



兆豐銀行 Mega Bank

# | 存款開戶總約定書 |

GENERAL AGREEMENT ON OPENING A DEPOSIT ACCOUNT

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立約定書人 ( 以下簡稱「存戶」) 茲向兆豐國際商業銀行股份有限公司 ( 以下簡稱「銀行」) 申請開立本契約所列類別之存款帳戶 ( 以下合簡稱「本存款」, 但第貳章以下所稱「本存款」, 係指各該類別之存款 ) , 並同意遵守下列共同約定事項及各該存款類別適用之約定事項。

The Undersigned Contractor (hereinafter referred to as the "Depositor") hereby duly applies to Mega International Commercial Bank. Co., Ltd. (hereinafter referred to as the "Bank") for opening the deposit account(s) within the categories enumerated under this Agreement (hereinafter collectively referred to as the "Deposits", except that the "Deposits" which appear in and below Chapter Two, which refer to the deposits of the respective categories specified therein) and agrees to comply with the common terms and conditions hereunder as well as the clauses respectively applicable to deposits of each category。

## 第壹章、共同約定事項

### Chapter One Common terms and conditions

一、存戶開戶時須填具印鑑卡, 並將印鑑卡交付銀行; 除存戶另有指示外, 有關本存款之提領、存入及其他往來事項, 均

以印鑑卡上之留存印鑑為憑。倘銀行提供存戶利用電子裝置簽署各項與銀行往來之電子文件時, 經銀行確認係存戶本人親赴臨櫃辦理, 得免憑留存印鑑、僅以簽名辦理, 存戶同意該含有簽名影像檔之電子文件作為相關文件之表示方法, 其效力與書面文件相同, 且該含有簽名影像檔之電子文件得作為相關文件之原本, 具有與原本相同之效力及拘束力。

Upon opening an account, the Depositor shall fill up and submit the specimen seal certificate card to the Bank. Unless otherwise instructed by the Depositor, **the registered seal impression specimen shown on the specimen seal certificate card shall be the basis when the Depositor withdraws, deposits or makes other transactions regarding the Deposits. When the Bank allows the depositor to sign various digital documents with the Bank through out an electronic device, with the Bank confirms that when the depositor applies for a transaction over the counter in person, they may only need to sign without the need for the seal as on the signature card, the depositor agrees that the above digital documents containing a signature image file have the same effect as written documents and that the electronic documents containing a signature image file can be used as the original of the relevant documents with the same effect and binding force as the original ones.**

二、本存款開戶時之帳戶餘額, 須不低於銀行酌定之各幣別帳戶最低存入金額。

The balance of the Deposits shown at the time of the account opening shall not be below the minimum balance specified by the Bank for accounts of respective currencies

三、本存款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>。

**The standards for handling fees linked up with relevant services for the Deposits are enumerated in the Appendix and promulgated by the Bank's official website, i.e., <https://www.megabank.com.tw>.**

四、存戶留存於銀行之任何資料(包括但不限於存戶名稱、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, 並辦妥變更或註銷之手續, 存戶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存戶負擔。原留存資料於辦妥變更或註銷手續時同時失效, 但存戶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。

如存戶於銀行往來之其他金融商品已辦妥相關變更資料者, 存戶仍須依本契約辦妥存款業務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, 且如因此致存戶有任何不便或受有任何損害, 銀行概不負責。

存戶如係法人或非營利團體, 於負責人/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。

**In the event of changes to any information registered by the Depositor at the Bank (including but not limited to the name of the deposit account, organization, the responsible person/the representative, or registered seals), the Depositor shall notify the Bank in writing immediately and complete the procedures for the change or cancellation.** The Depositor 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 Depositor at the Bank shall remain valid.

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

Where the Depositor is a legal person or a non-profit institution, if the responsible person/representative 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.

五、本存款之幣別及金額以存戶實際存入之幣別及金額為準, 並以銀行帳載為憑。銀行應定期寄發對帳單予存戶, 俾供確認存款餘額; 112 年 1 月 1 日前已與銀行另有約定者, 不在此限。存戶同意於收受經銀行交易完成後交付之存摺、寄

送之對帳單或以其他方式取得之交易明細、電子訊息後，如發現有任何不符或對交易有疑義時，存戶應於該等資料送達後一個月內提出證明、通知銀行查明，逾期則視為銀行帳載資料無誤。銀行對於存戶之查詢或異議應即進行調查，並將調查情形或結果，以電話或書面覆知存戶；且調查後發現交易紀錄確有不正確者，應即更正之。

The currency and amount of the Deposits shall be based on the actual currency and amount deposited by the Depositor and determined by the Bank's records. The Bank shall issue statements to the Depositor periodically for confirmation of the deposit balance, unless otherwise agreed with the Bank before January 1, 2023. **The Depositor agrees to raise any questions or doubts regarding the transactions upon receiving details of transaction through account passbook, statements, or electronic messages. The Depositor shall provide proof and notify the Bank to verify within one month of the delivery of such information. If the Depositor fails to file objections, the information registered at the Bank shall be deemed as correct.** The Bank shall investigate the Depositor's inquiries or objections immediately and notify the Depositor of the investigations situations or results through the telephone or in writing. Any incorrect records discovered during the investigation shall be rectified immediately.

- 六、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銀行作業錯誤之原因致誤存入存戶帳戶，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存戶帳戶內扣除更正之；款項業經提領者，存戶應即返還之。

**In the event that an amount of another's account is wrongly deposited into the account of the Depositor 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 due to clerical errors on the Bank's part, or the account of the Depositor is over-deposited, the Bank may correct the error and deduct the wrongly deposited amount from the account of the Depositor without regular fund withdrawal procedures. In the event that the Depositor has already withdrawn such amount, the Depositor shall return such sum in full forthwith.**

七、匯入匯款：

Inward remittances:

- (一) 國內跨行通匯匯入匯款：以國內跨行通匯匯入本存款之款項，須俟銀行確認解款後始生效力。倘銀行發現收款人姓名不符、帳號錯誤、或本存款分行別與解款行分行不符等任一情事，除經匯款行通訊補正外，存戶同意銀行得逕予退匯。

Domestic Interbank Inward Remittances: The domestic interbank inward remittances to the Deposits shall be effective after the Bank confirms the disbursement. **If the Bank discovers an inconsistency in the payee name, an incorrect account number, or if the deposit branch does not match the disbursement branch, and unless addressed by the remitting bank through communication, the Depositor agrees the Bank may return the remittances.**

- (二) 外匯匯入匯款，倘匯款電文指示入帳之英文戶名及帳號與存戶開戶留存之資料相符時，銀行得直接撥入，無須存戶於匯入指示書上簽章，惟存戶仍需提供該國外匯款之交易性質，該項匯款一經解款入戶即視為存戶業已取得該筆款項，存戶不得以匯入指示書未經簽章而對銀行有所抗辯。

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 Depositor when opening the account, the Bank may directly allocate the fund into the account without requiring the Depositor to sign on the inward remittance instruction. **However, the Depositor is still required to specify the nature of the foreign remittance. The Depositor is deemed to have received the amount once the fund is allocated into the account and the Depositor may not against otherwise by reason of that the inward remittance instruction was not signed.**

1. 外匯匯入匯款倘因匯/收款人資料不足、不正確、無法聯繫收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，存戶同意銀行得扣除相關費用後逕行辦理退匯。

For foreign currency inward remittance that **cannot be completed due to incomplete or inaccurate remitter 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 Depositor agrees that, unless otherwise specified, the Bank may return the remittance after deducting related fees and expenses.**

2. 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，存戶同意銀行得通知匯款行註銷該匯入匯款通知。

**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 Depositor agrees that the Bank may notify the remittance bank to cancel the inward remittance notification.**

3. 存戶同意，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，存戶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存戶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

知存戶。

The Depositor 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 Depositor 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 Depositor's account without regular fund withdrawal procedures. However, the Bank shall notify the Depositor within seven business days of the deduction.**

- 八、存戶尚未登摺之交易，或存戶與銀行約定之無摺交易(包括但不限於自動化服務機器存提款、金融卡轉帳或電話語音轉帳之轉入轉出、委託銀行代扣公用事業費用或其他應付款項等)，在未補登前存摺內記載之交易，與銀行帳載資料不符時，除存戶能證明銀行電腦記載錯誤外，以銀行帳載為準，存戶不得自行塗改。未登摺交易筆數累計達 100 筆時(筆數可能因銀行業務需要而調整)，銀行系統將濃縮整併為一筆交易。

For a transaction not yet recorded in the passbook or other non-passbook transaction conducted under accords by and between the Depositor and the Bank (including but not limited to deposits and withdrawals through an ATM, interbank account transfer through an ATM card or inward, outward transfer through phone voice, entrustment upon the Bank to deduct payment of public utility fees or other payments), in the event that the transaction records shown on the pre-update passbook is found to be different from the computerized data entered into the bank accounts, unless the Depositor could prove the error of the computerized data entered into the bank accounts, the data entered into the bank accounts shall prevail and the Depositor shall not tamper with without authority. When the number of transactions not updated into the passbook exceeds one hundred (100) (This number is subject to adjustment by the Bank in line with its business needs), the bank system will consolidate all such transactions into one transaction.

- 九、存戶另申請以其他約定方式對銀行為交易指示，其與存戶憑存摺與留存印鑑提領、轉帳或其他交易指示之行為具相同之法律效力，交易後本存款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。

The transaction instructions given by the Depositor to the Bank through other agreed methods the Depositor applied for shall have the same legal effect as withdrawals, account transfers, or other transactions instructions made by the Depositor with the passbook and registered seal. After the transaction, the balance of the Deposits 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.

- 十、存戶利用電話查詢存款帳戶餘額時，對於銀行為確認存戶身分所詢問之問題(例如存戶身分證字號)應配合答覆；但銀行無義務辨認該行為是否為存戶本人所為。

Where the Depositor inquires into the balance of the deposit account by phone, the Depositor shall faithfully coordinate with the Bank in the inquiries about the Depositor's identity (e.g., the identity certificate of the Depositor). The Bank is, nevertheless, not obliged to check and verify whether such acts are taken by the Depositor himself or herself.

- 十一、本存款之利息扣繳憑單暨免扣繳憑單，除存戶親領外，由銀行於每年一月底前以平信郵寄，如存戶遺失或未收到，得向銀行申請補發；但銀行依主管機關規定免寄者不在此限。

The tax withholding certificates or tax withholding exemption certificate for the interest of the Deposits shall be served through ordinary mail by the end of January every year unless the Depositor picks it up in person. In the event that the Depositor misses such tax withholding certificate or does not receive it, the Depositor may apply to the Bank for a new issuance. However, for those who the Bank is not obligated to send certificates in accordance with competent authority's regulation are not included.

- 十二、存戶經銀行同意，得請求銀行辦理票據託收服務：

Subject to the consent by the Bank, the Depositor may apply to the Bank for services in the collection of bills.

- (一) 存戶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，概由存戶自行負責。

**If the check that the Depositor 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 Depositor 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.**

- (二) 託收票據存入帳戶後，須俟銀行收妥入帳後始能提領。

After a check collected by the Bank is deposited into the deposit account, the Depositor shall not withdraw the sum until the Bank completes the collection of payment.

- (三) 存戶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)存戶來行取回。

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，存戶應自行追償，銀行並無代為保全及行使票據權利之義務。

The Depositor 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 Depositor 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 Depositor shall claim for a reimbursement himself or herself. The Bank is not obliged to maintain or exercise the rights under that check.**

- (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；如款項已被存戶提領，存戶應即返還之。

**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 Depositor, the Depositor shall return that amount to the account forthwith.**

- (五) 存戶存入之新臺幣票據，於銀行運送途中，若發生票據被盜、遺失或滅失時，授權銀行或付款行代理存戶辦理掛失止付及聲請公示催告、除權判決等事宜，並同意於發票人帳戶內足付票面金額時，經取得票款後，該除權判決書由付款行作為沖銷帳款之憑證；若銀行轉託代收之金融業者，因故致無法取回代收款項、或發生遲延付款或一部分付款等情事，除係可歸責於銀行之事由所致者外，銀行不負責任。

In the event that a check in New Taiwan Dollars deposited by the Depositor is stolen, missing or destroyed during the Bank's delivery of the check, the Depositor shall authorize the Bank or the paying bank to conduct report-for-loss and stop from payment, file the petition for public summons or ex-right judgment. The Depositor shall also agree that when the amount of funds in the drawer's account is sufficient to pay the face value of the check, the invalidating judgment shall be used by the paying bank as a voucher for writing off the account when the payment is received. In the event that a financial institution which is entrusted by the Bank fails to retrieve the collected payment or the payment is delayed either in whole or in part for any reason, the Bank is not held responsible except for a factor attributable to the Bank.

- (六) 存戶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。

In the event that a check deposited by the Depositor for purchase/collection of clean bill bears a foreign currency other than New Taiwan Dollars, the Depositor agree to fill in "Application and Agreement for Purchases of Clean Bills or Collection of Clean Bills" on a case-by-case basis, if the issuing bank/place of payment of check is in overseas jurisdiction, the laws and regulations of such jurisdiction will be applied.

十三、存戶經銀行同意，得請求銀行辦理本存款之聯行代收付款服務：

Subject to consent of the Bank, the Depositor may apply to the Bank for interbranch collection and payment services for the Deposits:

- (一) 存戶本人應親至銀行櫃檯密碼機設定提款密碼、申請變更或停用提款密碼。

The Depositor must personally visit the Bank's counter to set, change, or disable the withdrawal password using the Bank's password machine.

- (二) 提款時應憑存摺、留存印鑑、提款密碼及取款憑條至銀行國內營業單位辦理；倘存戶已事先向原開戶單位申請無摺提款業務，則聯行提款時得不憑存摺、依無摺提款約定事項辦理。銀行依上開約定方式對本存款辦理聯行代付，應認定已盡善良管理人之注意義務，無庸另行查驗提款者之身分。

**The Depositor shall be required to make withdrawal with the passbook, registered seal, withdrawal password, and withdrawal slip at the Bank's domestic business units.** If the Depositor has previously applied to the original account opening unit for withdrawal without passbook, the Depositor may make inter-branch withdrawals without the passbook and the withdrawal shall be processed in accordance with the terms and conditions for withdrawal without passbook. The Bank shall be deemed as having fulfilled its due care as a good administrator when it conducted the inter-branch payment for the Deposits in accordance with the aforementioned method and it shall not be required to verify the identity of the individual that performs the withdrawal.

