

Comparison Table of Amendments to the *General User Service Terms by All Win Fintech Co., Ltd.*

| Original Clause | Revised Clause | Comment |
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| <p>All Win Fintech Co., Ltd. (hereinafter referred to as "the Company") provides services (hereinafter referred to as "the Service") as stipulated in Article 4 of the Act Governing Electronic Payment Institutions (hereinafter referred to as "the Regulation"). To protect the rights of users, the Company has made available the General User Service Terms of the Electronic Payment Institution (hereinafter referred to as "this Agreement") for users to take home or announced on the service webpage for users to review for at least three days.</p> <p>When applying for the Service, you must first review, understand, and agree to the contents of this Agreement before signing this Agreement or clicking the "Agree" button on the service webpage, and you must provide the relevant information required for the type of identity verification of the application to complete the registration. After the Company processes and accepts your registration application according to regulations and notifies you by one of the agreed methods such as SMS, email, the service mobile app (hereinafter referred to as "APP"), or a webpage provided by the Company for inquiring about the Service (hereinafter referred to as "Web"), then this Agreement is considered established.</p> | <p>All Win Fintech Co., Ltd. (hereinafter referred to as "the Company") provides services (hereinafter referred to as "the Service") as stipulated in Article 4 of the Act Governing Electronic Payment Institutions (hereinafter referred to as "the Regulation"). To protect the rights of users, the Company has made available the General User Service Terms of the Electronic Payment Institution (hereinafter referred to as "this Agreement") for users to take home or announced on the service webpage <u>or on the Service mobile application (hereinafter referred to as the "Service App")</u> for users to review for at least three days.</p> <p>When applying for the Service, you must first review, understand, and agree to the contents of this Agreement before signing this Agreement or clicking the "Agree" button on the service webpage <u>or the Service App</u>, and you must provide the relevant information required for the type of identity verification of the application to complete the registration. After the Company processes and accepts your registration application according to regulations and notifies you by one of the agreed methods such as SMS, email, <u>the Service App</u>, or a webpage provided by the Company for inquiring about the Service (hereinafter referred to as "Web"), then this Agreement is considered established.</p> | <p>Added that the provisions of this Agreement are also published on the Service App.</p> <p>Added that users may also agree to this Agreement via the Service App.</p> |
| <p>Article 2 Definitions</p> <p>n/a</p> | <p>Article 2 Definitions</p> <p><u>13. Cross-Border Services: Refers to the services conducted by the Company with the approval of the competent authority in accordance with Article 4 of the Regulations Governing Cooperating with or Assisting Foreign Institutions in Engaging in Activities Associated with Electronic Payment Business within the Territory of the Republic of China.</u></p> <p><u>14. Foreign Institution: Refers to an entity established and registered under the laws of another country or region (including Mainland China) that engages in business equivalent to that of an electronic payment institution as defined under the Act Governing Electronic Payment Institutions.</u></p> | <p>Added paragraphs 13 and 14 defining cross-border services and foreign institutions.</p> |
| <p>Article 3 Agreements</p> | <p>Article 3 Agreements</p> <p><u>6. If the user's use of the Service requires</u></p> | <p>Added paragraph 6 regarding foreign exchange declaration and</p> |

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| <p>6. Users shall not illegally use the Service, nor shall they provide the electronic payment account for illegal use. If users violate this, they shall be legally responsible.</p> <p>7. When users open more than one electronic payment account with the Company, the receipt and payment amounts for each account shall not exceed the limit for that account category, and the total limit for all accounts shall not exceed the highest limit for the category of electronic payment account registered and opened by the user.</p> <p>8. The Company provides users with automatic top-up service through agreed linked deposit account payments, shall agree with users on the maximum limit for each automatic top-up and daily, and provide users with the ability to adjust the limit and stop automatic top-up at any time.</p> <p>9. Users agree that the Company may, within the specific purpose range permitted by law, independently or entrust a third party to collect, process, and use personal data, and agree that the Company may, within the range permitted by law, inquire user data from the Financial Information Service Co., Ltd. and other relevant institutions, and submit or register the aforementioned data and transaction records to the Financial Information Service Co., Ltd. or other institutions required by law to receive or register the data.