

Client Agreement Guaranteed Investment Certificate (GIC)

What This Agreement Covers This Client Agreement – Guaranteed Investment Certificate (the “Agreement”) sets out the terms under which you can open a GIC account and place a GIC deposit (“GIC”) with us. It replaces all earlier versions.

When this Agreement refers to “you” and “your”, it means any person in whose name a GIC is held. If you hold a GIC with others, “you” and “your” mean each of you and all of you are individually and together agreeing to all of the terms of this Agreement. When this Agreement refers to “we”, “our” and “us”, it means Taiwanese Credit Union (the Union). Placing your GIC with us means that you have received, read and agree to the terms of this Agreement and any Special Conditions applicable to certain types of GICs. If you are a business and have entered into the Bank’s Master Client Agreement (MCA) for Business Clients, this Agreement forms part of the MCA.

Account Ownership and Signing Authority When you open a GIC account, you tell us the name of the owner(s). Any GIC placed into that GIC account will be held in the name of the owner(s) of that account. You also tell us who has signing authority for the GIC account. If you hold a GIC account with others, you may tell us that you want **“any of you”** to have signing authority on the account. This means that **any one of you** can withdraw money from any GIC in that GIC account, make any changes we permit you to make to a GIC and the GIC account and give us any other instructions without telling the others. If you tell us that **“all of you”** are to sign on the GIC account, all your signatures will be required in order to withdraw money or do anything else with the GICs and the GIC account. The information about ownership and signing authority is set out on your GIC account signing authority document.

Confirmation Notice We will provide you with a confirmation notice once we have instructions from you to place a GIC in your account. It shows the details of the GIC, such as its principal amount, its term, the rate of interest and any instructions on what to do at maturity. It also shows whether you may cash the GIC before the end of its term and any penalties that may apply if you do so. **If it is an non-redeemable GIC, there is no principal available for early redemption.**

Interest Interest in a GIC will be calculated counting the last day of the term.

Payments and Renewals You will tell us whether to pay the interest on the GIC to you periodically or to keep it with the principal. We will pay you the principal and any interest at the end of the term, or renew the GIC if you tell us to do so. You may provide us with instructions on what to do at maturity by communicating with us. To be effective, we must receive instructions at least 7 days before a scheduled payment.

Automatic Renewal If you have instructed us to do so, we will automatically renew your GIC at the end of its term in accordance with your instructions. The interest rate on the renewed GIC will be the same as the interest rate we offer on comparable deposits at the date of renewal, which may include any special and/ or bonus rate offered at the time of renewal, if applicable. The other details of the renewed GIC will be the same as the original GIC. **If the GIC is no longer offered, we will renew it as a one year redeemable GIC.** You have the right to cancel a renewed GIC within 10 business days from the issuance (renewal) date, and if you do, your principal will be returned, but no interest will apply from the issuance to the cancellation date.

Transfer Some GICs can be transferred to a new owner, others cannot be. If you ask us, we will tell you whether your GIC can be transferred and what you must do to transfer it to someone else. You cannot give your GIC as security to anyone except us. Once a GIC has been transferred by you, we will treat the new owner as if they were you, for all purposes of this Agreement. **Paying off Your Debt** We may apply the funds in a GIC against any amounts you owe us or any of our affiliated companies, without notice to you. If there is more than one owner of the GIC, we may apply the funds against any amounts any one of you owes without notice to any of you. This right will survive the death of any one of you and may be exercised by us against the GIC held by the survivors.

