



兆豐國際商業銀行 支票存款開戶申請書暨往來約定書

MEGA INTERNATIONAL COMMERCIAL BANK CHECKING ACCOUNT APPLICATION FORM AND AGREEMENT

帳號 Account No.: - - -

開戶日期：

Account Opening Date

收件日期：

Application Form Receiving Date

申請人茲因需要擬在銀行開立支票存款帳戶並依照銀行公會訂定支票存款戶處理規範特提示有關證件請准予辦理為荷。

Notification is hereby given that the applicant intends to open a checking account for specific needs, and presents the relevant documents in accordance with the Rules Governing Checking Accounts formulated by the Bankers Association of the Republic of China. Please handle this application accordingly.

銀行依個人資料保護法第八條規定，於蒐集、處理、利用處理 臺端的個人資料時，應告知事項如後，請 臺端詳閱。倘 臺端依法應設置具代表權限之人者，亦請有權代表之人詳閱如後之應告知事項。
The applicant is required to carefully read the Bank's disclosure regarding the collection, processing and use of personal data, in accordance with Article 8 of the Personal Data Protection Act. If the applicant is legally required to appoint a person with representative authority, that person shall be required to carefully read the enclosed disclosure.

戶名 Account Name			
身分證明文件號碼/ 統一編號 Identification No./ Unified Business No.	出生/ 設立日期 Date of Birth/ Date of Incorporation	年 Year 月 Month 日 Date	
國籍/ 登記(註冊)國別 Nationality/ Country of Incorporation (Registration)			
負責人 (或代表人) Responsible Person (Representative)	中文全名：Name in Chinese 英文全名：Name in English 身分證明文件號碼/統一編(證)號： Identification No./Unified Business No. 出生/設立日期：Date of Birth/Date of Incorporation 國籍/登記(註冊)國別： Nationality/ Country of Incorporation(Registration)		
戶籍地址/ 登記(註冊)地址 Permanent Address/ Incorporated (Registered)Address	郵遞區號：□□□□□ Zip Code _____市(縣) City (County) _____區(市鄉鎮) District (City/Township/Town). _____里(村) Li (Village) _____鄰 Lin _____路(街) Rd.(St.) _____段 Sec. _____巷 Ln. _____弄 Aly. _____號 No. _____樓之 Floor-_____		
營業處所地址 Business Address □同登記(註冊)地址 Same as Incorporated (Registered) Address (非個人戶適用) (For Non Individual Account)	郵遞區號：□□□□□ Zip Code _____市(縣) City (County) _____區(市鄉鎮) District (City/Township/Town). _____里(村) Li (Village) _____鄰 Lin _____路(街) Rd.(St.) _____段 Sec. _____巷 Ln. _____弄 Aly. _____號 No. _____樓之 Floor-_____		

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通訊地址 Correspondent Address <input type="checkbox"/> 同戶籍地址/ 登記(註冊)地址 Same as Incorporated (Registered) Address <input type="checkbox"/> 同營業處所地址 Same as Business Address	郵遞區號：□□□□□ Zip Code ____市(縣) City (County)____區(市鄉鎮) District (City/Township/Town). ____里(村) Li (Village)____鄰 Lin____路(街) Rd.(St.)____段 Sec. ____巷 Ln.____弄 Aly.____號 No.____樓之 Floor-____		
電 話 Contact No.	公司電話：()____分機 ext.____ Office No. 住家電話：()____手機____ Home No. Mobile Phone		
傳真號碼 Fax No.	()____	電子信箱 Email	
組織型態 Organizational Pattern	<input type="checkbox"/> 個人 Individual <input type="checkbox"/> 獨資 Sole Proprietorship <input type="checkbox"/> 合夥 Partnership <input type="checkbox"/> 公司 Company <input type="checkbox"/> 其他 Others		
營業項目 Bussiness scope (非個人戶適用) (For Non Individual Account)			
服務機構及職稱 Employment Institution and Job Title (個人戶適用) (For Individual Account)	服務機構：____職稱：____ Employment Institution Job title		
年收入(個人戶適用) Annual Income(For Individual Account)	<input type="checkbox"/> TWD100 萬元(含)以下 <input type="checkbox"/> TWD100 萬元~TWD300 萬元(含) <input type="checkbox"/> 逾 TWD300 萬元 Below 1 Million (inclusive) TWD 1 million ~3 million (inclusive) Over TWD3 million		
年營業額 Annual Sales Turnove(For Non Individual Account)	<input type="checkbox"/> TWD5,000 萬元(含)以下 <input type="checkbox"/> TWD5,000 萬元~TWD1 億元(含) <input type="checkbox"/> 逾 TWD1 億元 Below TWD 50 million (inclusive) TWD 50~100 million (inclusive) Over TWD 100 million		
檢附資料 Documents Required	<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> <input type="checkbox"/>公司登記證明書/公司設立/變更登記表 Company Registration/Change Registration Form <input type="checkbox"/>商業登記證明文件 Business Registration Certificate <input type="checkbox"/>主管機關登記證照或核准成立或備案之文件 Registration Certificate/License granted by the competent authority, or documents for approval of incorporation or filing. <input type="checkbox"/>正式公文 Offical Documents <input type="checkbox"/>董事會議紀錄/公司章程/財務報表 Board Minutes/Articles of Incorporation /Financial Statements </div> <div style="width: 35%;"> <input type="checkbox"/>授權書 Letter of Authorization <input type="checkbox"/>身分證 Identity Card <input type="checkbox"/>居留證 Alien Resident Certificate <input type="checkbox"/>統一證號基資表 Record of ID No. in the Republic of China <input type="checkbox"/>其他相關證件 Others </div> </div>		

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其他同意事項 Other Agreements：

申請人☐同意☐不同意在銀行所屬之金融控股公司及其各子公司之客戶資料保密措施下，銀行得將其持有、建檔之申請人姓名、地址以外之其他基本資料、帳務、信用、投資或保險等資料，基於宣傳推廣、進行行銷或提供業務服務等目的，揭露、轉介予銀行所屬之金融控股公司及其所轄下列之子公司，或供其彼此交互運用：

兆豐證券股份有限公司

兆豐創業投資股份有限公司

兆豐產物保險股份有限公司

兆豐期貨股份有限公司

兆豐票券金融股份有限公司

兆豐國際證券投資信託股份有限公司

兆豐國際證券投資顧問股份有限公司

銀凱股份有限公司

兆豐資產管理股份有限公司

雍興實業股份有限公司

申請人縱使同意前項條款，惟日後若不再同意該項條款時，可利用電話、書面、網路、或親洽銀行營業單位告知銀行，銀行將通知其所屬之金融控股公司及所有子公司，不再寄送相關資料，並停止交互運用存戶之上開資料，但如申請人明確表示僅停止銀行所屬之金融控股公司或部分子公司交互使用其資料時，得依申請人表示之意旨辦理。

同意者簽名及蓋章處：_____

註1：不同意者無須簽名及蓋章。

註2：如未勾選「同意」或簽章欄位有留白或簽樣不符之情形，一律視為「不同意」。

註3：銀行所屬金融控股公司因組織異動，致本項所列子公司增減時，應於金融控股公司及其子公司網站公告。

The Applicant ☐agrees / ☐disagrees with the sound non-disclosure measures of customers information by the Bank's financial holding corporation, and its subsidiaries, the Bank may disclose, trans-use the Applicant's basic information other than name and address, account, credit standing, investment or insurance data onto the subsidiaries of the financial holding corporation under the Bank, for inter-use for the purposes such as marketing or providing services:

Mega Securities Co., Ltd

Mega Venture Capital Investment Co., Ltd.

Chung Kuo Insurance Company, Limited

Mega Futures Co., Ltd.

Mega Bills Finance Corporation

Mega International Investment Service Corp., Ltd.

Mega International Securities Investment Trust Co., Ltd.

Win Card Co., Ltd.

Mega Asset Management Co., Ltd.

Yung-Shing Industries Co., Ltd.

After the Applicant checks with a "✓" mark to confirm his or her consent, in the event that the Applicant withdraws such consent hereafter, the Applicant may contact the Bank's business department by phone, in writing or in person. The Bank will, in turn, inform the financial holding corporation thereunder and the subsidiaries above to no longer to furnish such information and shall no longer inter-use the aforementioned information and data.

Signature and affixing of seal to confirm the consent: _____

Remarks1: The Applicant who disagrees with the above does not have to sign and affix the seal.

Remarks2: In the event that the Applicant does not check with a "✓" mark in the box of "agree", or the box for "Signature and affixing of seal to confirm the consent" is left blank or discrepant, the Applicant is deemed to be "disagree" in all cases.

Remarks3: In the event that there is organizational change in the subsidiaries of the financial holding corporation under the Bank, the Bank should proclaim such information on the website of the financial holding corporation and the subsidiaries thereof.

立約定書人(以下簡稱存戶)茲向兆豐國際商業銀行股份有限公司(以下簡稱銀行)申請開立支票存款帳戶(以下簡稱本帳戶)，嗣後就本帳戶之往來同意依照本契約之各條約款辦理。

The Undersigned (hereinafter referred to as the "Depositor") hereby applies to Mega International Commercial Bank (hereinafter referred to as the "Bank") for a checking account (hereinafter referred to as the "Account") and agrees to comply with the terms and conditions of this Agreement.

