

# Financial Services for the Payroll Transfer Solution of National Tsing Hua University (NTHU), From E.SUN Bank

Category	Services	Contents
<sup>a</sup> Benefits for the Payroll Transfer Customers	ATM	<ul style="list-style-type: none"> <li>■ 100 times free interbank withdrawals and transfers per month.</li> <li>■ <b>ATMs and Passbook Entry Machine installed</b> on campus for your convenience.</li> </ul>
	savings account	<ul style="list-style-type: none"> <li>■ Floating interest rate according to Payroll Transfer Customer Savings Rate (8) (<b>currently 0.95%</b>), and <b>no deposit limit</b>.</li> </ul>
	Special savings account for civil servants	<ul style="list-style-type: none"> <li>■ Special interest rate is offered to <b>employees who have served the university for 7 years or more</b> and to staffs who are civil servants or are contracted in accordance with the university's employee employment work rules, including school-employed staff and project-based personnel. Interest is charged at the Bank's floating interest rate (<b>currently 1.715%</b>) for 2-year time deposit account. Portions exceed the limit are calculated with reference to the interest rate for savings account.</li> <li>■ Applicable to monthly deposit of NT\$10,000 to maximum NT\$700,000 (NT\$5,000 to maximum NT\$350,000 for caretakers). <b>No limitation for first-time deposit, provided that a lump sum is deposited before the first time payroll has been tranfered.</b></li> </ul>
<sup>b</sup> Exclusive Offers	Loans	<p>(Offer is valid until June 30, 2025.)</p> <ul style="list-style-type: none"> <li>■ Loan interest rate <ul style="list-style-type: none"> <li>✓ NTHU professors (assistant professors and above): one-stage floating rate starting from 2.95%.</li> <li>✓ NTHU lecturers, general administration staff: one-stage floating rate starting from 3.35%.</li> </ul> </li> <li>■ Loan fees: NT\$ 2,000.</li> <li>■ Credit limit: up to NT\$3,000,000.</li> </ul> <p>Penalty for early payment settlement: 4% of the principal paid off (partial paid off included) in the first 3 months; 3% of the principal paid off (partial paid off included) on the 4<sup>th</sup> to the 12<sup>th</sup> month since the disbursement.</p>
	Mortgage	<p>(Offer is valid until December 31, 2025.)</p> <ul style="list-style-type: none"> <li>■ Mortgage interest rate <ul style="list-style-type: none"> <li>✓ NTHU professors (assistant professors and above) E.SUN Bank's adjustable interest rate for mortgage loans plus 0.83%.(currently from 2.55% per annum)</li> </ul> </li> <li>■ Loan fees : NT\$ 6,000.</li> </ul>
	Credit card offers	<ul style="list-style-type: none"> <li>■ E.SUN Unicard (Offer is valid until September 30, 2025) <ul style="list-style-type: none"> <li>✓ Including 10 categories of daily life, more than 100 merchant such as: LINE Pay, JKO Pay, Carrefour, Watsons, Shin Kong Mitsukoshi, momo, Uber Eats, CPC, THSR, EVA Air, China Airlines, etc.</li> <li>✓ Exclusive for new customers ~ "Free subscription UP selection" for one month.</li> </ul> </li> <li>■ E.SUN World Card(Offer is valid until June 30, 2025) <ul style="list-style-type: none"> <li>✓ Sincerely invite you to become a World Card holder, this is the first World Card which combined with charity in Taiwan. New customers or wealth management members who apply for it for the first time can enjoy " 3,000 e-point rewards for the first purchase after spending a certain amount" and " up to 45,000 JPY cash back on foreign consumption". In addition, 0.3% of the domestic general consumption credit card amount will be allocated to the Golden Seed Program per month to create a warm and comfortable library for children in remote areas.</li> <li>✓ World Card with no annual fee is provided for all the NTHU professors.</li> </ul> </li> </ul>

<sup>a</sup>The benefit will be automatically annulled on the third month if the payroll transfer was not validated for the former two consecutive months.

