

〈重要訊息公告〉

親愛的客戶您好，

本行將依據先前已修正並公告施行之「帳戶往來暨相關服務總約定書」相關條文，更新本行「帳戶往來暨相關服務總約定書」實體版本為113-09，茲將本次版本更新前後約定內容說明如後。

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(即現行條文)	修正前條文	修正說明
<p>客戶重要權益提醒</p> <p>本行已嚴格禁止所屬人員不得有上述行為，如您發現本行行員有以上行為，請您隨時利用本行下列客戶申訴管道，向本行提出申訴。經查證屬實，本行將依規定懲處涉案行員。</p> <p>客服專線：0800-688-168(24 小時)、02-2182-1988</p> <p>客服信箱：service@yuanta.com</p> <p>傳真號碼：02-7734-8958</p> <p>書面郵寄地址：<u>台北市大安區仁愛路三段157號(申訴信箱)</u></p> <p>Important Reminders</p> <p>The Bank has strictly prohibited the above-mentioned behaviors of its staff members. If you find any of our staff members engaging in such behaviors, please feel free to lodge a complaint with the Bank through the following client complaint channels. If the complaint is substantiated after investigation, the Bank will take disciplinary action against the employee in question.</p> <p>Customer Service Hotline: 0800-688-168 (24 hours)、02-2182-1988</p> <p>FAX : 02-7734-8958</p> <p>Customer Service Email: service@yuanta.com</p> <p>Mailing Address: <u>No.157, Sec.3, Renai Rd. Daan Dist Taipei City, Taiwan (Complaint Box)</u></p> <p>防範詐騙宣導、提醒事項</p> <p>親愛的客戶您好，提醒您，<u>交付、提供帳戶給他人使用，倘遭詐騙集團不當利用，將可能觸犯刑法幫助詐欺罪，及/或洗錢防制法之幫助洗錢罪、交付/提供帳戶罪等</u>，得處 5 年<u>以下或 7 年</u>以下有期徒刑。</p> <p>另因近來詐騙案件頻傳，為維護您個人財產安全，請您注意下列事項，以避免蒙受財產損失：</p>	<p>客戶重要權益提醒</p> <p>本行已嚴格禁止所屬人員不得有上述行為，如您發現本行行員有以上行為，請您隨時利用本行下列客戶申訴管道，向本行提出申訴。經查證屬實，本行將依規定懲處涉案行員。</p> <p>客服專線：0800-688-168(24 小時)、02-2182-1988</p> <p>客服信箱：service@yuanta.com</p> <p>書面郵寄地址：<u>台北市松山區敦化南路一段66號(申訴信箱)</u></p> <p>Important Reminders</p> <p>The Bank has strictly prohibited the above-mentioned behaviors of its staff members. If you find any of our staff members engaging in such behaviors, please feel free to lodge a complaint with the Bank through the following client complaint channels. If the complaint is substantiated after investigation, the Bank will take disciplinary action against the employee in question.</p> <p>Customer Service Hotline: 0800-688-168 (24 hours)、02-2182-1988</p> <p>Customer Service Email: service@yuanta.com</p> <p>Mailing Address: <u>No. 66, Dunhua South Road Section 1, Songshan District, Taipei, Taiwan (Complaint Box)</u></p> <p>防範詐騙宣導、提醒事項</p> <p>親愛的客戶您好，提醒您提供帳戶給詐騙集團使用，除涉嫌違反刑法幫助詐欺罪外，亦涉嫌觸犯幫助洗錢罪，得處五年以下有期徒刑。</p> <p>另因近來詐騙案件頻傳，為維護您個人財產安全，請您注意下列事項，以避免蒙受財產損失：</p> <p>一、投資應循合法管道，避免遭受非法吸金情形而致重大損失。</p>	<p>變更書面郵寄地址</p> <p>新增傳真號碼</p> <p>配合洗錢防制法修正調整</p>

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<p>一、投資應循合法管道，避免遭受非法吸金情形而致重大損失。</p> <p>二、勿將存摺、印鑑、金融卡及密碼交由他人保管，或提供個人身分資料或金融資料予他人。</p> <p>三、勿聽從他人指示操作提款機或依他人指示辦理匯款或轉帳，勿從非本行網站超連結本行網路銀行，以免遭虛假網站截取密碼。</p> <p>如遇下列情形之一者，您可能會受騙，請小心防範，並請撥打「165」警政署防範詐騙專線，查證是否為詐騙集團犯罪手法。</p> <ol style="list-style-type: none"> 1. 接到信件或簡訊通知中獎，而要求辦理轉帳或匯款，以支付稅金或手續費。 2. 接到來電者自稱法官、檢察官、警察、各大醫院或電信業來電：「你的身分證、健保卡被冒用並涉及洗錢、綁架、擄車勒贖、欠電話費等，要凍結你的帳戶(財產)或交付保證金或監管(保管)你的銀行存款且不得對外洩露，不從就羈押你」。 3. 接到自稱係金管會、法務部或行政執行處等公務單位來電，要求交付現金或名下財產監管或匯入對方所提供之公正(安全)帳戶內；對方要求您不可掛斷電話，使您的電話保持通話中。 4. 接到自稱係法院執行命令、金融機構或公用事業(如中華電信、臺灣電力公司)催繳欠款通知，經電詢後，對方要求匯款至該機構以外之特定人帳戶，或以約定轉帳方式辦理繳款。 5. 傳單或報紙分類廣告關於求職、尋求貸款、加盟或購買各類商品，而要求存入權利金或保證金。 6. 接到通知子女向錢莊借貸、與人作保現被綁架，要求以現金、匯款或約定轉帳方式交付款項。 	<p>二、勿將存摺、印鑑、金融卡及密碼交由他人保管，或提供個人身分資料或金融資料予他人。</p> <p>三、勿聽從他人指示操作提款機或依他人指示辦理匯款或轉帳，勿從非本行網站超連結本行網路銀行，以免遭虛假網站截取密碼。</p> <p>如遇下列情形之一者，您可能會受騙，請小心防範，並請撥打「165」警政署防範詐騙專線，查證是否為詐騙集團犯罪手法。</p> <ol style="list-style-type: none"> 1. 接到信件或簡訊通知中獎，而要求辦理轉帳或匯款，以支付稅金或手續費。 2. 接到來電者自稱法官、檢察官、警察、各大醫院或電信業來電：「你的身分證、健保卡被冒用並涉及洗錢、綁架、擄車勒贖、欠電話費等，要凍結你的帳戶(財產)或交付保證金或監管(保管)你的銀行存款且不得對外洩露，不從就羈押你」。 3. 接到自稱係金管會、法務部或行政執行處等公務單位來電，要求交付現金或名下財產監管或匯入對方所提供之公正(安全)帳戶內；對方要求您不可掛斷電話，使您的電話保持通話中。 4. 接到自稱係法院執行命令、金融機構或公用事業(如中華電信、臺灣電力公司)催繳欠款通知，經電詢後，對方要求匯款至該機構以外之特定人帳戶，或以約定轉帳方式辦理繳款。 5. 傳單或報紙分類廣告關於求職、尋求貸款、加盟或購買各類商品，而要求存入權利金或保證金。 6. 接到通知子女向錢莊借貸、與人作保現被綁架，要求以現金、匯款或約定轉帳方式交付款項。 	

