

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

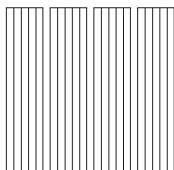
2 4 1

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
- 正卡、附卡申請人已簽名
 - 正卡、附卡申請人身分證影本已附
 - 財力證明資料已附



Application for
 Mega Bank Credit Card



兆豐銀行

信用卡申請書

BEST CHOICE

『中、英文文義不同，應以中文為準』

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



立即申辦
 Apply Now



卡片介紹
 Card Description



兆豐銀行 Mega Bank

兆豐金控 Mega Holdings

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 quenci-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。

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、財資資訊股份有限公司、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、外國政府或司法機關等)

(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, foreign governments or judiciaries etc).

(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的利用方式。

(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费用。

(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，申請人應適當聲明其原因及事實。

(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 act 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刪除、停止蒐集、處理或利用申請人之個人資料。

(3)In terms of the 4th paragraph of Article 11 of the Act, an applicant may request Mega Bank to delete, discontinue collecting, processing, or using applicant's information 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證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)89820000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.

項目Overheads	費用/利率及收取條件Interest Rates and Their Conditions
年費 Annual fee	<p>世界卡/無限卡正卡NT\$10,000；個人商旅卡PLUS版/美福無限卡NT\$5,000；個人商旅卡BASIC版NT\$3,600；宇宙明星BT21信用卡/利多御豐卡/雙聯鈦金商旅卡/美福御豐卡/歐付寶御豐卡/海悅國際聯名卡/中油職工福利認同卡正卡NT\$3,000；e秒刷卡/e秒Happy卡/萬事遙遊金融信用卡/Gogoro鈦金卡正卡/雅芳御豐卡/統一獅聯名卡NT\$2,400；經典鈦金卡/一卡通經典鈦金卡正卡NT\$1,800；幸福鈦金卡/生活工場鈦金卡正卡NT\$1,500；商務卡NT\$1,500；聖德科斯卡正卡NT\$1,000；e秒萬事通金融信用卡/e秒happy金融信用卡/Mega One卡/中鼎認同卡/麗鼎認同卡持卡期間免年費，前述以外之異級卡、白金卡及手機信用卡正卡NT\$2,400，金卡正卡NT\$1,200，普卡正卡NT\$600；附卡均免年費。持卡首年除美福聯名無限卡、個人商旅卡PLUS版年費外，其餘皆享首年免年費；第二年起依本行辦法予以優惠</p> <p>NT\$10,000 for primary card of World Card/ Infinite Card; NT\$5,000 for Excellent Biz-card/ Mayfull Infinite Card; NT\$3,600 for Brilliant Biz-card; NT\$3,000 for BT21 credit card/ LIDO Signature Card/ Dual Currency Titanium Business Credit Card/ Mayfull Signature Card/ Opay Signature Card/ Hi-yes International Card/ CPC Card; NT\$2,400 for Young Card/ Young Happy Card/ Mega-combo Card/ Gogoro Card/ Avon Signature Card/ Uni-Lion Co-branded Card; NT\$1,800 for primary card of Titanium Card/ iPass Titanium Card; NT\$1,500 for primary card of Happiness Card/Workinghouse Titanium Card; NT\$1,500 for VISA/JCB Biz-card; NT\$1,000 for primary card of Santacruz Card; Young Combo Card/ Young Happy Combo Card/ Mega One Credit Card/ CTCI/ ECOVE Card annual fee is waived for the credit card holding period; NT\$2,400 for the precious card/ platinum card/ mobile phone credit card; NT\$1,200 for primary card of Gold Card; NT\$600 for primary card of regular card. For others annual fee is waived for the first year, and discounts may be given in the second year pursuant to Mega Bank's Procedures.</p>
循環信用利息 Revolving credit interest	<p>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「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「新臺幣一年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，達向最高利率15%，共分七級，其他等級詳見本行網站公告)。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</p> <p>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 cardholders' "payment history," "JC/C 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). Conditions: calculated daily as of the date Mega Bank pays engaged stores for the cardholder (i.e. the posting date).</p>
逾期手續費 Past due handling fee	<p>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</p> <p>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.</p>
預借現金手續費 Handling fee for cash advance	<p>每筆預借現金金額3%+NT\$150；網路申辦：每筆預借金額X3%，最低NT\$100計。收取條件：持卡人以信用卡帳戶辦理預借現金者</p> <p>The amount of every cash advance transaction x 3%+NT\$150; online application: the amount of every cash advance transaction x 3% (minimum NT\$100). Conditions: cardholder uses credit card account to process cash advance.</p>
掛失手續費 Card loss report fee	<p>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、被竊或其他喪失同等情形而通知本行辦理掛失手續者</p> <p>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.</p>
調閱簽帳單手續費 Charge slip inquiry fee	<p>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</p> <p>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.</p>
補發歷史帳單手續費 Handling fee for reissuing past bills	<p>每帳款期間NT\$100。收取條件：持卡人要求補寄超過三個帳款期間以前之書面帳單者</p> <p>NT\$100 for every bill close date. Collection conditions: when a cardholder asks the Bank to reissue paper-based statements older than three bill close dates.</p>

