



**OFFSHORE BANKING BRANCH  
GENERAL AGREEMENT ON OPENING AN ACCOUNT OF CREDIT PURPOSES**

**國際金融業務分行授信目的帳戶開戶總約定書**

The Undersigned hereby duly applies to Mega International Commercial Bank. Co., Ltd. Offshore Banking Branch (hereinafter referred to as the "Bank") for opening an account of credit purposes (hereinafter referred to as "the account"), and agrees to abide by the terms and conditions hereunder.

立約定書人茲向兆豐國際商業銀行股份有限公司國際金融業務分行(以下簡稱「銀行」)申請開立授信目的帳戶(以下簡稱「本帳戶」),並同意遵守下列各項約定事項。

- 一、 Upon opening an account, the Undersigned shall fill up and submit the specimen seal certificate card to the Bank. Unless otherwise instructed by the Undersigned, **the registered seal impression specimen shown on the specimen seal certificate card shall be the basis when the Undersigned withdraws, deposits or makes other transactions regarding "the account"**.

立約定書人開戶時須填具印鑑卡,並將印鑑卡交付銀行;除另有指示外,有關本帳戶之提領、存入及其他往來事項,均以印鑑卡上之留存印鑑為憑。

- 二、 **The account shall only be opened at the same branch that handles the foreign currency credit business of the Offshore Banking Branch, and the first fund in the account shall be the fund transferred from the credit fund. However, if the credit method is indirect credit, such as trade financing or guarantee, it is not subject to the restriction that the first fund in the account shall be from the credit fund.**

本帳戶限於辦理國際金融業務分行外幣授信業務同一分行開立,且帳戶首筆資金應為授信撥入之資金。但授信方式屬貿易融資或保證等間接授信者,不受帳戶首筆資金應為授信資金之限制。

- 三、 **The operation of the account must comply with the following principles:**

- 1) **Except for the accounts specified in subparagraph 2, the counterparties for the funds of this account shall be limited to accounts opened with the institutions below:**

- (1)Offshore Banking Branch;
- (2)Overseas branches of domestic banks;
- (3)Overseas financial institutions.

- 2) **If a counterparty is a foreign currency account opened by the Undersigned with a designated bank (hereinafter referred to as the "designated foreign exchange bank") specified under the Regulations Governing Foreign Exchange Business of Banking Enterprises, it shall meet the requirements below:**

- (1)**To pay for the funds below, a fund may be remitted from the account with the designated foreign exchange bank to this account:**
  - i. **Repayment of principal of and interest on credit.**

- ii. Expenses derived from credit.
  - iii. Security deposit for indirect credit, such as trade financing or guarantee.
  - iv. Security deposit for forward exchange transactions and foreign currency swap transactions between foreign currencies related to credit for the purpose of hedging.
- (2) Under any of the circumstances below, a fund may be remitted from this account to the foreign currency account with the designated foreign exchange bank:
- i. The balance after a fund is remitted from the foreign currency account with the designated foreign exchange bank to cover the payment in the preceding item.
  - ii. The account balance when this account is closed.
- 3) Funds exchanges are limited to transactions between foreign currencies. It is not allowed to receive and pay in foreign currency in cash, or exchange it into New Taiwan Dollars for withdrawal.
- 4) The account for credit purposes is limited to the following fund receipts and payments related to credit, which shall be determined based on the the scope of relevant terms of specific credit business activities agreed between the Undersigned and the Bank:
- (1) Fund appropriation for credit purposes;
  - (2) Repayment of principal and interest for credit purposes;
  - (3) Capital expenditure;
  - (4) General working capital;
  - (5) Trade financing, including import and export negotiation, issuance of letters of credit, letter of credit factoring, factoring, accounts payable, export discounting, purchase guarantee, export loan, import financing, acceptance receivable, and other self-liquidating financing instruments arising from trade;
  - (6) Foreign currency exchange of receipts and payments for credit purposes, spot transactions between foreign currencies, as well as forward foreign exchange transactions and exchange transactions between foreign currencies for the purpose of hedging, and the period shall not exceed 180 days;
  - (7) The receipt and payment of funds for payment for goods or labor services;
  - (8) Direct investment in overseas subsidiaries without including investment in financial products.

本帳戶之運作須符合下列原則:

- (一) 本帳戶之資金往來對象，除第二款所定帳戶外，限開立於下列機構之帳戶：
  - 1. 國際金融業務分行。
  - 2. 本國銀行境外分支機構。
  - 3. 境外金融機構。
- (二) 往來對象如為立約定書人於銀行業辦理外匯業務管理辦法所稱指定銀行(以下簡稱外匯指定銀行)開立之外幣帳戶，應符合下列規定：
  - 1. 為支應下列款項，得自外匯指定銀行外幣帳戶匯入本帳戶：

- (1) 授信之還本付息。
  - (2) 授信衍生之相關費用。
  - (3) 貿易融資或保證等間接授信之保證金。
  - (4) 與授信相關並以避險為目的之外幣與外幣間遠期外匯交易及換匯交易之保證金。
2. 下列情形得自本帳戶匯入外匯指定銀行外幣帳戶：
- (1) 自外匯指定銀行外幣帳戶匯入支應前日款項後之結餘款。
  - (2) 本帳戶結清銷戶之帳戶餘額。
- (三) 資金往來限於外幣與外幣間之交易，不得收受、支付外幣現金或兌換為新台幣提取。
- (四) 授信目的帳戶限運用於下列與授信相關之資金收付，並應以立約定書人與銀行之具體授信業務相關約定範圍而定：
- 1. 授信之資金撥付。
  - 2. 授信之還本付息。
  - 3. 資本支出。
  - 4. 一般營運週轉金。
  - 5. 貿易融資，包含進出口押匯、開發信用狀、應收信用狀收買、應收帳款收買、應付帳款、已承兌出口票據貼現、購料保證、外銷貸款、進口融資、應收承兌票款等因貿易而產生且具自償性之融資。
  - 6. 與授信相關收付款之外幣匯兌、外幣與外幣間即期交易，以及以避險為目的之外幣與外幣間遠期外匯交易及換匯交易，且操作天期不得超過一百八十天。
  - 7. 貸款或勞務收支之資金收付。
  - 8. 對境外子公司等之直接投資。但不含金融商品之投資。
- 四、**The Undersigned is clearly aware that this account is not a savings account and is not covered by deposit insurance provided by the Central Deposit Insurance Corporation. The account does not accrue interest and cannot be used for “time deposit in foreign exchange”.**
- 立約定書人知悉本帳戶非存款帳戶，不受中華民國中央存款保險公司之存款保險保障。另本帳戶不予計息，且不得承作外匯定期存款。
- 五、**The transactions via the account can only be conducted at the original account-opening branch in the country. It is not allowed to apply for inter-branch collection and payment services nor to apply for automated services other than the transaction inquiry service (including but not limited to ATM cards, phone banking, and Global E-Banking services).**
- 本帳戶執行帳務交易限於國內原開戶單位臨櫃辦理，不得申請聯行代理收付款業務，亦不得申辦除查詢類交易功能以外之自動化服務(包括但不限於金融卡、電話銀行、全球金融網等業務)項目。
- 六、**The standards for handling fees linked up with relevant services for the account are enumerated in the Appendix and promulgated by the Bank’s official website, i.e., <https://www.megabank.com.tw>.**
- 本帳戶相關業務之手續費收費標準詳如附表，並公告於銀行官方網站，網址：<https://www.megabank.com.tw>。
- 七、**In the event of changes to any information registered by the Undersigned at the Bank (including but not limited to the name of the Undersigned, organization, the responsible person/the representative, or registered seals), the Undersigned shall notify the Bank in writing immediately and complete the procedures for the change or cancellation. The Undersigned shall bear liabilities for all losses if it fails to complete**

the procedures with the Bank in accordance with the aforementioned method and the Bank is ignorant of such changes. The original registered information shall become invalid once the change or cancellation is registered. However, the contracts and guarantees based on information originally registered by the Undersigned at the Bank shall remain valid.

Where the Undersigned has completed procedures for changing related information in transactions in other financial products, the Undersigned shall still be required to complete the name change or other change procedures for the account in accordance with the Agreement or the Bank may refuse to provide further services to the Undersigned. The Undersigned shall be solely responsible for any inconvenience or losses caused as a result thereof.

**If the responsible person/representative of the Undersigned passes away or is replaced due to other reasons, the Bank may suspend the payment service with the original registered seal and stop handling relevant business until the new responsible person/representative completes the change of the registered seal.**

立約定書人留存於銀行之任何資料 ( 包括但不限於立約定書人名稱、組織、負責人/代表人或留存印鑑等 ) 有變更時，應即以書面通知銀行，並於國內原開戶單位辦妥變更或註銷之手續，立約定書人未依前述方式向銀行辦理變更手續，而銀行係不知情時，其因此所受之損失由立約定書人負擔。原留存資料於辦妥變更或註銷手續時同時失效，但立約定書人前於銀行以各項原留存資料所定之各種契約及擔保仍屬有效。

如立約定書人於銀行往來之其他金融商品已辦妥相關變更資料者，立約定書人仍須依本契約辦妥本帳戶之更名或其他變更手續，否則銀行有權予以拒絕繼續提供服務，且如因此致立約定書人有任何不便或受有任何損害，銀行概不負責。

如立約定書人負責人/代表人死亡或因其他事由更換負責人/代表人者，在新任負責人/代表人辦妥留存印鑑變更前，銀行得暫停憑留存印鑑付款及受理相關往來事項。

- 八、**The account does not provide passbook. The currency and amount of the account shall be based on the actual currency and amount deposited by the Undersigned and determined by the Bank's records. The Bank shall issue statements to the Undersigned periodically for confirmation of the account balance. The Undersigned agrees to raise any questions or doubts regarding the transactions upon receiving details of transaction through statements, or electronic messages. The Undersigned shall provide proof and notify the Bank to verify within one month of the delivery of such information. If the Undersigned fails to file objections, the information registered at the Bank shall be deemed as correct.** The Bank shall investigate the Undersigned's inquiries or objections immediately and notify the Undersigned of the investigations situations or results through the telephone or in writing. Any incorrect records discovered during the investigation shall be rectified immediately.

