the Wolfsberg Group

Financial Institution Name: Location (Country) :

Hwatai Bank, Ltd	
Taiwan	

The questionnaire is required to be answered on a Legal Entity (LE) Level. The Financial Institution should answer the questionnaire at the legal entity level including any branches for which the client base, products and control model are materially similar to the LE Head Office. This questionnaire should not cover more than one LE. Each question in the CBDDQ will need to be addressed from the perspective of the LE and on behalf of all of its branches. If a response for the LE differs for one of its branches, this needs to be highlighted and details regarding this difference captured at the end of each sub-section. If a branch's business activity (products offered, client base etc.) is materially different than its Entity Head Office, a separate questionnaire can be completed for that branch.

	Office, a separate questionnaire can be completed for that branch.	
No#	Question	Answer
1. ENTIT	Y & OWNERSHIP	
1	Full Legal Name	Hwatai Bank, Ltd
2	Append a list of foreign branches which are covered by this questionnaire	Please see the appendix.
3	Full Legal (Registered) Address	1F,2F,6F,6F-1,6F-2, No.246, Chang-An E, Rd., Sec. 2, Zhongshan District, Taipei,City, Taiwan, R.O.C.
4	Full Primary Business Address (if different from above)	No.33 Jingye 4th Rd., Zhongshan District, Taipei,City, Taiwan, R.O.C.
5	Date of Entity incorporation/establishment	1999/1/1
6	Select type of ownership and append an ownership chart if available	
6 a	Publicly Traded (25% of shares publicly traded)	No .
6 a1	If Y, indicate the exchange traded on and ticker symbol	
6 b	Member Owned/Mutual	No
6 c	Government or State Owned by 25% or more	No
6 d	Privately Owned	Yes
6 d1	If Y, provide details of shareholders or ultimate	Major shareholder:1.Hsiang-Ting Investment Co.,Ltd-13.81% 2.Chyuan Lien Enterprise Co.,Ltd-11,05% 3.Tung-
	beneficial owners with a holding of 10% or more	yu Investment Co., Ltd-9,83% 4.Min-Hsiung Lin-6,90% 5.Ah-Wen Lan-3,30% 6. Hung-Pin Lin-2,64% 7. Zhi-hua Investment Co., Ltd-2,00% 8.Hung-Jen Lin-1,59% 9.Yuan Lih Constructions Co., Ltd-1,50% 10.Chien-Sheng Tsai-1,48%
7	% of the Entity's total shares composed of bearer shares	0
8	Does the Entity, or any of its branches, operate under an Offshore Banking License (OBL)?	Yes
8 a	If Y, provide the name of the relevant branch/es which operate under an OBL	Offshore Banking Branch
9	Does the Bank have a Virtual Bank License or provide services only through online channels?	no
10	Name of primary financial regulator/supervisory authority	Financial Supervisory Commission R.O.C.(Taiwan) Banking Bureau
11	Provide Legal Entity Identifier (LEI) if available	549300O95PYSBUJZWY40
12	Provide the full legal name of the ultimate parent (if different from the Entity completing the DDQ)	N/A
13	Jurisdiction of licensing authority and regulator of ultimate parent	Taiwan
14	Select the business areas applicable to the Entity	
14 a	Retail Banking	Yes
14 b	Private Banking	No
14 с	Commercial Banking	Yes
14 d	Transactional Banking	No
14 e	Investment Banking	No

