

國際金融業務分行存款開戶總約定書條文修訂對照表

第壹章、共同約定事項	
修訂條文	現行條文
六、 本存款之幣別及金額，以存戶實際存入之幣別及金額為準，並以銀行帳載資料為憑。銀行應定期寄送紙本或電子存款對帳單予存戶，俾供確認存款餘額，惟有下列情形之一者，不在此限： (一)存戶於民國112年1月1日前已與銀行另行約定免寄送紙本或電子存款對帳單者，從其約定。 (二)存戶未與銀行有財富管理業務往來，且屬久未往來戶者，存戶同意銀行得暫停寄送電子存款對帳單。前述「久未往來戶」係指存戶於銀行開立之存款帳戶，於銀行公告之一定期間內未有交易往來，或僅有每半年入息記錄者；前述期間之定義，由銀行另行公告於官方網站。 (三)存戶未與銀行有財富管理業務往來，且其相關存款帳戶於當月無帳務交易者，存戶同意銀行得暫停寄送該月份之紙本存款對帳單。 存戶嗣後如不再符合前開第二款或第三款所定暫停寄送存款對帳單之要件，銀行應即恢復寄送存款對帳單。 存戶同意於收受經銀行交易完成後交付之存摺、寄送之紙本或電子存款對帳單或以其他方式取得之交易明細、電子訊息後，如發現有任何不符或對交易有疑義時，存戶應於該等資料送達後一個月內提出證明、通知銀行查明，逾期則視為銀行帳載資料無誤。銀行對於存戶之查詢或異議應即進行調查，並將調查情形或結果，以電話或書面覆知存戶；且調查後發現交易紀錄確有不正確者，應即更正之。 The currency and amount of the Deposits shall be based on the actual currency and amount deposited by the Depositor and determined by the Bank's records. The Bank shall periodically send	六、 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，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。存戶同意於收受經銀行交易完成後交付之存摺、寄送之對帳單或以其他方式取得之交易明細、電子訊息後，如發現有任何不符或對交易有疑義時，存戶應於該等資料送達後一個月內提出證明、通知銀行查明，逾期則視為銀行帳載資料無誤。銀行對於存戶之查詢或異議應即進行調查，並將調查情形或結果，以電話或書面覆知存戶；且調查後發現交易紀錄確有不正確者，應即更正之。 The currency and amount of the Deposits shall be based on the actual currency and amount deposited by the Depositor and determined by the Bank's records. The Bank shall issue statements to the Depositor periodically for confirmation of the deposit balance. However, unless otherwise agreed with the Bank prior to 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. The Depositor agrees to raise any questions or doubts

paper or electronic deposit account statements to the Depositor for confirmation of the deposit balance ; provided, however, that the foregoing shall not apply under any of the following circumstances :

- (1) Where, prior to January 1, 2023, the Depositor and the Bank separately agreed that no paper or electronic deposit account statements would be sent, such agreement shall prevail.
- (2) Where the Depositor has no wealth management business relationship with the Bank and qualifies as a dormant customer, the Depositor agrees that the Bank may temporarily suspend the delivery of electronic deposit account statements. For purposes of the foregoing, a “dormant customer” means a Depositor whose deposit account maintained with the Bank has had no transaction activity during a specified period announced by the Bank, or has reflected only semiannual interest-credit entries during such period. The definition of the aforementioned period shall be separately announced by the Bank on its official website.
- (3) Where the Depositor has no wealth management business relationship with the Bank and the relevant deposit accounts have had no transaction activity during the month, the Depositor agrees that the Bank may temporarily suspend the delivery of paper deposit account statements for that month.

If the Depositor subsequently ceases to meet the requirements for the suspension of delivery of deposit account statements set forth in Subparagraph (2) or (3) above, the Bank shall immediately resume the delivery of deposit account statements.

