

個人網路銀行/行動銀行業務申請書暨服務契約

Individual Internet Banking/Mobile Banking Application and Service Agreement

立約人(以下簡稱「客戶」)茲為向「兆豐國際商業銀行股份有限公司」(以下簡稱「銀行」)申請使用下列勾選之個人網路銀行服務(共____項)·同意遵守相關服務契約約定條款：

The undersigned (hereinafter "The Applicant") hereby files this application with Mega International Commercial Bank Co., Ltd (hereinafter "The Bank") for the following Internet banking services (total ____ items) and agrees to comply with the following contract terms and conditions:

個人銀行服務 Individual Internet Banking Service

1.個人網路/行動銀行 Individual Internet Banking/Mobile Banking 【064P】	☐ 申請/修改交易功能 Service Inquiry and Transaction (請續填以下資料)(Please continue to provide below information) ☐ 僅申請「查詢」服務 Service Inquiry Only (請於簽章處簽名+簽蓋原留印鑑)(Please sign in the Signature column + affix original sample seal) ☐ 重新開通 Resume (逾期 30 天未開通網銀/行銀) failure to activate Internet Banking/Mobile Banking within 30 days	☐ 暫停 Suspend ☐ 恢復 Resume ☐ 取消 Cancel (註銷網路銀行服務 Cancel the individual internet banking service)
2.恢復暫停付款 Resume Suspension of Payment 【0056】	☐ 申請 Apply (將同步恢復個人網路銀行/行動銀行及電話銀行之付款功能)(The payment functions of Internet Banking, Mobile Banking and Phone Banking will be resume simultaneously)	

安控機制 Security Device

1.雙重驗證登入 Log-In with Two-factor Authentication 【064P】 ☐ 申請 Apply ☐ 取消 Cancel

登入個人網路銀行/行動銀行時·增加使用本人之本行 e 碼寶、行動安全碼·確認身分安全機制。(持有新加坡分行帳戶者·登入個人網路銀行/行動銀行時必須申請此服務)
Add security with my Mega Bank Debit Card, One Time Password or Mobile OTP for identification during Internet Banking/Mobile Banking log-in. OTP Token/Mobile-OTP is required when you operate the A/C in Singapore.

2.安全驗證 Security Device

安全驗證 Security Device	設定 Activities	轉帳預設額度限制 (每筆、每日累計) Transfer Limit (per transaction and accumulated limit per day)		
		新臺幣非約定 NT\$ Non-Designated	新臺幣約定 NT\$ Designated	外幣約定(等值 NT\$) Foreign Currency Designated (equivalent to NT\$)
e 碼寶 OTP Token 【064N】	申請或異動請填寫「個人網路銀行/電話銀行_動態密碼安控機制申請書暨約定書」For an application or revision of One Time Password services, please fill out an "One Time Password Application Form and Agreement".	10 萬元/筆 20 萬元/日	200 萬元/筆 300 萬元/日	換匯： 未滿 50 萬元/日 currency exchange： Less than \$500 Thousand /1 day
行動安全碼 Mobile-OTP	請於兆豐銀行行動銀行 APP 申請或異動 Please apply or change in Mobile Banking	100 萬元/月 \$100,000/1 time \$200,000/1 day \$1 Million/1 month	\$2 Million/1 time \$3 Million/1 day	原幣轉帳匯款： 200 萬元/筆 300 萬元/日 Transfer and remittance in original currency： \$2 Million/1 time \$3 Million/1 day
電子金融憑證(智慧卡型) XML Certificate (smart card)	☐ 申請 Apply ☐ 取消 Cancel ☐ 解除鎖定 Certificate Unlock ☐ 暫停 Suspend ☐ 恢復 Resume			200 萬元/筆 300 萬元/日 \$2 Million/1 time \$3 Million/1 day

Customers agree on the debit account number, and they can use NTD/foreign currency to agree on the default transfer amount.

臺外幣國內轉帳 NT\$/Foreign Currency domestic Transfer

1.本人帳號互轉 For transfers among Accounts ☐ 申請 Apply 【僅限個人戶申請·Only of the same Applicant. 【064P】】 ☐ 取消 Cancel

本服務提供本人之國內臺外幣帳號間皆可互轉·其效力及於後續新增之存款帳號·惟排除未提升權限之數位存款帳號·This services provides transfer between domestic NT\$ and Foreign currency account. Including new account added in the future, but not including Not elevated Digital Deposit Account.
如客戶僅欲指定帳號扣款·請逐一約定扣款與轉入帳號·勿申請本功能。For designated debit account, Please do not use this service and select designated debit account one by one.

2.新臺幣、外幣扣款帳號設定 NT\$/Foreign Currency Debit Account 【幣 NT\$ 064P】【外幣 Foreign Currency B120】 空白欄位請以斜線劃銷
Please cross out unused columns.

☐ 約定所有本行帳號為扣款帳號 (包含所有國內臺/外幣帳號·不含未來於本行開立之新帳號) Agree that all the Mega Bank account are debit account. (including all the Mega Bank NT\$ and Foreign currency account, but not including new account added in the future)

☐ 逐一約定扣款帳號 (請續填以下欄位) Select designated debit account one by one (Please continue to provide below information)

約定扣款帳號 Designated Debit Account	新增 Add	刪除 Delete	幣別 Currency	累計轉帳限額(每筆/每日) Transfer Limit(1 time/1 day)	繳費/繳稅 Fee/Tax payment
A	☐	☐		NT / 萬元	開啟臺幣交易功能並約定扣款 帳號即預設開啟此功能 Open

個人網路銀行/行動銀行業務申請書暨服務契約

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B	☐	☐	NT / 萬元	the individual internet banking
C	☐	☐	NT / 萬元	NT\$ transfer function and set
D	☐	☐	NT / 萬元	the debit account then will open
				fee payment services.

約定轉帳額度、幣別 Assigned Transfer Limit & Currency	1. 約定之轉帳限額不得超過最高限額，約定扣款帳號勾選「所有本行帳號」及「逐一約定扣款帳號」未填寫者，預設約定額度為最高限額。<u>Assigned transfer limit should not exceed the maximum limit. If not specified, a default agreed amount is the maximum amount</u> 2. 同一轉出帳號轉帳最高限額，每筆為等值 NT\$200 萬元，每日累計為等值 NT\$300 萬元。<u>Same payment account transfer limit is the equivalent of NT\$2 Million per transaction; accumulated equivalent of NT\$3 Million per day.</u> 3. 個人網路銀行與行動銀行之臺外幣交易合併計算每日累計限額。<u>Daily accumulated limit is calculated combining NT\$/foreign currency transactions through Internet Banking and Mobile Banking.</u> 4. 外匯綜合存款帳號僅須設定美金為扣款幣別，即可使用本行其他掛牌幣別。<u>Only one currency needs to be designated for multi-foreign currency deposit account for access to other currencies quoted by the Bank.</u> 5. 約定本人本行新臺幣帳號互轉，無金額限制且不計入轉出限額。<u>For transfers among designated NT\$ Accounts of the same Applicant, there is no amount limit and transactions are excluded from a payment limit.</u>
繳費/繳稅服務 Fee Payment/Tax Payment Services	開啟臺幣交易功能並約定轉出帳號即預設開啟繳費/繳稅服務。<u>Open the individual internet banking NT\$ transfer function and set the debit account then will open fee payment/tax payment services.</u> 可繳交本行及其他銀行新臺幣代收費用，如信用卡款、電信費、保險費、學雜費等。<u>The Bank provides NT\$ fee forwarding services including credit card payment, telecommunications fee, insurance fee, tuition and miscellaneous fee and tax payment.</u>

3. 新臺幣、本行外幣約定轉入帳戶設定 Beneficiary Account 【064Z】請勾選配對之扣款帳號，空白欄位請以斜線劃銷，外幣帳號限填本行帳號

Matching payment account must be selected. Cross out unused columns. Foreign currency accounts must be Mega Bank accounts.

指定扣款帳號勾選方式：第 2 點扣款帳號選擇「逐一約定扣款帳號」則必填、可複選；約定扣款帳號為「所有本行帳號」則免填。

Specify the check method of the Debit Account number. Point 2 Debit Account number is required if you select "select designated debit account one by one" and can be double-selected; if the Debit Account number is agreed upon as "all the Mega Bank account are debit account", it is not required.

申請網路換匯（辦理結購結售存入客戶本行新臺幣或外幣帳號），請填寫新臺幣、外幣扣款帳號及轉帳限額，並填寫轉入帳戶及勾選扣款帳號。

Application for Online Foreign Exchange (foreign exchange purchase/sale deposit into Applicant's Mega Bank NT\$ or foreign currency account) Please provide NT\$, foreign currency payment account and transfer limit, as well as receiving account and selected payment account.

約定轉入帳戶 Beneficiary Account					指定扣款帳號 Debit Account
銀行代號(7 碼) Bank Code (7 digits)	帳號 Account No.	收款人戶名 Account Name	新增 Add	刪除 Delete	
(1)			☐	☐	☐ A ☐ B ☐ C ☐ D
(2)			☐	☐	☐ A ☐ B ☐ C ☐ D
(3)			☐	☐	☐ A ☐ B ☐ C ☐ D
(4)			☐	☐	☐ A ☐ B ☐ C ☐ D
(5)			☐	☐	☐ A ☐ B ☐ C ☐ D

客戶同意本行得於防制詐騙、防制洗錢...等特定目的範圍內，得蒐集、處理或利用「被約定轉入帳號」及其「被設定為約定轉入帳號之次數」等個人資料；客戶並同意

財金資訊股份有限公司於辦理金融機構間之金融資訊交換目的範圍內，得蒐集、處理或利用上開個人資料。

The applicant agrees that the Bank may collect, process, or use the applicant's personal data such as 「Designated Beneficiary Accounts」 and 「the number of times set as Designated Beneficiary Accounts」 within specific purposes such as preventing fraud and anti-money laundering. The applicant also agrees that Financial Information Service Co., Ltd may collect, process, or use the customer's personal data within the scope of conducting financial information exchange between financial institutions.

網路外匯申報 Online Foreign Exchange Declaration，是否有客戶英文基本資料【0024】 ☐是 Yes ☐否 No

(分行請確認【0024】基本資料是否有英文名稱/地址)(Branches, please confirm whether the basic information of [0024] has an English name/address)

4. 新臺幣非約定轉帳 NT\$ Non-Designated Service 【064P】 ☐申請 Apply ☐取消 Cancel (須申請安控 e 碼寶貝、行動安全碼或電子金融憑證始可使用)(Security device is required before use: ATM Card、OTP Token、Mobile OTP or Smart Card XML Certificate.)

臨櫃申請本服務適用所有扣款帳號，每一帳號轉帳限額每筆 NT\$10 萬元，每日累計 NT\$20 萬元，每月累計 NT\$100 萬元。This service is applicable to all payment accounts. The transfer limit for each account is NT\$100,000 one time, accumulated NT\$200,000 one day and NT\$1,000,000 one month.