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14 f	Financial Markets Trading	Yes No
14 g	Securities Services/Custody	
14 h	Broker/Dealer	No
14 i	Multilateral Development Bank	No
14 j	Wealth Management	Yes
14 k	Other (please explain)	
		N/A
15	Does the Entity have a significant (10% or more)	
	portfolio of non-resident customers or does it derive	
	more than 10% of its revenue from non-resident	No
	customers? (Non-resident means customers primarily	INC
	resident in a different jurisdiction to the location where	
	bank services are provided)	
15 a	If Y, provide the top five countries where the non-	
	resident customers are located.	
		N/A
16	Select the closest value:	
16 a	Number of employees	501-1000
		Greater than \$500 million
16 b	Total Assets	Gleater than \$500 million
17	Confirm that all responses provided in the above	Yes
	Section are representative of all the LE's branches.	27
17 a	If N, clarify which questions the difference/s relate to	
	and the branch/es that this applies to₊	hua
		N/A
18	If appropriate, provide any additional	
1-0	information/context to the answers in this section.	
1	illionnation/context to the answers in this section.	N/A
		200
2 PRODI	UCTS & SERVICES	
19	Does the Entity offer the following products and	
	Correspondent Banking	No
19 a		INC
19 a1	If Y	
19 a1a	Does the Entity offer Correspondent Banking	No
	services to domestic banks?	21
19 a1b	Does the Entity allow domestic bank clients to	lno
	provide downstream relationships?	
19 a1c	Does the Entity have processes and procedures in	
	place to identify downstream relationships with	No
	domestic banks?	
19 a1d	Does the Entity offer Correspondent Banking	No
	services to foreign banks?	
19 a1e	Does the Entity allow downstream relationships	No
	with foreign banks?	
19 a1f	Does the Entity have processes and procedures in	
	place to identify downstream relationships with	No
	foreign banks?	
19 a1g	Does the Entity offer Correspondent Banking	
	services to regulated Money Services Businesses	No
	(MSBs)/Money Value Transfer Services (MVTSs)?	
19 a1h	Does the Entity allow downstream relationships	
	with MSBs, MVTSs, or Payment Service Provider	
19 a1h1	MSBs	No
19 a1h2	MVTSs	No
19 a1h3	PSPs	No
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Does the Entity have processes and procedures in place to identify downstream relationships with MSBs MVTSs/PSPS	
place to identify, downstream relationships with MSBs /MVTSs/PSPS? 19 b	
MSBs MVTSs/PSP2 19 b Cross-Border Bulk Cash Delivery 19 c Cross-Border Remittances 19 d Domestic Bulk Cash Delivery 19 e Hold Mail 10 n No 19 f International Cash Letter 10 n No 19 n No 19 p Low Price Securities 10 n No 19 p N	
19 b Cross-Border Bulk Cash Delivery No 19 c Cross-Border Remittances Yes 13 d Domestic Bulk Cash Delivery No 19 e Hold Mail No 19 e Hold Mail No 19 f International Cash Letter No 19 g Low Price Securities No 19 h Payable Through Accounts No 19 i Payment services to non-bank entities who may then offer third party payment services to their customers? 19 ii If Y, please select all that apply below? 19 ii If Y, please select all that apply below? 19 ii Other - Please explain 19 ii Other - Please explain 19 ii Private Banking No 19 ii Private Banking No 19 ii Private Banking No 19 ii Sponsoring Private ATMs No 19 ii Stored Value Instruments No 19 ii Trade Finance Yes 19 o Virtual Assets Vo 19 p For each of the following please state whether you offer the service to walk-in customers and if so, the applicable level of due diligence 19 p If yes, state the applicable level of due diligence 19 p If yes, state the applicable level of due diligence 19 p If yes, state the applicable level of due diligence 19 p If yes, state the applicable level of due diligence 19 p If yes, state the applicable level of due diligence 19 p If yes, state the applicable level of due diligence 19 p If yes, state the applicable level of due diligence 19 p If yes, state the applicable level of due diligence 19 p If yes, state the applicable level of due diligence 19 p If yes, state the applicable level of due diligence 19 p If yes, state the applicable level of due diligence 19 p If yes, state the applicable level of due diligence 19 p If yes, state the applicable level of due diligence 19 p If yes, state the applicable level of due diligence 19 p If yes offer other services to walk-in customers 19 p Private	
19 d Domestic Bulk Cash Delivery No 19 d Domestic Bulk Cash Delivery No 19 f Hold Mail No 19 f International Cash Letter No 19 g Low Price Securities No 19 h Payable Through Accounts No 19 i Payment services to non-bank entities who may then offer third party payment services to their customers? 19 11 If Y, please select all that apply below? 19 12 Third Party Payment Service Providers 19 13 Virtual Asset Service Providers (VASPs) 19 14 eCommerce Platforms 19 15 Other - Please explain 19 1 Sponsoring Private ATMs No 19 1 Sponsoring Private ATMs No 19 1 Stored Value Instruments No 19 n Trade Finance Yes 19 o Virtual Assets 19 p For each of the following please state whether you offer the service to walk-in customers and if so, the applicable level of due diligence 19 p1 If yes, state the applicable level of due diligence 19 p2 Wire transfers 19 p4 Sale of Monetary Instruments No 19 p4 Sale of Monetary Instruments No 19 p4 Sale of Monetary Instruments No 19 p5 If yes, state the applicable level of due diligence 19 p4 Sale of Monetary Instruments No 19 p5 If yes, state the applicable level of due diligence 19 p5 If yes, state the applicable level of due diligence 19 p6 If yes, state the applicable level of due diligence 19 p6 If yes, state the applicable level of due diligence 19 p7 If yes, state the applicable level of due diligence 19 p8 If yes, state the applicable level of due diligence 19 p9 If yes, state the applicable level of due diligence 19 p9 If yes, state the applicable level of due diligence 19 p9 If yes, state the applicable level of due diligence 19 p9 If yes, state the applicable level of due diligence 19 p9 If yes, state the applicable level of due diligence 19 p6 If yes, state the applicable level of due diligence 19 p7 If yes, state the applicable level of due diligence 19 p8 If yes, state the applicable level of due diligence 19 p9 If yes offer other services to walk-in customers please provide more detail here, including describing the level of due di	
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19 e	
19 International Cash Letter	
19 g Low Price Securities No 19 h	
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19 q Other high-risk products and services identified by	
19 q Other high-risk products and services identified by	
the Entity (please specify)	
N/A	
20 Confirm that all responses provided in the above Yes	
Section are representative of all the LE's branches.	
20 a If N, clarify which questions the difference/s relate to	
and the branch/es that this applies to.	
NA N	
21 If appropriate, provide any additional	
information/context to the answers in this section.	
N/A	
2 AMILICITE S. CANICTIONS PROCEDAMME	THE POLICE OF THE PARTY OF THE
3. AML, CTF & SANCTIONS PROGRAMME	
Does the Entity have a programme that sets minimum	
Pavile, Cit and Sanctions Standards regarding the	
following components:	
22 a Appointed Officer with sufficient Yes	
22 b Adverse Information Screening Yes	
22 c Beneficial Ownership Yes	
22 d Cash Reporting Yes	
22 e CDD Yes	
22 f EDD Yes	
22 g Independent Testing Yes	
22 h Periodic Review Yes	
FE II FORGALCINOVICAN [163	
22 i Policies and Procedures Yes	
22 i Policies and Procedures Yes	
22 i Policies and Procedures Yes	

