

The Terms and Conditions for Outward Remittance :

1. Mega International Commercial Bank (hereinafter referred to as the Bank) may proceed with the outward remittance in any manner it considers most appropriate. Unless otherwise instructed by the Customer, the Bank may designate any of its foreign branches or correspondents as the paying bank or the intermediary bank. In the case of any errors or omissions resulting from acts of paying banks or intermediary banks, the fees charged by the paying banks or the intermediary banks shall be borne by the Customer while the Bank assist with the follow up or making enquires. The postage and telecommunication fees and all other fees arising therefrom shall be borne by the Customer.
 2. The Customer agrees that where it is necessary for the Bank to assist with re-exchange, transfer or re-remittance when the remittance is delayed or fails due to incomplete, illegible, defective remittance message caused by failure in telecommunication equipment and lines or poor reception condition, or other causes beyond the Bank's control, the postage and telecommunication fees as required and charged by the paying banks or the intermediary banks shall be borne by the Customer.
 3. The Customer agrees that the paying bank may make payment to the beneficiary in the original or local currency exchanged at the buying rate for exchange on the day of payment.
 4. The Customer agrees to charge the beneficiary and the additional service fees shall be directly deducted from the remittance if any additional service fees being charged by the correspondent bank or beneficiary bank.
 5. Where the Customer applies for stop payment for demand drafts applied by the Customer in the Bank, the Bank may charge from the Customer the related fees required for making stop payment of demand drafts. In addition, the fees as required and charged by foreign paying banks for processing stop payment of demand drafts shall be borne by the Customer anyway.
 6. The Customer agrees to double check the beneficiary account to eliminate any possible loss in case beneficiary bank effect the funds only by checking the beneficiary account.
 7. The Customer agrees that the Bank reserves the right to suspend the transaction before completion.
 8. The Customer shall ensure the accuracy of the declaration. Untruthful declarations are subject to a fine of at least New Taiwan dollars 30,000 and no more than New Taiwan dollars 600,000 pursuant to Paragraph 1, Article 20 of Foreign Exchange Control Act.
 9. In addition to the terms and conditions provided herein, the Customer agrees to comply with the relevant laws and foreign remittance customs between and among banks.
 10. The Customer agrees that the Bank may collect, process, utilize or international transmit his/her personal data and information as to remittance of the Customer for the specific purposes of conducting the business approved by the competent authority in Taiwan and complying with laws and regulations for preventing crime and terrorism in Taiwan and in other countries in which the paying bank(s) or the intermediary bank(s) does business.
 11. To comply with related anti-money laundering and counter terrorism financing laws and regulations, the Customer agrees to the following:
 - (一) the Bank shall not be liable for any damage or compensation for Customer or its related parties for any related measures (including but not limited to regular or irregular assessments, investigations, and reports) on the Customer or its related parties (including without limitation the Customer's beneficial owners, senior managers, related parties to the deposit (e.g. agents, representatives, or authorized individuals), and transaction counterparties) executed within the legally permissible scope under all conditions specified in the Agreement for anti-money laundering or counter-terrorism financing purposes or operations.
 - (二) The Customer agrees that the Bank may transmit information on suspected money laundering, economic or trade restrictions/sanctions imposed by any country or international organization, special control status under the Bank's management, and Customers related to the items above and any of their transactions with the Bank, and Customers and their related parties within the Bank, between the Bank's branch institutions, the Bank's Financial Holding Company, its subsidiary companies, and other recipients based on regulations or approval of the competent authority (hereinafter referred to as the "recipients") for confidential use (including but not limited to for the use of any service or information processing, statistics, and risk analysis). The recipients specified above may process, transfer, and disclose such information in accordance with requests of laws, regulators or legal proceedings.
 - (三) The Customer agrees that the Bank, with the purpose of complying with domestic and foreign laws and regulations related to Anti-Money laundering/ Countering the financing of terrorism (including but not limited to the Section 6308 Anti-Money Laundering Act of USA and any other domestic and foreign regulations, treaties or agreements signed between the Republic of China and any foreign country), may provide (including cross-border transfers) the Customer's relevant bank records (including but not limited to the products and services provided by the Bank and transaction records, etc.), account books, or any other information to the competent authorities of R.O.C or foreign countries (including but not limited to judicial, administrative, taxation or any other competent authority) in accordance with domestic or foreign laws and regulations, court judgements (decisions), orders or requirements of the government agencies. Moreover, the Customer as a juristic (corporate) person guarantees that its related parties (including but not limited to the beneficial owners, senior managers, agents, representatives and authorized person of the Customer, etc.) agrees that the Bank, with the aforementioned purpose, may provide personal information of the aforesaid parties to the government agencies or competent authorities mentioned in the previous paragraph.
 - (四) The Customer agrees that the Bank may process any of the following conditions involving the Customer or its related party without notifying the customer to comply with related anti-money laundering and counter terrorism financing laws and regulations. Any damage or detriment suffered by the Customer or its related party shall be borne by the Customer, or its related party and the Bank shall not be liable for compensation:
 - 1) Where related laws or regulations are not violated, the Bank may, if it learns or is required to assume that the Customer's source of funds is from corruption or abuse of public assets, refuse or sever business relationships with the Customer.
 - 2) Where the Customer or its related party is subject to economic or trade restrictions/sanctions or announced, identified or investigated by a foreign government, international anti-money laundering organization, or the Ministry of Justice in accordance with the "Counter-Terrorism Financing Act", the Bank may refuse business transactions or close the account without notice.
 - 3) Where the Customer fails to comply with the Bank's regular and/or irregular reviews, refuses to provide information on the beneficial owner or the individual with controlling rights over the Customer, refuses to explain the nature or purpose of the transaction or the source of funding, is suspected to be involved in a money laundering or terrorist financing transaction, or where the Bank deems it necessary (including but not limited to cases where the documents provided by the Customer or results of reviews are in question, where the Customer is deemed to be irregular or exhibit money laundering patterns after it provided explanation, or where the case is a special case reported in the news), the Bank may temporarily suspend transactions, temporarily suspend or terminate business relationships, or take other necessary measures.
 - (五) The Customer agrees to be unable to comply with related anti-money laundering and counter terrorism financing laws and regulations, funds might be suspended.
- ※ **The English version of "Terms and Conditions" is for reference only. In the event of any inconsistency between the English version and Chinese version of these "Terms and Conditions", the Chinese version shall prevail.**