本帳戶不另製發紙本存摺，且本帳戶之幣別及金額以立約定書人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立約定書人，俾供確認帳戶餘額。立約定書人同意於收受經銀行交易完成後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，立約定書人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。銀行對於立約定書人之查詢或異議應即進行調查，並將調查情形或結果，以電話或書面覆知立約定書人；且調查後發現交易紀錄確有不正確者，應即更正之。

- 九、**In the event that an amount of another's account is wrongly deposited into the account of the Undersigned by the Bank due to a mistake in the account number,**

**name of account holder, amount, misoperation in the computer, breakdown in the computer equipment and facilities or such reasons, or the account of the Undersigned is over-deposited, the Bank may correct the error and deduct the wrongly deposited amount from the account of the Undersigned without regular fund withdrawal procedures. In the event that the Undersigned has already withdrawn such amount, the Undersigned shall return such sum in full forthwith.**

銀行存入他人帳戶之款項，如因誤寫帳號、戶名、金額、操作電腦錯誤、電腦設備故障或其他原因致誤存入立約定書人帳戶，或有多存入金額情事者，一經發現，銀行得不經由一般取款程序逕自立約定書人帳戶內扣除更正之；款項業經提領者，立約定書人應即返還之。

- 十、 The transaction instructions given by the Undersigned to the Bank through other agreed methods the Undersigned applied for shall have the same legal effect as withdrawals, account transfers, or other transactions instructions made by the Undersigned with the registered seal. After the transaction, the balance of the account is based on the bank records. In addition, any transaction certificate stored and provided based on the agreed method in the form of photocopies, photos, recordings, electronic messages or computer files shall all have the same legal effect as the originals.

立約定書人另申請以其他約定方式對銀行為交易指示，其與立約定書人憑留存印鑑提領、轉帳或其他交易指示之行為具相同之法律效力，交易後本帳戶餘額以銀行帳載為準且依約定方式留存/提供銀行交易相關之憑證影本、憑證相片、錄音、電子訊息或電腦存儲之資料，均與原始憑證具相同之法律效力。

- 十一、 Where the Undersigned inquires into the balance of the account by phone, the Undersigned shall faithfully coordinate with the Bank in the inquiries about the Undersigned's identity (e.g., the identity certificate no. of the Undersigned). The Bank is, nevertheless, not obliged to check and verify whether such acts are taken by the Undersigned himself or herself.

立約定書人利用電話查詢本帳戶餘額時，對於銀行為確認立約定書人身分所詢問之問題(例如立約定書人統一證號)應配合答覆；但銀行無義務辨認該行為是否為立約定書人本人所為。

- 十二、 Subject to the consent by the Bank, the Undersigned may apply to the Bank for services in the collection of bills(except in New Taiwan Dollars):

- 1) **If the check that the Undersigned intends to deposit is filled out or signed using an erasable pen or a disappearing ink pen, the Bank may refuse to proceed with the check collection service. The Undersigned shall be held liable for any dispute arising from circumstances such as a collected check which is filled out or signed with an erasable pen or a disappearing ink pen, illegible handwriting or other situations during check collection.**
- 2) After a check collected by the Bank is deposited into the account, the Undersigned shall not withdraw the sum until the Bank completes the collection of payment.
- 3) The Undersigned shall inquire with the Bank regarding whether a collected check has been dishonored and shall pick up such check which is proved to have been dishonored. The Bank may notify (but is not obliged to) the Undersigned to retrieve it.

**In the event that a collected check is not retrieved within one year after being dishonored, the Bank assumes no responsibility for custody. When a collected check is dishonored, the Undersigned shall claim for a reimbursement himself**

or herself. The Bank is not obliged to maintain or exercise the rights under that check.

- 4) In the event that a collected check is dishonored or develops other disputes, making the Bank unable to collect the payment, the Bank may deduct the payment has been transferred by the Bank from the account and correct the amount straightaway. In the event that amount has been withdrawn by the Undersigned , the Undersigned shall return that amount to the account forthwith.
- 5) In the event that the Undersigned applies to the bank for purchase (collection) of clean bills with foreign currency bills, the Undersigned agrees to fill up the "Negotiation ( Collection )of Clean Bills Application/ Agreement" on a case-by-case basis. If the issuing bank/place of payment of bill is in overseas jurisdiction, it shall be dealt according to the laws and regulations of such jurisdiction.

立約定書人經銀行同意，得請求銀行辦理新台幣以外之票據託收服務：

- (一) 立約定書人擬存入之票據倘係使用易擦拭或易褪色之筆填寫簽發者，銀行得拒絕辦理票據託收服務。託收票據倘以易擦拭或易褪色之筆填寫簽發、字跡難於辨認或其他情形致發生糾紛時，概由立約定書人自行負責。
- (二) 託收票據存入帳戶後，須俟銀行收受入帳後始能提領。
- (三) 立約定書人應向銀行查詢託收票據是否有退票情事發生，如遭退票應即來行取回，銀行亦得通知（但無義務）立約定書人來行取回。  
自退票日起算逾一年仍未取回之託收票據，銀行不負保管責任。託收票據遭退票時，立約定書人應自行追償，銀行並無代為保全及行使票據權利之義務。
- (四) 託收票據發生退票或其他糾葛情事，致銀行未能收取票款時，其已先入帳之票款，銀行得逕自帳戶內更正扣回；如款項已被立約定書人提領，立約定書人應即返還之。
- (五) 立約定書人持外幣票據向本行申請買入光票或光票託收時，同意逐案填具「買入光票或光票託收申請暨約定書」辦理，票據之發票行/付款地若在國外，應依各該國法令規定處理。

### 十三、Inward remittances in foreign currencies:

Where the English account name and account number in the remittance wire message instruction for an inward remittance in a foreign currency meets the information registered by the Undersigned when opening the account, the Bank may directly allocate the fund into the account without requiring the Undersigned to sign on the inward remittance instruction. **However, the Undersigned is still required to specify the nature of the foreign remittance. The Undersigned is deemed to have received the amount once the fund is allocated into the account and the Undersigned may not against otherwise by reason of that the inward remittance instruction was not signed.**

- 1) **For foreign currency inward remittance that cannot be completed due to incomplete or inaccurate remittor or beneficiary information, failure to contact the beneficiary to obtain information required for foreign exchange declaration, or any other issue not attributable to the Bank, the Undersigned agrees that, unless otherwise specified, the Bank may return the remittance after deducting related fees and expenses.**
- 2) **Where the Bank receives an inward remittance wire message but does not receive the fund after the effective date of the fund transfer on the wire message, the Undersigned agrees that the Bank may notify the remittance**

**bank to cancel the inward remittance notification.**

- 3) The Undersigned agrees that the date for the allocation of the inward remittance shall be based on the date the Bank confirms the receipt of the fund instead of the fund transfer effective date specified on the inward remittance wire message. **Where the Bank allocates the fund to the account before receiving the fund, the Undersigned agrees that the Bank may, once they notify the remittance bank to cancel the inward remittance of the fund based on the preceding subparagraph, deduct funds equivalent to the inward remittance and related fees from the Undersigned's account without regular fund withdrawal procedures. However, the Bank shall notify the Undersigned within seven business days of the deduction.**

## 外匯匯入匯款：

外匯匯入匯款，倘匯款電文指示入帳之英文戶名及帳號與立約定書人開戶留存之資料相符時，銀行得直接撥入，無須立約定書人於匯入指示書上簽章，惟立約定書人仍需提供國外匯款之交易性質，該項匯款一經解款入戶即視為立約定書人業已取得該筆款項，立約定書人不得以匯入指示書未經簽章而對銀行有所抗辯。

- (一) 外匯匯入匯款倘因匯/受款人資料不足、不正確、無法聯繫受款人取得外匯申報所需資料或其他不可歸責於銀行之原因致無法完成交易者，除另有約定外，立約定書人同意銀行得扣除相關費用後逕行辦理退匯。
- (二) 銀行雖收到匯入匯款電文通知且已逾電文通知資金生效日，惟卻未收到該資金，立約定書人同意銀行得通知匯款行註銷該匯入匯款通知。
- (三) 立約定書人同意，匯入匯款解款入戶日應以銀行確認已收到該資金之日為準，而非匯入匯款電文通知之資金生效日；例外於銀行收到該資金前即解款入戶者，立約定書人同意銀行得於依前款通知匯款行註銷該匯入匯款通知後不經由一般取款程序逕自立約定書人帳戶中扣除等值之款項及相關費用，但銀行應立即將其情事於扣帳後 7 個營業日內通知立約定書人。

**十四、Foreign exchange business conducted through the account related to the collection and payment for credit purposes—special agreed terms:**

- 1) **Where the beneficiary account is designated as the account according to the inward remittance message, when the Bank confirms that the operation of the fund does not conform to the principles stipulated in Article 3 of the Agreement or other relevant restrictions, the Undersigned agrees that the Bank has the right to return the remittance directly, but the Bank shall inform the payee as soon as possible that the inward remittance has been returned.**
- 2) **Where the Undersigned instructs the Bank to remit the funds from the account, when the Bank confirms that the operation of the funds does not conform to the principles stipulated in Article 3 of the Agreement or other relevant restrictions, the Bank may decline to conduct the outward remittance from the account; however, the Bank shall notify the Undersigned of the reason for the rejection.**
- 3) **Where the Undersigned intends to deposit a foreign currency bill by way of collection or purchase into the account, when the bank confirms that the operation of the funds does not conform to the principles stipulated in Article 3 of the Agreement or other relevant restrictions, the Bank may decline to proceed; however, the Bank shall notify the Undersigned of the reason for**

**the rejection.**

經由本帳戶辦理與授信相關收付款之國外匯兌業務-特別約定事項:

- (一) 依匯入匯款電文指示其受款人帳戶指定為本帳戶者，經銀行確認該筆資金之運作不符合本契約第三條約定之原則或其他相關限制規定，立約定書人同意銀行得逕予以退匯，惟銀行應盡速告知受款人本筆匯入匯款已遭退匯。
- (二) 立約定書人指示銀行將本帳戶資金匯出，經銀行確認該筆資金之運作不符合本契約第三條約定之原則者或其他相關限制規定，銀行得婉拒受理該筆匯出匯款，惟銀行應告知立約定書人不得受理之原因。
- (三) 立約定書人擬將外幣票據以託收或買入方式存入本帳戶者，經銀行確認該筆資金之運作不符合本契約第三條約定之原則或其他相關限制規定，銀行得婉拒受理，惟銀行應告知立約定書人不得受理之原因。

十五、**The Undersigned agrees that where the services and businesses provided by the Bank are interrupted due to laws, regulations, failure of telecommunication networks, third-party sabotage or error, other reasons not attributable to the Bank, other force majeure including incidents, acts of god, war, terrorist activities, strikes, suspension of work, natural disasters, or other reasons that cannot be reasonably controlled by the Bank, the Bank shall not be liable for the interruption, any loss caused by the interruption, or its inability to perform or delay in the performance of obligations set forth in the Agreement.**

立約定書人同意銀行提供之各項服務及業務，如因法令規定、電信線路故障、第三人為破壞或錯誤、其他不可歸責於銀行之事由或因天災、戰禍、恐怖活動、罷工、停工、自然災害等不可抗力事件或銀行在合理情況下無法控制之其他原因而致中斷，其中斷與中斷所引致之任何損失或因上述情況致銀行無法履行或遲延履行本契約下之義務者，銀行毋須負責。

十六、**Not unless agreed upon by the Bank, shall the Undersigned sell, lease, assign or provide pledge over the creditor's right, account number or account itself of the account to a third party other than the Bank.** In the event that a violation of the provision above, the aforesaid action taken by the Undersigned shall not be effective to the Bank, and the Undersigned must assume legal liabilities arising therefrom. Anyone who gives the account to fraud syndicates may have committed crimes of assisting in fraud and money laundering.