22 m	Suspicious Activity Reporting	Yes
22 m	Training and Education	Yes
22 o	Transaction Monitoring	Yes
23	How many full time employees are in the Entity's AML,	
23	CTF & Sanctions Compliance Department?	1-10
24	Is the Entity's AML, CTF & Sanctions policy approved at	
124	least annually by the Board or equivalent Senior	=
	Management Committee? If N, describe your practice in	Yes
	Question 29.	The state of the s
25	Does the Board receive, assess, and challenge regular	
23	reporting on the status of the AML, CTF, & Sanctions	Yes
1		TES .
26	programme? Does the Entity use third parties to carry out any	
26		No
	components of its AML, CTF & Sanctions programme?	
26 a	If Y, provide further details	
	l'	
		5.
27	Does the entity have a whistleblower policy?	Yes
28	Confirm that all responses provided in the above	TC3
20	Section are representative of all the LE's branches	Yes
28 a	If N, clarify which questions the difference/s relate to	
20 a		
	and the branch/es that this applies to.	
29	If appropriate, provide any additional	
	information/context to the answers in this section.	
A ALITT	DIDEDA 6' CODDITION	
	BRIBERY & CORRUPTION	
30	Has the Entity documented policies and procedures	Vite Control of the C
	consistent with applicable ABC regulations and	Yes
	requirements to reasonably prevent, detect and report	
1	bribery and corruption?	
31	Does the Entity have an enterprise wide programme	Yes
	that sets minimum ABC standards?	
32	Has the Entity appointed a designated officer or officers	
l)	with sufficient experience/expertise responsible for	Yes
	coordinating the ABC programme?	
33	Does the Entity have adequate staff with appropriate	
	levels of experience/expertise to implement the ABC	Yes
	programme?	
34	Is the Entity's ABC programme applicable to:	Not Applicable
35	Does the Entity have a global ABC policy that:	
35 a	Prohibits the giving and receiving of bribes? This	
	includes promising, offering, giving, solicitation or	
	receiving of anything of value, directly or indirectly, if	Yes
	improperly intended to influence action or obtain an	
35 b	Includes enhanced requirements regarding	
33 0	interaction with public officials?	Yes
25.0		
35 c	Includes a prohibition against the falsification of books and records (this may be within the ABC policy	
	books and records (this may be within the ABC policy	Yes
	or any other policy applicable to the Legal Entity)?	
36	Does the Entity have controls in place to monitor the	Voc
	effectiveness of their ABC programme?	Yes
37	Does the Board receive, assess, and challenge regular	V _r .
	reporting on the status of the ABC programme?	Yes
38	Has the Entity's ABC Enterprise Wide Risk Assessment	
	(EWRA) been completed in the last 12 months?	Yes
Δ	12 y 2001. Completed all the last 12 months.	
38 a	If N, provide the date when the last ABC EWRA was	
50 d	completed.	
	completed.	
39	Does the Entity have an ABC residual risk rating that is	
ودا		Yes
55	the net result of the controls effectiveness and the	
33		
40	the net result of the controls effectiveness and the	
	the net result of the controls effectiveness and the inherent risk assessment? Does the Entity's ABC EWRA cover the inherent risk components detailed below:	
	the net result of the controls effectiveness and the inherent risk assessment? Does the Entity's ABC EWRA cover the inherent risk components detailed below:	
40	the net result of the controls effectiveness and the inherent risk assessment? Does the Entity's ABC EWRA cover the inherent risk components detailed below: Potential liability created by intermediaries and other third-party providers as appropriate	No
40 40 a	the net result of the controls effectiveness and the inherent risk assessment? Does the Entity's ABC EWRA cover the inherent risk components detailed below: Potential liability created by intermediaries and other third-party providers as appropriate	No
40	the net result of the controls effectiveness and the inherent risk assessment? Does the Entity's ABC EWRA cover the inherent risk components detailed below: Potential liability created by intermediaries and other third-party providers as appropriate Corruption risks associated with the countries and	No .
40 40 a	the net result of the controls effectiveness and the inherent risk assessment? Does the Entity's ABC EWRA cover the inherent risk components detailed below: Potential liability created by intermediaries and other third-party providers as appropriate Corruption risks associated with the countries and industries in which the Entity does business, directly	#
40 40 a 40 b	the net result of the controls effectiveness and the inherent risk assessment? Does the Entity's ABC EWRA cover the inherent risk components detailed below. Potential liability created by intermediaries and other third-party providers as appropriate Corruption risks associated with the countries and industries in which the Entity does business, directly or through intermediaries	#
40 40 a	the net result of the controls effectiveness and the inherent risk assessment? Does the Entity's ABC EWRA cover the inherent risk components detailed below. Potential liability created by intermediaries and other third-party providers as appropriate Corruption risks associated with the countries and industries in which the Entity does business, directly or through intermediaries Transactions, products or services, including those	No a
40 40 a 40 b	the net result of the controls effectiveness and the inherent risk assessment? Does the Entity's ABC EWRA cover the inherent risk components detailed below: Potential liability created by intermediaries and other third-party providers as appropriate Corruption risks associated with the countries and industries in which the Entity does business, directly or through intermediaries Transactions, products or services, including those that involve state-owned or state-controlled entities	No a
40 a 40 a 40 b	the net result of the controls effectiveness and the inherent risk assessment? Does the Entity's ABC EWRA cover the inherent risk components detailed below: Potential liability created by intermediaries and other third-party providers as appropriate Corruption risks associated with the countries and industries in which the Entity does business, directly or through intermediaries Transactions, products or services, including those that involve state-owned or state-controlled entities or public officials	No a
40 40 a 40 b	the net result of the controls effectiveness and the inherent risk assessment? Does the Entity's ABC EWRA cover the inherent risk components detailed below: Potential liability created by intermediaries and other third-party providers as appropriate Corruption risks associated with the countries and industries in which the Entity does business, directly or through intermediaries Transactions, products or services, including those that involve state-owned or state-controlled entities or public officials Corruption risks associated with gifts and hospitality,	No a Yes
40 a 40 a 40 b	the net result of the controls effectiveness and the inherent risk assessment? Does the Entity's ABC EWRA cover the inherent risk components detailed below: Potential liability created by intermediaries and other third-party providers as appropriate Corruption risks associated with the countries and industries in which the Entity does business, directly or through intermediaries Transactions, products or services, including those that involve state-owned or state-controlled entities or public officials Corruption risks associated with gifts and hospitality, hiring/internships, charitable donations and political	No a Yes
40 a 40 a 40 b 40 c	the net result of the controls effectiveness and the inherent risk assessment? Does the Entity's ABC EWRA cover the inherent risk components detailed below: Potential liability created by intermediaries and other third-party providers as appropriate Corruption risks associated with the countries and industries in which the Entity does business, directly or through intermediaries Transactions, products or services, including those that involve state-owned or state-controlled entities or public officials Corruption risks associated with gifts and hospitality, hiring/internships, charitable donations and political contributions	No Yes Yes
40 a 40 a 40 b	the net result of the controls effectiveness and the inherent risk assessment? Does the Entity's ABC EWRA cover the inherent risk components detailed below: Potential liability created by intermediaries and other third-party providers as appropriate Corruption risks associated with the countries and industries in which the Entity does business, directly or through intermediaries Transactions, products or services, including those that involve state-owned or state-controlled entities or public officials Corruption risks associated with gifts and hospitality, hiring/internships, charitable donations and political	No a Yes

