

兆豐國際商業銀行國際金融業務分行存款開戶總約定書

修訂條文對照表

修訂條文	現行條文
<p>Chapter One 、 Common terms and conditions 第壹章、共同約定事項 六、The currency and amount of the Deposits shall be based on the actual currency and amount deposited by the Depositor and determined by the Bank's records. The Bank shall issue statements to the Depositor periodically for confirmation of the deposit balance, <u>unless otherwise agreed with the Bank before January 1, 2023.</u> The Depositor agrees to raise any questions or doubts regarding the transactions upon receiving details of transaction through account passbook, statements, or electronic messages. The Depositor shall provide proof and notify the Bank to verify within one month of the delivery of such information. If the Depositor fails to file objections, the information registered at the Bank shall be deemed as correct. The Bank shall investigate the Depositor's inquiries or objections immediately and notify the Depositor of the investigations situations or results through the telephone or in writing. Any incorrect</p>	<p>Chapter One 、 Common terms and conditions 第壹章、共同約定事項 六、The currency and amount of the Deposits shall be based on the actual currency and amount deposited by the Depositor and determined by the Bank's records. <u>In addition to passbook deposit or deposit certificates,</u> the Bank shall issue statements to the Depositor periodically for confirmation of the deposit balance. The Depositor agrees to raise any questions or doubts regarding the transactions upon receiving details of transaction through account passbook, statements, or electronic messages. The Depositor shall provide proof and notify the Bank to verify within one month of the delivery of such information. If the Depositor fails to file objections, the information registered at the Bank shall be deemed as correct. The Bank shall investigate the Depositor's inquiries or objections immediately and notify the Depositor of the investigations situations or results through the telephone or in writing. Any incorrect</p>

修訂條文	現行條文
<p>records discovered during the investigation shall be rectified immediately.</p> <p>本存款之幣別及金額以存戶實際存入之幣別及金額為準，並以銀行帳載為憑。銀行應定期寄發對帳單予存戶，俾供確認存款餘額；<u>2023年1月1日前已與銀行另有約定者，不在此限</u>。存戶同意於收受經銀行交易完成後交付之存摺、寄送之對帳單或以其他方式取得之交易明細、電子訊息後，如發現有任何不符或對交易有疑義時，存戶應於該等資料送達後一個月內提出證明、通知銀行查明，逾期則視為銀行帳載資料無誤。銀行對於存戶之查詢或異議應即進行調查，並將調查情形或結果，以電話或書面覆知存戶；且調查後發現交易紀錄確有不正確者，應即更正之。</p>	<p>records discovered during the investigation shall be rectified immediately.</p> <p>本存款之幣別及金額以存戶實際存入之幣別及金額為準，並以銀行帳載為憑。<u>除係存摺存款或存單存款外</u>，銀行應定期寄發對帳單予存戶，俾供確認存款餘額。存戶同意於收受經銀行交易完成後交付之存摺、寄送之對帳單或以其他方式取得之交易明細、電子訊息後，如發現有任何不符或對交易有疑義時，存戶應於該等資料送達後一個月內提出證明、通知銀行查明，逾期則視為銀行帳載資料無誤。銀行對於存戶之查詢或異議應即進行調查，並將調查情形或結果，以電話或書面覆知存戶；且調查後發現交易紀錄確有不正確者，應即更正之。</p>
<p>十二、Subject to consent of the Bank, the Depositor may apply to the Bank for interbranch collection and payment services for the Deposits:</p> <p>1) The Depositor <u>must personally visit the bank's counter to set, change, or disable the withdrawal password using the Bank's password machine.</u></p> <p>2) (略)</p> <p>3) (略)</p> <p>存戶經銀行同意，得請求銀行辦理本存款之聯行代收付款服務： (一) 存戶本人應親至銀</p>	<p>十二、Subject to consent of the Bank, the Depositor may apply to the Bank for interbranch collection and payment services for the Deposits:</p> <p>1) The Depositor <u>shall turn to the Bank to set the withdrawal password through the password machine at the Bank counter in person and may apply to a domestic operation department of the Bank for a change or suspension from use of the withdrawal password.</u></p> <p>2) (略)</p> <p>3) (略)</p> <p>存戶經銀行同意，得請求銀行辦理本存款之聯行代收付款服務： (一) 存戶本人應</p>