</p> <p>10. Users agree that the Company, for the purpose of point account settlement, may provide the necessary information for the transaction to the partner point issuer when users choose to use points issued by the partner point issuer for discount or rewards for actual transactions, to facilitate subsequent point account processing operations.</p> | <p><u>a foreign exchange declaration, the user agrees to comply with the relevant regulations of the Central Bank of the Republic of China (Taiwan).</u></p> <p><u>7.</u> Users shall not illegally use the Service, nor shall they provide the electronic payment account for illegal use. If users violate this, they shall be legally responsible.</p> <p><u>8.</u> When users open more than one electronic payment account with the Company, the receipt and payment amounts for each account shall not exceed the limit for that account category, and the total limit for all accounts shall not exceed the highest limit for the category of electronic payment account registered and opened by the user.</p> <p><u>9.</u> The Company provides users with automatic top-up service through agreed linked deposit account payments, shall agree with users on the maximum limit for each automatic top-up and daily, and provide users with the ability to adjust the limit and stop automatic top-up at any time.</p> <p><u>10.</u> Users agree that the Company may, within the specific purpose range permitted by law, independently or entrust a third party to collect, process, and use personal data, and agree that the Company may, within the range permitted by law, inquire user data from the Financial Information Service Co., Ltd. and other relevant institutions, and submit or register the aforementioned data and transaction records to the Financial Information Service Co., Ltd. or other institutions required by law to receive or register the data.</p> <p><u>11.</u> Users agree that the Company, for the purpose of point account settlement, may provide the necessary information for the transaction to the partner point issuer when users choose to use points issued by the partner point issuer for discount or rewards for actual transactions, to facilitate subsequent point account processing operations.</p> | <p>renumbered subsequent paragraphs accordingly.</p> |
| <p>n/a</p> | <p><u>Article 6 Cross-Border Services</u></p> <p><u>The Company provides users with agency collection and payment services for remitting transaction amounts abroad through the user's electronic payment account or</u></p> | <p>Added Article 6 containing provisions on cross-border services.</p> |

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| | <p><u>registered stored-value card for physical-channel transactions conducted overseas. Where a refund mechanism is provided for such goods or services, the user agrees to follow the policies announced by the foreign institution, the service webpage, or the Service App.</u></p> <p><u>All other rights and obligations related to cross-border services shall be handled in accordance with the terms and conditions of the Service.</u></p> | |
| <p>Article 6 Marketing Activities and Rewards</p> | <p>Article 7 Marketing Activities and Rewards</p> | <p>Renumbered the Article.</p> |
| <p>Article 7 Reconciliation Mechanism</p> <p>Electronic payment account transaction reconciliation mechanism:</p> <ol style="list-style-type: none"> 1. After each processing of the user's payment instruction is completed, the Company will notify the user by one of the agreed methods such as email, phone, SMS, Web, or APP push notification. Users should check whether the processing results are correct. If discrepancies are found, users should notify the Company via email or customer service hotline within forty-five days from the date of the Company's notification. 2. Upon receiving the notification from the user mentioned in the previous point, the Company shall immediately investigate and notify the user of the investigation situation or results within thirty days from the date the notification reaches the Company by one of the agreed methods such as email, phone, SMS, Web, or APP push notification. 3. The Company shall provide users with free access to transaction and top-up records within one year at any time in accordance with the agreed method and shall provide transaction or top-up records from one year to less than five years upon user's request. | <p>Article 8 Reconciliation Mechanism</p> <p>Electronic payment account transaction reconciliation mechanism:</p> <ol style="list-style-type: none"> 1. After each processing of the user's payment instruction is completed, the Company will notify the user by one of the agreed methods such as email, phone, SMS, Web, or push notification via the Service App. Users should check whether the processing results are correct. If discrepancies are found, users should notify the Company via email or customer service hotline within forty-five days from the date of the Company's notification. 2. Upon receiving the notification from the user mentioned in the previous point, the Company shall immediately investigate and notify the user of the investigation situation or results within thirty days from the date the notification reaches the Company by one of the agreed methods such as email, phone, SMS, Web, or push notification via the Service App. 3. The Company shall provide users with free access to transaction and top-up records within one year at any time in accordance with the agreed method and shall provide transaction or top-up records from one year to less than five years upon user's request. | <p>Renumbered the Article and revised the abbreviation "APP" to "the Service App".</p> |