修正後條文(即現行條文)	修正前條文	修正說明
<p>Fraud Prevention Advocacy and Reminders</p> <p>Dear Client, we would like to remind you that <u>delivering and providing your account(s) to others could violate aiding fraud under Criminal Code, and/or aiding money laundering and delivering/ providing account(s) under Money Laundering Control Act, if the account(s) of yours is misused by the fraudulent organizations, and shall be sentenced to imprisonment of not more than 5 years and 7 years separately.</u></p> <p>In addition, in view of the recent spate of fraudulent cases, please pay attention to the following reminders to protect your personal property and avoid property loss:</p> <p>(v) Investments should be made through legal channels to avoid significant losses due to illegal fund-raising.</p> <p>(vi) Do not give your passbooks, seals, ATM cards or passwords to others for safekeeping or provide your personal or financial information to others.</p> <p>(vii) Do not follow instructions of others to operate an ATM, making a wire transfer or transferring funds, and do not hyperlink to the Bank's Internet Banking from websites other than our own to protect yourself against password interception by fake websites.</p> <p>If any of the following situations happens to you, you may be a victim of fraud. Please be vigilant and call the Police Department's Fraud Prevention Line "165" to verify whether it is a modus operandi of fraudulent organizations.</p> <p>i. You receive a letter or text message informing you that you have won a prize and requesting a transfer or remittance to cover taxes or administrative fees.</p> <p>ii. You receive a phone call from someone who claims to be a judge, a prosecutor, a police officer, a hospital or a telecommunications provider telling you, "Your ID/NHI card has been fraudulently used in connection with money laundering, kidnapping, carjacking for ransom, phone bill debts, and so on. We are going to freeze your account (property) or take custody (safekeeping) of your bank deposits unless you post a bond. You must not disclose any of this to anyone, or you are to be detained."</p> <p>iii. You receive a call from someone who claims to be from the FSC (Financial Supervisory Commission, R.O.C.), Ministry of Justice (MOJ), the Administrative Enforcement Agency or other public agency, requesting the delivery of cash or the custody of your property, or remittance to an impartial (secure) account provided by the caller. The caller asks you not to hang up and to keep your phone on hold.</p> <p>iv. You receive mail that purports to be an enforcement order from the court, or a notice of arrears from financial institutions or public utilities (e.g. Chunghwa Telecom, Taiwan Power Company). When you call, you are asked to make a remittance to a specific account outside of that institution, or to make a payment by scheduled transfer.</p> <p>v. A flyer or newspaper classified ad that asks for a</p>	<p>Fraud Prevention Advocacy and Reminders</p> <p>Dear Client, we would like to remind you that providing your account to a fraudulent organization is suspected not only of violating the criminal law of aiding and abetting fraud, but also of committing the crime of aiding and abetting money laundering, which is punishable by up to five years of imprisonment.</p> <p>In addition, in view of the recent spate of fraudulent cases, please pay attention to the following reminders to protect your personal property and avoid property loss:</p> <ol style="list-style-type: none"> Investments should be made through legal channels to avoid significant losses due to illegal fund-raising. Do not give your passbooks, seals, ATM cards or passwords to others for safekeeping or provide your personal or financial information to others. Do not follow instructions of others to operate an ATM, making a wire transfer or transferring funds, and do not hyperlink to the Bank's Internet Banking from websites other than our own to protect yourself against password interception by fake websites. <p>If any of the following situations happens to you, you may be a victim of fraud. Please be vigilant and call the Police Department's Fraud Prevention Line "165" to verify whether it is a modus operandi of fraudulent organizations.</p> <ol style="list-style-type: none"> You receive a letter or text message informing you that you have won a prize and requesting a transfer or remittance to cover taxes or administrative fees. You receive a phone call from someone who claims to be a judge, a prosecutor, a police officer, a hospital or a telecommunications provider telling you, "Your ID/NHI card has been fraudulently used in connection with money laundering, kidnapping, carjacking for ransom, phone bill debts, and so on. We are going to freeze your account (property) or take custody (safekeeping) of your bank deposits unless you post a bond. You must not disclose any of this to anyone, or you are to be detained." You receive a call from someone who claims to be from the FSC (Financial Supervisory Commission, R.O.C.), Ministry of Justice (MOJ), the Administrative Enforcement Agency or other public agency, requesting the delivery of cash or the custody of your property, or remittance to an impartial (secure) account provided by the caller. The caller asks you not to hang up and to keep your phone on hold. You receive mail that purports to be an enforcement order from the court, or a notice of arrears from financial institutions or public utilities (e.g. Chunghwa Telecom, Taiwan Power Company). When you call, you are asked to make a remittance to a specific account outside of that institution, or to make a payment by scheduled transfer. A flyer or newspaper classified ad that asks for a royalty or security deposit in connection with job search, loan seeking, franchise, or purchase of goods 	

