

Title:National Health Insurance Guidelines for Payment of Premiums via Direct Debit

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I. These Guidelines are established to facilitate the payment of National Health Insurance (NHI) premium and supplementary premium by the Insured, insured units, and premium withholders via the following methods:

(I) Via savings accounts at financial institutions or post offices.

(II) By credit card.

II. The terms “financial institutions” and “post offices” as used in these Guidelines refer to public and private banks and Chunghwa Post Co. Ltd. assigned by the National Health Insurance Insurer (hereinafter referred to as the Insurer) and other public and private banks, credit cooperatives, and credit departments of farmers’/fishermen’s associations assigned by the aforementioned banks and Chunghwa Post to collect the National Health Insurance Fund (hereinafter referred to as the Fund) on behalf of the Insurer.

III. The term “savings accounts” as used in these Guidelines refer to various savings accounts, such as demand deposit, demand savings deposit, comprehensive deposit, and checking deposit accounts established in financial institutions, as well as postal giro accounts or passbook savings accounts established in post offices.

IV. The insured, insured units and premium withholders may pay NHI premiums and supplementary premiums by transfer through savings accounts or credit cards designated by themselves in either of the following methods:

(I) Long-term payment of premium via direct debit.

(II) Single payment of premium and supplementary premium via direct debit.

V. The long-term payment of premium via direct debit as mentioned in Article 4, Paragraph 1 shall be processed in accordance with the following provisions:

(I) To apply, the Insured or insured unit shall fill out “Add/Cancel Appointment Agreement to Pay for National Health Insurance (NHI) Premiums Through Automatic Payments” at a financial institution or post office, or key in relevant payment and account information on the Insurer's global website.

(II) The financial institution or post office which undertakes the Insured or insured unit's application for direct debit shall, after verifying the information of the savings account, retain the agreement for future reference. Furthermore, the media file of the entrusted savings account information in the current month shall be transmitted to the Insurer for filing before the fifth day of the following month (postponed if it is a holiday). Information on the application for direct debit via the Insurer's global website shall be retained by the Insurer for future reference.

(III) The Insurer shall regularly collect information of premium

payments via direct debit, and provide respective direct debit media files for financial institutions or post offices to download. After the financial institutions or post offices verify the direct debit media file, the debits shall be processed in accordance with the schedules agreed upon by the Insurer and financial institutions or post offices.

(IV) The financial institution or post office shall transmit the direct debit result file to the Insurer on the next business day after the debit.

(V) If the debit is completed, the Insurer shall provide an electronic proof of payment via the Internet to the Insured or the insured units. A print version of premium payment proof shall be sent at the request of the Insured or the insured units. If the debit is not completed, an unsuccessful payment bill specifying the original payment deadline will be sent, and a late payment charge will be imposed as required by law.

VI. The single payment of premium and supplementary premium via direct debit described in Article 4, Paragraph 2 shall be processed in accordance with the following provisions:

(I) The Insured, insured units, and premium withholders can complete the application for direct debit by keying in relevant payment and account information as required via the Insurer's global website; there's no need to fill out an agreement.

(II) The Insurer shall regularly collect information of premium and supplementary premium via direct debit, and provide the respective direct debit media files for financial institutions or post offices to download. After the financial institutions or post offices verify the

direct debit media files, the debits shall be processed in accordance with the schedules agreed upon by the Insurer and financial institutions or post offices.

(III)The financial institution or post office shall transmit the direct debit result files to the Insurer on the next business day after the debit.

(IV)If the debit is completed, the Insurer shall provide an electronic proof of payment via the Internet to the Insured or the insured units. A print version of premium payment proof shall be sent at the request of the Insured, insured units, or premium withholders. If the debit is not completed, an unsuccessful payment bill-specifying the original payment deadline will be sent, and a late payment charge will be imposed as required by law.

VII. When applying for direct debit of premium and supplementary premium on the Insurer's website, insured units and premium withholders shall only do so using the savings accounts or credit cards of their companies, agencies, organizations, schools, or enterprises; the Insured shall only do so using the savings account or credit card owned by himself/herself.

VIII. If the savings account holder or credit card holder specified in Article 4 disagrees with the debiting of premium and supplementary premium, he/she may provide the photocopy of the debit information and make an application to the Insurer. After the Insurer confirms with the processing financial institution or post office that the debit has been completed and verified the disagreement with the debit, the debited

amount shall be fully refunded without charging interest. The Insurer shall send a bill of the aforementioned premium or supplementary premium specifying the original payment deadline to the Insured, insured unit, or premium withholder, and a late payment charge will be imposed as required by law. This shall not apply to a circumstance for which the Insured, insured units, or the premium withholders are not responsible.

IX. Terms and conditions related to credit card used by the Insured, insured unit, or the premium withholder shall be implemented in accordance with, in addition to these Guidelines, the regulations of the credit card issuer.

X. These Guidelines does not apply to cases of overdue payment.