| <p>Article 8 Handling of Transaction Errors</p> <p>If a transaction error is due to reasons not attributable to the user, the Company shall assist the user in correction and provide necessary assistance.</p> <p>If a transaction error is due to reasons attributable to the Company, the Company shall immediately correct it upon awareness. If it</p> | <p>Article 9 Handling of Transaction Errors</p> <p>If a transaction error is due to reasons not attributable to the user, the Company shall assist the user in correction and provide necessary assistance.</p> <p>If a transaction error is due to reasons attributable to the Company, the Company shall immediately correct it upon awareness. If it</p> | <p>Renumbered the Article and revised the abbreviation "APP" to "the Service App".</p> |

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| <p>involves electronic payment account or registered prepaid card transactions, the Company shall also notify the user by one of the agreed methods such as email, phone, SMS, Web, or APP push notification.</p> | <p>involves electronic payment account or registered prepaid card transactions, the Company shall also notify the user by one of the agreed methods such as email, phone, SMS, Web, or push notification <u>via the Service App</u>.</p> | |
| <p>Article 9 Security of Electronic Payment Account Numbers and Handling of Misuse</p> | <p>Article 10 Security of Electronic Payment Account Numbers and Handling of Misuse</p> | <p>Renumbered the Article.</p> |
| <p>Article 10 Information System Security, Control, and Responsibility</p> | <p>Article 11 Information System Security, Control, and Responsibility</p> | <p>Renumbered the Article.</p> |
| <p>Article 11 Fees</p> <p>When users use the service for electronic payment account transactions, the Company will charge users various fees according to the agreed fee standards.</p> <p>Users agree to authorize the Company to directly deduct the relevant fees from the electronic payment account.</p> <p>The items, calculation methods, and amounts of various fees shall be announced in a prominent place on the service webpage.</p> <p>When the Company adjusts the fees for the service, it must announce the content of the adjustment on the service webpage in a prominent place 60 days before the adjustment takes effect and notify users by email, phone, SMS, Web, or APP push notification, etc., in one of the agreed methods before it becomes effective. However, adjustments favorable to users are not subject to this requirement.</p> | <p>Article 12 Fees</p> <p>When users use the <u>Service</u> for electronic payment account transactions, the Company will charge users various fees according to the agreed fee standards.</p> <ol style="list-style-type: none"> 1. Users agree to authorize the Company to directly deduct the relevant fees from the electronic payment account. 2. The items, calculation methods, and amounts of various fees <u>for the Service (including cross-border services)</u> shall be announced in a prominent place on the service webpage <u>or the Service App</u>. <p>When the Company adjusts the fees for the <u>Service (including cross-border services)</u>, it must announce the content of the adjustment on the service webpage in a prominent place 60 days before the adjustment takes effect and notify users by email, phone, SMS, Web, or push notification <u>via the Service App</u>, etc., in one of the agreed methods before it becomes effective. However, adjustments favorable to users are not subject to this requirement.</p> | <p>Renumbered the Article and revised "service" to "Service". Added wording to provide that the various fees for the Service (including cross-border services) shall be announced on the service webpage or the Service App. Revised the abbreviation "APP" to "the Service App".</p> |