修訂條文	現行條文
<p>行櫃檯密碼機設定提款密碼、申請變更或停用提款密碼。</p> <p>(二) (略)</p> <p>(三) (略)</p>	<p>親至銀行櫃檯密碼機設定提款密碼、申請變更或停用提款密碼。</p> <p>(二) (略)</p> <p>(三) (略)</p>
<p>十三、Subject to consent of the Bank, the Depositor may request the Bank to provide deposit and withdrawal services of the Deposits without a passbook.</p> <p>1) <u>The Depositor may apply for deposit without a passbook at any domestic business unit of the Bank. Advanced applications shall not be required.</u></p> <p>2) <u>Withdrawal without a passbook shall be applied for in advance and can only be processed at the original branch of account opening. However, the Depositor who has applied for inter-branch collection/payment are not subject to the limitation that withdrawal without passbook must be processed at the original branch of account opening.</u></p> <p>3) (略)</p> <p>4) (略)</p> <p>經銀行同意，存戶得請求銀行辦理本存款之無摺存、提款服務：</p> <p>(一) <u>無摺存款得在銀行國內任一營業單位辦理，無庸事先申請。</u></p>	<p>十三、Subject to consent of the Bank, the Depositor may request the Bank to provide deposit and withdrawal services of the Deposits without a passbook.</p> <p>1) <u>In case of services of deposits or withdrawals, the Depositor may fill up only the deposit or withdrawal slips in duplicate without a passbook. The Bank will afterwards return one of the slips to the Depositor for archiving.</u></p> <p>2) <u>The Depositor may apply for deposit without a passbook at any domestic business unit of the Bank. Advanced applications shall not be required. However, withdrawal without a passbook shall be applied in advance. Depositors that have applied for inter-branch collection/payment shall not be required to apply for withdrawal without a passbook at the original account opening unit.</u></p> <p>3) (略)</p> <p>4) (略)</p> <p>經銀行同意，存戶得請求銀行辦理本存款之無摺存、提款服務：</p> <p>(一) <u>存戶於存、提款時得不憑存摺，僅填具存、取款憑條一式兩聯，由銀行於辦妥後簽退一聯交存</u></p>

修訂條文	現行條文
<p>(二) 無摺提款應事先申請且限在原開戶單位辦理，惟已辦理聯行代收付者，不受無摺提款須在原開戶單位辦理之限制。</p> <p>(三) (略)</p> <p>(四) (略)</p>	<p><u>戶收執。</u></p> <p>(二) 無摺存款得在銀行國內任一營業單位辦理，無庸事先申請。但無摺提款應事先申請且限在原開戶單位辦理，惟已辦理聯行代收付者，不受無摺提款須在原開戶單位辦理之限制。</p> <p>(三) (略)</p> <p>(四) (略)</p>
<p>二十、According to the Money Laundering Control Act, Regulations Governing Anti-Money Laundering of Financial Institutions, and Counter-Terrorism Financing Act, the Bank shall not be liable for any damage or compensation for the Depositor or its related parties for any related measures (including but not limited to regular and/or irregular assessments, investigations, and reports) on the Depositor or its related parties (including but not limited to the Depositor's beneficial owners, senior managers, related parties to the Deposits (e.g. agents, representatives, or authorized individuals), and transaction counterparties) executed within the legally permissible scope under all conditions specified in this Agreement for anti-money laundering or counter-terrorism financing purposes or operations.</p> <p><u>The Depositor agrees that the Bank may transmit information on suspected</u></p>	<p>二十、According to the Money Laundering Control Act, Regulations Governing Anti-Money Laundering of Financial Institutions, and Counter-Terrorism Financing Act, the Bank shall not be liable for any damage or compensation for the Depositor or its related parties for any related measures (including but not limited to regular and/or irregular assessments, investigations, and reports) on the Depositor or its related parties (including but not limited to the Depositor's beneficial owners, senior managers, related parties to the Deposits (e.g. agents, representatives, or authorized individuals), and transaction counterparties) executed within the legally permissible scope under all conditions specified in this Agreement for anti-money laundering or counter-terrorism financing purposes or operations.</p> <p><u>The depositor agrees that the Bank may provide (including international transmission)</u></p>

修訂條文	現行條文
<p><u>money laundering, economic or trade restrictions/sanctions imposed by any country or international organization, special control status under the Bank's management, and Depositors related to the items above and any of their transactions with the Bank, and Depositors and their related parties within the Bank, between the Bank's branch institutions, the Bank's Financial Holding Company, its subsidiary companies, and other recipients based on regulations or approval of the competent authority (hereinafter referred to as the "recipients") for confidential use (including but not limited to for the use of any service or information processing, use, statistics, and risk analysis). The recipients specified above may process, use, transfer, and disclose such information in accordance with requests of laws, regulators or legal proceedings.</u></p> <p><u>The Depositor agrees that the</u></p>	<p><u>bank records (including but not limited to product services and transaction records provided by the Bank), accounting books, or other information related to the depositor or the account to the government agencies at home or abroad (including but not limited to judicial, administrative, tax, or other competent authorities) in accordance with domestic or international laws or government agencies' judgments (decisions), orders, or requirements for the purpose of complying with domestic or international laws and regulations of anti-money laundering or counter-terrorism financing (including but not limited to Anti-Money Laundering Act Section 6308 and domestic or international laws and regulations ,treaties, accords, or agreements signed between our country and foreign governments); The Depositor as a juristic person has obtained the consent of its related parties (including but not limited to the depositor's beneficial owners, senior managers, agents, representatives, and authorized individuals) when opening the deposit account that the Bank may provide the above personnel's personal data to the above entities within the scope of the aforementioned purposes.</u></p> <p><u>The Depositor agrees that the</u></p>