提高非約定轉帳額度 Improve NT\$ Non-Designated transfer limit ☐申請 Apply (限線上申請非約定轉帳者可提高額度，提高後之額度同臨櫃申請之額度)(Apply NT\$ Non-Designated transfer service by internet can improve NT\$ Non-Designated transfer limit. The limit after the improve is the same as that of the branch application.)

5. 線上設定新臺幣轉入帳號 Online register NT\$ Designated account 【064P】 ☐申請 Apply ☐取消 Cancel (須申請安控行動安全碼、e 碼寶貝或電子金融憑證始可使用)(Security device is required: OTP Token, Mobile-OTP or Smart Card XML Certificate)

首次申請或取消本服務皆須臨櫃辦理，本服務適用所有新臺幣扣款帳號，每一帳號轉帳限額每筆 NT\$10 萬元，每日累計 NT\$20 萬元。

Apply or cancel this service need to go to the branch. This service is applicable to all debit accounts. The transfer limit for each account is NT\$100,000 one time and accumulated NT\$200,000 one day.

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外幣匯款 Foreign Currency Transfer

匯款外幣至國內外其他金融機構 Foreign
currency transfer to other domestic or
overseas financial institutions

合計：匯款外幣約定轉入帳戶，共____戶
Beneficiary Account: Total _____ Account(s)

約定轉入帳戶 Beneficiary Account of Foreign Currency 【海外分行、他行 Overseas Branch/Non Mega BankB130】轉入帳戶請填寫其他金融機構或海外分行之外幣帳號且需與前頁扣款帳號配對，未使用欄位請以斜線劃銷。Please provide foreign currency account numbers in other financial institutions or overseas branches Please cross out unused columns.

約定轉入帳戶(限活期性存款) Beneficiary Account Information (Demand Deposit Only)					新增 Add	刪除 Delete	指定扣款帳號 Debit Account (必填，可複 選)(Mandatory; multiple choices)
(1)	戶名/地址 Name / Add.			幣別 Currency			☐ A ☐ B ☐ C ☐ D
	銀行名稱 Bank Name			收款人身份 Beneficiary Code	☐	☐	
	帳號 A/C No.	銀行代號 (SWIFT Code)		收款國別 Country			
(2)	戶名/地址 Name / Add.			幣別 Currency			☐ A ☐ B ☐ C ☐ D
	銀行名稱 Bank Name			收款人身份 Beneficiary Code	☐	☐	
	帳號 A/C No.	銀行代號 (SWIFT Code)		收款國別 Country			

收款人身份:1.外國政府機構、我國政府駐外機構 3.民間(法人、個人) (未填寫者，預設值為「3:民間」) Beneficiary:1.Foreign Government Agency or overseas diplomatic mission of Taiwan. 3.Individual(Corporation, Individual.)(Default)

網路理財投資 Wealth Management

1.信託理財商品(包含基金、ETF、外國股票、外國債券等，可於線上交易之商品) Wealth management products (Including Fund, ETFs, Foreign stocks& Foreign bonds,etc.) 【064P、0644】

新增 Add	取消 Delete	約定扣款帳號 (外幣限綜合存款) Debit Account	說明 Note
☐	☐		網路下單須先簽訂「信託總約定書」並辦理「財富管理業務認識客戶程序」The Applicant must sign Master Trust Agreement and Fortune Management Know-Your-Clinet first.
☐	☐		

2.黃金存摺 Gold Passbook 【064P】網路下單須先簽訂「黃金存摺開戶申請書暨約定書」、「黃金存摺契約重要內容及風險說明書」及辦理「財富管理業務認識客戶程序」The Applicant must sign Gold Passbook Application Form and Agreement、Terms and Risk Disclosure for Gold Passbook and Fortune management Know-Your- Clinet first.

新增 Add	取消 Delete	黃金存摺帳號 Gold Passbook A/C No.	申請扣款項目 Item	申購/回售帳號 Debit / Redemption Account
☐	☐		☐ 新臺幣 NT\$ ☐ 美元 USD	
☐	☐		☐ 新臺幣 NT\$ ☐ 美元 USD	

新臺幣(美元)計價黃金存摺，申購/回售帳號限本行本人新臺幣(美元)活期性帳號，買賣最小單位是 1 公克(1 英兩)。

The debit/redemption account must be the Applicant's account at Mega Bank. Minimum trading unit is 1 gram (1 ounce).

銀行確認項目

適用：1.個人戶申請約定轉入帳戶設定(請填寫第 1、2、4 項)。2. 65 歲以上之客戶申請網銀各項功能(請填寫第 3、4 項)。3.約定轉入帳戶其被約定次數已觸及風險閾值(請填寫第 5、6 項)。由銀行櫃檯人員關懷客戶提問後填寫。This section is applicable to:1.Individual application agreed to transfer into account settings(Please fill in items 1, 2, and 4) 2.Customers over the age of 65 apply for various functions of internet banking(Please fill in items 3 and 4). 3. The number of times set as designated beneficiary account has reached the risk threshold (Please fill in items 5 and 6). To be completed by the Bank Clerk following questions to Applicant.

☐ 申請約定轉入至與本人相同戶名之帳號(得免填寫以下欄位) **Application for assigned transfer to Applicant's account under same account name** (below information not required)

☐ 銀行判斷無詐騙之虞者(得免填寫以下欄位) **Bank determines no fraud concern** (below information not required)

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1. 客戶認識申請約定帳戶的受款人 **Applicant** knows payee of assigned account ☐ 是 Yes ☐ 否 No
2. 申請約定帳戶目的 Purpose for account assignment ☐ 正常 Normal · 目的為 Purpose : _____
☐ 異常 Abnormal · 請說明 Please explain : _____
3. 65 歲以上之客戶申請網銀功能目的 Customers over the age of 65 apply for internet functions ☐ 正常 Normal · 目的為 Purpose : _____
☐ 異常 Abnormal · 請說明 Please explain : _____
☐ 客戶拒絕回答以上問題 以上問題如有異常或客戶拒絕回答者，請委婉說明並請客戶簽名確認與詐騙等情形無關。 **Applicant refuses to answer the above questions. if "abnormal" or "Applicant refusal" is indicated above, please euphemistically ask the Applicant to affix a signature to confirm no involvement with fraud.** 立約人簽名 **Applicant's signature** : _____
☐ 客戶拒絕簽名 **Applicant refuses to sign** 銀行經研判客戶顯屬遭詐騙者，請撥打「165」或 0800-777-165 警政署防範詐騙專線或逕向「110」報案。 **If the Bank determines clear fraud against the Applicant, please dial "165" or the National Police Agency Fraud Prevention Hotline 0800-777-165, or "110" to file a police report**
4. 已關懷提問並提醒客戶小心詐騙 Cared about asking questions and reminding the applicant to be careful of fraud ☐ 是 Yes
約定帳戶其被約定次數已觸及風險閾值，請加強關懷詢問，必要時請客戶提供相關證明文件 The number of times set as designated beneficiary account has reached the risk threshold, please strengthen care and inquiry, and if necessary, ask the applicant to provide relevant supporting documents.
5. 櫃員是否有再次加強關懷詢問 Has the clerk strengthened their care and inquired again ☐ 是 Yes ☐ 否 No
6. 客戶是否提供相關證明文件 Does the applicant provide relevant supporting ☐ 是 Yes ☐ 否 No

立約人茲聲明已據實填寫本申請書暨服務契約所載事項，且已詳閱並充分明瞭本申請書暨服務契約全部內容（包括但不限於「兆豐國際商業銀行個人網路銀行/行動銀行業務服務契約約定條款」第 20 條所定履行個人資料保護法告知義務之內容）。為此，立約人同意、允許銀行於各該特定目的之必要範圍內，得蒐集、處理或利用立約人之個人資料，並願遵守本申請書暨服務契約全部內容，以利銀行提供相關服務。
本申請書暨服務契約於中華民國 年 月 日經立約人攜回審閱或立約人自行於銀行網站下載審閱。（契約審閱期間至少五日）
此 致

兆豐國際商業銀行股份有限公司

The Applicant has complete this application form with factual information and confirms that the Applicant has carefully read and fully understood the following agreement (including but not limited to the notice given in accordance with the Personal Information Protection Act under Article 20 of the Mega International Commercial Bank Internet Banking Terms and Conditions). For this, the Applicant agrees and allows the Bank to collect, process or use the Applicant personal information to the extent required for the specific purposes and shall comply with all provisions of this application form and service agreement in order to facilitate the Bank's provision of the relevant services.

This application form and service agreement has been brought back for review by the undersigned on Year Month Date or downloaded from the Bank's website for review. (The contract review period must be at least 5 days)

To
Mega International Commercial Bank Co., Ltd

身分證統一編號 ID No. : _____

印鑑參照帳號 A/C No. of Signature card : _____

已領取 I've received

- ☐ 契約正本 Agreement
☐ 電子金融憑證晶片卡 XML Smart Card
☐ 電子金融憑證密碼單 XML Smart Card Password sheet

經副 襄理 Manager /Assistant Manager	覆 核 Verifier	經 辦 Clerk	驗 印 Verified by
--	--------------------	-----------------	-----------------------

推廣行員編號 : _____
Agent No.

簽蓋原留印鑑 Signature or seal affixed should match
Specimen Seal Certificate Card : _____

(若下開立約人「簽名」樣式與留存印鑑相同者，可免再簽蓋以上原留印鑑) If your signature is the same as signature card in the bank, then you do not need to sign it again above.

立約人(親簽) :

Signature of Applicant

中華民國 年 月 日
Date: (YYYY) (MM) (DD)

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

This Agreement is originally prepared in Chinese and is 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 predominant for all purposes whatsoever.

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兆豐國際商業銀行個人網路銀行/行動銀行業務服務契約約定條款

Mega International Commercial Bank Individual Internet Banking /Mobile Banking Service Terms and Conditions

第一條、銀行資訊

- (一) 銀行名稱：兆豐國際商業銀行
- (二) 申訴及客服專線：0800-016-168
- (三) 網址：<https://www.megabank.com.tw>
- (四) 地址：台北市吉林路 100 號
- (五) 傳真號碼：02-2356-7991、02-2356-7998
- (六) 銀行電子信箱：<https://www.megabank.com.tw/webitem/contact.asp>

Article 1. Bank Information

- (1) Bank Name: Mega International Commercial Bank
- (2) Complaint and Customer Service Hotline: 0800-016-168
- (3) Website: <https://www.megabank.com.tw>
- (4) Address: No. 100, Jilin Road, Taipei City
- (5) Fax: 02-2356-7991、02-2356-7998
- (6) Bank Email: <https://www.megabank.com.tw/webitem/contact.asp>

第二條 契約之適用範圍

本契約係個人網路銀行暨行動銀行業務服務之一般性共同約定，除個別契約另有約定外，悉依本契約之約定；個人網路銀行服務網頁（網址：<https://ebank.megabank.com.tw>）所列示之內容為契約之一部分。

個別契約不得牴觸本契約，但個別契約對客戶之保護更有利者，從其約定。

申請書及其附件為本契約之一部分，與本契約有同一效力。

本契約條款如有疑義時，應為有利於消費者之解釋。

Article 2. Scope of Application

This agreement constitutes the general terms and conditions for Individual Internet Banking and Mobile Banking Services. Unless otherwise provided in individual contracts, the provisions of this agreement shall apply. The provisions listed on the webpage of Individual Internet Banking Services (website: <https://ebank.megabank.com.tw>) are integral parts of this agreement.