非經銀行同意，立約定書人不得將本帳戶之債權、帳號或帳戶權利出售、出租、讓與或設定質權予銀行以外之第三人，違者對銀行不生效力且立約定書人須自負法律責任。凡提供帳戶交詐騙集團使用者，將可能觸犯幫助詐欺罪及幫助洗錢罪。

十七、**The Undersigned shall keep the password, fund withdrawal seal, and other certifications agreed for transactions separately. In the event of theft, loss, destruction, or other cases in which such items separates from its Undersigned, the Undersigned shall carry out procedures for reporting the loss or suspension of payment with the Bank through the telephone or in written documents. The Undersigned shall be required to apply for reissuance of the items or replace the seals in writing over the counter. If the Undersigned 's funds were misappropriated before the loss is reported to the Bank, the Undersigned shall still be responsible for repayment of any payments that the Bank has made against valid passwords, seals and signatures, or other certifications agreed for transactions. The Bank shall not be liable for compensation for losses suffered by the Undersigned as a result thereof.**



**The Bank shall not be liable for any losses due to forgery or alteration of the Undersigned 's signature on seal, or other certifications agreed for transactions which the Bank's employee was unable to discern with the naked eye and deemed them to meet qualifications for payment despite exercising the duty of care as a prudent administrator.**

立約定書人對於密碼、取款印章及其他約定之往來憑證等務須分別保管，如遇被盜、遺失、滅失或其他脫離立約定書人占有等情事時，得先以電話或書面等方式向銀行辦理掛失止付手續，惟須再以書面方式向國內原開戶單位臨櫃辦理補發或更換印鑑手續，倘立約定書人帳戶內之款項於辦妥掛失止付手續前遭他人冒領者，如領款人提示之密碼、印鑑簽樣或其他約定之往來憑證等真實無誤，銀行所為付款行為對立約定書人仍生清償效力，銀行對立約定書人因此所生之損害不負賠償責任。

印鑑簽樣或其他約定之往來憑證等經偽造、變造或塗改而非肉眼所能辨認，如銀行已盡善良管理人之注意義務仍認為相符予以付款者，其發生之損失，銀行不負賠償之責。

**十八、The Undersigned agrees that the Bank may, based on business requirements, add, delete, or change terms and conditions specified in the Agreement, related services (including but not limited to adding foreign currency currency types), and service fee standards.**

The aforementioned changes, unless otherwise specified in laws or regulations of regulators , or provided in the Agreement, or unless the contents are beneficial to the Undersigned , shall be published and announced on the Bank's website or business premises 60 days prior to the effective date in lieu of notifications. Where the Bank deems it necessary, it may notify the Undersigned in writing or through other methods. If the Undersigned disagrees with the Bank's addition, deletion, or modification of terms or the content/item of a service after the change, the Undersigned shall, within the deadline designated by the Bank (where a deadline is not specified, it shall be before the change becomes effective), terminate transactions and business relations with the Bank and this Agreement in accordance with the the first paragraph of Article 21. If the Undersigned fails to do so, it shall be deemed as having agreed to the modified terms or automatically privy to the service contents/items after the change. However, the modified content/items of a service and the rights of the Undersigned , which must be applied by the Undersigned pursuant to the provisions of the law or the Bank's announcement, are not included .

立約定書人同意銀行依業務需要，得增刪變更本契約約定事項及其相關服務內容（包括但不限於增加外幣幣別）與手續費收費標準。

前項情形，除法令、主管機關另有規定、本契約另有約定、或除其內容有利於立約定書人者外，銀行應於生效日60日前，於網站公告或營業場所公開揭示以代通知。銀行認有必要時，並得以書面或其他方式通知立約定書人。倘立約定書人不同意該增刪修改之約定事項或該變更後之服務內容/項目，立約定書人應於銀行指定期限內（如無指定期限，則應於變更生效前），依本契約第二十一條第(一)款約定方式終止與銀行之業務往來關係及本契約，否則即視同承認該增刪修改之約定事項或自動享有該變更後之服務內容/項目。但變更後之服務內容/項目及立約定書人之權益如依法令規定或經銀行公告必須由立約定書人提出申請者，不在此限。

**十九、In the event that the Bank, by its discretion, suspects that the account has been allegedly misused or used for unlawful purposes, and the balance shown on the**

**account is below the value equivalent to NT\$1,000, the Bank may have the Agreement terminated forthwith, clear up and revoke the account and transfer the balance into “other payable” and duly handle the balance according to law when the Undersigned applies for payment.**

如經銀行研判本帳戶有疑似不法或不當使用之情事，且帳戶餘額如在等值新臺幣一千元以下時，銀行得逕行終止本契約，辦理該帳戶之結清銷戶手續，餘額轉入其他應付款，於立約定書人申請給付時，依法處理。

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 Undersigned or its related parties for any related measures (including but not limited to regular and/or irregular assessments, investigations, and reports) on the Undersigned or its related parties (including without limitation the Undersigned's beneficial owners, senior managers, related parties to the accounts (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.

The Undersigned agrees that the 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 Undersigned related to the items above and any of their transactions with the Bank, and Undersigned 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.

The Undersigned agrees that the 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 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 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 other domestic or 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 personal data to the above government agencies or competent authorities within the scope of the aforementioned purposes.

The Undersigned agrees that the Bank may process any of the following conditions involving the Undersigned 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 Undersigned or its related party shall be borne by the Undersigned or its related party and the Bank shall not be liable for compensation:

- 1) **Where related laws or regulations are not violated, the Bank may, if it learns or is required to assume that the Undersigned's source of funds is from corruption or abuse of public assets, refuse or sever business relationships with the Undersigned.**
- 2) **Where the Undersigned or its related party is subject to economic or trade restrictions/sanctions or announced, identified or investigated by a foreign government, international anti-money laundering organization, or the Ministry of Justice in accordance with the "Counter-Terrorism Financing Act", the Bank may refuse business transactions or close the account without notice.**
- 3) **Where the Undersigned fails to comply with the Bank's regular and/or irregular reviews, refuses to provide information on the beneficial owner or the individual with controlling rights over the Undersigned, refuses to explain the nature or purpose of the transaction or the source of funding, is suspected to be involved in a money laundering or terrorist financing transaction, or where the Bank deems it necessary (including but not limited to cases where the review process deems the documents provided by the Undersigned to be questionable, the account or the transaction is deemed as abnormal after Undersigned's explanation, or the media reports that the Undersigned is involved in specific illegal cases), the Bank may temporarily suspend transactions, temporarily suspend or terminate business relationships, or take other necessary measures.**

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，對立約定書人與立約定書人關係人(包括但不限於立約定書人之實質受益人、高階管理人、本帳戶關係人(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，銀行均毋須對立約定書人或立約定書人關係人負任何損害賠償責任。

立約定書人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立約定書人及其與銀行從事任何交易之資料、與立約定書人及立約定書人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。

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。

立約定書人與立約定書人關係人如有以下情形之一者，立約定書人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恐恐怖主義等相關法令規範，倘立約定書人與

立約定書人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：

- (一) 在不違反相關法令情形下，銀行如果得知或必須假定立約定書人往來資金來源自貪瀆或濫用公共資產時，得不予接受或斷絕業務往來關係。
- (二) 立約定書人與立約定書人關係人受經濟或貿易限制/制裁、外國政府或國際洗錢防制組織或法務部依「資恐防制法」公告認定或追查之恐怖分子或團體，銀行得拒絕業務往來或逕行銷戶。
- (三) 立約定書人不配合銀行定期或不定期審視、拒絕提供實質受益人或對立約定書人行使控制權之人等資訊、對交易之性質與目的或資金來源不願配合說明、涉及疑似洗錢或資恐交易、或銀行認為必要時(包括但不限於經審視程序認定立約定書人提供之文件或審視之結果有疑義者、經立約定書人說明後仍認定帳戶或交易有異常或洗錢疑慮者、或媒體報導其涉及違法之特殊案件等)，銀行得暫時停止交易，或暫時停止或終止業務關係或採行其他必要之措施。

#### 二十一、Termination or invalidity of the Agreement or the account:

- 1) Unless otherwise stipulated by laws or regulations or otherwise agreed with the Bank, the Undersigned may terminate the Agreement and the account (i.e., account closing) in person at the original account opening branch in the country.
- 2) In the event that the account is under compulsory enforcement, provisional seizure, provisional disposition (decretum interimisticum) or other provisional remedies and, as a result, a loan of the Undersigned collateralized by the account likely becomes insolvent, after the Bank serves the notice or reminding note, the said loan shall be deemed to have matured in full. The Bank may exercise the pledge power over the balance of the account and may further reimburse all sorts of deposits deposited by the Undersigned at the Bank and all the creditor's rights of the Undersigned to the Bank before maturity and further take the proceeds obtained through the reimbursement before maturity to offset all liabilities assumed by the Undersigned to the Bank.  
The expression of intent by the Bank for offsetting mentioned in the preceding paragraph will come into effect at the very moment when the account is deducted. At the same time, other vouchers issued by the Bank shall become null and void within the scope of the offset.
- 3) The Undersigned agrees that in the event of any of the following, the Bank may terminate all or part of the Agreement through written notice or other appropriate methods. The Bank also has the right to forgo regular fund retrieval procedures and dispose of the account or close the account. Any damage or detriment suffered by the Undersigned shall be borne solely by the Undersigned and the Bank shall not be liable for compensation.
  - (1) Where the Undersigned is in violation of the Agreement and has failed to respond to the Bank's request for improvement or for payment by specific deadlines;
  - (2) Any circumstance under Article 19 of this agreement;
  - (3) Those who have the circumstances under Article 20 of this Agreement, where the Bank has to carry out measures to prevent money laundering and combat the financing of terrorism;

- (4) Where the Undersigned is in violation of Article 29 in the Agreement regarding FATCA regulations or related regulations of common reporting or due diligence review procedures and the Undersigned fails to settle accounts and close the account within the deadline specified in the Bank's notice.
- 4) When the account is closed in accordance with the provisions of subparagraph (3) of this Article, the Undersigned only can request the original account-opening unit for the retrieval of account balance.
- 5) The Undersigned agrees that before this account is not closed when the credit purposes agreed with the Bank are terminated, the Bank may refuse the cash flow of this account or terminate the business relationship directly.