修訂條文	現行條文
<p><u>Bank may provide (including cross-border transfer) bank records (including but not limited to product services and transaction records provided by the Bank), accounting books, or other information related to the depositor or the account to the government agencies at home or abroad (including but not limited to judicial, administrative, tax, or other competent authorities) in accordance with domestic or foreign laws or government agencies' judgments (decisions), orders, or requirements for the purpose of complying with domestic or foreign laws and regulations of anti-money laundering or counter-terrorism financing (including but not limited to Anti-Money Laundering Act Section 6308 and domestic or foreign laws and regulations, treaties, accords, or agreements signed between our country and foreign governments); The Depositor as a juristic person has obtained the consent of its related parties (including but not limited to the depositor's beneficial owners, senior managers, agents, representatives, and authorized individuals) when opening the deposit account that the Bank may provide the above personnel's personal data to the above government agencies or competent authorities within</u></p>	<p><u>Bank may transmit information on suspected money laundering, economic or trade restrictions/sanctions imposed by any country or international organization, special control status under the Bank's management, and Depositors related to the items above and any of their transactions with the Bank, and Depositors and their related parties within the Bank, between the Bank's branch institutions, the Bank's Financial Holding Company, its subsidiary companies, and other recipients based on regulations or approval of the competent authority (hereinafter referred to as the "recipients") for confidential use (including but not limited to for the use of any service or information processing, use, statistics, and risk analysis). The recipients specified above may process, use, transfer, and disclose such information in accordance with requests of laws or regulators.</u></p>

修訂條文	現行條文
<p><u>the scope of the aforementioned purposes.</u></p> <p>The Depositor agrees that the Bank may process any of the following conditions involving the Depositor or its related party without notifying the customer to comply with related anti-money laundering and counter terrorism financing laws and regulations. Any damage or detriment suffered by the Depositor or its related party shall be borne by the Depositor or its related party and the Bank shall not be liable for compensation:</p> <ol style="list-style-type: none"> 1) (略) 2) (略) 3) (略) <p>根據洗錢防制法、金融機構防制洗錢辦法與資恐防制法等相關法令，銀行為執行防制洗錢及打擊資恐之目的與作業，對存戶與存戶關係人(包括但不限於存戶之實質受益人、高階管理人、本存款關係人(如代理人、代表人及被授權人等)及交易對象)於法令許可之範圍內執行相關之措施(包括但不限於定期及/或不定期之審查、調查及申報等)，於本條約定各項情形下，銀行均毋須對存戶或存戶關係人負任何損害賠償責任。</p> <p><u>存戶同意銀行得將疑似洗錢、受任何國家或國際組織經濟或貿易限制/制裁、具受銀行控管特殊身分、或與前揭目的相關之存戶及其與銀行從事任何交易之資料、與存戶及存戶關係人有關之資料在銀行、銀行分支機構、銀行所屬之金融控股公司及其所轄之子公司及其他依法令或經主管機關核准之對象(下稱</u></p>	<p>The Depositor agrees that the Bank may process any of the following conditions involving the Depositor or its related party without notifying the customer to comply with related anti-money laundering and counter terrorism financing laws and regulations. Any damage or detriment suffered by the Depositor or its related party shall be borne by the Depositor or its related party and the Bank shall not be liable for compensation:</p> <ol style="list-style-type: none"> 1) (略) 2) (略) 3) (略) <p>根據洗錢防制法、金融機構防制洗錢辦法與資恐防制法等相關法令，銀行為執行防制洗錢及打擊資恐之目的與作業，對存戶與存戶關係人(包括但不限於存戶之實質受益人、高階管理人、本存款關係人(如代理人、代表人及被授權人等)及交易對象)於法令許可之範圍內執行相關之措施(包括但不限於定期及/或不定期之審查、調查及申報等)，於本條約定各項情形下，銀行均毋須對存戶或存戶關係人負任何損害賠償責任。</p> <p><u>存戶同意銀行為遵循防制洗錢及打擊資恐相關之國內外法令規定(包括但不限於美國洗錢防制法(Anti-Money Laundering Act)第 6308 條及其他國內外法令、我國與外國政府簽訂之條約、協定或協議等)之目的，得依國內外法令、機關之裁判(定)、命令或要求，將與存戶本人或帳戶有關之銀行紀錄(包</u></p>