Promotion Periodically the union will issue promotion GIC package for certain period of them. The Union will post the term of the GIC as follows. **From New Fund only, November 1 to November 30 2022, 15 months redeemable GIC provide 2.25% for early redemption.** Bonus rate of 2% will apply when the fund remains in the same GIC at maturity. **The 15 months non-redeemable GIC provides 4.55% at maturity, and no redemption before maturity.**

***Have explained to the member about the disclosure and terms. The member understood and agreed.**

Officer: _____ **Date:** _____

客戶定期存款 協定

本協定涵蓋的內容 本客戶協定 - 定期存款 (英文名稱為 **GIC**) (“協定”) 規定了您可以在我們這裡開立 GIC 帳戶和存入 GIC 存款 (“GIC”) 的條款。它取代了所有早期版本。

當本協定提及“您”和“您的”時，是指以 GIC 的名義持有 GIC 的任何人。如果您與他人持有 GIC，則“您”和“您的”是指您每個人，並且你們所有人單獨同意本協定的所有條款。本協定所指“我們”、“我們的”和“我們”時，是指台灣信用社（以下簡稱“合作社”）。將您的 GIC 放在我們這裏意味著您已收到、閱讀並同意本協議的條款以及適用於某些類型擔保投資證的任何特殊條件。如果您是企業，並且已簽訂本行的商業客戶主客戶協定（MCA），則本協定構成 MCA 的一部分。

帳戶擁有權和簽名許可權 當您開設 GIC 帳戶時，請告訴我們 GIC 所有者的姓名及以該帳戶所有者的名義持有。您還告訴我們誰擁有 GIC 帳戶的簽名許可權。如果您持有他人的 GIC 帳戶，您可以告訴我們您希望「你們中的任何人」擁有該帳戶的簽名許可權。這意味著你們中的任何一個人都可以從該 GIC 帳戶中的任何 GIC 中提取資金，進行我們允許您對 GIC 和 GIC 帳戶進行的任何更改，並在不告訴其他人的情況下向我們提供任何其他指示。如果您告訴我們「你們所有人」要在 GIC 帳戶上簽名，則需要您的所有簽名才能 提取資金或使用 GIC 和 GIC 帳戶進行任何其他操作。有關所有權和簽名許可權的資訊列在您的 GIC 帳戶簽名許可權文檔中。

確認通知書 一旦我們收到您在您的帳戶中放置 GIC 的指示，我們將向您提供確認通知書。它顯示了 GIC 的詳細資訊，例如其本金金額，期限，利率以及到期時該做什麼的任何指示。它還顯示了您是否可以在擔保投資證期限結束前兌現擔保投資證，以及如果您這樣做可能適用的任何罰款。如果是不可贖回的擔保投資證，則沒有本金可供提前贖回。

利息 擔保投資證的利息將從期限的最後一天計算。

付款和續訂 您將告訴我們是定期向您支付 GIC 的利息還是將其與本金一起保留。我們將在期限結束時向您支付本金和任何利息，或者如果您要求我們續簽 GIC。您可以通過與我們溝通向我們提供成熟時該怎麼做的說明。為了有效，我們必須在預定付款前至少 7 天收到指示。

自動續訂 如果您指示我們這樣做，我們將根據您的指示在 GIC 期限結束時自動續保您的 GIC。續期 GIC 的利率將與我們在續保當日提供的存款利率相同，其中可能包括續保時提供的任何特殊和/或紅利利率（如適用）。更新後的 GIC 的其他細節將與原始 GIC 相同。**如果 GIC 不再提供，我們將其續簽為一年可贖回的 GIC。** 您有權在發行（續期）日期后的 10 個工作日內取消續期的 GIC，如果您這樣做，您的本金將被退還，但從發行到取消日將不收取利息。

轉讓。償還您的債務 我們可能會將 GIC 中的資金用於支付您欠我們的任何金額或我們的任何關聯公司，恕不另行通知。如果擔保投資證有多個擁有者，我們可能會將資金用於支付你們中的任何一個人所欠的任何金額，恕不另行通知。這項權利將在你們中的任何人死亡後繼續有效，並可由我們針對倖存者持有的 GIC 行使。

促銷 合作社將定期發佈促銷 GIC 套餐。合作社網站將不定期公佈 GIC 的任期如下。從 2022 年 11 月 1 日至 11 月 30 日的新基金，15 個月可贖回 GIC 提供 2.25% 的提前贖回。當基金在到期時仍在 GIC 時，將適用 2% 的紅利利率。15 個月不可贖回的 GIC 在到期時提供 4.55%，到期前不贖回。