

Dear Valued Customer,

Revised Account Opening Agreement (“Account Agreement”)

We thank you for your continuous support of banking with us and it is in our great pleasure to continuously enhance our services to protect your best interest. Recently, there have been some changes in the banking industry and activity, one of them, the U.S. Foreign Accounts Tax Compliance Act (FATCA) which will become effective 1st July, 2014. In order to continue to provide the best service to our valued customer such as your goodself, we have updated our “Account Opening Master Agreement (Corporate)”. A copy is available and can be downloaded from our website: “<https://corporate.chinatrust.com/sq/ctcb/eng/DownloadMore.html>”.

In a nutshell, the significant changes for your attention are:-

1. Clauses relating to FATCA stipulated in Clause 22 of the enhanced Master Agreement
2. Clause 6.1.3 in the Singapore Addendum access of members of the Credit Bureau to Account Holder’s creditworthiness; and
3. Practices to comply with the requirements with continuation of our best efforts to serve you.

The revised Agreement (Including the Country Addendum) will take effect 1st July 2014. Should you have any query, your designated Relationship Manager will be glad to take your call and attend to your questions.

Thank you for banking with CTBC Bank and we are grateful for your continuing support

Management
CTBC Bank Co., Ltd.
Singapore Branch

This is a computer generated advice. No signature is required.