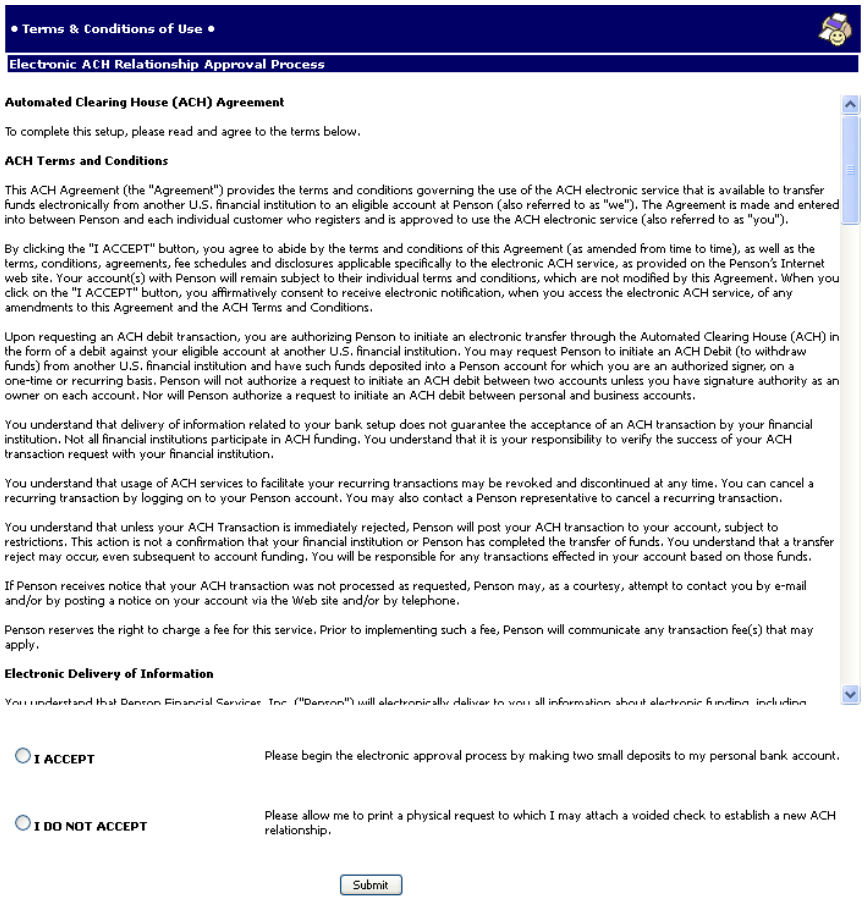
設置 ACH 美國銀行電子轉帳

1.請準備好您的美國銀行支票，登入您的 SogoTrde 帳戶後， 在主頁點選”資金移轉”>>”電子轉帳”。

2. 新視窗將彈跳出來 (請記得取消禁止彈跳視窗功能) 將帳戶號碼填入空格後點選”Request New” 。

3.將空格資訊填寫完後，按”Submit” (ABA Routing Number 和 Bank Account Number 可在支票上找到) 。

4.閱讀完畢”使用條款” ，點選”I Accept”後”Submit” 。



• Terms & Conditions of Use •

Electronic ACH Relationship Approval Process

Automated Clearing House (ACH) Agreement

To complete this setup, please read and agree to the terms below.

ACH Terms and Conditions

This ACH Agreement (the "Agreement") provides the terms and conditions governing the use of the ACH electronic service that is available to transfer funds electronically from another U.S. financial institution to an eligible account at Penson (also referred to as "we"). The Agreement is made and entered into between Penson and each individual customer who registers and is approved to use the ACH electronic service (also referred to as "you").

By clicking the "I ACCEPT" button, you agree to abide by the terms and conditions of this Agreement (as amended from time to time), as well as the terms, conditions, agreements, fee schedules and disclosures applicable specifically to the electronic ACH service, as provided on the Penson's Internet web site. Your account(s) with Penson will remain subject to their individual terms and conditions, which are not modified by this Agreement. When you click on the "I ACCEPT" button, you affirmatively consent to receive electronic notification, when you access the electronic ACH service, of any amendments to this Agreement and the ACH Terms and Conditions.