修訂條文	現行條文
<p><u>「收受對象」)間傳遞並作為機密使用(包括但不限於有關任何服務之提供及作為資料處理、利用、統計及風險分析之用)，前揭各該收受對象依法令或主管機關之要求得處理、利用、移轉及揭露該等資料。</u></p> <p><u>存戶同意銀行為遵循防制洗錢及打擊資恐相關之國內外法令規定(包括但不限於美國洗錢防制法(Anti-Money Laundering Act)第 6308 條及其他國內外法令、我國與外國政府簽訂之條約、協定或協議等)之目的，得依國內外法令、機關之裁判(定)、命令或要求，將與存戶本人或帳戶有關之銀行紀錄(包括但不限於銀行所提供之產品服務及往來紀錄等)、簿冊或其他資料，提供(包含國際傳輸)予我國或外國政府機關(包括但不限於司法、行政、稅務或其他主管機關等)；法人存戶並擔保於本存款開戶時已取得存戶關係人(包括但不限於存戶之實質受益人、高階管理人、代理人、代表人及被授權人等)之同意，使銀行得於上述目的範圍內將前開人員之個人資料提供予前述之機關。</u></p> <p>存戶與存戶關係人如有以下情形之一者，存戶同意銀行毋須通知客戶，得逕為下列之處理，以遵循防制洗錢及打擊資助恐怖主義等相關法令規範，倘存戶與存戶關係人因此發生損害或承受不利益均由其自行承擔，銀行不負擔損害賠償責任：</p> <p>(一) (略)</p>	<p><u>括但不限於銀行所提供之產品服務及往來紀錄等)、簿冊或其他資料，提供(包含國際傳輸)予我國或外國政府機關(包括但不限於司法、行政、稅務或其他主管機關等)；法人存戶並擔保於本存款開戶時已取得存戶關係人(包括但不限於存戶之實質受益人、高階管理人、代理人、代表人及被授權人等)之同意，使銀行得於上述目的範圍內將前開人員之個人資料提供予前述之機關。</u></p> <p><u>存戶同意銀行得將疑似洗錢、受任何國家或國際組織經濟或貿易限制/制裁、具受銀行控管特殊身分、或與前揭目的相關之存戶及其與銀行從事任何交易之資料、與存戶及存戶關係人有關之資料在銀行、銀行分支機構、銀行所屬之金融控股公司及其所轄之子公司及其他依法令或經主管機關核准之對象(下稱「收受對象」)間傳遞並作為機密使用(包括但不限於有關任何服務之提供及作為資料處理、利用、統計及風險分析之用)，前揭各該收受對象依法令或主管機關之要求得處理、利用、移轉及揭露該等資料。</u></p> <p>存戶與存戶關係人如有以下情形之一者，存戶同意銀行毋須通知客戶，得逕為下列之處理，以遵循防制洗錢及打擊資助恐怖主義等相關法令規範，倘存戶與存戶關係人因此發生損害或承受不利益均由其自行承擔，銀行不負擔損害賠償責任：</p> <p>(一) (略)</p>

修訂條文	現行條文
(二) (略) (三) (略)	(二) (略) (三) (略)
<p>二十五、The personal <u>data</u> collected, processed, <u>cross-border transferred</u>, and <u>used</u> by the Bank and provided by the Depositor or the responsible person/the representative of company in accordance with this Agreement (hereinafter referred to as “personal <u>data</u> of the Depositor”):</p> <p>1) Where the collection of the “personal <u>data</u> of the Depositor” involves privacy interests of the Depositor or the responsible person/the representative of company, the Bank shall, at the moment when collecting the “personal <u>data</u> of the Depositor”, keep the Depositor or the responsible person/the representative of company expressly informed of the followings in accordance with Article 8, Paragraph 1 of the Personal <u>Data</u> Protection Act (hereinafter referred to as the “<u>PDPA</u>”):</p> <ol style="list-style-type: none"> 1.Name of the collector (i.e. Mega International Commercial Bank.). 2.Purposes of collection. 3.Categories of personal <u>data</u>. 4.The <u>time period</u>, <u>territory</u>, <u>recipients</u> and methods of the <u>use</u> of 	<p>二十五、The personal <u>information</u> collected, processed, <u>transmitted internationally</u>, and <u>utilized</u> by the Bank and provided by the Depositor or the responsible person/the representative of company in accordance with this Agreement (hereinafter referred to as “personal <u>information</u> of the Depositor”):</p> <p>1) Where the collection of the “personal <u>information</u> of the Depositor” involves privacy interests of the Depositor or the responsible person/the representative of company, the Bank shall, at the moment when collecting the “personal <u>information</u> of the Depositor”, keep the Depositor or the responsible person/the representative of company expressly informed of the followings in accordance with Article 8, Paragraph 1 of the Personal <u>Information</u> Protection Act (hereinafter referred to as the “<u>PIPA</u>”):</p> <ol style="list-style-type: none"> 1.Name of the collector (i.e. Mega International Commercial Bank.). 2.Purposes of collection. 3.Categories of personal <u>information</u>. 4.The <u>duration</u>, <u>region</u>, <u>targets</u> and methods of the <u>utilization</u> of

修訂條文	現行條文
<p>“personal data of the Depositor”.</p> <p>5.The rights and methods an involved party may exercise in accordance with Article 3 of the PDPA.</p> <p>6.(略)</p> <p>2) For issues regarding the purposes of the Bank to collect personal data, categories of the personal data, time period, territory, recipients, methods and such contents of the use of personal data, the Depositor or the responsible person/the representative of company is advised to peruse the Appendix annexed hereto hereunder or check through the Bank’s website.</p> <p>3) According to Article 3 of the PDPA, for the “personal data of the Depositor” under the Bank’s custody, the Depositor or the responsible person/the representative of company is entitled to exercise the following rights:</p> <p>1.Except for the situation set forth under the proviso of Article 10 of the PDPA, the Depositor or the responsible person/the representative of company may inquire</p>	<p>“personal information of the Depositor”.</p> <p>5.The rights and methods an involved party may exercise in accordance with Article 3 of the PIPA.</p> <p>6.(略)</p> <p>2) For issues regarding the purposes of the Bank to collect personal information, categories of the personal information, duration, regions, targets, methods and such contents of the utilization of personal information, the Depositor or the responsible person/the representative of company is advised to peruse the Appendix annexed hereto hereunder or check through the Bank’s website.</p> <p>3) According to Article 3 of the PIPA, for the “personal information of the Depositor” under the Bank’s custody, the Depositor or the responsible person/the representative of company is entitled to exercise the following rights:</p> <p>1.Except for the situation set forth under the proviso of Article 10 of the PIPA, the Depositor or the responsible person/the representative of company may inquire</p>

