

〈重要訊息公告〉

親愛的客戶您好，

本行修正「帳戶往來暨相關服務總約定書」部分條文內容，並自113年10月28日起施行，茲將修正內容說明如後。

屆時若有任何問題，歡迎來電洽詢本行各營業單位或本行客服中心(客服專線：0800-688-168、02-2182-1988、02-2182-1968)，並期盼能繼續給予指教與惠顧！

元大商業銀行 敬啟

元大商業銀行「帳戶往來暨相關服務總約定書」修正對照表

修正後條文	現行條文	修正說明
<p>VISA簽帳金融卡約定條款</p> <p>十一、繳款(付款)</p> <p>客戶同意於刷卡消費時，貴行得先自客戶「指定轉帳付款帳戶」將該應付消費款項暫時圈存保留(該筆款項仍計入當日存款餘額，但客戶無法提領該保留款項)，俟特約商店或收單機構向貴行請款時(即扣款日)，貴行再將該應付消費款項自「指定轉帳付款帳戶」轉帳支付之，縱因特約商店或收單機構之請款作業時間致該筆刷卡消費款暫時保留於「指定轉帳付款帳戶」中，亦不影響其權利移轉之效力，客戶不得提領該筆保留款項，亦不得對該保留款主張任何權利。但如特約商店或收單機構自刷卡消費日起<u>二十一</u>個日曆日內，交易國別為日本者為三十個日曆日內仍未向貴行請款，貴行即應將該保留款項解除圈存，解除保留款項當日(解圈日)如遇國定例假日，則會順延至下個營業日解除。</p> <p>Payments (Disbursements) When the Customer agrees to make a debit card purchase, the Bank may earmark the amount of the purchase temporarily in the Customer's Designated Debit Account (the amount is still included in the balance of the deposit of the day, but the Customer is unable to withdraw it) and then transfer the amount from the Customer's Designated Debit Account for payment upon the request of the contracted merchant or acquirer for payment from the Bank (i.e. the debit date). Even if the amount is temporarily earmarked in the Customer's Designated Debit Account due to the collection time of the contracted merchant or acquirer, the transferability of the payment is not affected. The Customer may not withdraw or assert any right to the earmarked amount. However, if a contracted merchant or acquirer does not request payment from the Bank within fifteen (21) calendar days from the date of purchase, thirty (30) calendar days if the country of transaction is Japan, the Bank shall release the earmarked amount. The date of releasing the earmarked amount (the release date) shall be postponed to the next banking day if it is a national holiday.</p>	<p>VISA簽帳金融卡約定條款</p> <p>十一、繳款(付款)</p> <p>客戶同意於刷卡消費時，貴行得先自客戶「指定轉帳付款帳戶」將該應付消費款項暫時圈存保留(該筆款項仍計入當日存款餘額，但客戶無法提領該保留款項)，俟特約商店或收單機構向貴行請款時(即扣款日)，貴行再將該應付消費款項自「指定轉帳付款帳戶」轉帳支付之，縱因特約商店或收單機構之請款作業時間致該筆刷卡消費款暫時保留於「指定轉帳付款帳戶」中，亦不影響其權利移轉之效力，客戶不得提領該筆保留款項，亦不得對該保留款主張任何權利。但如特約商店或收單機構自刷卡消費日起<u>十五</u>個日曆日內，交易國別為日本者為三十個日曆日內仍未向貴行請款，貴行即應將該保留款項解除圈存，解除保留款項當日(解圈日)如遇國定例假日，則會順延至下個營業日解除。</p> <p>Payments (Disbursements) When the Customer agrees to make a debit card purchase, the Bank may earmark the amount of the purchase temporarily in the Customer's Designated Debit Account (the amount is still included in the balance of the deposit of the day, but the Customer is unable to withdraw it) and then transfer the amount from the Customer's Designated Debit Account for payment upon the request of the contracted merchant or acquirer for payment from the Bank (i.e. the debit date). Even if the amount is temporarily earmarked in the Customer's Designated Debit Account due to the collection time of the contracted merchant or acquirer, the transferability of the payment is not affected. The Customer may not withdraw or assert any right to the earmarked amount. However, if a contracted merchant or acquirer does not request payment from the Bank within fifteen (15) calendar days from the date of purchase, thirty (30) calendar days if the country of transaction is Japan, the Bank shall release the earmarked amount. The date of releasing the earmarked amount (the release date) shall be postponed to the next banking day if it is a national holiday.</p>	<p>延長圈存天期</p>