| <p>Article 12 Calculation of Exchange Rates</p> <p>When the Company handles domestic business of the service, payment, settlement, and clearing between the Company and domestic users are limited to New Taiwan Dollar (NTD).</p> | <p>Article 13 Calculation of Exchange Rates</p> <ol style="list-style-type: none"> 1. When the Company handles domestic business of the service, payment, settlement, and clearing between the Company and domestic users are limited to New Taiwan Dollar (NTD). 2. <u>In handling cross-border services, foreign exchange transactions related to the Service, or other relevant business items approved by the competent authority, the Company may conduct payments, settlements, and clearings with domestic users in New Taiwan Dollars or in foreign currency. Payments, settlements, and clearings involving overseas funds shall be made exclusively in foreign currency.</u> 3. <u>The Company shall publish on the</u> | <p>Renumbered the Article.</p> <p>Added paragraphs 2 and 3 specifying that, in connection with the Company's handling of cross-border services, foreign exchange transactions, or other relevant business, the currencies for payments, settlements, and clearings shall be set out, and that the Company shall publish on the service webpage or the Service App the applicable exchange rates, their reference sources, and may adjust such rates in response to foreign</p> |

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| | <u>service webpage or the Service App the daily exchange rates, or the bank posted exchange rates referenced for the daily exchange rates, as well as the cooperating banks. The Company reserves the right to adjust the daily exchange rates and the applied spreads in response to fluctuations in the foreign exchange market.</u> | exchange market fluctuations. |
| Article 13 User Protection | Article 14 User Protection | Renumbered the Article. |
| Article 14 User Obligations The Company shall keep confidential the transaction data and other related data between users and affiliate institutions. However, this does not apply if other laws or regulatory authorities stipulate otherwise. The Company shall handle the settlement of transactions using electronic payment accounts and prepaid cards for users with the care of a good manager and handle transactions using electronic payment accounts and prepaid cards at the Company or affiliate institutions for users. Users understand that the Company will notify users of the use of the service by one of the agreed methods such as email, phone, SMS, Web, or APP push notification. Therefore, users should ensure that they can immediately view the Company's notifications via the aforementioned methods. When using the service, users should comply with the intended purpose of the service and not violate this Agreement, the laws of the Republic of China, public order, or good morals, or infringe on the legitimate rights and interests of the Company or third parties. | Article 15 User Obligations The Company shall keep confidential the transaction data and other related data between users and affiliate institutions. However, this does not apply if other laws or regulatory authorities stipulate otherwise. The Company shall handle the settlement of transactions using electronic payment accounts and prepaid cards for users with the care of a good manager and handle transactions using electronic payment accounts and prepaid cards at the Company or affiliate institutions for users. Users understand that the Company will notify users of the use of the service by one of the agreed methods such as email, phone, SMS, Web, or push notification <u>via the Service App</u> . Therefore, users should ensure that they can immediately view the Company's notifications via the aforementioned methods. When using the service, users should comply with the intended purpose of the service and not violate this Agreement, the laws of the Republic of China, public order, or good morals, or infringe on the legitimate rights and interests of the Company or third parties. | Renumbered the Article. Added and revised the abbreviation "APP" to "the Service App". |
| Article 15 Record Retention | Article 16 Record Retention | Renumbered the Article. |
| Article 16 Complaint Handling and Dispute Resolution Mechanism The Company shall specify the complaint and handling mechanism and procedures for disputes of the service on the service webpage. Users can contact the Company regarding disputes of the service via the complaint (customer service) hotline and email address provided in Article 1. | Article 17 Complaint Handling and Dispute Resolution Mechanism The Company shall specify the complaint and handling mechanism and procedures for disputes of the service on the service webpage <u>or the Service App</u> . Users can contact the Company regarding disputes of the service via the complaint (customer service) hotline and email address provided in Article 1. | Renumbered the Article and added wording to provide that the Company shall also specify on the Service App the dispute resolution and complaint-handling mechanism and procedures. |
| Article 17 Collection, Processing, and Use of User Data | Article 18 Collection, Processing, and Use of User Data | Renumbered the Article. |
| Article 18 Reasons and Handling of Service Suspension The Company may suspend all or part of the service for the following reasons: | Article 19 Reasons and Handling of Service Suspension The Company may suspend all or part of the service for the following reasons: | Renumbered the Article. Added and revised the abbreviation "APP" to "the Service App". |