存戶聲明已於合理期間內審閱本契約全部約款，並已充分瞭解其內容且同意遵守後始簽章。

The Depositor hereby declares having perused all terms and conditions of the Agreement in full within a reasonable period of time and hereby further confirms having been fully aware of the contents thereof and agrees to faithfully comply with all such terms and conditions before signing .

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此致

To

兆豐國際商業銀行股份有限公司

Mega International Commercial Bank. Co., Ltd

立約定書人(即存戶)簽名及(簽)蓋印鑑：

Signature and seal affixed by the Undersigned (Depositor)

(與印鑑卡「存戶簽名及蓋章欄」留存之簽樣相符)

(It should be consistent with the specimens archived in the boxes of specimen seal certificate card of the Depositor)

身分證明文件號碼/統一編號：

Identification No./Unified Business No.

開戶代理人簽名：

Signature of the Undersigned's agent to open the account

(非個人戶適用)

(For Non Individual Account)

身分證明文件號碼：

Identification No.

地 址：

Address

電 話：

Contact Number

中 華 民 國 年 月 日
Date

立約定書人/開戶代理人聲明於本契約簽訂完成後，已收妥契約正本一份，特此簽名或蓋章確認。

The Undersigned / Undersigned's agent states that after the signing of this Agreement is completed, he/she has properly received the original copy of the Agreement and confirmed by signature or seal affixed herewith.

簽收欄

Acknowledgment

核對親簽
與證件

經辦

經副
襄理

對保日期

112.01-013版

兆豐國際商業銀行支票存款開戶認證單

認 證 欄	機號、交易序號		交易代號	櫃號	帳 號		身分證統一編號		記號	營利事業統一編號	記號
	性質別	稅率%	行業對象別	組織型態	主管代號	幣別	利率別	利率%	個別訂定利率	綜留額/出生日期/電話	
	開戶日期										

支票存款往來約定事項

第一條（名詞定義）

本契約所用名詞定義如下：

- 一、「支票存款」：指憑存戶簽發之支票，或利用自動化設備委託銀行支付隨時提取不計利息之存款。
- 二、「退票」：指金融業者對於提示之票據拒絕付款，經填具退票理由單，連同票據、退還執票人之謂。
- 三、「清償贖回」：指對於存款不足，發票人簽章不符、擅自指定金融業者為本票之擔當付款人或本票提示期限經過前撤銷付款委託等理由所退票據及其退票理由單，由存戶以清償票款等消滅票據債務之方法予以贖回之謂。
- 四、「提存備付」：指存款不足退票後，存戶將票款存入辦理退票之金融業者，申請列收「其他應付款」帳備付之謂。
- 五、「重提付訖」：指退票後重新提示，於支票存款帳戶或其他應付款帳戶內付訖之謂。
- 六、「註記」：指支票存款戶如有退票紀錄、清償贖回或其他涉及其票據信用之事實時，由票據交換所予以註明，備供查詢之謂。
- 七、「終止擔當付款人之委託」：指金融業者終止受託為支票存款戶所簽發本票之擔當付款人之謂。
- 八、「拒絕往來」：指金融業者拒絕與票據信用紀錄顯著不良支票存款戶為支票存款往來之謂。

Article 1 (Definitions)

Definition of terms used in this Agreement shall be as follows:

1. "Checking Deposit"—means an interest-free checking account which the Depositor authorizes the Bank to make withdrawals upon the presentation of a check issued by the Depositor or via automatic devices.
2. "Dishonored Negotiable Instruments" –Financial institutions refuse to honor the negotiable instruments presented for collection and complete the Statement of Reason for Dishonored Negotiable Instrument which shall be returned to the bearer along with the dishonored negotiable instrument.
3. "Liquidation & Redemption"—the Statement of Reason for Dishonored Negotiable Instrument as well as the dishonored negotiable instrument resulting from insufficient funds, incorrect signatures or seals, inappropriate designation of financial institution as paying agent or countermanding the order of payment before the expiration date of statutory presentation time limit of a promissory note, is redeemed by the Depositor having paid subject debt in full.
4. "Appropriation for payment"—Upon the occurrence of ISF (insufficient funds) , the Depositor deposits sufficient amount into the financial institution which refused to honor said negotiable instruments , and has applied to have the amount recorded in the "Other Payable" account for payment of the said negotiable instruments.
5. "Representation & Liquidation"— The dishonored negotiable instrument represented again and paid in the checking account or other payable account.
6. "Record"— recordation by The Taiwan Clearing House of Dishonored Negotiable Instruments, liquidation and Redemption, or other facts relevant to the Depositor's credit on negotiable instruments available for inquiry.
7. "Termination of Paying Agent Designation"— Financial institution ceases being the designated paying agent for a promissory note issued by a checking account holder.
8. "Account Rejection"— Financial institution refuses to conduct transactions with a checking account regarding which the Depositor has a bad record with respect to credit on negotiable instruments.

第二條（開戶審查與開戶資料變更）

存戶開戶時，應填具印鑑卡及票據領取證交付銀行，經銀行向票據交換所查詢存戶之票據信用情形，並認可後發給空白票據。

存戶同意依台灣票據交換所公告之票信查詢收費一覽表之收費標準繳納票信查詢費。

印鑑卡上資料如有變更，存戶應即書面通知銀行，如擬變更印鑑，存戶須重填印鑑卡。

存戶如未依前項約定為變更或通知，雙方間支票存款相關事宜，銀行悉憑存戶所留存之資料

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及印鑑辦理。

存戶如為法人戶，其名稱或負責人變更，而未依第三項約定辦理時，於銀行發現該項情事並通知存戶辦理變更手續，逾一個月未辦理者，銀行得終止支票存款往來契約，並通知存戶結清帳戶。惟銀行於發現上述情事後，至存戶辦妥變更手續前，仍得憑存戶留存之資料及印鑑辦理支票存款相關事宜。

存戶如有視障困擾，其委託代理人辦理者，應出具經公證之存戶授權書，印鑑卡內留存代理人一式印鑑有效，並加註某某人（即存戶）代理人字樣；代理人代理存戶簽發票據或相關文件時，除需憑上開留存印鑑，尚須於該票據或文件上註明存戶之代理人字樣辦理；其親自辦理者，應依公證法規定辦理開戶之公證，單獨留存存戶印鑑簽發支票或有關文件，嗣後變更印鑑等作業時，亦應依公證法規定辦理公證。惟存戶開戶後，仍應特別注意簽發票據時簽章不符致退票或金額遭人盜填之風險，以及將印鑑交付他人代行蓋章、填寫票據金額，可能發生冒簽票據或越權簽發票據之風險。

Article 2 (Applicant review and data update)

The Depositor shall complete and forward the specimen seal certificate card and receipt of blank negotiable instruments to the Bank for account opening. The Bank shall give the Depositor blank negotiable instruments after verifying the Depositor's credit on negotiable instruments with the Taiwan Clearing House.

The Depositor agrees to pay the credit checking fee according to the charges listed in the overview of credit checking fees announced by the Taiwan Clearing House.

The Depositor shall inform the Bank in writing immediately of any data change on the specimen seal certificate card. The Depositor shall fill out the specimen seal certificate card and file with the Bank again for a change of signature/seal.

If the Depositor fails to render the Bank a proper notice of any data change, the Bank may process the checking account transaction in accordance with the data and signature/seal on file.

If the Depositor is a juristic person that has changed its name or responsible person and fails to proceed with the change procedures with the Bank pursuant to Paragraph 3 herein within one (1) month after being notified by the Bank when it discovers the circumstances, the Bank may terminate the Agreement and inform the Depositor to close the Account. However, the Bank may still handle the matters related to the checking deposit based on the information and specimen seal maintained by the Bank from the Bank's discovery of the said circumstance until the Depositor completes the procedure for the change.

If the Depositor is visually impaired and an agent appointed thereby conducts the account opening, such agent shall present a power of attorney issued by the Depositor that has been notarized, and submit a specimen seal certificate card containing a seal of the agent. Such specimen seal certificate card shall also bear the words "agent of someone (namely the Depositor)." When the agent signs/issues negotiable instruments or relevant documents on behalf of the Depositor, in addition to the aforementioned specimen seal, he/she is required to mark the words "agent of the Depositor"

in such negotiable instruments or documents; if the Depositor conducts it in person, the account opening shall be notarized based on the Notary Act and the checks or relevant documents signed/issued with the Depositor's specimen seal shall be retained solely. When the Depositor changes the specimen seal afterwards, such act shall also be notarized based on the Notary Act.

Provided that, after the Depositor opens the Account, the Bank shall especially notice the risk of negotiable instruments being dishonored as a result of inconsistent signature/seal upon the signing/issuance of negotiable instruments or the risk of amounts being written by unauthorized parties, as well as the risk of negotiable instruments being signed by unauthorized parties or being signed with transgression of authorization that is likely to happen because the seal is handed over to others for affixing a seal or filling in the amount in the negotiable instruments on behalf of the Depositor.