No individual contract shall conflict with this agreement, unless the individual contract provides more favorable protections for the Applicant.

The application form and its attachments are integral parts of and have the same effect as this agreement.

In case of any ambiguity with any clause of this agreement, an interpretation shall be made to the consumer's favor.

第三條 名詞定義

- 一、「個人網路銀行暨行動銀行業務」：指客戶端電腦或特定手機平台(iOS、Android)經由網路與銀行電腦連線，無須親赴銀行櫃台，即可直接取得銀行所提供之各項金融服務。
- 二、「電子文件」：指銀行或客戶經由網路連線傳遞之文字、聲音、圖片、影像、符號或其他資料，以電子或其他以人之知覺無法直接認識之方式，所製成足以表示其用意之紀錄，而供電子處理之用者。
- 三、「數位簽章」：指將電子文件以數學演算法或其他方式運算為一定長度之數位資料，以簽署人之私密金鑰對其加密，形成電子簽章，並得以公開金鑰加以驗證者。
- 四、「憑證機構」：為一公正機構，受理客戶有關帳務或身分資訊電子憑證申請（目前銀行之電子憑證認證機構為台灣網路認證股份有限公司）。
- 五、「憑證」：指載有簽章驗證資料，用以確認簽署人身分、資格之電子形式證明。
- 六、「客戶申請憑證」：除使用本契約規定之範圍外，尚得使用於臺灣網路認證股份有限公司網站公告之應用範圍內，除此之外，客戶不得將該憑證作其他目的之使用。
- 七、「私密金鑰」：係指具有配對關係之數位資料中，由簽署人保有，用以製作數位簽章者。
- 八、「公開金鑰」：係指具有配對關係之數位資料中，對外公開，用以驗證數位簽章者。
- 九、「帳戶」：指訂約雙方以書面約定，作為客戶支付相關款項之指定活期性存款帳戶。
- 十、「行動銀行」：為個人網路銀行之延伸服務，提供申請個人網路銀行服務之客戶可使用特定手機平台 (iOS、Android)，下載銀行行動銀行軟體，使用銀行所提供之行動銀行各項服務。

Article 3. Definitions

1. "Internet Banking and Mobile Banking Services" means any financial service that may be acquired directly from the Bank by the Applicant through an Internet connection of its computer or Mobile phone platform (iOS/Android) to the Bank's computer, without visiting the bank counter in person.
2. "Electronic Document" means a record generated by the Bank or the Applicant through network transmitted text, sound, graphic, image, symbol or other data in an electronic or other manner that cannot be directly identified by human cognizance for the purpose of electronic processing.
3. "Digital Signature" means a certain length of digital data computed from an Electronic Document through arithmetic or other methods and encrypted by the signatory's Private key, forming an Electronic Signature that may be verified through a Public Key.
4. "Certification Organization" is an independent organization that processes Applications' applications for electronic certificates for accounts or identities (the Bank's current electronic certification organization is Taiwan-CA, Inc.)
5. "Certificate" means a proof in the electronic form with signature certification data that can be used to verify the signatory's identity and qualification. In addition to the usage within the scope provided in this agreement, the certificate granted to the Applicant may also be used within the scope of application as published on the website of Taiwan-CA, Inc. The Applicant shall not use the certificate for any other purpose.
6. "Private Key" means, among a set of matching digital data, the part that is kept by the signatory and used to generate a Digital Signature.
7. "Public Key" means, among a set of matching digital data, the part that is public and used to verify the Digital Signature.
8. "Account" means the designated current deposit account agreed upon by both parties in writing from which the Applicant will make relevant payments.
9. "Mobile Banking": It is an extension of online banking; the Applicant who applies for online banking services can use the specific mobile phone platform (iOS or Android) to download the Bank's mobile banking software to access various mobile banking services provided by the Bank.

第四條 網頁之確認

客戶使用個人網路銀行前，請先確認個人網路銀行正確之網址，才使用個人網路銀行服務；並同意事先詳讀銀行公告或約定，及依照網路指示步驟操作，如因操作不當或其他任何非可歸責於銀行之事由，致有損及客戶權益情事發生時，客戶應自行負責。如有疑問，請電 0800016168 詢問。

銀行應以一般民眾得認知之方式，告知客戶個人網路銀行應用環境之風險。

銀行應盡善良管理人注意義務，隨時維護網站的正確性與安全性，並隨時注意有無偽造之網頁，以避免客戶之權益受損。

Article 4. Webpage Confirmation

Before using Internet Banking, the Applicant should first verify the correct web address. The Applicant also agrees to first read the Bank's publications or agreements carefully and operate in accordance with the steps instructed on the website. The Applicant shall be solely responsible for any damage to its interest due to improper operation or any other reason that is not attributable to the Bank. In case of any questions, please call 0800016168.

The Bank shall advise the Applicant of the risks involved in the Internet Banking application environment in a manner that can be understood by the general public.

The Bank shall exercise due care as a good administrator to maintain the correctness and security of the website at all times and shall exercise due care at all times as to whether there is any forged webpage in order to avoid jeopardy to the Applicant's interest.

第五條 服務項目

銀行於個人網路銀行暨行動銀行提供存款、貸款、信用卡及理財等相關服務(個人網路銀行/行

動銀行相關服務內容，以銀行網站公告為準)。

銀行對於個人網路銀行網站記載之相關訊息，應確保其正確性，且對客戶所負義務不得低於網站之內容。

Article 5. Scope of Services

The Bank provides the deposit, mortgages, credit card and finance functions on the Individual Internet Banking and Mobile Banking (Individual Internet Banking and Mobile Banking relevant services based on the Bank's publication online)

The Bank shall ensure the correctness of relevant information provided on the Individual Internet Banking website and shall bear obligations to the Applicants that are not less than the provisions of the website.

第六條 連線所使用之網路

銀行及客戶同意使用網路進行電子文件傳送及接收。

銀行及客戶應分別就各項權利義務關係與各該網路業者簽訂網路服務契約，並各自負擔網路使用之費用。

Article 6. Connection Network

The Bank and the Applicant agree to use the network for the transmission and reception of Electronic Documents.

The Bank and the Applicant shall each sign an Internet service contract with their respective Internet providers in relation to their rights and obligations and shall each bear the respective fees for Internet usage.

第七條 電子文件之接收與回應

銀行接收含數位簽章或經銀行及客戶同意用以辨識身分之電子文件後，除查詢之事項外，銀行應提供該交易電子文件中重要資訊之網頁供客戶再次確認後，即時進行檢核及處理，並將檢核及處理結果，以網頁、E-MAIL 或其他雙方約定之方式通知客戶，或客戶使用網站提供功能自行查詢。

銀行或客戶接收來自對方任何電子文件，若無法辨識其身分或內容時，視為自始未傳送，但銀行可確定客戶身分時，應立即將內容無法辨識之事實，以網頁、E-MAIL 或其他雙方約定之方式通知客戶，或客戶使用網站提供功能自行查詢。

Article 7. Receiving and Responding to Electronic Documents

Upon receipt of a Digital Signature or any Electronic Document used for identification as agreed upon by the Bank and the Applicant, other than consultation matters for which the Bank should provide the webpage showing important information in the Electronic Document of such transaction for the Applicant's double confirmation, the Bank shall perform verification and processing immediately. The results of the verification and processing shall be provided to the Applicant through the webpage, by email or in another manner agreed to by both parties. Alternatively, the Applicant may use the website function for its own viewing.

Upon receipt by the Bank or the Applicant or any Electronic Document from the other party, if the identity or message cannot be identified, it shall be deemed that such Electronic Document was never sent. However, if the Bank can ascertain the identity of the Applicant, it shall give immediate notice to the Applicant through the webpage, by email or any other manner agreed to by both parties about the fact that the message cannot be identified, or the Applicant can use the website function for viewing.

第八條 電子文件之不執行

如有下列情形之一，銀行得不執行任何接收之電子文件：

- 一、有具體理由懷疑電子文件之真實性或所指定事項之正確性者。
- 二、銀行依據電子文件處理，將違反相關法令之規定者。
- 三、銀行因客戶之原因而無法於帳戶扣取客戶所應支付之費用者。

銀行不執行前項電子文件者，應同時將不執行之理由及情形，以網頁、E-MAIL 或其他雙方約定之方式通知客戶，或客戶使用網站提供功能自行查詢，客戶受通知後得以電話、E-MAIL 或其他雙方約定方式向銀行確認。

Article 8. Non-Execution of Electronic document

In case of any of the following events, the Bank will not execute any Electronic Document received:

1. There is a specific reason for having suspicion about the veracity of the Electronic Document or the correctness of the instructed matter.
2. The Bank's processing in accordance with the Electronic Document would breach an applicable law.
3. The Bank cannot debit the fee payable by the Applicant from the account due to the Applicant's reasons.

If the Bank does not execute the Electronic Document under the previous paragraph, it shall give notice to the Applicant about the reason for and status of non-execution through webpage, by email or in any other manner agreed to by both parties, and the Applicant may use the website function for its own viewing. Following such notice, the Applicant may confirm with the Bank by telephone, email or any other manner agreed to by both parties.

第九條 電子文件交換作業時限

電子文件係由銀行電腦自動處理，客戶發出電子文件，經客戶依第七條第一項銀行提供之再確認機制確定其內容正確性後，傳送至銀行後即不得撤回。但未到期之預約交易在銀行規定之期限內，得撤回、修改。

若電子文件經由網路傳送至銀行後，於銀行電腦自動處理中已逾銀行營業時間（週一至週五之下午三時三十分）時，銀行應即以電子文件通知客戶，該筆交易將改於次一營業日處理或依其他雙方約定方式處理。

網路轉帳（外匯交易除外）交易時間不論是否為銀行營業日，銀行均提供二十四小時服務，若於銀行營業時間（週一至週五下午三時三十分）結束後繼續操作者，則視為次一營業日帳。

惟跨行轉帳每筆金額超過新臺幣二百萬元，該筆跨行轉帳之截止時間為週一至週五之下午三時三十分。於個人網路銀行繳稅，每筆金額須小於新臺幣 200 萬元，若繳稅金額超過新臺幣 200 萬元，客戶須至財政部網路繳稅服務網（<https://paytax.nat.gov.tw/>）繳納，於該網站辦理網路繳稅交易為二十四小時服務，倘繳交稅款屬逾期不受理之繳款類別，其截止繳稅時間為政府機關繳稅通知所載繳稅截止日當日二十四時。於財政部網路繳稅服務網辦理網路繳稅每日單筆金額及每日多筆累計金額均無限制。

銀行提供客戶二十四小時於個人網路銀行線上申請取消約定轉入帳戶，客戶如欲恢復請重新申請。

Article 9. Deadline for Electronic Document Exchange

Electronic Documents are processed automatically by the Bank's computers. Once an Electronic Document is sent and after the Applicant has confirmed the correctness of the message through the double verification system provided by the Bank under Paragraph 1, Article 7, the Applicant cannot withdraw the message. However, a scheduled transaction that is not yet due may be withdrawn or revised before the deadline prescribed by the Bank.

