



廣告回函
三重郵局
三重廣字第00077號
郵資已付

電話 地址 姓名

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三重忠孝路郵局第3號信箱

兆
豐
銀
行
收

僅供閱覽，請勿下載使用

投郵前請確認：
☐ 正、附卡申請人已簽名
☐ 正、附卡申請人身分證影本已附
☐ 財力證明資料已附



雙幣鈦金商旅卡

Dual Currency Titanium Business Credit Card

國外消費外幣清算 一卡雙幣四海通行
Use foreign currency to pay for overseas spending
Go anywhere with dual currency card

國外消費 1.5% 現金回饋無上限
Get uncapped 1.5% cash rebate for overseas spending

全球機場貴賓室尊榮禮遇
Enjoy VIP lounge at airports all over the world

3,500 萬高額公共運輸旅平險保障
Up to NT\$3.5 million worth of public transportation travel safety insurance

免費國際機場週邊停車
Free parking in car parks around international airports

出國結匯享優惠
Enjoy competitive rates in currency exchange

『中、英文文義不同，應以中文為準』

In case of any discrepancy between the Chinese and English version, the Chinese version shall prevail.

以上權益適用期限至109/12/31止
All owner's benefits applicable until December 31, 2020



兆豐銀行 Mega Bank

兆豐金控 Mega Holdings

兆豐銀行雙幣鈦金商旅信用卡用卡須知

Notice for using the Mega Bank Dual Currency Titanium Business Credit Card

請詳讀以下注意事項，以做為您決定向本行申請使用雙幣信用卡之參考：

To apply for the Dual Currency Credit Card with Mega Bank, please consider the following:

一、循環信用利息計算實例：

I. Example of Calculations for Revolving Credit Interest:

(一)陳先生每月3日為結帳日，每月18日為繳款截止日，信用額度新臺幣5萬元，7/4~10/3適用循環年利率12.66%(日息萬分之3.468)，上期全額繳清。

1.Mr. Chen's balance sheet date is the 3rd of every month, and his payment due date is the 18th of every month. His credit facilities are NT\$50,000, and the applicable annual rate from July 4th to October 3rd was 12.66% (with daily interest of 3.468/10,000). He has paid his last payment in full.

(二)9月3日對帳單列示:8月13日新增NT\$15,000及USD900(入帳日8月15日)，本期待繳總額分別為NT\$15,000、USD900，最低應繳金額分別為NT\$1,500、USD90。陳先生於9月18日繳足9月3日結帳對帳單之最低應繳金額分別為NT\$1,500、USD90，結欠餘額分別為NT\$15,000-NT\$1,500=NT\$13,500，USD900-USD90=USD810。

2.His bank statement on September 3rd indicated the following: transaction of NT\$15,000 and US\$900 on August 13th (posting date on August 15th). The amounts to be paid in this period were NT\$15,000 and US\$900 respectively, with minimum payment of NT\$1,500 and US\$90 respectively. Mr. Chen paid the minimum payment for bank statement of September 3rd, which were NT\$1,500 and US\$90 in full on September 18th. His remaining debt were NT\$15,000-NT\$1,500=NT\$13,500 and US\$900-US\$90=US\$810 respectively.

3.(1)無逾期繳款之計算實例

10月3日結帳對帳單列示:9月12日新增消費NT\$5,000及USD50(入帳日9月15日)，本期待繳總額分別為NT\$18,729、USD873.76，最低應繳金額分別為NT\$1,404、USD59.26，循環信用利息分別為NT\$229、USD13.76。

本期最低應繳金額及循環信用利息計算式如下
新臺幣最低應繳金額=NT\$5,000×10%+(NT\$15,000-NT\$1,500)×5%=NT\$1,175，NT\$1,175+循環利息NT\$229=NT\$1,404。
新臺幣循環信用利息=NT\$13,500×0.03468%×49天(8/15~10/2)=NT\$229。

美金最低應繳金額=USD50×10%+(USD900-USD90)×5%=USD45.5，USD45.5+循環利息USD13.76=USD59.26。

美金循環信用利息=USD810×0.03468%×49天(8/15~10/2)=USD13.76。

(2) A.Example of calculations for payments not past due:

Bank statement on October 3rd indicated the following: transaction of NT\$5,000 and US\$50 on September 12th (posting date on September 15th). The amounts to be paid in this period were NT\$18,729 and US\$873.76 respectively, with minimum payment of NT\$1,404 and US\$59.26 respectively, and revolving credit interest of NT\$229 and US\$13.76.