修訂條文	現行條文
<p><u>or request to review or obtain copies.</u> Nevertheless, the Bank may charge <u>a fee to cover necessary costs</u> in accordance with Article 14 of the <u>PDPA</u>.</p> <p>2.<u>Request</u> the Bank for supplementation or correction for which, nevertheless, the Depositor or the responsible person/the representative of company is subject to elucidation of the reasons and facts as required under Article 19 of Enforcement Rules of the <u>PDPA</u>.</p> <p>3.In the event that the Bank is found having violated the <u>PDPA</u> in collection, processing or <u>use</u> of the “personal <u>data</u> of the Depositor”, the Depositor or the responsible person/the representative of company may request the Bank to <u>erase or cease collecting, processing or using the aforementioned personal data</u> in accordance with Article 11, Paragraph 4 of the <u>PDPA</u>.</p> <p>4.In accordance with Article 11, Paragraph 2 of the <u>PDPA</u>, in case of</p>	<p><u>with the Bank, request access to or request the Bank to produce and provide duplicates.</u> Nevertheless, the Bank may charge <u>the necessary costs</u> in accordance with Article 14 of the <u>PIPA</u>.</p> <p>2.<u>Apply to</u> the Bank for supplementation or correction for which, nevertheless, the Depositor or the responsible person/the representative of company is subject to elucidation of the reasons and facts as required under Article 19 of Enforcement Rules of the <u>PIPA</u>.</p> <p>3.In the event that the Bank is found having violated the <u>PIPA</u> in collection, processing or <u>utilization</u> of the “personal <u>information</u> of the Depositor”, the Depositor or the responsible person/the representative of company may request the Bank to <u>delete,discontinue the collection, processing or use</u> in accordance with Article 11, Paragraph 4 of the <u>PIPA</u>.</p> <p>4.In accordance with Article 11, Paragraph 2 of the <u>PIPA</u>, in case of</p>

修訂條文	現行條文
<p>a dispute over the correctness of the personal <u>data</u>, the Depositor or the responsible person/the representative of company may apply to the Bank for <u>cease processing or using</u> of the “personal <u>data</u> of the Depositor”, except an event set forth under the proviso of the Paragraph, nevertheless, where the Bank in performance of duties or where the Depositor or the responsible person/the representative of company agrees in writing <u>and the dispute has been recorded.</u></p> <p>5.In accordance with Article 11, Paragraph 3 of the PDPA, <u>when the specific purpose of data collection no longer exists, or upon expiration of the relevant time period,</u> the Depositor or the responsible person/the representative of company may apply to the Bank for <u>erasing or cease processing or using the “personal data</u> of the Depositor” except an event set forth under the proviso of the said Paragraph,</p>	<p>a dispute over the correctness of the personal <u>information</u>, the Depositor or the responsible person/the representative of company may apply to the Bank for <u>discontinuance from processing or utilization</u> of the “personal <u>information</u> of the Depositor”, except an event set forth under the proviso of the Paragraph, nevertheless, where the Bank <u>should expressly remark such dispute</u> in performance of duties or where the Depositor or the responsible person/the representative of company agrees in writing.</p> <p>5.In accordance with Article 11, Paragraph 3 of the PIPA, <u>where the specific purposes to collect the personal information cease to exist or the duration for collection expires,</u> the Depositor or the responsible person/the representative of company may apply to the Bank for <u>deletion, discontinuance from processing or utilization</u> of the “personal <u>information</u> of the Depositor” except an event set</p>

修訂條文	現行條文
<p>nevertheless, where the Bank in performance of duties or where the Depositor or the responsible person/the representative of company agrees in writing.</p> <p>4) In an attempt to exercise all sorts of rights in accordance with Article 3 of the PDPA as mentioned above, the Depositor or the responsible person/the representative of company may inquire with the Bank's Customer Service Office (0800-016168) or the Bank's website (Website: https://www.megabank.com.tw/) for more details about the method to exercise those rights.</p> <p>5) <u>Except for the necessary data for the Bank to fulfill its statutory obligations, the Depositor or the responsible person/the representative of company may, at his or her discretion, choose whether to provide his or her personal data and the categories of personal data provided. Nevertheless, in the event that the Depositor or the</u></p>	<p>forth under the proviso of the said Paragraph, nevertheless, where the Bank <u>should expressly remark such dispute</u> in performance of duties or where the Depositor or the responsible person/the representative of company agrees in writing.</p> <p>4) In an attempt to exercise all sorts of rights in accordance with Article 3 of the PIPA as mentioned above, the Depositor or the responsible person/the representative of company may inquire with the Bank's Customer Service Office (0800-016168) or the Bank's website (Website: https://www.megabank.com.tw/) for more details about the method to exercise those rights.</p> <p>5) <u>Except for the necessary information for the Bank to perform its legal obligations, the Depositor or the responsible person/the representative of company may freely determine whether to provide related personal information and categories. However, if the types of personal information and categories the Depositor</u></p>