41	Does the Entity's internal audit function or other	
	independent third party cover ABC Policies and	Yes
	Procedures?	155.2
	Does the Entity provide mandatory ABC training to:	
42 a	Board and senior Committee Management	Yes
42 b	1st Line of Defence	Yes
42 c	2nd Line of Defence	Yes
42 d	3rd Line of Defence	Yes
42 d	Third parties to which specific compliance activities	, , , , , , , , , , , , , , , , , , , ,
	subject to ABC risk have been outsourced	Not Applicable
42 f	Non-employed workers as appropriate (contractors/consultants)	Not Applicable
43	Does the Entity provide ABC training that is targeted to specific roles, responsibilities and activities?	Yes
	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes
44 a	If N, clarify which questions the difference/s relate to	
	and the branch/es that this applies to.	
		and the second s
45	If appropriate, provide any additional	,
	information/context to the answers in this section.	· · · · · · · · · · · · · · · · · · ·
5. AML. CTF	& SANCTIONS POLICIES & PROCEDURES	
	Has the Entity documented policies and procedures	
	consistent with applicable AML, CTF & Sanctions	
	regulations and requirements to reasonably prevent,	
	detect and report:	
46 a	Money laundering	Yes
46 b	Terrorist financing	Yes
46 c	Sanctions violations	Yes
	Are the Entity's policies and procedures updated at	Les
	least annually?	Yes
	Has the Entity chosen to compare its policies and	
	procedures against:	
48 a	U.S. Standards	No
48 a1	If Y, does the Entity retain a record of the results?	
48 b	EU Standards	No
48 b1	If Y, does the Entity retain a record of the results?	
49	Does the Entity have policies and procedures that:	
49 a	Prohibit the opening and keeping of anonymous and	Yes
49 b	fictitious named accounts	
430	Prohibit the opening and keeping of accounts for	Yes /
40.5	unlicensed banks and/or NBFIs	
49 с	Prohibit dealing with other entities that provide	Yes
10 4	banking services to unlicensed banks	
49 d	Prohibit accounts/relationships with shell banks	Yes
49 e	Prohibit dealing with another entity that provides services to shell banks	Yes
49 f	Prohibit opening and keeping of accounts for	V
	Section 311 designated entities	Yes
49 q	Prohibit opening and keeping of accounts for any of	
9	unlicensed/unregulated remittance agents,	
	exchanges houses, casa de cambio, bureaux de	Yes
	change or money transfer agents	
49 h		
		Yes
49 h	Assess the risks of relationships with domestic and foreign PEPs, including their family and close	Yes

	Wolfsberg Group C	Correspondent Banking Due Diligence Questionnaire (CBDDQ) V1.4
49 i	Define the process for escalating financial crime risk	
131	issues/potentially suspicious activity identified by	Yes
49 j	Define the process, where appropriate, for terminating existing customer relationships due to	Yes
49 k	Define the process for exiting clients for financial crime reasons that applies across the entity,	Yes
49 I	including foreign branches and affiliates Define the process and controls to identify and handle customers that were previously exited for	Yes
49 m	financial crime reasons if they seek to re-establish a Outline the processes regarding screening for	
49 n	sanctions, PEPs and Adverse Media/Negative News Outline the processes for the maintenance of internal	Yes
	"watchlists"	Yes
50	Has the Entity defined a risk tolerance statement or similar document which defines a risk boundary around their business?	Yes
51	Does the Entity have record retention procedures that comply with applicable laws?	Yes
51 a	If Y, what is the retention period?	5 years or more
52	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes
52 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
53	If appropriate, provide any additional information/context to the answers in this section.	
6. AML, C	TF & SANCTIONS RISK ASSESSMENT Does the Entity's AML & CTF EWRA cover the inherent	
54 a	risk components detailed below; Client	Yes
54 b	Product	Yes
54 c	Channel	Yes
54 d	Geography	Yes
55	Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below:	
55 a	Transaction Monitoring	Yes
55 b	Customer Due Diligence	Yes
55 c 55 d	PEP Identification Transaction Screening	Yes Yes
55 a	Name Screening against Adverse Media/Negative	Yes
55 f	Training and Education	Yes
55 g	Governance	Yes
55 h	Management Information	Yes
56	Has the Entity's AML & CTF EWRA been completed in the last 12 months?	Yes
56 a	If N, provide the date when the last AML & CTF EWRA was completed.	
57	Does the Entity's Sanctions EWRA cover the inherent risk components detailed below:	
57 a	Client	Yes
57 b	Product	Yes
57 с	Channel	Yes
57 d	Geography	Yes
58	Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below:	
58 a	Customer Due Diligence	Yes
58 b	Governance	Yes
58 c	List Management	Yes
58 d	Management Information	Yes

58 e	Name Screening	Yes
58 f	Transaction Screening	Yes
58 g	Training and Education	Yes
59	Has the Entity's Sanctions EWRA been completed in the	Yes
50	last 12 months?	
59 a	If N, provide the date when the last Sanctions EWRA	
	was completed.	_
	The state of the s	
60	Confirm that all responses provided in the above	Yes
-	Section are representative of all the LE's branches	
60 a	If N, clarify which questions the difference/s relate to	
1	and the branch/es that this applies to.	
61	If appropriate, provide any additional	,
	information/context to the answers in this section.	
7. KYC, C	DD and EDD	
62	Does the Entity verify the identity of the customer?	Yes
63	Do the Entity's policies and procedures set out when	
	CDD must be completed, e.g. at the time of onboarding	Yes
	or within 30 days?	
64	Which of the following does the Entity gather and	
	retain when conducting CDD? Select all that apply:	
64 a	Customer identification	Yes
64 b	Expected activity	Yes
64 c	Nature of business/employment	Yes
64 d	Ownership structure	Yes
64 e	Product usage	Yes
64 f	Purpose and nature of relationship	Yes
64 g	Source of funds	Yes
64 h	Source of wealth	Yes
65 65 a	Are each of the following identified:	the annual residue to the second of the seco
65 a1	Ultimate beneficial ownership Are ultimate beneficial owners verified?	Yes
65 b	Authorised signatories (where applicable)	Yes Yes
65 c	Key controllers	Yes
65 d	Other relevant parties	Yes
66	What is the Entity's minimum (lowest) threshold	
00	applied to beneficial ownership identification?	25%
67	Does the due diligence process result in customers	
	receiving a risk classification?	Yes
67 a	If Y, what factors/criteria are used to determine the	
	customer's risk classification? Select all that apply;	
67 a1	Product Usage	Yes
67 a2	Geography	Yes
67 a3	Business Type/Industry	Yes
67 a4	Legal Entity type	Yes
67 a5	Adverse Information	Yes
67 a6	Other (specify)	*
	1	
68	For high risk non-individual customers, is a site visit a	Yes
50	part of your KYC process?	
68 a	If Y, is this at:	
68 a1	Onboarding	Yes
68 a2	KYC renewal	Yes
68 a3	Trigger event	Yes
68 a4 68 a4a	Other	
68 a4a	If yes, please specify "Other"	
69	Does the Entity have a risk based approach to screening	Yes
CO -	customers for Adverse Media/Negative News?	
69 a	If Y, is this at:	
69 a1	Onboarding KYC repowel	Yes
69 a2	KYC renewal	Yes