The following are calculations for the minimum payment and revolving credit interest for this period:

Minimum payment in NTD = N\$5,000×10%+(NT\$15,000- NT\$1,500)

×5%=NT\$1,175; NT\$1,175+ revolving credit interest NT\$229=NT\$1,404.

Revolving credit interest in NTD=NT\$13,500×0.03468%×49 days (8/15 to 10/2)= NT\$229.

Minimum payment in USD = US\$50×10%+(US\$900-US\$90)×5%=

US\$45.5; US\$45.5+ revolving credit interest US\$13.76=US\$59.26.

Revolving credit interest in USD=US\$810×0.03468%×49 days (8/15 to 10/2)=

US\$13.76.

2.逾期繳款之計算實例:

9月3日結帳之對帳單(9月18日為繳款截止日)，陳先生因故延遲至10月2日繳納最低應繳金額分別為NT\$1,500、USD90，則收到10月3日之對帳單上將產生逾期手續費NT\$300，並計入當期最低應繳金額中。

新臺幣最低應繳金額=NT\$5,000×10%+(NT\$15,000-NT\$1,500)×5%=NT\$1,175，NT\$1,175+循環利息NT\$254+逾期手續費NT\$300=NT\$1,729。

新臺幣循環信用利息=NT\$1,500×0.03468%×48天(8/15~10/1)+NT\$13,500×0.03468%×49天(8/15~10/2)=NT\$254。

美金最低應繳金額=USD50×10%+(USD900-USD90)×5%=USD45.5，USD45.5+循環利息USD15.26=USD60.76。

美金循環信用利息=USD90×0.03468%×48天(8/15~10/1)+USD810×0.03468%×49天(8/15~10/2)=USD15.26。

B. Example of calculations for payments past due:

Mr. Chen does not pay the minimum payment of NT\$1,500 and US\$90 on the September 3rd statement until October 2nd (September 18th was the payment due date). He receives a past due handling fee of N\$300 on his October 3rd statement, which is added toward his current minimum payment.

Minimum payment in NTD = N\$5,000×10%+(NT\$15,000- NT\$1,500)

×5%=NT\$1,175; NT\$1,175+ revolving credit interest NT\$254+past due handling fee NT\$300=NT\$1,729.

Revolving credit interest in NTD=NT\$1,500×0.03468%×48 days (8/15 to 10/1)

+NT\$13,500×0.03468%×49 days (8/15 to 10/2)= NT\$254.

Minimum payment in USD = US\$50×10%+(US\$900-US\$90)×5%= US\$45.5; US\$45.5+ revolving credit interest US\$15.26=US\$60.76.

Revolving credit interest in USD=US\$90×0.03468%×48 days (8/15 to 10/1)+US\$810×0.03468%×49 days (8/15 to 10/2)=US\$15.26.

二、卡片使用說明：

II. Description of Credit Card Use:

(一)信用卡所有權屬本行所有，授權您使用，不得讓與或轉借，如違反而生損害，概由您及保證人連帶負責。

1.Ownership of the credit card belongs to Mega Bank. You are authorized to use the credit card and you may not transfer or lend the card to others. Any damage incurred as a result of violation shall be solely borne by you and your guarantor.

(二)請您務必於收到卡片後，立即在卡片背面簽名欄上簽名及辦理開卡並妥善保管。

2.Upon receipt of the credit card, please sign your name on the back of the card and activate the card immediately, and to keep your credit card safe at all times.

(三)以信用卡簽帳消費時，應使用與信用卡簽名欄上相同之簽名，如不簽具相同之簽名，不得以簽名不同為由拒絕付款。

3.When making a transaction with your credit card, the same signature as the one on your credit card is required. In case a different signature is used, a payment may not be dishonored on the grounds of having used a different signature.

(四)持卡人於國內原須以簽名方式結帳之交易，倘消費金額於新臺幣3,000元以下者，部分之美食街、電影院、大賣場或加油站等特約商店得以免簽名方式結帳。

4.Signature may be exempted for certain domestic transactions at select vendors such as food courts, movie theaters, hypermarkets, or gas stations originally requiring a cardholder to sign, if the transaction amount is less than NT\$3,000.