第三條（票據使用方式）

存戶簽發票據，不得使用易擦拭或易褪色之筆填寫。存戶如使用易擦拭或易褪色之筆填寫，簽發後，字跡有難於辨認或其他情形致發生糾紛時，概由存戶自行負責。

Article 3(The method of using negotiable instruments)

The Depositor shall not sign and issue a negotiable instrument with a pen that is easy to erase or a pen with easy-fading ink. In the event that the Depositor fills out the negotiable instrument with a pen that is easy to erase or a pen with easy-fading ink, the Depositor shall be responsible for any dispute arising due to the difficulty of identifying the handwriting or otherwise after the negotiable instrument is signed and issued.

第四條 (憑票付款、付款之順序及存款不足之退票)

本帳戶內之款項，除另有約定外，悉憑存戶印鑑所簽發由銀行發給之支票付款，且不論其發票日之先後，概按執票人提示先後順序支付；倘有多張支票同時提示時，銀行得任意排定支付順序。存戶除與銀行訂有透支契約外，應在本帳戶內存入足夠之存款，如存款不足，銀行並無通知存戶之義務，並將提示之支票予以退票。

存戶如授權銀行自本帳戶中扣繳公用事業費用、借款本息或要求銀行因銀行提供服務所生各種款項之撥款時，銀行有權於約定扣繳當日自行排定扣繳順序，當日倘因約定扣繳之款項或提示票據致存戶發生存款不足，而產生扣款未成功、存款不足退票等情事，概由存戶自行負責。

銀行於知悉存戶受破產宣告或死亡時，本帳戶之存款餘額雖足敷票據之金額，均應停止付款。

Article 4 (The order of payment, Insufficient Funds (ISF))

Unless otherwise agreed, payment shall be made in accordance with checks, with the form provided by the Bank, and issued by the Depositor, having the Depositor's signature/seal affixed on the same. **Regardless of the date of drawing of presented checks, the Bank shall pay presented checks according to the sequence that the checks are presented. The Bank may, at its sole discretion, pay in random order if checks are presented at the same time.** Unless an overdrawn agreement is signed between the Bank and the Depositor, sufficient funds must be maintained in the Account. **The Bank shall not be obligated to inform the Depositor of any ISF and shall be entitled to dishonor any overdrawn check.**

If the Depositor authorizes the Bank to deduct public utility fees, principal and interest payments on borrowings from the Account, or requests the Bank's disbursement of various payments due to services provided by the Bank, **the Bank has the right to arrange the order of deductions on the date of scheduled deductions. The Depositor shall be held liable for consequences such as deduction failure and negotiable instruments dishonored for insufficient fund in underlying account resulting from scheduled deductions and negotiable instruments presented on the date of payment.**

When the Bank is informed that the Depositor has been declared bankrupt or has passed away, all payments shall be stopped even if the deposit balance of the Account is sufficient to pay the negotiable instrument amounts.

第五條 (拒絕往來)

存戶在各地金融業者所開立之支票存款戶，因下列情事之一所發生之退票，未辦妥清償贖回、提存備付或重提付訖之註記，一年內合計達三張，或因使用票據涉及犯罪經判刑確定者，銀行得自票據交換所通報日起算，予以拒絕往來三年：

- 一、存款不足
- 二、發票人簽章不符
- 三、擅自指定金融業者為本票之擔當付款人

前項各款退票紀錄分別計算，不予併計。

Article 5 (Account Rejection)

Upon the occurrence of any of the following events, the Bank may refuse to deal with the Depositor who has negotiable instruments dishonored, or fail to apply for the Record of Liquidation & Redemption, Appropriation for Payment, Representation & Liquidated for

three checks in one (1) year, or the Depositor who has a final judgment regarding the use of negotiable instruments involving crimes rendered against him/her. The Bank may reject the Depositor's account for a period of three (3) years commencing from the date the Taiwan Clearing House declares the dishonors:

1. Insufficient funds;

2. Incorrect signatures or seals of the drawer;

3. Inappropriate designation of financial institution as paying agent for the promissory note.

The aforementioned dishonored records shall counted separately.

第六條 (終止往來、帳戶結清)

存戶被列為拒絕往來戶，或因其他情事終止本契約時，存戶或其法定代理人應於銀行通知後之一個月內，結清帳戶並返還剩餘空白支票及本票。

存戶戶名除本契約另有約定或經本行同意外不得更換，應依照結清銷戶手續辦理，另行訂約開立新戶。

Article 6 (Termination)

If the Depositor subject to an Account rejection, or the Agreement has, for any other reason, been terminated, the Depositor or the representative shall close the Account and return all unused blank checks and promissory notes to the Bank within one (1) month after receipt of the Bank's notice to do so.

The Depositor's account name shall not be changed except as otherwise stipulated in the Agreement or with the consent of the Bank. Instead, it shall be handled in accordance with the procedures for closing the Account, and a new Agreement shall be signed to open a new account.

第七條 (退票手續費)

存戶簽發之票據，因存款不足或其他事由而退票或申請註記時，銀行得向存戶收取手續費，前述費用授權銀行得逕自本帳戶或存戶其他活期性存款帳戶內扣抵之。

因存款不足而退票所收取之手續費，不得逾票據交換所向銀行所收取手續費之百分之一百五十。

Article 7 (The handling fee for a dishonored negotiable instrument)

Where a negotiable instrument signed and issued by the Depositor is dishonored as a result of insufficient funds or for other reasons, or where the Depositor applies for a record, the Bank may charge handling fee from the Account. The Bank is authorized with full powers to directly deduct the aforementioned fees out of the Account, demand deposit account or demand savings deposit account of the Depositor in the present case.

The handling fee due to an insufficient funds shall not exceed 150% of the handling fee that the Taiwan Clearing House collects from the Bank.

第八條 (服務費用)

存戶辦理各項業務申請，應支出之各項服務費用悉依銀行公告之存款業務收費標準計付，銀行應以顯著方式公開揭示於營業場所或登載於銀行網站(網址：<https://www.megabank.com.tw/>)。

各項服務費用，得由銀行自行調整、訂定及修改，惟除其內容有利於存戶者外，銀行應於生效日60日前，於網站公告或營業場所公開揭示以代通知。銀行認有必要時，並得以書面或其他方式通知存戶。

Article 8 (Service fee)

Where the Depositor disburses any sum in accordance with the Agreement, all sorts of the service fees shall be paid in accordance with the Deposit business service fee standards promulgated by the Bank. The Bank shall promulgate such Deposit business service fee standards. The Bank shall display it through a public announcement in a conspicuous means at its business premises or publish such on the Bank's website. (<https://www.megabank.com.tw/>)

All sorts of service fees under the Agreement are subject to adjustment, enactment and amendment by the Bank at its own discretion. Except for an instance where such adjustment,

enactment and amendment are proved to be more beneficial to the Depositor, the Bank shall promulgate through the Bank's website, or disclose to the public in its business premises sixty (60) days prior to the effective date in lieu of notifications. Where the Bank deems it necessary, it may notify the Depositor in writing or through other methods.

第九條 (存戶簽發以銀行為擔當付款人之本票之相關約定)

存戶簽發由銀行所發給載明以銀行為擔當付款人之本票時，由銀行自本帳戶內代為付款。

前項本票，執票人提示時雖已逾付款提示期限，但仍在該本票自到期日起算（見票即付之本票，自發票日起算）三年之內，且存戶未撤銷付款委託，亦無其他不得付款之情事者，銀行仍得付款。

本帳戶內存款不足或發票人簽章不符，致存戶所簽發之本票退票時，其退票紀錄與支票之退票紀錄合併計算。

存戶在各地金融業者所開立之支票存款帳戶，因簽發以金融業者為擔當付款人之本票，於提示期限經過前撤銷付款委託，經執票人提示所發生之退票，未辦妥清償贖回、提存備付或重提付訖之註記，一年內達三張時，銀行得自票據交換所通報日起算，予以終止為存戶擔當付款人之委託三年。

前項情形銀行終止受存戶委託為擔當付款人時，存戶應於銀行通知後之一個月內，返還剩餘空白本票。

Article 9 (Requirement for the promissory note issued by the Depositor designating the Bank as paying agent)

Once the Depositor has signed and issued a promissory note in the form provided by the Bank and designating the Bank as paying agent, the Bank may make payment directly from the Account.

If after the statutory presentation period, the promissory note is presented for payment within three (3) years from the date of maturity (for promissory notes payable at sight, from the date of drawing) and the Depositor has not countermanded his/her order of payment and there is no proper cause of refusing payment, the Bank may make payment.

If the Depositor's dishonored promissory note is resulted from ISF or incorrect signatures or seals, the record of the dishonored promissory note shall be consolidated with the record of dishonored check.

For the Depositor who has checking accounts in different financial institutions, if three (3) promissory notes issued with financial institutions designated as paying agent have been dishonored due to countermanding the order of payment before expiration of the statutory presentation period, and the Depositor did not apply for Mark of Liquidation & Redemption, Appropriation for Payment, or Representation & Liquidated; and three (3) promissory notes have been dishonored in one (1) year, the Bank may cease being the Depositor's designated paying agent for three (3) years from the date of Record of the third dishonored note published by the Taiwna Clearing House.

Once the Bank stops being the Depositor's designated paying agent as indicated above, the Depositor shall return all of the unused blank promissory notes to the Bank within one (1) month after receiving the notice from the Bank.

