Dear Valued Customer,

New Account Opening Agreement ("Account Agreement") – Effective from 1st August 2014

In our continuous efforts to enhance our customer experience to serve you better, we have updated our original account opening agreement - "DEPOSITOR's AGREEMENT".

Our latest version of Account Agreement is set out in the Master Agreement and New York Addendum, and will take effect from 1st August 2014.

You may also download the full content of the new Account Agreement from our website: https://corporate.chinatrust.com/ny/ctcb/eng/DownloadMore.html

Please contact your Relationship Manager if you have further queries.

Thank you for banking with CTBC Bank and we look forward to your continuing support

Management CTBC Bank Co., Ltd. New York Branch This is a computer generated advice. No signature is required.