三、預借現金使用說明：

III.Descriptions for Using Cash Advance:

本行不主動寄發預借現金密碼函，如欲使用預借現金功能，歡迎電洽(02)8982-0000再按##9300索取預借現金密碼。

Mega Bank will not actively send out a cash advance pin number. If a cardholder wishes to use cash advance service, please call (02)8982-0000 and press ##9300 to receive the cash advance pin.

兆豐銀行雙幣鈦金商旅信用卡用卡須知

Notice for using the Mega Bank Dual Currency Titanium Business Credit Card

四、帳務疑義之處理：

IV. Treatment of Doubtful Bills

請立即通知本行，或於指定繳款日起30天內向本行提出調閱簽帳單影本之申請。

Please notify Mega Bank immediately, or file an application to review a copy of the charge slip 30 days within your designated payment due date.

五、信用卡遺失、被竊時之處理與責任：

V. Treatment and Obligations of Credit Card Loss or Theft:

持卡人信用卡如有遺失、被竊、被搶、詐取或其他遭持卡人以外之他人占有之情形（以下簡稱遺失等情形），應儘速以電話或其他方式通知銀行或其他經銀行指定機構辦理掛失停用手續，並繳交掛失手續費每卡新臺幣貳佰元。惟持卡人如尋獲已掛失之信用卡並於辦理掛失手續時起七日內繳還銀行者，其所繳掛失手續費，銀行應返還持卡人。但如銀行認為必要時，應於受理掛失手續日起十日內通知持卡人，要求於受通知日起三日內向當地警察機關報案或以書面補行通知銀行。

持卡人自發生信用卡遺失等情形時起被冒用所發生之損失，概由銀行負擔，但如有下列各款情形之一，則不在此限：

If the cardholder's credit card is lost, stolen, robbed, lost in a swindle, or taken possession by another person other than the cardholder (collectively referred to as "lost"), the cardholder should promptly notify Mega Bank or establishments designated by Mega Bank by phone or other means to report the card loss and pay a card loss report fee in the amount of NT\$200. However, in case the cardholder finds a credit card previously reported to be lost and returns the card within seven days of proceeding with credit card loss procedures, Mega Bank shall return the loss processing fee to the cardholder. However, if deemed necessary by Mega Bank, a notice shall be sent to the cardholder within 10 days after accepting the card loss report, requesting the cardholder to file a report with the local police authority within 3 days after receiving the notice or send a written supplementary report to Mega Bank.

Mega Bank will be responsible for all damages incurred by the cardholder from fraud since the occurrence of credit card loss or other conditions with the exception of any one of the following conditions:

(一) 如有下列事由之一者，且銀行能證明已盡善良管理人之注意義務者，自發生信用卡遺失等情形時起至辦理掛失停用手續前被冒用所發生之損失，概由持卡人負擔：

1. In the event of any one of the following conditions and the Bank can prove that it has fulfilled the duties and obligations of a prudent administrator, the cardholder will be responsible for all damages incurred by the cardholder from fraud since the occurrence of credit card loss or other conditions until the reporting of the loss and termination of the card:
 1. 持卡人得知信用卡遺失或被竊等情形而怠於立即通知銀行，或持卡人發生信用卡遺失等情形後，自當期繳款截止日起已逾二十日仍未通知銀行者。
 - (1) The cardholder is aware that his or her credit card has been lost or stolen, but is remiss in promptly notifying the Bank, or if the cardholder still did not notify the Bank of lost or stolen credit card 20 days after the current payment deadline.
 2. 持卡人違反第八條第一項約定，未於信用卡簽名致遭他人冒用者。
 - (2) The cardholder breaches the terms of Paragraph 1 of Article 8 herein by not signing on his or her credit card, which results in unauthorized use by another individual.
 3. 持卡人於辦理信用卡掛失手續後，未提出銀行所請求之文件、拒絕協助調查或其他違反誠信原則之行為者。
 - (3) The cardholder did not provide the documents requested by the Bank, refused to assist with the investigation or show other behaviors that violate the principle of good faith after reporting credit card loss.
- (二) 在自動化設備辦理預借現金所發生之損失部分，持卡人辦理掛失手續前之冒用損失，由持卡人負擔。
2. Regarding cash advances at the automated machines, the cardholder shall be liable for damages occurred prior to reporting of the credit card loss as a result of fraudulent use.
- (三) 如有下列事由之一者，無論發生於辦理掛失停用手續前後，被冒用所發生之損失概由持卡人負擔：
3. In the event of any one of the following conditions, the cardholder will be responsible for all damages from fraud before or after reporting a credit card loss:

