

客戶重要訊息提醒

親愛的客戶，您好：

感謝您長期對本行的支持與愛護，本行相當珍惜您對我們的信任，為您提供優質的服務是我們持續努力的目標，保障您的權益更是我們一直以來重視的責任。

為維護客戶權益，以及提升本行銷售及服務品質，提醒您隨時檢視自己的存款帳戶、投資內容與損益狀況是否正確，切勿私下交付現金予理財專員，或依理財專員指示將款項匯入他人帳戶，本行所有理財商品皆不接受現金申購，並嚴格禁止理財專員有以下各種行為：

一、幫您保管物品、文件或代您辦理交易

1. 為您保管印鑑、存摺、存單、保單、蓋妥印鑑之取款條、金融卡、帳號、密碼、已簽章之空白交易單據或申請書等文件。
2. 代您臨櫃辦理業務，包含但不限於理財交易、存款、提款、轉帳、開戶、通訊資料變更、約定轉帳帳號、申請網路銀行業務、變更密碼等。
3. 提供個人電子設備予您從事理財交易，或代您操作網路銀行、行動銀行、電話銀行及 ATM。
4. 先受理或代理您下單，後續再請您補簽章。
5. 偽造、變造、修改您的申請文件或交易資料，或偽冒您的簽章。
6. 擅自或未依規定辦理行外收件。

二、自製、提供或代收對帳單

1. 自製提供對帳單、產品說明書、交易確認書、投資人(客戶)須知、配息通知或(提前)到期通知或投資交易明細予您。
2. 請您以本行、理財專員個人或第三人地址、電子郵件信箱、電話號碼作為通訊資料。
3. 代您收受及領取對帳單。
4. 於交易憑證(如存摺)備註欄註記與實際資金流向不符之字句，或於收據私自蓋印本行章戳。

三、與您有不當的資金往來

1. 與您有借貸往來。
2. 利用他人帳戶移轉您的資金或出借帳戶供他人使用。

四、對您有不當的推介行為或不當售後服務

1. 鼓勵或勸誘您以借款、保單解約、保單借款及定存解約等方式從事理財投資。
2. 推介非屬本行核准之商品；或以未經本行核准之任何形式廣告、宣傳品推廣促銷或散布本行商品或業務資訊。
3. 建議或暗示您填寫不實資料，引導或代您填寫投資屬性評估問卷。
4. 以收取佣金多寡或以約定提供特定利益、對價、負擔損失或不實廣告等方式，推介或利誘您投資特定商品。
5. 鼓勵或勸誘您於短時間內多次贖回、再申購理財商品。
6. 違反您的指示，不當處分或侵占您的財產。

再次感謝您的愛護，為保障您自身權益，如您發現本行理財專員有任何以上行為，或對本通知內容有任何問題，請隨時致電本行客服專線 0800-016-168 與我們聯繫，我們竭誠為您服務，謝謝您！

本行目前已推出透過兆豐 LINE 官方帳號/銀行帳戶通知服務、E-MAIL 或簡訊即時發送個人帳戶進扣帳通知服務，竭誠歡迎您多加利用。



Important Reminder to Customers

Dear customers,

Thank you for your continued support and consideration. We highly value your trust and are committed to delivering you high-quality services, having always placed safeguarding your rights and interests as a top priority.

In order to ensure customer rights and improve sales and service quality, we kindly remind you to regularly review the accuracy of your deposit accounts, investment portfolios, and investment performance. Please avoid privately giving cash to financial consultants or transferring funds to third-party accounts based on their instructions. Our bank does not accept cash payments for any wealth management products, and financial consultants are strictly prohibited from engaging in the following:

- I. Providing storage services for your belongings and documents, or handling transactions on your behalf**
 1. Retaining your seals, passbooks, deposit slips, insurance policies, withdrawal slips with seals, debit cards, account numbers, passwords, and other signed blank transaction vouchers.
 2. Engage in transactions without the authorization or on your behalf with a range of counter services, such as financial transactions, deposits, withdrawals, transfers, account opening, updating contact information, setting up designated accounts, applying for online banking services, and changing passwords.
 3. Offering personal electronic devices for conducting financial transactions, or operating online banking, mobile banking, telephone banking, and ATMs on your behalf.
 4. Processing your request, or placing an order on your behalf, before requesting your signature.
 5. Forgery, alteration, or modification of your application documents or transaction information, or impersonation of your signature.
 6. Unauthorized or non-compliant collection of documents outside the bank.
- II. Self-production, provision, or collection of statements**
 1. Providing self-produced account statements, product prospectus, transaction confirmations, investor brochure, dividend notice, and expiration notice or investment transaction details.
 2. Requesting that your contact information be the address, email or phone number of the bank, the financial consultant, or a third party.
 3. Collecting and receiving the statement of account on your behalf.
 4. Mark the words that do not correspond to the actual flow of funds in the remarks section of transaction documents, such as passbooks, or using the bank's seal on receipts without proper authorization.
- III. Engaging in improper financial transactions**
 1. Establishing a lending and borrowing relationship with customers.
 2. Transferring your funds through a third-party account or lending your account to a third party for usage.
- IV. Providing inappropriate recommendations or delivering improper after-sales service**
 1. Encouraging or inducing you to engage in financial investment by means of borrowing, surrendering insurance policies, borrowing against insurance policies, and terminating time deposits.
 2. Promoting products that have not been approved by the bank, or advertising, promoting, or disseminating information about products or services of the bank in any form without prior approval.
 3. Advising or suggesting that you provide false information, guiding you to fill out the Client Investment Attributes Evaluation Form, or completing it on your behalf.
 4. Referring or soliciting you to invest in specific commodities by way of a commission or by contracting to provide certain benefits, consideration, liability for loss, or false advertising.
 5. Encouraging or persuading you to redeem and repurchase financial products multiple times within a short period of time.
 6. Violating your instructions, improperly disposing of or misappropriating your property.

Thank you once again for your support. To ensure your rights and interests, if you observe any of the aforementioned behaviors by our financial consultant or if you have any inquiries regarding the content of this notice, please don't hesitate to reach out to our customer service hotline at 0800-016-168. We are at your service, thank you!

We provide real-time notifications of personal account transactions through the Mega Bank official LINE account/ bank account notification service, email, or SMS. We encourage you to take full advantage of it.