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<p>royalty or security deposit in connection with job search, loan seeking, franchise, or purchase of goods of any kind.</p> <p>vi. You are notified that your child has borrowed money from a moneylender, or is some debtor's guarantor, and is now kidnapped, and you are asked to make a payment by cash, remittance or an agreed transfer of funds.</p> <p>帳戶往來重要內容說明書</p> <p>二、【定期存款權利行使及中途解約】若您存的是<u>定期存款</u>，請於定期存款到期日攜帶存單(若有)及原留印鑑到本行辦理提領手續，在<u>定期存款</u>到期日前，您也可以攜帶存單(若有)及原留印鑑辦理中途解約或存單質借。中途解約實際存款期間不滿一個月的話，一律不計算利息，超過一個月，其利息計算方式，依照該筆存款實存的期間，按該存期牌告利率的八折單利計息，但若該筆存款實存期間本行無牌告利率，則按次一較短存期之牌告利率的八折單利計息。</p> <p>Important Notes for Account Transactions</p> <p>2. 【Exercise of Time Deposit Rights and Early Termination】If you hold a time deposit, please bring the deposit certificate (if any) and the specimen seal to the Bank for withdrawal on the maturity date of the time deposit. Before the maturity date of the time deposit, you can also bring the deposit certificate, (if any), and the specimen seal to terminate the contract or make a pledged loan. If the actual deposit period is less than one month, no interest will be paid. If it exceeds one month, the interest paid will be calculated at 80 percent of the Bank's published time deposit rate for the actual deposit period, using simple interest. However, if there is no published time deposit rate at the Bank for the actual deposit period, the interest paid will be calculated at 80 percent of the Bank's published time deposit rate for the next shorter term, using simple interest.</p> <p>十六、【申訴管道】若您對本行所提供的服務或商品不滿意或有爭議，可以透過電話(本行客服專線0800-688-168)、02-2182-1988、E-MAIL(service@yuanta.com)、<u>「客戶意見反應單」(廣告回函)、書面(郵寄：台北市大安區仁愛路三段 157 號 或 傳真：</u></p>	<p>of any kind.</p> <p>vi. You are notified that your child has borrowed money from a moneylender, or is some debtor's guarantor, and is now kidnapped, and you are asked to make a payment by cash, remittance or an agreed transfer of funds.</p> <p>帳戶往來重要內容說明書</p> <p>二、【定期存款權利行使及中途解約】若您存的是定期存款，請於存單到期日攜帶存單及原留印鑑到本行辦理提領手續，在存單到期日前，您也可以攜帶存單及原留印鑑辦理中途解約或存單質借。中途解約實際存款期間不滿一個月的話，一律不計算利息，超過一個月，其利息計算方式，依照該筆存款實存的期間，按該檔期牌告利率的八折單利計息，但若該筆存款實存期間在本行沒有牌告利率的話，就要按下一檔(較短期者)牌告利率的八折單利計息。</p> <p>Important Notes for Account Transactions</p> <p>2. 【Exercise of Time Deposit Rights and Early Termination】If you hold a time deposit, please bring the deposit certificate and the specimen seal to the Bank for withdrawal on the maturity date of the deposit certificate. Before the maturity date of the deposit certificate, you can also bring the deposit certificate and the specimen seal to terminate the contract or make a pledged loan. If the actual deposit period is less than one month, no interest will be paid. If it exceeds one month, the interest paid will be calculated at 80 percent of the Bank's published simple time interest rate for the actual deposit period. However, if there is no published time deposit rate at the Bank for the actual deposit period, the interest paid will be calculated at 80 percent of the Bank's next (the shorter term) published simple time interest rate.</p> <p>十六、【申訴管道】若您對本行所提供的服務或商品不滿意或有爭議，可以透過電話(本行客服專線0800-688-168)、E-MAIL(service@yuanta.com)、<u>「客戶意見反應單」(廣告回函)、書面(郵寄：台北市松山區敦化南路一段 66 號 或 傳真：</u></p>	<p>新增「外匯無存單定期存款」修訂相關約定條款</p> <p>新增傳真號碼變更書面郵寄地址</p>

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<p><u>02-7734-8958</u>，元大商業銀行申訴信箱收)或親臨分行等方式，向本行提出申訴。</p> <p>16. 【Complaint Channels】 If you are dissatisfied with the services or products provided by the Bank or have a dispute, you can lodge a complaint with the Bank by telephone (Bank's Customer Service Hotline 0800-688-168、02-2182-1988), via email (service@yuanta.com), through the "Customer Feedback Form" (Business Reply Mail), in writing (Mail: <u>No.157, Sec.3, Renai Rd. Daan Dist Taipei City, Taiwan</u> or Fax: <u>02-7734-8958</u>, Yuanta Commercial Bank Complaint Box) or in person at a branch.</p> <p>帳戶往來暨相關服務總約定書 (版本 113-09)</p> <p>壹、共同服務 一~十七略</p> <p>十八、客戶可臨櫃或利用電話銀行、網路/行動銀行及其他電子支付工具等自動化服務設備約定未來日期帳務之轉出及轉入交易。客戶利用自動化服務設備辦理預約轉帳前，應憑身分證明文件、原留印鑑至貴行任一營業單位申請電話銀行、網路銀行服務或其他電子金融服務。預約轉帳之出帳日，如遇重大天然災害致主管機關宣布貴行部份營業單位或全行停止營業時，貴行得於次營業日執行轉帳交易。</p> <p><u>十九、客戶得於貴行 e 櫃檯設定電子銀行約定轉入帳號，亦可臨櫃設定金融卡、電子銀行約定轉入帳號，各通路約定轉入帳號組數限制各為 50 組，各通路約定組數逾 50 組時，如客戶仍有約定轉入帳號之需求，須臨櫃設定，並提供設定約定轉入帳號目的之相關文件資料，供貴行審核後受理，惟各通路之約定轉入帳號組數不得超過 100 組。</u></p> <p><u>二十、</u>客戶存款帳戶之各項交易記錄，包括如使用金融卡存款、提款或使用金融卡、ATM、電話銀行、網路/行動銀行或其他電子支付工具等執行轉帳交易後，其記</p>	<p><u>02-2592-0108</u>，元大商業銀行業務管理部收)或親臨分行等方式，向本行提出申訴。</p> <p>16. The Bank has strictly prohibited the above-mentioned behaviors of its staff members. If you find any of our staff members engaging in such behaviors, please feel free to lodge a complaint with the Bank through the following client complaint channels. If the complaint is substantiated after investigation, the Bank will take disciplinary action against the employee in question. Customer Service Hotline: 0800-688-168 (24 hours)、02-2182-1988 Customer Service Email: service@yuanta.com Mailing Address: No. 66, Dunhua South Road Section 1, Songshan District, Taipei, Taiwan (Complaint Box)</p> <p>帳戶往來暨相關服務總約定書 (版本 111-08)</p> <p>壹、共同服務 一~十七略</p> <p>十八、客戶可臨櫃或利用電話銀行、網路/行動銀行及其他電子支付工具等自動化服務設備約定未來日期帳務之轉出及轉入交易。客戶利用自動化服務設備辦理預約轉帳前，應憑身分證明文件、原留印鑑至貴行任一營業單位申請電話銀行、網路銀行服務或其他電子金融服務。預約轉帳之出帳日，如遇重大天然災害致主管機關宣布貴行部份營業單位或全行停止營業時，貴行得於次營業日執行轉帳交易。</p> <p>十九、客戶存款帳戶之各項交易記錄，包括如使用金融卡存款、提款或使用金融卡、ATM、電話銀行、網路/行動銀行或其</p>	<p>調整版本編號</p> <p>為防範人頭帳戶清洗不法資金與避免客戶遭受詐騙之虞，爰限制約定轉入帳號組數，以俾客戶管理約定轉入帳號。</p> <p>調整項次。</p>