本契約與本帳戶之終止或失效：

- (一) 除法令另有規定或與銀行另有約定者外，立約定書人得親自至國內原開戶單位終止本契約與本帳戶(即銷戶)。
- (二) 本帳戶倘受強制執行、假扣押、假處分或其他保全處分，導致立約定書人於銀行之債務有不能清償之虞時，經銀行通知或催告後，債務即視為全部到期，銀行得對本帳戶餘額、立約定書人寄存於銀行之各種存款及對銀行之一切債權期前清償，並將期前清償之款項逕行抵銷立約定書人對銀行所負之一切債務。銀行前項抵銷之意思表示，自登帳扣抵時即生抵銷之效力。同時銀行發給立約定書人之其他憑證，於抵銷之範圍內失其效力。
- (三) 立約定書人同意倘有下列任一情事發生時，銀行得以書面或其他適當方式終止本契約之全部或一部分，並有權於未終止本契約前即不經由一般取款程序，逕就本帳戶為必要之處分或銷戶，倘立約定書人因此發生損害或承受不利益均由立約定書人自行承擔，銀行不負損害賠償責任：
1. 立約定書人違反本契約之約定，經銀行催告限期改善或限期請求履行未果者；
  2. 有本契約第十九條所列情事者；
  3. 有本契約第二十條所列銀行須執行有關防制洗錢及打擊資恐措施者；
  4. 立約定書人違反本契約第二十九條有關 FATCA 法案或金融機構執行共同申報及盡職審查作業辦法相關約定且於銀行通知後逾期仍未辦理結清銷戶者。
- (四) 依本條第(三)款約定由銀行逕行銷戶者，本帳戶餘額限向國內原開戶單位申請領回。
- (五) 立約定書人同意於與銀行約定之授信目的終止未能辦理銷戶前，銀行得拒絕本帳戶之資金往來或逕行終止業務關係。

二十二、Where the Bank is involved in litigation for the Undersigned's violation of any provision of the Agreement, the Undersigned agrees that the attorney expenses and other necessary expenses paid by the Bank for the purpose of exercising or securing its creditor's rights over the Undersigned shall be borne by the Undersigned. However, where a court rules against the Bank, the Bank shall be responsible for the aforementioned expenses calculated based on the proportion of the parts that are ruled against the Bank to all litigation items. For parts where the court rules for the Bank, the Undersigned agrees that the Bank may forgo its regular procedures and deduct payment directly from the Undersigned's account. The Bank may also determine the sequence of payment deductions.

銀行如因立約定書人違反本契約任一約定涉訟，立約定書人同意銀行為行使或保全對立約定書人之債權所支出律師費及其他必要費用，由立約定書人負擔。但如經法院裁判銀行敗訴確定時，則應由銀行負擔依銀行敗訴部分與全部訴訟標的比例計算之上開費用，而銀行勝訴

應由立約定書人負擔部分，立約定書人同意銀行得不經由一般取款程序，逕自立約定書人之帳戶內扣抵，且銀行得自行決定相關款項之扣帳順序。

二十三、The Undersigned agrees that the Undersigned's address as shown on the specimen seal certificate card shall be the address for services of relevant documents. **Whenever the Undersigned changes the address, the Undersigned shall keep the Bank informed in writing or through other agreed upon means forthwith and agrees that the address after such change shall be the address for document service.** In the event that the Undersigned fails to keep the Bank informed in writing or through other agreed upon means forthwith, the Bank will still serve documents through the address shown on the specimen seal certificate card or the address with which the Bank last served to the Undersigned. A notice released through such address shall be deemed as having been lawfully served after a mail drop plus the regular period for mail travel.

立約定書人同意以印鑑卡所載之立約定書人地址為相關文書之送達處所，倘立約定書人地址有所變更，立約定書人應即以書面或其他約定方式通知銀行，並同意改依變更後之地址為送達處所；如立約定書人未以書面或依約定方式通知變更地址時，銀行仍以印鑑卡所載地址或最後通知立約定書人之地址為送達處所，於通知發出後，經通常之郵遞期間即推定為已送達。

二十四、Where the Undersigned and the Bank agrees to use e-mail, mobile phone SMS, or other electronic means of information transmission to send notifications for various services, the notifications shall be delivered to the last e-mail or mobile phone number provided to the Bank. They shall be deemed as delivered after the Bank's transmission and absence of transmission failure messages. However, if the transmission fails for reasons that cannot be attributed to the Bank's deliberate actions or negligence (including but not limited to the Undersigned's provision of erroneous e-mail address/mobile phone number, the Undersigned's changes to its e-mail address/mobile phone number without updating information at the Bank, the Undersigned's cancellation of the e-mail address or mobile phone number, or failure of the Undersigned's connection or related equipment, or failure to operate such connection or equipment properly), the notification shall be deemed as delivered when it is sent by the Bank. **Where the Undersigned changes its e-mail address or mobile phone number, the Undersigned shall notify the Bank in writing or through other agreed methods to notify the Bank of the update.** If it fails to notify the Bank of the update after the change, the Bank shall use the last registered information as the e-mail address/mobile phone number for notifications. If the Undersigned provides e-mail/mobile phone number as the method for the Bank to contact the Undersigned and does not agree to receive notifications in electronic messages, the Undersigned may not file any claim against the Bank for the Bank's failure to use the aforementioned e-mail/mobile phone number for the delivery of notifications.

立約定書人與銀行另行約定以電子郵件 ( E-MAIL )、手機簡訊等電子訊息傳輸方式為各項服務項目之通知者，以立約定書人最後通知銀行之電子郵件地址或手機號碼為準，經銀行傳送且無傳送失敗訊息，即視為送達。但倘非因銀行之故意或過失而造成傳送失敗者 ( 包括但不限於立約定書人提供錯誤之電子郵件地址/手機號碼、立約定書人變更電子郵件地址/手機號碼而未辦理更新、立約定書人取消電子郵件地址/手機號碼、立約定書人端之連線通訊或相關設備故障或運作不當等 )，則以銀行對外發送之時間視為送達。倘立約定書人之電子郵件地址或手機號碼有所變更，立約定書人應即以書面或其他約定方式通知銀行更新，

如有變更而未通知銀行辦理更新者，銀行仍以立約定書人最後登記資料為立約定書人應受送達之電子郵件地址/手機號碼。倘立約定書人提供電子郵件地址/手機號碼係作為銀行聯絡立約定書人之方式、並未約定以電子訊息傳輸方式為通知者，立約定書人不得以銀行未以上開電子郵件地址/手機號碼為通知送達方式而向銀行為任何請求。

二十五、The personal data collected, processed, cross-border transferred, and used by the Bank in accordance with this Agreement (hereinafter referred to as “personal data of the party”):

- 1) The collection of personal data involves the privacy rights of the person to whom the personal data belongs (hereinafter referred to as the "party"). When collecting personal data from the party, 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:
  - (1) Name of the collector (i.e. Mega International Commercial Bank.).
  - (2) Purposes of collection.
  - (3) Categories of personal data.
  - (4) The time period, territory, recipients and methods of the use of “personal data of the party”.
  - (5) The rights and methods an involved party may exercise in accordance with Article 3 of the PDPA.
  - (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.
- 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.
- 3) **According to Article 3 of the PDPA, for the “personal data of the party” under the Bank’s custody, the party is entitled to exercise the following rights:**
  - (1) **Except for the situation set forth under the proviso of Article 10 of the PDPA, the party may inquire or request to review or obtain copies. Nevertheless, the Bank may charge a fee to cover necessary costs in accordance with Article 14 of the PDPA.**
  - (2) **Request 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.**
  - (3) **In the event that the Bank is found having violated the PDPA in collection, processing or use of the “personal data of the party”, the party may request the Bank to erase or cease collecting, processing or using the aforementioned personal data in accordance with Article 11, Paragraph 4 of the PDPA.**
  - (4) **In accordance with Article 11, Paragraph 2 of the PDPA, in case of a dispute over the correctness of the personal data, the party may apply to the Bank for cease processing or using of the “personal data 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 and the dispute has been recorded.**

- (5) In accordance with Article 11, Paragraph 3 of the PDPA, when the specific purpose of data collection no longer exists, or upon expiration of the relevant time period, the party may apply to the Bank for erasing or cease processing or using the “personal data 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.
- 4) In an attempt to exercise all sorts of rights in accordance with Article 3 of the PDPA 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.
- 5) Except for the necessary data for the Bank to fulfill its statutory obligations, the party may choose whether to provide related personal data and categories. 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.

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」）：

- (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：
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. 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。
- (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。
- (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：
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，或經當事人書面同意，並註明其爭議者，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當事人書面同意者，不在此限。
- (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。



(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。

二十六、**Within the scope of the purpose of fulfilling the rights and obligations of the Agreement, the Undersigned and its person in charge/representative authorize the Bank to collect information from the Joint Credit Information Center, Financial Information Service Co., Ltd., and other institutions designated by the competent authority on the Undersigned and its person in charge/representative, and the aforementioned institutions may also provide the information collected regarding on the Undersigned and its person in charge/representative to the Bank.**

立約定書人及其負責人/代表人授權銀行於為履行本契約權利義務之目的範圍內，得向財團法人金融聯合徵信中心、財金資訊股份有限公司及其他經主管機關指定之機構蒐集立約定書人及其負責人/代表人之資料，且前揭機構亦得提供其所蒐集之立約定書人及其負責人/代表人資料予銀行。

二十七、According to the Financial Holding Company Act and the Rules Concerning Cross-Selling by Financial Holding Company Subsidiaries, the Undersigned 's information shared between Bank, the Bank's financial holdings group and its subsidiaries may not be used for any purpose other than marketing if the information is collected for marketing purpose. the Undersigned 's information that is disclosed, transferred, or shared, unless otherwise specified by law and expressly approved by the Undersigned in a contract or written agreement, may not contain any information other than the Undersigned 's name and address.

Except for cases where the law or the regulator approves of the use, the Bank shall be responsible for protecting related personal/company information provided by the Undersigned during transactions. The Undersigned may inquire the contents of confidentiality measures on the Bank's website (<https://www.megabank.com.tw/>).