After an Electronic Document is sent to the Bank through the network, if the automatic processing by the Bank's computer is beyond the Bank's business hours (3:30 p.m., Monday to Friday), the Bank shall give notice to the Applicant immediately through an Electronic Document. Such transaction will be deferred to the following business day or processed in any other manner as agreed by both parties.

The Bank provides 24-hour services for online transfer (excluding foreign exchange transactions) on both banking and non-banking days. If the operation continues after the end of the Bank's business hours (3:30 p.m., Monday to Friday), it will be accounted for on the following business day.

However, for cross-bank transfer over NT\$2 Million one time, the deadline for such cross-bank transfer is 3:30 p.m., Monday to Friday. For tax payment through Internet Banking, each

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transaction is limited to **NT\$2 Million**. If the tax payment exceeds NT\$2 million, the Applicant must use the Online Tax Payment Services by the Ministry of Finance (<https://paytax.nat.gov.tw/>). This website provides 24-hour online tax payment services. If a certain tax payment will not be processed after the deadline, the deadline for the payment of such tax shall be 24:00 of the day of tax payment deadline specified in the tax form issued by the government authority. There is no amount limit per transaction or accumulated amount limit per day for tax payment on the tax payment website of the Ministry of Finance. The Bank provides the Applicant with a 24-hour online application through Internet Banking to cancel any designated receiving account or to suspend the payment function of any deposit account. To reinstate such functions, the Applicant must apply for the application again.

第十條 費用

客戶自使用本契約服務之日起，同意依銀行所訂之收費標準（詳本契約附表-「兆豐國際商業銀行電子金融業務收費標準一覽表」）繳納各項交易處理服務費及安裝設備費。銀行並將上開收費標準公告於營業場所及網站。
前項交易處理服務費授權銀行於交易時自客戶之帳戶內自動扣繳，安裝設備費則應於申請時或展期時繳納；如未記載者，銀行不得收取。
收費標準於訂約後如有調整，銀行應於銀行網站之明顯處公告其內容，並以網頁、E-MAIL 或其他雙方約定之方式使客戶得知調整之內容。
前項之調整如係調高者，銀行應於網頁上提供客戶表達是否同意費用調高之選項。客戶未於調整生效日前表示同意者，銀行將於調整生效日起暫停客戶使用個人網路銀行一部之服務。客戶於調整生效日後，同意費用調整者，銀行應立即恢復本契約相關服務。
前項銀行之公告及通知應於調整生效六十日前為之，且調整生效日不得早於公告及通知後次一年度之起日。

Article 10 Fees

From the date of the Applicant's use of the services under this agreement, he/she agrees to pay all transaction processing services fees and security control device fees in accordance with the fee schedule established by the Bank (see attachment – Mega International Commercial Bank Electronic Financing Services Fee Schedule). The Bank will also publish such fee schedule in its business place and on its website.

The Bank is authorized to debit the service processing service fees under the previous paragraph automatically from the Applicant's account upon transaction. The security control device fees shall be paid upon application or renewal. No charge shall be made by the Bank if it is not specified. Any change to the fee schedule following this agreement shall be published by the Bank in a conspicuous location of its website and the Applicant shall be advised of the revised provisions through the webpage, by email or in another manner agreed by both parties. If the change under the previous paragraph is an increase, the Bank shall provide the Applicant with an option on the webpage to state whether it agrees to the increased fee. If the Applicant does not make a specification before the effective date of the change, the Bank will suspend the Applicant's use of certain services of Internet Banking from the effective date of the change. If the Applicant agrees to the fee change after the effective date thereof, the Bank shall immediately re-instate the relevant services of Internet Banking. The Bank's publication and Notice under the previous paragraph shall be given 60 days before the effective date of the change and such effective date shall not be earlier than the first day of the year following the publication or Notice.

第十一條 客戶軟硬體安裝與風險

客戶申請使用本契約之服務項目，應自行安裝所需之電腦軟體、硬體，以及其他與安全相關之設備。安裝所需之費用及風險，由客戶自行負擔。
前項軟硬體設備及相關文件如係由銀行所提供，銀行僅同意客戶於約定服務範圍內使用，不得為之轉讓、轉借或以任何方式交付第三人。銀行並應於網站及所提供軟硬體之包裝上載明進行本契約服務之最低軟硬體需求，且負擔所提供軟硬體之風險。
客戶於本契約終止時，如銀行要求返還前項之相關設備，應以本契約特別約定者為限。

Article 11. Installation and Risk of Application Software and Hardware

For any computer software and hardware that must be installed by the Applicant itself in filing an application to use the Services, as well as any other safety related equipment, the cost and risk required for the installation shall be borne by the Applicant. If any software, hardware equipment and relevant document under the first paragraph is provided by the Bank, the Bank only allows the Applicant to use such equipment and document to the extent of the agreed upon services, without any transfer, assignment or delivery to any third party in any manner. The Bank shall also specify the minimum software/hardware requirements on its website and the software/hardware that it provides and shall bear the risk of providing such software/hardware. Upon termination of this agreement and if the Bank requires that the relevant equipment under the previous paragraph be returned, it shall be limited to the special provisions under this agreement.

第十二條 客戶連線與責任

銀行與客戶有特別約定者，必須為必要之測試後，始得連線。
客戶對銀行所提供之使用者代號、密碼、憑證及其它足以識別身分之工具，應負保管之責。客戶輸入密碼連續錯誤達三次時，銀行電腦即自動停止客戶使用本契約之服務。客戶如擬恢復使用，須重新申請個人網路銀行密碼。**客戶於一年內如未曾使用本契約服務，登入時須先變更密碼，且不得與前一次相同，為降低密碼被人竊取之風險，銀行每年提醒客戶變更密碼。為保障客戶金融交易安全，客戶使用行動裝置啟動行動銀行時，如偵測疑似遭破解 (root 或 JB) 或於虛擬環境執行，將無法使用行動銀行服務。**

Article 12. Applications' Connection and Responsibility

When the Bank has a special agreement with the Applicant, connection shall only take place after the necessary test has been performed with the Bank. The Applicant is responsible for the safekeeping of the user code, passcode, certificate and other identification tools provided by the Bank. When the Applicant keys in any incorrect passcode under the previous paragraph three times or more, the Bank's computer will automatically suspend the Applicant's use of the Services. If the Applicant wishes to reinstate the use, a new application must be filed. **If the Applicant does not use the services under this agreement for one year, the passcode must first be changed upon log-in and it must not be the same as the previous passcode. To lower the risk of passcode theft, the Bank will remind the Applicant to change the passcode every year.** In order to ensure the security of customer financial transactions, when customer use mobile banking by mobile devices, if they are detected to be cracked (root or JB) or executed in a virtual environment, they will not be able to use mobile banking services.

第十三條 交易核對

銀行應於（1）一般卡（非商務卡）之信用卡對帳單：帳單結帳日後第七個營業日前；（2）存款對帳單：每月第七個營業日前以 E-MAIL 方式將客戶之帳單送至客戶所填寫之 E-MAIL ADDRESS 中，如因有非可歸責於銀行之事由致無法遞送時，該月即不再重送，但客戶得經由個人網路銀行自行查詢。
銀行於每筆交易指示處理完畢後，以電子文件（如網頁、E-MAIL 等方式）或其他雙方約定之方式通知客戶。客戶應核對其結果有無錯誤，如有不符，應於使用完成之日起四十五日內，以電話、E-MAIL、書面或其他雙方約定之方式通知銀行查明。
銀行應於每月對客戶以平信、E-MAIL 或其他雙方約定方式寄送上月之交易對帳單（該月無交易時不寄）。客戶核對後如認為交易對帳單所載事項有錯誤時，應於收受之日起四十五日內，以電話、E-MAIL、書面或其他雙方約定之方式通知銀行查明。
銀行對於客戶之通知，應即進行調查，並於通知到達銀行之日起三十日內，將調查之情形或結果以書面方式覆知客戶。

Article 13. Transaction Reconciliation

The Bank shall (1) Send a credit card statement for regular cards (non-business cards) 7 business days following the account closing date; (2) Send a deposit statement before the 7th business day of each month by email to the email address provided by the Applicant. If delivery fails due to any reason that is not attributable to the Bank, the statement for the month will not be re-sent. However, the Applicant may view the records through Internet Banking. After the Bank completes processing of each transaction instruction, it shall give notice to the Applicant through Electronic Document (such as the webpage or email) or in the manner agreed between the Bank and the Applicant. After each use of the services, the Applicant shall verify whether the result is correct. In case of any discrepancy, a notice for clarification shall be given to the Bank by

telephone, email, in writing or any other manner agreed by both parties within 45 days from the date of completed use. The Bank shall send the Applicant a transaction statement for the previous month by regular mail, email or any other manner agreed by both parties every month (except if there is no transaction in such month). If the Applicant believes that anything recorded in the transaction statement is incorrect after verification, a notice for clarification shall be given to the Bank by telephone, email, in writing or in any other manner agreed by both parties within 45 days from the receipt of the statement. The Bank shall conduct an investigation immediately upon the Applicant's notice. The status or results of the investigation shall be replied to the Applicant within 30 days from the date of delivery of the notice to the Bank.