- (三) 存戶於原開戶單位以外之銀行營業單位提款，每日累計提領金額以等值新臺幣三百萬元為限；惟經特別申請並經銀行同意時，得提高之。

**The total accumulated withdrawals by the Depositor through a bank unit other than the department where he or she opened the account everyday shall not exceed the maximum limit amount equal to NT\$3,000,000.** Such maximum limit may be, nevertheless, raised in response to a special application which is approved by the Bank.

十四、經銀行同意，存戶得請求銀行辦理本存款之無摺存、提款服務：

Subject to consent of the Bank, the Depositor may request the Bank to provide deposit and withdrawal services of the Deposits without passbook:

- (一) 無摺存款得在銀行國內任一營業單位辦理，無庸事先申請，存款人或其代理人應填具存款憑條一式兩聯，由銀行於辦妥後簽退一聯交存款人或其代理人收執。

辦理新臺幣三萬元以上無摺存款者應出示身分證明文件，並於存款憑條上加註存款人姓名、身分證號碼（或統一證號）及電話（或地址）等資料，若為代理人辦理者，另應再加註代理人之姓名及身分證號碼（或統一證號）。

辦理未達新臺幣三萬元無摺存款者應於存款憑條上加註存款人或其代理人姓名及電話等資料。

The Depositor may process deposit without passbook at any domestic business unit of the Bank. Advanced applications shall not be required. The persons or their agents, who proceed with a deposit without passbook, shall fill up the deposit slips in duplicate. The Bank will afterwards return one of the slips to them for archiving. The customers who proceed with a deposit of an amount exceeding NT\$30,000 without a passbook shall present their identity documents and state information including their name, ID number and the telephone number (or the address) on the deposit slip. If the customers are the agents, the name and ID number of the agents shall also be stated.

Those who proceed with a deposit of an amount below NT\$30,000 without a passbook shall state information including the name and the telephone number on the deposit slip.

- (二) 無摺提款應事先申請且限在原開戶單位辦理，惟已辦理聯行代收付者，不受無摺提款須在原開戶單位辦理之限制。

**Withdrawal without passbook shall be applied for in advance and can only be processed at the original branch of account opening. However, the Depositor who has applied for inter-branch collection/payment are not subject to the limitation that withdrawal without passbook must be processed at the original branch of account opening.**

- (三) 自然人存戶辦理無摺提款時，除簽蓋原留存印鑑外，存戶本人應於取款憑條上存戶無摺提款親簽處簽名。

**Where the Depositor as a natural person (individual) proceeds with a withdrawal without a passbook, other than the affixing of the original registered seal impression specimen originally archived with the Bank, he or she shall sign on the withdrawal slip in person.**

- (四) **法人存戶或非法人團體存戶辦理無摺提款，每次提領現金不得逾等值新臺幣 5 萬元**，除簽蓋原留存印鑑外，並應由簽樣留存於銀行印鑑卡且提領現金時仍具代表或代理權限之代表人或代理人於取款憑條無摺提款親簽處簽名（簽名應與印鑑卡留存之簽樣相符）；除另有約定外，轉帳限「轉入或匯入存戶在銀行任一營業單位之帳戶」、「匯入存戶在其他金融機構之帳戶」、「償付其在銀行任一營業單位之債務」或「支付以存戶為繳納人之本行代收稅、費、款項」。

**In the event the Depositor as a juridical person or unincorporated association proceeds with a withdrawal without a passbook, each cash withdrawal may not exceed the equivalent of NT\$50,000. For each cash withdrawal without a passbook, other than the affixing of the original registered seal impression specimen originally archived with the Bank, the representative or the agent who still holds the right of representation during the cash withdrawal shall sign on the withdrawal slip (The signature is required to be the same as the one preserved on the specimen seal certificate card). Unless otherwise specified, a transfer or remittance without the passbook is merely limited to "Remittance or transfer into the account of the Depositor in any business unit of the Bank", "Remittance into the account of the Depositor in other financial institution", "Payment of liability of the Depositor in any business unit of the Bank", or "Payment of Depositor's tax and fee which is collected by the Bank".**

- 十五、存戶使用金融卡以銀行自動化服務設備辦理提款及轉帳金額之限制如次，單位為新臺幣，每日係指以日曆日(台北時間 00:00 至 24:00)計算：

交易類別	每筆最高限額	每日累計最高限額	說明
國內、外提款及消費扣款	國內自行提款：3 萬元 國內跨行提款：2 萬元 國外提款：2 萬元 消費扣款：12 萬元	12 萬元	1. VISA 金融卡於國外貼有 VISA 標誌之 ATM 每日累計提領限額為新臺幣 6 萬元。 2. 國外提款金額尚須遵照提款地 ATM 所屬銀行相關規範。 3. 金融卡提領之外幣加計新臺幣每日累計金額以等值新臺幣 12 萬元為限。
約定帳戶轉帳、繳費、繳稅	200 萬元	300 萬元	
非約定帳戶轉帳	3 萬元	3 萬元	網路 ATM 每月非約定轉帳限額為新臺幣 50 萬元。

銀行得視實際需要調整前述提款、轉帳限額，銀行應於調整 30 日前，以顯著方式於營業處所或銀行網站公開揭示之，銀行得不再另行通知。



The following are the maximum withdrawal and transfer amount for the Depositor using ATM card. The unit is New Taiwan Dollar (NTD), and the “daily” refers to each calendar day (Taipei time 00:00 to 24:00):

Transaction type	Maximum amount per transaction	Daily maximum cumulative amount	Description
Domestic and international withdrawals and POS expenditure account transfer	Domestic withdrawal at Mega ATMs: \$30,000 Domestic withdrawal via non-Mega ATMs: \$20,000 International withdrawal: \$20,000 POS expenditure account transfer : \$120,000	\$120,000	1. The daily maximum cumulative withdrawal amount at ATMs with the logo of "VISA" overseas with the VISA debit card is NT\$60,000. 2. The withdrawal amount overseas shall still comply with the relevant regulations of the bank to which the local ATM belongs where the withdrawal is made. 3. The daily maximum cumulative withdrawal amount in foreign currencies and NTD is equivalent of NT\$120,000.
Assigned-account transfer –and fee/tax payment	\$2 million	\$3 million	
Non-assigned account transfer	\$30,000	\$30,000	The monthly maximum transfer amount for Web ATM is NT\$500,000.

The maximum amount of withdrawals and transfer set out above may be adjusted at any time according to actual needs by the Bank. The Bank shall publicly disclose the adjustment at the business locations or on the official website in a conspicuous manner 30 days before the adjustment takes effect. The Bank may not need to issue further notices.

- 十六、存戶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。

The Depositor 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.

- 十七、除可轉讓定存單係得自由轉讓之存款憑證之外，非經銀行同意，存戶不得將本存款之債權、存摺、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存戶須自負法律責任。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。

Except for negotiable certificates of deposit which are freely negotiable deposit vouchers, **not unless agreed upon by the Bank, shall the Depositor sell, lease, assign or provide pledge over the creditor's right, passbook, account number or account itself of the Deposits to a third party other than the Bank.** In the event that a violation of the provision above, the aforesaid action taken by the Depositor shall not be effective to the Bank, and the Depositor must assume legal liabilities arising therefrom. Anyone who gives the accounts to fraud syndicates may will have committed crimes of assisting in fraud and money laundering.

- 十八、存戶對於存摺、存單、密碼、取款印章、金融卡及其他約定之往來憑證等務須分別保管，如遇被盜、遺失、滅失或其他脫離存戶占有等情事時，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臨櫃辦理補發或更換印鑑手續，倘存戶帳戶內之款項於辦妥掛失止付手續前遭他人冒領者，如領款人提示之存摺、存單、密碼、印鑑簽樣、金融卡或其他約定之往來憑證等真實無誤，銀行所為付款行為對存戶仍生清償效力，銀行對存戶因此所生之損害不負賠償責任。

存摺、存單、印鑑簽樣、金融卡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。

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

The Bank shall not be liable for any losses due to forgery or alteration of the Depositor's signature on passbook, deposit certificate, seal, ATM cards, 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.

- 十九、存戶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：增加外幣存款幣別、變更計息利率、起息金額或開戶最低存入金額）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、或除其內容有利於存戶者外，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存戶。

倘存戶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，存戶應於銀行指定期限內（如無指定期限，則應於變更生效前），依本契約第壹章第二十二條第(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/項目及存戶之權益如依法令規定或經銀行公告必須由存戶提出申請者，不在此限。

The Depositor 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 deposit currency types or changing interest rates, minimum amount for calculating interest, or minimum account for opening deposit amount), 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 Depositor, 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 Depositor in writing or through other methods.

If the Depositor disagrees with the Bank's addition, deletion, or modification of terms or the content/item of a service after the change, the Depositor 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 first paragraph of Article 22 of Chapter One. If the Depositor 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 Depositor, which must be applied by the Depositor pursuant to the provisions of the law or the Bank's announcement, are not included.

- 二十、如經銀行研判本存款帳戶有疑似不法或不當使用之情事，或該帳戶經註記為警示帳戶，銀行得停止金融卡、電話語音轉帳、網路轉帳及其他電子支付轉帳之服務，並得將存戶之金融卡收回作廢。

前項情形，如存款餘額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，於存戶申請給付時，依法處理。

In the event that the Bank, by its discretion, suspects that the subject deposit account has been allegedly misused or used for unlawful purposes, or that the subject deposit account is marked as an account subject to warning, the Bank may discontinue the ATM cards, interbank account transfer through phone voice, or through Internet or payment in other electronic means and may further retrieve and nullify the ATM cards of the Depositor.

Upon the occurrence of a fact mentioned in the preceding paragraph, in the event that the balance shown on the deposit 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 Depositor applies for payment.

- 二十一、根據洗錢防制法、金融機構防制洗錢辦法與資恐防制法等相關法令，銀行為執行防制洗錢及打擊資恐之目的與作業，對存戶與存戶關係人（包括但不限於存戶之實質受益人、高階管理人、本存款關係人例如代理人、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（包括但不限於定期或不定期之審視、調查及申報等），於本條約定各項情形下，銀行均毋須對存戶或存戶關係人負任何損害賠償責任。

存戶同意銀行得將疑似洗錢、受任何國家或國際組織經濟或貿易限制/制裁、具受銀行控管特殊身分、或與前揭



目的相關之存戶及其與銀行從事任何交易之資料、與存戶及存戶關係人有關之資料在銀行、銀行分支機構、銀行所屬之金融控股公司及其所轄之子公司及其他依法令或經主管機關核准之對象（下稱「收受對象」）間傳遞並作為機密使用（包括但不限於有關任何服務之提供及作為資料處理、利用、統計及風險分析之用），前揭各該收受對象依法令或主管機關之要求得處理、利用、移轉及揭露該等資料。

存戶同意銀行為遵循防制洗錢及打擊資恐相關之國內外法令規定（包括但不限於美國洗錢防制法(Anti-Money Laundering Act)第 6308 條及其他國內外法令、我國與外國政府簽訂之條約、協定或協議等）之目的，得依國內外法令、機關之裁判（定）、命令或要求，將與存戶本人或帳戶有關之銀行紀錄（包括但不限於銀行所提供之產品服務及往來紀錄等）、簿冊或其他資料，提供（包含國際傳輸）予我國或外國政府機關（包括但不限於司法、行政、稅務或其他主管機關等）；法人存戶並擔保於本存款開戶時已取得存戶關係人（包括但不限於存戶之實質受益人、高階管理人、代理人、代表人及被授權人等）之同意，使銀行得於上述目的範圍內將前開人員之個人資料提供予前述之機關。

存戶與存戶關係人如有以下情形之一者，存戶同意銀行毋須通知存戶，得逕為下列之處理，以遵循防制洗錢及打擊資恐等相關法令規範，倘存戶與存戶關係人因此發生損害或承受不利益均由其自行承擔，銀行不負損害賠償責任：

According to the Money Laundering Control Act, Regulations Governing Anti-Money Laundering of Financial Institutions, Counter-Terrorism Financing Act, and other relevant provisions, the Bank shall not be liable for any damage or compensation for the Depositor or its related parties (including but not limited to the Depositor's beneficial owners, senior managers, parties related to the Deposits, e.g. agents, representatives, or authorized individuals, and transaction counterparties) for any related measures (including but not limited to regular or irregular review, investigations, and reports) on the Depositor or its related parties 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 Depositor 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 Depositor related to the items above and any of their transactions with the Bank, and Depositor 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 Depositor agrees that the Bank, with the purpose of complying with domestic and foreign laws and regulations related to Anti-Money laundering/ Countering the financing of terrorism (including but not limited to the Section 6308 Anti-Money Laundering Act of USA and any other domestic and foreign regulations, treaties or agreements signed between the Republic of China and any foreign country), may provide (including cross-border transfers) the Depositor's relevant bank records (including but not limited to the products and services provided by the Bank and transaction records, etc.), account books, or any other information to the competent authorities of R.O.C or foreign countries (including but not limited to judicial, administrative, taxation or any other competent authority) in accordance with domestic or foreign laws and regulations, court judgements (decisions), orders or requirements of the government agencies. Moreover, the Depositor as a juristic (corporate) person guarantees that its related parties (including but not limited to the beneficial owners, senior managers, agents, representatives and authorized person of the Depositor, etc.) agrees that the Bank, with the aforementioned purpose, may provide personal information of the aforesaid parties to the government agencies or competent authorities mentioned in the previous paragraph.**

The Depositor agrees that the Bank may process any of the following conditions involving the Depositor or its related party without notifying the customer to comply with related anti-money laundering and countering terrorism financing laws and regulations. Any damage or detriment suffered by the Depositor or its related party shall be borne by the Depositor or its related party and the Bank shall not be liable for compensation:

- (一) 在不違反相關法令情形下，銀行如果得知或必須假定存戶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。