1. 他人之冒用為持卡人容許或故意將信用卡交其使用者。
(1) The unauthorized use by another individual is permitted by the cardholder or the cardholder intentionally gave his or her card to said individual.
2. 持卡人故意或重大過失將使用自動化設備辦理預借現金或進行其他交易之交易密碼或其他辨識持卡人同一性之方式使他人知悉者。
(2) The password for cash advance or other transactions at the automated facilities or other means to identify the cardholder is known to a third party due to the cardholder's intentional or gross negligence.
3. 持卡人與他人或特約商店為虛偽不實交易行為或共謀詐欺者。
(3) The cardholder conspired with a third party or contracted merchant to falsify transactions or to commit credit card fraud.

六、清償責任：

VI. Settlement Obligations:

正卡持卡人應對附卡持卡人使用信用卡所生應付帳款負連帶清償責任。附卡持卡人僅就使用該附卡所生應付帳款負清償責任。

The primary cardholder is jointly liable for the amount due and payable from the use of the credit card by the additional cardholder. The additional cardholder is only liable for the amount due and payable from the use of the additional card.

七、資料更動時：

VII. Changes of Information:

本申請書各欄原載內容如有異動，您必須以書面或電話通知本行更改，倘未依規定辦理致生延誤或損失，將由您負責。

本行客服專線：02-8982-0000

If changes occur in any of the original contents in any of the boxes found in this application form, you shall notify the Bank to make changes accordingly via written or phone report. You will be responsible for any delay or damage resulting from failure to adhere to these procedures.

Mega Bank Customer Service Hotline: 02-8982-0000

八、本行委外處理：

VIII. Outsourcing of Business Operations:

申請人同意本行之交易帳款收付業務、資料處理業務或其他經主管機關許可得委託他人處理之作業項目，於必要時得委託適當之第三人或與各信用卡組織之會員機構合作辦理。

The applicant agrees that if deemed necessary, the Bank may commission suitable third parties or cooperate with member institutions of the credit card organizations to handle the billing and payment operations, computer processing operation or other operations that may be outsourced as approved by the competent authority.

九、其他：

IX. Others:

s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。

In case of litigation arising from this agreement, both parties agree that the court of first instance shall be the Taiwan Taipei District Court. However, the application of Article 47 of Consumer Protection Law or Article 436-9 of the Code of Civil Procedure on small claim court may not be excluded.

※兆豐銀行提醒您，持兆豐『雙幣鈦金商旅卡』於【國外消費】或【商店收單行係國外銀行】之消費，一律係以申辦之指定幣別(美金/日幣)繳款，敬請留意部分網路商店雖為中文頁面，但其收單機構可能為外國銀行，當持兆豐『雙幣鈦金商旅卡』交易時，網站結帳顯示之交易金額不論為新臺幣或外幣，交易金額皆將依約定轉換為指定幣別結付，敬請留意交易幣別，以免發生匯兌損失，如欲了解交易網站所屬之收單機構係為國內或國外銀行，請自行向商家確認。

*Mega International Commercial Bank would like to remind you that either overseas transactions or transactions with stores whose acquiring bank accounts are foreign banks, will all be paid with the designated currency (USD/JPY) you have applied for. Please be cautious that though the interface of certain online stores may be in Mandarin Chinese, but their acquiring banks may be foreign. When a transaction is made using the Mega Bank Dual Currency Titanium Business Credit Card, the transaction amount will be paid pursuant to this agreement whether the transaction amount is denoted in NTD or foreign currency on your transacting website. Please take note of the transacting currency to avoid exchange loss. Please confirm with your transacting store if you wish to understand whether the acquiring bank of the online store is a domestic or foreign bank.