修訂條文	現行條文
<p><u>responsible person/the representative of company rejects to provide his or her personal data or personal data of the required categories which are indispensable for the Bank for its business operations or review, the Bank might become unable to conduct necessary review or operation the business or, in turn, be unable to render services or to render better services to the Depositor or the responsible person/the representative of company.</u></p> <p>銀行依本條約定蒐集、處理、國際傳輸及利用存戶或其負責人/代表人基於本契約提供之個人資料(下稱「存戶個資」)：</p> <p>(一) 存戶個資之蒐集，涉及存戶或其負責人/代表人的隱私權益，銀行向存戶或其負責人/代表人蒐集存戶個資時，依據個人資料保護法(以下稱個資法)第八條第一項規定，應明確告知存戶或其負責人/代表人下列事項：</p> <ol style="list-style-type: none"> 1. 蒐集者名稱(即兆豐國際商業銀行)。 2. 蒐集之目的。 3. 個人資料之類別。 4. 個人資料利用之期間、地區、對象及方式。 5. 當事人依個資法第三條規定得行使之權利及方式。 6. 存戶或其負責人/代表人得自由選擇提供個人資料時，不提供將對其權益之影 	<p><u>or the responsible person/the representative of company refuses to provide involve information required for the review of transactions or operations, the Bank may not be able to complete necessary review of transactions or operations and therefore cannot provide the Depositor or the responsible person/the representative of company with related services or better services.</u></p> <p>銀行依本條約定蒐集、處理、國際傳輸及利用存戶或其負責人/代表人基於本契約提供之個人資料(下稱「存戶個資」)：</p> <p>(一) 存戶個資之蒐集，涉及存戶或其負責人/代表人的隱私權益，銀行向存戶或其負責人/代表人蒐集存戶個資時，依據個人資料保護法(以下稱個資法)第八條第一項規定，應明確告知存戶或其負責人/代表人下列事項：</p> <ol style="list-style-type: none"> 1. 蒐集者名稱(即兆豐國際商業銀行)。 2. 蒐集之目的。 3. 個人資料之類別。 4. 個人資料利用之期間、地區、對象及方式。 5. 當事人依個資法第三條規定得行使之權利及方式。 6. 存戶或其負責人/代表人得自由選擇提供個人資料時，不提供將對其權益之影

修訂條文	現行條文
<p>響。</p> <p>(二) 有關銀行蒐集存戶個資之目的、個人資料類別及個人資料利用之期間、地區、對象及方式等內容，請存戶或其負責人/代表人詳閱如後附表，或查詢銀行網站。</p> <p>(三) 依據個資法第三條規定，存戶或其負責人/代表人就銀行保有之存戶個資得行使下列權利：</p> <ol style="list-style-type: none"> 1.除有個資法第十條所規定之例外情形外，得向銀行查詢、請求閱覽或請求製給複製本，惟銀行依個資法第十四條規定得酌收必要成本費用。 2.得向銀行請求補充或更正，惟依個資法施行細則第十九條規定，存戶或其負責人/代表人應適當釋明其原因及事實。 3.銀行如有違反個資法規定蒐集、處理或利用存戶個資，依個資法第十一條第四項規定，存戶或其負責人/代表人得向銀行請求刪除、停止蒐集、處理或利用。 4.依個資法第十一條第二項規定，個人資料正確性有爭議者，得向銀行請求停止處理或利用存戶個資。惟依該項但書規定，銀行因執行業務所必須，<u>或經存戶或其負責人/代表人書面同意，並註明其爭議者</u>，不在此限。 5.依個資法第十一條第三項規定，個人資料蒐集之特定目的消失或期限屆滿時，得向銀行請求刪除、停止處理 	<p>響。</p> <p>(二) 有關銀行蒐集存戶個資之目的、個人資料類別及個人資料利用之期間、地區、對象及方式等內容，請存戶或其負責人/代表人詳閱如後附表，或查詢銀行網站。</p> <p>(三) 依據個資法第三條規定，存戶或其負責人/代表人就銀行保有之存戶個資得行使下列權利：</p> <ol style="list-style-type: none"> 1.除有個資法第十條所規定之例外情形外，得向銀行查詢、請求閱覽或請求製給複製本，惟銀行依個資法第十四條規定得酌收必要成本費用。 2.得向銀行請求補充或更正，惟依個資法施行細則第十九條規定，存戶或其負責人/代表人應適當釋明其原因及事實。 3.銀行如有違反個資法規定蒐集、處理或利用存戶個資，依個資法第十一條第四項規定，存戶或其負責人/代表人得向銀行請求刪除、停止蒐集、處理或利用。 4.依個資法第十一條第二項規定，個人資料正確性有爭議者，得向銀行請求停止處理或利用存戶個資。惟依該項但書規定，銀行因執行業務所必須<u>並註明其爭議或經存戶或其負責人/代表人書面同意者</u>，不在此限。 5.依個資法第十一條第三項規定，個人資料蒐集之特定目的消失或期限屆滿時，得向銀行請求刪除、停止處理