**Where related laws or regulations are not violated, the Bank may, if it learns or is required to assume that the Depositor's source of funds is from corruption or abuse of public assets, refuse or sever business relationships with the Depositor.**

- (二) 存戶與存戶關係人係受經濟或貿易限制/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。

**Where the Depositor 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.**

- (三) 存戶不配合銀行定期或不定期審視、拒絕提供實質受益人或對存戶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(包括但不限於經審查程序認定存戶提供之文件或存戶之身分有疑義者、經存戶說明後仍認定帳戶或交易異常者、或媒體報導存戶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。

**Where the Depositor fails to comply with the Bank's regular or irregular reviews, refuses to provide information on the beneficial owner or the individual with controlling rights over the Depositor, 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 Depositor or the identity of the Depositor to be questionable, the account or the transaction is deemed as abnormal after the Depositor's explanation, or the media reports that the Depositor is involved in specific illegal cases), the Bank may temporarily suspend transactions, temporarily suspend or terminate business relationships, or take other necessary measures.**

二十二、本契約與本存款之終止或失效:

**Termination or invalidity of the Agreement or the Deposits:**

- (一) 除法令另有規定或與銀行另有約定者外,存戶得親自至銀行國內任一營業單位終止本契約與本存款(即「銷戶」),惟存戶因特殊情況無法親自辦理銷戶得書面委任代理人為之,並得依下列約定以郵寄、網路方式辦理銷戶:

**Unless otherwise specified in regulations or in agreements with the Bank, the Depositor may terminate the Agreement and the Deposits ("account closing") at any domestic business unit of the Bank in person. However, if the Depositor cannot close the account in person due to special conditions, it may appoint an agent in writing to close the account and it also may close the account via mail or online in accordance with the following provisions.**

1. 以郵寄方式辦理銷戶者,限活期性存款帳戶,且帳戶餘額以不超過新臺幣壹拾萬元(或等值外幣)為限;  
**A Depositor who wishes to terminate the account via mail is limited to the holder of demand deposit accounts, and the account balance does not exceed NT\$100,000 (or the equivalent in foreign currency);**

2. 以網路方式辦理銷戶者,限自然人之新臺幣活期存款帳戶,且活期性存款帳戶餘額以不超過新臺幣伍萬元為限。

**A Depositor who wishes to terminate an account online is limited to a natural person holder of demand deposit accounts. The account balance of a demand deposit account cannot exceed NT\$50,000.**

- (二) 本存款倘受強制執行、假扣押、假處分或其他保全處分,導致存戶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,銀行得對本存款、存戶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存戶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。同時銀行發給存戶之存款憑單、摺簿或其他憑證,於抵銷之範圍內失其效力。

**In the event that the Deposit are under compulsory enforcement, provisional seizure, provisional disposition (decretum interimisticum) or other provisional remedies and, as a result, a loan of the Depositor collateralized by the Deposits 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 Deposits and may further reimburse all sorts of deposits deposited by the Depositor at the Bank and all the creditor's rights of the Depositor to the Bank before maturity and further take the proceeds obtained through the reimbursement before maturity to offset all liabilities assumed by the Depositor 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, the time deposit certificates, passbooks, checks or other vouchers issued by the Bank shall become null and void within the scope of the offset.**

- (三) 存戶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,逕就本存款為必要之處分或銷戶,倘存戶因此發生損害或承受不利益均由存戶自行承擔,銀行不負損害賠償責任:

**The Depositor 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 Deposits or close the accounts. Any damage or detriment suffered by the Depositor shall be borne solely by the Depositor and the Bank shall not be liable for compensation.**

1. 存戶違反本契約之約定,經銀行催告限期改善或限期請求履行未果者;

**Where the Depositor 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. 有本契約共同約定事項第二十條警示帳戶註記且存款餘額在等值新臺幣一千元以下者；

**Where the account is specified as a watchlisted account in accordance with Article 20 of the common terms and conditions in the Agreement and the balance of the deposit is lower than the equivalent of NT\$1,000;**

3. 有本契約共同約定事項第二十一條所列銀行須執行有關防制洗錢及打擊資恐措施者；

**Where the Bank is obliged to take anti-money laundering or counter-terrorist financing measures specified in Article 21 of the common terms and conditions in the Agreement apply;**

4. 存戶違反本契約共同約定事項第三十四條 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。

**Where the Depositor is in violation of Article 34 of the common terms and conditions in the Agreement regarding FATCA regulations or related regulations of the common standard on reporting and due diligence and the Depositor fails to settle accounts and close the account within the deadline specified in the Bank's notice.**

- (四) 倘有第(二)、(三)款所列情事，定期性存款未到期之期前清償或銷戶視為中途解約。

**In the event of occurrences in subparagraph (2) or (3), the repayment of time deposits or account closing before maturity shall be regarded as termination of the agreement.**

- (五) 依本條第(三)款約定由銀行逕行銷戶者，本存款餘額限向原開戶單位申請領回。

**When an account is closed in accordance with the provisions of subparagraph (3) of this Article, the Depositor only can request the original account-opening unit for the retrieval of deposit balance.**

- 二十三、存戶若發現銀行帳戶遭盜用或有其他未經合法授權使用之情形，應主動通知銀行暫停或終止使用該帳戶，並立即向當地警察機關報案。

**The Depositor shall take the initiative to contact the Bank to suspend or to terminate the Deposit account, as well as reporting to local police stations immediately, should any form of misappropriation or unauthorized use of said account is noticed by the Depositor.**

- 二十四、存戶與銀行建立業務往來關係後，如經銀行發現所營事業涉及提供虛擬資產服務之事業或人員，銀行得拒絕或暫時停止本契約所載之各項交易，或於通知存戶後終止業務往來關係。

存戶因前項情形所生損害、損失或不利益，均由存戶自行承擔，銀行概不負責。

倘因存戶未能於本契約成立時或本契約存續期間內履行本條之約定，致銀行未能遵循相關規範(包括但不限於國內外法令)而受有損害者，存戶應負一切損害賠償責任。

**In the event that the Depositor is identified by the Bank as a "Virtual Asset Service Provider" (VASP) or as someone who runs a business relating to such, after business relations is established between the two, the Bank may refuse or suspend any transaction provided in the Agreement, or even terminate the business relations after notifying the Depositor.**

**If the Depositor suffers from any loss or disadvantage arising from the preceding paragraph, the Depositor shall bear such loss or disadvantage, and the Bank shall not be held liable for damages resulted therefrom.**

**In the event that the Bank suffers from any loss or disadvantage arising from failing to comply with the relevant regulations (including, but not limited to, domestic and foreign regulations), due to the Depositor's failure to fulfill the agreement provided in this provision when the Agreement is signed or during the duration of the Agreement, the Depositor agrees to compensate the Bank for such damages.**

- 二十五、存戶依本契約之約定所應繳納之各類款項及費用，或銀行對於各項交易、服務所為之限制或規定，存戶同意銀行依下列方式辦理：

**The Depositor agrees that the Bank will handle all payments and fees as specified in the Agreement, or the restrictions or regulations imposed by the Bank on various transactions and services, according to the following methods:**

- (一) 除本契約另有約定者外，存戶同意銀行得不經由一般取款程序，逕自本存款內扣抵應付之存款不足或其他事由退票或申請註記之手續費(拒往戶如有未收回之票據，則按其張數預估手續費)等款項，且銀行得自行決定各該款項之扣帳順序。

**Unless otherwise provided in the Agreement, the Depositor agrees that the Bank may not follow the general withdrawal procedure to deduct the handling fees incurred by dishonoring the check because of the insufficient deposit amount or other reasons, and application of the note (if a blacklisted account has unrecovered bills, the amount is estimated based on the number), and the Bank could decide the order of deductions for each fee.**

- (二) 存戶依法應繳納之包括但不限於存款利息所得稅或其他各項稅賦或全民健康保險補充保險費等，應由銀行依法代為扣繳者，存戶同意授權銀行自本存款內自動扣繳。除依法免辦或免予扣繳者外，若存戶合乎免繳規定者，應先辦妥免繳手續並向銀行提出相關證明文件，始得免予扣繳。

According to the law, the Bank may deduct the fees that the Depositor is obliged to pay from the Deposit account. The fee includes but is not limited to deposit interest income tax, other various taxes, or Universal Health Insurance supplementary insurance premiums, etc. The Depositor is consent to authorize the Bank to automatically deduct the amount from the Deposit on his/her behalf. Besides exemption by the law, if the Depositor is exempt from payment by the regulations, the exemption procedure shall be completed and the relevant supporting documents shall be submitted to the Bank before the deduction can be exempted.

- (三) 存戶如授權銀行自本存款中扣繳公用事業費用、借款本息、或各種因銀行提供服務所生款項之撥款時，銀行有權於約定扣繳當日自行排定扣繳順序，當日倘因約定扣繳之款項致存戶發生存款不足，而產生扣款未成功等情事，概由存戶自行負責。

If the Depositor authorizes the Bank to deduct public utility fees, principal and interest payments on borrowings, or the disbursement of various payments due to the services provided by the Bank from the Deposit, **the Bank has the right to arrange the order of deductions on the date of scheduled deductions. The Depositor shall be liable for circumstances such as unsuccessful deductions due to the insufficient deposits caused by scheduled deductions on the date of payment.**

- (四) 存戶之組織型態，若為依法令規定，不得由使用票據經拒絕往來尚未期滿者充任負責人之法人或非法人團體者，其負責人使用票據經拒絕往來尚未期滿之情事，銀行得婉拒與存戶建立業務關係（包含但不限於存款業務及其他已建立之業務），俟存戶重新選任負責人再行受理，倘存戶因此發生損害或承受不利益均由其自行承擔，銀行不負損害賠償責任。

If the organizational form of the Depositor is a juridical person or unincorporated association whose responsible person, according to the laws and regulations, may not be acted by a person having been dishonored for unlawful use of credit instruments and the term of such sanction has not expired yet. Where the responsible person has been dishonored for unlawful use of credit instruments but the term of such sanction has not expired yet, **the Bank may refuse to establish a business relationship with the Depositor (including but not limited to deposit service and other established services) until the Depositor appoints a new responsible person. If the Depositor suffers from any loss or disadvantage arising therefrom, the Depositor shall bear such loss or disadvantage, and the Bank shall not be held liable for damages resulted therefrom.**

- 二十六、銀行如因存戶違反本契約任一約定涉訟，存戶同意銀行為行使或保全對存戶之債權所支出律師費及其他必要費用，由存戶負擔。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，而銀行勝訴應由存戶負擔部分，存戶同意銀行得不經由一般取款程序，逕自本存款內扣抵，且銀行得自行決定相關款項之扣帳順序。

Where the Bank is involved in litigation for the Depositor's violation of any provision of the Agreement, the Depositor 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 Depositor shall be borne by the Depositor. 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 Depositor agrees that the Bank may forgo its regular procedures and deduct payment directly from the Deposits. The Bank may also determine the sequence of payment deductions.

- 二十七、存戶同意以印鑑卡所載之存戶地址為相關文書之送達處所，倘存戶地址有所變更，存戶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；如存戶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存戶之地址為送達處所，於通知發出後，經通常之郵遞期間即推定為已送達。

The Depositor agrees that the Depositor's address as shown on the specimen seal certificate card shall be the address for services of relevant documents. **Whenever the Depositor changes the address, the Depositor 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 Depositor 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 Depositor. 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.

- 二十八、存戶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，以存戶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（包括但不限於存戶提供錯誤之電子郵件地址/手機號碼、存戶變更電子郵件地址/手機號碼而未辦理更新、存戶取消電子郵件地址/手機號碼、存戶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。倘存戶之電子郵件地址或手機號碼有所變更，存戶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，銀行仍以存戶最後登記資料為存戶應受送達之電子郵件地址/手機號碼。倘存戶提供電子郵件地址/手機號碼係作為銀行聯絡存戶之方式，並未約定以電子訊息傳輸方式為通

知者，存戶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。

Where the Depositor 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 Depositor's provision of erroneous e-mail address/mobile phone number, the Depositor's changes to its e-mail address/mobile phone number without updating information at the Bank, the Depositor's cancellation of the e-mail address or mobile phone number, or failure of the Depositor'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 Depositor changes its e-mail address or mobile phone number, the Depositor 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 Depositor provides e-mail/mobile phone number as the method for the Bank to contact the Depositor and does not agree to receive notifications in electronic messages, the Depositor 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.

二十九、銀行依本條約定蒐集、處理、國際傳輸及利用存戶或其負責人/代表人基於本契約提供之個人資料（下稱「存戶個資」）：

The personal data collected, processed, cross-border transfered, and used by the Bank and provided by the Depositor or the responsible person/the representative of company in accordance with this agreement (hereinafter referred to as “personal data of the Depositor”):

（一）存戶個資之蒐集，涉及存戶或其負責人/代表人的隱私權益，銀行向存戶或其負責人/代表人蒐集存戶個資時，依據個人資料保護法（以下稱個資法）第八條第一項規定，應明確告知存戶或其負責人/代表人下列事項：

Where the collection of the “personal data of the Depositor” involves privacy interests of the Depositor or the responsible person/the representative of company, the Bank shall, at the moment when collecting the “personal data of the Depositor”, keep the Depositor or the responsible person/the representative of company expressly informed of the followings in accordance with Article 8 Paragraph 1 of the Personal data Protection Act (hereinafter referred to as the “PDPA”):

1. 蒐集者名稱（即兆豐國際商業銀行）。

Name of the collector (i.e. Mega International Commercial Bank.).

2. 蒐集之目的。

Purposes of collection.

3. 個人資料之類別。

Categories of personal data.

4. 個人資料利用之期間、地區、對象及方式。

The time period, territory, recipients and methods of the use of “personal data of the Depositor”.

5. 當事人依個資法第三條規定得行使之權利及方式。

The rights and methods an involved party may exercise in accordance with Article 3 of the PDPA.

6. 存戶或其負責人/代表人得自由選擇提供個人資料時，不提供將對其權益之影響。

The influence to his or her interest in the case the Depositor or the responsible person/the representative of company has his or her discretion to decide whether to provide the information and thereby chooses not to.