依金融控股公司法及金融控股公司子公司間共同行銷管理辦法等相關規定，銀行及銀行所屬之金融控股公司及其所轄之子公司間交互運用立約定書人資料，基於行銷目的蒐集個人資料時，不得為行銷目的外之利用；於揭露、轉介或交互運用立約定書人資料時，除法令另有規定、經立約定書人簽訂契約或書面明示同意者外，所揭露、轉介或交互運用之資料不得含有立約定書人之姓名或地址以外之其他資料。

除法令或主管機關另有規定得使用者外，銀行對立約定書人於往來期間所託付之個人/公司相關資料有保護之責任，立約定書人可至銀行網站（網址：<https://www.megabank.com.tw/>）查詢保密措施之內容。

二十八、The Undersigned agrees that to meet the need in its business operations, the Bank may, pursuant to the requirements promulgated by the competent authority, entrust other entities to take charge of business items which may be handled by other entities through entrustment. the Undersigned may inquire with the Bank regarding the categories of the personal information disclosed to the trustee during the outsourcing process, the name of the trustee and such information. The Undersigned further agrees that the Bank may provide such information to the trustee(s). All such trustee(s) shall still be equally subject to laws and non-disclosure obligations upon processing or utilizing the "information of the Undersigned".

立約定書人同意銀行為配合業務需要，得依主管機關規定將可委託其他機構處理之業務項

目，委託其他機構處理，立約定書人可向銀行洽詢有關委外作業所揭露於受託機構之資訊種類及受委託機構之名稱等資料，立約定書人並同意銀行得將其資料提供予受委託機構，受委託機構於處理及利用立約定書人資料時，仍應依法令規定辦理並保守秘密。

**二十九、The Undersigned agrees to provide the following taxation statement and related documents and it pledges to take the initiative in notifying the Bank in the event of changes to its identity in the future:**

- 1) To comply with Foreign Account Tax Compliance Act (“FATCA”), the bank shall identify if the Undersigned is a US taxpayer. The Undersigned being a US taxpayer when opening this account shall provide US tax declaration documents such as W-9, and Waiver. If the Undersigned is not a US taxpayer when opening this account, the Undersigned shall provide US tax declaration documents such as W-8BEN-E, and **the Undersigned undertakes to automatically notify the Bank within thirty(30) days after a change of identity and to proceed by the above regulations.**

**In no event shall the Bank be responsible for the Undersigned who fails to comply with this provision and which results in the withholding of US-income source or arising any tax burden. In the event of any damage suffered by the Bank attributable to the Undersigned (including, but not limited to, being punished by the regulatory authority or claimed by the counter party), the Undersigned agrees to compensate the Bank unconditionally for such damages.**

**The Undersigned agrees if he/she violates this provision, he/she shall close the account within one (1) month after the notification of the Bank; if the Undersigned fails to do so, the Bank shall be entitled to terminate the Agreement and close the Undersigned’s account.**

- 2) The Bank shall be required to perform due diligence on the financial account information for taxation purposes in accordance with the “Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions” and it shall subsequently report to the Ministry of Finance the declarable tax-related information under the financial accounts of tax residents to the tax competent authority. As such, the Undersigned shall be required to provide self-certification that it retains the status of a tax resident when opening the account and **pledge that it shall take the initiative in notifying the Bank in the event of changes to its identity within 30 days and providing new self-certification.**

**The Bank shall not be held liable for any tax penalties due to the Undersigned’s violation of this clause. In addition, if the Bank suffers any damage for reasons attributable to the Undersigned based on this clause, the Undersigned agrees to bear all liabilities for compensation.**

**The Undersigned agrees that he/she shall settle and close the account within one month of receiving the Bank’s notice. If the Undersigned fails to complete the procedures, the Bank may terminate the Agreement and close the account.**

立約定書人同意提供下列稅務聲明等相關文件，並承諾嗣後身分異動，應主動通知銀行：

- (一) 銀行為遵循美國「外國帳戶稅收遵循法」( Foreign Account Tax Compliance Act，簡稱FATCA法案) 規範，須辨識立約定書人是否具有美國應稅身分，立約定書人於銀行開立帳戶時，若具有美國應稅身分，應提供W-9及同意書 ( Waiver ) 等美國稅務聲明

文件；立約定書人若開戶時未具美國應稅身分，則應提供W-8BEN-E美國稅務聲明文件，並承諾嗣後倘有身分異動，應於異動後30天內主動通知銀行，並依上開相關規定辦理。

立約定書人若違反本條約定，致其美國來源所得遭扣繳，或衍生任何稅務，銀行概不負責，且銀行若因立約定書人依本條有可歸責之事由受有任何損害(包括但不限於主管機關之處罰或遭交易對手求償)，立約定書人同意無條件負擔一切損害賠償責任。

立約定書人並同意若違反本條約定，立約定書人應於銀行通知後一個月內結清帳戶，逾期未辦理，銀行得逕行終止本契約並辦理銷戶。

- (二) 銀行為因應財政部「金融機構執行共同申報及盡職審查作業辦法」之規定，須針對立約定書人進行稅務用途金融帳戶資訊交換盡職審查，並於審查後向財政部申報應申報國居住者之稅務用途金融帳戶資訊。爰此，立約定書人應於開立帳戶時，提供自我證明以聲明稅務居住者身分，並承諾嗣後倘有身分異動，應於異動後30天內主動通知銀行，並同時提供新的自我證明。

立約定書人若違反本條約定，遭受任何稅務裁罰，銀行概不負責，且銀行若因立約定書人依本條有可歸責之事由受有任何損害，立約定書人同意無條件負擔一切損害賠償責任。

立約定書人並同意若違反本條約定，立約定書人應於銀行通知後一個月內結清帳戶，逾期未辦理，銀行得逕行終止本契約並辦理銷戶。

三十、The governing laws of this Agreement is the laws of the Republic of China.

This Agreement is made in both English and Chinese languages. Should there be any discrepancy or inconsistency between two languages, the Chinese version shall prevail. Any matters insufficiently provided for herein shall be subject to addition by and between both parties in writing through amicable negotiations. In the event that there is no negotiation or the efforts through such amicable negotiation prove to no avail, such part shall be handled under the laws and ordinances concerned.

本契約之準據法為中華民國法律。

本契約以中文、英文二種語言作成，如中、英文本間有任何出入或不一致時，應以中文本為準。

本契約如有未盡事宜，雙方得另以書面協議補充之；未為協議或協議不成者，悉依相關法令辦理。

三十一、Where the Undersigned and the Bank are involved in litigation due to the Agreement, both parties agree that the local court in the place of the Bank's business unit with which the account involved is opened or the Taiwan Taipei District Court shall be the court of first instance. However, where there are provisions regarding exclusive jurisdiction in laws, the provisions shall prevail, and the provisions regarding the applicability of the court of jurisdiction for small claims, stipulated in Article 47 of the Consumer Protection Act or Article 436-9 of the Taiwan Code of Civil Procedure shall not be excluded.

立約定書人及銀行間因本契約涉訟時，雙方同意以涉訟帳戶所屬銀行營業單位所在地之地方法院或臺灣臺北地方法院為第一審管轄法院。但法律有專屬管轄之規定者，從其規定，且不得排除消費者保護法第四十七條或民事訴訟法第四百三十六條之九規定小額訴訟管轄法院之適用。

三十二、The Undersigned authorizes the Bank, its Financial Holding Company, and its representative, its agents, its employees, its users or its consultants who get in contact with any bank records, account books, or any transaction records relating to the personal and account information (hereinafter referred to as the "depositor's data") of the Undersigned during the course of performing their jobs or duties or within the scope of their duties, to disclose related depositor's data to any of the following parties according

to applicable domestic and foreign regulations (including ,but not limited to, domestic and foreign regulations regarding the obligations of tax declaration and/or tax withholding applicable to the Bank, such as the U.S. Foreign Account Tax Compliance Act and the Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions of the R.O.C. (and any amendments, replacement or substitution regulations thereof)) and government agency's decision or order:

- 1) Any branches, representative offices, parent company, affiliates, subsidiaries, agents, and outsourcing service providers and agents thereof;
- 2) Any government agencies, quasi-government agencies, supervisory authorities, financial, currency or other competent authorities, institutions or individuals located in Taiwan or other countries; and
- 3) Any parties to which the Bank has the obligation to disclose information according to domestic and foreign regulations, and government agency's decision or order.

立約定書人授權銀行、銀行所屬金融控股公司、及因工作、職權或職務範圍接觸與立約定書人及帳戶資料有關之銀行紀錄、簿冊、或任何往來紀錄等資料(下稱客戶資料)之銀行代表人、代理人、受僱人、使用人或顧問、得依應適用之國內外法令(包括但不限於使銀行負有申報及/或扣除扣繳稅額義務之國內外法律、例如美國外國帳戶稅收遵循法及本國金融機構執行共同申報及盡職審查作業辦法(及其修訂、取代或替代之法律))、機關之裁判或命令之要求、向下列之人揭露相關客戶資料：

- (一) 銀行之分公司、代表處、母公司、關係企業、子公司、代理人、委外服務提供者及其代理人；
- (二) 位於臺灣或其他國家之任何政府機關、準政府機關、監管機關、財政、貨幣或其他主管機關、機構或個人；及
- (三) 銀行依國內外法令、機關之裁判或命令負有義務向其揭露者。

**三十三、 Transactions involves exchanges between different currencies through the account, unless otherwise agreed, the currency shall be converted at the exchange rate announced by the Bank at the time of the transaction.**

**The Undersigned confirms he or she has been aware of the potential risks in fluctuation of the exchange rates and discontinuance from the exchange by the issuing countries which may lead to transaction risks or valuation losses. The Undersigned shall consider his or her own financial status and tolerance of above-mentioned risks, and agrees to assume such risks and losses which possibly arise from relevant transactions by himself or herself**

本帳戶交易涉及各幣別間轉換時，除另有約定外，其匯率依交易當時銀行掛牌匯率折算之。立約定書人知悉本帳戶具有匯率變動及發行國家停止兌換之可能風險，將導致立約定書人之交易風險或評價損失。立約定書人應考量本身財務狀況及承受前述風險之能力並願意自行承受因進行交易所可能衍生之風險及損失。

**三十四、 The Undersigned agrees that the Bank may collect, process, utilize and transmit internationally the information of the Undersigned and trade information of remittance, within the business scope authorized by the competent authority in Taiwan and in accordance with the laws and ordinances concerned in Taiwan and the countries where the transaction banks (banks to release payment, transfer the and remit exchange) are located for the purpose of anti-crime and anti-terrorist.**

立約定書人同意銀行於臺灣地區主管機關核定承辦之業務範圍及遵循臺灣地區及通匯行(解款行、轉匯行、匯款行)所在國防制犯罪及反恐法令之特定目的下，得辦理立約定書人資料及匯款交易資訊之蒐集、處理、利用或國際傳輸。