項目Overheads	費用/利率及收取條件Interest Rates and Their Conditions
特殊帳單處理費 Special bill handling fee	<p>每次每個月月份帳單NT\$0。收取條件：帳單須以掛號寄送或寄至國外者</p> <p>NT\$0 for every monthly bill. Collection conditions: when the bill needs to be sent via registered mail or to an overseas address.</p>
退回溢繳款手續費 Handling fee for refund of overpayment	<p>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</p> <p>NT\$50, excluding inter-bank transfer fee. Collection conditions: when a cardholder requires overpayment to be refunded via cheque or to other bank account.</p>
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	<p>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</p> <p>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.</p>
繳納汽機車燃料費用手續費 Handling fee for vehicle fuel tax payment	<p>繳納金額之1%。收取條件：繳納汽機車燃料費用者</p> <p>1% of payment. Collection conditions: cardholders who pay vehicle fuel tax fees.</p>
國外交易手續費 Overseas transaction fees	<p>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)之貨幣非新臺幣或於國外以新臺幣交易(含與設於國外之特約商店以新臺幣交易)時，依據銀行與信用卡組織清算日(非該帳日)之匯率轉換為新臺幣</p> <p>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 the New Taiwan Dollar or when a foreign currency transaction is made overseas using the New Taiwan Dollar (including transactions using the New Taiwan Dollar with engaged stores located overseas), the payment will be converted to the New Taiwan Dollar based on the exchange rate on the settlement date (not the billing date) of Mega Bank and credit card organization.</p>
緊急替代卡手續費 Handling fee for emergency card	<p>費用隨信用卡組織規定調整。收取條件：於國外因卡片遺失急需信用卡透過本行或向信用卡組織申請緊急補發者</p> <p>Overheads will be adjusted based on the regulations of the credit card organizations. Collection conditions: when a cardholder loses his/her card overseas and requires an emergency reissuance via Mega Bank or the credit card organizations.</p>
信用卡滲透/被盜用之自負額 Cardholder liability when a credit card becomes lost/stolen/robbed/forged	<p>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訂約條款「卡片遺失等情形」</p> <p>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 conditions for details.</p>
電子政府多元元付費共通平台(E政府平台)交易處理費 Handling fee for transactions on Electronic Government Diversified Payment Joint Platform (e-Government Platform)	<p>每筆NT\$0。收取條件：使用電子政府多元元付費共通作業平台者</p> <p>NT\$0 per transaction. Collection conditions: cardholders who utilize the Electronic Government Diversified Payment Joint Platform.</p>
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	<p>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</p> <p>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.</p>
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	<p>每筆NT\$0。收取條件：使用電子化繳費稅處理平台者</p> <p>NT\$0 per transaction. Collection conditions: cardholders who utilize the e-Tax Payment Platform.</p>
開立繳款證明單手續費 Handling fee for issuance of payment slip	<p>每份NT\$100。收取條件：持卡人要求開立繳款證明單</p> <p>NT\$100 per payment slip. Collection conditions: when cardholders require Mega Bank to issue payment slip.</p>
開立清償證明單手續費 Handling fee for issuance of settlement slip	<p>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</p> <p>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.</p>
悠遊卡餘額轉置手續費 Handling fee for replacement of EasyCard remaining balance	<p>每卡每次NT\$30。收取條件：詳細內容請參考「悠遊聯名卡特別約定條款」</p> <p>NT\$30 for every card. Collection conditions: for detail information please refer to "EasyCard Co-branded Credit Card Special Terms and Conditions."</p>

請您詳讀下列注意事項，以做為您決定向本行申請信用卡之參考 To apply for the Credit Card w

一、循環信用利息計算實例：

I. Example of Calculations for Revolving Credit Interest:

(一)陳君之信用卡結帳日期為每月3日，繳款截止日為每月18日，信用額度5萬元，7/4~10/3期間適用之信用卡循環信用利率為14.27%(日息萬分之3.91)。

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 14.27% (with daily interest of 3.91/10,000).

(二)8月13日刷卡消費15,000元，入帳日8月15日，信用卡對帳單結帳日為9月3日，繳款截止日9月18日。

2.Transaction of NT\$15,000 on August 13th, posting date on August 15th, balance sheet date on September 3rd, and payment due date on September 18th.

(三)9月12日刷卡消費5,000元，入帳日9月13日，信用卡對帳單結帳日為10月3日，繳款截止日10月18日。

3.Transaction of NT\$5,000 on September 12th, posting date on September 13th, balance sheet date on October 3rd, and payment due date on October 18th.

(四)案例1(無逾期繳款情形)

陳君於9月18日繳足9月份對帳單之最低應繳金額1,500元，帳款結餘13,500元(15,000-1,500)。

10月份對帳單應付之循環信用利息為259元，最低應繳金額為1,434元。

循環信用利息 = 13,500 × 0.0391% × 49天(8/15~10/2) = 259元

最低應繳金額 = 5,000(新增消費) × 10% + 13,500 × 5% + 259(循環利息) = 1,434元。

4.Example 1 (calculations for payments not past due date)

Mr. Chen paid the minimum payment for bank statement of September, which were NT\$1,500 in full on September 18th. His remaining debt was NT\$13,500 (NT\$15,000-NT\$1,500).

The revolving credit interest for bank statement of October is NT\$259 and the minimum payment is NT\$1,434.

Revolving credit interest = NT\$13,500 × 0.0391% × 49 days (8/15 to 10/2) = NT\$259.

Minimum payment = NT\$5,000 (new transaction) × 10% + NT\$13,500 × 5% + NT\$259 (revolving credit interest) = NT\$1,434.

(五)案例2(延遲繳款情形)

陳君延至10月2日才繳足9月份對帳單之最低應繳金額1,500元。

10月份對帳單應付之循環信用利息為287元，最低應繳金額為1,762元。

循環信用利息 = 1,500 × 0.0391% × 48天(8/15-10/1) + 13,500 × 0.0391% × 49天(8/15-10/2) = 287元。

最低應繳金額 = 5,000 × 10% + 13,500 × 5% + 287 = 1,762元。

5.Example 2 (calculations for payments past due date)
Mr. Chen did not pay the minimum payment of NT\$1,500 for bank statement of September until October 2nd.

The revolving credit interest for bank statement of October is NT\$287 and the minimum payment is NT\$1,762.

Revolving credit interest = NT\$1,500 × 0.0391% × 48 days (8/15 to 10/1) + NT\$13,500 × 0.0391% × 49 days (8/15 to 10/2) = NT\$287.

Minimum payment = NT\$5,000 × 10% + NT\$13,500 × 5% + NT\$287 + NT\$300 (past due handling fee) = NT\$1,762.

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慎保管。

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)您可利用本行自動櫃員機更改金融信用卡密碼，金融信用卡與密碼應分開妥慎保管，以確保交易安全。本行對於自動櫃員機交易之使用人身份不負認定之責。

4.You may use Mega Bank automated teller machines (ATMs) to change your combo card password, and please separately keep your card and password safe at all times to assure transaction security. Mega Bank will not be responsible for authorizing the user identities of ATM transactions.