（二）有關銀行蒐集存戶個資之目的、個人資料類別及個人資料利用之期間、地區、對象及方式等內容，請存戶或其負責人/代表人詳閱如後附表，或查詢銀行網站。

For issues regarding the purposes of the Bank to collect personal data, categories of the personal information, time period, territory, recipients, methods and such contents of the use of personal data, the Depositor or the responsible person/the representative of company is advised to peruse the Appendix annexed hereto hereunder or check through the Bank's website.

（三）依據個資法第三條規定，存戶或其負責人/代表人就銀行保有之存戶個資得行使下列權利：

**According to Article 3 of the PDPA, for the “personal data of the Depositor” under the Bank's custody, the Depositor or the responsible person/the representative of company is entitled to exercise the following rights:**

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。

**Except for the situation set forth under the proviso of Article 10 of the PDPA, the Depositor or the responsible person/the representative of company may inquiry 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. 得向銀行請求補充或更正，惟依個資法施行細則第十九條規定，存戶或其負責人/代表人應適當釋明其原因及事實。

**Request the Bank for supplementation or correction for which, nevertheless, the Depositor or the responsible person/the representative of company is subject to elucidation of the reasons and facts as required under Article 19 of Enforcement Rules of the PDPA.**

3. 銀行如有違反個資法規定蒐集、處理或利用存戶個資，依個資法第十一條第四項規定，存戶或其負責人/代表人得向銀行請求刪除、停止蒐集、處理或利用。

**In the event that the Bank is found having violated the PDPA in collection, processing or use of the "personal data of the Depositor", the Depositor or the responsible person/the representative of company may request the Bank to erase or cease processing or using in accordance with Article 11, Paragraph 4 of the PDPA.**

4. 依個資法第十一條第二項規定，個人資料正確性有爭議者，得向銀行請求停止處理或利用存戶個資。惟依該項但書規定，銀行因執行業務所必須，或經存戶或其負責人/代表人書面同意，並註明其爭議者，不在此限。

**In accordance with Article 11, Paragraph 2 of the PDPA, in case of a dispute over the correctness of the personal data, the Depositor or the responsible person/the representative of company may apply to the Bank for cease processing or using of the "personal data of the Depositor", except an event set forth under the proviso of the Paragraph, nevertheless, where such dispute in performance of duties or where the Depositor or the responsible person/the representative of company has provided their written consent with the dispute specified.**

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、停止處理或利用存戶個資。惟依該項但書規定，銀行因執行業務所必須或經存戶或其負責人/代表人書面同意者，不在此限。

**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 Depositor or the responsible person/the representative of company may apply to the Bank for erasing or cease processing or using the "personal data of the of the Depositor" except an event set forth under the proviso of the said Paragraph, nevertheless, where such dispute in performance of duties or where the Depositor or the responsible person/the representative of company agrees in writing expressly remark.**

- (四) 存戶或其負責人/代表人如欲行使上述個資法第三條規定之各項權利，有關如何行使之方式，得向銀行客服(0800-016168)詢問或於銀行網站(網址：<https://www.megabank.com.tw/>)查詢。

**In an attempt to exercise all sorts of rights in accordance with Article 3 of the PDPA as mentioned above, the Depositor or the responsible person/the representative of company may inquire with the Bank's Customer Service Office (0800-016168) or the Bank's website ( Website: <https://www.megabank.com.tw/> ) for more details about the method to exercise those rights.**

- (五) 除銀行為履行法定義務所必要之資料外，存戶或其負責人/代表人得自由選擇是否提供相關個人資料及類別，惟存戶或其負責人/代表人所拒絕提供之個人資料及類別，如果是辦理業務審核或作業所需之資料，銀行可能無法進行必要之業務審核或作業而無法提供存戶相關服務或無法提供較佳之服務。

Except for the necessary data for the Bank to fulfill its statutory obligations,, the Depositor or the responsible person/the representative of company may, at his or her discretion, choose whether to provide his or her personal data and the categories of personal data provided. Nevertheless, in the event that the Depositor or the responsible person/the representative of company rejects to provide his or her personal information or personal information of the required categories which are indispensable for the Bank for its business operations or review, the Bank might become unable to conduct necessary review or operation the business or, in turn, be unable to render services or to render better services to the Depositor or the responsible person/the representative of company.

- (六) 存戶同意銀行得於防制詐騙、防制洗錢...等特定目的範圍內，蒐集、處理或利用「被約定轉入帳號」及其「被設定為約定轉入帳號之次數」等個人資料以及其於銀行開立之「金融機構帳號」及該帳號被約定為轉入帳號之次數等個人資料，並同意於設定約定轉入帳號作業之範圍內，提供上開個人資料予該帳號提出約定轉入帳號申請之金融機構；存戶並同意財金資訊股份有限公司於辦理金融機構間之金融資訊交換目的範圍內，得蒐集、處理或利用上開個人資料。

The Depositor agrees that the Bank may collect, process, or use their personal information, such as the designated transfer-in account or the "number of times an account is designated for transfer-in, for the purpose of preventing fraud and money laundering among other specific purposes, as well as personal information related to a "financial institution account" opened at a bank and the number of times the account is designated for transfer-in, while agreeing to provide the aforementioned personal information to the financial institution that submits an application for designation of the account as a transfer-in account within the scope of the designation of the transfer-in account. Furthermore, the Depositor agrees that Financial Information Service Co., Ltd. may collect, process, or use the aforementioned personal information, within the scope of exchanging financial



information between financial institutions.

- 三十、存戶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存戶及其負責人/代表人之個人資料，且前揭機構亦得提供其所蒐集之存戶及其負責人/代表人個人資料予銀行。

**The Depositor hereby authorizes the Bank to, within the scope of performing the rights and obligations under this Agreement, collect the “personal information of the Depositor and the responsible person/the representative of company” from the Joint Credit Information Center, Financial Information Service Co., Ltd. and other entities designated by the competent authority. Besides, the aforementioned entities may provide the “personal information of the Depositor and the responsible person/the representative of company” so collected by them to the Bank.**

- 三十一、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存戶資料，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、轉介或交互運用存戶資料時，除法令另有規定、經存戶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存戶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，銀行對存戶於往來期間所託付之個人/公司相關資料有保護之責任，存戶可至銀行網站（網址：<https://www.megabank.com.tw/>）查詢保密措施之內容。

According to the Financial Holding Company Act and the Rules Concerning Cross-Selling by Financial Holding Company Subsidiaries, the Depositor'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 Depositor's information that is disclosed, transferred, or shared, unless otherwise specified by law and expressly approved by the Depositor in a contract or written agreement, may not contain any information other than the Depositor'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 Depositor during transactions. The Depositor may inquire the contents of confidentiality measures on the Bank's website (<https://www.megabank.com.tw/>).

- 三十二、存戶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，存戶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，存戶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存戶資料時，仍應依法令規定辦理並保守秘密。

The Depositor 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 Depositor 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 Depositor 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 “personal information of the Depositor”.

- 三十三、本契約之準據法為中華民國法律。

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。

如存戶為外國人時，其法律行為之成立要件、效力、方式，均適用中華民國相關法令。

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

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.

Even if the Depositor is of foreign nationality, the relevant laws and regulations of the Republic of China shall still apply to the requirements, validity, and methods of the legal action.

- 三十四、存戶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：

**The Depositor 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:**

- (一) 銀行為遵循美國「海外帳戶稅收遵循法」( Foreign Account Tax Compliance Act，簡稱 FATCA 法案 ) 規範，須辨識存戶是否具有美國應稅身分，存戶於銀行開立帳戶時，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；存戶若開戶時未具美國應稅身分，應分別其為自然人、法人、外國政府及非營利組織之身分，提供 W-8BEN 或 W-8BEN-E 等美國稅務聲明文件，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。

存戶若違反本條約定，致其美國來源所得遭扣繳，或衍生任何稅務，銀行概不負責，且銀行若因存戶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)，存戶同意無條件負擔一切損害賠償責任。

存戶並同意若違反本條約定，存戶應於銀行通知後一個月內結清帳戶，逾期末辦理，銀行得逕行終止本契約並辦理銷戶。

To comply with Foreign Account Tax Compliance Act ("FATCA"), the bank shall identify if the Depositor is a US taxpayer. The Depositor being a US taxpayer when opening this account shall provide US tax declaration documents such as W-9, and Waiver. If the Depositor is not a US taxpayer when opening this account, the Depositor shall provide US tax declaration documents such as W-8BEN or W-8BEN-E considering the fact that Depositor is a natural person, legal person, foreign government, or non-profit organization, and **the Depositor undertakes to inform the Bank within 30 days after a change of identity and to proceed by the above regulations.**

**In no event shall the Bank be responsible for the Depositor 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 Depositor(including, but not limited to, being punished by the regulatory authority or claimed by the counter party), the Depositor agrees to compensate the Bank unconditionally for such damages.**

**The Depositor 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 Depositor fails to do so, the Bank shall be entitled to terminate the Agreement and close the Depositor's account.**

- (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，須針對存戶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，存戶應於開立帳戶時，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。

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

存戶並同意若違反本條約定，存戶應於銀行通知後一個月內結清帳戶，逾期末辦理，銀行得逕行終止本契約並辦理銷戶。

To comply with "Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions" (CRS) issued by Ministry of Finance, the Bank is required to identify if the Depositor is a foreign taxpayer, and provide related information to Ministry of Finance. Thus, the Depositor shall provide self-certification when opening a new account and **undertake to inform the Bank within 30 days after a change in tax residency status and to provide a suitably updated Self-certification.**

**If the Depositor violates this clause, the Bank will not be responsible for any penalty provision. If the Bank suffers any damages due to the Depositor's liability under this Article, the Depositor agrees to unconditionally bear all liability for damages.**

**The Depositor agrees if he/she violates this provision, he/she shall close the account within a month after his/her receipt of notice from the Bank. The Bank may terminate this contract and close the account when the Depositor reaches time limit.**

- 三十五、存戶授權銀行、銀行所屬金融控股公司，及因工作、職權或職務範圍接觸與存戶個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：

The Depositor 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 Depositor 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:

- (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；  
Any branches, representative offices, parent company, affiliates, subsidiaries, agents, and outsourcing service providers and agents thereof;
- (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  
Any government agencies, quasi-government agencies, supervisory authorities, financial, currency or other competent authorities, institutions or individuals located in Taiwan or other countries; and
- (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。

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.

三十六、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。

Where this Agreement gets involved in a litigious act, both parties agree that the district court in the place where the business unit of the Bank with the account getting involved in the litigation is located or the Taiwan Taipei District Court shall be the jurisdictional court for the 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.

三十七、本存款於存款保險條例規範之存款項目範圍內，受中央存款保險公司之存款保險保障。

**The Deposits are within the scope of the deposit items specified under the Deposit Insurance Act, and are duly insured by the Central Deposit Insurance Corporation (CDIC).**

三十八、存戶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。  
**If the Depositor has any question regarding the relevant business under this Agreement, the Depositor is advised to clarify through the special line for grievance: ( 02 ) 8982-0000 or toll-free: special line for service: 0800-016168.**

三十九、除第貳章至第陸章另有約定者外，本契約所列各項服務及嗣後新增之任何服務，悉依本章之約定事項辦理。

本章任一約定事項與第貳章至第陸章之約定事項牴觸者，第貳章至第陸章之約定事項應優先適用。

Unless otherwise prescribed in Chapters Two to Six, all services currently listed under this Agreement and any services newly increased hereafter shall be duly handled in accordance with the terms and conditions set forth under this Chapter.

Whenever a provision set forth under this Chapter is found to be in contradiction with those set forth under Chapters Two to Six, the provisions set forth under Chapters Two to Six shall prevail.

四十、銀行交付本契約壹份予存戶收執。存戶對本契約所載條款之同意或申請開立本存款之意願聲明係以電子方式作成，

存戶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存戶存查。

The Bank will deliver a copy of this agreement to the Depositor. The Depositor's consent to the terms contained in the Agreement or the intention to open the Deposits is made electronically. The Depositor agrees that the Bank will deliver the Agreement to the Depositor in an unwritten form, such as an electronic file or an online announcement.

四十一、本契約原本係以中文為之，另作成英語譯文僅供當事人參考之用，本契約內所載各條款如有任何爭執，應以中文文義為憑。

This Agreement is originally prepared in the Chinese language and is 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 Agreement, the Chinese language version shall in all events prevail and predominant for all purposes whatsoever.

## 第貳章、新臺幣活期（儲蓄）存款約定事項

### Chapter Two Terms and conditions on demand (savings) deposits in New Taiwan Dollars

本存款按銀行牌告之新臺幣活期（儲蓄）存款利率計息，其起息金額及計息單位如下：

The Deposits accrue interest at the interest rate of demand (savings) deposit promulgated by the Bank. The minimum amount to accrue interest and the interest accrual unit are enumerated below:

#### （一）起息金額：

##### The minimum amount to accrue interest:

1. 活期存款每日最終餘額不滿一萬元者，不予計息；滿一萬元者，以百元整數為計息單位。

**The daily final balance of the demand deposit below NT\$10,000 will accrue no interest. When such balance is beyond NT\$10,000, it will take NT\$100 amount in full as the unit for interest accrual.**

2. 活期儲蓄存款每日最終餘額不滿五千元者，不予計息；滿五千元者，以百元整數為計息單位。

**The daily final balance of the demand savings deposit below NT\$5,000 will accrue no interest. When such balance is beyond NT\$5,000, it will take NT\$100 amount in full as the unit for interest accrual.**

#### （二）計息方式：

##### Method to accrue interest:

1. 活期(儲蓄)存款採機動利率按日計息，一年以 365 日為基準，並由銀行於每半年(6 月 20 日及 12 月 20 日)結算付息並於次日滾入本金。

The demand (savings) deposit accrues interest on a daily basis at a floating interest rate, with a year counted as 365 days. The Bank will settle and pay interest on a semi-annual basis (on June 20th, and December 20th). The interest so paid is counted into the principal on the next day after the payment.

2. 以自動化設備 ( ATM ) 或網路銀行等方式於營業時間外 ( 含假日 ) 辦理現金、轉帳及匯款存入、提領之活期性存款，皆於存入、提領當日開始計息，並以 24：00 為約定切換點。

Where the Depositor make the deposit of cash, interbank account transfer and remittance, and withdraws out of demand deposit through ATM or Internet banking at a time beyond the regular business hours (including a weekend, a holiday), the account accrues interest on the very day of deposit or withdrawal, with 24: 00 of the day as the agreed switch-off point.