69 a3	Trigger event	Yes
70	What is the method used by the Entity to screen for Adverse Media/Negative News?	Automated
71	Does the Entity have a risk based approach to screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?	Yes
71 a	If Y, is this at:	
71 a1	Onboarding	Yes
71 a2	KYC renewal	Yes
71 a3	Triager event	Yes
72	What is the method used by the Entity to screen PEPs?	Automated
73	Does the Entity have policies, procedures and processes to review and escalate potential matches from screening customers and connected parties to	Yes
74	determine whether they are PEPs, or controlled by Is KYC renewed at defined frequencies based on risk sating (Pariodic Pariotics)	Yes
74 a	rating (Periodic Reviews)? If yes, select all that apply:	
74 a 74 a1	Less than one year	No
74 a1 74 a2	1 – 2 years	Yes
74 a2	3 – 4 years	Yes
74 a4	5 years or more	Yes
74 a4 74 a5	Trigger-based or perpetual monitoring reviews	Yes
74 a6	Other (Please specify)	
75	Does the Entity maintain and report metrics on current	Yes
7.5	and past periodic or trigger event due diligence	
76	From the list below, which categories of customers or industries are subject to EDD and/or are restricted, or prohibited by the Entity's FCC programme?	
76 a	Arms, defence, military	EDD on risk-based approach
76 b	Respondent Banks	Prohibited
76 b1	If EDD or restricted, does the EDD assessment contain the elements as set out in the Wolfsberg Correspondent Banking Principles 2022?	Yes
76 с	Embassies/Consulates	Do not have this category of customer or industry
76 d	Extractive industries	EDD on risk-based approach
76 e	Gambling customers	EDD on risk-based approach
76 f	General Trading Companies	EDD on risk-based approach
76 g	Marijuana-related Entities	Prohibited
76 h		Do not have this category of customer or industry
76 i		EDD on risk-based approach
76 j		EDD on risk-based approach
76 k		EDD on risk-based approach
76		Do not have this category of customer or industry
76 m	Payment Service Providers	EDD on risk-based approach
76 n	PEPs	EDD on risk-based approach
76 o	PEP Close Associates	EDD on risk-based approach
76 p	PEP Related	EDD on risk-based approach
76 q	Precious metals and stones	EDD on risk-based approach
76 r	Red light businesses/Adult entertainment	EDD on risk-based approach
76 s	Regulated charities	EDD on risk-based approach
76 t		Prohibited
76 u		EDD on risk-based approach
76 v		EDD on risk-based approach
76 w	Used Car Dealers	EDD on risk-based approach
76 x	Virtual Asset Service Providers	Prohibited
76 y	Other (specify) If restricted, provide details of the restriction	
78	Does EDD require senior business management and/or compliance approval?	Yes

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78 a	If Y indicate who provides the approval:	Both
79	Does the Entity have specific procedures for onboarding entities that handle client money such as	Yes
	lawyers, accountants, consultants, real estate agents?	
80	Does the Entity perform an additional control or quality review on clients subject to EDD?	Yes
81	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes
81 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to	
82	If appropriate, provide any additional information/context to the answers in this section.	
	ITORING & REPORTING	
83	Does the Entity have risk based policies, procedures and monitoring processes for the identification and reporting of suspicious activity?	Yes
84	What is the method used by the Entity to monitor transactions for suspicious activities?	Automated
84 a	If manual or combination selected, specify what type of transactions are monitored manually	
84 b	If automated or combination selected, are internal system or vendor-sourced tools used?	Vendor-sourced tools
84 b1	If 'Vendor-sourced tool' or 'Both' selected, what is the name of the vendor/tool?	GLOBALVISION SYSTEMS, INC
84 b2	When was the tool last updated?	< 1 year
84 b3	When was the automated Transaction Monitoring application last calibrated?	< 1 year
85	Does the Entity have regulatory requirements to report suspicious transactions?	Yes
85 a	If Y, does the Entity have policies, procedures and processes to comply with suspicious transaction reporting requirements?	Yes
86	Does the Entity have policies, procedures and processes to review and escalate matters arising from the monitoring of customer transactions and activity?	Yes
87	Does the Entity have a data quality management	Yes
88	Does the Entity have processes in place to respond to	Yes
89	Does the Entity have processes in place to send	Yes
90	Confirm that all responses provided in the above	Yes
90 a	Section are representative of all the LE's branches If N, clarify which questions the difference/s relate to and the branch/es that this applies to	
91	If appropriate, provide any additional information/context to the answers in this section.	
9. PAYM	ENT TRANSPARENCY	
92	Does the Entity adhere to the Wolfsberg Group Payment Transparency Standards?	Yes