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<p>錄在未經補登存摺或對帳單前，或因電腦故障、斷線等情事，致存摺或對帳單結餘金額與貴行帳上不符時，概以貴行電腦主檔之結存餘額為準。但經客戶核對貴行所提出之交易記錄，其有不符部份，經貴行查證，確為記載數額或結存餘額有錯誤時，貴行即應更正之。</p> <p>二十一~二十六(略)</p> <p>18. The Customer may make appointments at the counter or use automated services such as telephone banking, Internet/mobile banking, and other electronic payment tools to transfer funds into and out of his/her account at a future date. Before making an appointment to transfer funds through automated services, the Customer shall present his/her identification documents and original seal to any of the Bank's business units to apply for telephone banking, Internet banking or other electronic financial services. In the event of a major natural disaster on the day of the scheduled transfer, the Bank may execute the transfer on the next business day if the competent authorities declare that some or all of the Bank's business units are closed.</p> <p><u>19. The Customer may predesignate payee's account(s) of Internet banking by using E-Counter online, while he/she may also predesignate payee's account(s) of ATM and Internet banking by visiting any of the Bank's business units. The total sets of predesignated account(s) for each channel are limited to 50. The Customer may only predesignate payee's account(s) by visiting any of the Bank's business units and provide relevant documents regarding the purposes of predesignating the accounts if there are more than 50 predesignated accounts needed for each channel. The Bank should review the documents before accept the requirement. Still, the total sets of predesignated payee's account(s) for each channel are limited to 100.</u></p> <p><u>20.</u> After the Customer uses the deposit account to make a transaction, including using the ATM card to deposit or withdraw funds or using the ATM card, ATMs, telephone banking, Internet/mobile banking or other electronic payment tools to execute transfers, the balance of the transaction record will be based on the balance in the main file of the Bank's computer if the balance in the passbook or statement is not consistent with the balance on the Bank's computer due to computer failure, disconnection, etc. before the transaction record is replenished. However, if the Customer examines the transaction record submitted by the Bank and identifies discrepancy, the Bank shall correct the discrepancy if the Bank verifies that the recorded amount or the balance is incorrect.</p>	<p>他電子支付工具等執行轉帳交易後，其記錄在未經補登存摺或對帳單前，或因電腦故障、斷線等情事，致存摺或對帳單結餘金額與貴行帳上不符時，概以貴行電腦主檔之結存餘額為準。但經客戶核對貴行所提出之交易記錄，其有不符部份，經貴行查證，確為記載數額或結存餘額有錯誤時，貴行即應更正之。</p> <p>二十~二十五(略)</p> <p>18. The Customer may make appointments at the counter or use automated services such as telephone banking, Internet/mobile banking, and other electronic payment tools to transfer funds into and out of his/her account at a future date. Before making an appointment to transfer funds through automated services, the Customer shall present his/her identification documents and original seal to any of the Bank's business units to apply for telephone banking, Internet banking or other electronic financial services. In the event of a major natural disaster on the day of the scheduled transfer, the Bank may execute the transfer on the next business day if the competent authorities declare that some or all of the Bank's business units are closed.</p> <p>19. After the Customer uses the deposit account to make a transaction, including using the ATM card to deposit or withdraw funds or using the ATM card, ATMs, telephone banking, Internet/mobile banking or other electronic payment tools to execute transfers, the balance of the transaction record will be based on the balance in the main file of the Bank's computer if the balance in the passbook or statement is not consistent with the balance on the Bank's computer due to computer failure, disconnection, etc. before the transaction record is replenished. However, if the Customer examines the transaction record submitted by the Bank and identifies discrepancy, the Bank shall correct the discrepancy if the Bank verifies that the recorded amount or the balance is incorrect.</p>	

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<p><u>二十七</u>、客戶(含法人戶負責人/代表人)瞭解並同意貴行、財團法人金融聯合徵信中心、財團法人中小企業信用保證基金、台灣票據交換所、財金資訊股份有限公司、財團法人聯合信用卡中心、卡片國際組織及其他經貴行之主管機關指定之機構暨與貴行有業務往來之機構，均得於其營業目的或法令許可範圍內，對客戶(含法人戶負責人/代表人)之資料為蒐集、處理或國際傳遞及相互交付利用，並得將之提供予其所委任處理營業相關事務或依法合作之人。</p> <p><u>客戶(含法人戶負責人/代表人)瞭解並同意貴行於防制詐騙、防制洗錢等特定目的範圍內，得蒐集、處理或利用客戶之「被約定轉入帳號」及其「被設定為約定轉入帳號之次數」，暨客戶於貴行開立之「金融機構帳號」及「該帳號被約定為轉入帳號之次數」等個人資料，並同意於設定約定轉入帳號作業之範圍內，提供上開個人資料予就該帳號提出約定轉入帳號申請之金融機構；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。</u></p> <p>客戶為未成年人或為受監護(輔助)宣告人而由法定代理人或監護(輔助)人代為或同意訂立本約定書，或客戶委託代理人代為訂立本約定書時，客戶之法定代理人、監護(輔助)人及代理人，瞭解並同意貴行、財團法人金融聯合徵信中心，得於營業目的或法令許可範圍內，對其個人資料為蒐集、處理、利用及國際傳遞，並得將之提供予其所委任處理營業相關事務或依法合作之人。</p> <p>上開資料保有期限至客戶與貴行之權利義務關係消滅之日後五年止，但客戶之基本資料、交易歷史資料、未清償債務資料，貴行得永久保存。客戶發現前述資料有錯誤或爭議時，願即檢附相關證明文件</p>	<p>二十六、客戶(含法人戶負責人/代表人)瞭解並同意貴行、財團法人金融聯合徵信中心、財團法人中小企業信用保證基金、台灣票據交換所、財金資訊股份有限公司、財團法人聯合信用卡中心、卡片國際組織及其他經貴行之主管機關指定之機構暨與貴行有業務往來之機構，均得於其營業目的或法令許可範圍內，對客戶(含法人戶負責人/代表人)之資料為蒐集、處理或國際傳遞及相互交付利用，並得將之提供予其所委任處理營業相關事務或依法合作之人。</p> <p>客戶為未成年人或為受監護(輔助)宣告人而由法定代理人或監護(輔助)人代為或同意訂立本約定書，或客戶委託代理人代為訂立本約定書時，客戶之法定代理人、監護(輔助)人及代理人，瞭解並同意貴行、財團法人金融聯合徵信中心，得於營業目的或法令許可範圍內，對其個人資料為蒐集、處理、利用及國際傳遞，並得將之提供予其所委任處理營業相關事務或依法合作之人。</p> <p>上開資料保有期限至客戶與貴行之權利義務關係消滅之日後五年止，但客戶之基本資料、交易歷史資料、未清償債務資料，貴行得永久保存。客戶發現前述資料有錯誤或爭議時，願即檢附相關證明文件送交貴行辦理更正或爭議註記。</p> <p>客戶瞭解並同意貴行得於營業目的或法令許可範圍內，提供客戶有關貴行之產品/服務等行銷業務訊息並得因業務需要將對帳單業務委外處理。</p>	<p>調整項次</p> <p>配合財金資訊股份有限公司建立「約定轉入帳號灰名單通平台」，明訂客戶於申請約定轉入帳戶時之個資應告知事項。</p>