第十條 (註記)

存戶於其簽發之支票或以銀行為擔當付款人之本票退票之次日起算三年內，有清償贖回、提存備付、重提付訖或其他涉及票據信用之情事者，得向銀行申請核轉票據交換所依「支票存款戶票信狀況註記須知」辦理註記。

Article 10 (Record)

The Depositor who has complied with Liquidation & Redemption, Appropriation for Payment, Appropriation & Liquidated, or other matters that involve the Depositor's credit on negotiable instruments with respect to the Account may, within three (3) years commencing from the second day that the checks drawn by the Depositor or promissory notes on which the Bank is a paying agent are dishonored, apply to the Bank to transfer the Depositor's application for Record to the Taiwan Clearing House to process the Record in accordance with the "Guidelines for the Registration of Depositors' Credit on Negotiable Instruments".

第十一條（請求恢復往來）

存戶如經拒絕往來而有下列情事之一，經銀行同意後，得恢復往來並重新開戶：

一、拒絕往來期間屆滿。

二、構成拒絕往來及其後發生之全部退票，均已辦妥清償贖回、提存備付或重提付訖之註記。

Article 11 (Resume for transaction)

In the event that any of the following circumstance exists with respect to the Depositor subject to an Account Rejection, the Depositor may, with the Bank's consent, open a new account and resume transaction:

1.The period for Account Rejection has expired; or

2.Recordation of Liquidation & Redemption, Appropriation for Payment, Representation & Liquidation of all Dishonored Negotiable Instruments which gave rise to the Account Rejection and all Dishonored Negotiable Instruments dishonored thereafter.

第十二條（空白支票及空白本票發給之限制）

存戶如有下列情形之一者，銀行得限制發給空白支票及空白本票：

一、已發生存款不足退票情事或經常於退票後再辦理清償贖回、提存備付或重提付訖者。

二、使用票據有其他不正常之情事者。

銀行為前項限制時，應以書面告知限制之理由，對於限制之理由，存戶認為不合理時，得向銀行申訴。

存戶在銀行開立之存款帳戶被扣押時。銀行得停止發給空白支票及空白本票，但被扣押之金額經如數提存備付者不在此限。

Article 12 (Limitation on blank checks and promissory notes)

The Bank may place limitations on the issuance of blank checks and promissory notes to the Depositor who has committed one of the following:

1.Dishonored negotiable instruments due to ISF or frequently processed record of Liquidation & Redemption, Appropriation for Payment, Representation & Liquidated; or

2.Other irregularities regarding the use of negotiable instruments.

When the Bank exercises the above limitations, it must notify the Depositor of its ground to do so in writing. If the Depositor determines the grounds to be unreasonable, he/she may appeal to the Bank.

The Bank may suspend issuance of blank checks and promissory notes to the Depositor whose deposit account has been seized unless the entire seized amount has been appropriated for payment.

第十三條（錯誤、遲延之免責及錯帳之更正扣回）

存戶同意銀行提供之各項服務及業務，如因法令規定、電信線路故障、第三人人為破壞或錯誤、其他不可歸責於銀行之事由或因不可抗力事件、天災、戰禍、恐怖活動、罷工、停工、自然災害或銀行在合理情況下無法控制之其他原因而致中斷，其中斷與中斷所引致之任何損失或因上述情況致銀行無法履行或遲延履行本契約下之義務者，銀行毋須負責。

因銀行或同業間之操作錯誤、電腦設備故障或其他原因致有款項誤存本帳戶者，銀行得逕自更正扣回；如款項已被提用，存戶應即返還之。

除另有約定外，銀行於每月初對存戶寄送上月之對帳單（該月無存、取時不寄），存戶應即核對，如有不符，應於文到之日起七日內以書面通知銀行，經銀行查證確有錯誤時。銀行應更正之，逾期即推定以銀行帳載資料為準。

Article 13 (Immunity for error and delay; correction and deduction of errors)

The Depositor agrees that where the services and businesses provided by the Bank are interrupted due to laws, regulations, failure of telecommunication networks, third-party sabotage or error, other reasons not attributable to the Bank, other force majeure including incidents, acts of god, war, terrorist activities, strikes, suspension of work, natural disasters, or other reasons that cannot be reasonably controlled by the Bank, the Bank shall not be liable for the interruption, any loss caused by the interruption, or its inability to perform or delay in the performance of obligations set forth in the Agreement.

The Bank may deduct from the Account directly any amount that is wrongfully transferred into the Account due to the Bank's or other financial institution's operational error, computer

malfunction, or other causes. The Depositor shall reimburse the Bank for any wrongful withdrawal.

Unless otherwise agreed upon, the Bank shall mail the monthly statement of the previous month (no statement shall be mailed if there is no deposit and withdrawal transaction booked in a month) to the Depositor at the beginning of each month. **The Depositor shall examine the monthly statement immediately upon receiving the same and shall inform the Bank in writing within seven (7) days from receipt of said statement of any discrepancy detected. The Bank shall correct the mistake immediately once the same has been determined by the Bank after review. If no written notice of discrepancy made within the seven-day period as indicated above, the data noted in the Bank's statement shall be presumed accurate.**

第十四條（票據偽造、變造、遺失、遭竊、被詐騙之免責條款）

第三人偽造、變造存戶之票據，銀行如已盡善良管理人之注意義務，仍不能辨別而付款時，銀行不負賠償之責。

第三人未經授權使用存戶之印鑑章偽造票據，銀行憑留存印鑑付款，除有惡意或重大過失外，銀行不負賠償之責。

Article 14 (Immunity for note forgery, alternation, loss, theft or fraud)

In the event that the Bank has exercised the due care of a good administrator and still fails to discern forged/alters negotiable instruments, the Bank shall not be held responsible to the Depositor for any wrongful withdrawal made with the presentation of forged or altered negotiable instruments.

Except in case of the Bank's willful misconduct or gross negligence, the Bank shall not be responsible for any wrongful withdrawal made to any unauthorized third party who forged a negotiable instrument with the Depositor's signature/seal on file.

第十五條（票據之掛失止付）

存戶對於票據及取款印章務須分別保管，如遇被盜、遺失或滅失時，應即向銀行原開戶單位，依法辦理掛失止付手續（並於辦妥掛失止付手續後五日內，向銀行提出已為聲請公示催告之證明，否則掛失止付失其效力），在掛失止付生效前，如存款被提領，除有惡意或重大過失外，銀行不負責任。

存戶存入之新臺幣票據，於運送途中，若發生票據被盜、遺失或滅失時，授權銀行或付款行代理存戶辦理掛失止付及聲請公示催告、除權判決等事宜，並同意於發票人帳戶內足付票面金額時，經取得票款後，該除權判決書由付款行作為沖銷帳款之憑證；若銀行轉託代收之金融業者，因故致無法取回代收款項、或發生遲延付款或一部分付款等情事，除係可歸責於銀行之事由所致者外，銀行不負責任。

Article 15 (Stop payment)

The Depositor shall keep negotiable instruments and seals separately for security reasons. The Depositor shall conduct stop payment of negotiable instruments to the original branch of the Bank where the Account was opened immediately upon the occurrence of negotiable instruments theft, loss, or destruction (the Depositor shall submit to the Bank evidence of petition for public summons within five (5) days from completion of the stop payment, otherwise the stop payment may become null and void). Except in case of the Bank's bad faith or gross negligence, the Bank shall not be responsible for any wrongful payment made before the "stop payment" has come into effect.

In the event that a negotiable instrument in New Taiwan Dollars deposited by the Depositor is stolen, missing or destroyed during the Bank's delivery of the negotiable instrument, the Depositor shall authorize the Bank or the paying bank to conduct stop payment, file the petition for public summons or invalidating judgment. The Depositor shall also agree that when the amount of funds in the drawer's account is sufficient to pay the face value of the negotiable instrument, the invalidating judgment shall be used by the paying bank as a voucher for writing off the account when the payment is received. In the event that a financial institution which is entrusted by the Bank fails to retrieve the collected payment or the payment is delayed either in whole or in part for any reason, the Bank is not held responsible except for a factor attributable to the Bank.

第十六條（存入託收票據之入帳、生效及免責）

本帳戶存入之票據，須俟銀行收妥票款存入本帳戶後始生存入款項之效力。倘發生退票或其他情事，致銀行未能收取票款時，其已先入帳之票款，銀行得逕自帳戶內更正扣回；如款項已被存戶提領者，存戶應即返還之。

存戶應向銀行查詢存入之票據是否遭退票，如遭退票應即來行取回，銀行亦得通知（但無義務）存戶來行取回。自退票日起算逾一年，存戶未取回原票據，銀行不負保管責任。存戶存入之票據遭退票時，存戶應自行追償，銀行並無代辦票據權利保全手續及追索之義務。

Article 16 (Payment, effect, and immunity of deposited negotiable instruments)

The Depositor who deposits negotiable instruments for collection may not make withdrawal until the payment is collected and recorded by the Bank. **If the negotiable instrument has been dishonored or the specific events have occurred, the Bank shall be entitled to deduct the funds, if it was booked in advance, directly from the Depositor's account. The Depositor shall return any wrongful withdrawal to the Bank immediately.**

The Depositor shall make inquiry with the Bank to check whether the negotiable instrument deposited has been dishonored. If the negotiable instrument has been dishonored, the Depositor shall retrieve the negotiable instrument from the Bank immediately. The Bank may notify (but is not obligated to) the Depositor to retrieve the negotiable instrument at the Bank. In the event that the Depositor fails to retrieve the original negotiable instrument within one year after the date in which the negotiable instrument is dishonored, the Bank will not be held liable for safe-keeping the negotiable instrument. Where the negotiable instrument deposited by the Depositor is dishonored, the Depositor shall claim indemnity against the dishonored negotiable instrument on its own, and the Bank shall not be obligated to take proceedings on the Depositor's behalf to secure the rights of the negotiable instrument and claim indemnity against the negotiable instrument.