### 第叁章、新臺幣定期性存款約定事項 ( 不包括可轉讓定存單 )

#### Chapter Three Terms and conditions on time deposits in New Taiwan Dollars

##### (excluding assignable negotiable certificate of time deposits )

- 一、 本存款種類包括存戶在銀行往來之新臺幣定期儲蓄存款及新臺幣定期存款。新臺幣定期儲蓄存款限自然人或非營利法人申請，依其存取及付息方式分為存本取息、整存整付、零存整付等類。

The Deposits hereunder include the categories of time savings deposits in New Taiwan Dollars and time deposits in New Taiwan Dollars. The time savings deposits in New Taiwan Dollars are only available for application by natural persons (individuals) or nonprofit juristic (corporate) persons, and are categorized into time deposit of principal to receive interest, lump-deposit lump-payment, installment-deposit lump-payment and the like based on the way to deposit, withdraw, and pay the interests.

- 二、 本存款開戶時，除無存單定存外，均由銀行簽發存單為憑。除另有約定外，本存款到期時，存戶應於存單簽蓋留存印鑑交由銀行核對無誤後憑以領款。

Upon opening of the account of such Deposits, except for a no-passbook time deposit, the Bank will issue the time deposit certificate as proof. Unless otherwise prescribed, **upon maturity of the present Deposits, the Depositor shall submit the time deposit certificate affixed with the registered impression specimen seal to the Bank. The Bank will grant withdrawal after the Bank checks and verifies the certificate.**

- 三、 本存款之起息金額及計息方式如下：

The minimum amount to accrue interest and method to accrue interest:

#### ( 一 ) 起息金額：

##### The minimum amount to accrue interest:

1. 定期存款、整存整付定期儲蓄存款及存本取息定期儲蓄存款：以一萬元為計息起點，超過計息起點者，以元為計息單位。

**In case of time deposit, lump-deposit lump-payment time savings deposit and deposit of principal to receive interest time savings deposit: The minimum amount of NT \$ 10,000 is needed to accrue interest. When the amount exceeds the minimum amount, each New Taiwan Dollar shall be the unit to accrue interest.**

2. 零存整付定期儲蓄存款：以一千元為計息起點，並以元為計息單位。

**Installment-deposit lump-payment time savings deposits: The minimum amount of NT \$ 1,000 is needed to accrue interest. Each New Taiwan Dollar shall be the unit to accrue interest.**

#### ( 二 ) 計息方式：

##### Method to accrue interest:

1. 足月部分按月數計息，一年以十二個月為基準；零星天數以日計息，一年以 365 日為基準。

The deposit will accrue interest based on the number of months in full, with one year counted as twelve months. The fraction of a month shall accrue interest on a daily basis, with one year counted as 365 days.

2. 採機動利率計息者，如起存時無牌告大額存款機動利率，未到期前銀行新增大額存款牌告機動利率者，仍依一般存款牌告機動利率計息。起存時採大額存款牌告機動利率，未到期前銀行取消該大額存款牌告機動利率者，自取消大額存款牌告日起改按一般存款牌告機動利率計息；若大額存款額度變更，改適用符合原存款金額之大額存款牌告機動利率計息，若無法適用時改按一般存款牌告機動利率計息。

In case of interest accruing on a floating basis: In the event that a floating interest rates of large amount deposits have not been announced at the moment of initiation of the deposit but are newly announced before the deposit matures, the deposit shall still accrue interest based on the promulgated floating interest rates for ordinary deposits. In the event that floating interest rates of large amount deposits are adopted at the moment of initiation of the deposit but are revoked before the deposit matures, the deposit shall accrue interest based on the promulgated floating interest rates for ordinary deposits starting from the date of revocation. In case of a change in the quota for the large amount deposits, the deposit shall accrue interest based on the floating interest rate for large amounts originally applicable to the amount of the initiation deposit. In the event that such interest rates cannot be made applicable, the deposit shall accrue interest based on the promulgated floating interest rate for ordinary deposits.

3. 本存款如為零存整付定期儲蓄存款，開戶後如遇銀行存款利率調整，存戶於調整後存入之存款，應按照新利

率計息，且存戶存單上之到期本息總額亦由銀行自動調整，不再以存單上記載之本息總額為憑。

In the event that the Deposits are time savings deposits in installment-deposit lump-payment and after the time of the account opening the interest rates are changed by the Bank, the deposit deposited by the Depositor after such adjustment shall accrue interest based on the new interest rates. Meanwhile, the total amount of due principal and interest shown on the Depositor's deposit certificate shall be automatically adjusted by the Bank. The total amount of principal and interest shown on the deposit certificate shall be no longer valid.

4. 指定到期日之定期性存款，其利率按實際存滿月數之相當期別同性質存款牌告利率計息，若銀行無該期別之牌告利率時，則以最接近之較低期別牌告利率計息。

In case of time deposit which matures on a designated date, the interest shall be calculated for the number of full month(s) based on the interest rate of the deposit of the same attributes. If interest rate for such same period is unavailable, it shall accrue interest based on the promulgated interest rate for the nearest and shorter period of deposit.

5. 存戶於開戶時得自由選擇並事先約定採用固定牌告利率或機動牌告利率計息，惟一經擇定即不得變更。The Depositor is free to choose when they open an account and agree in advance to use a fixed or a floating promulgated interest rate. Once chosen, this cannot be altered.

四、本存款如為零存整付定期儲蓄存款，存戶得約定每月按約定日期由銀行自動從其活期性存款帳戶中扣款繳付零存整付定儲之分期存入。倘無約定自動扣繳零存整付定儲分期存入，存戶每月須按約定日期來銀行存款，存款時須攜帶存單（無存單零存整付定儲存戶須攜帶存摺），以憑登記，如逾期三日方來銀行存款者，應按逾期日數補繳逾期利息；如逾期六個月仍未為存款，本存款以停儲論，其後不得再存入，已存入之本金及利息須俟期滿方可提取。

In the event that the Deposits are time savings deposits in installment-deposit lump-payment, the Depositor shall allow the Bank to deduct the deposit amount from the current demand deposit account on the agreed date each month for installment saving. If there is no agreement to automatically deduct the amount from the deposit for installment saving, the Depositor shall come to the Bank to make a deposit on the specified days monthly and shall submit the time deposit certificate at the moment of deposit for entry into registry (for the Depositor who does not have the time deposit certificate, a passbook must be carried.). In the event that the Depositor is more than three (3) days overdue in coming to deposit, the Depositor shall be subject to supplementary payment of default interest based on the number of days overdue. In the event that the Depositor fails to make a deposit more than six (6) months overdue, the Deposits shall be deemed as suspended and the Depositor shall make no more deposits thereafter. The Depositor shall not withdraw the already deposited principal and the interest thereof until the deposit period matures.

五、本存款到期前不得提取，但得憑存單（無存單定存戶免憑存單）質借或於七日前通知銀行中途解約。

**The Depositor shall not withdraw the Deposits until maturity but may take the time deposit certificate (the Depositor who holds no time deposit certificate is not required to take it) for a pledged loan or to terminate the deposit certificate with a notice to be served to the Bank seven (7) days in advance.**

（一）中途解約者，應將本存款一次結清，並視本存款解約前之計息方式，依實際存款期間按存入當日之銀行相當期別牌告利率八折單利計息，若銀行無該期別之牌告利率時，則以最接近之較低期別牌告利率計息。但：

In the event that the Depositor terminates the Deposits before expiry, the Depositor shall clear up the subject deposit in one package. Upon termination of the deposit before maturity, **the deposit shall accrue interest based on the interest rate formula prevalent before termination based on actual period of deposit, at 80% of the total interest based on the promulgated interest rate for the nearest and shorter period of deposit**, provided, that:

1. 本存款解約前採「銀行牌告利率機動計息」者，在實際存款期間內，如遇銀行牌告利率調整，應按調整前後之銀行相當實際存款期間之期別牌告利率分段八折單利計息。

In the event that the Deposits accrue interest based on "floating interest rate promulgated by the Bank" before termination and that the interest rate promulgated by the Bank is adjusted during the actual period of Deposits, the interest shall be calculated at 80% of the single interest rates prevalent before and after adjustment respectively.

2. 本存款中途解約時，未存滿一個月者不予計息。

In the event that the Deposits are terminated before maturity, they accrue no interest for the fraction of a period less than one month.

3. 本存款中途解約時，若存戶依約定之定期性存款利率按月領取之利息已超過銀行應付予中途解約者之利息時，銀行有權就該數額，自應返還予存戶之存款本金中逕行扣回。

In the event that the Deposits are terminated before maturity, if the Depositor has received monthly interest exceeding the agreed rate the Bank shall pay for a prematurely-terminated Deposit, the Bank has the right to deduct the difference from the deposit principal.

（二）向銀行辦理質借者，質借人限於存戶本人；惟存戶為未成年人者，未滿七歲之未成年人，應由其法定代理人代理之；七歲以上未滿十八歲之未成年人，應徵得法定代理人同意。

存戶得憑本存款本金之九成額度內向原辦理本存款之營業單位辦理質借。存戶於申請質借時即將本存款全部設定質權予銀行，以擔保存戶因本存款對銀行所生之一切債務（包括借款本金、利息、遲延利息、違約金、費用及損害賠償等）。有存單者，由存戶在存單背面加蓋留存印鑑後交付銀行。

質借期限最長不得超過本存款上所約定之到期日。自動轉期之定期性存款辦理質借者，質借期限展延至轉期續存之到期日，以一次為限；惟於續存之到期日前已還清結欠並解除質權者，即恢復為自動轉期，其餘質借條件由雙方另行議定之。

Only the Depositor himself/herself can apply for a pledged loan from the Bank. However, if the Depositor is a minor, the statutory agents must represent a minor under seven years old, and the consent of the statutory agents must be obtained for a minor between the ages of seven and eighteen.

Ninety percent of the deposit principal could be pledged by the Depositor to the business unit that initially handled the Deposit. The Depositor will set a pledge to the bank at the time of the pledged loan application in order to guarantee all the debts (including the principal, interest, delay interest, liquidated damages, fees and damages) that may be incurred by the Depositor to the Bank. If there is a time deposit certificate, the Depositor shall put a registered seal on the back of the deposit slip and deliver it to the bank.

The maximum period shall not exceed the due date agreed upon in the Deposit. For a loan based on an automatically rolled-over time deposit, the loan period can be extended to the maturity date of the renewal of the transfer, which is limited to one time because of the pledged loan. However, before the maturity date of the renewal, if the debt has been paid and the pledge is released, the Deposits will be reverted to automatic rollover. The other terms and conditions of the loan shall be negotiated and determined by the parties.

六、 本存款之轉期續存，依下列約定辦理：

The Deposits may be deposited for a renewed term under the following provisions:

(一) 本存款如為定期儲蓄存款：

In the event that the Deposits are time savings deposits:

1. 到期後一個月以內轉存未滿一年期之定期存款，或於到期後二個月以內辦理轉期續存或轉存一年期以上之定期存款者，均得自原到期日起息，其到期未領取之利息得併同本金轉存。

Where the Depositor transfers the time savings deposit within one month after maturity into a time deposit for a term less than one year, or renews it or transfers it into a time deposit for a term more than one year within two months after maturity, it will start accruing interest starting from the original date of maturity. The interest due but not claimed shall be consolidated into the principal after the transfer.

2. 逾前項期限方辦理轉期續存或轉存者，自轉期續存或轉存之日起息，其原到期日至轉期或轉存前一日之利息，按照存戶實際續存日之銀行活期存款牌告利率折合日息單利計給。但該存款到期日至續存日期間，銀行活期存款牌告利率有調整者，應按調整後之牌告利率分段計息。

In the event that the Depositor renews or transfers into another term beyond the time limit set forth under the preceding paragraph, the deposit starts accruing interest on the date of renewal or transfer. The interest for the period between the date of original maturity and the date before the renewal or transfer shall be calculated and paid based on the daily single interest rate for demand deposit interest rate promulgated by the Bank on the day when the Depositor actually withdraws the deposit. In case of an adjustment of the demand deposit interest rate promulgated by the Bank is adjusted during the period between the date of original maturity and the actual date of renewal, the interest shall be calculated in phases based on the post-adjustment interest rates promulgated by the Bank.

(二) 本存款如為定期存款：

In the event that the Deposits are time deposits:

到期後一個月以內辦理轉期續存，得自原到期日起息，其到期未提領之利息得併同本金轉存；其超過一個月方辦理轉期續存者，自辦理轉期之日起息，其原到期日至轉期前一日之利息，按照存戶實際續存日之銀行活期存款牌告利率折合日息單利計給。但該存款到期日至續存日期間，銀行活期存款牌告利率有調整者，應按調整後之牌告利率分段計息。

In the event that the Depositor renews into a continued deposit within one month after maturity, the deposit accrues interest starting from the date of the original maturity. The interest due but not claimed may be consolidated into the principal into transferred deposits. In the event that the Depositor does not renew deposit until more than one month later on, the deposit accrues interest on the date of renewal. The interest for the period from the date of the original maturity till the date preceding the transfer shall be calculated and paid based on the daily single interest rate for demand deposit interest rate promulgated by the Bank on the actual date of renewal. In case of an adjustment to the demand deposit interest rate promulgated by the Bank is adjusted during the period between the date of original maturity and the actual date of renewal, the interest shall be calculated in phases based on the post-adjustment interest rates promulgated by the Bank.

(三) 本存款如為存本取息定期儲蓄存款或選擇按月付息之定期存款，存戶逾期末為領取按月或按年應領取之利息，該利息部分不另計給利息；惟存戶得事先約定按期將本存款利息自動轉入其活性存款帳戶。

In the event that Deposits are deposit of principal to receive interest time savings deposits or a time deposit with



a monthly interest payment, if the Depositor is overdue and does not withdraw interest on a monthly basis or on an annual basis, such interest will accrue no additional interest, but the Depositor may agree to transfer the interest of the Deposit to their demand deposit account ahead of time.