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<p>送交貴行辦理更正或爭議註記。</p> <p>客戶瞭解並同意貴行得於營業目的或法令許可範圍內，提供客戶有關貴行之產品/服務等行銷業務訊息並得因業務需要將對帳單業務委外處理。</p> <p>27. The Customer (including the responsible person/representative of the corporate account) understands and agrees that the Bank, the Joint Credit Information Center, the Small and Medium Enterprise Credit Guarantee Fund of Taiwan (Taiwan SMEG), Taiwan Clearing House, Financial Information Service Co., Ltd., the National Credit Card Center of R.O.C., card internationals and other institutions predesignated by the Bank's authorities and institutions doing business with the Bank may collect, process or internationally transmit and deliver to each other information about the Customer (including the responsible person/representative of the corporate account) for their business purposes or as permitted by law, and may provide such information to any person appointed by the Bank to handle business-related matters or the Bank cooperates with in compliance with law.</p> <p><u>The Customer (including the responsible person/representative of the corporate account) understands and agrees that within the specific purpose of preventing fraud and abetting money laundering, the Bank may collect, process and use, if any, the information of the predesignated payee's account(s), how many times the account(s) was predesignated, the account number(s) of the Customer of the Bank and how many times the account(s) was predesignated. Furthermore, the Customer agrees to provide the foresaid personal information for the payee's bank(s) within the process of designating account(s). The Customer agrees that Financial Information Service Co., Ltd may collect, process and use the foresaid personal information within the purpose of exchanging financial information between financial institutions.</u></p> <p>In the event that the Customer is a minor or a person declared to be under guardianship (assistance) and the Customer's legal representative or guardian (assistant) has entered into this Agreement on behalf of or with the consent of the Customer, or the Customer has appointed an agent to enter into this Agreement on the Customer's behalf, the Customer's legal representative, guardian/assistant or agent understands and agrees that the Bank and the Joint Credit Information Center may collect, process, use and internationally transmit the Customer's personal information within the scope of business purposes or as permitted by law, and may provide the Customer's personal information to any person appointed by the Bank to handle business-related matters or the Bank cooperates with in compliance with law.</p> <p>The above information will be retained until five years</p>	<p>26. The Customer (including the responsible person/representative of the corporate account) understands and agrees that the Bank, the Joint Credit Information Center, the Small and Medium Enterprise Credit Guarantee Fund of Taiwan (Taiwan SMEG), Taiwan Clearing House, Financial Information Service Co., Ltd., the National Credit Card Center of R.O.C., card internationals and other institutions designated by the Bank's authorities and institutions doing business with the Bank may collect, process or internationally transmit and deliver to each other information about the Customer (including the responsible person/representative of the corporate account) for their business purposes or as permitted by law, and may provide such information to any person appointed by the Bank to handle business-related matters or the Bank cooperates with in compliance with law.</p> <p>In the event that the Customer is a minor or a person declared to be under guardianship (assistance) and the Customer's legal representative or guardian (assistant) has entered into this Agreement on behalf of or with the consent of the Customer, or the Customer has appointed an agent to enter into this Agreement on the Customer's behalf, the Customer's legal representative, guardian/assistant or agent understands and agrees that the Bank and the Joint Credit Information Center may collect, process, use and internationally transmit the Customer's personal information within the scope of business purposes or as permitted by law, and may provide the Customer's personal information to any person appointed by the Bank to handle business-related matters or the Bank cooperates with in compliance with law.</p> <p>The above information will be retained until five years after the expiration of the rights and obligations between the Customer and the Bank, except for the basic information of the Customer, transaction history information and outstanding debt information, which the Bank may keep permanently. If the Customer discovers any errors or disputes in the above information, the Customer agrees to submit relevant supporting documents to the Bank for making corrections or dispute notes.</p> <p>The Customer understands and agrees that the Bank may provide the Customer with marketing information about the Bank's products/services for business purposes or as permitted by law, and that the Bank may outsource bank statements services for business needs.</p>	

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<p>after the expiration of the rights and obligations between the Customer and the Bank, except for the basic information of the Customer, transaction history information and outstanding debt information, which the Bank may keep permanently. If the Customer discovers any errors or disputes in the above information, the Customer agrees to submit relevant supporting documents to the Bank for making corrections or dispute notes.</p> <p>The Customer understands and agrees that the Bank may provide the Customer with marketing information about the Bank's products/services for business purposes or as permitted by law, and that the Bank may outsource bank statements services for business needs.</p> <p>二十八、客戶瞭解貴行、貴行所屬之元大金融控股(股)公司之子公司(公告於元大金融控股(股)公司網站)，得於共同行銷之目的或法令許可之範圍內，對客戶之姓名及地址為建檔、揭露、轉介或交互運用。客戶個人資料如有變更，可隨時通知貴行修正變更資料，並得隨時透過貴行客服專線 0800-688-168 要求停止客戶個人資料之交互運用，該通知將自送達貴行後立即受理，並於系統及作業合理期間內停止。</p> <p>元大金融控股(股)公司之子公司包括元大證券(股)公司、元大商業銀行(股)公司、元大人壽保險(股)公司、元大期貨(股)公司、元大證券投資信託(股)公司及元大國際保險經紀人(股)公司。上開公司日後若有增刪，將於元大金融控股(股)公司網站公告，並於貴行營業處所內明顯位置公告。</p> <p>客戶同意貴行得以電話行銷貴行之存款、放款、信用卡、保險及投資理財等金融產品，並得隨時向貴行提出停止電話行銷之要求，其方式及管道包括但不限於：</p> <p>(一)電話行銷受話時。</p> <p>(二)透過貴行客服專線 02-21821988、0800-688-168、傳真號碼：02-7734-8958 或 E-MAIL:service@yuanta.com。(三)親臨分行。</p> <p>二十九~三十五(略)</p> <p>28. The Customer understands that the Bank and the subsidiaries of Yuanta Financial Holding Co., Ltd. (as posted on the Yuanta Financial Holding Co., Ltd.</p>	<p>二十六、客戶(含法人戶負責人/代表人)瞭解並同意貴行、財團法人金融聯合徵信中心、財團法人中小企業信用保證基金、台灣票據交換所、財金資訊股份有限公司、財團法人聯合信用卡中心、卡片國際組織及其他經貴行之主管機關指定之機構暨與貴行有業務往來之機構，均得於其營業目的或法令許可範圍內，對客戶(含法人戶負責人/代表人)之資料為蒐集、處理或國際傳遞及相互交付利用，並得將之提供予其所委任處理營業相關事務或依法合作之人。</p> <p>客戶為未成年人或為受監護(輔助)宣告人而由法定代理人或監護(輔助)人代為或同意訂立本約定書，或客戶委託代理人代為訂立本約定書時，客戶之法定代理人、監護(輔助)人及代理人，瞭解並同意貴行、財團法人金融聯合徵信中心，得於營業目的或法令許可範圍內，對其個人資料為蒐集、處理、利用及國際傳遞，並得將之提供予其所委任處理營業相關事務或依法合作之人。</p> <p>上開資料保有期限至客戶與貴行之權利義務關係消滅之日後五年止，但客戶之基本資料、交易歷史資料、未清償債務資料，貴行得永久保存。客戶發現前述資料有錯誤或爭議時，願即檢附相關證明文件送交貴行辦理更正或爭議註記。</p> <p>客戶瞭解並同意貴行得於營業目的或法令許可範圍內，提供客戶有關貴行之產品</p>	<p>調整項次</p> <p>依財金資訊股份有限公司通知調整服務地區</p> <p>依銀行公會全信字第 1121000649 號函增列修文</p> <p>調整項次</p>