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| <p>1. The Company conducts scheduled maintenance, relocation, upgrade, or maintenance of the system for the service. It should announce on the service webpage seven days in advance and notify users by one of the agreed methods such as email, phone, SMS, Web, or APP push notification. However, this does not apply in emergency situations.</p> <p>2. Other reasons not attributable to the Company, such as natural disasters, power outages, equipment failures, and actions of third parties. If the Company cannot process payment instructions normally due to information system failures or other factors related to the service, the Company shall promptly handle the situation and notify users by one of the agreed methods such as email, phone, SMS, Web, or APP push notification.</p> | <p>1. The Company conducts scheduled maintenance, relocation, upgrade, or maintenance of the system for the service. It should announce on the service webpage seven days in advance and notify users by one of the agreed methods such as email, phone, SMS, Web, or push notification <u>via the Service App</u>. However, this does not apply in emergency situations.</p> <p>2. Other reasons not attributable to the Company, such as natural disasters, power outages, equipment failures, and actions of third parties. If the Company cannot process payment instructions normally due to information system failures or other factors related to the service, the Company shall promptly handle the situation and notify users by one of the agreed methods such as email, phone, SMS, Web, or push notification <u>via the Service App</u>.</p> | |
| <p>Article 19 Service Suspension Due to User Reasons</p> <p>If any of the following situations occur, the Company shall notify the user by one of the agreed methods such as email, phone, SMS, Web, or APP push notification, and may, depending on the severity of the situation, suspend all or part of the user's use of the service:</p> <ol style="list-style-type: none"> Users do not cooperate with identity verification or re-verification. There is a risk of users submitting false identity information. There is sufficient evidence to believe that users are using electronic payment accounts for illegal activities such as fraud, money laundering, or are suspected of such illegal activities. Users transfer the rights or obligations of this Agreement to a third party without the Company's consent. Users file for bankruptcy under the Bankruptcy Act or request pre-negotiation, pre-mediation, application for rehabilitation, liquidation procedures under the Consumer Debt Clearance Act, or undergo similar or equivalent procedures under other laws. Users are reported as illegal by relevant authorities or other electronic payment | <p>Article 20 Service Suspension Due to User Reasons</p> <p>If any of the following situations occur, the Company shall notify the user by one of the agreed methods such as email, phone, SMS, Web, or push notification <u>via the Service App</u>, and may, depending on the severity of the situation, suspend all or part of the user's use of the service:</p> <ol style="list-style-type: none"> Users do not cooperate with identity verification or re-verification. There is a risk of users submitting false identity information. There is sufficient evidence to believe that users are using electronic payment accounts for illegal activities such as fraud, money laundering, or are suspected of such illegal activities. Users transfer the rights or obligations of this Agreement to a third party without the Company's consent. Users file for bankruptcy under the Bankruptcy Act or request pre-negotiation, pre-mediation, application for rehabilitation, liquidation procedures under the Consumer Debt Clearance Act, or undergo similar or equivalent procedures under other laws. Users are reported as illegal by relevant authorities or other electronic payment | <p>Renumbered the Article. Added and revised the abbreviation "APP" to "the Service App".</p> |

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| <p>institutions.</p> <p>7. Users violate the provisions of Article 14, Paragraph 4 of this Agreement.</p> <p>8. Other serious violations of this Agreement.</p> | <p>institutions.</p> <p>7. Users violate the provisions of Article 14, Paragraph 4 of this Agreement.</p> <p>8. Other serious violations of this Agreement.</p> | |
| <p>Article 20 Termination of the Agreement</p> <p>Users may notify the Company at any time to terminate this Agreement by email, phone, or other notification methods provided by the Company.</p> <p>When the Company terminates this Agreement, it must notify users 30 days before the termination date by one of the agreed methods such as writing, email, SMS, Web, or APP push notification.</p> <p>If users have one of the situations of service suspension due to user reasons mentioned in the previous article and the situation is serious, the Company may notify users to terminate this Agreement by one of the agreed methods such as email, SMS, Web, or APP push notification.</p> <p>After the termination of this Agreement, except for disputed funds, the Company shall return the balance of payment funds that users can withdraw from the electronic payment account within a reasonable period.