(四) 轉存後之計息方式：

Method to accrue interest after a transfer of deposit:

1. 原採用銀行牌告固定利率計息之存款，依轉存日銀行牌告固定利率計算。

The deposit which previously accrued interest based on the fixed interest rate promulgated by the Bank shall accrue interest based on the fix interest rate promulgated by the Bank on the date of the transfer of the deposit.

2. 原採用銀行牌告機動利率計息之存款，依轉存日銀行牌告機動利率計算。但轉存日後銀行牌告機動利率如有調整時，則按新利率分段計算。

The deposit which previously accrued an interest based on the floating interest rate promulgated by the Bank shall accrue interest based on the floating interest rate promulgated by the Bank on the date of the transfer of the deposit. In case of an adjustment to the floating interest rate by the Bank after the date of transfer, it will accrue interest based on the new interest rates in phases.

(五) 自動轉期續存：

Automatic renewal at maturity of deposit:

除零存整付定期儲蓄存款、指定到期日之定期性存款以外者，存戶得於開戶時或其後之存款存續期間內申辦自動轉期，自動轉期係於到期日依原科目、期別及計息方式自動轉期續存本存款。

自動轉期之金額為本金併計到期未提領之利息；倘存戶不願到期未提領之利息併為自動轉期，應事先約定將本存款利息於到期日自動轉入其活期性存款帳戶。

定期性存款經銀行同意而設定質權後，存戶如欲申請自動轉期者，應經質權人之同意。

Except for time savings deposits in installment-deposit lump-payment and time deposits with specified maturity dates, the Depositor may apply for automatic renewal when opening the account or during the period of the deposit. Automatic renewal is processed on the maturity date based on the original category, duration and method to accrue interest.

The amount of the automatic renewal is the principal and the interest that has not been withdrawn. If the Depositor is unwilling to include undrawn interest for automatic renewal, it should be agreed in advance that the interest on the Deposits will be automatically transferred to the demand deposit account on the maturity date.

For the time deposit which is pledged with the consent of the Bank, if the Depositor wishes to apply for automatic renewal, the application shall also be agreed by the pledgee.

- 七、存戶如逾期提款，其逾期天數利息按照存戶實際提款日之銀行活期存款牌告利率折合日息單利計給；但該存款到期日至實際提款日期間，銀行活期存款牌告利率有調整者，應按調整之牌告利率分段計息。如到期日為例假日時，該例假日之利息按約定之定期性存款利率計付。

存戶如係已約定到期自動解約轉入活期（綜合）存款帳戶者，如到期日為例假日時，則順延至次一營業日轉入，並按約定之定期性存款利率計付利息至順延後到期日之前一日。

In the event that the Depositor is overdue in withdrawing the deposit, the interest for such overdue period shall be calculated based on the daily single interest rate for demand deposit interest rate promulgated by the Bank on the day when the Depositor actually withdraws. In case of an adjustment to the demand deposit interest rate promulgated by the Bank is adjusted during the period between the date of original maturity and the date of the actual withdrawal, the interest shall be calculated in phases based on the post-adjustment interest rates promulgated by the Bank. If the maturity date is a holiday, the interest of the holiday is calculated at the agreed time deposit interest rate.

If the Depositor has agreed to automatically cancel the agreement and transfer the Deposit into the demand (comprehensive) deposit account, if the maturity date is a holiday, it will be transferred on the next business day and the interest will be paid according to the agreed time deposit interest rate one day before the new due date.

- 八、除本契約第壹章共同約定事項第二十一條、第二十二條、第三十四條由銀行終止本契約(包括但不限於終止業務往來、中途解約)並辦理銷戶者，其餘本存款非存戶本人親自辦理到期結清或中途解約者，限存(匯)入本人帳戶。

Except for Articles 21, 22, and 34 in the common terms and conditions of the first chapter where the Bank shall terminate the Agreement (including but not limited to termination of business transactions and cancellation of the Agreement before the maturity), **for the closing of the account or the cancellation of the Agreement before the maturity handled by anyone but the account holder, the balance of the deposit shall only be deposited (transferred) to the account of the holder.**

- 九、存戶於銀行自動化通路辦理新臺幣定期性存款之交易限額，以銀行網站公告為準，嗣後調整時亦同。

**The Depositor's time deposit transaction limit in NTD conducted in the Bank's automated channel is subject to announcement on the Bank's website, and the same is true for subsequent adjustments.**

- 十、定期性存款到期時，存戶同意銀行不負通知之義務。

When the time deposit expires, the Depositor agrees that the Bank bears no obligation of notification.

#### 第肆章、新臺幣綜合存款約定事項

##### Chapter Four Terms and Conditions on Comprehensive Deposits in New Taiwan Dollars

- 一、 本存款係將活期(儲蓄)存款(以下簡稱活(儲)存)、定期(儲蓄)存款(以下簡稱定(儲)存)、短期擔保放款或儲蓄擔保放款(以下合簡稱借款)等數種帳戶綜合登錄於一本存摺內,存戶憑該存摺及存、取款憑條或依其他約定方式辦理存、提款或借款。

The Deposits, i.e., comprehensive deposits, denotes that demand (savings) deposits, time (savings) deposits in full, and short-term (savings) secured loans are consolidated into one passbook. **The Depositor may conduct deposit, withdrawal or loan with the said passbook, and relevant deposit, withdrawal slips or other means as agreed upon.**

- 二、 存戶應將最低存入金額先行存入活(儲)存帳戶中,並設定活(儲)存保留金額,並約定嗣後銀行得將超過保留金額以上部分,就存戶約定金額、存款種類、存期及計息方式,以萬元為單位(每筆不得低於新臺幣一萬元)自動整筆轉存存戶預先指定之定(儲)存;或約定由存戶至銀行逐筆申請轉存定(儲)存,並以存摺內「定期(儲蓄)存款質押擔保明細表」上所載存款明細為定(儲)存憑據,銀行得不另掣發存單或其他憑證。

The Depositor shall first deposit the minimum amount into the demand (savings) deposit account and **set the retaining amount of the demand (savings) deposit account. And the Depositor agrees upon that the Bank may, thereafter, have the amount in excess of the retained amount automatically transferred into the time (savings) account designated by the Depositor beforehand based on the specified amount, categories of deposits, duration of deposits and methods to accrue interest, with each ten thousand New Taiwan Dollars (NT\$10,000) as one unit (not below NT\$10,000 in each case), or agree upon that the Depositor may apply for transferring each amount into time (savings) deposits with the Bank.** The details of deposits shown on the "List of Time (Savings) Deposits Pledge" inside the passbook shall function as the proof. The Bank may not additionally issue a time deposit certificate or other voucher.

- 三、 存戶取款或其他經銀行同意,由銀行代扣繳或撥付之金額,如超過活(儲)存餘額時,銀行即得在定(儲)存總額九成範圍內自動予以借款,存戶無須另簽具借款憑證,惟借款本息超過借款上限時,存戶應於次一借款付息日前存入補足,如於銀行通知後二個月內仍未補足,銀行逕將定(儲)存解約,以清償借款本息。

**In the event that the amount withdrawn by the Depositor or amount deducted or appropriated by the Bank on behalf of the Depositor exceeds the balance of the demand (savings) deposit account, the Bank is then entitled to automatically borrow within 90% of the total amount of the time (savings) deposit for which the Depositor is not required to sign a voucher for the loan additionally. In the event that the total of the loan and interest thereof exceeds the maximum limit of the loans, nevertheless, the Depositor shall make up the shortfall in full before the date of the next interest payment. In the event that the Depositor fails to make up the shortfall within two (2) months after receipt of the notice served by the Bank, the Bank will terminate the time (savings) deposit account straight so as to reimburse the principle and interest.**

- 四、 本存款項下如有借款:

**In case of existence of a loan under the Deposits:**

- (一) 借款利息依本存款項下各定期性存款利率加年息百分之一點五計息,並以低利率定期性存款優先辦理借款;還款時,先行償還高利率借款。

**The interest for the loan shall be 1.5% per annum in addition to the various time (savings) deposits under the Deposits. The time (savings) deposit with a low interest rate shall be preferentially taken for the loan. Upon return of the loan, the loan with a high interest rate shall be preferentially repaid.**

- (二) 每月二十日計息一次,於活(儲)存餘額扣抵,不足部份滾入借款本金,惟定(儲)存到期或中途解約時,銀行得同時計算借款利息並抵償之。本借款加碼利率及計息方式如有調整,存戶同意由銀行於營業場所公告施行。

**The interest upon the loan shall be calculated on the 20th of each month and shall be deducted from the balance of the demand (savings) deposits. The shortfall, if any, shall be counted into the principal of loan. Where the time (savings) deposit account matures or is terminated before maturity, nevertheless, the Bank may, at the same time, calculate the interest of the loan and offset it. In case of an adjustment of the markup interest rate of the subject loan and method of interest calculation, the Depositor agrees that the Bank may enforce the adjustment through promulgation at the business premises of the Bank.**

- (三) 如有中途提取或到期不續存時,應先經轉入活(儲)存並抵償借款本息後,始得提領現款。

**In the event that the Depositor withdraws the time(savings) deposit before maturity or does not renew the deposit after expiry, the Depositor shall not withdraw the deposit in cash until the deposit is transferred into the demand (savings) deposits and offset with the principal and interest of the loan.**

- (四) 存戶授權銀行得將本存款項下之定(儲)存設定最高限額質權予銀行,以擔保本存款項下之借款,並同意以存摺內之「定期(儲蓄)存款質押擔保明細表」為設質憑證。日後存戶如未依本契約相關約定按期攤付借款本金時,無須由銀行事先通知或催告,銀行得隨時縮短借款期限或視為全部到期,存戶如未自行清償借款,銀行得對上述定(儲)存行使質權以抵充借款本息。如存戶不依本契約相關約定按期攤付借款利息,或存戶與銀行往來期間,受強制執

行或假扣押、假處分或其他保全處分，致銀行有不能受償之虞，或有依破產法聲請和解、聲請宣告破產、聲請公司重整、經票據交換所通知拒絕往來、停止營業之任一情形，經銀行通知或催告後，銀行得縮短借款期限或視為全部到期，存戶如未自行清償借款，銀行得對上述定（儲）存行使質權以抵充借款本息。抵充借款本息後如有餘額，銀行得無息保管並通知存戶領取；如有不足，存戶應於銀行通知之期限內，悉數償還。

The Depositor authorizes the Bank with the power to set the pledge for the time (savings) deposits at the maximum limit to the Bank so as to collateralize the loan(s) under the Deposits. The Depositor further agrees to take the "List of Time (Savings) Deposits Pledge" inside the passbook as the voucher as the certificate of the pledge. In the event that the Depositor fails to repay the principal of the loan in time as scheduled under the Agreement in the future, the Bank may, at any time, without any prior notice or summon, cut short the duration of loan or deem the loan has matured in full. In the event that the Depositor fails to repay the loan on his or her initiative, the Bank may exercise the pledge over the aforementioned time (savings) deposits to offset the loan—both the principal and interest. In the event that the Depositor fails to pay the interest of the subject loan in time as scheduled under this Agreement, or the Depositor, during the period of transaction with the Bank, is under compulsory enforcement, provisional seizure, provisional disposition (decretum interimisticum) or other provisional remedies, making repayment to the Bank likely to become impossible, or is under petition for settlement according to the Bankruptcy Law, application for bankruptcy declaration, application for reorganization, dishonored by the Clearing House, discontinuance from business operation or any of such, after the Bank serves a notice or reminder note, the Bank may cut short the duration of the loan or may deem the loan has matured in full. In the event that the Depositor fails to repay the loan on his or her initiative, the Bank may exercise a pledge over the aforementioned time (savings) deposits to offset the loan—both the principal and interest. The Bank may take the balance after offsetting the loan, if any, into custody without interest and inform the Depositor to retrieve it. In case of a shortfall, the Depositor shall repay in full within the time limit specified by the Bank in the notice.

- (五) 存戶如與銀行約定本存款項下之定（儲）存到期時，按原存期及種類自動轉期續存，該定（儲）存於到期時，仍應先轉入活（儲）存抵償借款本息。如抵償後餘額已達存戶事先約定之自動轉存定（儲）存金額，銀行始依原存期、種類轉存定（儲）存。存戶同意續存部分仍授權銀行得設定最高限額質權予銀行。

In the event that the Depositor and the Bank have come to an accord that when the time (savings) deposit under the Deposits expires, it will be automatically renewed to the deposit based on the original duration of deposit and category. Upon expiry, the time (savings) deposits shall still be first transferred into the demand (savings) deposit account to offset the loan—both the principal and interest first. In the event that the balance after the offsetting, if any, is up to the amount of automatic transfer into time (savings) deposit account agreed upon previously, the Bank will transfer it into a time (savings) deposit account based on the original term and category of the deposit. The Depositor agrees that for the part of the renewed deposit, the Depositor will still authorize the Bank to set the pledge to the Bank at the maximum limit.

- (六) 本存款項下到期（或中途解約）之定（儲）存，如存入活（儲）存時，銀行得逕先抵償借款。

In the event that the time (savings) deposit under the Deposits is deposited into the demand (savings) deposit account when due (or when terminated before maturity), the Bank may take it to offset the loan before proceeding any further.

- (七) 本存款項下定（儲）存如為存本取息儲蓄存款，其利息由銀行自動轉入活（儲）存；銀行對轉入活（儲）存之利息得優先抵償借款。

In the event that the time (savings) deposit under the Deposits is time savings deposit of principal to receive interest, the interest so accrued shall be automatically transferred by the Bank into the demand (savings) deposit account. The Bank may take the interest accruing from the deposit transferred into the demand (savings) deposit account to preferentially offset the loan.

- 五、 存戶為無行為能力人、限制行為能力人或受輔助宣告之人，應徵得其法定代理人、監護人或輔助人同意，始得申請借款，且其申請應逐筆臨櫃為之。

In the event that the Depositor is a person of no disposing capacity, a person of restricted disposing capacity or a person declared under assistance, the Depositor shall obtain consent from his or her statutory agents, guardian or assistant before applying for the loan. Each application shall be conducted in person at the Bank counter.

