

兆豐國際商業銀行國際金融業務分行授信目的帳戶開戶總約定書

修訂條文對照表

修訂條文	現行條文
<p>二十、 第一項及第二項:(略) The Undersigned agrees that the Bank may provide (including <u>cross-border transfer</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 Undersigned or the account to the relevant government agencies (including but not limited to judicial, administrative, tax, or other competent authorities) in accordance with domestic <u>or</u> foreign laws or government agencies' judgments (decisions), orders, or requirements for the purpose of complying with domestic <u>or</u> foreign laws and regulations of anti-money laundering or counter-terrorism financing (including but not limited to Anti-Money Laundering Act Section 6308 and other domestic <u>or</u> foreign laws and regulations ,treaties, accords, or agreements signed between our country and foreign governments); The Undersigned has obtained the consent of its related parties (including but not limited to the Undersigned's beneficial owners, senior managers, agents, representatives, and authorized individuals) when opening the account that the Bank may provide the above personnel's</p>	<p>二十、 第一項及第二項:(略) The Undersigned agrees that the Bank may provide (including <u>international transmission</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 Undersigned or the account to the relevant government agencies (including but not limited to judicial, administrative, tax, or other competent authorities) in accordance with domestic <u>/</u> foreign laws or government agencies' judgments (decisions), orders, or requirements for the purpose of complying with domestic <u>/</u> foreign laws and regulations of anti-money laundering or counter-terrorism financing (including but not limited to Anti-Money Laundering Act Section 6308 and other domestic/<u>/</u> foreign laws and regulations ,treaties, accords, or agreements signed between our country and foreign governments); The Undersigned has obtained the consent of its related parties (including but not limited to the Undersigned's beneficial owners, senior managers, agents, representatives, and authorized individuals) when opening the account that the Bank may provide the above personnel's</p>

修訂條文	現行條文
<p>personal data to the above <u>government agencies or competent authorities</u> within the scope of the aforementioned purposes. 第四項:(略)</p> <p>第一項及第二項:(略) 立約定書人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,將與立約定書人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);立約定書人並擔保於本帳戶開戶時已取得立約定書人關係人(包括但不限於立約定書人之實質受益人、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。 第四項:(略)</p>	<p>personal data to the above <u>entities</u> within the scope of the aforementioned purposes. 第四項:(略)</p> <p>第一項及第二項:(略) 立約定書人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,將與立約定書人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);立約定書人並擔保於本帳戶開戶時已取得立約定書人關係人(包括但不限於立約定書人之實質受益人、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。 第四項:(略)</p>
<p>二十五、The personal <u>data</u> collected, processed, <u>cross-border transferred</u>, and <u>used</u> by the Bank in accordance with this Agreement (hereinafter referred to as "personal <u>data</u> of the party"):</p> <p>1) The collection of personal <u>data</u> involves the privacy rights of the person to whom the personal <u>data</u> belongs (hereinafter referred to as the "party"). When collecting personal <u>data</u> from the party,</p>	<p>二十五、The personal <u>information</u> collected, processed, <u>transmitted internationally</u>, and <u>utilized</u> by the Bank in accordance with this Agreement (hereinafter referred to as "personal <u>information</u> of the party"):</p> <p>1) The collection of personal <u>information</u> involves the privacy rights of the person to whom the personal <u>information</u> belongs (hereinafter referred to as the "party"). When collecting</p>