第十四條 掛失

辦理電子金融憑證(智慧卡型)掛失，於銀行受理掛失停用並完成電腦登錄時生效，客戶欲取消掛失或重新申請，須攜帶身分證件、原留印鑑至銀行辦理。
辦理金融卡或 I C 金融卡掛失，該掛失金融卡於下列時點起被冒用所生之損失，除 I C 金融卡預付消費未用餘額外，全數由銀行負擔：（1）提取現款、轉帳入戶及磁條卡轉帳消費者，於銀行受理掛失停用完成電腦登錄時；（2）屬 I C 金融卡之轉帳消費功能者，於銀行受理掛失之次日上午六時起。
I C 金融卡掛失止付後，其卡片內原圈存之金額須於掛失止付日起十二日後始得支用。客戶欲取消掛失或申領新卡，須攜帶身分證件、原留存印鑑至原存行辦理。

Article 14. Declaration of Loss

A declaration of loss for an Electronic Certificate (smart card) takes effect from the time the Bank processes the declaration and completes computer registration. If the Applicant wishes to cancel the declaration or wishes to file a new application, he/she must visit the Bank with his/her ID and original sample seal. For declaration of loss of an IC ATM Card or IC card, losses incurred due to fraudulent use of the lost card from the below point of time will be fully borne by the Bank, except prepaid and unused balance in the IC card: (1) For cash withdrawal, transfer and magnetic card transfer, from the time the Bank processes the declaration of loss and completes computer registration; (2) For IC card transfers, from 6:00 p.m. of the day following the Bank's processing of the declaration of loss. After a declaration of loss for an IC card, the balance inside the card shall only become available 12 days after the date of declaration of loss. If the Applicant wishes to cancel the declaration of loss or to apply for a new card, he/she must visit the original bank with ID and original sample seal.

第十五條 網路轉帳交易

網路轉帳交易之金額以新臺幣「元」為單位。客戶轉帳至其在銀行其他新臺幣帳戶無金額限制，轉帳至銀行第三人特定帳戶部分或跨行轉帳部分或非約定帳戶轉帳部分或繳費服務部分，每日及每月累計轉帳限額，每筆轉帳限額，由銀行以顯著方式於網路上公開揭示，銀行並得隨時調整或訂定之。
客戶申請網路銀行交易功能並約定扣款帳號即預設開啟約定轉帳額度、繳費/繳稅、繳交信用卡、繳交貸款功能。
開立活期性存款帳戶之客戶得申請以網路轉帳方式將該帳戶存款轉入客戶本人在銀行開立之其他帳戶，亦得事先以書面約定為跨行轉帳或轉入第三人在銀行開立之帳戶。凡申請以 e 碼寶買、行動安全碼或電子金融憑證辦理轉帳交易者，可向銀行申請轉入非約定帳戶轉帳之功能。轉入帳號如為銀行同業帳號時，有關之手續費同意銀行逕自客戶帳戶內扣取。
網路轉帳交易包含客戶使用個人網路銀行及行動銀行之轉帳交易，轉帳限額合併計算個人網路銀行及行動銀行之交易金額。

預約轉帳可預約十二個月內之轉帳交易。預約交易可於到期日前一日，透過個人網路銀行取消前次之預約交易。

預約外幣轉帳交易限原幣。若註銷使用個人網路銀行或帳戶結清，銀行將取消該帳戶所有未到期之預約交易。
個人之約定轉入帳戶，除本行本人帳號為立即生效外，其餘皆於設定後次日曆日生效。

客戶利用行動銀行辦理之預約轉帳，如屆至預約轉帳日雖已終止行動銀行，惟並未終止個人網路銀行轉帳服務及使用者代碼者，仍不影響該筆預約轉帳交易之進行。

以個人網路銀行或行動銀行等方式於營業時間外（含假日）辦理轉帳及匯款存入之活期性存款，皆於存入當日開始計息，當日之切換點以 24 時為基礎。

繳費及繳稅服務：個人網路銀行之繳費類別項目細項列示銀行網站，立約人可透過個人網路銀行繳交各項稅款，包括所得稅、營業稅、營所稅、牌照稅、房屋稅及地價稅等；繳稅交易時間不論是否為銀行營業日，銀行均提供二十四小時服務，各項稅款截止繳稅時間為政府機關繳稅通知所載繳稅截止日當日二十四時，逾期即無法受理，立約人須臨櫃繳納；**每筆稅款金額須小於新臺幣 200 萬元。**

數位存款帳戶相關轉帳規範請參見「兆豐國際商業銀行受理客戶以網路方式開立數位存款帳戶同意條款」。

Article 15. Online Transfer

Minimum unit for online transfer is NT\$1. There is no amount limit for Application transfer to other NT\$ accounts with the Bank. For transfers to third party specific accounts with the Bank or cross-bank transfers, or transfers involving non-designated accounts or fee payment services, the accumulated amount limit per day and per month and the amount limit per transaction shall be published by the Bank in a conspicuous manner online. The Bank may change or establish such limits at any time. **Open the individual internet banking NT\$ transfer function and set the debit account then will open designated transfer limit and fee payment services (including credit card fee and loan payment).** Any Application with a current deposit account may file an application for the deposit in such account to be transferred to the Applicant's other accounts with the Bank through online transfer. A written agreement may also be entered into in advance for cross-bank transfer or transfer into a third party account with the Bank. In case of application for transfer with IC ATM Card, One Time Password, Mobile OTP or Electronic Certificate (Smart Card), an application may be filed with the Bank for transfer functions into non-designated d accounts. If the receiving account is a non-Mega Bank account, the Applicant agrees for the Bank to debit his/her account to pay for the applicable processing fee. **Scheduled transfer may be made for the following 12 months. A scheduled transaction may be cancelled through Internet Banking up to the day preceding the due date.** **Scheduled foreign currency transfers can only be made for the original currency. In case of a cancellation of Internet Banking or closure of accounts, the Bank will cancel all scheduled transactions that are not yet due with such account.** **Personally designated receiving account shall take effect on two calendar days after the application date unless the applicant's own account of the Bank shall be effective immediately. If the Applicant uses Mobile Banking for scheduled transfer and if Mobile Banking has been terminated by the time of scheduled transfer date, but if the online banking transfer services or user code have not been terminated, the scheduled transfer shall still take place.**

For transfers or deposits into current accounts through Internet Banking or Mobile Banking outside the business hours (including holidays), interest shall accrue from the date of credit. The cutoff point from day to day is based on 24 hours. Fee and Tax Payment Services:

The types of fees that may be paid through Individual Internet Banking are listed on the Bank's website. The Applicant can pay taxes through Individual Internet Banking including income tax, business tax, business location tax, license tax, housing tax and land value tax, etc. The Bank provides 24-hour services for tax payment transactions on both banking days and non-banking days. The deadlines for tax payments are 24:00 on the payment deadlines specified on the tax forms issued by the government authorities. Payment after the deadline will not be processed and the Applicant must make payment at the counter. **Tax payment cannot exceed NT\$2 Million per transaction.** For relevant regulations on transfers through digital deposit accounts, please refer to "Mega International Commercial Bank Agreement on Opening a Digital Deposit Account via the Internet."

第十六條 信託理財業務網路交易(含 ETF/外國股票//外國債券交易)

ETF/外國股票//外國債券之買進、賣出等交易時間悉依本行網路銀行內說明為準，如以網路為國外基金之單筆及定時（不）定額申購、轉換、回贖交易時，不論是否為銀行營業日，銀行均提供二十四小時服務，惟於**每一營業日上午九時至下午三時之交易始為當日生效之交易，非營業時間內之交易，視為次日營業日或預約交易**，欲取消非營業時間內之交易，須於生效日前為之，前開交易時間之限制，銀行得不經通知隨時調整，惟應以顯著方式於銀行網站上公告之。

Individual Internet Banking/Mobile Banking Application and Service Agreement

網路下單交易所稱之營業日係指本國銀行營業日，惟遇國外例假日或其他休息日時，以國外次一營業日為基金交易日。

以網路申購基金/ETF/外國股票/外國債券時，申購最低金額依銀行相關作業規定辦理。特定金錢信託資金投資國內外有價證券交易完成後，銀行於兩個月內製作交易報告書，並至少每季度定期製作對帳單，以書面或電子檔案方式交付客戶，惟主管機關另有規定時，銀行將配合調整。

Article 16. Trust Investment Transactions Online (including ETF/Foreign Stocks/Foreign Bonds Transactions)

The trading hours of buying and selling of ETF/Foreign Stocks/Foreign Bonds, which are subject to the instructions in the Bank's internet banking. In case of any single-transaction or recurring (non-fixed-amount subscription, conversion or redemption of any domestic or overseas fund online, the Bank will provide 24-hour services on both banking and non-banking days. **However, only transactions performed between 9:00 a.m. and 3 p.m. on each banking day shall be deemed a transaction taking effect on the same day. Any transaction performed outside such service hours shall be deemed a transaction on the following business day or a scheduled transaction.** Transactions outside the service hours can only be cancelled before the effective date. The Bank may change the above restrictions on transaction hours at any time without notice, provided that a publication must be made in a conspicuous manner on the Bank's website.

A "banking day" in terms of online transaction refers to domestic banking day. However, in case of any overseas weekend, holiday or other non-working day, the fund transaction day shall be the following overseas banking day.

When purchasing funds/ETFs/Foreign Stocks/Foreign Bonds online, the minimum purchase amount shall be handled in accordance with the relevant operating regulations of the bank. Following completion of any domestic or overseas securities transaction invested by a specific monetary trust fund, the Bank will prepare a transaction report within 2 months. A statement shall also be prepared at least on quarterly basis and provided to the Applicant in writing or through electronic file. However, in case of other regulations.

第十七條 無存單定存交易

新臺幣活期性存款或單一幣別之外匯活期性存款轉無存單定存，其每筆最低定存金額及存款期間及到期處理方式由客戶依銀行網路之指示選擇。

無存單定存之利率均依轉存當日銀行該定存期間之牌告利率。客戶於銀行營業時間結束後，仍可繼續轉存定存，惟視為次一營業日帳，利率則適用次一營業日定存牌告利率。無存單定存限於營業時間內辦理解約，且限轉入原先活期性存款轉出帳號，客戶除以網路辦理外，亦得至櫃台辦理，印鑑參照原轉出帳戶；營業時間外，限以預約解約方式於網路辦理解約。

數位存款帳戶相關使用規範請參見「兆豐國際商業銀行受理客戶以網路方式開立數位存款帳戶同意條款」。

Article 17. Term Deposit without Deposit Form

For any conversion of NT\$ current deposits or foreign-currency current deposits into term deposits without deposit form, the minimum amount of term deposit, the deposit period and the handling upon expiry shall be selected by the depositor in accordance with the instructions under Internet Banking. The interest rates for term deposits without deposit form shall be based on the rates applicable to the deposit periods as published by the Bank on the date of transfer deposit. The Applicant may still engage in term deposit transfer after the Service Hours of the Bank, provided that such transaction shall be accounted for on the following business day and the term deposit interest rate published on the following business day shall be applicable. Termination of any term deposit contract without deposit form shall be limited to credit into the original current deposit account from which the deposit was transferred. In addition to online transactions, the depositor may also engage in such transactions at the counter. The sample seal shall be that registered for the original account from which the deposit was transferred. Outside the business hours, contract termination online must be scheduled.

For relevant regulations on transfers through digital deposit accounts, please refer to "Mega International Commercial Bank Agreement on Opening a Digital Deposit Account via the Internet."

