

TAIWAN BUSINESS BANK, LTD. HONG KONG BRANCH  
(Incorporated in Taiwan with limited liability)

Announcement on Transfer Instructions and Handling of Transfer Errors

We would like to remind you to pay attention to the following when making a transfer:

1. Please be careful when transferring funds to avoid mistakes.
2. If your account receives wrong funds transferred by others, it must be processed and returned through the bank. Please contact us as soon as possible to find out. If it is confirmed that the transfer is wrong, you need to provide written authorization (with the original seal/signature) within 7 business days from the wrong transfer date, agreeing to refund the wrongly transferred funds and indicating the refund amount, and authorizing us to debit the same account from you, so as to facilitate prompt processing.
3. Failure to return funds transferred in error may result in criminal liability. (For example: according to the relevant laws and regulations of Hong Kong, anyone who deliberately uses money that does not belong to him will commit the crime of theft.)
4. If you mistakenly transfer money to someone else's account, please provide a written explanation (with the original seal/signature) and the following information to us as soon as possible, and state that you agree to provide information to the payee, the payee bank and the Hong Kong police, in order to facilitate the handling of this transfer error case. We will deal with it as soon as possible in accordance with the regulations and reply in writing.
  - (1) The date and time the transfer error occurred.
  - (2) The amount of the transaction.
  - (3) The Payer's bank account number.
  - (4) The payee's bank account information. If it is a transaction of faster payment system (FPS), the relevant information can also be provided (for example: mobile phone number, e-mail address).
  - (5) The payment type (for example: cash, check or transfer), and the channel for transfer (for example: counter, automatic teller machine, Internet bank, mobile bank, etc.).
  - (6) Other information: such as the data content of the transfer note, postscript...etc.