兆豐銀行信用卡循環信用利率及各項費用計算說明

Description of Mega Bank Credit Card Revolving Credit Interest Rate and Calculations for Various Overheads

項目 Overheads	費用/利率及收取條件 Interest Rates and Their Conditions	項目 Overheads	費用/利率及收取條件 Interest Rates and Their Conditions
年費 Annual fee	鈦金商旅正卡NT\$3,000附卡免年費。收取條件：第一年免年費，第二年後依本行辦法予以優惠。 NT\$3,000 for primary card of Titanium Business Card, and no charge for additional cards. Collection conditions: Annual fee is waived for the first year, and discounts may be given pursuant to Mega Bank's Procedures.	退回溢繳款手續費 Handling fee for refund of overpayment	NT\$50，不含跨行匯款手續費。收取條件：溢繳款要求以支票或他行帳戶退回者。 NT\$50 , excluding inter-bank transfer fee. Collection conditions: when a cardholder requires overpayment to be refunded via cheque or to other bank account.
循環信用利息 Revolving credit interest	每筆「得計入循環信用本金之帳款」，自該筆帳款入帳日起，按各計息期間本行核給之循環信用利率計息至該筆帳款結清之日止（元以下四捨五入）。依據持卡人之「繳款記錄」、「聯徵中心信用記錄」、「刷卡消費情形」等因素，以電腦系統評估結果核給差別「循環信用利率」（每三個月核給一次，依本行「新台幣一年期定期儲蓄存款固定利率」為基礎利率加碼年息 4.43% ～ 15% 浮動計息，連同最高利率 15% ，共分七級，其他等級詳見本行網站公告）。 新臺幣及外幣分別各自計算循環信用利息 。收取條件：自本行實際為持卡人撥付消費款予特約商店之日（即入帳日）起按日計算。 For each "principal debt that can be included in the revolving credit," interest will be calculated based on the revolving credit interest rate approved by Mega Bank since its posting date in each interest period until the settlement date of the debt (rounded below each NTD dollar). Computer system evaluation results are used to verify differentiated "revolving credit interest rate" based on the cardholder's "payment history," "JCIC credit records," and "credit card transaction records (evaluation is conducted once every three months, in which Mega Bank's "NTD 1-year Time Savings Deposit Fixed Interest Rate" is used as a base annual interest rate with a floating interest rate of 4.43% to 15% . Seven tiers have been classified with 15% being the cap. Please see announcement on Mega Bank's website for details on the other tiers). Revolving credit interest will be calculated separately for NTD and foreign currency. Conditions: calculated daily as of the date Mega Bank pays engaged stores for the cardholder (i.e. the posting date).	繳納交通罰鍰、汽機車行照規費、各項中華電信費用手續費 Handling fee for payment of traffic penalties, automobile /motorbike permit fees, and various Chunghwa Telecom fees	中華電信費用手續費每筆NT\$10，其餘每筆NT\$20。收取條件：繳納交通罰鍰、汽機車行照規費、各項中華電信費用者。 NT\$10 handling fee for every Chunghwa Telecom payment; NT\$20 for all other payments. Collection conditions: cardholders who make payment of traffic penalties, automobile/motorbike permit fees, and various Chunghwa Telecom fees.
逾期手續費 Past due handling fee	延滯第1個月當月計收NT\$300，連續第2個月延滯者當月計收NT\$400，連續第3個月(含)以上延滯者當月計收NT\$500。收取條件：未於繳款截止日前繳足最低應繳金額者。 NT\$300 is charged for the first month of delay; NT\$400 is charged for the second consecutive month of delay; and NT\$500 is charged for the third consecutive month (inclusive) of delay. Collection conditions: charged to cardholders who fail to pay the minimum payment before the due date.	繳納汽機車燃料費用手續費 Handling fee for vehicle fuel tax payment	繳納金額之 1% 。收取條件：繳納汽機車燃料費用者。 1% of payment. Collection conditions: cardholders who pay vehicle fuel tax fees.
預借現金手續費 Handling fee for cash advance	境內：每筆預借現金金額×3%+NT\$150 境外：每筆經由信用卡國際組織匯率轉換為約定外幣之預借現金金額×3%+等值NT\$150之約定外幣。收取條件：持卡人以信用卡帳戶辦理預借現金者。 Within Taiwan: amount of every cash advance transaction ×3%+ NT\$150 Overseas: the amount of every cash advance in agreed foreign currency that has been converted by using the exchange rate of credit card international organization ×3%+ equivalent of NT\$150 in agreed foreign currency. Collection conditions: cardholder uses credit card account to process cash advance.	國外交易手續費 Overseas transaction fees	除各信用卡國際組織收取之費用，另加計銀行作業手續費收取(目前合計 1.5%)收取條件：當交易(含預借現金及辦理退款)之貨幣非約定結付外幣或於國外以約定結付外幣交易(含與設於國外之特約商店以約定結付外幣交易)時，依據銀行與信用卡組織清算日(非簽帳日)之匯率轉換為約定結付外幣。 In addition to fees collected by each international credit card organization, a bank handling fee will also apply (currently the cumulative fee is 1.5%). Collection conditions: when the transaction (including cash advance and handling of refunds) currency is not an agreed settlement foreign currency or when a foreign currency transaction is made overseas using an agreed settlement foreign currency (including transactions using agreed foreign currency with engaged stores located overseas), the payment will be converted to the agreed settlement foreign currency based on the exchange rate on the settlement date (not the billing date) of Mega Bank and credit card organization.
