…等)：該筆稅款金額 0.5%。
 - (2) 汽機車燃料使用費：繳款金額之 1%。
 - (3) 汽機車行照規費、交通違規罰鍰、違章罰鍰：每筆 NT\$20。
 - (4) 中華電信資費：每筆 NT\$10。
 - (5) 車輛標牌：每筆 NT\$50。
 - (6) 車輛選牌：每筆 NT\$20。
 13. 電子化政府服務平臺手續費每筆 NT\$20。
 14. 溢繳款退回手續費：
 - (1)經查若有重覆入帳或多繳款項之事宜時，得列溢付款，

以沖抵下期帳單金額。

(2) 退回至本行存款帳戶，不需收取匯款手續費。

(3) 退回至其他金融機構帳戶者，需收取 NT\$30 匯款手續費。

15. 緊急替代卡服務手續費：在國外遺失信用卡而要求補發緊急替代卡或緊急預借現金時，隨各信用卡國際組織標準計收相關費用。

16. 毀損/補發卡片作業處理費：

(1) icash 聯名卡、悠遊聯名卡：NT\$50/卡。

(2) HappyCash&HAPPYGO 聯名卡：NT\$20/卡。

17. 新卡/補發製卡費：

龍騰卡：NT\$50/卡。

18. 三麗鷗 LED 信用卡 新卡/毀損/補發製卡費：

每張正卡 NT\$200、附卡 NT\$100。

※註 3：於銀行同意辦理特定金額內免簽名之特約商店進行免簽名交易，且經確認非持卡人本人交易且非持卡人串謀之交易得免負擔自負額，其他相關內容請參閱本行信用卡約定條款第十七條-卡片被竊、遺失或其他喪失占有。

※註：持卡人得於變更事項生效前表示異議，始得於異議時間內通知本行終止該契約，若未於該期間內表示異議者，視同承認該修改或增刪約款。

二、營業時間專人諮詢服務專線：(02)2181-0101 轉 0。

三、華南銀行保留申請核准與否及給予額度之權利。