

Mega Bank Service Charges for Foreign Exchange Business

Effective: April 1, 2026

Categories of Business		Detail for Service Charges
I.Outward Remittance	(I)Telegraphic Transfer, Mail Transfer	1.Handling Charge: Calculated at 0.05% of each transaction , Minimum NT\$150 Maximum NT\$800 2.Cable Fee: NT\$300 for each cable
	(II)Demand Draft	1.Handling Charge: Calculated at 0.05% of each transaction , Minimum NT\$200 Maximum NT\$800 2.Cable Fee: NT\$300 for each cable
II.Inward Remittance	Telegraphic Transfer, Mail Transfer, Demand Draft	1.Handling Charge: Calculated at 0.05% of each transaction , Minimum NT\$200 Maximum NT\$800 2.Beneficiary is depositor at our bank, and other domestic peer processes payment of inward remittance: NT\$200 for each case
III.Clean Bill Purchase	(I)Foreign currency clean bill	1.Handling Charge: Calculated at 0.05% of each clean bill , Minimum NT\$200 Maximum NT\$800 2.Discount Interest: Minimum NT\$300 <div>USD14(Days)</div> <div>EUR 、 AUD 、 HKD30(Days)</div> <div>CAD45(Days)</div> <p>If the period for recovery is longer than above mentioned period, discount interest will be charged according to actual period of recovery.</p> <p>For other currencies, discount interest will be determined by actual payment situation.</p> 3.Cable Fee: <div>A. Payer of USD clean bill is within America: NT\$500 for each clean bill.</div> <div>B. Payer of USD clean bill is not within America/Other foreign currency clean bill: NT\$600 for each clean bill . (If clean bill is dispatched by international courier, courier fee will be charged)</div> 4.Fee of overseas bank: It depends on the service charges of overseas bank.

Categories of Business		Detail for Service Charges
	(II) Purchase for Traveler’s check issued by American Express	1. Traveler’s check sold by our bank (1) Handling Charge: Free of charge (2) Discount Interest: 14 Days, If the period for recovery is longer than foregoing period, discount interest will be charged according to actual period of recovery. (Minimum NT\$100) (3) Cable Fee: NT\$50 for each traveler’s check / Minimum NT\$100 for each case (4) Fee of overseas bank: It depends on the service charges of overseas bank.
		2. Traveler’s check not sold by our bank (1) Handling Charge: NT\$200 for each case (2) Discount Interest: Minimum NT\$100 USD 14(Days) EUR 、JPY 、AUD 、NZD 30(Days) GBP 、CAD 45(Days) If the period for recovery is longer than above mentioned period, discount interest will be charged according to actual period of recovery. (3) Cable Fee: NT\$100 for each traveler’s check (4) Fee of overseas bank: It depends on the service charges of overseas bank.
IV.Clean Bill Collection	(I)Foreign currency clean bill	(1) Handling Charge: Calculated at 0.05% of each clean bill ,Minimum NT\$200 Maximum NT\$800 (2) Discount Interest: Free of charge (3) Cable Fee: A. Payer of USD clean bill is within America/ Payer of foreign currency clean bill is domestic peers: NT\$ <u>500</u> for each clean bill. B. Payer of USD clean bill is not within America/Other foreign currency clean bill: NT\$ <u>600</u> for each clean bill. (If clean bill is dispatched by international courier, courier fee will be charged) (4) Fee of overseas bank: It depends on the service charges of overseas bank

Categories of Business		Detail for Service Charges
	(II)Collection for Traveler’s check issued by American Express	1. Traveler’s check sold by our bank. (1) Handling Charge: Free of charge (2) Discount Interest: Free (3) Cable Fee: NT\$50 for each traveler’s check / Minimum NT\$100 for each case (4) Fee of overseas bank: It depends on the service charges of overseas bank. 2. Traveler’s check not sold by our bank (1) Handling Charge: NT\$200 for each case (2) Discount Interest: Free of charge (3) Cable Fee: NT\$100 for each traveler’s check (4) Fee of overseas bank: It depends on the service charges of overseas bank.
	(III) Collection for Traveler’s check not issued by American Express	1. Handling Charge: NT\$300 for each case 2. Discount Interest: Free of charge 3. Cable Fee: NT\$100 for each traveler’s check 4. Fee of overseas bank: It depends on the service charges of overseas bank. Notes: Only the resale of "Non-American Express Traveler's Checks" sold by our bank is applicable.
V. Exchange for Foreign Banknotes	1.Exchange TWD for foreign banknotes: Free of Handling Charge 2.Exchange foreign banknotes for TWD: In the case of special versions/old versions of notes that are not circulating internationally/damaged foreign banknotes, handling fee shall be charged. The fee standards are as Special Versions/ Old Versions of Notes that are not Circulating Internationally /Damaged Foreign Banknotes Exchange and Foreign Banknotes Collection Fee Standards. Notes: There will be additional service charges at counters in three airport branches of our bank, for the details, please contact our airport branches.	
VI. Deposit/Withdraw Foreign Banknotes	(I) Withdraw foreign banknotes from inward remittance/negotiation of clean bill/collection of clean bill	Handling Charge is the differential between selling cash rate and selling spot rate, the minimum is NT\$100, the formula is as follows: Handling Charge rate＝（ Selling Cash Rate - Selling Spot Rate ） / Selling Cash Rare
	(II) Apply for outward remittance by foreign banknotes	Handling Charge is the differential between buying spot rate and buying cash rate, the minimum is NT\$100, the formula is as follows: Handling Charge rate＝（ Buying Spot Rate - Buying Cash Rate ） / Buying Cash Rare