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 - (二) The Customer agrees that the Bank may transmit information on suspected money laundering, economic or trade restrictions/sanctions imposed by any country or international organization, special control status under the Bank's management, and Customers related to the items above and any of their transactions with the Bank, and Customers and their related parties within the Bank, between the Bank's branch institutions, the Bank's Financial Holding Company, its subsidiary companies, and other recipients based on regulations or approval of the competent authority (hereinafter referred to as the "recipients") for confidential use (including but not limited to for the use of any service or information processing, statistics, and risk analysis). The recipients specified above may process, transfer, and disclose such information in accordance with requests of laws, regulators or legal proceedings.
 - (三) The Customer agrees that the Bank, with the purpose of complying with domestic and foreign laws and regulations related to Anti-Money laundering/ Countering the financing of terrorism (including but not limited to the Section 6308 Anti-Money Laundering Act of USA and any other domestic and foreign regulations, treaties or agreements signed between the Republic of China and any foreign country), may provide (including cross-border transfers) the Customer's relevant bank records (including but not limited to the products and services provided by the Bank and transaction records, etc.), account books, or any other information to the competent authorities of R.O.C or foreign countries (including but not limited to judicial, administrative, taxation or any other competent authority) in accordance with domestic or foreign laws and regulations, court judgements (decisions), orders or requirements of the government agencies. Moreover, the Customer as a juristic (corporate) person guarantees that its related parties (including but not limited to the beneficial owners, senior managers, agents, representatives and authorized person of the Customer, etc.) agrees that the Bank, with the aforementioned purpose, may provide personal information of the aforesaid parties to the government agencies or competent authorities mentioned in the previous paragraph.
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一、Service Charges for outward remittance :	
(一) Telegraphic Transfer / Demand Draft	1.Handling Charge : Calculated at 0.05% of each transaction. Minimum NT\$150 Maximum NT\$800. 2.Cable Fee : NT\$300 for each cable. 3.While applying for outward remittance by foreign banknotes, an additional Handling Charge is the differential between selling cash rate and selling spot rate, the minimum is NT\$100
(二) Refund/ Amendment	1.Handling Charge : NT\$200 for each transaction. 2.Cable Fee : NT\$300 for each cable.
(三) Others	For more details, please refer to Service Charges for Foreign Exchange Business on the Bank's website.
二、 For customer service questions, contact the processing branch or call 0800-016-168.	