修訂條文	現行條文
<p>the Bank shall, in accordance with the provisions of Paragraph 1, Article 8 of the Personal Data Protection Act (hereinafter referred to as the "PDPA") clearly inform the party of the following matters:</p> <p>(1) Name of the collector (i.e. Mega International Commercial Bank.).</p> <p>(2) Purposes of collection.</p> <p>(3) Categories of personal data.</p> <p>(4) The time period, territory, recipients and methods of the use of "personal data of the party".</p> <p>(5) The rights and methods an involved party may exercise in accordance with Article 3 of the PDPA.</p> <p>(6) The influence to the party's interest in the case the party has his or her discretion to decide whether to provide the information and thereby chooses not to.</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 party is advised to peruse the Appendix annexed hereto hereunder or check through the Bank's website.</p> <p>3) According to Article 3 of</p>	<p>personal <u>information</u> from the party, the Bank shall, in accordance with the provisions of Paragraph 1, Article 8 of the Personal <u>Information</u> Protection Act (hereinafter referred to as the "PIPA") clearly inform the party of the following matters:</p> <p>(1) Name of the collector (i.e. Mega International Commercial Bank.).</p> <p>(2) Purposes of collection.</p> <p>(3) Categories of personal <u>information</u>.</p> <p>(4) The <u>duration, region, targets</u> and methods of the <u>utilization</u> of "personal <u>information</u> of the party".</p> <p>(5) The rights and methods an involved party may exercise in accordance with Article 3 of the PIPA.</p> <p>(6) The influence to the party's interest in the case the party has his or her discretion to decide whether to provide the information and thereby chooses not to.</p> <p>2) For issues regarding the purposes of the Bank to collect personal <u>information</u>, categories of the personal <u>information, duration, regions, targets</u>, methods and such contents of the <u>utilization</u> of personal <u>information</u>, the party is advised to peruse the Appendix annexed hereto hereunder or check through the Bank's website.</p> <p>3) According to Article 3 of</p>

修訂條文	現行條文
<p>the PDPA, for the “personal data of the party” under the Bank’s custody, the party 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 party may <u>inquire 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 PDPA.</p> <p>(2) <u>Request</u> the Bank for supplementation or correction for which, nevertheless, the party is subject to elucidation of the reasons and facts as required under Article 19 of Enforcement Rules of the PDPA.</p> <p>(3) In the event that the Bank is found having violated the PDPA in collection, processing or <u>use</u> of the “personal data of the party”, the party 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 PDPA.</p> <p>(4) In accordance with</p>	<p>the PIPA, for the “personal information of the party” under the Bank’s custody, the party 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 party may <u>inquire 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 PIPA.</p> <p>(2) <u>Apply to</u> the Bank for supplementation or correction for which, nevertheless, the party is subject to elucidation of the reasons and facts as required under Article 19 of Enforcement Rules of the PIPA.</p> <p>(3) In the event that the Bank is found having violated the PIPA in collection, processing or <u>utilization</u> of the “personal information of the party”, the party may request the Bank to <u>delete, discontinue the collection, processing or use</u> in accordance with Article 11, Paragraph 4 of the PIPA.</p> <p>(4) In accordance with</p>

修訂條文	現行條文
<p>Article 11, Paragraph 2 of the P<u>D</u>PA, in case of a dispute over the correctness of the personal <u>data</u>, the party may apply to the Bank for <u>cease processing or using</u> of the “personal <u>data</u> of the party”, except an event set forth under the proviso of the Paragraph, nevertheless, where the Bank in performance of duties or where the party agrees in writing <u>and the dispute has been recorded.</u></p> <p>(5)In accordance with Article 11, Paragraph 3 of the P<u>D</u>PA, <u>when the specific purpose of data collection no longer exists, or upon expiration of the relevant time period,</u> the party may apply to the Bank for <u>erasing or cease processing or using the “personal data</u> of the party” except an event set forth under the proviso of the said Paragraph, nevertheless, where the Bank in performance of duties or where the party agrees in writing.</p> <p>4) In an attempt to exercise</p>	<p>Article 11, Paragraph 2 of the P<u>I</u>PA, in case of a dispute over the correctness of the personal <u>information</u>, the party may apply to the Bank for <u>discontinuance from processing or utilization</u> of the “personal <u>information</u> of the party”, 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 party 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 party may apply to the Bank for <u>deletion, discontinuance from processing or utilization</u> of the <u>“personal information of the party”</u> except an event set 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 party agrees in writing.</p> <p>4) In an attempt to exercise</p>