(五)為保障您的權益，當使用金融信用卡鍵入密碼連續錯誤達三次或使用業已掛失之金融信用卡時，本行即經由自動櫃員機將卡片收回。您如有疑問，應於當日營業時間內持身分證證明文件洽該所屬銀行領回，如逾上述期間則應逕向本行辦理掛失停用手續。

5.To protect your own rights and interests, Mega Bank will withdraw the debit-credit

card via the ATM when the cardholder presses incorrect passwords for three consecutive times or uses a combo card which has been reported as card loss. For any question, please contact the belonging branch bank with relevant identity statement documents within the business hours of the day to pick up your card; if the above period is exceeded, the cardholder should promptly notify Mega Bank to report the card loss and termination of the card.

(六)使用金融信用卡於所為之交易(含存、提款、轉開定存、轉帳、轉帳繳款、消費扣款等)，與憑存摺並填具存、取款憑條加蓋印鑑之存、提款具有相同之效力。

6.For transactions with debit-credit card (including deposits, withdrawals, negotiable time deposits, transfers, payment transfers, payment deductions), the authenticity is same as deposits/withdrawals with passbooks or stamped deposit/withdraw slips.

(七)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。

7.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，歡迎於官網上申設或洽客服專線索取。

Mega Bank will not actively send out a cash advance pin number. If a cardholder wishes to use cash advance service, please apply on Mega Bank websites or call the customer service hotline to receive the cash advance pin.

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天內向本行提出疑義帳款之申請。

Please notify Mega Bank immediately, or file an application to handle disputed purchases 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、被擄、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手續，並繳掛失手續費每卡新臺幣貳佰元。惟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報警掛失手續費，銀行應返還持卡人。但如銀行認為有必要時，應於管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可以書面補行通知銀行。

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.

持卡人自辦理掛失停用手續時起被冒用所發生之損失，概由銀行負擔，惟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損失之百分之五，最高以新臺幣參仟元為限，由持卡人負擔(白金卡等級(含)以上免自負額)。

但下列情形，不受前項之約束：

Mega Bank will be responsible for all damages incurred by the cardholder from fraud since the occurrence of credit card loss registration; however the cardholder will be responsible for 5 percent of 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 (no liability for Platinum cardholders or above [inclusive])

With the exception of the following conditions:

(一)如有下列情形之一者，持卡人免負擔自負額：

1.In the event of any one of the following conditions, it would be no liability for the cardholders:

1.持卡人於辦理信用卡掛失手續時起前24小時內被冒用者。

(1)Unauthorized card use occurred within 24 hours of the completion of the card loss report formality.

2.冒用者在簽單上之簽名，以肉眼即可辨識與持卡人之簽名顯不相同或以善良管理人之注意而可辨識與持卡人之簽名不相同者。

(2)The signature of the unauthorized user on the charge slip appears visibly different to the naked eye from the signature of the cardholder, or identifiably different from the signature of the cardholder had due diligence of a good administrator been exercised.

3.冒用者於銀行同意辦理特定金額內免簽名之特約商店進行免簽名交易，且經確認非與持卡人串謀之交易。

(3)The unauthorized user makes the transaction in specified amount without signing the charge slip with the contracted merchant which is authorized to accept no

共同用卡須知

with Mega Bank, please consider the following

- signature transaction by Mega Bank, and does not conspire with the cardholder.
- (二)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：
- 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:
 - 持卡人得知信用卡遺失等情形而意於立即通知銀行，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。
 - The cardholder is aware that his or her credit card has been lost or stolen, but is remiss in promptly notifying Mega Bank, or if the cardholder still did not notify Mega Bank of lost or stolen credit card 20 days after the current payment deadline.
 - 持卡人未於信用卡簽名致遭他人冒用者。
 - The cardholder did not sign on his or her credit card, which results in unauthorized use by another individual.
 - 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。
 - The cardholder did not provide the documents requested by Mega Bank, refused to assist with the investigation or show other behaviors that violate the principle of good faith after reporting credit card loss.
- (三)在自動化設備辦理預借現金部分，持卡人辦理掛失手續前之冒用損失，由持卡人負擔。
- 3.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.
- (四)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：

- 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:
 - 他人之冒用為持卡人容許或故意將信用卡交其使用者。
 - The unauthorized use by another individual is permitted by the cardholder or the cardholder intentionally gave his or her card to said individual.
 - 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告知他人知悉者。
 - 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.
 - 持卡人與他人或特約商所為虛偽、實交易行為或共謀詐欺者。
 - The cardholder conspired with a third party or contacted 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.

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:

因本契約涉訟時，雙方同意以臺灣臺北地方法院為第一審管轄法院。但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.



悠遊聯名卡特別約定條款摘錄

EasyCard Co-branded Card Special Terms and Conditions

悠遊卡官網www.easycard.com.tw，客服專線412-8880(手機及金馬地地區請加02)

EasyCard Official Website: www.easycard.com.tw Customer Service Line: 412-8880 (please add 02 when call from mobile phone or from Kinmen or Matsu district)

1.悠遊聯名卡指本行與「悠遊卡股份有限公司」(以下簡稱悠遊卡公司)合作發行具有信用卡及悠遊卡功能，或兼具金融卡功能之晶片信用卡。

EasyCard co-branded card means a card issued through the cooperation of Mega Bank and EasyCard Corporation (hereinafter referred to as EasyCard Corp.) with credit card and EasyCard functions and a credit IC card with debit card functions.

2.記名式悠遊聯名卡指悠遊聯名卡中之悠遊卡功能為記名式悠遊卡，提供掛失退費之服務；自民國101年4月1日起新申辦之悠遊聯名卡均為記名式，持卡人需同意銀行在核發卡片時提供個人基本資料(包含中文姓名、國籍、出生日期、身分證號碼、通訊地址、郵遞區號、連絡電話、行動電話、電子郵件信箱及依電子票證相關法令所要求之個人資料)予悠遊卡公司，以提供持卡人相關服務。

Registered EasyCard co-branded card means the function of EasyCard of the EasyCard co-branded card is nominative with the services of card loss and returning the money remaining on the card. Applications of co-branded EasyCard after April 1st, 2012 are all "nominative." Cardholders should agree that banks will offer personal information (including name in Chinese, nationality, date of birth, national ID No., mailing address, postal code, contact phone number, mobile phone number, e-mail address, and other information pursuant to relevant e-ticket legal regulations) for EasyCard Corp. in order to offer relevant services to cardholders.