93	Does the Entity have policies, procedures and processes	
	to comply with and have controls in place to ensure	
93 a	compliance with: FATF Recommendation 16	Yes
93 b	Local Regulations	Yes
93 b1	If Y, specify the regulation	Money Laundering Control Act ,Counter-Terrorism Financing Act,Regulations Governing Anti-Money Laundering of Financial Institutions,Regulations Governing Internal Audit and Internal Control System of Anti-Money Laundering and Countering Terrorism Financing of Banking Business and Other Financial Institutions
93 с	If N, explain	
94	Does the Entity have controls to support the inclusion of required and accurate originator information in cross border payment messages?	Yes
95	Does the Entity have controls to support the inclusion of required beneficiary information cross-border payment messages?	Yes
95 a	If Y, does the Entity have procedures to include beneficiary address including country in cross border payments?	Yes
96	Confirm that all responses provided in the above	Yes
	Section are representative of all the LE's branches	165
96 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
97	If appropriate, provide any additional information/context to the answers in this section.	
10 CANC	TIONIC	
10. SANC 98	Does the Entity have a Sanctions Policy approved by	
36	management regarding compliance with sanctions law applicable to the Entity, including with respect to its business conducted with, or through accounts held at foreign financial institutions?	Yes
99	Does the Entity have policies, procedures, or other controls reasonably designed to prevent the use of another entity's accounts or services in a manner causing the other entity to violate sanctions prohibitions applicable to the other entity (including prohibitions within the other entity's local jurisdiction)?	Yes
100	Does the Entity have policies, procedures or other controls reasonably designed to prohibit and/or detect actions taken to evade applicable sanctions prohibitions, such as stripping, or the resubmission and/or masking, of sanctions relevant information in cross border transactions?	Yes
101	Does the Entity screen its customers, including beneficial ownership information collected by the Entity, during onboarding and regularly thereafter against Sanctions Lists?	Yes
102	What is the method used by the Entity for sanctions screening?	Automated
102 a	If 'automated' or 'both automated and manual'	
102 a1	Are internal system of vendor-sourced tools used?	Vendor-sourced tools
102 a1a	If a 'vendor-sourced tool' or 'both' selected, what is the name of the vendor/tool?	GlobalVision Systems, Inc.
102 a2	When did you last test the effectiveness (of finding true matches) and completeness (lack of missing data) of the matching configuration of the automated tool? (If 'Other' please explain in	1-2 years
103	Does the Entity screen all sanctions relevant data, including at a minimum, entity and location information, contained in cross border transactions	Yes
104	What is the method used by the Entity?	Automated
105	Does the Entity have a data quality management programme to ensure that complete data for all transactions are subject to sanctions screening?	Yes
106	Select the Sanctions Lists used by the Entity in its sanctions screening processes:	
106 a	Consolidated United Nations Security Council Sanctions List (UN)	Used for screening customers and beneficial owners and for filtering transactional data
106 b	United States Department of the Treasury's Office of Foreign Assets Control (OFAC)	Used for screening customers and beneficial owners and for filtering transactional data
106 с	Office of Financial Sanctions Implementation HMT	Used for screening customers and beneficial owners and for filtering transactional data
106 d	European Union Consolidated List (EU)	Used for screening customers and beneficial owners and for filtering transactional data
106 e	Lists maintained by other G7 member countries	Used for screening customers and beneficial owners and for filtering transactional data

106 f	Other (specify)	
1001	Other (specify)	
	1	
0		
107	Who are the first the firs	
107	When regulatory authorities make updates to their	
	Sanctions list, how many business days before the	
	entity updates their active manual and/or automated screening systems against:	
107 a	Customer Data	
107 b	Transactions	Same day to 2 business days
108	Does the Entity have a physical presence, e.g. branches,	Same day to 2 business days
100	subsidiaries, or representative offices located in	
	countries/regions against which UN, OFAC, OFSI, EU or	No
	G7 member countries have enacted comprehensive	INO .
	jurisdiction-based Sanctions?	
109	Confirm that all responses provided in the above	
103	Section are representative of all the LE's branches	Yes
109 a	If N, clarify which questions the difference/s relate to	
	and the branch/es that this applies to.	
	and the branchyes that this applies to.	and the second s
110	16	
110	If appropriate, provide any additional	
	information/context to the answers in this section.	
La Distriction de la Contraction de la Contracti	AND THE RESIDENCE OF THE PARTY.	
ALBOY STREET	ING & EDUCATION	
111	Does the Entity provide mandatory training, which	THE XIND RELIGIOUS WALLES OF THE STATE OF TH
	includes:	
111 a	Identification and reporting of transactions to	Yes
111 b	government authorities	
TITD	Examples of different forms of money laundering,	men 244
	terrorist financing and sanctions violations relevant for the types of products and services offered	Yes
111 с	Internal policies for controlling money laundering.	
111 (terrorist financing and sanctions violations	Yes
111 d	New issues that occur in the market, e.g. significant	
111 0	regulatory actions or new regulations	Yes
111 e	Conduct and Culture	Yes
111 f	Fraud	Yes
112	Is the above mandatory training provided to	i co
112 a	Board and Senior Committee Management	Yes
112 b	1st Line of Defence	Yes
112 c	2nd Line of Defence	Yes
112 d	3rd Line of Defence	Yes
112 e	Third parties to which specific ECC activities have	
	been outsourced	Not Applicable –
L12 f		Not Applicable
113		
	Does the Entity provide AML, CTF & Sanctions training	
	Does the Entity provide AML, CTF & Sanctions training that is targeted to specific roles, responsibilities and	Yes
	Does the Entity provide AML, CTF & Sanctions training	Yes
	Does the Entity provide AML, CTF & Sanctions training that is targeted to specific roles, responsibilities and high risk products, services and activities?	
113	Does the Entity provide AML, CTF & Sanctions training that is targeted to specific roles, responsibilities and high risk products, services and activities? Does the Entity provide customised training for AML,	Yes Yes
113	Does the Entity provide AML, CTF & Sanctions training that is targeted to specific roles, responsibilities and high risk products, services and activities? Does the Entity provide customised training for AML, CTF and Sanctions staff?	Yes
113	Does the Entity provide AML, CTF & Sanctions training that is targeted to specific roles, responsibilities and high risk products, services and activities? Does the Entity provide customised training for AML, CTF and Sanctions staff? If Y, how frequently is training delivered?	