第十八條 線上外匯交易

線上外匯交易於銀行營業時間內（營業日之上午九時十分至下午三時三十分）及營業時間外（營業日 16:30 至次一營業日 08:00，含假日）可辦理交易，惟營業時間外交易不含交叉換匯，且轉出轉入帳戶限同一人。線上外匯交易係指銀行掛牌之外幣對新臺幣以及銀行掛牌之外幣對外幣之當日即期外匯交易。客戶得至銀行櫃台領取外匯水單。

客戶與銀行線上外匯交易每筆最高金額依網路揭示金額為準。

客戶申請個人網路銀行預設開設網路外匯申報服務。

每日外匯結匯交易累計超過等值新臺幣五十萬元時，須加簽電子簽章後傳送至銀行。銀行確認電子簽章相符後，將客戶所填製之網路外匯交易清單暨媒體及其他規定文件，隨同外匯交易日報送中央銀行。

客戶辦理國際網路外匯申報，應參考銀行網站提供之填寫申報書輔導說明，並就銀行網站提供之申報書樣式確實填報。

客戶利用國際網路辦理外匯申報經查獲有申報不實情形者，其日後有關外匯申報事宜，應至銀行櫃台辦理。

銀行得視外匯市場狀況或系統因素，於網站公告後，暫停/恢復線上外匯交易。

線上外匯交易最低交易金額為等值新臺幣壹百元。

Article 18. Online Foreign Exchange Transactions

Online foreign exchange transaction is during the Bank's business hours (from 9:10 a.m. to 3:30 p.m. on business days) and non-business hours (from 4:30 p.m. to 8:00 a.m., including holiday). However, online foreign exchange transaction during non-business hours don't including cross rate and the debit and the beneficiary account must be the same person's account. The transaction refers to the daily spot transaction of the exchange of the Bank's listed foreign currencies for the New Taiwan dollar and exchange between the Bank's listed foreign currencies. The Applicant may obtain a foreign exchange memo at the Bank's counter.

The amount limit for online foreign exchange transaction between the Applicant and the Bank is as published online.

Open the individual internet banking services will open online foreign exchange declaration. If the accumulated amount of foreign exchange transactions exceeds the equivalent of NT\$500,000 per day, an Electronic Signature must also be sent to the Bank. After verification of the Applicant's Electronic Signature, the Bank shall submit to the Central Bank the online foreign exchange transaction list and media completed by the Applicant, the approval document of the Central Bank and other required documents, together with the foreign exchange trading date.

To make an Internet foreign exchange filing, the Applicant shall refer to the instructions for completing the application form provided on the Bank's website and shall duly complete information in accordance with the format of the application form provided on the Bank's website.

If any foreign exchange filing made by the Applicant through the Internet is found to be false, all subsequent foreign exchange related filings shall be done at the Bank's counters.

The Bank may suspend/reinstate online foreign exchange transactions based on the status of the foreign exchange market or due to system reasons, following a publication online.

Minimum transaction amount for online foreign exchange transaction is the equivalent of NT\$100.

第十九條 黃金存摺交易

個人網路銀行黃金存摺交易時間為銀行營業日之上午九時至下午三時三十分，每筆交易限額另於銀行網站公告之，其中購、回售交易另約定帳戶且對應帳戶僅限銀行本人新臺幣或外匯活期性存款帳戶，外幣帳戶僅限美元交易，黃金存摺之申購、回售交易不受轉出帳號約定限額之限制。

Article 19. Gold Passbook Transactions

The service hours for Internet Banking Gold Passbooks are from 9:00 a.m. to 3:30 p.m. of each banking day. The transaction limit will be published on the Bank's website. The account from which subscription, or sale-back transactions may be made must be an NT\$ or foreign-currency current deposit account with the Bank in the name of the Applicant. Only US Dollar transactions may be processed for foreign-currency accounts. The amount limit applicable to the payment account shall not apply to the subscription or sale-back transactions under Gold Passbook.

第二十條 履行個人資料保護法告知義務

由於個人資料之蒐集，涉及客戶的隱私權益，銀行向客戶蒐集個人資料時，依據個人資料保護法(以下稱個資法)第八條第一項規定，應明確告知客戶下列事項：

- 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、當事人得自由選擇提供個人資料時，不提供將對其權益之影響。

有關銀行蒐集客戶個人資料之目的、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，客戶可至銀行網站 (<https://www.megabank.com.tw>) 查詢。

依據個資法第三條規定，客戶就銀行保有客戶之個人資料得行使下列權利：

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，客戶應適當聲明其原因及事實。

三、銀行如有違反個資法規定蒐集、處理或利用客戶之個人資料，依個資法第十一條第四項規定，客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客戶之個人資料。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客戶書面同意者，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、停止處理或利用客戶之個人資料。惟依該項但書規定，銀行因執行業務所必須或經客戶書面同意者，並經註明其爭議者，不在此限。

客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。

客戶得自由選擇是否提供相關個人資料及類別，惟客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客戶相關服務或無法提供較佳之服務。

Article 20. Notice under the Personal Information Protection Act

Considering that the collection of personal information involves the Applicant's privacy, in collecting personal information from the Applicant, the Bank shall clearly advise the Applicant of the following in accordance with Paragraph 1, Article 8 of the Personal Information Protection Act (hereinafter the "Personal Information Act"):

1. Collector's name (i.e., Mega International Commercial Bank)
 2. Purpose of collection.
 3. Type of personal information.
 4. Period, territory, target and manner of use of the personal information.
 5. The manner in which the Applicant may exercise his/her rights in accordance with Article 3 of the Personal Information Act.
 6. When the Applicant may freely choose to provide personal information, the impact on the Applicant's right if the Application chooses not to provide the information.
- The Applicant may consult the purposes of the Bank's collection of the Applicant's personal information, the types of personal information collected and the periods, territories, targets and manners of use of such personal information on the Bank's website (<https://www.megabank.com.tw>). In accordance with Article 3 of the Personal Information Act, the Applicant may exercise the following rights in relation to its personal information maintained by the Bank:

1. Other than the exceptional cases listed under Article 10 of the Personal Information Act, the Applicant may consult, ask to view or as for copies of the information, provided that the Bank may charge a reasonable fee in accordance with Article 14 of the Personal Information Act.
2. The Applicant may ask the Bank to supplement or correct the information, provided that the Applicant shall duly clarify the reasons and facts in accordance with Article 19 of the Enforcement Rules of the Personal Information Act.
3. If the Bank collects, processes or uses the Applicant's personal information in breach of the Personal Information Act, the Applicant may ask the Bank to stop the collection in accordance with Paragraph 4, Article 11 of the Personal Information Act.
4. In case of a dispute about the correctness of the personal information, the Applicant may ask the Bank to stop the processing or use of its personal information in accordance with Paragraph 2, Article 11 of the Personal Information Act, provided that, in accordance with the proviso of such Paragraph, such instruction shall not be applicable for information that is required by the Bank for the purpose of performing its activities, with specification of the dispute, or information for which the Applicant has granted a written consent.
5. In accordance with Paragraph 3, Article 11 of the Personal Information Act, when the specific purpose for the collection of the personal information ceases to exist or upon expiry of the term, the Applicant may ask the Bank to delete, stop processing or use the Applicant's personal information, provided that, in accordance with the proviso of such Paragraph, such instruction shall not be applicable for information that is required by the Bank for the purpose of performing its activities or information for which the Applicant has granted a written consent (and indicate the disputed ones).

If the Applicant wishes to exercise any of the above rights in accordance with Article 3 of the Personal Information Act, it may seek information about the manners in which such rights may be exercised from the Bank's customer service (0800016168) or on the Bank's website (<https://www.megabank.com.tw>).

The Applicant may freely choose whether or not to provide the relevant personal information and the types of information provided. However, if the personal information or the type of information that the Applicant refuses to provide is required for an activity to be approved or processed, the Bank may not be able to engage in such approval or processing and thus cannot provide the Applicant with the relevant services, or may not be able to provide better services.

第二十一條 電子文件錯誤之處理

客戶利用本契約之服務，其電子文件如因不可歸責於客戶之事由而發生錯誤時，銀行應協助客戶更正，並提供其他必要之協助。

前項服務因可歸責於銀行之事由而發生錯誤時，銀行應於知悉時，立即更正，並同時以電子文件、電話、E-MAIL、書面或其他雙方約定之方式通知客戶。

客戶利用本契約之服務，其電子文件因可歸責於客戶之事由而發生錯誤時，倘屬客戶申請或操作轉入之金融機構代號、存款帳號或金額錯誤，致轉入他人帳戶或誤轉金額時，一經客戶通知銀行，銀行應即辦理以下事項：

- 一、依據相關法令提供該筆交易之明細及相關資料。
- 二、通知轉入行協助處理。
- 三、回報處理情形。

Article 21. Handling Incorrect Electronic Documents

In case of any incorrect Electronic Document during the Applicant's use of the Services for any reason that is not attributable to the Applicant, the Bank shall help the Applicant make corrections and shall provide other necessary assistance.

In case of any error in such services for any reason that is attributable to the Bank, the Bank shall make corrections immediately upon its knowledge of such event and a notice shall be given to the Applicant at the same time through Electronic Document, telephone, email, in writing or in the manner agreed between the Bank and the Applicant.

During the Applicant's use of the services under this agreement, in case of any errors in any Electronic Document for any reason that is attributable to the Applicant and if the Applicant's application or operation includes any errors in the code of the receiving financial institution, deposit account number or amount, resulting in the transfer into another person's account or a mistake in the amount, once notice is given by the Applicant to the Bank, the Bank shall immediately carry out the following:

1. Provide the details and relevant information of the transaction in accordance with applicable laws.
2. Give notice to the receiving bank to seek assistance.
3. Provide feedback about the handling status.

第二十二條 電子文件之合法授權與責任

銀行及客戶應確保所傳送至對方之電子文件均經合法授權。

銀行或客戶於發現有第三人冒用或盜用使用者代號、密碼、憑證、私密金鑰，或其他任何未經合法授權之情形，應立即以電子文件（如網頁、E-MAIL）、電話、書面、平信或其他雙方約定方式通知他方停止使用該服務並採取防範之措施。

銀行接受前項通知前，對第三人使用該服務已發生之效力，由銀行負責。但有下列任一情形者，不在此限：

Individual Internet Banking/Mobile Banking Application and Service Agreement

- 一、銀行能證明客戶有故意或過失。
- 二、銀行依前項雙方約定方式通知交易核對資料或帳單後超過四十五日，惟客戶有特殊事由（如長途旅行、住院等）致無法通知者，以該特殊事由結束日起算四十五日，但銀行有故意或過失者，不在此限。
- 針對第二項冒用、盜用事實調查所生之鑑識費用由銀行負擔。

Article 22. Legal Authorization and Liability for Electronic Documents

The Bank and the Applicant shall ensure that all Electronic Documents sent to the other party are legally authorized.