3.記名式悠遊聯名卡完成掛失手續後三小時內，悠遊卡扣款被冒用所發生之損失，由持卡人自行負擔；儲值餘額將於完成掛失手續後約三十個工作日內，按悠遊卡公司掛失後三小時系統紀錄之儲值餘額退還至持卡人信用卡帳戶中扣抵信用卡消費款，但若餘額為負值時，持卡人同意將該筆負值款項視為一般消費款，計入持卡人信用卡帳戶中向持卡人收取。

For the registered EasyCard co-branded card, the cardholder will be responsible for all damages incurred within 3 hours after the reporting of the card loss. The remaining balance within 3 hours after the reporting of the card loss recorded by the EasyCard Corp. system will be returned to the client's designated account within 30 workdays after completing the card loss procession. If the balance amount of the EasyCard is a minus value, the applicant agrees that the amount of negative value will be deemed as a regular transaction, and will be transferred to the account appointed by the card holder to collect the overdraft amount.

4.持卡人完成掛失手續前二十四小時至掛失手續後三小時內，遭冒用自動加值之損失由銀行負擔，若返回持卡人儲值餘額低於該自動加值冒用損失時，則儲值餘額將返還予銀行。Mega Bank will be responsible for all damages of automatic-added value incurred by the cardholder from fraud since 24 hours before the completion of the card loss until and within 3 hours after the completion of the card loss. If the remaining value returned to the cardholder is lower than the loss incurred from fraud, then the remaining balance will be returned to Mega Bank.

5.若持卡人自行向悠遊卡公司申請終止契約作業或悠遊卡書面交易紀錄時，悠遊卡公司得向持卡人收取手續費或逕自悠遊卡之儲值餘額中扣抵，手續費金額依悠遊卡公司之「悠遊卡約定條款」辦理。

If the cardholder applies to EasyCard Corp. for terminating his/her contract or reviewing written-record of EasyCard transactions, EasyCard Corp. may charge handling fee from the cardholder or deduct from the remaining balance of his/her EasyCard. The handling fee would be pursuant to "EasyCard Special Terms and Conditions regulated by EasyCard Corp."



一卡通聯名卡特別約定條款摘錄

iPASS Co-branded Card Special Terms and Conditions

一卡通官網www.i-pass.com.tw，客服專線(07)791-2000

iPASS Official Website: www.i-pass.com.tw Customer Service Line: (07)791-2000

1.一卡通聯名卡：指發卡行與一卡通公司合作發行具有信用卡與一卡通功能之晶片信用卡，一卡通聯名卡所具有「一卡通」票種均為記名式儲值卡，可提供掛失退費之服務。

iPASS co-branded card means a card issued through the cooperation of Mega Bank and iPASS Co. Ltd. with credit card and iPASS functions. The ticket type of the co-branded iPASS card is nominative with the services of card loss and returning the money remaining on the card.

2.一卡通使用有效期與信用卡相同，信用卡效期屆滿時，一卡通及自動儲值功能亦隨之終止。The expiration date of the iPASS is same as the credit card. When the credit card is expired, iPASS and the automatic top-up functions will be terminated at will.

3.新核發之一卡通聯名卡自動儲值功能已預設為開啟，其卡片儲值可用餘額為零，後續新發或補發之一卡通聯名卡亦同。持卡人嗣後如需關閉自動儲值功能，持卡人得逕向發卡行申請關閉或依一卡通公司公告規定辦理。惟申請關閉自動儲值功能後即無法再次開啟該功能，持卡人如欲恢復使用一卡通及自動儲值功能者，應重新向發卡行申請一卡通聯名卡。For the new-issued iPASS co-branded card, the automatic top-up function is activated in default. Its available remaining balance may be zero as well as the following issued or re-issued iPASS co-branded cards. If a card holder wishes to switch off his/her automatic top-up service, he/she may apply to Mega Bank for terminating the service or adhere to the procedure announced by iPASS Co. Ltd. However, the automatic top-up function may not

be rebuilt-in; if a cardholder wishes to use the service, he/she should apply to Mega Bank again for a co-branded iPASS card.

- 自動儲值(AutoLoad)：指持卡人與發卡行約定，於使用一卡通聯名卡之一卡通功能時，因儲值金額不足以支付當次消費或低於一定金額時，可透過自動儲值設備，自一卡通聯名卡持卡人信用額度中，自動儲值一定金額至一卡通內，自動儲值等同持卡人信用卡刷卡消費。儲值餘額最低限制及自動儲值數額，悉依一卡通公司網站(www.i-pass.com.tw)及發卡銀行網站公告為準。
When a transaction is made using the iPASS card with activated automatic top-up function, and the remaining balance of the card is not enough to pay for the current consumption or is lower than the specified amount, the specified amount or its multiple will be automatically added to the iPASS from the credit card limit through the automatic top-up function.
- 一卡通聯名卡如有遺失、被竊或有其他喪失占有情事時，持卡人應儘速通知發卡行辦理信用卡掛失停用手續。
If the iPASS co-branded card is lost, stolen, or taken possession by another person other than the cardholder (collectively referred to as "lost"), the cardholder should promptly notify Mega Bank to report the card loss.
- 一卡通聯名卡完成上述掛失手續前及其後三小時內，如一卡通內之儲值金遭扣款或被冒用所發生之損失，由持卡人自行負擔，儲值金餘額將於完成掛失手續後約40個工作日內，按持卡人掛失時間起算三小時後之一卡通公司儲值金餘額紀錄退還至持卡人信用卡帳上，但若餘額為負值時，持卡人同意將該筆負值款項視為一般消費款，計入持卡人信用卡帳戶中向持卡人收取。
The cardholder will be responsible for all losses incurred within 3 hours after the reporting of the card loss. The remaining balance within 3 hours after the reporting of the card loss recorded by iPASS will be returned to the client's designated account within 40 workdays after completing the card loss procession. If the balance amount of the iPASS is a minus value, the applicant agrees that the amount of negative value will be deemed as a regular transaction, and will be transferred to the account appointed by the cardholder to collect the overdraft amount.
- 持卡人得將卡片置於「一卡通票卡查詢機」或至連通各車站服務詢問處查詢一卡通餘額或最近六筆交易紀錄或一卡通公司網站(www.i-pass.com.tw)查詢，如有一卡通交易相關問題，可電洽一卡通公司客服電話：07-791-2000。
All losses of automatic top-up value incurred from fraud since 24 hours before the completion of the card loss until and within 3 hours after the completion of the card loss will be pursuant to the credit card agreement terms. iPASS Co., Ltd. will be responsible for losses of automatic top-up value incurred from fraud 3 hours after completion of the card loss, and the current remaining balance will be returned to the cardholder.
- 本特別約定條款其他約定事項，悉依發卡行信用卡約定條款與一卡通網站公告之一卡通電子支付標準業務定型化契約及其他相關公告規定辦理。
The cardholder may place the card at the "iPASS searching machine" or refer to the service center at any MRT station or refer to iPASS website to search for the remaining balance or the recent 6 transaction records. For any related question of iPASS transactions, please refer to iPASS customer service: 07-791-2000.