修正後條文(即現行條文)	修正前條文	修正說明
<p>website) to which the Bank belongs may file, disclose, refer or cross-utilize the Customer's name and address for joint marketing purposes or as permitted by law.</p> <p>If there is any change to the Customer's personal information, the Customer may notify the Bank of the change at any time and request the Bank to make revisions accordingly. The Customer may also ask the Bank to cease cross-utilization of his/her personal information through the Bank's customer service hotline 0800-688-168 at any time. The notification will be processed immediately upon delivery to the Bank, and the cross-utilization will be discontinued within a reasonable period of time for the Bank's system and operation.</p> <p>The subsidiaries of Yuanta Financial Holdings Co., Ltd. include Yuanta Securities Co., Ltd., Yuanta Commercial Bank Co., Ltd., Yuanta Life Insurance Co., Ltd., Yuanta Futures Co., Ltd., Yuanta Securities Investment Trust Co., Ltd., and Yuanta International Insurance Brokers Co., Ltd. Any future additions or deletions will be announced on the website of Yuanta Financial Holding Co., Ltd. and prominently displayed in the business premises of the Bank.</p> <p><u>The Customer here by agrees that the Bank may provide the marketing information of the products of deposit, loan, credit card, insurance and financial investment by phone, and may request to terminate telemarketing at any time. The channel of termination includes but not limited to: 1. the phone call of telemarketing. 2. the Bank's customer service hotline: 02-21821988 or 0800-688-168, FAX: 02-7734-8958), or E-mail: service@yuanta.com 3. by visiting any of the business units of the Bank.</u></p> <p>三十六、客戶如對貴行提供之服務或商品不滿意或有爭議，可透過電話(貴行客服</p>	<p>/服務等行銷業務訊息並得因業務需要將對帳單業務委外處理。</p> <p><u>二十七~三十四(略)</u></p> <p>26. The Customer (including the responsible person/representative of the corporate account) understands and agrees that the Bank, the Joint Credit Information Center, the Small and Medium Enterprise Credit Guarantee Fund of Taiwan (Taiwan SMEG), Taiwan Clearing House, Financial Information Service Co., Ltd., the National Credit Card Center of R.O.C., card internationals and other institutions designated by the Bank's authorities and institutions doing business with the Bank may collect, process or internationally transmit and deliver to each other information about the Customer (including the responsible person/representative of the corporate account) for their business purposes or as permitted by law, and may provide such information to any person appointed by the Bank to handle business-related matters or the Bank cooperates with in compliance with law.</p> <p>In the event that the Customer is a minor or a person declared to be under guardianship (assistance) and the Customer's legal representative or guardian (assistant) has entered into this Agreement on behalf of or with the consent of the Customer, or the Customer has appointed an agent to enter into this Agreement on the Customer's behalf, the Customer's legal representative, guardian/assistant or agent understands and agrees that the Bank and the Joint Credit Information Center may collect, process, use and internationally transmit the Customer's personal information within the scope of business purposes or as permitted by law, and may provide the Customer's personal information to any person appointed by the Bank to handle business-related matters or the Bank cooperates with in compliance with law.</p> <p>The above information will be retained until five years after the expiration of the rights and obligations between the Customer and the Bank, except for the basic information of the Customer, transaction history information and outstanding debt information, which the Bank may keep permanently. If the Customer discovers any errors or disputes in the above information, the Customer agrees to submit relevant supporting documents to the Bank for making corrections or dispute notes.</p> <p>The Customer understands and agrees that the Bank may provide the Customer with marketing information about the Bank's products/services for business purposes or as permitted by law, and that the Bank may outsource bank statements services for business needs.</p> <p>三十五、客戶如對貴行提供之服務或商品不滿意或有爭議，可透過電話(貴行客服</p>	

修正後條文(即現行條文)	修正前條文	修正說明
<p>專線 0800-688-168)、E-MAIL(service@yuanta.com)、「客戶意見反應單」(廣告回函)、書面(郵寄：<u>台北市大安區仁愛路三段 157 號</u>或傳真：<u>02-7734-8958</u>，元大商業銀行申訴信箱收)或親臨分行等方式，向貴行提出申訴。<u>三十七~三十九</u>(略)</p> <p>36. If the Customer is dissatisfied with the services or products provided by the Bank or has a dispute, the Customer can lodge a complaint with the Bank by telephone (Bank's Customer Service Hotline 0800-688-168), via email (service@yuanta.com), through the "Customer Feedback Form" (Business Reply Mail), in writing (Mail: <u>No.157, Sec.3, Renai Rd. Daan Dist Taipei City, Taiwan</u> or Fax: <u>02-7734-8958</u>, Yuanta Commercial Bank Complaint Box) or in person at a branch.</p> <p>參、新臺幣定期性存款、綜合存款及無摺存款服務</p> <p>一、定期性存款</p> <p><u>(七)新臺幣無存單定存：</u></p> <p><u>1. 客戶至貴行任一營業單位臨櫃辦理申請無存單定期性存款，貴行掣給「新臺幣無存單定期性存款確認書」客戶應妥為保存，若有遺失或毀損時，同意以貴行留存之傳票為憑。</u></p> <p><u>2. 客戶同意以貴行每月寄發之前月份對帳單確認存款餘額，並同意若當月存款帳戶無帳務交易往來明細時，貴行於次月得不寄發對帳單。</u></p> <p><u>3. 客戶收受對帳單後應立即詳細核對，經發現實際交易與對帳單不符時，應於收受對帳單日起七個營業日內通知貴行查明，逾期未通知者，視為核對無誤。</u></p> <p><u>(八)其他：</u></p> <p>III. NTD Time Deposit, Consolidated/Comprehensive Deposit and Passbook-less Deposit Services</p> <p>1. Time Deposits</p> <p>(7) <u>Non-Certificate NTD Time Deposit</u></p> <p>i. <u>The Customer may apply for Non-Certificate NTD Time Deposit by visiting any of the Bank's business units and should carefully preserve the Non-Certificate NTD Time Deposit Confirmation Letter issued by the</u></p>	<p>專線 0800-688-168)、E-MAIL(service@yuanta.com)、「客戶意見反應單」(廣告回函)、書面(郵寄：<u>台北市松山區敦化南路一段 66 號</u>或傳真：<u>02-2592-0108</u>，元大商業銀行業務管理部收)或親臨分行等方式，向貴行提出申訴。</p> <p>35. If the Customer is dissatisfied with the services or products provided by the Bank or has a dispute, the Customer can lodge a complaint with the Bank by telephone (Bank's Customer Service Hotline 0800-688-168), via email (service@yuanta.com), through the "Customer Feedback Form" (Business Reply Mail), in writing (Mail: <u>No. 66, Dunhua South Road Section 1, Songshan District, Taipei, Taiwan</u> or Fax: <u>02-2592-0108</u>, Yuanta Commercial Bank Business Management Department) or in person at a branch.</p> <p>參、新臺幣定期性存款、綜合存款及無摺存款服務</p> <p>一、定期性存款</p> <p><u>(七)其他：</u></p> <p>III. NTD Time Deposit, Consolidated/Comprehensive Deposit and Passbook-less Deposit Services</p> <p>1. Time Deposits</p> <p>(7) Other:</p>	<p>新增無存單定存之作業</p>