Upon requesting an ACH debit transaction, you are authorizing Penson to initiate an electronic transfer through the Automated Clearing House (ACH) in the form of a debit against your eligible account at another U.S. financial institution. You may request Penson to initiate an ACH Debit (to withdraw funds) from another U.S. financial institution and have such funds deposited into a Penson account for which you are an authorized signer, on a one-time or recurring basis. Penson will not authorize a request to initiate an ACH debit between two accounts unless you have signature authority as an owner on each account. Nor will Penson authorize a request to initiate an ACH debit between personal and business accounts.

You understand that delivery of information related to your bank setup does not guarantee the acceptance of an ACH transaction by your financial institution. Not all financial institutions participate in ACH funding. You understand that it is your responsibility to verify the success of your ACH transaction request with your financial institution.

You understand that usage of ACH services to facilitate your recurring transactions may be revoked and discontinued at any time. You can cancel a recurring transaction by logging on to your Penson account. You may also contact a Penson representative to cancel a recurring transaction.

You understand that unless your ACH Transaction is immediately rejected, Penson will post your ACH transaction to your account, subject to restrictions. This action is not a confirmation that your financial institution or Penson has completed the transfer of funds. You understand that a transfer reject may occur, even subsequent to account funding. You will be responsible for any transactions effected in your account based on those funds.

If Penson receives notice that your ACH transaction was not processed as requested, Penson may, as a courtesy, attempt to contact you by e-mail and/or by posting a notice on your account via the Web site and/or by telephone.

Penson reserves the right to charge a fee for this service. Prior to implementing such a fee, Penson will communicate any transaction fee(s) that may apply.

Electronic Delivery of Information

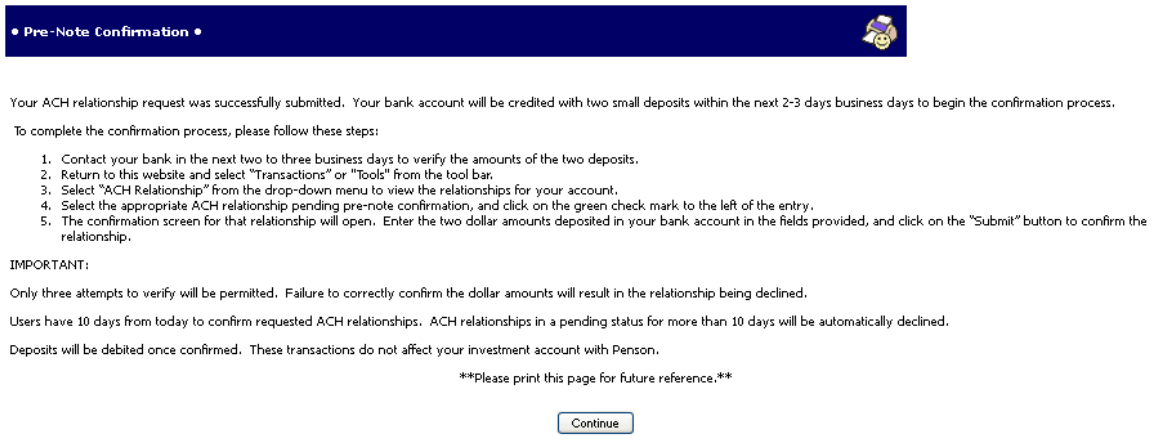
You understand that Penson Financial Services, Inc. ("Penson") will electronically deliver to you all information about electronic funding, including

I ACCEPT — Please begin the electronic approval process by making two small deposits to my personal bank account.

I DO NOT ACCEPT — Please allow me to print a physical request to which I may attach a voided check to establish a new ACH relationship.