The expiration date of the icash co-branded card is same as the credit card. When the credit card is expired, icash and the automatic top-up functions will be terminated at will.

- 每張icash聯名卡之icash儲值餘額不得超過新臺幣10,000元，單筆交易金額以儲值餘額為上限。
The icash stored value balance of each icash co-branded card shall not exceed NTD 10,000, and the amount of a single transaction shall be limited to the stored value balance.
- 餘額返還：指將icash聯名卡中icash餘額結清，一次性將全部餘額返還至持卡人信用卡帳戶，直接抵沖其信用卡帳款，若icash餘額為負值時，持卡人同意將該筆負值款項視為一般信用卡消費款，計入持卡人信用卡帳戶中向持卡人收取，一經餘額返還後，該卡卡之icash功能不得再使用，故不能部分餘額返還。
Balance return: Refers to settlement of the icash balance in the icash co-branded card, returning the entire balance to the cardholder's credit card account at one time, and directly offsetting his/her credit card account. If the icash balance is a minus value, the cardholder agrees that the negative amount will be deemed as a regular credit card transaction payment, which will be charged to the cardholder and charged to the cardholder. **Once the balance is returned, the icash function of the card may not be used, as a result partial balance refund is not allowed.**
- icash聯名卡係屬銀行所有，持卡人應盡善良管理人之注意使用並保管該卡，避免卡片遺失、被竊、詐取、滅失或遭第三人占有，並應防止他人獲悉持卡人卡之卡片相關資訊。
The icash co-branded card is owned by the bank, and the cardholder should fulfill the duties and obligations of a prudent administrator to avoid the card being lost, stolen, defrauded or lost by a third party, and should prevent others from knowing the relevant card information of the cardholder.
- icash聯名卡如有遺失、被竊或有其他喪失占有情事時(以下簡稱遺失之情形)，持卡人應儘速依信用卡約定條款向銀行辦理信用卡掛失停用手續。
If the icash co-branded card is lost, stolen or has other loss of possession, the cardholder should report the loss of the credit card to the bank as soon as possible in accordance with the agreed terms of the credit card.
- icash聯名卡持卡人自發生icash聯名卡遺失之情形起至完成掛失手續後三小時內，遭冒用icash扣款所發生之損失，由持卡人自行負擔。
The cardholder of the icash co-branded card shall be responsible for the losses incurred by fraudulent use of icash to debit the card within three hours after the loss of the icash co-branded card is completed.
- icash聯名卡持卡人完成掛失手續前二十四小時至掛失手續後三小時內，遭冒用icash自動加值所發生之損失，悉依信用卡約定條款之規範辦理，完成掛失手續後三小時起，遭冒用icash自動加值及icash扣款所發生之損失由發卡公司負擔。
All damages of icash automatic-add value incurred by the cardholder from fraud since 24 hours before the completion of the card loss until and within 3 hours after the completion of the card loss shall be pursuant to the specification of credit card agreements. icash Corp. will be responsible for losses of automatic top-up value incurred from fraud 3 hours after completion of the card loss.
- 辦理icash聯名卡之信用卡停用時，不得再使用該卡之icash功能，銀行與愛金卡公司得將該卡進行鎖卡，惟若該卡於鎖卡前產生icash自動加值，持卡人仍應繳納該筆自動加值帳款。
When the credit card for the icash co-branded card is terminated, the icash function of the card cannot be used. The bank and icash Corp. may lock the card. The automatic add-on account should be paid. However, if the card is automatically top-up in icash before locking the card, the cardholder should still pay the amount of automatic top-up.

愛金卡官網www.icash.com.tw，客服專線0800-233-888

icash Official Website: www.icash.com.tw

Customer Service Line: 0800-233-888

統一超商官網www.openpoint.com.tw，客服專線0800-711-177

President Chain Store Corporation Official Website: www.openpoint.com.tw

Customer Service Line: 0800-711-177

※完整之悠遊聯名卡/一卡通聯名卡/icash聯名卡特別約定條款內容，請參閱銀行官網公告內容，銀行於寄發卡片時，亦將以QR code方式提供。

※For the complete EasyCard/iPASS/icash co-branded card special terms and conditions, please refer to the announcement on Mega Bank website, and a QR code will also be provided in the delivery of the card.

提醒您，為維護您的權益，請您於填寫申請書前可至本行網站或來電客服查詢最新公告與相關約定事項。
Mega International Commercial Bank would like to remind you that for your own benefits please refer to Mega Bank website or customer service to search for the latest announcement and relevant agreements.