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<p><u>Bank. In case that the Confirmation Letter is lost, the Customer agrees that the information on the deposit slip preserved by the Bank shall prevail.</u></p> <p><u>ii. The Customer agrees to verify the balance of the deposit by the banking statement of the previous month sent monthly by the Bank, and the statement would not be sent in the following month if there is no any transaction record of the month.</u></p> <p><u>iii. The Customer should review the statement upon receipt. If the Customer discovers any discrepancy between the statement and the actual transaction, he/she shall notify the Bank to verify within seven business days from the day of receipt; if not, the statement is deemed as correct and verified.</u></p> <p>(8) Other:</p> <p>伍、金融卡服務 一般約定 一、略 二、金融卡之功能 (一)客戶申領之金融卡具有存款、提款(不含磁條密碼國際提款)、轉帳(不含非約定帳戶轉帳)、繳稅(費)、密碼變更及查詢餘額等一般功能。 客戶之金融卡可在國外(目前限港澳地區)貼有「財金標誌」之自動提款機，輸入「晶片密碼」後，提領港幣、澳門幣或查詢帳戶餘額。客戶欲使用或停止使用金融卡國內消費扣款、非約定帳戶轉帳或磁條密碼國際提款功能者，應親持身分證文件及原留印鑑，至貴行各營業單位辦理，亦得透過網路銀行或其他經貴行認同之方式辦理。磁條密碼由客戶於申請後，自行至貴行自動櫃員機設定。 (二)客戶於國內金融卡特約商店(財金 Smart Pay、財金(台灣)金融卡標誌)進行消費扣款交易，經使用金融卡並輸入晶片密碼後，視為啟用國內消費扣款服務功能以完成交易。</p> <p>十五、費用計收、調整及揭示 客戶使用金融卡所須負擔之各項交易手</p>	<p>伍、金融卡服務 一般約定 一、略 二、金融卡之功能 (一)客戶申領之金融卡具有存款、提款(不含磁條密碼國際提款)、轉帳(不含非約定帳戶轉帳)、繳稅(費)、密碼變更及查詢餘額等一般功能。 客戶之金融卡可在國外(目前限日本、港澳地區)貼有「財金標誌」之自動提款機，輸入「晶片密碼」後，提領日圓、港幣、澳門幣或查詢帳戶餘額。 客戶欲使用或停止使用金融卡國內消費扣款、非約定帳戶轉帳或磁條密碼國際提款功能者，應親持身分證文件及原留印鑑，至貴行各營業單位辦理，亦得透過網路銀行或其他經貴行認同之方式辦理。磁條密碼由客戶於申請後，自行至貴行自動櫃員機設定。 (二)客戶於國內金融卡特約商店(財金 Smart Pay、財金(台灣)金融卡標誌)進行消費扣款交易，經使用金融卡並輸入晶片密碼後，視為啟用國內消費扣款服務功能以完成交易。</p> <p>十五、費用計收、調整及揭示 客戶使用金融卡所須負擔之各項交易手</p>	<p>依財金資訊股份有限公司通知調整服務地區</p>

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<p>續費或服務費用，包括但不限於國內跨行提款手續費每次新臺幣(以下同)5 元、國內跨行轉帳手續費每次 15 元、國內跨行存款手續費每次 15 元、卡片解鎖(含重設密碼)每次 50 元及補(換)發新卡每張 100 元等，客戶同意貴行得自客戶帳戶扣取或自跨行存款交易金額扣除或依其他約定方式繳付。</p> <p>客戶持晶片金融卡以輸入「晶片密碼」方式進行國際提款交易手續費如下：</p> <p>(一)於國外(目前限港澳地區)查詢帳戶餘額時，無須支付任何費用。</p> <p>(二)使用晶片金融卡進行國際提款(目前限港澳地區)每筆交易手續費新臺幣 100 元。</p> <p>2. Functions of the ATM Card</p> <p>(1) The ATM card can be used for deposit, withdrawal (excluding magnetic stripe PIN international withdrawal), fund transfer (excluding non-predesignated account transfer), tax and other payments, PIN change and balance inquiry.</p> <p>The Customer can use the ATM card to withdraw HKD or MOP or check the account balance at ATMs overseas (currently only available in Hong Kong and Macau) with the "Financial Mark" affixed after entering the "Chip PIN".</p> <p>If the Customer wishes to use or discontinue these ATM card functions: domestic debit (Smart Pay), non-predesignated account transfer or magnetic stripe PIN international withdrawal, the Customer shall present his/her identifications and original signature seal to any of the Bank's business units, or through Internet banking or other methods approved by the Bank. The magnetic stripe PIN is set by the Customer at the Bank's ATMs after application.</p> <p>(2) When the Customer makes a domestic debit transaction at a domestic contracted ATM card store (Financial Smart Pay, Financial (Taiwan)</p>	<p>續費或服務費用，包括但不限於國內跨行提款手續費每次新臺幣(以下同)5 元、國內跨行轉帳手續費每次 15 元、國內跨行存款手續費每次 15 元、卡片解鎖(含重設密碼)每次 50 元及補(換)發新卡每張 100 元等，客戶同意貴行得自客戶帳戶扣取或自跨行存款交易金額扣除或依其他約定方式繳付。</p> <p>客戶持晶片金融卡以輸入「晶片密碼」方式進行國際提款交易手續費如下：</p> <p>(一)於國外查詢帳戶餘額時，無須支付任何費用。</p> <p>(二)使用晶片金融卡進行國際提款：</p> <p><u>1. 日本地區：客戶持已申請「國際提款」功能之貴行晶片金融卡者，可在日本地區貼有「財金標誌」之自動提款機，輸入「晶片密碼」後，提領日圓或查詢帳戶餘額，提領金額在日圓現鈔 3 萬元(含)以下者，每筆交易手續費一律為日圓 390 元；提領金額超過日圓現鈔 3 萬元者，每筆交易手續費依提領日圓金額之 0.8%加計日圓 150 元計算。</u></p> <p><u>2. 港澳地區：每筆交易手續費新臺幣 100 元。</u></p> <p>2. Functions of the ATM Card</p> <p>(1) The ATM card can be used for deposit, withdrawal (excluding magnetic stripe PIN international withdrawal), fund transfer (excluding non-predesignated account transfer), tax and other payments, PIN change and balance inquiry.</p> <p>The Customer can use the ATM card to withdraw <u>JPY</u>, HKD or MOP or check the account balance at ATMs overseas (currently only available in <u>Japan</u>, Hong Kong and Macau) with the "Financial Mark" affixed after entering the "Chip PIN".</p> <p>If the Customer wishes to use or discontinue these ATM card functions: domestic debit (Smart Pay), non-predesignated account transfer or magnetic stripe PIN international withdrawal, the Customer shall present his/her identifications and original signature seal to any of the Bank's business units, or through Internet banking or other methods approved by the Bank. The magnetic stripe PIN is set by the Customer at the Bank's ATMs after application.</p> <p>(2) When the Customer makes a domestic debit transaction at a domestic contracted ATM card</p>	<p>依財金資訊股份有限公司通知調整服務地區</p>