The Depositor agrees to raise any questions or doubts regarding the transactions upon receiving details of transaction through account passbook, paper or electronic deposit account statements, or electronic messages. The Depositor shall provide proof and notify the Bank to verify within one

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.

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.	
十九、 (略) 倘本存款於<u>一定期間內</u>無任何交易行為，存戶同意銀行得依風險評估原則限制或暫停本存款自動化交易功能；<u>前述期間之定義，由銀行另行公告於官方網站。</u> (略) If no transaction has been conducted on this deposit for a <u>specified</u> period, the Depositor agrees that the Bank may, in accordance with its risk assessment principles, restrict or suspend the automated transaction functions associated with the deposit. <u>The definition of the aforementioned period shall be separately announced by the Bank on its official website.</u> (omitted)	十九、 (略) 倘本存款<u>一年(含)以上</u>無任何交易行為，存戶同意銀行得依風險評估原則限制或暫停本存款之自動化交易功能。 (略) If no transaction has been conducted on this deposit for a period <u>of one year or more</u>, the Depositor agrees that the Bank may, in accordance with its risk assessment principles, restrict or suspend the automated transaction functions associated with the deposit.
叁、綜合對帳單約定事項	
修訂條文	現行條文
二、 綜合對帳單依寄送方式分為電子對帳單及紙本對帳單，存戶<u>僅</u>得擇一向銀行申請，銀行須依<u>存戶最後</u>約定<u>申請寄送方式</u>，寄送至存戶留存之寄送地址。若存戶未指定寄送方式，銀行將提供電子對帳單，惟若存戶未留存電子郵件地址，則由銀行郵寄紙本對帳單至存戶留存之通訊地址。 The comprehensive statement is <u>available in either electronic or paper form. The Depositor may apply to the Bank for only one delivery method, and the Bank shall deliver the comprehensive statement to the delivery address provided by the Depositor in accordance with the delivery method specified</u>	二、 綜合對帳單依寄送方式分為電子對帳單及紙本對帳單，存戶得擇一向銀行申請，銀行須依約定寄送至存戶留存之寄送地址。若存戶未指定寄送方式，銀行將提供電子對帳單，惟若存戶未留存電子郵件地址，則由銀行郵寄紙本對帳單至存戶留存之通訊地址。 The comprehensive statement <u>is divided into the electronic statement and the written one as per the delivery method. The depositor may apply to the Bank for either, and the Bank shall send such statements to the mailing address left by the depositor according to the agreement.</u> If the

<u>in the Depositor's most recent application.</u> If the <u>D</u>epositor fails to specify a delivery method, the Bank will deliver an electronic statement, but if the <u>D</u>epositor fails to leave an email address, the Bank will mail a <u>paper</u> statement to the <u>mailing</u> address left by the <u>D</u>epositor.	<u>d</u>epositor fails to specify a delivery method, the Bank will deliver an electronic statement, but if the <u>d</u>epositor fails to leave an email address, the Bank will mail a <u>written</u> statement to the correspondent address left by the <u>d</u>epositor.
五、 銀行依存戶提供之通訊地址寄送紙本對帳單而遭退回(原因包括但不限於查無此人、<u>查無此址或遷移不明</u>)，銀行得暫停寄送紙本對帳單，<u>以避免存戶資料外洩，並於存戶向銀行更新通訊地址後恢復寄送。</u> <u>存戶未與銀行有財富管理業務往來，且其相關存款帳戶於當月無帳務交易者，存戶同意銀行得暫停寄送該月份之紙本對帳單；存戶之存款帳戶嗣後如有帳務交易，銀行應恢復寄送紙本對帳單。</u> <u>If the Bank sends the <u>paper</u> statement to the mailing address provided by the <u>D</u>epositor and the statement is <u>returned as undeliverable for reasons including, but not limited to, an unknown addressee, an unknown address, or relocation without a known forwarding address,</u> the Bank may temporarily suspend the delivery of the paper statement to prevent the disclosure of the Depositor's information and shall resume delivery after the Depositor updates the mailing address with the Bank.</u> <u>Where the Depositor has no wealth management business relationship with the Bank and the relevant deposit accounts have had no transaction activity during the month, the Depositor agrees that the Bank may temporarily suspend the delivery of the paper statement for that month. If any transaction activity subsequently occurs in the Depositor's deposit accounts, the Bank shall resume sending the paper statement.</u>	五、 銀行依<u>據</u>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，<u>直至存戶向銀行更新通訊地址，始恢復寄送紙本對帳單。</u>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），<u>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。</u> <u>When the Bank sends the <u>written</u> statement to the correspondent address provided by the <u>d</u>epositor and the statement is <u>rejected, the Bank may not send such the written statements until the depositor updates the correspondent address with the Bank before resuming sending the written statements.</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>
六、 銀行依存戶提供之電子郵件地址寄送電	六、 銀行依<u>據</u>存戶提供之電子郵件地址寄送電

