

兆豐國際商業銀行國際金融業務分行存款開戶總約定書

修訂條文對照表

第壹章、共同約定事項		
修訂條文	現行條文	說明
<p>六、</p> <p>The currency and amount of the Deposits shall be based on the actual currency and amount deposited by the Depositor and determined by the Bank's records. The Bank shall issue statements to the Depositor periodically for confirmation of the deposit balance. <u>However, unless otherwise agreed with the Bank <u>prior to</u> January 1, 2023, or where the Depositor's account is classified as dormant (meaning no transaction activity within one year, or only semi-annual interest income records) and the Depositor does not maintain a wealth management business relationship with the Bank, the Depositor hereby agrees that the Bank may temporarily suspend issuing statements. Issuance of statements shall resume once the Depositor's transaction activity is restored.</u></p> <p>The Depositor agrees to raise any questions or doubts regarding the transactions upon receiving details of transaction through account passbook, statements, or electronic messages. The Depositor shall provide proof and notify the Bank to verify within one month of the delivery of such information. If the Depositor fails to file objections, the information registered at the Bank shall be deemed as correct.</p> <p>The Bank shall investigate the Depositor's inquiries or objections immediately and notify the Depositor of the investigations situations or results through the telephone or in writing. Any incorrect records discovered during the investigation shall be rectified immediately.</p>	<p>六、</p> <p>The currency and amount of the Deposits shall be based on the actual currency and amount deposited by the Depositor and determined by the Bank's records. The Bank shall issue statements to the Depositor periodically for confirmation of the deposit balance, unless otherwise agreed with the Bank before January 1, 2023. The Depositor agrees to raise any questions or doubts regarding the transactions upon receiving details of transaction through account passbook, statements, or electronic messages. The Depositor shall provide proof and notify the Bank to verify within one month of the delivery of such information. If the Depositor fails to file objections, the information registered at the Bank shall be deemed as correct. The Bank shall investigate the Depositor's inquiries or objections immediately and notify the Depositor of the investigations situations or results through the telephone or in writing. Any incorrect records discovered during the investigation shall be rectified immediately.</p>	<p>為降低本行對帳單寄送暨人力處理成本、落實環境永續，並遵循主管機關相關規範，特增訂本行得對無財管業務往來之久未往來存戶，停止寄送對帳單。</p>

<p>本存款之幣別及金額以存戶實際存入之幣別及金額為準，並以銀行帳載為憑。銀行應定期寄發對帳單予存戶，俾供確認存款餘額；2023年1月1日前已與銀行另有約定，<u>或存戶屬未有財富管理業務往來之久未往來存戶（指銀行存款帳戶於一年內未有交易往來，或僅有每半年入息記錄者），存戶同意銀行得暫停寄送對帳單，並於存戶恢復交易往來後恢復寄送</u>。存戶同意於收受經銀行交易完成後交付之存摺、寄送之對帳單或以其他方式取得之交易明細、電子訊息後，如發現有任何不符或對交易有疑義時，存戶應於該等資料送達後一個月內提出證明、通知銀行查明，逾期則視為銀行帳載資料無誤。銀行對於存戶之查詢或異議應即進行調查，並將調查情形或結果，以電話或書面覆知存戶；且調查後發現交易紀錄確有不正確者，應即更正之。</p>	<p>本存款之幣別及金額以存戶實際存入之幣別及金額為準，並以銀行帳載為憑。銀行應定期寄發對帳單予存戶，俾供確認存款餘額；2023年1月1日前已與銀行另有約定者，<u>不在此限</u>。存戶同意於收受經銀行交易完成後交付之存摺、寄送之對帳單或以其他方式取得之交易明細、電子訊息後，如發現有任何不符或對交易有疑義時，存戶應於該等資料送達後一個月內提出證明、通知銀行查明，逾期則視為銀行帳載資料無誤。銀行對於存戶之查詢或異議應即進行調查，並將調查情形或結果，以電話或書面覆知存戶；且調查後發現交易紀錄確有不正確者，應即更正之。</p>	
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第參章、綜合對帳單約定事項