掛失手續費 Card loss report fee	每卡NT\$200。如持卡人尋獲已掛失之信用卡並於辦理掛失手續時起七日內繳回本行，則全額退費。收取條件：持卡人信用卡有遺失、被竊或其他喪失占有等情形而通知本行辦理掛失手續者。 NT\$200 for every card. In case the cardholder finds a credit card previously reported to be lost and returns the card within seven days of proceeding with credit card procedures, the loss processing fee will be returned in full. Collection conditions: when a cardholder reports a credit card that has been lost, stolen, or subjected to other conditions and Mega Bank proceeds with lost card processing.	緊急替代卡手續費 Handling fee for emergency card	費用隨信用卡組織規定調整。收取條件：於國外卡片遺失急需信用卡透過本行或信用卡組織申請緊急補發者。 Overheads will be adjusted based on the regulations of the credit card organization. Collection conditions: when a cardholder loses his/her card overseas and requires an emergency reissuance via Mega Bank or the credit card organization
調閱簽帳單手續費 Charge slip inquiry fee	國內消費每筆NT\$50，國外消費每筆NT\$100。收取條件：持卡人對帳單有疑義時向本行申請調閱簽單，事後經本行確認為本人簽帳款者。 NT\$50 for every transaction in Taiwan and NT\$100 for every overseas transaction. Collection conditions: when a cardholder has a doubtful bill and applies to review signed transaction bills with Mega Bank, and subsequently, the bill in question has been verified to be signed by the cardholder in person by Mega Bank.	信用卡遺失/被竊/被搶奪用之自負額 Cardholder liability when a credit card becomes lost/stolen/robbed/forged	上限NT\$3,000(白金卡等級(含)以上免自負額)。收取條件：詳細內容請參考本行信用卡約定條款卡片遺失等情形。 Cap NT\$3,000 (no liability for Platinum cardholders or above (inclusive)). Collection conditions: Please see Mega Bank's credit card agreement terms on credit card loss and other situations for details.
補發歷史帳單手續費 Handling fee for reissuing past bills	每次帳單NT\$100。收取條件：持卡人要求補寄超過三個月以前之書面帳單者。 NT\$100 per bill. Collection conditions: when a cardholder asks the Bank to reissue paper-based statements older than three months.	電子政府多元付費共通平台(政府平台)交易處理費 Handling fee for transactions on Electronic Government Diversified Payment Joint Platform (e-Government Platform)	每筆NT\$0。收取條件：使用電子政府多元付費共通作業平台者 NT\$0 per transaction. Collection conditions: cardholders who utilize the Electronic Government Diversified Payment Joint Platform.
特殊帳單處理費 Special bill handling fee	每次每個月份帳單NT\$50。收取條件：帳單須以掛號寄送或寄至國外者。 NT\$50 for every monthly bill. Collection conditions: when the bill needs to be sent via registered mail or to an overseas address.	公務機關信用卡繳費平台交易處理費 Handling fee for transactions on the Governmental Authority Credit Card Payment Platform	1. 每筆NT\$0。2. 罰單性質之繳費項目係屬民眾個人違規行為所產生，得由民眾自行負擔，並於繳納罰單金額加上手續費一併刷卡，依罰單繳費金額區分每筆NT\$2-NT\$35。收取條件：使用公務機關信用卡繳費平台者 1. NT\$0 per transaction. 2. Payment items related to penalties result from individual personal violations and must be borne by the person. The handling fee will be added to the amount of penalties during the credit card transaction, and a NT\$2 to NT\$35 handling fee will be charged based on the amount of the penalty per transaction. Collection conditions: cardholders who utilize the Governmental Authority Credit Card Payment Platform.
		電子化繳費稅處理平台交易處理費 Handling fee for transactions on the e-Tax Payment Platform	每筆NT\$0。收取條件：使用電子化繳費稅處理平台者 NT\$0 per transaction. Collection conditions: cardholders who utilize the e-Tax Payment Platform.
		開立繳款證明單手續費 Handling fee for issuance of payment slip	每份NT\$100。收取條件：持卡人要求開立繳款證明。 NT\$100 per payment slip. Collection conditions: when cardholders require Mega Bank to issue payment slip.
		開立清償證明單手續費 Handling fee for issuance of settlement slip	每份NT\$100。收取條件：持卡人第一次要求開立清償證明免負擔費用，要求補發則酌收費用。 NT\$100 per settlement slip. Collection conditions: the handling fee will be waived the first time a cardholder requires for issuance of settlement slip; and a fee will be charged for reissuance.