</p> <p>Except with the approval of the regulatory authority, the Company shall not transfer the service and the rights and obligations arising from the service to a third party.</p> | <p>Article 21 Termination of the Agreement</p> <p>Users may notify the Company at any time to terminate this Agreement by email, phone, or other notification methods provided by the Company.</p> <p>When the Company terminates this Agreement, it must notify users 30 days before the termination date by one of the agreed methods such as writing, email, SMS, Web, or push notification <u>via the Service App.</u></p> <p>If users have one of the situations of service suspension due to user reasons mentioned in the previous article and the situation is serious, the Company may notify users to terminate this Agreement by one of the agreed methods such as email, SMS, Web, or push notification <u>via the Service App.</u></p> <p>After the termination of this Agreement, except for disputed funds, the Company shall return the balance of payment funds that users can withdraw from the electronic payment account within a reasonable period.</p> <p>Except with the approval of the regulatory authority, the Company shall not transfer the service and the rights and obligations arising from the service to a third party.</p> | <p>Renumbered the Article. Added and revised the abbreviation "APP" to "the Service App".</p> |
| <p>Article 21 Changes to Agreement Terms and Other Agreements</p> <p>If there is any ambiguity in the terms of this Agreement, it shall be interpreted in favor of the user.</p> <p>If there are modifications or additions/deletions to the terms of this Agreement, they shall be announced in a prominent place on the service webpage. If it involves electronic payment accounts, users shall be notified by one of the agreed methods such as email, SMS, Web, or APP push notification, and if users do not object within seven days, it is presumed that they acknowledge the modified or added/deleted terms. However, if the following matters are changed, users shall be notified 60 days before the change by email or another agreed method, and the change items, content of the new and old terms, and notification that users may object before the change takes effect shall be clearly</p> | <p>Article 22 Changes to Agreement Terms and Other Agreements</p> <p>If there is any ambiguity in the terms of this Agreement, it shall be interpreted in favor of the user.</p> <p>If there are modifications or additions/deletions to the terms of this Agreement, they shall be announced in a prominent place on the service webpage. If it involves electronic payment accounts, users shall be notified by one of the agreed methods such as email, SMS, Web, or push notification <u>via the Service App.</u> and if users do not object within seven days, it is presumed that they acknowledge the modified or added/deleted terms. However, if the following matters are changed, users shall be notified 60 days before the change by email or another agreed method, and the change items, content of the new and old terms, and notification that users may object before the</p> | <p>Renumbered the Article. Added and revised the abbreviation "APP" to "the Service App".</p> |

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| <p>stated in the email, SMS, Web, or APP push notification, etc., in one of the agreed methods. If users do not object within the specified period, it is presumed that they acknowledge the modified or added/deleted terms; users shall also be informed that if they object, they should notify the Company to terminate the contract within the objection period:</p> <ol style="list-style-type: none"> 1. The method of notification by the Company or user when a third party misuses or steals the user's account number, password, certificate, or any other unauthorized situation. 2. Other matters stipulated by the regulatory authority. | <p>change takes effect shall be clearly stated in the email, SMS, Web, or push notification via the Service App, etc., in one of the agreed methods. If users do not object within the specified period, it is presumed that they acknowledge the modified or added/deleted terms; users shall also be informed that if they object, they should notify the Company to terminate the contract within the objection period:</p> <ol style="list-style-type: none"> 1. The method of notification by the Company or user when a third party misuses or steals the user's account number, password, certificate, or any other unauthorized situation. 2. Other matters stipulated by the regulatory authority. | |
| <p>Article 22 Notification</p> | <p>Article <u>23</u> Notification</p> | <p>Renumbered the Article.</p> |
| <p>Article 23 Outsourcing</p> | <p>Article <u>24</u> Outsourcing</p> | <p>Renumbered the Article.</p> |
| <p>Article 24 Governing Law and Jurisdictional Court</p> | <p>Article <u>25</u> Governing Law and Jurisdictional Court</p> | <p>Renumbered the Article.</p> |

The (English/Vietnamese/Indonesian) translation is for reference only. In case of any discrepancy in meaning between the translation and the Chinese version, the Chinese version shall prevail.