2. Quality ASSURANCE COMPLIANCE TESTING 1. Quality ASSURANCE COMPLIANCE TESTING 2. Quality ASSURANCE COMPLIANCE TESTING 3. Quality Assurance programme for innance cince deparate for the programme of the innance content deparate for the programme of the innance compliance of compliance of the innance compliance co	115 a	If N, clarify which questions the difference/s relate to	
information/context to the answers in this section. 12 QUALITY ASSURANCE/COMPLIANCE TESTING 13 Costs the fitting yawe a pringer and wish this based Quality from the information field funding of the fitting that the information field funding fu	113 a		
information/context to the answers in this section. 12 QUALITY ASSURANCE/COMPLIANCE TESTING 13 Costs the fitting yawe a pringer and wish this based Quality from the information field funding of the fitting that the information field funding fu			
information/context to the answers in this section. 12 QUALITY ASSURANCE/COMPLIANCE TESTING 13 Costs the fitting yawe a pringer and wish this based Quality from the information field funding of the fitting that the information field funding fu			
12. QUALITY ASSURANCE /COMPLIANCE TESTING 12. Ose the firstly have a program wide risk based Quality Assurance programme for fina cit of rime (separate International Inte	116		
Does the firely have a program wide risk based Quality		information/context to the answers in this section.	
Does the firely have a program wide risk based Quality			
Does the firely have a program wide risk based Quality	12 OUALE	THE ACCUIDANCE ICONADITANCE TECTING	
Assurance programme for financial crime (separate from the independent Author). 118 Oces the Entity have a program wide rick based Compliance Testing process (separate horn the Section Section of the Section Secti			
from the inceremental Aught function? Does the Entity have a program wide risk based Compliance: Fetting process (separate from the Incerement Fetting process) (sepa	111/		
Oces the Entity have a program wide risk based Compliance Testing process Separate from the independent Audit Succious? Common that all responses Separate from the independent Audit Succious? If a proportiate provide any additional information/contest to the answers in this section. If appropriate provide any additional information/contest to the answers in this section. If appropriate provide any additional information/contest to the answers in this section. If appropriate provide any additional information/contest to the answers in this section. If appropriate provide any additional information/contest to the answers in this section. If appropriate provide any additional information/contest to the answers in this section. If appropriate provide any additional information/contest to the answers in this section. If appropriate provide any additional information/contest to the answers in this section. If appropriate provide any additional information/contest to the answers in this section. If appropriate provide any additional information/contest to the answers in this section. If appropriate provide any additional information/contest to the answers in this section. If appropriate provide any additional information/contest to the answers in this section. If appropriate provide any additional information/contest to the answers in this section. If appropriate provide any additional information/contest to the answers in this section. If appropriate provide any additional information/contest to the answers in this section.		from the independent Audit function)?	
incependent Audit function? Confirm that all responses provided in the above Section are regressrative of all the 15-branches If a Custify which question the offerency relate to and the branchys that this applies to. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If a provide any additional information/context to the answers in this section. If a provide any additional information/context to the answers in this section. If a provided any additional information/context to the answers in this section. If a provided any additional information/context to the answers in this section. If a provided any additional information/context to the answers in this section. If a provided any additional information to information and the answers in this section. If a provided any additional information and and and and any additional information/context to the answers in this section. If a provided any additional information are applied to the answers in this section. If a provided any additional information are applied to the answers in this section. If a provided any additional information are applied to the answers in this section. If a provided any additional information are applied to the answers in this section. If a provided any additional information are applied to a provided in the above any additional information/context to the answers in this section. If a provided any additional information/context to the answers in this section. If a provided any additional information/context to the answers in this section. If a provided any additional information/context to the answers in this section. If a provided any additional information/context to the answers in this section.	118	Does the Entity have a program wide risk based	
Section are recrease interest of all the LES branches			Yes
Section are representative of all the LEs branches II a III, Carlify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. II addition to inspections by the government supervisory/regulators, does the Entity have an internal third party, or both, that assesses EC AMIL, CTF, ABC, Frout and Sanctions policies and practices on a regular basis? 122 How other is the Entity audited on its AMI, CTF, ABC, Fraud and Sanctions programme by the following: 123 A Internal Audit Department 124 Department of the Internal Audit Department 125 Department of the Internal Audit Department 126 AMIL, CTF, ABC, Fraud and Sanctions or other independent 127 AMIL, CTF, ABC, Internal Audit Department 128 AMIL, CTF, ABC, Internal Audit Department 129 AMIL, CTF, ABC, Internal Audit Department 129 AMIL, CTF, ABC, Internal Audit Department 120 AMIL, CTF, ABC, Internal Audit Department 121 AMIL, CTF, ABC, Internal Audit Department 122 AMIL, CTF, ABC, Internal Audit Department 123 AMIL, CTF, ABC, Internal Audit Department 124 AMIL, CTF, ABC, Internal Audit Department 125 AMIL, CTF, ABC, Internal Audit Department 126 AMIL, CTF, ABC, Internal Audit Department 127 AMIL, CTF, ABC, Internal Audit Department 128 AMIL, CTF, ABC, Internal Audit Department 129 AMIL, CTF, ABC, Internal Audit Department 129 AMIL, CTF, ABC, Internal Audit Department 120 AMIL, CTF, ABC, Internal Audit Department 127 AMIL, CTF, ABC, Internal Audit Department 128 AMIL, CTF, ABC, Internal Audit Department 129 AMIL, CTF, ABC, Internal Audit Department 129 AMIL, CTF, ABC, Internal Audit Department 120 AMIL, CTF, ABC, Internal Audit Department 120 AMIL, CTF, ABC, Internal Audit Department 127 AMIL, CTF, ABC, Internal Audit Department 128 AMIL, CTF, ABC, Internal Audit Department 129 AMIL, CTF, ABC, Internal Audit Department 120 AMIL, CTF, ABC, Internal Audit Department 120 AMIL, CTF, ABC, Internal Audit Department 121 AMIL, CTF, ABC, Internal Audit Departme	119		
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preventing & detecting fraud?	128		
		preventing & detecting fraud?	103

129	Does the Entity have real time monitoring to detect	Yes
130	Do the Entity's processes include gathering additional	
	information to support its fraud controls, for example:	Yes
	IP address, GPS location, and/or device ID?	
L31	Confirm that all responses provided in the above	Yes
	section are representative of all the LE's branches	Tes
131 a	If N, clarify which questions the difference/s relate to	
	and the branch/es that this applies to.	
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132	If appropriate, provide any additional	
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Jaclarat	ion Statement	
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Malfchara	Group Correspondent Banking Due Diligence Questionnaire 202	3 (CRDDO V1.4)
		king or equivalent position holder AND Group Money Laundering Prevention Officer, Global Head of Anti- Money
	g, Chief Compliance Officer, Global Head of Financial Crimes Com	
Juniacini	g, enter compliance officer, grobal freda of financial offices	,
H	Iwatai Bank, Ltd. (Financial Institution name) is fully o	ommitted to the fight against financial crime and makes

Hwatai Bank, Ltd (Financial Institution name) is fully committed to the fight against financial crime and makes every effort to remain in full compliance with all applicable financial crime laws, regulations and standards in all of the jurisdictions in which it does business and holds accounts.