- 六、 本章關於定（儲）存之約定事項，如有未盡事宜，悉依本契約第參章新臺幣定期（儲蓄）存款約定事項辦理。

Any matters insufficiently provided for in this Chapter regarding the time (savings) deposits shall be duly handled in accordance with Chapter Three of this Agreement, i.e., Terms and conditions on time deposits in New Taiwan Dollars.

## 第五章、外匯存款約定事項

### Chapter Five Terms and conditions on deposits in foreign exchange

- 一、 本存款種類包括存戶在銀行往來之各種外匯活期存款、外匯定期存款及外匯綜合存款。

前項外匯綜合存款係指將外匯活期存款及無存單外匯定期存款等帳戶綜合登錄於一本存摺內，銀行不另掣發存單

或其他憑證。

The Deposits are in the categories that include a variety of “demand deposits in foreign exchange”, “time deposit in foreign exchange” and “comprehensive deposits in foreign exchange” deposited by the Depositor with the Bank.

The term “comprehensive deposits in foreign exchange” as set forth in the preceding paragraph denotes that the accounts of demand deposits in foreign exchange and the accounts of time deposits in foreign exchange without a deposit certificate shall be consolidated into one passbook. The Bank will not issue a deposit certificate or other voucher additionally.

## 二、 本存款如為外匯活期存款：

In the event that the Deposits are “demand deposits in foreign exchange”:

- (一) 計息利率：依銀行牌告之外匯活期存款利率機動計息；在存款期間內，遇銀行利率調整時，改按調整後之利率計息。

Interest rate: The deposit shall accrue interest on a floating basis based on the interest rate for “demand deposits in foreign exchange” promulgated by the Bank. In case of the Bank’s adjustments of interest rate during the period of deposit, it will accrue interest based on the post-adjustment interest rate.

- (二) 起息金額：單一幣別帳戶每日最終存款餘額未達規定起息金額者，不予計息；已達下表規定起息金額者，以百元整數為計息單位，不足百元部分不予計入。

幣別	美元	澳幣	加拿大幣	港幣	英鎊	瑞士法郎	日圓	歐元	紐西蘭幣	新加坡幣	南非幣	瑞典幣	泰銖	人民幣
起息額	100	150	150	800	100	150	15000	100	200	200	800	800	3000	800

**The minimum amount to accrue interest: If the daily final balance of the deposit in the account of a single currency is below the minimum amount to accrue interest as specified, it accrues no interest. If the final balance of deposit in that account reaches the minimum amount to accrue interest as specified as following, it will take \$100 as the unit to accrue interest. The fraction below \$100 shall not be counted.**

currency	USD	AUD	CAD	HKD	GBP	CHF	JPY	EUR	NZD	SGD	ZAR	SEK	THB	CNY
Min Bal.	100	150	150	800	100	150	15000	100	200	200	800	800	3000	800

- (三) 計息方式：按日計息，即每日達前款標準之存款餘額之和乘以年利率再除以 360 即得利息額，並由銀行於每半年 (6 月 20 日及 12 月 20 日) 結算付息並於次日滾入本金，且除日圓以四捨五入計算至元為止，其餘幣別皆以四捨五入計算至小數點第二位。

**Method to accrue interest: On a daily basis. Namely, the total of the deposit balance of every day that is up to the minimum amount shall be multiplied by the interest rate per annum, and then divided by 360, to obtain the amount of daily interest. The interest so accrued shall be settled by the Bank on a semi-annual basis (20, June and 20, December) and be counted into the principal on the ensuing day. All currencies are rounded to the nearest two decimal places except the Japanese yen, which is rounded to the nearest yen.**

## 三、 本存款如為外匯定期存款：

In the event that the Deposits are “time deposits in foreign exchange”:

- (一) 計息利率：依開立定期存款當日銀行牌告之外匯定期存款利率固定計息。原定期存款續約時，續約之計息利率依續約當日銀行牌告之外匯定期存款利率計息。

Interest rate: The deposit shall accrue interest on a fixed basis based on the interest rate for “time deposits in foreign exchange” promulgated by the Bank on the day the time deposit is made. When the original time deposit is renewed, it will accrue interest for the renewed deposit based on the time deposit interest rate promulgated by the Bank for foreign exchange on the day of renewal.

- (二) 起存金額：下表為各幣別定期存款起存額。

幣別	美元	澳幣	加拿大幣	港幣	英鎊	瑞士法郎	日圓	歐元	紐西蘭幣	新加坡幣	南非幣	瑞典幣	泰銖	人民幣
起存額	1000	1500	1500	8000	600	1500	150000	1000	2000	2000	8000	8000	30000	8000

**The minimum amount to accrue interest: Below are the minimum deposit balance for the time deposit**

currency	USD	AUD	CAD	HKD	GBP	CHF	JPY	EUR	NZD	SGD	ZAR	SEK	THB	CNY
Min deposit	1000	1500	1500	8000	600	1500	150000	1000	2000	2000	8000	8000	30000	8000

- (三) 計息方式：除以 2 至 6 天為期別或以週為期別外，足月部分按月計息（即本金乘以年利率、月數，再除以十二即得利息額），不足月部分按日計息（即本金乘以年利率、日數，再除以 360 即得利息額），到期時一次付息，或個別約定按月領息，且除日圓以四捨五入計算至元為止，其餘幣別皆以四捨五入計算至小數點第二位。

**Method to accrue interest: Except a deposit with a 2-6-day duration or on a weekly basis, the deposit will accrue interest on a monthly basis for the part up to one month in full (i.e., the principal multiplied by**

interest rate per annum and number of months and then divided by 12 to calculate the interest). Interest shall be accrued for fractions of less than one month on a daily basis (i.e., the principal is multiplied by the interest rate per annum and number of days and then divided by 360 to calculate the interest). The interest shall be paid in a lump sum when due, or on a monthly basis as agreed upon, respectively. All currencies are rounded to the nearest two decimal places except the Japanese yen, which is rounded to the nearest yen.

- (四) 除本契約第壹章共同約定事項第二十一條、第二十二條、第三十四條由銀行終止本契約(包括但不限於終止業務往來、中途解約)並辦理銷戶者，其餘本存款非存戶本人親自辦理到期結清或中途解約者，限存(匯)入本人帳戶。

Except for Articles 21, 22, and 34 in the common terms and conditions of the first chapter where the Bank shall terminate the Agreement (including but not limited to termination of business transactions and cancellation of the Agreement before the maturity), **for the closing of the account or the cancellation of the Agreement before the maturity handled by anyone but the account holder, the balance of the deposit shall only be deposited (transferred) to the account of the holder.**

- (五) 若外匯定期存款付息期間為按月付息者，得受理存戶利息按月自動轉入本人新臺幣活期(儲蓄)存款之申請，惟下列情形不得受理：

1. 指定到期日之外匯定存。
2. 有單定存之印鑑參照帳號非本人外匯活期存款者。

上述自動轉入之利息不含中途解約之利息及逾期結清或續存之逾期息。

**If the interest is paid on a monthly basis during the period of interest payment of time deposit in foreign exchange, the application for automatic transfer of the interest on a monthly basis into the Depositor's NTD demand (savings) deposits may be accepted, provided that the following circumstances shall not be accepted:**

1. Time deposit in foreign exchange with specified maturity dates.
2. The signature/seal reference account of time deposit certificate is not depositor's own demand deposits in foreign exchange.

**The interest transferred into Depositor's NTD demand (savings) deposits account above does not include both the interest of contract cancellation and the overdue interest of overdue settlement or renewal.**

- (六) 存戶同意銀行辦理按月付息自動轉入新臺幣活期(儲蓄)存款時，係採原外幣存款利息淨額(即扣除利息所得稅額及健保補充保費後之金額)乘以前一營業日日終之匯率兌換結售為新臺幣金額之方式入帳，兌換結售為新臺幣之金額應與電子化及臨櫃結匯交易合併累積，若每人每日單筆及累計之結匯金額已逾等值新臺幣五十萬(含)元，則同意銀行得停止將利息自動結售為新臺幣，改以轉入原扣款/印鑑參照之外匯活期存款帳戶之方式辦理。

When the Depositor agrees with the bank to automatically transfer the monthly interest payment into his/her NTD demand (savings) deposits account, it shall multiply the net interest of the original foreign currency deposit(that is, the amount after deducting the interest income tax and the supplementary premium on health insurance) by the exchange rate at the end of the previous business day and then exchange that amount into NT dollars before crediting into the Depositor's account. **The amount exchanged into NT dollars should be combined and accumulated with both electronic and counter foreign exchange remittance transactions. If the amount of Depositor's daily single or accumulated foreign exchange remittance transactions has exceeded NTD \$500,000 or equivalent, the Depositor agrees that the bank shall stop exchanging automatically the interest into NT dollars and instead deposit the interest into demand deposits in foreign exchange accounts where the original amount is deducted or the signature/seal is referred.**

- (七) 存戶得向銀行原開戶之單位辦理質借，質借人限於存戶本人；惟存戶為未成年人者，未滿七歲之未成年人，應由其法定代理人代理之；七歲以上未滿十八歲之未成年人，應徵得法定代理人同意。

存戶僅得質借外幣以與原存款相同之幣別為限，最高九成。存戶於申請質借時即將本存款全部設定質權予銀行，以擔保存戶因本存款對銀行所生之一切債務(包括借款本金、利息、遲延利息、違約金、費用及損害賠償等)。有存單者，由存戶在存單背面加蓋留存印鑑後交付銀行。

質借期限最長不得超過本存款上所約定之到期日。自動轉期之定期性存款辦理質借者，質借期限展延至轉期續存之到期日，以一次為限；惟於續存之到期日前已還清結欠並解除質權者，即恢復為自動轉期，其餘質借條件由雙方另行議定之。

Only the Depositor himself/herself can apply for a pledged loan from the Bank. However, if the Depositor is a minor, the statutory agents must represent a minor under seven years old, and the consent of the statutory agents must be obtained for a minor between the ages of seven and eighteen.

The Depositor could only sets a pledge for a foreign-currency loan, the loan shall be restricted to the same currency as the original deposit and up to 90% may be loaned. The Depositor will set a pledge to the bank at the time of the pledged loan application in order to guarantee all the debts (including the principal, interest, delay interest, liquidated damages, fees and damages) that may be incurred by the Depositor to the Bank. If there is a time deposit certificate, the Depositor shall put a registered seal on the back of the deposit slip and deliver it to

the bank.

The maximum period shall not exceed the due date agreed upon in the Deposit. Where the Depositor applies for a loan with a time deposit with automatic rollover, the term of the loan shall be extended to the maturity date of the rollover renewal and only one extension shall be permitted. However, where the Depositor repays the debt in full and releases the pledge before the maturity date of the renewal, it shall be restored as automatic rollover. The other terms and conditions of the loan shall be negotiated and determined by the parties.

- (八) 如需中途解約時，應於七日前通知銀行，利息依實存期間按存入當日之銀行相當期別之牌告利率八成計付，但以2至6天為期別或以週為期別者，未到期不計息；以一個月以上為期別者，實存期間未滿一個月亦不予計息。

**In the event that the Depositor intends to terminate this Agreement before maturity, the Depositor shall inform the Bank seven (7) days preceding the termination. Then the interest shall be accrued and paid according to the period of actual deposit and at 80% of the latest interest rate for the same period promulgated by the Bank on the date of the deposit.** In case of a deposit with a 2- 6-day duration or on a weekly basis, it accrues no interest for the period before maturity; in case of a deposit with a duration of more than one month, interest shall not be calculated for deposit periods of less than one month.

- (九) 除指定到期日者外，存戶得在存入時或存款到期前申請自動轉期，並以原定期存款之同期別為限。轉期時按當時公告之利率計息。

Except those specifying the date of maturity, the Depositor may, as well, apply for an automatic renewal of the deposit upon expiry at the time of the deposit or before its expiry. The renewed term shall be in the same duration as the original time deposit. Upon renewal of the deposit, the interest shall be accrued based on the interest rate promulgated by the Bank at that time.

- (十) 一、二、三週及指定到期日(未滿一個月)之定期存款到期未辦理續存手續者，辦理續存時概以續存日銀行牌告利率自續存日起息續存。至於原到期日至續存前一日之逾期息按實際續存日銀行該外幣之活期存款利率計付，但該存款到期日至實際續存日期間，銀行外幣活期存款牌告利率有調整者，應按調整之牌告利率分段計息。

In case of a time deposit in the terms of one, two, three weeks or a term of designated date of maturity(less than one month) while the Depositor does not proceed with the renewal procedures upon expiry, the deposit shall be renewed upon renewal based on the interest rate promulgated by the Bank on the day of renewal to start accrual of interest on that day. The overdue interest for the period starting from the original date of maturity until the day preceding the renewal shall be accrued and paid based on the Bank's demand deposit interest rate of the foreign currency on the actual date of renewal. However, in case of an adjustment to the demand deposit interest rate of the foreign currency in the period between the maturity date of the deposit and the actual date of renewal, the interest shall be calculated in phases based on the adjusted interest rates promulgated by the Bank.

- (十一) 前款期別以外之各期別定期存款存戶未於到期日辦理續存手續者，其於逾期(指逾存款到期日)十日以內辦妥轉期續存手續者，得以原到期日為起息日，並依續存日銀行牌告利率計息；如超過十日者，續存時概以續存日銀行牌告利率自續存日起息續存，至於原到期日至續存前一日之逾期息按實際續存日銀行該外幣之活期存款利率計付，但該存款到期日至實際續存日期間，銀行外幣活期存款牌告利率有調整者，應按調整之牌告利率分段計息。

In case of the Depositor of time deposits in the term(s) beyond those mentioned in the preceding paragraph fails to proceed with the renewal procedures upon maturity, the deposit accrues interest from the date of the original maturity if the Depositor completes the renewal procedures within ten (10) days overdue (referring to beyond the date of maturity of the deposit) based on the interest rate promulgated by the Bank prevalent on the date of the renewal. In the event that the Depositor is more than ten (10) days overdue in renewing the deposit, the deposit shall be renewed and interest shall be accrued starting from the date of the renewal based on the interest rate promulgated by the Bank prevalent on the date of renewal. The overdue interest for the period starting from the original date of maturity until the day preceding the renewal shall be accrued and paid based on the Bank's demand deposit interest rate of the foreign currency on the actual date of renewal. However, in case of an adjustment to the demand deposit interest rate of the foreign currency in the period between the maturity date of the deposit and the actual date of renewal, the interest shall be calculated in phases based on the adjusted interest rates promulgated by the Bank.