第十七條（公司重整之暫予恢復往來）

存戶如為公司組織，於拒絕往來期間屆滿前，經法院裁定准予重整後，得向銀行申請核轉票據交換所辦理重整註記；經重整註記者，銀行得暫予恢復往來。

前項公司自暫予恢復往來之日起至原拒絕往來期間屆滿前再發生存款不足退票，銀行得自票據交換所再通報之日起算，予以拒絕往來三年。

Article 17 (Temporary resumption of business transaction amidst reorganization of the company)

In the event that the Depositor is a corporate organization, after the court renders the ruling to approve the reorganization before the period of Account Rejection has expired, the Depositor may apply to the Bank for forwarding the application to the Taiwan Clearing House for entry of the record for reorganization. After the record for reorganization is completed, the Bank may temporarily resume business transaction with the Depositor.

In the event that the company mentioned in the preceding paragraph occurs a negotiable instrument dishonored due to insufficient funds after the date of temporary resumption of transaction but before the expiry date of the initial Account Rejection, the Bank may reject the Depositor's account effective for three (3) years commencing from the date on which the Taiwan Clearing House dishonors.

第十八條（彙整資料及提供查詢）

存戶同意銀行以票據交換所為彙整退票紀錄及拒絕往來資料之處理中心，並同意該所得將存戶之退票紀錄、被列為拒絕往來戶及其他有關票據信用之資料提供予他人查詢。

存戶同意銀行得將本帳戶之開戶日期、法人之資本額與營業額、退票及清償註記、撤銷付款委託紀錄、票據交換所通報為拒絕往來戶及其他有關票據信用資料，提供予他人查詢。

存戶（及其負責人/代表人）同意銀行、財團法人金融聯合徵信中心及其會員、票據交換所、財金資訊股份有限公司及其他經主管機關指定之機構，依其營業登記項目或章程所定業務需要等特定目的範圍內，得相互蒐集、處理、國際傳輸及利用存戶（及其負責人/代表人）之個人資料。

Article 18 (Consolidation of information and provisions for inquiries)

The Depositor agrees that the Bank may have the Taiwan Clearing House designated as the Processing Center for maintaining records for Dishonored Negotiable Instruments and

Account Rejections. The Depositor also agrees that the Taiwan Clearing House may make the Depositor's record for Dishonored Negotiable Instruments , Account Rejections, and all other data related to the Depositor's credit on negotiable instruments available for third party's inquiries.

The Depositor agrees that the Bank may provide the date of the Account opening, the amount of capital and sales turnover in case the Depositor as a juristic (corporate) person, records for Dishonored Negotiable Instruments, Liquidation & Redemption, and countermanding the order of payment, information and data of the Taiwan Clearing House regarding the Account Rejection, and other information for the Depositor's credit on negotiable instruments to others in response to inquiries.

The Depositor (and the responsible person/the representative of company) further agrees that the Bank, the Joint Credit Information Center and its members, the Taiwan Clearing House, the Financial Information Service Co., Ltd. and other entities designated by the competent authority may collect, process, cross-border transfer and use the personal data of the Depositor (and the responsible person/the representative of company) from each other within the scope of specific purposes, including the business services registered and the business needs specified in the Articles of Association.

第十九條（文書之送達）

對存戶所為之通知或函件，銀行如依印鑑卡所載之地址或存戶最後所通知之地址郵寄後，經通常之郵遞期間，即視為已送達於存戶。

Article 19 (Delivery of Notices)

The Bank shall send notices or mails to the Depositor's address as shown on the specimen seal certificate card or the latest address informed by the Depositor; mail shall be deemed duly delivered to the Depositor after the normal mailing time of such mail.

第二十條（委外資訊之揭露）

存戶同意銀行為配合業務需要，得依主管機關規定將可委託其他機構處理之業務項目，委託其他機構處理，存戶可向銀行洽詢有關委外作業所揭露於受託機構之資訊種類及受委託機構之名稱等資料，存戶並同意銀行得將其資料提供予受委託機構，受委託機構於處理及利用存戶資料時，仍應依法令規定及保守秘密。

Article 20 (Information disclosure of Agreement service)

The Depositor agrees that the Bank may consign business approved by the Ministry of Finance to other institutions for services of the Agreement. The Depositor may check with the Bank regarding disclosures made to the consigned institution and the name of consignee. The Depositor agrees that the Bank may disclose the data related to the Depositor to the consignee. The consignee must have the computer data processed and used according to the laws and regulations and in a confidential manner.

第二十一條（存款保險保障）

本帳戶依存款保險條例所規範之存款項目為標的範圍內，在主管機構所訂定最高保額內受存款保險保障。

Article 21 (Assurance of deposit insurance)

Within the scope of the deposit items as set forth under the Deposit Insurance Act, the Account is duly insured for deposit insurance within the highest insurable amount promulgated by the competent authority.

第二十二條（個人資料）

銀行依本條約定蒐集、處理、國際傳輸及利用自然人存戶本人基於本契約提供之個人資料（以下稱「存戶個資」）：

一、存戶個資之蒐集，涉及存戶的隱私權益，向存戶蒐集存戶個資時，依據個人資料保護法（以下稱個資法）第八條第一項規定，應明確告知存戶下列事項：

- (一) 蒐集者名稱 (即兆豐國際商業銀行)。
 - (二) 蒐集之目的。
 - (三) 個人資料之類別。
 - (四) 個人資料利用之期間、地區、對象及方式。
 - (五) 當事人依個資法第三條規定得行使之權利及方式。
 - (六) 存戶得自由選擇提供個人資料時，不提供將對其權益之影響。
- 二、有關銀行蒐集存戶個資之目的、個人資料類別及個人資料利用之期間、地區、對象及方式等內容，請存戶詳閱如後附表，或查詢銀行網站
(網址：<https://www.megabank.com.tw/>)。

三、依據個資法第三條規定，存戶就銀行保有之存戶個資得行使下列權利：

- (一) 除有個資法第十條所規定之例外情形外，得向銀行查詢、請求閱覽或請求製給複製本，惟銀行依個資法第十四條規定得酌收必要成本費用。
- (二) 得向銀行請求補充或更正，惟依個資法施行細則第十九條規定，存戶應適當釋明其原因及事實。
- (三) 銀行如有違反個資法規定蒐集、處理或利用存戶個資，依個資法第十一條第四項規定，存戶得向銀行請求停止蒐集。
- (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，得向銀行請求停止處理或利用存戶個資。惟依該項但書規定，銀行因執行業務所必須並註明其爭議或經存戶書面同意者，不在此限。
- (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，得向銀行請求刪除、停止處理或利用存戶個資。惟依該項但書規定，銀行因執行業務所必須或經存戶書面同意者，不在此限。

四、存戶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，得向銀行客服 (0800-016168) 詢問或於銀行網站 (網址：<https://www.megabank.com.tw/>) 查詢。

- 五、除銀行為履行法定義務所必要之資料外，存戶得自由選擇是否提供相關個人資料及類別，惟存戶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，銀行可能無法進行必要之業務審核或作業而無法提供存戶相關服務或無法提供較佳之服務。

Article 22 (Personal Data of the Depositor)

The personal data collected, processed, cross-border transferred, and used by the Bank and provided by the Depositor as a natural person (individual) in accordance with the Agreement (hereinafter referred to as “personal data of the Depositor”):

1. Where the collection of the “personal data of the Depositor” involves privacy interests of the Depositor, the Bank shall, at the moment when collecting the “personal data of the Depositor”, keep the Depositor expressly informed of the followings in accordance with Article 8, Paragraph 1 of the Personal Data Protection Act (hereinafter referred to as the “PDPA”):
 - (1) Name of the collector (i.e. Mega International Commercial Bank.).
 - (2) Purposes of collection.
 - (3) Categories of the personal data.
 - (4) Time period, territory, recipients and methods of which the personal data is used.
 - (5) The data subject’s rights under Article 3 and the methods for exercising such rights.
 - (6) The data subject’s rights and interests that will be affected if the Depositor elects not to provide his/her personal data.
2. For issues regarding the purposes of the Bank to collect personal data, categories of the personal data, time period, territory, recipients and methods of which the personal data is used, the Depositor is advised to peruse the Appendix annexed hereto hereunder or check through the Bank’s website. (Website: <https://www.megabank.com.tw/>)
3. **According to Article 3 of the PDPA, for the “personal data of the Depositor” under the Bank’s custody, the Depositor is entitled to exercise the following rights:**
 - (1) Except for the situation set forth under the proviso of Article 10 of the PDPA, the Depositor may inquire with the Bank, request access to or request the Bank to review and a copy of his/her personal data. Nevertheless, the Bank may charge the necessary costs in accordance with Article 14 of the PDPA