Upon discovery by the Bank or the Applicant of any unauthorized third party use or fraudulent use of the user code, passcode, certificate, private key or any other act without legal authorization, a notice shall be sent to the other party immediately through Electronic Document (such as the webpage, email), by telephone, in writing, regular letter or in any other manner agreed by both parties to suspend the use of such service and shall undertake precautionary measures.

Before the Bank receives the notice under the previous paragraph, the Bank shall be liable for any effect already taken place by the third party's use of the services, except if there is any of the following events:

1. The Bank can prove the Applicant's willful conduct or negligence.
2. The Bank exceeded the period of 45 days for sending the notice in the manner agreed by both parties under the previous paragraph following transaction verification information or statement.

However, such period of 45 days shall start after any of the Applicant's special reason for not receiving the notice (such as long-distance travel, hospitalization, etc.) ceases to exist, except if the Bank has any willful conduct or negligence.

In relation to any fraudulent or unauthorized use under the second paragraph, the Bank shall bear the appraisal fee incurred from the investigation.

第二十二條 資訊系統安全

銀行及客戶應各自確保所使用資訊系統之安全，防止非法入侵、取得、竄改、毀損業務紀錄或客戶個人資料。

第三人破解銀行資訊系統之保護措施或利用資訊系統之漏洞爭議，由銀行就該事實不存在負舉證責任。

第三人入侵銀行資訊系統對客戶所造成之損害，由銀行負擔。

Article 23. Information System Security

The Bank and the Applicant shall each ensure the security of the information system that they use respectively to prevent illegal hacking, access, alteration, damage to business records or the Applicants' personal information.

In case of any dispute about the protection measure against third party hacking into the Bank's information system or use of any loophole in the information system, the Bank bears the burden of proof about the non-existence of such facts.

The Bank shall be liable for any damage suffered by the Applicant due to third party hacking into the Bank's information system.

第二十四條 保密義務

除其他法律規定外，銀行應確保所交換之電子文件因使用或執行本契約服務而取得客戶之資料，不洩漏予第三人，亦不可用於與本契約無關之目的，且於經客戶同意告知第三人時，應使第三人負本條之保密義務。

前項第三人如不遵守此保密義務者，視為本人義務之違反。

Article 24 Confidentiality

Unless otherwise provided by law, the Bank shall ensure that no Electronic Document exchanged or any information about the Applicant acquired from the use or execution of the services under this agreement shall be disclosed to any third party, nor shall any such information be used for any purpose other than this agreement. If the information is provided to any third party with the Applicant's consent, the third party shall be bound by the confidentiality obligations under this Article. Any breach of confidentiality obligations by any third party under the previous paragraph shall be deemed a breach by the Applicant.

第二十五條 損害賠償責任

銀行及客戶同意依本契約傳送或接收電子文件，因可歸責於當事人一方之事由，致有遲延、遺漏或錯誤之情事，而致他方當事人受有損害時，該當事人應就他方所生之損害負賠償責任。

Article 25. Compensation

The Bank and the Applicant agree that, in case of any delay, omission or error in the transmission or reception of any Electronic Document in accordance with this agreement due to any reason that is attributable to either party, resulting in any damage to the other party, the first party shall be liable for the damages suffered by the other party.

第二十六條 紀錄保存

銀行及客戶應保存所有交易指示類電子文件紀錄，並應確保其真實性及完整性。客戶如未保存者，推定以銀行所保存之紀錄為真正。

銀行對前項紀錄之保存，應盡善良管理人之注意義務，保存期限為五年以上，但其他法令有較長規定者，依其規定。

Article 26. Record Keeping

The Bank and the Applicant shall maintain all Electronic Documents including transaction instructions and shall ensure that the records are correct and complete. If the Applicant fails to maintain any record, the record maintained by the Bank shall be presumed correct.

The Bank shall exercise the due care as a good administrator in the safekeeping of the records under the previous paragraph. The maintenance period shall be at least 5 years, unless the law provides for a longer period.

第二十七條 電子文件之效力

銀行及客戶同意以電子文件作為表示方法，依本契約交換之電子文件，其效力與書面文件相同。但法令另有排除適用者，不在此限。

Article 27. Effect of Electronic Documents

The Bank and the Applicant agree that Electronic Documents exchanged in accordance with this agreement shall have the same effect as written documents, unless otherwise provided by law.

第二十八條 客戶終止契約

客戶得隨時終止本契約，但應親自、書面或其他雙方約定方式辦理。

Article 28. Termination by Applicant

The Applicant may terminate this agreement at any time, provided that it shall be done personally or in another manner agreed by both parties.

第二十九條 銀行暫停交易及終止契約

客戶有下列情事之一者，銀行得隨時暫停存款帳戶及其個人網路銀行業務之服務或暫時停止或終止業務關係：

- 一、不配合核對或重新核對身分者。
- 二、提供不實資料開立帳戶者。
- 三、利用帳戶從事詐欺、洗錢等不法行為者。
- 四、帳戶經查屬偽冒開戶者。
- 五、帳戶經通報為警示帳戶者。
- 六、帳戶屬衍生管制帳戶者。
- 七、帳戶發生異常交易之情形。
- 八、不配合銀行定期審視、更新客戶資料。
- 九、對交易之性質與目的或資金來源不願配合說明者。
- 十、帳戶往來資金疑似源自貪瀆或濫用公共資產時。
- 十一、拒絕提供實質受益人或對客戶行使控制權之人等資訊。

銀行終止本契約時，須於終止日三十日前以書面通知客戶，但客戶有下列情事之一者，銀行得隨時以書面或其他雙方約定方式通知客戶終止本契約：

- 一、客戶未經銀行同意，擅自將契約之權利或義務轉讓第三人者。
- 二、客戶依破產法聲請宣告破產或消費者債務清理條例聲請更生、清算程序者。
- 三、客戶違反本契約第二十四條至第二十六條之約定者。
- 四、客戶違反本契約之其他約定，經催告改善或限期請求履行未果者。
- 五、客戶為資恐防制法指定制裁之個人、法人或團體，或外國政府或國際組織認定或追查之恐怖分子或團體。

Article 29. Suspension and Termination by the Bank

If the Applicant has any of the following events, the Bank may suspend the deposit account and the Internet Banking services at any time or temporarily suspend or terminate business relationships:

1. Failure to cooperate with identity verification or re-verification.
2. Provision of false information to open an account.
3. Use the account to engage in illegal conduct such as fraud or money laundering.
4. It is discovered that the account was opened in a fraudulent manner.
5. The account is reported as an alert account.
6. The account is an account of derivative control.
7. Anomalous transactions in the account.
8. Failure to cooperate with regular review and update of Application information by the Bank.
9. Failure to provide explanation about the nature and purpose of transaction or the source of funding.
10. Account deals with funds that are suspicious of corruption or abuse of public assets.
11. The Applicant refuses to provide information of the actual beneficiary or the person exercising control over the Applicant.

When the Bank terminates this agreement, it must give a 30-day prior written notice to the Applicant before the termination date. However, if the Applicant has any of the following events, the Bank may terminate this agreement at any time in writing or in another manner agree by both parties:

1. The Applicant assigns its contract rights or obligations to a third party without the Bank's consent.
2. The Applicant petitions for bankruptcy in accordance with the Bankruptcy Act or petitions for recovery or liquidation in accordance with the Consumer Debt Cleanup Act.
3. The Applicant breaches any provisions under Articles 24 to 26 of this agreement.
4. The Applicant breaches any other provision of this agreement and fails to remedy the breach or perform before the notified deadline.
5. The Applicant is an individual, institution, or group that is sanctioned according to the Counter-Terrorism Financing Act or a terrorist or group identified or traced by a foreign government or international organizations.

第三十條 契約修訂

客戶同意日後若銀行推出新產品或有關服務項目時，銀行得隨時增訂該項新產品或有關服務項目之約定內容，並將其公告於銀行官方網站。

本契約條款如有修改或增刪時，銀行以書面、網站公告、登入網頁說明、E-MAIL 或其他雙方約定方式通知客戶後，客戶於七日內不為異議者，視同承認該修改或增刪約款。但下列事項如有變更，應於變更前六十日以前以書面、網站公告、登入網頁說明、E-MAIL 或其他雙方約定方式通知客戶，並於該書面、網站公告、登入網頁說明、E-MAIL 或其他雙方約定方式以顯著明確文字載明其變更事項、新舊約款內容，警告知客戶得於變更事項生效前表示異議，及客戶未於該期間內異議者，視同承認該修改或增刪約款；並告知客戶如有異議，應於前項得異議時間內通知銀行終止契約：

- 一、第三人冒用或盜用使用者代號、密碼、憑證、私密金鑰，或其他任何未經合法授權之情形，銀行或客戶通知他方之方式。
- 二、其他經主管機關規定之事項。

Article 30. Contract Amendment

The Applicant agrees that if the Bank launches a new product or relevant services in the future, the Bank may add and revise the agreed content of the new product or relevant services at any time and announce it on the Bank's official website.

In case of any revision, addition or deletion of any terms and conditions of this agreement and after the Bank gives notice to the Applicant in writing, website publication, statement on log-in page, email or any other manner agreed by both parties, if the Applicant does not voice an objection within 7 days, the Applicant shall be deemed to have agreed to such revision, addition or deletion. However, if any of the following matters is changed, a notice shall be given to the Applicant in writing, by website publication, statement on log-in page, email or in any other manner agreed by both parties 60 days before the change, specifying the changes, the new provision versus the old provision and advising the Applicant that an objection may be filed before the change takes effect and that if the Applicant does not voice an objection during such period, the Applicant shall be deemed to have agreed to the revision, addition or deletion. The Applicant shall also be advised that, if there is any objection, a notice should be given to the Bank to terminate the agreement before the objection period under the previous paragraph.

1. A third party uses the user code, passcode, certificate, private key in any unauthorized or fraudulent manner, or in any other manner without legal authorization, and the Bank or the Applicant has given notice to the other party.
2. Other situations provided by the competent authority.

第三十一條 消費者權益保護事項

本契約服務係一經提供即為完成之線上服務，銀行茲依消費者保護法第十八條第一項第四款規定，聲明本契約服務不適用消費者保護法第十九條第一項有關解除權之規定。

本契約服務衍生之相關問題，立約人得以書面(地址：台北市中山區吉林路 100 號)或電話(服務電話：0800-016168)方式，向銀行提出申訴。

Article 31. Consumer Protection

The services hereunder are online services that are completed immediately upon provision. In accordance with Subparagraph 4, Paragraph 1, Article 18 of the Consumer Protection Act, the Bank declares that the provisions about termination right under Paragraph 1, Article 19 of the Consumer Protection Act shall not be applicable to the services under this agreement. Any questions arising out of the services hereunder may be subject to a complaint filed by the Applicant with the Bank in writing (Address: No. 100, Jiling Road, Zhongshan District, Taipei City) or by telephone (Service Hotline: 0800-016168).