<p>第參章 綜合對帳單約定事項 Chapter Three Comprehensive statement agreement</p>	<p>第參章 <u>自然人戶</u> 綜合對帳單約定事項 Chapter Three Comprehensive statement agreement <u>for natural-person depositors</u></p>	<p>自 115.4 起，本行綜合對帳單之服務對象不限自然人存戶，爰修正本章節名稱。</p>
<p>一、 依本契約第壹章第六條<u>規定，並基於法令規範或風險控管需求，銀行應向自然人存戶及非自然人理財存戶（對於銀行持有投資理財或保險商品部位，或於對帳單所載期間曾進行該類商品交易之法人及非法人團體）提供綜合對帳單。</u> <u>自然人存戶綜合對帳單之揭露範圍包含存款、貸款、投資理財及保險往來帳戶之資訊；非自然人理財存戶綜合對帳單之揭露範圍包含存款帳戶餘額，以及投資理財與保險往來帳戶之資訊。</u>惟存戶已於112年1月1日前申請存款業務免寄對帳單，則綜合對帳單不<u>予揭示</u>存款對帳資訊。 <u>Pursuant to Article 6, Chapter I of this Agreement, and for the purposes of regulatory compliance or risk management, the Bank shall provide a</u></p>	<p>一、 <u>有關銀行依本契約第壹章第六條提供之對帳單，係指包括存戶於銀行所有存款、貸款、投資理財及保險往來帳戶資訊之綜合對帳單，惟若存戶已於 112 年 1 月 1 日前申請存款業務免寄對帳單，則綜合對帳單不<u>會顯示</u>於存款對帳資訊。</u> <u>A comprehensive statement provided by the Bank in accordance with Article 6 of Chapter 1 of the Agreement refers to the multi-purpose statement that covers the information of the Depositor's all deposit, loan, investment, and insurance accounts with the Bank. However, if the Depositor has already applied for an exemption from receiving comprehensive statements for deposit services prior to January 1, 2023, the</u></p>	<p>增訂綜合對帳單適用對象條件，並依各類存戶特性，規範對帳單揭示資訊。</p>

<p><u>comprehensive statement to Natural Person Depositors and Non-Natural Person Wealth Management Depositors (defined as legal entities and unincorporated associations that hold investment/wealth management or insurance product positions with the Bank, or that have conducted transactions in such products during the period covered by the comprehensive statement).</u></p> <p><u>The comprehensive statement for Natural Person Depositors shall disclose information regarding deposit, loan, investment/wealth management, and insurance transaction accounts with the Bank. The comprehensive statement for Non-Natural Person Wealth Management Depositors shall disclose deposit account balances, as well as information regarding investment/ wealth management and insurance transaction accounts with the Bank.</u></p> <p><u>However, where a Depositor has applied prior to January 1, 2023, for an exemption from receiving deposit account statements, the comprehensive statement shall not include such deposit account information.</u></p>	<p><u>multi-purpose statement will not contain information on deposits.</u></p>	
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<p>五、</p> <p>When the Bank sends <u>the</u> written statement to the mailing address provided by the depositor and the statement is rejected, the Bank may not send such <u>the</u> written statement until the depositor updates the mailing address with the Bank before resuming sending the written statement. <u>Additionally, if the depositor's account is classified as dormant (meaning no transaction activity within one year, or only semi-annual interest income records) and the depositor does not maintain a wealth management business relationship with the Bank, the depositor hereby agrees that the Bank may temporarily suspend sending the written statement. Delivery of the written statement shall resume once the depositor's transaction activity is restored.</u></p> <p>銀行依據存戶提供之通訊地址寄送紙本對帳單而遭退件時，銀行得暫時停止寄送紙本對帳單，直至存戶向銀行更新通訊地址，始恢復寄送紙本對帳單。另對於未有財富管理業務往來之久未往來存戶（指銀行存款帳戶於一年內未有交易往來，或僅有每半年入息記錄者），存戶同意銀行得暫停寄送紙本對帳單，並於存戶恢復交易往來後恢復寄送。</p>	<p>五、</p> <p>When the Bank sends <u>a</u> written statement to the mailing address provided by the depositor and the statement is rejected, the Bank may not send such written statements until the depositor updates the mailing address with the Bank before resuming sending the written statements.</p> <p>銀行依據存戶提供之通訊地址寄送紙本對帳單而遭退件時，銀行得暫時停止寄送紙本對帳單，直至存戶向銀行更新通訊地址，始恢復寄送紙本對帳單。</p>	<p>同第壹章、共同 約定事項第六條 之修訂說明。</p>
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<p>六、</p> <p>The Bank sends <u>the</u> electronic statement to the email address provided by the depositor. If the Bank fails to deliver <u>the</u> electronic statement due to <u>an</u> incorrect email address, <u>insufficient storage space, mailbox system failure, failure to notify the Bank of an email address change, or other reasons not attributable to the Bank, the Bank may cease sending the electronic statement. To ensure delivery accuracy and security, after updating the email address, the depositor shall complete verification by clicking the confirmation link in the notification email sent by the Bank. Upon successful verification, the Bank shall resume sending the electronic statement.</u></p> <p>銀行依據存戶提供之電子郵件地址寄送電子對帳單，若因電子郵件地址錯誤、空間不足、<u>信箱系統故障、電子郵件地址變更未通知銀行，或有其他不可歸責於銀行之事由致寄送失敗</u>，銀行得停止寄送電子對帳單。<u>為確保寄送正確性與安全性，存戶於更新電子郵件地址後，應依銀行寄送通知至其信箱點選確認信完成驗證，且驗證完成後，銀行應恢復寄送電子對帳單。</u></p>	<p>六、</p> <p>The Bank sends electronic statements to the email address provided by the depositor. If the Bank fails to deliver <u>an</u> electronic statement due to incorrect email address <u>or storage issues, the Bank may not send such electronic statements until the depositor renews the email address with the Bank to resume sending the electronic statements.</u></p> <p>銀行依據存戶提供之電子郵件地址寄送電子對帳單，若因電子郵件地址錯誤、<u>電子郵件空間不足，以致銀行無法成功寄送時</u>，銀行得<u>暫時停止寄送電子對帳單，直至存戶與銀行更新電子郵件地址，始恢復寄送電子對帳單</u>。</p>	<p>為確保寄送正確性與安全性，增訂當存戶因電子郵件信箱系統故障、電子郵件地址未更新或其他非本行可歸責因素導致對帳單寄送失敗時，本行得暫停寄送並於存戶完成電子郵件地址更新及驗證後方恢復服務，以保障本行權益。</p>
<p>七、</p> <p>存戶若未收到綜合對帳單，應立即向銀行請求補發。<u>自然人存戶得透過個人網路銀行查詢近三個月內之電子郵件綜合對帳單。</u></p> <p>If <u>a</u> Depositor fails to receive <u>the</u> comprehensive statement, <u>the depositor shall immediately request a reissue from the Bank. Natural Person Depositors may access their electronic comprehensive statements for the past three months via Personal Internet Banking.</u></p>	<p>七、</p> <p>存戶若未收到綜合對帳單，應立即向銀行請求補發，<u>或至個人網路銀行查詢近三個月內之綜合對帳單。</u></p> <p>If <u>the</u> depositor fails to receive <u>a</u> comprehensive statement, they shall immediately request a reissue from the Bank <u>or check the comprehensive statements for the last three months in their personal online banking account.</u></p>	<p>酌作文字修正，以資明確。</p>