The Financial Institution understands the critical importance of having effective and sustainable controls to combat financial crime in order to protect its reputation and to meet its legal and

The Financial Institution recognises the importance of transparency regarding parties to transactions in international payments and has adopted/is committed to adopting these standards.

The Financial Institution further certifies it complies with / is working to comply with the Wolfsberg Correspondent Banking Principles and the Wolfsberg Trade Finance Principles. The information provided in this Wolfsberg CBDDQ will be kept current and will be updated no less frequently than every eighteen months.

The Financial Institution commits to file accurate supplemental information on a timely basis.

(Global Head of Correspondent Banking or equivalent), certify that I have read and understood this declaration, that the answers provided in this Lin Rung Chung Wolfsberg CBDDQ are complete and correct to my honest belief, and that I am authorised to execute this declaration on behalf of the Financial Institution.

(MLRO or equivalent), certify that I have read and understood this declaration, that the answers provided in this Wolfsberg CBDDQ are complete and correct to my honest belief, and that I am authorised to execute this declaration on behalf of the Financial Institution.

JUN - 2 2023 (Signature & Date) (Signature & Date)

The Chap For JUN - \$2023

(Signature & Date)

Headquarter and Branches

Business Unit	Address	Tel. No.
Headquarter	No.246, Sec. 2, Chang-An E. Road, Taipei, Taiwan	(02)2752-5252
Management Unit	10-12F., No.33, Jingye 4th Road, Taipei, Taiwan	(02)2752-5252
Trust Department	11F., No.33, Jingye 4th Road, Taipei, Taiwan	(02)2752-5252
International Banking Department	1F., No.33, Jingye 4th Road, Taipei, Taiwan	(02)2752-5252
Offshore Banking Branch	1F., No.33, Jingye 4th Road, Taipei, Taiwan	(02)2752-5252
Business Department	1-2F., No.246, Sec. 2, Chang-An E. Road, Taipei, Taiwan	(02)2752-5252
Di Hwa Branch	No.99, Sec. 1, Di-Hwa Street, Taipei, Taiwan	(02)2556-3101
Chein Cheng Branch	No.188, Chang-An W. Road, Taipei, Taiwan	(02)2555-2176
Ta Tung Branch	No.225, Sec. 3, Chung-Ching N. Road, Taipei, Taiwan	(02)2596-3271
Chung Shan Branch	No.42, Sec. 2, Ming-Chuan E. Road, Taipei, Taiwan	(02)2567-5255
Ta An Branch	No.321, Sec. 3, Hoping E. Road, Taipei, Taiwan	(02)2732-2128
Sung Shan Branch	No.150, Sec. 5, Ming-Shen E. Road, Taipei, Taiwan	(02)2763-9177
Ku Ting Branch	No.418, Sec. 2, Chung-Hwa Road, Taipei, Taiwan	(02)2305-1655
Shih Lin Branch	No.237, Sec. 5, Yeng-Ping N. Road, Taipei, Taiwan	(02)2816-0633
Nei Hu Branch	No.729, Nei-Hu Road Sec. 1, Taipei, Taiwan	(02)2797-6282
Hsin Yi Branch	No.475, Kwang-Fu S. Road, Taipei, Taiwan	(02)2758-2919
Yung Chi Branch	No.348, Yung-Chi Road, Taipei, Taiwan	(02)2764-3140
Ho Ping Branch	No.122, Sec. 2, Hoping E. Road, Taipei, Taiwan	(02)2733-9900
Kwang Fu Branch	No.1, Kwang-Fu S. Road, Taipei, Taiwan	(02)2753-1101
Wen Shan Branch	No.161, Sec. 3, Mu-Hsin Road, Taipei, Taiwan	(02)2937-3099
Shih Pai Branch	No.95, Sec. 2, Shih-Pai Road, Taipei, Taiwan	(02)2826-3515
Wan Hwa Branch	No.124, Sec. 1, Shi-Yuan Road, Taipei, Taiwan	(02)2306-2699



Business Unit	Address	Tel. No.
Sung Deh Branch	No.65, Sung-Deh Road, Taipei, Taiwan	(02)2346-0501
Nanking E.Rd. Branch	No.91-3, Sec. 3, Nanjing E. Rd., Taipei, Taiwan	(02)2506-3998
Tun Hwa Branch	No.130,Sec. 2, Tun-Hwa S. Road, Taipei, Taiwan	(02)2708-9399
Main Branch	1F, No.33, Jingye 4th Road, Taìpei, Taiwan	(02)2532-8669
Hsin Chuang Branch	No.891-43, Zhongzheng Road, Jinshan Dist., New Taipei City, Taiwan	(02)2907-2255
Zhong He Branch	No.312, Zhonghe Road, Zhonghe Dist., New Taipei City, Taiwan	(02)8921-4188
Ban Qiao Branch	No.211, Minzu Road,Banqiao Dist., New Taipei City, Taiwan	(02)8951-2201
Xin Dian Branch	No.2, Shun' an St.,Xindian Dist., New Taipei City, Taiwan	(02)8665-5958
San Chong Branch	No.124, Wuhua St., Sanchong Dist., New Taipel City, Taiwan	(02)2989-8368
Taoyuan Branch	No.1128, Zhongzheng Rd., Taoyuan City, Taoyuan County 330, Taiwan	(03)325-0111
Zhongli Branch	No.91, Zhongshan Rd., Zhongli City, Taoyuan County, Taiwan	(03)426-5668
Changhua Branch	No.124, Sec. 1, Zhongshan Rd., Dacun Township, Changhua County, Taiwan	(04)839-5777
Taichung Branch	No. 542, Section 3, Taiwan Avenue, Xitun District, Taichung City	(04)2451-0588
Northern Taichung Branch	No.239, Liufen Rd., Waipu Dist., Taichung City 438, Taiwan	(04)2683-0388
Tainan Branch	No.150, Zhonglun, Anding Dist., Tainan City, Taiwan	(06)593-6611
Kaohsiung Branch	No.139, Zhongzheng 4th Rd., Qianjin Dist., Kaohsiung City, Taiwan	(07)272-7998
Northern Kaohsiung Branch	No.227, Sec. 1, Zhongshan Rd., Hunei Dist., Kaohsiung City, Taiwan	(07)693-0666