**三十五、 The Undersigned is fully aware that the Bank shall still submit and report the**

**relevant information on various business activities conducted through the account on a daily or regular basis in accordance with the regulations of the Central Bank.**  
立約定書人已充分理解，經由本帳戶辦理之各項業務，銀行仍應依據中央銀行規定，逐日或定期報送本項業務相關資料。

**三十六、If the Undersigned has any question regarding the relevant business under this Agreement, the Undersigned is advised to clarify through the special line for grievance: (02) 8982-0000 or toll-free: special line for service:0800-016168.**  
立約定書人對於本契約相關業務如有疑義，得洽銀行申訴專線：(02) 8982-0000或免付費服務專線：0800-016168。

**三十七、The Bank will deliver a copy of this agreement to the Undersigned . The Undersigned 's consent to the terms contained in the Agreement or the intention to open the account is made electronically. The Undersigned agrees that the Bank will deliver the Agreement to the Undersigned in an unwritten form, such as an electronic file or an online announcement.**  
銀行交付本契約壹份予立約定書人收執。立約定書人對本契約所載條款之同意或申請開立本帳戶之意願聲明係以電子方式作成，立約定書人同意銀行以電子檔案或網站公告等非書面方式交付本契約予立約定書人存查。

## [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

Item 項 目	Service Charge(TWD) 收 費 標 準 (新 臺 幣)
Request for Historical Transaction List 列印帳戶往來明細	Request for the historical transaction list for transactions consolidated into one transaction by bank: Free of charge Period requested within 6 months : Free of charge Period requested beyond the past 6 months : TWD 200 per account If the number of pages exceeds 10 for each account, an additional TWD6 will be charged for each extra page. 列印濃縮及半年內(含)資料者免收費·列印半年以上資料·每帳號收費 200 元。 若每帳號調閱頁數逾 10 頁·每增加一頁加收 6 元。
Copy of Historical Transaction Record 調印傳票	For the transaction record of any account within 12M from the application date : TWD 100 per record For the transaction record of any account beyond 1 year from the application date : TWD 200 per record 一、調印一年(含)內資料每張收費100元·一年以上資料每張收費200元。 If documents are kept in the warehouse, transportation fee will be charged besides the above fees; the maximum of transportation fee is TWD1,000 per request. 二、須至行外倉庫調印資料者·每次按實際交通費與客戶事前協商後洽收·交通費最高不逾 1,000 元。
Seal Changes 更換印鑑	TWD100 per request 每次 100 元。
Request for Confirmation 申請會計師函證	For any information within 3M from the application date: TWD 50 per copy For any information beyond 3M from the application date: TWD 100 per copy 申請最近三個月內(含)資料: 每份 50 元·超過三個月者: 每份 100 元。

## 二、Service Charges for Foreign Exchange Business

Effective from:2024/03/21

## 國外匯兌之收費標準

2024年03月21日生效

Categories of Business 業務項目		Detail for Service Charges 收費標準
I. Outward Remittance 匯出匯款	i. Telegraphic Transfer,Mail Transfer 電匯、信匯	A. Handling Charge: Calculated at 0.05% of each transaction Minimum NT\$120 Maximum NT\$800 匯款手續費:每筆按 0.05%計收 最低 NT\$120 最高 NT\$800 B. Cable Fee: NT\$300 for each cable 郵電費:每通電文 NT\$300
	ii. Demand Draft 票匯	A. Handling Charge: Calculated at 0.05% of each transaction Minimum NT\$200 Maximum NT\$800 匯款手續費: 每筆按 0.05%計收 最低 NT\$200 最高 NT\$800 B. Cable Fee: NT\$300 for each cable 郵電費:每通電文 NT\$300
II. Inward Remittance 匯入匯款	Telegraphic Transfer, Mail Transfer, Demand Draft 電匯、信匯、票匯	A. Handling Charge: Calculated at 0.05% of each transaction Minimum NT\$200 Maximum NT\$800 匯款手續費:每筆按 0.05%計收 最低 NT\$200 最高 NT\$800 B. Beneficiary is depositor at our bank, and other domestic peer processes payment of inward remittance: NT\$200 for each case 國內同業解付·受款人為本行客戶案件: 每筆 NT\$200

Categories of Business 業務項目		Detail for Service Charges 收費標準						
III. Clean Bill Purchase 買入光票	Foreign currency clean bill 一般外幣票據	<p>A. Handling Charge: Calculated at 0.05% of each clean bill Minimum NT\$200 Maximum NT\$800 匯費: 每張按 0.05%計收 最低 NT\$200 最高 NT\$800</p> <p>B. Discount Interest: Minimum NT\$300 買匯息 : (最低收 NT\$300)</p> <table> <tr> <td>USD</td> <td>14 天(Days)</td> </tr> <tr> <td>EUR、AUD、HKD</td> <td>30 天(Days)</td> </tr> <tr> <td>CAD</td> <td>45 天(Days)</td> </tr> </table> <p>If the period for recovery is longer than above mentioned period, discount interest will be charged according to actual period of recovery.</p> <p>For other currencies, discount interest will be determined by actual payment situation.</p> <p>其他幣別則視各該幣別之付款情形計算買匯息天數。 但回收天數較長者，得補收差額。</p> <p>C. Cable Fee 郵電費：</p> <p>(a) Payer of USD clean bill is within America: NT\$300 for each clean bill. 美國地區付款之美金票據：每張 NT\$300</p> <p>(b) Payer of USD clean bill is not within America/Other foreign currency clean bill: NT\$400 for each clean bill . (If clean bill is dispatched by international courier, courier fee will be charged) 美國地區以外之美金票據及雜幣票據：每張 NT\$400(如以國際快遞寄件時按國際快遞價格計收)。</p> <p>D.Fee of overseas bank: It depends on the service charges of overseas bank. 國外銀行費用：按實際成本計收。</p>	USD	14 天(Days)	EUR、AUD、HKD	30 天(Days)	CAD	45 天(Days)
USD	14 天(Days)							
EUR、AUD、HKD	30 天(Days)							
CAD	45 天(Days)							



Categories of Business 業務項目		Detail for Service Charges 收費標準
IV. Clean Bill Collection 光票託收	Foreign currency clean bill 一般外幣票據	<p>A. Handling Charge: Calculated at 0.05% of each clean bill, Minimum NT\$200 Maximum NT\$800 匯費:每張按 0.05%計收 最低 NT\$200 最高 NT\$800</p> <p>B. Discount Interest: Free of charge 買匯息 : 免收。</p> <p>C. Cable Fee 郵電費: (a) Payer of USD clean bill is within America/ Payer of foreign currency clean bill is domestic peers: NT\$300 for each clean bill. 美國地區付款之美金票據/本國境內同業為付款行之外 幣支票 : 每張 NT\$300。</p> <p>(b) Payer of USD clean bill is not within America/Other foreign currency clean bill: NT\$400 for each clean bill. (If clean bill is dispatched by international courier, courier fee will be charged.) 美國地區以外之美金票據及雜幣票據 : 每張 NT\$400 (如以國 際快遞寄件時按國際快遞價格計收)。</p> <p>D. Fee of overseas bank: It depends on the service charges of overseas bank. 國外銀行費用 : 由國外銀行依其收費標準逕自票款扣除。</p>

Categories of Business 業務項目		Detail for Service Charges 收費標準
V. Others 其他	i. Foreign currency remittance between domestic branches of Mega Bank(OBU is included) 國內聯行間(含 OBU)外幣匯款	Half of Handling Charge and cable fee. 匯款手續費及郵電費均減半。
	ii. Transfer foreign currency to other account within Mega Bank 轉帳予他人	Miscellaneous Handling Charge: : NT\$100 for each transfer. 雜項手續費每筆 NT\$100。
	iii. Repayment for loan 轉償還貸款	Free of charge. 不收費。
	iv. Each kind of inquiry,rejection of remittance and application of re-remitting money 各種查詢、退匯、改匯等申請案件	<p>A. Application of re-remitting money/Rejection of remittance for telegraphic transfer,mail transfer and demand draft: 電、信及票匯改匯/退匯：</p> <p>(a) Miscellaneous Handling Charge: NT\$200 for each transaction. 雜項手續費 :每筆 NT\$200</p> <p>(b) Cable Fee: NT\$300 for each cable 郵電費:每通電文 NT\$300</p> <p>B. Inquiry: Applying for inquiry due to non-receipt of fund for telegraphic transfer or mail transfer, the cable fee is NT\$300 for each cable, in addition, the service charges of overseas bank will be collected additionally. If the remittance problem is caused by our bank, the above mentioned charge is free.</p> <p>查詢：電、信匯案件因收款人未收到匯款，申請查詢者，酌收郵電費每通電文 NT\$300，倘國外同業另有計收費用，則另行加計，惟匯款問題可歸責於本行時，則免收費用。</p>

Categories of Business 業務項目	Detail for Service Charges 收費標準
v. Report lost of draft(chèque) 匯票之掛失止付	A. Miscellaneous Handling Charge: NT\$100 for each transaction. 雜項手續費:每筆 NT\$100。 B. Cable Fee: NT\$300 for each cable 郵電費:每通電文 NT\$300。 C. Fee of overseas bank: It depends on the service charges of overseas bank 國外銀行費用：依國外銀行實際收取之費用計收。
vi. Applying for the exchange memo 申請國外匯兌水單/交易憑證	A. Copy of the exchange memo within 1 year, if the pages ≤ 10, NT\$50 for each copy. If the number of pages exceeds 10, an additional NT\$5 will be charged for each extra page for each copy. 列印最近一年內(含)水單/交易憑證·頁數 ≤ 10 頁者·每份 50 元·頁數 > 10 頁者·每增加 1 頁加收 5 元。 B. Copy of the exchange memo more than 1 year, if the pages ≤ 10, NT\$100 for each copy. If the number of pages exceeds 10, an additional NT\$5 will be charged for each extra page for each copy. 列印逾一年水單/交易憑證·頁數 ≤ 10 頁者·每份 100 元·頁數 > 10 頁者·每增加 1 頁加收 5 元。
vii. Copy of foreign exchange business application form 調閱影印國外匯兌業務申請書	The charge is in according with the Tariff of Deposit Service- Copy of Historical Transaction Record. 比照本行存款業務收費標準-調印傳票計收費用。

## Notes 註:

With The Bank's business adjustment, we are not accepting the purchase/collection of clean bills for GBP、JPY and NZD.