修訂條文	現行條文
<p>或利用存戶個資。惟依該項但書規定，銀行因執行業務所必須或經存戶或其負責人/代表人書面同意者，不在此限。</p> <p>(四) 存戶或其負責人/代表人如欲行使上述個資法第三條規定之各項權利，有關如何行使之方式，得向銀行客服(0800-016168)詢問或於銀行網站(網址：https://www.megabank.com.tw/)查詢。</p> <p>(五) 除銀行為履行法定義務所必要之資料外，存戶或其負責人/代表人得自由選擇是否提供相關個人資料及類別，惟存戶或其負責人/代表人所拒絕提供之個人資料及類別，如果是辦理業務審核或作業所需之資料，銀行可能無法進行必要之業務審核或作業而無法提供存戶相關服務或無法提供較佳之服務。</p>	<p>或利用存戶個資。惟依該項但書規定，銀行因執行業務所必須或經存戶或其負責人/代表人書面同意者，不在此限。</p> <p>(四) 存戶或其負責人/代表人如欲行使上述個資法第三條規定之各項權利，有關如何行使之方式，得向銀行客服(0800-016168)詢問或於銀行網站(網址：https://www.megabank.com.tw/)查詢。</p> <p>(五) 除銀行為履行法定義務所必要之資料外，存戶或其負責人/代表人得自由選擇是否提供相關個人資料及類別，惟存戶或其負責人/代表人所拒絕提供之個人資料及類別，如果是辦理業務審核或作業所需之資料，銀行可能無法進行必要之業務審核或作業而無法提供存戶相關服務或無法提供較佳之服務。</p>
<p>Chapter three、Terms and conditions on comprehensive statement for Natural-Person Depositors 第參章、自然人存戶綜合對帳單約定事項</p> <p>一. A statement provided by the Bank in accordance with Article 6 of Chapter 1 of the Agreement refers to the comprehensive statement that covers the information of the depositor's all deposit, loan, investment, and insurance accounts with the Bank. <u>However, if the Depositor has already applied</u></p>	<p>Chapter three、Terms and conditions on comprehensive statement for Natural-Person Depositors 第參章、自然人存戶綜合對帳單約定事項</p> <p>一. A statement provided by the Bank in accordance with Article 6 of Chapter 1 of the Agreement refers to the comprehensive statement that covers the information of the depositor's all deposit, loan, investment, and insurance accounts with the Bank.</p>

修訂條文	現行條文
<p><u>for an exemption from receiving statement for deposit services prior to January 1, 2023, the comprehensive statements will not contain information on deposits.</u></p> <p>有關銀行依本契約第壹章第六條提供之對帳單，係指包含存戶於銀行所有存款、貸款、投資理財及保險往來帳戶資訊之綜合對帳單，<u>惟若存戶已於2023年1月1日前申請存款業務免寄對帳單，則綜合對帳單不會顯示存款對帳資訊。</u></p>	<p>有關銀行依本契約第壹章第六條提供之對帳單，係指包含存戶於銀行所有存款、貸款、投資理財及保險往來帳戶資訊之綜合對帳單。</p>
<p>三. The depositor may apply to the Bank to change the delivery method, correspondent address, or email address for the comprehensive statement at any time.</p> <p><u>If the Depositor makes changes prior to the penultimate business day of a given month, the changes will take effect starting from the following month. However, if the changes are made after the penultimate business day of the month, they will only take effect from the month after the following month.</u></p> <p>存戶得隨時向銀行申請變更綜合對帳單寄送方式、通訊地址及電子郵件地址，<u>存戶若於該月倒數第二個營業日前變更，即於次月起生效；若於該月倒數第二個營業日後變更，將於次次月起始能生效。</u></p>	<p>三. The depositor may apply to the Bank to change the delivery method, correspondent address, or email address for the comprehensive statement at any time. <u>Once the change is made, it will take effect from the next term.</u></p> <p>存戶得隨時向銀行申請變更綜合對帳單寄送方式、通訊地址及電子郵件地址，<u>一經變更，即自變更成功後之次期起生效。</u></p>
<p>[Appendix] [附表] 一、Service Fees Table 各項服務收費標準表</p>	<p>[Appendix] [附表] 一、Service Fees Table 各項服務收費標準表</p>