親愛的客戶您好，由於個人資料之蒐集，涉及申請人的隱私權益，兆豐國際商業銀行股份有限公司(以下稱本行)向申請人蒐集之個人資料及向財團法人金融聯合徵信中心蒐集取得有關申請人之信用資料時，依據個人資料保護法(以下稱個資法)之規定，應明確告知申請人下列事項：

Dear customer, since the collection of personal data involves private interests and equities of the applicant, pursuant to the Personal Data Protection Act (hereinafter referred to as the Act), Mega International Commercial Bank Co., Ltd. (hereinafter referred to as Mega Bank) shall clearly inform the following items to the applicant when collecting personal data from the applicant and while collecting and obtaining credit information from the Joint Credit Information Center:

一、蒐集之目的：022外匯業務、040行銷、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、060金融爭議處理、061金融監督管理與檢查、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、067信用卡、現金卡、轉帳卡或電子票證業務、069契約、類似契約或其他法律關係管理之事務、082借款戶與存款戶存借作業綜合管理、088核貸與授信業務、090消費者、客戶管理與服務、091消費者保護、098商業與技術資訊、104帳務管理及債權交易業務、106授信業務、116場所進出安全管理、136資(通)訊與資料庫管理、137資通安全與管理、148網路購物及其他電子商務服務、154徵信、157調查、統計與研究分析、177其他金融管理業務、181其他經營合於營業登記項目或組織章程所定之業務、182其他諮詢與顧問服務

1. Objective of information collection: 022 foreign exchange business; 040 marketing; 059 financial institutions to collect, process, and use information in respect to regulations and regulatory financial supervision needs; 060 financial dispute handling; 061 Financial supervision, administration and inspection; 063 non-governmental agency to collect, process, and use the information in respect to legal obligation; 067 credit card, cash card, debit card, or electronic certificate business; 069 contract or quency-contract or other matters in relation to legal management; 082 borrower/depositor consolidated management; 088 credit approval & extension business; 090 consumer/customer management and services; 091 consumer protection; 098 commercial and technology information; 104 account management and debt transaction business; 106 credit extension business; 116 Site safety management; 136 information (communication) and database management; 137 information/communication security and management; 148 Internet shopping and other electronic commerce services; 154 credit; 157 investigation, statistics and research analysis; 177 Other financial administrative business; 181 other business items registered in the business certification or in the Articles of Incorporation; 182 other advising or consulting services.

二、個人資料之類別：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，並與本行與客戶往來之相關業務、帳戶或服務反自客戶或第三人處(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。

2. Classification of the personal information collected: name, national ID card number or passport number, gender, date of birth, contact information and other information detailed in the relevant applications or contracts/agreements and the personal information is in terms of the information Mega Bank has collected from the business, accounts, or services provided to the customer or from third parties (such as Joint Credit Information Center).

三、個人資料利用之期間、地區、對象及方式：

3. Duration, area, parties, and ways of using personal information:

(一) 期間：特定目的存續期間或依相關法令所定(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) Duration: Within the duration of specific purpose or retention period in accordance with relevant laws/regulations (such as Business Entity Accounting Act etc.) or in line with business needs or individual contracts. (the longest period shall apply)

(二) 地區：第(三)點「對象」所列之利用對象其國內及國外所在地。

(2) Area: the domestic and overseas locations of the parties indicated in Item 3 "parties of using the personal information."