子對帳單，若因電子郵件地址錯誤、電子郵件信箱空間不足或系統故障、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，銀行得以發送退件通知簡訊至存戶留存於銀行之最後約定之手機號碼，並得暫停寄送電子對帳單。

為確保電子對帳單寄送之正確性及安全性，存戶申請變更電子郵件地址時，應依銀行寄送至變更後電子郵件信箱之驗證通知，完成電子郵件地址驗證程序。存戶完成驗證後，銀行始得依變更後之電子郵件地址寄送電子對帳單。

The Bank sends the electronic statements to the email address provided by the Depositor. If the Bank fails to deliver the electronic statement due to an incorrect email address, insufficient mailbox storage space, a mailbox system failure, failure to notify the Bank of an email address change, or other reasons not attributable to the Bank, the Bank may send an SMS notification of the delivery failure to the Depositor's most recently designated mobile phone number maintained on file with the Bank and may temporarily suspend the delivery of the electronic statement.

To ensure the accuracy and security of the electronic statement delivery, when the Depositor applies to change the email address, the Depositor shall complete the email address verification procedure in accordance with the verification notice sent by the Bank to the new email address. Only after the Depositor completes the verification shall the Bank send the electronic statement to the new email address.

八、

有關紙本綜合對帳單之印製、封裝及寄送，銀行得依法委由第三人(機構)辦理。如有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：(略)

With respect to the printing, enveloping, and delivery of the paper comprehensive statement, the Bank may, in accordance with

子對帳單，若因電子郵件地址錯誤、空間不足、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，銀行得暫時停止寄送電子對帳單。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。

The Bank sends the electronic statements to the email address provided by the depositor. If the Bank fails to deliver the electronic statement due to an incorrect email address, 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.

八、

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：
(略)

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

<u>applicable laws, outsource such matters to a third-party institution.</u> In the event of any of the circumstances below, the Bank has the right to <u>temporarily interrupt or</u> suspend or terminate the comprehensive statement delivery service; however, the Bank shall <u>restore such service</u> as soon as possible to ensure that the <u>Depositor's</u> rights will not be affected: (omitted)	as possible to ensure that the depositor's rights will not be affected: (omitted)
十、 <u>存戶使用電子或紙本綜合對帳單服務所生之損害，如係因可歸責於存戶所致者，銀行不負賠償責任。</u> <u>The Bank shall not be liable for any damage arising from the Depositor's use of the electronic or paper comprehensive statement services where such damage is attributable to the Depositor.</u>	十、
<u>十一、</u> 有關<u>電子或紙本</u>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。 Regarding the terms and conditions <u>relating to electronic or paper</u> comprehensive statements, unless otherwise agreed between the depositor and the Bank, this Chapter shall prevail.	<u>十、</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。 Regarding the terms and conditions of the comprehensive statement, unless otherwise agreed between the depositor and the Bank, this Chapter shall prevail.