

Applying for a Credit Card, and Points to Note Regarding Credit Card Use

(1) **Application:**

A foreign national wishing to apply for a credit card must submit tax withholding certificates or other evidence of financial status, a photocopy of their passport, and a photocopy of a valid Alien Resident Certificate etc., and must submit their application according to the rules laid down by the individual card-issuing institution. The card-issuing institution has the right to refuse to issue a card to any applicant, at its own discretion.

(2) **Dealing with a lost credit card:**

If a foreign resident loses a credit card, they can report the loss and stop payment using the card by calling the issuing bank's 24-hour card loss hotline. **The cardholder may also be required to pay a card loss charge; for more details, please contact the individual card-issuing institution in question.**

(3) **Description on Fees**

Revolving Credit Interest	The revolving interest rate is divided into 11 grades from 4.4%~15% , which is determined by the financial statement of cardholder, and varies from different credit risks, plus the costs of bank. The rate will be examined quarterly.
Handling Fee for Loss and Re-issuance of Card	Where the card is lost, a handling fee of NT\$200 should be charged for each new card issued
Handling Fee for Cash Advance	The payment of domestic or overseas cash advance shall be conducted through the local currency. Handling fee for cash advance: NT\$ 150 + (amount of cash advance × 3%).
Re-issuance of Billing Statements	If you request the delivery of bank statements of the previous three months, a handling fee of NT\$ 100 for each bank statement shall be charged by TCB bank.
Minimum Payment for Each Billing Period	10% of the newly added transaction amount of the current period and 5% of the outstanding amount from the preceding period of the credit card amount (in case the amount is lower than NT\$1,000, it shall be NT\$1,000), plus such fees payable as the total transaction amount exceeding the credit limit, total

	<p>amount of outstanding minimum fee payable from the previous periods, default fines, revolving credit interest, and annual fee, handling fees for cash advance transaction, registration of loss and card replacement, and retrieval of cardholder's copy.</p>
<p>Authorization of Settlement for Overseas Transactions</p>	<p>All the credit card accounts shall be settled in NT dollar. If the transaction (including handling of refund) is conducted in non NT dollar, or an overseas transaction is settled in NT dollar (including transactions made with overseas merchants in NT dollar), or a domestic transaction is made in NT dollar but is conducted through the International Settlements (including refund) or an overseas transaction, the exchange rate of the transaction shall be the same as the exchange rate on the day which the merchant charges back for the payment from VISA/Master/JCBCard international organization and the transaction shall be settled with TCB bank pursuant to the rules of VISA/MasterCard international organization, which shall further be converted into NT dollar based on the settlement rate of the settlement day designated by VISA/Master/JCBCard international organization and the international exchange rate. The overseas transaction fee shall include both the payment to international credit card organizations (1% in foreign currency in NTD) and an additional 0.5% of each transaction amount for every transaction.</p>

Dispute resolution, revolving credit interest rates, fees, cardholder's rights, and preferential service: The individual card-issuing institution will notify the applicant regarding these matters in writing or by e-mail; for more information, please contact the service phone:0800-033-175.