- (2) Apply to the Bank for supplementation or correction for which, nevertheless, the Depositor is subject to make an appropriate explanation of the reasons and facts as required under Article 19 of Enforcement Rules of the PDPA.
 - (3) In the event that the Bank is found having violated the PDPA in collection, processing or use of the “personal data of the Depositor”, the Depositor may request the Bank to discontinue the collection in accordance with Article 11, Paragraph 4 of the PDPA.
 - (4) In accordance with Article 11 Paragraph 2 of the PDPA, in case of a dispute over the correctness of the personal data, the Depositor may apply to the Bank for discontinuance from processing or use of the “personal data of the Depositor”, except an event set forth under the proviso of the Paragraph, nevertheless, where the Bank should expressly remark such dispute in performance of duties or where the Depositor agrees in writing.
 - (5) In accordance with Article 11, Paragraph 3 of the PDPA, where the specific purposes to collect the personal data cease to exist or the duration for collection expires, the Depositor may apply to the Bank for deletion, discontinuance from processing or use of the “personal data of the Depositor” except an event set forth under the proviso of the said Paragraph, nevertheless, where the Bank should expressly remark such dispute in performance of duties or where the Depositor agrees in writing.
- 4. In an attempt to exercise all sorts of rights in accordance with Article 3 of the PDPA as mentioned above, the Depositor may inquire with the Bank's Customer Service Office (0800-016168) or the Bank's website (Website: <https://www.megaBank.com.tw/>) for more details about the method to exercise those rights.**
5. Except for the necessary information for the Bank to perform its legal obligations, the Depositor may, at his or her discretion, choose whether to provide his or her personal data and the categories of personal data provided. Nevertheless, in the event that the Depositor rejects to provide his or her personal data or personal data of the required categories which are indispensable for the Bank for its business operations or review, the Bank might become unable to conduct necessary review or operation the business or, in turn, be unable to render services or to render better services to the Depositor.

第二十三條（共同行銷）

依金融控股公司法及金融控股公司子公司間共同行銷管理辦法等相關規定，銀行及銀行所屬之金融控股公司及其所轄之子公司間交互運用存戶資料，基於行銷目的蒐集個人資料時，不得為行銷目的外之利用；於揭露、轉介或交互運用存戶資料時，除法令另有規定、經存戶簽訂契約或書面明示同意者外，所揭露、轉介或交互運用之資料不得含有存戶之姓名或地址以外之其他資料。

除法令或主管機關另有規定得使用者外，銀行對存戶於往來期間所託付之個人/公司相關資料有保護之責任，存戶可至銀行網站（網址：<https://www.megabank.com.tw/>）查詢保密措施之內容。

Article 23（Cross-Selling）

According to the Financial Holding Company Act and the Regulations Governing Cross-Selling by Financial Holding Company Subsidiaries, the Depositor's data shared between the Bank, the Bank's financial holdings group and its subsidiaries may not be used for any purpose other than marketing if the information is collected for marketing purpose. The Depositor's data that is disclosed, transferred, or shared, unless otherwise specified by law and expressly approved by the Depositor in a contract or written agreement, may not contain any information other than the Depositor's name and address.

Except for cases where the law or the regulator approves of the use, the Bank shall be responsible for protecting related personal/company information provided by the Depositor during transactions. The Depositor may inquire the contents of confidentiality measures on the Bank's website (Website:<https://www.megabank.com.tw/>).

第二十四條（抵銷條款）

存戶了解並同意本契約係以存戶與銀行簽訂之任何契據產生任何違約情事，並經銀行依約主

張視為全部到期之權利，為解除條件，一旦解除條件成就，本契約當然失其效力，銀行應立即返還本帳戶所餘存之款項，並將所應返還之款項逕行抵銷存戶對銀行所負之一切債務。

Article 24 (Offset Provision)

The Depositor understands and agrees that when the Bank has claimed all the rights have become due, which is caused by breach of any agreement executed between the Depositor and the Bank, it is the recession condition under this Agreement. As soon as the recession conditions have been satisfied, this Agreement will be null and void. The Bank shall immediately return all remaining amount in the Account and use the remaining amount to offset all debts that the Depositor owes to the Bank.

第二十五條（遵循防制洗錢及打擊資恐約定條款）

根據洗錢防制法、金融機構防制洗錢辦法與資恐防制法等相關法令，銀行為執行防制洗錢及打擊資恐之目的與作業，對存戶與存戶關係人（包括但不限於存戶之實質受益人、高階管理人、本存款關係人例如代理人、代表人及被授權人等及交易對象）於法令許可之範圍內執行相關之措施（包括但不限於定期或不定期之審視、調查及申報等），於本條約定各項情形下，銀行均毋須對存戶或存戶關係人負任何損害賠償責任。

存戶同意銀行得將疑似洗錢、受任何國家或國際組織經濟或貿易限制/制裁、具受銀行控管特殊身分、或與前揭目的相關之存戶及其與銀行從事任何交易之資料、與存戶及存戶關係人有關之資料在銀行、銀行分支機構、銀行所屬之金融控股公司及其所轄之子公司及其他依法令或經主管機關核准之對象（下稱「收受對象」）間傳遞並作為機密使用（包括但不限於有關任何服務之提供及作為資料處理、利用、統計及風險分析之用），前揭各該收受對象依法令或主管機關之要求得處理、利用、移轉及揭露該等資料。

「存戶同意銀行為遵循防制洗錢及打擊資恐相關之國內外法令規定（包括但不限於美國洗錢防制法(Anti-Money Laundering Act)第6308條及其他國內外法令、我國與外國政府簽訂之條約、協定或協議等）之目的，得依國內外法令、機關之裁判（定）、命令或要求，將與存戶本人或帳戶有關之銀行紀錄（包括但不限於銀行所提供之產品服務及往來紀錄等）、簿冊或其他資料，提供（包含國際傳輸）予我國或外國政府機關（包括但不限於司法、行政、稅務或其他主管機關等）；法人存戶並擔保於本存款開戶時已取得存戶關係人（包括但不限於存戶之實質受益人、高階管理人、代理人、代表人及被授權人等）之同意，使銀行得於上述目的範圍內將前開人員之個人資料提供予前述之機關。」

存戶與存戶關係人如有以下情形之一者，存戶同意銀行毋須通知存戶，得逕為下列之處理，以遵循防制洗錢及打擊資恐等相關法令規範，倘存戶與存戶關係人因此發生損害或承受不利利益均由其自行承擔，銀行不負損害賠償責任：

- 一、在不違反相關法令情形下，銀行如果得知或必須假定存戶往來資金來源自貪瀆或濫用公共資產時，得不予接受或斷絕業務往來關係。
- 二、存戶與存戶關係人係受經濟或貿易限制/制裁、外國政府或國際洗錢防制組織或法務部依「資恐防制法」公告認定或追查之恐怖分子或團體，銀行得拒絕業務往來或逕行銷戶。
- 三、存戶不配合銀行定期或不定期審視、拒絕提供實質受益人或對存戶行使控制權之人等資訊、對交易之性質與目的或資金來源不願配合說明、涉及疑似洗錢或資恐交易、或銀行認為必要時（包括但不限於經審查程序認定存戶提供之文件或存戶之身分有疑義者、經存戶說明後仍認定帳戶或交易異常者、或媒體報導存戶涉及違法之特殊案件等），銀行得暫時停止交易，或暫時停止或終止業務關係或採行其他必要之措施。

Article 25 (Anti-Money Laundering and Countering Terrorism Financing Terms)

According to the Money Laundering Control Act, Regulations Governing Anti-Money Laundering of Financial Institutions, Counter-Terrorism Financing Act, and other relevant provisions, the Bank shall not be liable for any damage or compensation for the Depositor or its related parties (including but not limited to the Depositor's beneficial owners, senior managers, parties related to the Deposits, e.g. agents, representatives, or authorized individuals, and

transaction counterparties) for any related measures (including but not limited to regular or irregular review, investigations, and reports) on the Depositor or its related parties executed within the legally permissible scope under all conditions specified in this agreement, for anti-money laundering or counter-terrorism financing purposes or operations.

The Depositor 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 Depositor related to the items above and any of their transactions with the Bank, and Depositor 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, use, statistics, and risk analysis). The recipients specified above may process, use, transfer, and disclose such information in accordance with requests of laws, regulators or legal proceedings.

The Depositor 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 Depositor'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 Depositor 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 Depositor, 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.

The Depositor agrees that the Bank may process any of the following conditions involving the Depositor or its related party without notifying the customer to comply with related anti-money laundering and countering terrorism financing laws and regulations. Any damage or detriment suffered by the Depositor or its related party shall be borne by the Depositor 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 Depositor's source of funds is from corruption or abuse of public assets, refuse or sever business relationships with the Depositor.**
- 2. Where the Depositor 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 Depositor 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 Depositor, 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 Depositor or results of reviews are in question, where the Depositor 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.**

第二十六條（約定事項之修改/變更）

存戶同意銀行依業務需要，得修正本契約約定事項，並於網站公告或營業場所公開揭示以代通知。銀行認有必要時，並得以書面或其他方式通知存戶。

存戶對於增刪修改事項如有異議，應於公告或通知後 60 日內洽原開戶行辦理終止本支票存款契約，否則即視為雙方合意共同遵守之。

Article 26 (Amendment/change of the agreed upon terms and conditions)

The Depositor agrees that the Bank may, in response to the needs of its business operations, add, delete, amend the terms and conditions set forth under this Agreement and may promulgate such amendments through the website or display such amendments to the public through its business premises in lieu of notifications. The Bank may further, whenever the Bank considers it necessary, keep the Depositor informed of such amendments in writing or by other means.