Categories of Business		Detail for Service Charges
	(III) Deposit foreign banknotes into foreign exchange deposit account	Handling Charge is the differential between buying spot rate and buying cash rate, the minimum is NT\$100, the formula is as follows: Handling Charge rate = (Buying Spot Rate - Buying Cash Rate) / Buying Cash Rare
	(IV) Withdraw foreign banknotes from foreign exchange deposit account	Handling Charge is the differential between selling cash rate and selling spot rate, the minimum is NT\$100, the formula is as follows: Handling Charge rate = (Selling Cash Rate - Selling Spot Rate) / Selling Cash Rare
If customers apply for foreign exchange business by the method of depositing/withdrawing foreign banknotes, in addition to fee mentioned within item VI. above, the related fee of such business category shall still be collected. (In the case of special versions/old versions of notes that are not circulating internationally/damaged foreign banknotes, handling fee shall be charged. The fee standards are as Special Versions/ Old Versions of Notes that are not Circulating Internationally /Damaged Foreign Banknotes Exchange and Foreign Banknotes Collection Fee Standards.)		
VII. Others	(I) Foreign currency remittance between domestic branches of Mega Bank(OBU is included)	Half of Handling Charge and cable fee.
	(II) Transfer foreign currency to other account within Mega Bank	Miscellaneous Handling Charge: NT\$100 for each transfer.
	(III) Repayment for loan	Free of charge.
	(IV)Each kind of inquiry, rejection of remittance and application of re-remitting money	1. Application of re-remitting money/Rejection of remittance for telegraphic transfer, mail transfer and demand draft: (1) Miscellaneous Handling Charge: NT\$200 for each transaction (2) Cable Fee: NT\$300 for each cable 2. Inquiry: Applying for inquiry due to non-receipt of fund for telegraphic transfer or mail transfer, the cable fee is NT\$300 for each cable, in addition, the service charges of overseas bank will be collected additionally. If the remittance problem is caused by our bank, the above mentioned Charge is free.

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	(V)Report lost of draft(chequ)	(1) Miscellaneous Handling Charge: NT\$100 for each transaction (2) Cable Fee: NT\$300 for each cable (3) Fee of overseas bank: It depends on the service charges of overseas bank.
	(VI) Applying for the exchange memo	(1) Copy of the exchange memo within 1 year, if the pages ≤ 10,NT\$50 for each copy. If the number of pages exceeds 10, an additional NT\$5 will be charged for each extra page for each copy. (2) Copy of the exchange memo more than 1 year, if the pages ≤ 10,NT\$100 for each copy. If the number of pages exceeds 10, an additional NT\$5 will be charged for each extra page for each copy.
	(VII) Copy of foreign exchange business application form	The charge is in according with the Tariff of Deposit Service- Copy of Historical Transaction Record.

Notes:

- I. Regarding foreign currency notes that are not our national currency, when our bank buys special versions of notes/old versions of notes that are not circulating internationally/damaged notes, it shall sell back the notes to foreign banks, or the notes shall be processed by foreign banks through the collection mechanism. However, since some countries have stricter requirements for accepting notes, the special versions of notes/old versions of notes that are not circulating internationally/damaged notes bought or collected by our bank may be refused by foreign banks; therefore, our bank has the right to decide to buy or collect notes based on the actual condition of the notes or to refuse to accept the notes; additional processing fees may need to be charged based on the actual processing situation in foreign countries.
- II. Collection of traveler’s check not issued by American Express：The claiming procedure is much more complicated, the overseas bank charge is higher, and the period of recovery is also longer. In certain situations, bank can not even claim for reimbursement from issuing institution. Thus, our bank have the right to conduct by collection, moreover, we have the right to reject application according to actual condition of these kinds of traveler’s check.
- III. With [the policies of Foreign governments](#) and The bank's business adjustment, we are not accepting the purchase/collection of clean bills for GBP、JPY、[AUD](#) and NZD.