Submit

5.Pre-Note Confirmation:在 2 至 3 個工作天內，您的銀行帳戶將會顯示兩筆小額存款，請按照部驟六繼續。



• Pre-Note Confirmation •

Your ACH relationship request was successfully submitted. Your bank account will be credited with two small deposits within the next 2-3 days business days to begin the confirmation process.

To complete the confirmation process, please follow these steps:

1. Contact your bank in the next two to three business days to verify the amounts of the two deposits.
2. Return to this website and select "Transactions" or "Tools" from the tool bar.
3. Select "ACH Relationship" from the drop-down menu to view the relationships for your account.
4. Select the appropriate ACH relationship pending pre-note confirmation, and click on the green check mark to the left of the entry.
5. The confirmation screen for that relationship will open. Enter the two dollar amounts deposited in your bank account in the fields provided, and click on the "Submit" button to confirm the relationship.

IMPORTANT:

Only three attempts to verify will be permitted. Failure to correctly confirm the dollar amounts will result in the relationship being declined.

Users have 10 days from today to confirm requested ACH relationships. ACH relationships in a pending status for more than 10 days will be automatically declined.

Deposits will be debited once confirmed. These transactions do not affect your investment account with Penson.

Please print this page for future reference.

Continue

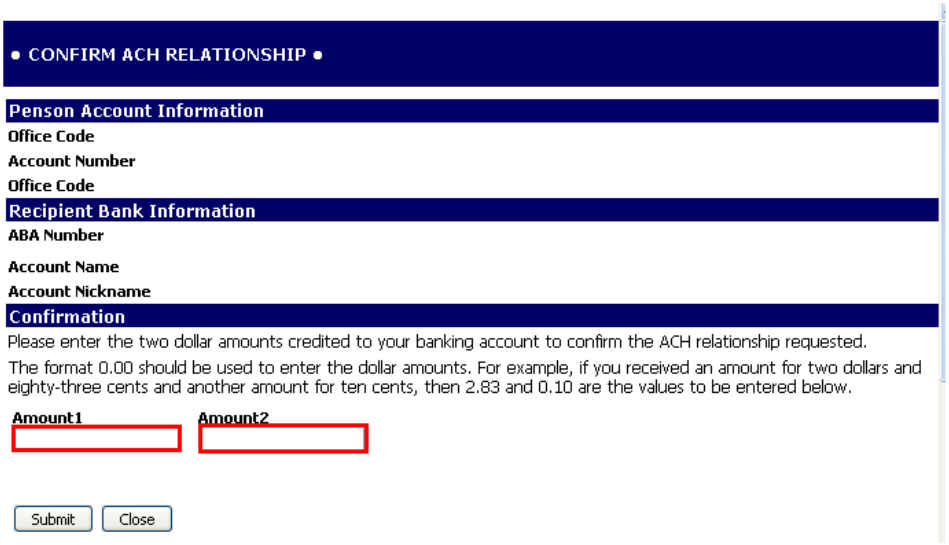
請注意 *您有三次輸入確認機會，超過三次輸入錯誤系統將拒絕連線。

*收到確認金額後需在十天內完成確認，超過十天系統將拒絕連線。

*一但 ACH 設置完成， 兩筆小額存款將從您的銀行中扣除， 此筆轉帳交易並不影響您的投資帳戶權益。

6.在您的銀行帳戶收到確認金額後，即可登入您的 SogoTrde 帳戶， 在主頁點選”資金移轉”>>”電子轉帳”在彈跳視窗中選取”ACH Relationship”輸入您的 SogoTrade 帳戶號碼後點”Refresh New” 現在您可以點選左下方綠色勾 (如下圖所示) 進入步驟七。

7. “CONFIRM ACH RELATIONSHIP” 現在您可以在空格中輸入兩筆確認金額然後”Submit” 。



8.當 STATUS 顯示 ACTIVE 表示您的 ACH 已設置完成 (如下圖) 您可以進行免費電子轉帳及取款!