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。

兆豐國際商業銀行告知書附表 Attached list of Notification for Collection, Processing and Use of Personal Data by Mega International Commercial Bank							2022.09
特定目的說明 Description of specific purposes							
業務類別 Type of business	業務特定目的及代號 Specific purpose and code	共通特定目的及代號 Common purpose and code	蒐集之個人資料類別 Categories of personal data collection	個人資料利用之期間 Time Period of using personal data	個人資料利用之地區 Territory of using personal data	個人資料利用之對象 Recipients of using personal data	個人資料利用之方式 Methods of using personal data
一、存款業務 1. Deposits and remittances	022外匯業務 022Foreign Exchange Business 036存款與匯款業務 036Deposit and remitting 067信用卡、現金卡、轉帳卡或電子票證業務 067Credit card, cash card, debit card or electronic value-stored card business 082借款戶與存款戶存摺作業綜合管理 082Operation of integrated management among the borrowing households with depositors saved business 112票據交換業務 112Negotiation Instrument Exchange Business 181其他經營合於營業登記項目或組織章程所定之業務 181Other business operation in accordance with the business registration project or organization Prospectus	040行銷 040 Marketing 059金融服務業依法令規定及金融監理需要，所為之蒐集處理及利用 059 Financial service industry's collection and processing information in accordance with laws and needs for financial supervision 060金融爭議處理 060 Financial dispute resolution 061金融監督管理與檢查 061 Financial supervision, administration and inspection 063非公務機關依法定義務所進行個人資料之蒐集處理及利用 063 Non-government agency collect or process personal data under legal obligations	姓名、身分證統一編號/護照號碼、性別、出生年月日、通訊方式及其他詳如相關業務申請書或契約書之內容，並以本行與客戶往來之相關業務、帳戶或服務及自客戶或第三人處(例如：財團法人金融聯合徵信中心)所實際蒐集之個人資料為準。 Name, ID card number/passport number, gender, date of birth, contact information and like other contents of the relevant business application or contract depend on the actual personal data collection from relevant business, account activities and services of Bank's customers and provided by Bank's customers or third person(e.g. Joint Credit Information Center).	一、特定目的存續期間。 二、依相關法令所定(例如商業會計法等)或因執行業務所必須之保存期間或依個別契約就資料之保存所定之保存年限。 (以期限最長者為準) 1. Within time period of specific purpose. 2. The retention period agreed in the data retention period required by laws and regulations (e.g. Business Entity Accounting Act), or the retention period in accordance with its business needs or respective contracts (the longer period to be applied).	右邊「個人資料利用之對象」欄位所列之利用對象其國內及國外所在地 Any jurisdictions where the entities described in the right column "Recipients of using personal data" are located.	一、本行及本行海外分支機構(含受本行委託處理事務之委外機構) 二、依法令規定利用之機構(例如：本行母公司或所屬金融控股公司等) 三、其他業務相關之機構(例如：通匯行、財團法人金融聯合徵信中心、財團法人聯合信用卡處理中心、台灣票據交換所、財金資訊股份有限公司、信用保證機構、信用卡國際組織、收單機構暨特約商店等) 四、依法有權機關或金融監理機關 五、客戶所同意之對象(例如本行共同行銷或交互運用客戶資料之公司、與本行合作推廣業務之公司、外國政府或司法機關等)	符合個人資料保護相關法令以自動化機器或其他非自動化之利用方式。 The personal data will be used through automatic machine or non-automatic methods in compliance with the relevant personal data protection laws and regulations.
二、授信業務 2. Credit and lending	022外匯業務 022 Foreign Exchange Business 067信用卡、現金卡、轉帳卡或電子票證業務 067 Credit card, cash card, debit card or electronic value-stored card business 082借款戶與存款戶存摺作業綜合管理 082 Operation of integrated management among the borrowing households with depositors saved business 088核貸與授信業務 088 Lending and trust business 106授信業務 106 Credit business 111票券業務 111 Bills business 126債權整貼現及收買業務 126 Claims the whole discounting and trading business 154徵信 154 Reference 181其他經營合於營業登記項目或組織章程所定之業務 181 Other business operation in accordance with the business registration project or organization Prospectus	069 Contract, contract-like or other legal relation matters 090消費者、客戶管理與服務 090 Consumer, Customer Management and Service 091消費者保護 091 Consumer Protection 098商業與技術資訊 098 Business and Technical Information 104帳務管理及債權交易業務 104 Account management and debt trading business 116場所進出安全管理 116 Site safety management 136資(通)訊與資料庫管理 136 Information (Communication) and database Management 137資通安全與管理 137 Information and Communication Security and Management	姓名、身分證統一編號/護照號碼、性別、出生年月日、通訊方式及其他詳如相關業務申請書或契約書之內容，並以本行與客戶往來之相關業務、帳戶或服務及自客戶或第三人處(例如：財團法人金融聯合徵信中心)所實際蒐集之個人資料為準。 Name, ID card number/passport number, gender, date of birth, contact information and like other contents of the relevant business application or contract depend on the actual personal data collection from relevant business, account activities and services of Bank's customers and provided by Bank's customers or third person(e.g. Joint Credit Information Center).			1. The Bank and overseas branches (including the service provider engaged with the Bank). 2. The institution using the information in compliance with regulations (e.g. the parent company of the Bank or Mega Financial Holding Company the Bank belonging to). 3. The institutions in relation to relevant business (e.g. correspondent banks, Joint Credit Information Center, National Credit Card Center of R.O.C., Taiwan Clearing House, Financial Information Service Co., Ltd., credit guarantee institutions, credit card international organizations, credit card acquirers and engaged stores). 4. Legally investigation authority or financial supervisory authority. 5. Parties agreed by you (e.g. entities for joint marketing or mutual use of customers' data or entities working with the Bank for cooperative promotion and for soliciting business or foreign governments and judicial agencies).	
三、信用卡業務 3. Credit card	022外匯業務 022 Foreign Exchange Business 067信用卡、現金卡、轉帳卡或電子票證業務 067 Credit card, cash card, debit card or electronic value-stored card business 082借款戶與存款戶存摺作業綜合管理 082 Operation of integrated management among the borrowing households with depositors saved business 088核貸與授信業務 088 Lending and trust business 106授信業務 106 Credit business 154徵信 154 Reference 181其他經營合於營業登記項目或組織章程所定之業務 181 Other business operation in accordance with the business registration project or organization Prospectus	148網路購物及其他電子商務服務 148 Internet shopping and other electronic commerce services 157調查、統計與研究分析 157 Investigation, statistics and research analysis 177其他金融管理業務 177 Other financial administrative business 182其他諮詢與顧問服務 182 Other Consulting and Consultant Services	姓名、身分證統一編號/護照號碼、性別、出生年月日、通訊方式及其他詳如相關業務申請書或契約書之內容，並以本行與客戶往來之相關業務、帳戶或服務及自客戶或第三人處(例如：財團法人金融聯合徵信中心)所實際蒐集之個人資料為準。 Name, ID card number/passport number, gender, date of birth, contact information and like other contents of the relevant business application or contract depend on the actual personal data collection from relevant business, account activities and services of Bank's customers and provided by Bank's customers or third person(e.g. Joint Credit Information Center).				