修訂條文	現行條文
<p>Effective from: 2021/03/02 2021 年 03 月 02 日生效 (略)</p>	<p>Effective from: 2021/03/02 2021 年 03 月 02 日生效 (略)</p> <p><u>This Service Fees Table is originally prepared in Chinese and translated into English for reference only. In the event of any conflict or dispute or inconsistency as to the meaning of any terms, conditions or provisions of this Service Fees Table, the Chinese version shall in all events prevail and be predominant for all purposes whatsoever.</u></p>
<p>二、Service Charges for Foreign Exchange Business 國外匯兌之收費標準 Effective from: 2024/03/21 2024 年 03 月 21 日生效</p> <p>III. Clean Bill Purchase 買入光票</p> <p>i. Foreign currency clean bill 一般外幣票據</p> <p>A. (略)</p> <p>B. Discount Interest: Minimum NT\$300 買匯息：(最低收 NT\$300)</p> <p>USD 14 天(Days) <u>EUR、AUD、HKD</u> 30 天 (Days) <u>CAD</u> 45 天(Days) (以下略)</p>	<p>二、Service Charges for Foreign Exchange Business 國外匯兌之收費標準 Effective from: 2023/01/02 2023 年 01 月 02 日生效</p> <p>III. Clean Bill Purchase 買入光票</p> <p>i. Foreign currency clean bill 一般外幣票據</p> <p>A. (略)</p> <p>B. Discount Interest: Minimum NT\$300 買匯息：(最低收 NT\$300)</p> <p>USD 14 天(Days) EUR、<u>JPY</u>、AUD、<u>NZD</u>、 HKD 30 天 (Days) <u>GBP</u>、CAD 45 天(Days) (以下略)</p>
<p>IV. Clean Bill Collection 光票託收</p> <p><u>iii. Collection for Traveler's check not issued by American Express</u> <u>非美國運通公司所發行之旅行支票</u> <u>託收</u></p> <p><u>A. Handling Charge:</u> <u>NT\$300 for each case</u> <u>匯費：每件 NT\$300</u></p> <p><u>B. Discount Interest: Free of charge</u></p>	

修訂條文	現行條文
<p><u>買匯息：免收</u></p> <p><u>C.Cable Fee: NT\$100 for each traveler's check</u></p> <p><u>郵電費：每張 NT\$100</u></p> <p><u>D.Fee of overseas bank: It depends on the service charges of overseas bank.</u></p> <p><u>國外銀行費用：由國外銀行依其收費標準逕自票款扣除。</u></p> <p><u>Notes: Only the resale of "Non-American Express Traveler's Checks" sold by our bank is applicable.</u></p> <p><u>註：僅受理本行售出之「非美國運通公司旅行支票」回售</u></p>	
<p>V. Others 其他</p> <p>v.Report lost of draft(chequ) 匯票之掛失止付</p> <p>A.(略)</p> <p>B.Cable Fee:NT\$<u>300</u> for each cable 郵電費:每通電文 NT\$<u>300</u>。</p> <p>C.(略)</p> <p>vi.(略)</p> <p>vii.(略)</p> <p>Notes 註:</p> <p>I.Collection of traveler's check not issued by American Express:The claiming procedure is much more complicated,the overseas bank charge is higher, and the period of recovery is also longer. In certain situations, bank can not even claim for reimbursement from issuing institution. Thus, our bank have the right to conduct by collection, moreover, we have the right to reject application according to actual condition of these kinds of traveler's check.</p>	<p>V. Others 其他</p> <p>v.Report lost of draft(chequ) 匯票之掛失止付</p> <p>A.(略)</p> <p>B.Cable Fee:NT\$<u>600</u> for each cable 郵電費:每通電文 NT\$<u>600</u>。</p> <p>C.(略)</p> <p>vi.(略)</p> <p>vii.(略)</p> <p>Notes 註:</p> <p>I. <u>Traveler's Check: Purchase/Collection of traveler's check not issued by American Express is charged according to the service charges of "Purchase/Collection of Foreign Currency Clean Bill " .</u> The claiming procedure is much more complicated <u>for these kinds of traveler's checks</u>, the overseas bank charge is higher, and the period of recovery is also longer. In certain situations, bank can not claim for reimbursement from issuing institution. Thus, our bank</p>

修訂條文	現行條文
<p>非美國運通公司發行之旅行支票託收:因該類旅行支票其求償程序複雜、國外費用較高、回收天數較長，甚至無法經由銀行向發行公司請求兌付，因此本行有權依該等旅行支票之實際狀況判斷採託收方式辦理，或拒絕受理。</p> <p><u>II. With The Bank's business adjustment, we are not accepting the purchase/collection of clean bills for GBP、JPY and NZD.</u></p> <p><u>因應本行業務調整，停止受理買入/託收英鎊、日圓及紐西蘭幣之一般外幣票據。</u></p>	<p>have the right to <u>collect related charges and</u> conduct by collection, moreover, we have the right to reject application according to actual condition of these kinds of traveler's check.</p> <p><u>旅行支票：非美國運通公司發行之旅行支票買入/託收比照「一般外幣票據」買入/託收之收費標準計收。惟因該類旅行支票其求償程序複雜、國外費用較高、回收天數較長，甚至無法經由銀行向發行公司請求兌付，因此本行有權依該等旅行支票之實際狀況判斷酌收相關費用，並採託收方式辦理，或拒絕受理。</u></p> <p><u>II. There will be addition service charges about certain services at counters in three airport branches of our bank, for the details, please contact our airport branches.</u></p> <p><u>本行三家機場分行臨櫃交易則另依其收費標準計收手續費。</u></p>