

## ■ Credit Card Application Requirement

### 1. Principal Card Applicant

(1) Applicant must be at least 20 years of age. If you're under 20, you may apply for supplementary card of your parent.

(2) Annual income: over NTD\$150,000 may apply to platinum card, over NTD\$400,000 may apply to Titanium card/Signature card, over NTD\$500,000 may apply to Signature Business card.

2. Supplementary Card : The applicant of the principal card must be principal cardholder's spouse, parents, spouse's parents, children or siblings and over 15 years of age. In the case that the applicant of the supplementary card is under 20 years old, membership application is required to be made and signed by a legal representative (parent or guardian).

## ■ Required Document

1. Complete application form with applicant's signature

2. Personal identification

(1) ID documents: 2 sided copy of the applicant's ID card for the Principal and supplementary card.

(2) Foreigners should submit copies of their residence permit and passport.

3. Financial certificate to prove personal income

The Latest yearly Withholding Statement or The income statement of salary.

## ■ Loss of Card

1. You must take following actions to suspend the card immediately once you notice that your credit card is lost, stolen, robbed, taken due to fraud, or taken by the others ( except the cardholder, and we would call it "Lost" below). Also, pay for the service fee according to article in credit card agreement of SunnyBank.

(1) Domestic : You must call the relevant customer service hotline and notify us to suspend the credit card immediately. SunnyBank would request the cardholder within 10 days after suspend the card to report to local police or report to the bank in written form within 3 days if the bank considers it as a necessary action.

(2) Abroad : Please contact SunnyBank or VISA/ MasterCard/ JCB in local, and hand in the application in written form once you get back to the issuing country of your lost card. SunnyBank would request the cardholder within 10 days after

suspend the card to report to the police of the country where you lost your card or report to the bank in written form within 3 days if the bank considers it as a necessary action.

2. The cardholder should help in the investigation even after suspend the card. The cardholder is liable and responsible for the total losses after reporting the loss or theft of card to SunnyBank except the cases stated in article of credit card agreement of SunnyBank. SunnyBank will be liable and responsible for the exception mentioned in article of credit card agreement of SunnyBank. The cardholder is liable and responsible for the total losses since the loss or theft of card until notifying SunnyBank to suspend the card.( The amount of losses cap at NT3000. However, if the cardholder has acted fraudulently, the cardholder will be responsible for the total losses. Other detailed exceptions are stated in the credit card agreement)
3. Please refer to article in credit card agreement of SunnyBank for further detail.
4. Supplementary cards are requested to end the use once the cardholder notify SunnyBank to suspend or cancel the primary card.

■ Fees and Annual Interest Rate for Revolving Credit

Item	Fees and Rates	Conditions
Annual Fee	Classic card NT\$300 for primary card; NT\$150 for supplementary card. Gold card NT\$600 for primary card; NT\$300 for supplementary card. Platinum card NT\$1,500 for primary card; NT\$750 for supplementary card. Titanium card NT\$1,800 for primary card; NT\$900 for supplementary card. Signature Business card NT\$2,400 for primary card;	Classic card and gold card and Platinum card and Joint Titanium do not charge annual fee for the first year; if in a year it is used more than 1 times, (separate calculation for primary and supplementary cards), annual fee for the next year will be waived. Titanium card does not charge annual fee for the first year; if in a year it is used to spend than NT\$ 30,000 or more than 6 times (separate calculation for primary and supplementary cards), annual

	NT\$1,200 for supplementary card.	<p>fee for the next year will be waived.</p> <p>Signature Business card does not charge annual fee for the first year; if in a year it is used to spend than NT\$ 60,000 or more than 12 times (separate calculation for primary and supplementary cards), annual fee for the next year will be waived.</p>
Annual Interest Rate for Revolving Credit	6.57%~15%	To pay by using revolving credit, minimum payment must be paid in full. The remainder amounts that may be included in the principal of revolving credit will bear interest at the annual interest rate for revolving credit from the posting date of each credit card transaction.
Cash Advance Handling Fee	Loan amount x 3%+NT\$150	Those who use credit card to borrow cash domestically or overseas.
Late Fee	<p>Calculated based on the delinquent amount:</p> <p>NT\$1,000 or less: no late fee</p> <p>More than NT\$1,000 : 1st cycle – NT\$300; 2nd cycle – NT\$400; 3rd cycle – NT\$500; no late fee after the 3rd cycle.</p>	If a cardholder fails or delays to pay in full the minimum payment for the period by the deadline specified on the monthly statement for that period, in addition to the commencement of revolving credit interests pursuant to articles in the Credit Card Agreement of SunntBank, Applicant agrees that the Bank may collect a monthly late fee for

		delay of the payment deadline in each cycle, as calculated in the column to the left.
Fee for Lost or Stolen Cards	NT\$200 each	Those whose card is lost or stolen and report the same with the Bank.
Handling Fee for Photocopy of Signing Slips	NT\$50 each slip for domestically NT\$100 each slip for overseas.	When the cardholder applies for photocopy of signing slips.
Handling Fee for Remittance of Overcharged Payment to another bank account	Depend on remittance fee of SunnyBank.	When the cardholder applies for returning of overcharged payment to another bank account.
Reissuance Fee for Card Destruction	NT\$100 each (exclude chip card). NT\$200 for each chip card.	When the cardholder represents that the card is destructed and applies for reissuance.
Handling Fee for Resending Statement	NT\$100 each	When the cardholder applies for resending statements of more than 1 months ago.
Handling Fee for Payment Certificate	NT\$200	When the cardholder applies for payment certificate.
Emergency Substitute Card Fee	VISA US\$175 each MasterCard US\$115 each JCB US\$60 each	Those whose card is lost or stolen in a foreign country may apply for an Emergency Substitute Card.

Foreign Exchange Settlement Fee for Overseas Transactions	Calculated on exchange settlement day per settlement amount at the handling fee charged by the international credit card organization (transaction amount x 1%) plus handling fee for the Bank (transaction amount x 0.5%)	Collected pursuant to Article 11 in Credit Card Agreement of SunnyBank.
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## Manage your wealth with caution and value your credit.

Revolving rate for retail purchasing and cash advance is 6.57%~15%, the base date of which is Aug. 4, 2015. Cash Advance Handling Fee is loan amount x 3% + NT\$150. Please refer to SunnyBank website for other fees. 24 hour customer service hot line, please dial 02-2822-0122