<sup>b</sup>(1) Mortgage loans annual fee rate: Total annual fee rate: 2.27~3.07% +. Loan amount: NT\$2 million. Loan term: 20 years. Loan interest rate:

2.30~3.10%+ . Total fees: NT\$ 5,000. (2) Personal loans annual fee rate: Total annual fee rate is 2.98~14.88%. Loan amount: NT\$300,000. Loan term: 5 years. Loan annual interest rate: From 3.39~15.34%. (3) All annual rates disclosed have been calculated using standard templates provided by the competent authority. The actual terms may be different from the bank's products, and the annual fee rate may also differ from customer to customer depending on the products and credit terms granted. (4) Total annual fee rate does not equal to loan interest rate. (5) Base date for annual fee rate calculation is based on the date the Adjustable Rates for Consumer Loans was adjusted. (6) When the adjustable rates for consumer loans change, the interest rate shall be adjusted accordingly. (7) ESUN Bank reserves the rights to verify information, to modify offers, and to approve or decline loan applications. (8) Mortgage loan offer does not apply to property investors and second-time property buyers in specific areas as designated by The Central Bank. (9) Real estate mortgage loans must be undertaken in accordance with the regulations of "Regulations Governing the Extension of Mortgage Loans by Financial Institutions". (10) E.SUN Bank does not partner with any loan agent. (11) It is not applicable for some types of collateral that E.SUN avoids undertaking.

**Attachment: Exclusive Offers on Foreign Exchange** (Offer is valid until June 30, 2025)

**(I) Buying/selling foreign currency cash** (Offer is only available at Hsinchu Branch)

1. Currency Exchange: USD, JPY, HKD, EUR, RMB, AUD, and GBP.
2. The NT\$100 fee is waived for buying/selling of foreign currency cash.
- 3. Exchange rate offers for buying/selling foreign currency cash.**

Currency	Spread
USD cash	5 cents
JPY cash	0.1 cents
HKD cash	2 cents
CNY cash	2 cents

4. **(II) International remittance service**

**Telegraphic transfer: Fixed NT\$200 SWIFT/mail fee per general transfer. NT\$100 handling fee per transfer.**  
**Demand draft: NT\$60 in total for the handling fee and SWIFT/mail fee.**

**(II) Online Banking Services**

1. Enjoy the following exchange
2. rate offers, subject to change according to exchange rates posted, for "foreign-exchange deposit", "foreign-exchange deposit and sale", "currency-conversion" and "NTD purchase outward transfers" made using E.SUN online banking and mobile banking services.

Currency	Spread		Currency	Spread	
	Less than NT\$500,000	More than NT\$500,000 (including NT\$500,000)		Less than NT\$500,000	More than NT\$500,000 (including NT\$500,000)
USD	3.3 cents	3.6 cents	HKD	2.2 cents	2.3 cents
JPY	0.12 cents	0.13 cents	GBP	12 pence	13 pence
AUD	5 cents	5.5 cents	CAD	4.5 cents	5 cents
CHF	5 cents	5.5 cents	SGD	5 cents	5.5 cents
ZAR	2.5 cents	3 cents	SEK	1.5 cents	1.8 cents
EUR	12 cents	13 cents	NZD	6 cents	6.5 cents
MXN	3 cents	3.2 cents	THB	1 cents	1.2 cents
CNY	1.5 cents	1.7 cents	-	-	-

3. Apply for outward transfers by using E.SUN's online banking service and pay only NT\$100 handling fee for each transaction at our DBU. Pay only USD 5 handling fee for each transaction at our OBU. (SWIFT/mail fee shall be as specified by law)

Please refer to the official website of E.SUN Bank for the content of the project activities. E.SUN Bank reserves the right to terminate, extend and change the content of the activities.