The Depositor who objects to an addition or amendment shall approach the Bank where he or she has opened the Account to terminate the checking deposit Agreement within sixty (60) days after receipt of the promulgation or notice, otherwise such addition or amendment is deemed as having been agreed upon and having been jointly complied with by and between both parties.

第二十七條 (遵循美國FATCA法案條款)

銀行為遵循美國「海外帳戶稅收遵循法」(Foreign Account Tax Compliance Act, 簡稱FATCA 法案) 規範, 須辨識存戶是否具有美國應稅身分, 存戶於銀行開立帳戶時, 若具有美國應稅身分, 應提供W-9及同意書(Waiver)等美國稅務聲明文件; 存戶若開戶時未具美國應稅身分, 應分別其為自然人、法人、外國政府及非營利組織之身分, 提供W-8BEN或W-8BEN-E等美國稅務聲明文件, 並承諾嗣後倘有身分異動, 應於異動後30天內主動通知銀行, 並依上開相關規定辦理。

存戶若違反本條約定, 致其美國來源所得遭扣繳, 或衍生任何稅務, 銀行概不負責, 且銀行若因存戶依本條有可歸責之事由受有任何損害(包括但不限於主管機關之處罰或遭交易對手求償), 存戶同意無條件負擔一切損害賠償責任。

存戶並同意若違反本條約定, 存戶應於銀行通知後一個月內結清帳戶, 逾期未辦理, 銀行得逕行終止本契約並辦理銷戶。

Article 27 (Foreign Account Tax Compliance Act)

To comply with Foreign Account Tax Compliance Act ("FATCA"), the Bank shall identify if the Depositor is a US taxpayer. The Depositor being a US taxpayer when opening the Account shall provide US tax declaration documents such as W-9, and Waiver. If the Depositor is not a US taxpayer when opening the Account, the Depositor shall provide US tax declaration documents such as W-8BEN or W-8BEN-E considering the fact that the Depositor is a natural person, juristic person, foreign government, or non-profit organization, **and the Depositor undertakes to automatically notify the Bank within thirty (30) days after a change of identity and to proceed by the above regulations.**

In no event shall the Bank be responsible for the Depositor who fails to comply with this provision and which results in the withholding of US-income source or arising any tax burden. In the event of any damage suffered by the Bank attributable to the Depositor(including, but not limited to, being punished by the regulatory authority or claimed by the counter party), the Depositor agrees to unconditionally bear all liability for damages.

The Depositor agrees if he/she violates this provision, he/she shall close the Account within one (1) month after the notification of the Bank; if the Depositor fails to do so, the Bank shall be entitled to terminate the Agreement and close the Account.

第二十八條 (遵循共同申報及盡職審查條款)

銀行為因應財政部「金融機構執行共同申報及盡職審查作業辦法」之規定, 須針對存戶進行稅務用途金融帳戶資訊交換盡職審查, 並於審查後向財政部申報應申報國居住者之稅務用途金融帳戶資訊。爰此, 存戶應於開立帳戶時, 提供自我證明以聲明稅務居住者身分, 並承諾嗣後倘有身分異動, 應於異動後 30 天內主動通知銀行, 並同時提供新的自我證明。

存戶若違反本條約定, 遭受任何稅務裁罰, 銀行概不負責, 且銀行若因存戶依本條有可歸責之事由受有任何損害, 存戶同意無條件負擔一切損害賠償責任。

存戶並同意若違反本條約定，存戶應於銀行通知後一個月內結清帳戶，逾期未辦理，銀行得逕行終止本契約並辦理銷戶。

Article 28 (Common Standard on Reporting and Due Diligence)

To comply with “Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions” (CRS) issued by Ministry of Finance, the Bank is required to identify if the Depositor is a foreign taxpayer, and provide related information to Ministry of Finance. **Thus, the Depositor shall provide self-certification when opening the Account and undertake to inform the Bank within thirty(30) days after a change in tax residency status and to provide a suitably updated self-certification.**

If the Depositor violates this clause, the Bank will not be responsible for any penalty provision. If the Bank suffers any damages due to the Depositor's liability under this Article, the Depositor agrees to unconditionally bear all liability for damages.

The Depositor agrees if he/she violates this provision, he/she shall close the account within one (1) month after his/her receipt of notice from the Bank. The Bank may terminate this contract and close the account when the Depositor reaches time limit.

第二十九條（服務專線）

存戶對於本契約相關業務如有疑義，得洽銀行申訴專線：（02）8982-0000或免付費服務專線：0800-016168。

Article 29 (Service Line)

If the Depositor has any question regarding the relevant business under this Agreement, the Depositor is advised to clarify through the special line for grievance: (02) 8982-0000 or toll-free special line for service: 0800-016168.

第三十條（適用法律及管轄法院）

本契約之準據法為中華民國法律。因本契約涉訟而其金額超過民事訴訟法所定適用小額程序之金額時，雙方同意以涉訟帳戶所屬銀行營業單位所在地之地方法院或臺灣臺北地方法院為第一審管轄法院。但法律有專屬管轄之規定者，從其規定。

Article 30 (Applicable laws and jurisdiction)

The governing laws of this Agreement is the laws of the Republic of China. Where this Agreement gets involved in a litigious act where the involved amount exceeds the amount fixed for small-amount legal procedures as set forth under the Code of Civil Procedure, both parties agree that the district court in the place where the business unit of the Bank with the account getting involved in the litigation or the Taiwan Taipei District Court should be the jurisdictional court for the first instance unless otherwise prescribed by law regarding the exclusive jurisdictional court which such law shall govern.

第三十一條（未約定事項之補充）

本契約如有未盡事宜，悉依一般銀行慣例及有關法令辦理。

Article 31 (Supplement for Unspecified Matters)

Any unspecified matters in the Agreement shall be handled in accordance with general banking practices and the relevant laws and regulations.

第三十二條 本契約原本係以中文為之，另作成英語譯文僅供當事人參考之用，本契約內所載各條款如有任何爭執，應以中文文義為憑。

Article 32 This Agreement is originally prepared in Chinese and translated into English for reference only. In the event of any conflict or dispute or inconsistency as to the meaning of any terms, conditions or provisions of this Agreement, the Chinese version shall in all events prevail and be predominant for all purposes whatsoever.