- (十二) 存戶如逾期提款，其逾期天數利息按照存戶實際提款日之銀行外幣活期存款牌告利率折合日息單利計給；但該存款到期日至實際提款日期間，銀行外幣活期存款牌告利率有調整者，應按調整之牌告利率分段計息。如到期日為例假日時，該例假日之利息按約定之外幣定期性存款利率計付。

In the event that the Depositor is overdue in withdrawing the deposit, the interest for such overdue period shall be calculated based on the daily single interest rate for demand deposit in foreign exchange interest rate promulgated by the Bank on the day when the Depositor actually withdraws. In case of an adjustment to the demand deposit in foreign exchange interest rate promulgated by the Bank is adjusted during the period between the date of original maturity and the date of the actual withdrawal, the interest shall be calculated in phases based on the post-adjustment interest rates promulgated by the Bank. If the maturity date is a holiday, the interest of the holiday is calculated at the agreed time deposit interest rate.

- (十三) 本章關於外幣定期存款之約定事項，如有未盡事宜，悉依本契約第參章新臺幣定期性存款約定事項辦理。

Any matters insufficiently provided for in this Chapter regarding the time (savings) deposits in foreign exchange shall be duly handled in accordance with Chapter Three of this Agreement, i.e., Terms and conditions on time



deposits in New Taiwan Dollars.

- 四、 本契約項下之外匯存款幣別、最低開戶金額、起息金額等，得由銀行自行調整、訂定及修改，但銀行應於網站公告及營業場所公開揭示。銀行認有必要時，得以書面或其他方式通知存戶。

**The currencies for deposit in foreign exchange, the minimum amount to open an account, minimum amount to accrue interest under this Agreement are subject to adjustment, determination and amendment by the Bank at its own discretion. The Bank shall, nevertheless announce such adjustment, determination and amendment to the public through the website and at its business premises. While the Bank considers it necessary, the Bank may inform the Depositor of such adjustment, determination and amendment in writing or by other means.**

- 五、 特別約定條款：

Special clauses:

- (一) 本存款具有匯率變動及發行國家停止兌換之可能風險，存戶已有認知並願自負其責。

**The Depositor confirms having been aware of the potential risks in fluctuation of the exchange rates and discontinuance from the exchange by the issuing countries and agrees to assume such risks by himself or herself at his or her discretion.**

- (二) 存戶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，得辦理存戶個人資料及匯款交易資訊之蒐集、處理、利用或國際傳輸。

The Depositor agrees that the Bank may collect, process, utilize and transmit internationally the personal information of the Depositor 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.

- (三) 存戶提領或存入外幣現鈔時，同意銀行按下列約定收取手續費：

1. 提領外幣現鈔：按銀行牌告外幣即期賣出與外幣現鈔賣出匯率之差額計收，每筆最低收取等值新臺幣壹佰元整。
2. 存入外幣現鈔：按銀行牌告外幣即期買入與外幣現鈔買入匯率之差額計收，每筆最低收取等值新臺幣壹佰元整。

**The Depositor agree the Bank could collect commission as mentioned below while withdrawing/depositing foreign banknotes:**

1. **Withdrawing foreign banknotes from foreign exchange deposit account: Commission is the differential between selling cash rate and selling spot rate, the minimum for each transaction is NT\$100.**
2. **Depositing foreign banknotes into foreign exchange deposit account: Commission is the differential between buying spot rate and buying cash rate, the minimum for each transaction is NT\$100.**

#### 第陸章、自然人戶綜合對帳單約定事項

##### Chapter Six Comprehensive statement agreement for natural-person depositors

- 一、 有關銀行依本契約第壹章第五條提供之對帳單，係指包含存戶於銀行所有存款、貸款、投資理財及保險往來帳戶資訊之綜合對帳單，惟若存戶已於 112 年 1 月 1 日前申請存款業務免寄對帳單，則綜合對帳單不會顯示存款對帳資訊。

A comprehensive statement provided by the Bank in accordance with Article 5 of Chapter 1 of the Agreement refers to the multi-purpose statement that covers the information of the Depositor's all deposit, loan, investment, and insurance accounts with the Bank. However, if the Depositor has already applied for an exemption from receiving comprehensive statements for deposit services prior to January 1, 2023, the multi-purpose statement will not contain information on deposits.

- 二、 綜合對帳單依寄送方式分為電子對帳單及紙本對帳單，存戶得擇一向銀行申請，銀行須依約定寄送至存戶留存之寄送地址。若存戶未指定寄送方式，銀行將提供電子對帳單，惟若存戶未留存電子郵件地址，則由銀行郵寄紙本對帳單至存戶留存之通訊地址。

The comprehensive statement is divided into the electronic statement and the written one as per the delivery method. The depositor may apply to the Bank for either, and the Bank shall send such statements to the mailing address left by the depositor according to the agreement. If the depositor fails to specify a delivery method, the Bank will deliver an electronic statement, but if the depositor fails to leave an email address, the Bank will mail a written statement to the mailing address left by the depositor.

- 三、 若於 112 年 5 月 1 日後申請開立未提升權限之數位存款帳戶，綜合對帳單一律以電子郵件方式寄送，無法申請改以實體方式寄送。

If the Depositor applies to open a digital deposit account after May 1, 2023 without the access permissions upgraded, the multi-purpose statement will only be sent by email and an application for delivery of the physical statement is not allowed.

- 四、 存戶得隨時向銀行申請變更綜合對帳單寄送方式、通訊地址及電子郵件地址，存戶若於該月倒數第二個營業日前變更，

即於次月起生效；若於該月倒數第二個營業日後變更，將於次次月起始能生效。

The Depositor may apply to the Bank to change the delivery method, mailing address, or email address for the comprehensive statements at any time. If the Depositor makes changes prior to the penultimate business day of a given month, the changes will take effect starting from the following month. However, if the changes are made after the penultimate business day of the month, they will only take effect from the month after the following month.

- 五、存戶應確認留存之通訊地址或電子郵件地址正確無誤，如需變更時，應立即向銀行申請變更。若因存戶未留存正確地址、及時申請變更，或未完成電子郵件地址之驗證，以致存戶未收到綜合對帳單或致他人獲得綜合對帳單而產生任何損害，應由存戶自行負責，概與銀行無關。

The depositor shall confirm that the mailing address or e-mail address retained is correct, and if any change is needed, they shall immediately apply to the Bank for a change. If the depositor fails to leave a correct mailing address, apply for a change in time, or complete the verification of the email address, causing the depositor not to receive a comprehensive statement or another party to receive the multi-purpose statement and resulting in any damage, the depositor shall be solely responsible for the damage, and the Bank bears no responsibility for it.

- 六、銀行依據存戶提供之通訊地址寄送紙本對帳單而遭退件時，銀行得暫時停止寄送紙本對帳單，直至存戶向銀行更新通訊地址，始恢復寄送紙本對帳單。

When the Bank sends a written statement to the mailing address provided by the depositor and the statement is rejected, the Bank may not send such written statements until the depositor updates the mailing address with the Bank before resuming sending the written statements.

- 七、銀行依據存戶提供之電子郵件地址寄送電子對帳單，若因電子郵件地址錯誤、電子郵件空間不足，以致銀行無法成功寄送時，銀行得暫時停止寄送電子對帳單，直至存戶與銀行更新電子郵件地址，始恢復寄送電子對帳單。

The Bank sends electronic statements to the email address provided by the depositor. If the Bank fails to deliver an electronic statement due to incorrect email address or storage issues, the Bank may not send such electronic statements until the depositor renews the email address with the Bank to resume sending the electronic statements.

- 八、存戶若未收到綜合對帳單，應立即向銀行請求補發，或至個人網路銀行查詢近三個月內之綜合對帳單。

If the depositor fails to receive a comprehensive statement, they shall immediately request a reissue from the Bank or check the comprehensive statements for the last three months in their personal online banking account.

- 九、於發生下列任一情形時，銀行有權暫時中斷或停止綜合對帳單服務，惟銀行應盡速修復，以確保存戶權益不受影響：

In the event of any of the circumstances below, the Bank has the right to suspend or terminate the comprehensive statement delivery service; however, the Bank shall repair it as soon as possible to ensure that the depositor's rights will not be affected:

- (一) 發生突發性之系統設備故障或銀行合作之協力廠商系統軟硬體設備故障或失靈。

Sudden system or equipment failure or failure or malfunction of a software or hardware supplier.

- (二) 由於天災等不可抗力之因素，致使無法提供服務時。

Services suspended due to force majeure factors, such as natural disasters.

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			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
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					
一、存匯業務 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借款戶與存款戶存借作業綜合管理 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 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 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	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) 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.
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借款戶與存款戶存借作業綜合管理 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	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 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 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	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).				
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借款戶與存款戶存借作業綜合管理 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).				

特定目的說明 Description of specific purposes			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
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					
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借款戶與存款戶存借作業綜合管理 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 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	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） 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借款戶與存款戶存借作業綜合管理 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	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).				
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借款戶與存款戶存借作業綜合管理 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).				
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、代理收付業務、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		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).				

# 存款業務收費標準公告《附表》

## Tariff of Deposit Service (Appendix)

113 年 10 月 10 日生效

Effective from: 2024/10/10

項 目 Item	收 費 標 準 (新臺幣) Tariff (TWD)
領用空白票據 Issuance of Check Book	<p>一、一般票據：每張收費 10 元。 TWD 10 per check</p> <p>二、印製客戶 LOGO 之票據，每張收費 15 元。 Issuance of personalized LOGO check: TWD 15 per check</p> <p>三、提回票據經本行通知始存入票款，嗣後領用空白票據，每張收費 30 元。 If the applicant does not deposit sufficient funds into account for the outstanding checks presented until notified by bank, the tariff of "Issuance of Check Book" becomes TWD 30 per check.</p>
票信查詢 (書面查詢票據信用資料) Check Credit Inquiry	<p>第一類查詢：每份 100 元。 Type 1: TWD 100 per copy</p> <p>第二類查詢：每份 200 元。 Type 2: TWD 200 per copy</p>
票據掛失止付 Stop Payment of Lost Check	<p>每張 150 元。 TWD 150 per check</p>
票據撤銷付款委託 Cancellation of Payment Orders	<p>每張 150 元。 TWD 150 per check</p>
票據退票違約金 Dishonored Check	<p>每張 200 元。 TWD 200 per check</p>
註銷退票註記 De-registration footnoting of Dishonored Check Record	<p>每張 150 元。 TWD 150 per check</p>
拒往、結清後申請兌付票據 Payment for the Check after the Account Rejected / Closed	<p>每張 200 元。 TWD 200 per check</p>
託收票據 Check Collection	<p>免收，惟偏遠地區委託票據交換所代收之票據，每張 50 元。 Free, except for the check collected and delivered by TCH from the remote districts of Taiwan: TWD 50 per check</p>
託收票據撤回或延期提示 Collection Check Withdrawal/Postponement	<p>每張 50 元。 TWD 50 per check</p>
申請本行支票 Issuance of Mega Bank Check	<p>轉帳方式每張 30 元。 TWD 30 per check by account transfer</p>
存單設定質權予第三人 TD Pledged to the Third Party	<p>每筆存單 100 元。 TWD 100 per account</p>
存款餘額證明 Certificate of Account Balance	<p>每次申請第一份收費 50 元，第二份起每份加收 20 元。 First copy = TWD 50, additional will be at TWD 20 per copy</p>
補發存摺 Reissuance of Passbook	<p>每本 100 元。 TWD 100 per account</p>
補發存單 Reissuance of Time Deposit Certificate	<p>每張存單 100 元。 TWD 100 per account</p>

更換印鑑 Seal Changes	每次 100 元。 TWD100 per request
列印存款往來明細 Request for Historical Transaction List	列印濃縮及半年內 ( 含 ) 資料者免收費，列印半年以上資料，每帳簿收費 200 元。 若每帳簿開頁數逾 10 頁，每增加一頁加收 6 元。 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
調印傳票 Copy of Historical Transaction 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。 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. 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。 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.
新台幣國內匯款手續費-轉帳匯款 FISC Interbank Remittance-TWD Account Transfer	一、自行匯款：匯款行與受款行屬同一行政區者每筆 20 元；其他地區每筆 30 元。 Remittance between branches of Mega Bank: If the remittance bank and the beneficiary's bank are in the same district: TWD 20 per transaction; otherwise: TWD 30 per transaction 二、跨行匯款：金額在 200 萬元以內者每筆計收 30 元。 金額超過 200 萬元以上者，每增加 100 萬元內，增收 10 元。 Interbank transfer : Amount ≤ TWD 2,000,000: TWD 30 per transaction Amount > TWD 2,000,000: TWD 30 + TWD 10 for every additional TWD1,000,000 remitted (remittance amount less than TWD1,000,000 count as TWD1,000,000)
新台幣國內匯款手續費-現金匯款 FISC Interbank Remittance - Cash Transaction	金額在 200 萬元 ( 含 ) 以內者，每筆計收 100 元，超過 200 萬元以上者，每增加 100 萬元，加收 50 元。 ( 客戶提示本行存摺者，視同轉帳匯款收取手續費 )。 Amount ≤ TWD 2,000,000: TWD 100 per transaction Amount > TWD 2,000,000: TWD 100 + TWD 50 for every additional TWD1,000,000 remitted (remittance amount less than TWD1,000,000 count as TWD1,000,000) If the applicant is the depositor of Mega Bank, the tariff of this item is the same as TWD Account Transfer.
申請會計師函證 Request for Confirmation	申請最近三個月內 ( 含 ) 資料：每份 100 元，超過三個月者：每份 150 元。 For any information within 3M from the application date: TWD 100 per copy For any information beyond 3M from the application date: TWD 150 per copy

This Tariff List 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 Tariff List, the Chinese version shall in all events prevail and be predominant for all purposes whatsoever.