■【共同行銷條款】申請人同意 實行得為共同行銷之目的，將申請人電話提供予上開公司，於共同行銷之目的範圍內得為蒐集、處理及利用。
[Cross-Selling Terms] The applicant agrees that Mega Bank may provide the applicant's phone number to the companies mentioned above for the purposes of cross-selling, including collecting, processing and utilizing, within the scope of the purpose of cross-selling.

請勾選 Check

■申請人The applicant 同意 Agree 不同意 Disagree
共同行銷條款。
With the cross-selling terms.

申請人已知個人資料保護法第3條之權益及申請人如未同意者，可能無法獲得上開公司相關優惠、活動或行銷訊息。
The applicant knows that the rights and interests of Article 3 of Personal Data Protection Act and if the applicant disagree, he/she may not obtain the relevant promotions, activities, or marketing information.

※申請人得隨時以電話(02)8982-0000方式通知 實行停止對本人上述資料之交互運用。
※The applicant may call (02)8982-0000 at any time to notify Mega Bank to stop the cross-application of the aforementioned information.

■申請人茲聲明以下記載均屬事實，並同意 實行及其他往來機構(包含：受託提供信用卡服務之機構、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、受 實行委託處理事務之委外機構)，得依法令規定蒐集、處理、國際傳輸及利用申請人個人資料。申請人經合理期間詳細審閱並了解及同意遵守背面信用卡循環利率及各項費用之收費標準、背面所列用卡須知及同意 實行，得以E-mail或其他電子文件型式提供權益手冊暨約定條款(含電子票證)，及授權 實行為結匯代理人處理國際信用卡國外消費款之結匯事宜。

The applicant declares that the following statements are true, and agree that Mega Bank and other transacting institutions (including: institutions commissioned to provide credit card services, the Joint Credit Information Center, National Credit Card Center of R.O.C., and other external institutions commissioned by Mega Bank to carry out services), may collect, process, internationally transmit, and utilize the applicant's personal information pursuant to legal regulations. The applicant has had reasonable time to carefully review, understand, and agree to abide by the credit card's revolving interest rate and the collection standards of various fees on the back, the card use notice on the back, and agree that Mega Bank may provide a rights and equities pamphlet and agreement terms (including contract for electronic stored value card) using E-mail or other electronic documents, and delegate Mega Bank to be the applicant's exchange settlement agent in handling the exchange settlement matters pertaining to overseas transactions of international credit card.

■申請人同意若申辦海悅國際聯名卡時未選擇海悅購屋訂金優惠類別，實行得視為選擇現金回饋優惠類別。
The applicant agrees that if the Hiyes house purchase deposit discount category is not selected when applying for the Hiyes International Co-branded Card; it will be deemed to be selecting the cash-back discount category.

■【e秒刷/e秒Happy/宇宙明星BT21】之卡面授權期限依 實行官網公告為準，卡面授權到期後申辦/補發/換發/續卡，將會改以其他卡面替代，已持有主題卡面之顧客可持續使用至卡片上效期屆滿為止。
The authorization period on the card face of [Young Card/ Young Happy/ BT21 Card] shall be subject to the announcement on the official website of Mega Bank. After the card face authorization expires, the application/reissue/replacement/renewal of the card will be replaced by another card face. Customers who already have themed card face can continue to use it until the validity period on the card expires.

■實行保留核准之權利，所附之申請書及文件恕不退還。
Mega Bank retains all rights of authorization, and the attached application and documents will not be returned to their respective applicants.

■申請人同意 實行得利用申請人於 實行最近一年內之其他業務往來資料，作為申請人申請 實行信用卡之財力或所得證明。
The applicant agrees that Mega Bank may use the applicant's other business transaction information at Mega Bank in the most recent year as proof of finance or income in applying for a credit card with Mega Bank.

■請勾選本信用卡之領取方式：(如未勾選即視為同意選擇由 實行掛號郵寄至帳單寄送地址)
Please select the method you wish to receive the credit card:(if no selection is made, it will be deemed that you have agreed for Mega Bank to mail the credit card to your billing address via registered mail)

掛號郵寄至帳單寄送地址。
Mail to your billing address via registered mail.
親自到 實行 部/分行領取。
Pick up in-person at Mega Bank's _____ branch office.

■申請人The applicant 同意 Agree 不同意 Disagree
實行於無法核發申請人申請之卡片時，實行可改核發其他適合之卡片。(如未勾選即視為同意)
Mega Bank may issue other applicable cards when the card applied by the applicant could not be issued. (If no selection is made, it will be deemed that the applicant has given his/her consent)

■申請人The applicant 同意 Agree 不同意 Disagree
實行於核卡後主動寄發預借現金密碼函(如未勾選視為不同意；已勾選不同意或未勾選者，未來倘需預借現金密碼得於官網線上申設或洽客服專線索取)。
Mega Bank may deliver the password for cash advance after issuing the card. (No selection shall be deemed as "Disagrees." If "disagrees" is checked, in the future if a cardholder wishes to use cash advance service, may apply on Mega Bank Website or call the customer service hotline to receive the password.)

■申請人The applicant 同意 Agree 不同意 Disagree
實行得將申請人之信用卡帳單轉成電子檔案格式，寄到申請人指定之電子郵件信箱或手機號碼等與申請人約定之電子文件寄送方式為送達；且不論申請人是否開啟文件，均視同已送達，申請人應定期開啟電子文件，並於 實行約定期間內繳款，如約定之送達方式有變更時，應以書面或電話通知 實行信用卡客戶服務中心辦理變更，申請人並同意 實行得將申請人所持有 實行所有信用卡之對帳單均採電子文件方式送達申請人。(如未勾選即視為同意)
Pursuant to e-mail documentation submission agreement with the applicant, Mega Bank may convert credit card statement into electronic format and to deliver the statement to the applicant's designated e-mail inbox or cell phone number, or other agreed upon electronic document delivery method. The statement will be deemed as having been delivered whether the applicant has opened the files or otherwise. The applicant should regularly open electronic documents and to pay within an agreed upon period with Mega Bank. If changes to agree upon statement delivery method are made, the applicant shall report such changes via written statement or telephone to Mega Bank's credit card service center. In addition, the applicant agrees for Mega Bank to deliver all credit card statements to the applicant via electronic means. (In case no selection is made, it will be deemed that the applicant has given his/her consent)

※申請歐付寶聯名卡者，其帳單均預設為以電子郵件方式寄送。
In the event of applying for OPay co-branded card, its billings are all delivered in electronic documents in default.