(三) 對象：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)、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)、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)、依法有權機關或金融監理機關、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及聯名機構等)

(3) Parties: Mega Bank and its foreign branches (including institutions outsourced by Mega Bank for business handling), and institutions using the information in compliance with regulations (e.g. the parent or holding company of Mega Bank etc.), the institutions in relation to relevant businesses (e.g. correspondent banks, Joint Credit Information Center, National Credit Card Center of R.O.C., The Taiwan Clearing House, Financial Information Service Co., Ltd., credit guarantee institutions, credit card international organizations, credit card acquirers and engaged stores), legally investigation authority or financial supervisory authority, and parties agreed by the customer (such as Mega Bank's jointly marketing information sharing companies, Mega Bank's business cooperative units or co-branded companies).

(四) 方式：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。

(4) Ways: by way of automatic or non-automatic measures compliant with the Personal Data Protection Act.

四、依據個資法第三條規定，申請人就本行保有申請人之個人資料得行使下列權利：

4. According to Article 3 of the Act, the applicant may exercise the following rights with regards to your personal information collected by Mega Bank:

(一) 除有個資法第十條所規定之例外情形外，得向本行查詢、請求閱覽或請求製給複製本，惟本行依個資法第十四條規定得酌收必要成本費用。

(1) Except the situation stated in the Article 10 of the Act, an applicant may inquire and request for a review or make duplications of your personal information but Mega Bank may charge necessary handling fee in terms of Article 14 of the Act.

(二) 得向本行請求補充或更正，惟依個資法施行細則第十九條規定，申請人應適當釋明其原因及事實。

(2) An applicant may request to supplement or correct his/her personal information but in terms of Article 19 of the enforcement rule of the Act, the applicant shall explain the reason and fact properly.

(三) 本行如有違反個資法規定蒐集、處理或利用申請人之個人資料，依個資法第十一條第四項規定，申請人得向本行請求停止蒐集。

(3) In terms of the 4th paragraph of Article 11 of the Act, an applicant may request Mega Bank to discontinue the collection in the cases where a violation of this Act has occurred during collecting, processing or using the applicant's information.

(四) 依個資法第十一條第二項規定，個人資料正確性有爭議者，得向本行請求停止處理或利用申請人之個人資料。惟依該項但書規定，本行因執行業務所必須並註明其爭議或經申請人書面同意者，不在此限。

(4) In terms of the 2nd paragraph of Article 11 of the Act, in the event of a dispute regarding the accuracy of personal information, an applicant may request Mega Bank to discontinue processing or using his/her personal information. However, the preceding sentence may not be applicable when it is necessary for the performance of an official duty or fulfillment of a legal obligation and has been recorded, or when it is agreed by the applicant in writing.

(五) 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，得向本行請求刪除、停止處理或利用申請人之個人資料。惟依該項但書規定，本行因執行業務所必須或經申請人書面同意者，不在此限。

(5) In terms of the 3rd paragraph of Article 11 of the Act, an applicant may request Mega Bank to delete, discontinue processing or using his/her personal information when the specific purpose no longer exists or time period expires. However, the preceding sentence may not be applicable when it is necessary for the performance of an official duty or fulfillment of a legal obligation and has been recorded, or when it is agreed by the applicant in writing.

五、申請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，得向本行客服(02-8982-0000)詢問或於本行網站(網址：<https://www.megabank.com.tw/>)查詢。

5. Please refer to Mega Bank's customer service (02-8982-0000) or refer to Mega Bank's website (<https://www.megabank.com.tw/>) for the methods of exercising an applicant's rights prescribed in Article 3 of the Act.

六、申請人得自由選擇是否提供相關個人資料及類別，惟申請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，本行可能無法進行必要之業務審核或作業而無法提供申請人相關服務或無法提供較佳之服務，敬請見諒。

6. An applicant is in the position to decide whether to provide personal related information and classification or otherwise. However, Mega Bank may not be able to provide the applicant with relevant services or better services if Mega Bank may not process necessary checking in terms of the operation requirement due to the lack of the applicant's personal information and classification. Your understanding is appreciated.