第三十二條 文書送達

客戶同意以留存於銀行之地址為相關文書之送達處所，倘客戶之地址變更，應即以書面或其他雙方約定方式通知銀行，並同意改依變更後之地址為送達處所；如客戶未以書面或依其他雙方約定方式通知變更地址時，銀行仍以最終客戶留存於銀行或最後通知銀行之地址為送達處所。銀行對客戶所為之通知發出後，經通常之郵遞期間，即推定為已送達。

Article 32. Document Delivery

The Applicant agrees to use the address kept in the bank as the place of delivery address of relevant documents. If the Applicant changes its address, it shall give swift notice to the Bank in writing or in other agreed manners and the Applicant agrees for the new address to be the delivery address.

If the Applicant fails to give notice about change of address in writing or in the agreed manner, the Bank remains with the bank as the end customer or the last address known to the Bank as the delivery address. Any notice issued by the Bank to the Applicant shall be deemed delivered following the lapse of the normal posting time.

第三十三條 法令適用

本契約之準據法為中華民國法律。

Article 33. Governing Law

The governing law of this agreement is the law of the Republic of China.

第三十四條 法院管轄

因本契約而涉訟者，銀行及客戶同意以首次受理本業務申請之國內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。但不得排除消費者保護法第四十七條或民事訴訟法第四百三十六條之九規定之適用。法律有專屬管轄規定者，從其規定。

Article 34. Jurisdiction

In case of litigation due to this agreement, the Bank and the Applicant agree that the district court of the place where the domestic bank business unit that processed the initial application for the services is located or the Taiwan Taipei District Court shall be the first-instance court of jurisdiction. However, the application of Article 47 of the Consumer Protection Act or Article 436-9 of the Code of Civil procedure shall not be excluded. In case of any statutory provision about exclusive jurisdiction, such provision shall apply.

第三十五條 標題

本契約各條款題，僅為查閱方便而設，不影響契約有關條款之解釋、說明及瞭解。

Article 35. Headings

The headings in this agreement are for the sole purpose of facilitating viewing and shall not impact the interpretation, explanation or understanding of the relevant clauses.

第三十六條 不當使用之解約

如經銀行研判客戶帳戶有疑似不當使用之情事時，銀行得逕自終止客戶使用提款卡、語音轉帳、網路轉帳及其他電子支付之轉帳，提款卡並得收回作廢。

Article 36. Termination for Undue Usage

If the Bank determines that the Applicant's account may have been used improperly, the Bank may terminate the Applicant's use of any ATM card, voice account transfer, online transfer and other electronic payments forthwith. The ATM card may be collected and cancelled.

第三十七條 契約分存

本契約壹式貳份，由銀行及客戶各執壹份為憑。

Article 37. Copies of Contract

This agreement is made in two copies. Each of the Bank and the Applicant shall keep one copy.

個人網路銀行/行動銀行業務申請書暨服務契約

Individual Internet Banking/Mobile Banking Application and Service Agreement

兆豐國際商業銀行電子金融業務收費標準一覽表

Mega International Commercial Bank Electronic Financing Services Fee Sheet

費用項目 Item				收費標準 Basic Charge
交易處理服務費 Transaction Processing Service	全球金融網 Global eBanking	新臺幣 NT Dollars	跨行轉帳 Cross-bank transfers	NT\$200 萬元(含)內：NT\$15 元/每筆。 超過 NT\$200 萬元：每增加 NT\$100 萬元(含)(未滿 NT\$100 萬元，以 NT\$100 萬元計)加收 NT\$10 元。 Below NT\$2 Million (inclusive): NT\$15/transaction. Over NT\$2 Million: NT\$10 per additional NT\$1 Million (inclusive) (less than NT\$1 million, calculated as NT\$1 million).
		外幣 Foreign Currency	國內轉帳至海外聯網帳戶；或境外帳戶及國內帳戶間轉帳 Domestic to overseas network account; or transfers between offshore account and domestic account	等值 NT\$300 元/每筆。Equivalent of NT\$300/transaction.
			海外聯網互轉或轉回國內帳戶；或境外帳戶轉聯行境外帳戶 Transfers among overseas network accounts or to domestic account; or offshore account to another offshore account in cooperating bank	等值 NT\$500 元/每筆。(海外分行之收費標準,依海外分行規定辦理。) Equivalent of NT\$500/transaction. (Fee schedule in overseas branch subject to the regulations of such branch.)
		基金 Fund	申購(限主用戶) Subscription (Main User only)	每筆依基金公司公告申購手續費率 5 折計收。 50% of subscription process fee per transaction published by fund manager.
			轉換(限主用戶) Conversion (Main User only)	每筆收取等值 NT\$500 元,如基金公司公開說明書有另訂收費率者,從其規定,另行加收。 Equivalent of NT\$500 per transaction, unless otherwise provided in the fund manager's prospectus.
			贖回(限主用戶) Redemption (Main User only)	贖回依信託本金之 0.2% 年率計收(最低為等值 NT\$200 元)。 0.2% per annum on the trust principal (minimum equivalent of NT\$200).
	個人網路銀行 Internet Banking	新臺幣 NT Dollars	跨行轉帳 Cross-bank transfers	ATM 管道 By ATM NT\$15 元/每筆。NT\$15/transaction.
			跨行通匯管道 By cross-bank remittance	NT\$200 萬元(含)內：NT\$15 元/每筆。 超過 NT\$200 萬元：每增加 NT\$100 萬元(含)(未滿 NT\$100 萬元，以 NT\$100 萬元計)加收 NT\$10 元。 Below NT\$2 Million (inclusive): NT\$15/transaction. Over NT\$2 Million: NT\$10 per additional NT\$1 Million (inclusive) (less than NT\$1 million, calculated as NT\$1 million).
		外幣 Foreign Currency	國外匯款或國內轉帳至海外聯網帳戶 Overseas transfers or domestic transfers to overseas network account	等值 NT\$300 元/每筆。Equivalent of NT\$300/transaction.
			海外聯網互轉或轉回國內帳戶 Transfers among overseas network accounts or transfers back to domestic account	等值 NT\$500 元/每筆。(海外分行之收費標準,依海外分行規定辦理。) Equivalent of NT\$500/transaction. (Fee schedule in overseas branch subject to the regulations of such branch.)
			匯入款解付 Online payment of inward remittance	按原匯款金額 0.05% 計收(手續費最低 NT\$200、最高 NT\$800)。 0.05% of the original remittance amount. (minimum equivalent of NT\$200, maximum equivalent of NT\$800).
		基金 Fund	申購(含 ETF/外國股票交易) Subscription (including ETF/Foreign stocks)	每筆依基金公司公告申購手續費率 5 折計收。 50% of subscription process fee per transaction published by fund manager.
			轉換 Conversion	每筆收取等值 NT\$500 元,如基金公司公開說明書有另訂收費率者,從其規定,另行加收。 Equivalent of NT\$500 per transaction, unless otherwise provided in the fund manager's prospectus.
			贖回(含 ETF/外國股票交易) Redemption (including ETF/Foreign stocks)	贖回依信託本金之 0.2% 年率計收(最低為等值 NT\$200 元)。 0.2% per annum on the trust principal (minimum equivalent of NT\$200).
	EDI 電子	新臺幣	跨行轉帳 Cross-bank transfers	NT\$200 萬元(含)內：NT\$18 元/每筆(公庫付款每筆固定為 NT\$18 元)。 超過 NT\$200 萬元：每增加 NT\$100 萬元(含)(未滿 NT\$100 萬元，以 NT\$100 萬元

個人網路銀行/行動銀行業務申請書暨服務契約

Individual Internet Banking/Mobile Banking Application and Service Agreement

Mainland Internet Banking / Cross-Bank Transfers and Services					
	轉帳系統 EDI Electronic Transfer System	NT Dollars			計) 加收 NT\$10 元。 Below NT\$2 Million (inclusive): NT\$18/transaction (fixed fee NT\$18 per treasury payment) Over NT\$2 Million: NT\$10 per additional NT\$1 Million (inclusive) (less than NT\$1 million, calculated as NT\$1 million).
			跨網轉帳 Cross-network transfers		每筆加收 NT\$4 元(用他行金融 EDI 系統扣本行存款帳戶轉帳)。 NT\$4/transaction (Use EDI system of another bank to transfer money from megabank account)
	電話銀行 Phone Banking	新臺幣 NT Dollars	跨行 轉帳 Cross- bank transfers	ATM 管道 By ATM	NT\$15 元/每筆。NT\$15/transaction.
				跨行通匯管道 By cross-bank remittance	NT\$200 萬元(含)內: NT\$15 元/每筆。 超過 NT\$200 萬元: 每增加 NT\$100 萬元(含)(未滿 NT\$100 萬元, 以 NT\$100 萬元計) 加收 NT\$10 元。 Below NT\$2 Million (inclusive): NT\$15/transaction. Over NT\$2 Million: NT\$10 per additional NT\$1 Million (inclusive) (less than NT\$1 million, calculated as NT\$1 million).
		基金 Fund	贖回 Redemption	贖回依信託本金之 0.2%年率計收(最低為等值 NT\$200 元)。 0.2% per annum on the trust principal (minimum equivalent of NT\$200).	
網路 ATM WebATM	新臺幣 NT Dollars	跨行轉帳 Cross-bank transfers		NT\$15 元/每筆。NT\$15/transaction.	
傳真通知 Fax Notice		全球金融網及 EDI Global eBanking and EDI			NT\$2 元/每通。NT\$2/fax.
		電話銀行及自動傳真服務 Phone banking and automatic fax service			NT\$3 元/每通。NT\$3/fax.
代收費用 Collection					NT\$30 元/每筆 (依代收業務別議訂)。 NT\$30/transaction (subject to nature of forwarded fee).
安 控 裝 備 費 用 Security Device	個人智慧卡型 XML 電子憑證 XML Smart Card Certificate – Individual				NT\$300 元。(二年期) NT\$300 (2 years)
	個人軟體型 IXML 電子憑證 IXML software Certificate – Individual				NT\$50 元。(一年期) NT\$50 (1 year)
	企業智慧卡型 XML 電子憑證 XML Smart Card Certificate - Corporation				NT\$2,000 元。(二年期) NT\$2,000 (2 years)
	智慧卡型 XML 憑證晶片卡 XML Smart Card Certificate Chip				NT\$500 元/每張。NT\$500/Card.
	ACS 讀卡機 ACS Card Reader				NT\$500 元/每具。NT\$500/Unit.
	K7 讀卡機(NFC 感應) K7 Card Reader(NFC)				NT\$1,200 元/每具。NT\$1,200/Unit
	e 碼寶貝 OTP Token				NT\$700 元/每具。NT\$700/Unit.
	網路 ATM 一代讀卡機 WebATM Card Reader (First Generation)				NT\$150 元/每具。NT\$150/Unit.