■申請人收到 實行所核發的信用卡，得於七日內通知 實行解除本契約，無須說明理由及負擔任何費用，但已使用者不在此限。
The applicant can notify Mega Bank to terminate the credit card contract within seven days of receiving the credit card that has been issued by Mega Bank without any explanation or be held liable to any expense, with the exception of those who have already used the credit card.

■實行於主動調高申請人的信用卡額度前，應先徵得申請人書面同意。
Mega Bank should first obtain a written consent from the applicant before actively increasing the applicant's credit limit.

■一經 實行核發卡片後，不論是否動用額度，相關紀錄均會登載於財團法人金融聯合徵信中心。
Once Mega Bank has issued the card, relevant records will all be recorded at Joint Credit Information Center whether or not the credit limit is used.

■若申請人目前為學生身分，實行將通知申請人的父母或法定代理人，請其注意申請人使用信用卡的情形。
If the applicant is currently a student, Mega Bank will notify the applicant's parents or legal representative to pay attention to the applicant's credit card use.

■實行如發現申請人未據實告知具有學生身分，且持有超過三家發卡機構所核發信用卡或在一家信用額度已超過新臺幣二萬元之情形，實行得立即通知申請人停止卡片的使用。
In case Mega Bank finds that the applicant has not truthfully disclosed his/her student

卡片申請辦法說明
Description of Card Application Procedure

申請資格：
Application criteria：

一、正卡申請人須成年；附卡申請人須年滿15歲，**未成年者須由法定代理人簽名同意**，且與正卡人之關係為配偶、父母(含配偶之父母)、子女、兄弟姊妹。

A primary card applicant should be already of age. The additional card applicant should be at least 15 years of age, **and in case he/she is less than 20 years of age, a signed consent from a legal representative is required, and the additional card applicant must be a spouse, parent (including in-laws), child, or sibling to the primary cardholder.**

二、申辦世界卡/無限卡除上述條件外，正卡申請人年收入須200萬元以上或本行近六個月平均存款300萬元以上。

For application of World Card and Infinite Card, besides the conditions mentioned above are required, a primary card applicant's annual income should be more than two million New Taiwan Dollars or average deposit should be more than three million New Taiwan Dollars at Mega Bank in the recent six months.

三、金融信用卡僅限申請正卡。

Combo Cards can only be applied for primary card.

檢附文件：

Attachments：

一、正附卡申請人身分證正、反面影本及下列任一財力文件，例如：扣繳憑單、薪資單、薪資入帳證明、勞保單、定存、活存、不動產權狀或其他財力證明。

Photocopies of national ID cards (both front and back) of the primary and additional card applicants, and any of the following financial documents: withholding statement, pay slip, proof of salary, labor insurance slip, fixed deposit, current deposit, real property ownership certificate, or other forms of financial statement.

二、外籍人士：有效期限內居留證正反面、護照影本及所得收入證明，另須徵提台籍保證人或本行定存單設質。

For foreigners: valid alien resident certificate (both front and back), photocopy of passport and statement of revenue. A Taiwanese guarantor or a pledge on the certificate of deposit at Mega Bank is also required.

三、學生：所得收入證明。

For students: proof of revenue.

四、申請金融信用卡須提供「金融卡/金融卡轉帳申請暨約定書」正、反面影本(請至兆豐銀行各分行辦理)。

A combo card applicant should provide photocopies of "Debit Card Payment Transfer Application and Agreement Form" both front and back. (please apply at a Mega Bank's branch office)

以下為本行紀錄欄，申請人請勿填寫

風險行	009	受理行				
薪轉代碼		正附卡識別碼	12	擔保品 放款值		萬
行業別		職業別		分行別		
附件碼		表單控制	03	<input type="checkbox"/> U <input type="checkbox"/> F		
ID發證 地點				ID未貼相片	<input type="checkbox"/>	
經副理		科長		經辦		

2116
銀行收件條碼黏貼區

申請人身分證影本黏貼處
Photocopies of the primary card applicant's national ID card

請將申請人之身分證正反面影印本貼於下方，並確認以下資料均已填寫完整。

Please glue the front and back photocopies of the primary card applicant's national ID card below, and make sure that all information below has been completely filled.

身分證影本須清楚完整

The photocopy of the national ID card needs to be clearly visible and complete.

申請書各個欄位均須填寫無誤

All columns of the application are filled and error-free.

帳單及卡片寄送地址均已勾選無誤

Addresses for sending credit card bills and the card have been chosen and are error-free.

本申請書內簽名欄需簽名完整，且不可塗改

All required signatures are completely signed and no alteration can be made.

附卡申請人身分證正反面影本請裝訂於申請書後

Please staple the front and back photocopy of the national ID card of the additional card applicant to the back of the application.

各項財力證明文件請裝訂於申請書後

Please staple all financial statement documents to the back of the application.

「金融卡/金融卡轉帳申請暨約定書」影本請裝訂於申請書後

Please staple the photocopy of "Debit Card Payment Transfer Application and Agreement Form" to the back of the application.

正卡申請人身分證正面影本黏貼處

Glue the front of the national ID card photocopy of the primary card applicant here.

正卡申請人身分證反面影本黏貼處

Glue the back of the national ID card photocopy of the primary card applicant here.

為加速您的辦卡速度，請將正卡申請人身分證正反面影本黏貼於此，並請確認四周皆已確實黏貼妥當

To accelerate your card processing time, please glue photocopies of both front and back of the primary card applicant's national ID card here, and make sure that all corners have been properly glued.