兆豐國際商業銀行告知書附表 Attached list of Notification for Collection, Processing and Use of Personal Data by Mega International Commercial Bank							2022.09
特定目的說明 Description of specific purposes			蒐集之個人資料類別 Categories of personal data collection	個人資料利用之期間 Time Period of using personal data	個人資料利用之地區 Territory of using personal data	個人資料利用之對象 Recipients of using personal data	個人資料利用之方式 Methods of using personal data
業務類別 Type of business	業務特定目的及代號 Specific purpose and code	共通特定目的及代號 Common purpose and code					
一、存匯業務 1. Deposits and remittances	022外匯業務 022Foreign Exchange Business 036存款與匯款業務 036Deposit and remitting 067信用卡、現金卡、轉帳卡或電子票證業務 067Credit card, cash card, debit card or electronic value-stored card business 082借款戶與存款戶存借作業綜合管理 082Operation of integrated management among the borrowing households with depositors saved business 112票據交換業務 112Negotiation Instrument Exchange Business 181其他經營合於營業登記項目或組織章程所定之業務 181Other business operation in accordance with the business registration project or organization Prospectus	040行銷 040 Marketing 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 059 Financial service industry' s collection and processing information in accordance with laws and needs for financial supervision 060金融爭議處理 060 Financial dispute resolution 061金融監督管理與檢查 061 Financial supervision,administration and inspection 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 063 Non-government agency collect or process personal data under legal obligations 069契約、類似契約或其他法律關係管理之事務 069 Contract, contract-like or other legal relation matters 090消費者、客戶管理與服務 090 Consumer, Customer Management and Service 091消費者保護 091 Consumer Protection 098商業與技術資訊 098 Business and Technical Information 104帳務管理及債權交易業務 104 Account management and debt trading business 116場所進出安全管理 116 Site safety management 136資(通)訊與資料庫管理 136 Information (Communication) and database Management 137資通安全與管理 137 Information and Communication Security and Management	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。 Name, ID card number/passport number, gender, date of birth, contact information and like other contents of the relevant business application or contract depend on the actual personal data collection from relevant business, account activities and services of Bank's customers and provided by Bank's customers or third person(e.g. Joint Credit Information Center).	一、特定目的存續期間。 二、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. Within time period of specific purpose. 2. The retention period agreed in the data retention period required by laws and regulations (e.g. Business Entity Accounting Act), or the retention period in accordance with its business needs or respective contracts (the longer period to be applied).	右邊「個人資料利用之對象」欄位所列之利用對象其國內及國外所在地 Any jurisdictions where the entities described in the right column "Recipients of using personal data" are located.	一、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) 二、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) 三、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、財金資訊股份有限公司、信用保證機構、信用卡國際組織、收單機構暨特約商店等) 四、依法有權機關或金融監理機關 五、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、外國政府或司法機關等) 1. The Bank and overseas branches (including the service provider engaged with the Bank). 2. The institution using the information in compliance with regulations (e.g. the parent company of the Bank or Mega Financial Holding Company the Bank belonging to). 3. The institutions in relation to relevant business (e.g. correspondent banks, Joint Credit Information Center, National Credit Card Center of R.O.C., Taiwan Clearing House, Financial Information Service Co., Ltd., credit guarantee institutions, credit card international organizations, credit card acquirers and engaged stores). 4. Legally investigation authority or financial supervisory authority. 5. Parties agreed by you (e.g. entities for joint marketing or mutual use of customers' data or entities working with the Bank for cooperative promotion and for soliciting business or foreign governments and judicial agencies).	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之利用方式。 The personal data will be used through automatic machine or non-automatic methods in compliance with the relevant personal data protection laws and regulations.
	022外匯業務 022 Foreign Exchange Business 067信用卡、現金卡、轉帳卡或電子票證業務 067 Credit card, cash card, debit card or electronic value-stored card business 082借款戶與存款戶存借作業綜合管理 082 Operation of integrated management among the borrowing households with depositors saved business 088核貸與授信業務 088 Lending and trust business 106授信業務 106 Credit business 111票券業務 111 Bills business 126債權整貼現及收買業務 126 Claims the whole discounting and trading business 154徵信 154 Reference 181其他經營合於營業登記項目或組織章程所定之業務 181 Other business operation in accordance with the business registration project or organization Prospectus	063 Non-government agency collect or process personal data under legal obligations 069契約、類似契約或其他法律關係管理之事務 069 Contract, contract-like or other legal relation matters 090消費者、客戶管理與服務 090 Consumer, Customer Management and Service 091消費者保護 091 Consumer Protection 098商業與技術資訊 098 Business and Technical Information 104帳務管理及債權交易業務 104 Account management and debt trading business 116場所進出安全管理 116 Site safety management 136資(通)訊與資料庫管理 136 Information (Communication) and database Management 137資通安全與管理 137 Information and Communication Security and Management	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。 Name, ID card number/passport number, gender, date of birth, contact information and like other contents of the relevant business application or contract depend on the actual personal data collection from relevant business, account activities and services of Bank's customers and provided by Bank's customers or third person(e.g. Joint Credit Information Center).				
三、信用卡業務 3. Credit card	022外匯業務 022 Foreign Exchange Business 067信用卡、現金卡、轉帳卡或電子票證業務 067 Credit card, cash card, debit card or electronic value-stored card business 082借款戶與存款戶存借作業綜合管理 082 Operation of integrated management among the borrowing households with depositors saved business 088核貸與授信業務 088 Lending and trust business 106授信業務 106 Credit business 154徵信 154 Reference 181其他經營合於營業登記項目或組織章程所定之業務 181 Other business operation in accordance with the business registration project or organization Prospectus	137 Information and Communication Security and Management 148網路購物及其他電子商務服務 148 Internet shopping and other electronic commerce services 157調查、統計與研究分析 157 Investigation, statistics and research analysis 177其他金融管理業務 177 Other financial administrative business 182其他諮詢與顧問服務 182 Other Consulting and Consultant Services	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。 Name, ID card number/passport number, gender, date of birth, contact information and like other contents of the relevant business application or contract depend on the actual personal data collection from relevant business, account activities and services of Bank's customers and provided by Bank's customers or third person(e.g. Joint Credit Information Center).				

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特定目的說明 Description of specific purposes			蒐集之個人資料類別 Categories of personal data collection	個人資料利用之期間 Time Period of using personal data	個人資料利用之地區 Territory of using personal data	個人資料利用之對象 Recipients of using personal data	個人資料利用之方式 Methods of using personal data
業務類別 Type of business	業務特定目的及代號 Specific purpose and code	共通特定目的及代號 Common purpose and code					
四、外匯業務 4. Foreign exchange	022外匯業務 022 Foreign Exchange Business 036存款與匯款業務 036 Deposit and remitting 082借款戶與存款戶存借作業綜合管理 082 Operation of integrated management among the borrowing households with depositors saved business 088核貸與授信業務 088 Lending and trust business 106授信業務 106 Credit business 154徵信 154 Reference 181其他經營合於營業登記項目或組織章程所定之業務 181 Other business operation in accordance with the business registration project or organization Prospectus	040行銷 040 Marketing 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 059 Financial service industry's collection and processing information in accordance with laws and needs for financial supervision 060金融爭議處理 060 Financial dispute resolution 061金融監督管理與檢查 061 Financial supervision,administration and inspection 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	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。 Name, ID card number/passport number, gender, date of birth, contact information and like other contents of the relevant business application or contract depend on the actual personal data collection from relevant business, account activities and services of Bank's customers and provided by Bank's customers or third person(e.g. Joint Credit Information Center).	一、特定目的存續期間。 二、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. Within time period of specific purpose. 2. The retention period agreed in the data retention period required by laws and regulations (e.g. Business Entity Accounting Act), or the retention period in accordance with its business needs or respective contracts (the longer period to be applied).	右邊「個人資料利用之對象」欄位所列之利用對象其國內及國外所在地 Any jurisdictions where the entities described in the right column "Recipients of using personal data" are located.	一、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) 二、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） 三、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、財金資訊股份有限公司、信用保證機構、信用卡國際組織、收單機構暨特約商店等） 四、依法有權機關或金融監理機關 五、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、外國政府或司法機關等） 1. The Bank and overseas branches (including the service provider engaged with the Bank). 2. The institution using the information in compliance with regulations (e.g. the parent company of the Bank or Mega Financial Holding Company the Bank belonging to). 3. The institutions in relation to relevant business (e.g. correspondent banks, Joint Credit Information Center, National Credit Card Center of R.O.C., Taiwan Clearing House, Financial Information Service Co., Ltd., credit guarantee institutions, credit card international organizations, credit card acquirers and engaged stores). 4. Legally investigation authority or financial supervisory authority. 5. Parties agreed by you (e.g. entities for joint marketing or mutual use of customers' data or entities working with the Bank for cooperative promotion and for soliciting business or foreign governments and judicial agencies).	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之利用方式。 The personal data will be used through automatic machine or non-automatic methods in compliance with the relevant personal data protection laws and regulations.
	五、有價證券業務 5. Negotiable securities	111票券業務 111 Bills business 044投資管理 044 Investment management 082借款戶與存款戶存借作業綜合管理 082 Operation of integrated management among the borrowing households with depositors saved business 088核貸與授信業務 088 Lending and trust business 106授信業務 106 Credit business 154徵信 154 Reference 181其他經營合於營業登記項目或組織章程所定之業務 181 Other business operation in accordance with the business registration project or organization Prospectus	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。 Name, ID card number/passport number, gender, date of birth, contact information and like other contents of the relevant business application or contract depend on the actual personal data collection from relevant business, account activities and services of Bank's customers and provided by Bank's customers or third person(e.g. Joint Credit Information Center).				
六、財富管理業務 6. Wealth management	001人身保險 001 Life and Health Insurance 022外匯業務 022 Foreign Exchange Business 036存款與匯款業務 036 Deposit and remitting 044投資管理 044 Investment management 065保險經紀、代理、公證業務 065 Insurance managing, agency and notary business 068信託業務 068 Trust business 082借款戶與存款戶存借作業綜合管理 082 Operation of integrated management among the borrowing households with depositors saved business 166證券、期貨、證券投資信託及顧問相關業務 166 Securities, futures, securities investment trusts and consultants related business 094財產管理 094 Property management 181其他經營合於營業登記項目或組織章程所定之業務 181 Other business operation in accordance with the business registration project or organization Prospectus	116場所進出安全管理 116 Site safety management 136資訊(通訊與資料庫)管理 136 Information (Communication) and database Management 137資訊安全與管理 137 Information and Communication Security and Management 148網路購物及其他電子商務服務 148 Internet shopping and other electronic commerce services 157調查、統計與研究分析 157 Investigation, statistics and research analysis 177其他金融管理業務 177 Other financial administrative business 182其他諮詢與顧問服務 182 Other Consulting and Consultant Services	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。 Name, ID card number/passport number, gender, date of birth, contact information and like other contents of the relevant business application or contract depend on the actual personal data collection from relevant business, account activities and services of Bank's customers and provided by Bank's customers or third person(e.g. Joint Credit Information Center).				
	七、其他經營合於營業登記項目或組織章程所定之業務，或經中央主管機關核准辦理之其他有關業務（例如：保管箱業務、黃金存摺業務、電子金融業務、代理收付業務、共同行銷或合作推廣業務...等。） 7. Other business operation in accordance with the business registration project or organization Prospectus, or to conduct other relevant businesses which may be authorized by the Central Competent Authority (Eg. safe deposit boxes, gold deposit, electronic banking, agency collection and payment services, financial cross-selling or joint promotion.)	022外匯業務 022 Foreign Exchange Business 036存款與匯款業務 036 Deposit and remitting 181其他經營合於營業登記項目或組織章程所定之業務 181 Other business operation in accordance with the business registration project or organization Prospectus	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。 Name, ID card number/passport number, gender, date of birth, contact information and like other contents of the relevant business application or contract depend on the actual personal data collection from relevant business, account activities and services of Bank's customers and provided by Bank's customers or third person(e.g. Joint Credit Information Center).				

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