業務類別 Type of business	特定目的說明 Description of specific purposes 業務特定目的及代號 Specific purpose and code	共通特定目的及代號 Common purpose and code	蒐集之個人資料類別 Categories of personal data collection	個人資料利用之期間 Time Period of using personal data	個人資料利用之地區 Territory of using personal data	個人資料利用之對象 Recipients of using personal data	個人資料利用之方式 Methods of using personal data
四、外匯業務 4. Foreign exchange	022外匯業務 022 Foreign Exchange Business 036存款與匯款業務 036 Deposit and remitting 082操作與存款戶存摺作業綜合管理 082 Operation of integrated management among the borrowing households with depositors saved business 088核貸與授信業務 088 Lending and trust business 106授信業務 106 Credit business 154徵信 154 Reference 181其他經營合於營業登記項目或組織章程所定之業務 181 Other business operation in accordance with the business registration project or organization Prospectus	040行銷 040 Marketing 059金融服務業依法令規定及金融監理需要，所為之蒐集處理及利用 059 Financial service industry's collection and processing information in accordance with laws and needs for financial supervision 060金融爭議處理 060 Financial dispute resolution 061金融監督管理與檢查 061 Financial supervision, administration and inspection 063非公務機關依法定義務所進行個人資料之蒐集處理及利用	姓名、身分證統一編號/護照號碼、性別、出生年月日、通訊方式及其他詳如相關業務申請書或契約書之內容，並以本行與客戶往來之相關業務、帳戶或服務中心)所實際蒐集之個人資料為準。 Name, ID card number/passport number, gender, date of birth, contact information and like other contents of the relevant business application or contract depend on the actual personal data collection from relevant business, account activities and services of Bank's customers and provided by Bank's customers or third person(e.g. Joint Credit Information Center).	一、特定目的存續期間。 二、依相關法令所定(例如商業會計法等)或因執行業務所必須之保存期間或依個別契約資料之保存所定之保存年限。 (以期限最長者為準) 1. Within time period of specific purpose. 2. The retention period agreed in the data retention period required by laws and regulations (e.g. Business Entity Accounting Act), or the retention period in accordance with its business needs or respective contracts (the longer period to be applied).	右邊「個人資料利用之對象」欄位所列之利用對象其國內及國外所在地 Any jurisdictions where the entities described in the right column "Recipients of using personal data" are located.	一、本行及本行海外分支機構(含受本行委託處理事務之委外機構) 二、依法令規定利用之機構(例如：本行母公司或所屬金融控股公司等) 三、其他業務相關之機構(例如：通匯行、財團法人金融聯合徵信中心、財團法人聯合信用卡處理中心、台灣票據交換所、財金資訊股份有限公司、信用保證機構、信用卡國際組織、收單機構暨特約商店等) 四、依法有權機關或金融監理機關 五、客戶所同意之對象(例如本行共同行銷或交互運用客戶資料之公司、與本行合作推廣業務之公司、外國政府或司法機關等) 1. The Bank and overseas branches (including the service provider engaged with the Bank). 2. The institution using the information in compliance with regulations (e.g. the parent company of the Bank or Mega Financial Holding Company the Bank belonging to). 3. The institutions in relation to relevant business (e.g. correspondent banks, Joint Credit Information Center, National Credit Card Center of R.O.C., Taiwan Clearing House, Financial Information Service Co., Ltd., credit guarantee institutions, credit card international organizations, credit card acquirers and engaged stores). 4. Legally investigation authority or financial supervisory authority. 5. Parties agreed by you (e.g. entities for joint marketing or mutual use of customers' data or entities working with the Bank for cooperative promotion and for soliciting business or foreign governments and judicial agencies).	符合個人資料保護相關法令以自動化機器或其他非自動化之利用方式。 The personal data will be used through automatic machine or non-automatic methods in compliance with the relevant personal data protection laws and regulations.
五、有價證券業務 5. Negotiable securities	111票券業務 111 Bills business 044投資管理 044 Investment management 082借款戶與存款戶存摺作業綜合管理 082 Operation of integrated management among the borrowing households with depositors saved business 088核貸與授信業務 088 Lending and trust business 106授信業務 106 Credit business 154徵信 154 Reference 181其他經營合於營業登記項目或組織章程所定之業務 181 Other business operation in accordance with the business registration project or organization Prospectus	063 Non-government agency collect or process personal data under legal obligations 069契約、類似契約或其他法律關係管理之事務 069 Contract, contract-like or other legal relation matters 090消費者、客戶管理與服務 090 Consumer, Customer Management and Service 091消費者保護 091 Consumer Protection 098商業與技術資訊 098 Business and Technical Information 104帳務管理及債權交易業務 104 Account management and debt trading business 116場所進出安全管理	姓名、身分證統一編號/護照號碼、性別、出生年月日、通訊方式及其他詳如相關業務申請書或契約書之內容，並以本行與客戶往來之相關業務、帳戶或服務及自客戶或第三人處(例如：財團法人金融聯合徵信中心)所實際蒐集之個人資料為準。 Name, ID card number/passport number, gender, date of birth, contact information and like other contents of the relevant business application or contract depend on the actual personal data collection from relevant business, account activities and services of Bank's customers and provided by Bank's customers or third person(e.g. Joint Credit Information Center).	一、特定目的存續期間。 二、依相關法令所定(例如商業會計法等)或因執行業務所必須之保存期間或依個別契約資料之保存所定之保存年限。 (以期限最長者為準) 1. Within time period of specific purpose. 2. The retention period agreed in the data retention period required by laws and regulations (e.g. Business Entity Accounting Act), or the retention period in accordance with its business needs or respective contracts (the longer period to be applied).	右邊「個人資料利用之對象」欄位所列之利用對象其國內及國外所在地 Any jurisdictions where the entities described in the right column "Recipients of using personal data" are located.	一、本行及本行海外分支機構(含受本行委託處理事務之委外機構) 二、依法令規定利用之機構(例如：本行母公司或所屬金融控股公司等) 三、其他業務相關之機構(例如：通匯行、財團法人金融聯合徵信中心、財團法人聯合信用卡處理中心、台灣票據交換所、財金資訊股份有限公司、信用保證機構、信用卡國際組織、收單機構暨特約商店等) 四、依法有權機關或金融監理機關 五、客戶所同意之對象(例如本行共同行銷或交互運用客戶資料之公司、與本行合作推廣業務之公司、外國政府或司法機關等) 1. The Bank and overseas branches (including the service provider engaged with the Bank). 2. The institution using the information in compliance with regulations (e.g. the parent company of the Bank or Mega Financial Holding Company the Bank belonging to). 3. The institutions in relation to relevant business (e.g. correspondent banks, Joint Credit Information Center, National Credit Card Center of R.O.C., Taiwan Clearing House, Financial Information Service Co., Ltd., credit guarantee institutions, credit card international organizations, credit card acquirers and engaged stores). 4. Legally investigation authority or financial supervisory authority. 5. Parties agreed by you (e.g. entities for joint marketing or mutual use of customers' data or entities working with the Bank for cooperative promotion and for soliciting business or foreign governments and judicial agencies).	符合個人資料保護相關法令以自動化機器或其他非自動化之利用方式。 The personal data will be used through automatic machine or non-automatic methods in compliance with the relevant personal data protection laws and regulations.
六、財富管理業務 6. Wealth management	001人身保險 001 Life and Health Insurance 022外匯業務 022 Foreign Exchange Business 036存款與匯款業務 036 Deposit and remitting 044投資管理 044 Investment management 065保險經紀、代理、公證業務 065 Insurance managing, agency and notary business 068信託業務 068 Trust business 082借款戶與存款戶存摺作業綜合管理 082 Operation of integrated management among the borrowing households with depositors saved business 166證券、期貨、證券投資信託及顧問相關業務 166 Securities, futures, securities investment trusts and consultants related business 094財產管理 094 Property management 181其他經營合於營業登記項目或組織章程所定之業務 181 Other business operation in accordance with the business registration project or organization Prospectus	116 Site safety management 136資訊(通訊)資料庫管理 136 Information (Communication) and database Management 137資訊安全與管理 137 Information and Communication Security and Management 148網路購物及其他電子商務服務 148 Internet shopping and other electronic commerce services 157調查、統計與研究分析 157 Investigation, statistics and research analysis 177其他金融管理業務 177 Other financial administrative business 182其他諮詢與顧問服務 182 Other Consulting and Consultant Services	姓名、身分證統一編號/護照號碼、性別、出生年月日、通訊方式及其他詳如相關業務申請書或契約書之內容，並以本行與客戶往來之相關業務、帳戶或服務及自客戶或第三人處(例如：財團法人金融聯合徵信中心)所實際蒐集之個人資料為準。 Name, ID card number/passport number, gender, date of birth, contact information and like other contents of the relevant business application or contract depend on the actual personal data collection from relevant business, account activities and services of Bank's customers and provided by Bank's customers or third person(e.g. Joint Credit Information Center).	一、特定目的存續期間。 二、依相關法令所定(例如商業會計法等)或因執行業務所必須之保存期間或依個別契約資料之保存所定之保存年限。 (以期限最長者為準) 1. Within time period of specific purpose. 2. The retention period agreed in the data retention period required by laws and regulations (e.g. Business Entity Accounting Act), or the retention period in accordance with its business needs or respective contracts (the longer period to be applied).	右邊「個人資料利用之對象」欄位所列之利用對象其國內及國外所在地 Any jurisdictions where the entities described in the right column "Recipients of using personal data" are located.	一、本行及本行海外分支機構(含受本行委託處理事務之委外機構) 二、依法令規定利用之機構(例如：本行母公司或所屬金融控股公司等) 三、其他業務相關之機構(例如：通匯行、財團法人金融聯合徵信中心、財團法人聯合信用卡處理中心、台灣票據交換所、財金資訊股份有限公司、信用保證機構、信用卡國際組織、收單機構暨特約商店等) 四、依法有權機關或金融監理機關 五、客戶所同意之對象(例如本行共同行銷或交互運用客戶資料之公司、與本行合作推廣業務之公司、外國政府或司法機關等) 1. The Bank and overseas branches (including the service provider engaged with the Bank). 2. The institution using the information in compliance with regulations (e.g. the parent company of the Bank or Mega Financial Holding Company the Bank belonging to). 3. The institutions in relation to relevant business (e.g. correspondent banks, Joint Credit Information Center, National Credit Card Center of R.O.C., Taiwan Clearing House, Financial Information Service Co., Ltd., credit guarantee institutions, credit card international organizations, credit card acquirers and engaged stores). 4. Legally investigation authority or financial supervisory authority. 5. Parties agreed by you (e.g. entities for joint marketing or mutual use of customers' data or entities working with the Bank for cooperative promotion and for soliciting business or foreign governments and judicial agencies).	符合個人資料保護相關法令以自動化機器或其他非自動化之利用方式。 The personal data will be used through automatic machine or non-automatic methods in compliance with the relevant personal data protection laws and regulations.
七、其他經營合於營業登記項目或組織章程所定之業務，或經中央主管機關核准辦理之其他有關業務(例如：保管箱業務、黃金存摺業務、電子金融業務、代理銀行業務、共同行銷或合作推廣業務...等。) 7. Other business operation in accordance with the business registration project or organization Prospectus, or to conduct other relevant businesses which may be authorized by the Central Competent Authority (Eg. safe deposit boxes, gold deposit, electronic banking, agency collection and payment services, financial cross-selling or joint promotion.)	022外匯業務 022 Foreign Exchange Business 036存款與匯款業務 036 Deposit and remitting 181其他經營合於營業登記項目或組織章程所定之業務 181 Other business operation in accordance with the business registration project or organization Prospectus	063 Non-government agency collect or process personal data under legal obligations 069契約、類似契約或其他法律關係管理之事務 069 Contract, contract-like or other legal relation matters 090消費者、客戶管理與服務 090 Consumer, Customer Management and Service 091消費者保護 091 Consumer Protection 098商業與技術資訊 098 Business and Technical Information 104帳務管理及債權交易業務 104 Account management and debt trading business 116場所進出安全管理	姓名、身分證統一編號/護照號碼、性別、出生年月日、通訊方式及其他詳如相關業務申請書或契約書之內容，並以本行與客戶往來之相關業務、帳戶或服務及自客戶或第三人處(例如：財團法人金融聯合徵信中心)所實際蒐集之個人資料為準。 Name, ID card number/passport number, gender, date of birth, contact information and like other contents of the relevant business application or contract depend on the actual personal data collection from relevant business, account activities and services of Bank's customers and provided by Bank's customers or third person(e.g. Joint Credit Information Center).	一、特定目的存續期間。 二、依相關法令所定(例如商業會計法等)或因執行業務所必須之保存期間或依個別契約資料之保存所定之保存年限。 (以期限最長者為準) 1. Within time period of specific purpose. 2. The retention period agreed in the data retention period required by laws and regulations (e.g. Business Entity Accounting Act), or the retention period in accordance with its business needs or respective contracts (the longer period to be applied).	右邊「個人資料利用之對象」欄位所列之利用對象其國內及國外所在地 Any jurisdictions where the entities described in the right column "Recipients of using personal data" are located.	一、本行及本行海外分支機構(含受本行委託處理事務之委外機構) 二、依法令規定利用之機構(例如：本行母公司或所屬金融控股公司等) 三、其他業務相關之機構(例如：通匯行、財團法人金融聯合徵信中心、財團法人聯合信用卡處理中心、台灣票據交換所、財金資訊股份有限公司、信用保證機構、信用卡國際組織、收單機構暨特約商店等) 四、依法有權機關或金融監理機關 五、客戶所同意之對象(例如本行共同行銷或交互運用客戶資料之公司、與本行合作推廣業務之公司、外國政府或司法機關等) 1. The Bank and overseas branches (including the service provider engaged with the Bank). 2. The institution using the information in compliance with regulations (e.g. the parent company of the Bank or Mega Financial Holding Company the Bank belonging to). 3. The institutions in relation to relevant business (e.g. correspondent banks, Joint Credit Information Center, National Credit Card Center of R.O.C., Taiwan Clearing House, Financial Information Service Co., Ltd., credit guarantee institutions, credit card international organizations, credit card acquirers and engaged stores). 4. Legally investigation authority or financial supervisory authority. 5. Parties agreed by you (e.g. entities for joint marketing or mutual use of customers' data or entities working with the Bank for cooperative promotion and for soliciting business or foreign governments and judicial agencies).	符合個人資料保護相關法令以自動化機器或其他非自動化之利用方式。 The personal data will be used through automatic machine or non-automatic methods in compliance with the relevant personal data protection laws and regulations.