Gogoro 運用 **icash2.0** 儲存區塊告知事項 (Gogoro聯名卡適用)
Notice of icash 2.0 Storage Block Using by Gogoro(Applicable to Gogoro Card)

「Gogoro icash聯名卡」(以下簡稱本卡)係由兆豐銀行、愛金卡股份有限公司(以下簡稱愛金卡公司)及睿能創意股份有限公司(以下簡稱Gogoro)共同聯名發行具有 **icash2.0** 電子票證功能之信用卡,茲就本卡簡要說明如下:

“Gogoro icash Co-branded Card” (hereinafter referred to as Gogoro Card) is a credit card issued through the cooperation of Mega Bank, icash Corporation (hereinafter referred to as icash Corp.) and GOGORO TAIWAN LIMITED (hereinafter referred to as Gogoro) with icash 2.0 e-ticket functions, and following is a brief description of the card.

一、本卡之 **icash2.0** 電子票證功能係由愛金卡公司提供,愛金卡公司並將 **icash2.0** 部分儲存區塊提供予Gogoro運用。有關服務及相關注意事項,請依愛金卡公司官網(<https://www.icash.com.tw/>)公告為準。

icash 2.0 e-ticket functions of the card are provided by icash Corp., and icash Corp. provides a part of icash 2.0 storage for Gogoro to utilize. About services and relevant notices, please refer to the announcement on the official website of icash Corp. (<http://www.icash.com.tw/>)

二、若本卡持卡人為Gogoro車主或駕駛,得於Gogoro指定之門市或服務中心(含直營及授權)向Gogoro申請將其Smartscooter® 智慧雙輪之iQ System® 智慧鑰匙卡功能寫入於本卡 **icash2.0** 區塊。寫入後,持卡人得使用本卡執行iQ System®智慧鑰匙卡功能,包括解鎖及啟動其Smartscooter®智慧雙輪等。本卡中的iQ System® 智慧鑰匙卡功能在本卡信用卡或 **icash2.0** 功能停用、效期屆期等類似情事發生後持續有效,不受本卡之信用卡或 **icash2.0** 功能停用影響。有關Gogoro服務之內容及相關注意事項,請依Gogoro官網(<https://support.gogoro.com/tw/>)、門市或服務中心公告為準。

If the card holder is a Gogoro owner or driver, he/she may apply to Gogoro for program-writing the iQ System® Smart Key function of Smartscooter® dual wheel into the icash 2.0 storage block of the card. After writing into the card, the card holder may use the card to operate the smart key function of the iQ System®, including unlocking and activating the Smartscooter® smart dual wheels, the smart key functions of the iQ System® in the card are still applicable, and are not impacted by reporting the card loss. About relevant notices of the services, the official website of Gogoro (<http://support.gogoro.com/tw/>) shall prevail.

三、本卡之信用卡服務及相關注意事項,請依兆豐銀行官網(<https://megabank.com.tw/>)公告為準。

For relevant notices and services of the card, please refer to the announcement on the official website of Mega Bank.

四、愛金卡公司僅提供本卡 **icash2.0** 功能之相關服務,未涉及Gogoro所提供之商品或服務。Gogoro對 **icash2.0** 儲存區塊之運用亦未涉及 **icash2.0** 功能。Gogoro、愛金卡公司及兆豐銀行彼此無法讀寫或修改他方儲存區塊內之資料,並就各自提供之服務負責。icash Corp. only provides service related to the icash 2.0 functions of the card, and does not involve products or services provided by Gogoro. Gogoro, icash Corp. and Mega Bank cannot read, write or modify the data in the other parties' storage blocks and are responsible for the services provided by each other.

五、本卡如有遺失、被竊、被搶、詐取或其他遭持卡人以外之他人占有之情形,請立即以電話或其他方式通知兆豐銀行辦理掛失停用手續,如持卡人已啟用Gogoro提供之相關服務,亦請同步通知Gogoro以停用Gogoro服務。

In the event of card loss, stolen, robbed, defrauded or possessed by other than the cardholder, please notify Mega Bank immediately by phone or other means for the card loss reporting and termination. If the cardholder has activated relevant services provided by Gogoro, please notify Gogoro simultaneously to terminate Gogoro service.

六、Gogoro、愛金卡公司及兆豐銀行對於本卡之儲存區塊運用均應遵循相關法令規範,包括個人資料保護法、消費者保護法等。若持卡人對於本卡之個別功能或權利義務有任何疑問或建議,請洽詢各該公司。

Regarding the using storage of the card, Gogoro, icash Corp. and Mega Bank should follow relevant regulations, including Personal Data Act, Consumer Protection Law. If the cardholder has any question or suggestion about the specific functions or rights and obligations of the card, please contact the respective companies.

刷e秒Happy悠遊鈦金卡/e秒刷鈦金卡/e秒Happy悠遊金融信用卡/e秒萬事通金融信用卡單筆新增一般消費達指定金額享自動分3期;刷Mega One一卡通聯名卡繳保費單筆達指定金額享自動分12期,分期利率及總費用年百分率均為零,活動期間及詳情請詳本行官網。(須勾選開啟分期功能)

For Young Happy Card/ Young Happy combo Card/ Young Card/ Young combo Card, a single new transaction reaching specific amount will be automatically divided into 3 installments; pay the insurance premiums with Mega One, a single new transaction reaching specific amount will be automatically divided into 12 installments. The installments interest rate and the annual percentage of the total fee are both zero. For details of the activity period and information, please refer to the official website of Mega Bank. (“Activate Installment Plan” must be ticked)

謹慎理財 信用至上

Be prudent in managing your finances and maintain good credit

循環利率依本行「新臺幣一年期定期儲蓄存款固定利率」加碼年息4.43%~15%,上限15%,基準日:105/1/7。預借現金手續費:預借金額X3%+NT\$150;網路申辦:預借金額X3%,最低NT\$100計。本活動之分期付款利率為0%,總費用年百分率負擔為0%。其他費用依本行網站公告
The revolving credit interest rate is based on Mega Bank's "NTD 1-year Time Savings Deposit Fixed Interest Rate" together with a floating annual rate of 4.43% to 15%, with 15% being the cap. Base date of interest on revolving credit: Jan 7, 2016. Service Charges for cash advance: the amount of every cash advance transaction x3% + NT\$150; online application: the amount of every cash advance transaction x3%(minimum NT\$100). The interest rate for the installment is 0%, and the annual percentage rate of all charges payable is 0%. Other fees please refer to www.megabank.com.tw