修訂條文	現行條文
<p>all sorts of rights in accordance with Article 3 of the P<u>D</u>PA as mentioned above, the party 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) Except for the necessary <u>data</u> for the Bank to <u>fulfill its statutory obligations</u>, the party may <u>choose</u> whether to provide related personal <u>data</u> and categories. <u>Nevertheless, in the event that the party rejects to provide 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 Undersigned.</u></p> <p>銀行依本契約蒐集、處理、國際傳輸及利用之個人資料（下稱「個資」）：</p> <p>（一）個資之蒐集，涉及個資所屬本人（下稱「當事人」）的隱私權益，銀行向當事人蒐集個資時，依據個人資料保護法（以下稱個資法）第八條第一項規定，應明確告知當事人下列事項：</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。 	<p>all sorts of rights in accordance with Article 3 of the P<u>I</u>PA as mentioned above, the party 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) Except for the necessary <u>information</u> for the Bank to <u>perform its legal obligations</u>, the party may <u>freely determine</u> whether to provide related personal <u>information</u> and categories. <u>However, if the types of personal information and categories the party 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 party with related services or better services.</u></p> <p>銀行依本契約蒐集、處理、國際傳輸及利用之個人資料（下稱「個資」）：</p> <p>（一）個資之蒐集，涉及個資所屬本人（下稱「當事人」）的隱私權益，銀行向當事人蒐集個資時，依據個人資料保護法（以下稱個資法）第八條第一項規定，應明確告知當事人下列事項：</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。

修訂條文	現行條文
<p>3. 個人資料之類別。</p> <p>4. 個人資料利用之期間、地區、對象及方式。</p> <p>5. 當事人依個資法第三條規定得行使之權利及方式。</p> <p>6. 當事人得自由選擇提供個人資料時，不提供將對其權益之影響。</p> <p>(二) 有關銀行蒐集當事人個資之目的、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，當事人就銀行保有之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，當事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、處理或利用當事人個資，依個資法第十一條第四項規定，當事人得向銀行請求刪除、停止蒐集、處理及利用。 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當事人個資。惟依該項但書規定，銀行因執行業務所必須，<u>或經當事人書面同意，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、停止處理或利用當事人個資。惟依該項但書規定，銀行因執行業務所必須或經 	<p>3. 個人資料之類別。</p> <p>4. 個人資料利用之期間、地區、對象及方式。</p> <p>5. 當事人依個資法第三條規定得行使之權利及方式。</p> <p>6. 當事人得自由選擇提供個人資料時，不提供將對其權益之影響。</p> <p>(二) 有關銀行蒐集當事人個資之目的、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，當事人就銀行保有之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，當事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、處理或利用當事人個資，依個資法第十一條第四項規定，當事人得向銀行請求刪除、停止蒐集、處理及利用。 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當事人個資。惟依該項但書規定，銀行因執行業務所必須，<u>並註明其爭議或經當事人書面同意者</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、停止處理或利用當事人個資。惟依該項但書規定，銀行因執行業務所必須或經

修訂條文	現行條文
<p>當事人書面同意者，不在此限。</p> <p>(四) 當事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，當事人得自由選擇是否提供相關個人資料及類別，惟當事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立約定書人相關服務或無法提供較佳之服務。</p>	<p>當事人書面同意者，不在此限。</p> <p>(四) 當事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，當事人得自由選擇是否提供相關個人資料及類別，惟當事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立約定書人相關服務或無法提供較佳之服務。</p>
<p>[Appendix] [附表] 一、Service Fees Table 各項服務收費標準表 Effective from: 2021/03/02 2021年03月02日生效 (略)</p>	<p>[Appendix] [附表] 一、Service Fees Table 各項服務收費標準表 Effective from: 2021/03/02 2021年03月02日生效 (略) <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>

修訂條文	現行條文
<p>二、Service Charges for Foreign Exchange Business 國外匯兌之收費標準</p> <p>Effective from: <u>2024/03/21</u> <u>2024年03月21日</u>生效</p> <p>III. Clean Bill Purchase 買入光票</p> <p>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) 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</p> <p>Effective from: <u>2023/01/02</u> <u>2023年01月02日</u>生效</p> <p>III. Clean Bill Purchase 買入光票</p> <p>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) 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>V. Others 其他</p> <p>v. Report lost of draft(chèque) 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.(以下略)</p> <p><u>Notes 註:</u> <u>With The Bank's business adjustment, we are not accepting the purchase/collection of clean bills for GBP、JPY and NZD.</u> <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>V. Others 其他</p> <p>v. Report lost of draft(chèque) 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.(以下略)</p>