<p>八、</p> <p>In the event of any of the circumstances below, the Bank has the right to suspend or terminate the comprehensive statement delivery service; however, the Bank shall repair it as soon as possible to ensure that the depositor's rights will not be affected:</p> <ol style="list-style-type: none"> 1) Sudden system or equipment failure or failure or malfunction of a software or hardware supplier. 2) Services suspended due to force majeure factors, such as natural disasters. 3) <u>When the Bank performs necessary maintenance on the computer systems and equipment related to this service.</u> <p>於發生下列任一情形時，銀行有權暫時中斷或停止綜合對帳單服務，惟銀行應盡速修復，以確保存戶權益不受影響：</p> <p>(一) 發生突發性之系統設備故障或銀行合作之協力廠商系統軟硬體設備故障或失靈。</p> <p>(二) 由於天災等不可抗力之因素，致使無法提供服務時。</p> <p><u>(三) 本服務之相關電腦系統設備進行必要之保養維護時。</u></p>	<p>八、</p> <p>In the event of any of the circumstances below, the Bank has the right to suspend or terminate the comprehensive statement delivery service; however, the Bank shall repair it as soon as possible to ensure that the depositor's rights will not be affected:</p> <ol style="list-style-type: none"> 1) Sudden system or equipment failure or malfunction of a software or hardware supplier. 2) Services suspended due to force majeure factors, such as natural disasters. 	<p>為確保系統安全與服務品質，特增訂當本行對帳單相關電腦系統設備進行必要保養維護時，銀行得暫時中斷或停止綜合對帳單服務。</p> <p>於發生下列任一情形時，銀行有權暫時中斷或停止綜合對帳單服務，惟銀行應盡速修復，以確保存戶權益不受影響：</p> <p>(一) 發生突發性之系統設備故障或銀行合作之協力廠商系統軟硬體設備故障或失靈。</p> <p>(二) 由於天災等不可抗力之因素，致使無法提供服務時。</p>
<p>九、</p> <p><u>The Depositor hereby acknowledges</u></p>		<p>明訂當存戶透過網路接收電子對帳單時，</p>

<p><u>and agrees that electronic statement transmitted via the Internet involve certain risks (including but not limited to being accessed, read, modified, used, or transmitted to others by persons other than the Bank or the Depositor), and agrees to assume such risks.</u></p> <p><u>存戶在此聲明已確實瞭解經由網路傳送電子對帳單有其一定之風險(包括但不限於遭銀行或存戶以外人士接觸、閱讀、修改、使用或傳送予他人)，並同意承擔此風險。</u></p>		<p>需瞭解並同意承擔可能涉及之相關風險，以保障客我權益。</p>
<p><u>十、</u> <u>Regarding the terms and conditions of the comprehensive statement, unless otherwise agreed between the depositor and the Bank, this Chapter shall prevail.</u></p> <p><u>有關綜合對帳單之相關約定，除存戶與銀行另有約定外，以本章為準。</u></p>		<p>明訂除存戶與本行另有特別約定外，綜合對帳單相關事項均以本章各約定事項為準則依據。</p>