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<p>ATM Card Mark), he/she will be deemed to have activated the debit service to complete the transaction after using the ATM card and entering the chip PIN.</p> <p>15. Fee Collection, Adjustment and Disclosure</p> <p>The handling or service fees which the Customer shall pay for using the ATM card to make transactions include but are not limited to domestic inter-bank withdrawal NTD 5 per transaction, domestic inter-bank transfer NTD 15 per transaction, domestic inter-bank deposit NTD 15 per transaction, card unlocking (including PIN resetting) NTD 50 per time, and card reissuance (replacement) NTD 100 per card. The Customer agrees that the Bank may debit the Customer's account or deduct the amount from the inter-bank deposit transaction or make payment in any other manner agreed by the Bank.</p> <p>The transaction fees which the Customer shall pay for using the chip ATM card to make international withdrawal by entering the "Chip PIN" is as follows.</p> <p>(1) The Customer is not required to pay any fees when checking account balances abroad.</p> <p>(2) The handling fees for International withdrawals using chip ATM cards (currently only available in Hong Kong and Macau) is NTD 100 per transaction.</p> <p>二十、疑帳處理及申訴管道</p> <p><u>客戶使用金融卡至特約商店進行國內消費扣款、退款或取消交易時，應自行留存交易紀錄，以供核對之用。客戶如對特約商店之貨品或服務之品質、數量、價金等有爭議，應向特約商店尋求解決，不得以其與特約商店間交易所生之糾紛對抗貴行。</u></p> <p><u>客戶使用金融卡所生帳務糾紛，應自交易日起二個月內向貴行申訴(客服專線：02-21821988、免付費服務專線：0800688168、傳真號碼：02-7734-8958、E-MAIL:service@yuanta.com)，如涉及其他銀行處理或需加以仲裁時，客戶同意依財金資訊股份有限公司或國際清算組</u></p>	<p>store (Financial Smart Pay, Financial (Taiwan) ATM Card Mark), he/she will be deemed to have activated the debit service to complete the transaction after using the ATM card and entering the chip PIN.</p> <p>15. Fee Collection, Adjustment and Disclosure</p> <p>The handling or service fees which the Customer shall pay for using the ATM card to make transactions include but are not limited to domestic inter-bank withdrawal NTD 5 per transaction, domestic inter-bank transfer NTD 15 per transaction, domestic inter-bank deposit NTD 15 per transaction, card unlocking (including PIN resetting) NTD 50 per time, and card reissuance (replacement) NTD 100 per card. The Customer agrees that the Bank may debit the Customer's account or deduct the amount from the inter-bank deposit transaction or make payment in any other manner agreed by the Bank.</p> <p>The transaction fees which the Customer shall pay for using the chip ATM card to make international withdrawal by entering the "Chip PIN" is as follows.</p> <p>(1) The Customer is not required to pay any fees when checking account balances abroad.</p> <p>(2) Handling fees for International withdrawals using chip ATM cards:</p> <p><u>i. In Japan: The Customer can use the ATM card with international withdrawal function to withdraw JPY or check the account balance at ATMs in Japan with the "Financial Mark" affixed after entering the "Chip PIN". For withdrawals of JPY 30,000 or less, JPY 390 per transaction; for withdrawals of more than JPY 30,000, JPY 150 per transaction plus 0.8% of the amount withdrawn.</u></p> <p><u>ii. In Hong Kong and Macau: NTD 100 per transaction.</u></p> <p>二十、疑帳處理及申訴管道</p> <p><u>客戶使用金融卡至特約商店進行國內消費扣款、退款或取消交易時，應自行留存交易紀錄，以供核對之用。客戶如對特約商店之貨品或服務之品質、數量、價金等有爭議，應向特約商店尋求解決，不得以其與特約商店間交易所生之糾紛對抗貴行。</u></p> <p><u>客戶使用金融卡所生帳務糾紛，應自交易日起二個月內向貴行申訴(客服專線：02-21821988、免付費服務專線：0800688168</u></p> <p><u>E-MAIL:service@yuanta.com)，如涉及其他銀行處理或需加以仲裁時，客戶同意依財金資訊股份有限公司或國際清算組</u></p>	<p>增列傳真號碼</p>

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<p><u>織之處理或仲裁結果辦理。</u></p> <p>20. <u>Handling of Dubious Accounts and Complaint Channels</u> <u>The Customer should keep his/her/its own transaction records for the purpose of verification when making domestic purchase debit, refund or cancellation of transactions at the contract store. If the Customer has a dispute about the quality, quantity or price of the goods or services provided by the contract store, the Customer shall seek resolution from the contract store and shall not use the dispute between him/her/its and the contract store against the Bank.</u> <u>Any accounting dispute arising from the Customer's use of the ATM card should be reported to the Bank within two months from the transaction date (Customer Service Hotline: 02-21821988, Toll-free Service Hotline: 0800688168, FAX 02-7734-8958, E-MAIL : service@yuanta.com). If the dispute involves other banks or requires arbitration, the Customer agrees to abide by the outcome of the arbitration or dispute resolution by the Financial Information Service Co., Ltd. or the BIS (Bank for International Settlements).</u></p> <p>捌、新臺幣階利活期存款帳戶約定事項 一、新臺幣階利活期存款帳戶(以下簡稱階利活存) 限本國法人戶及獨資或合夥經營之商號申請，且需開辦薪資轉帳業務、代理收付業務、收單業務、企業網路銀行服務(任一選擇)，新舊戶均可申請。金融週邊企業及個人戶均不適用本帳戶，金融週邊企業之定義以貴行之定義為準。申請辦理本帳戶，不得為備償戶、證券戶、券商清算戶、受託保管專戶、信託戶、全權委託戶等。客戶了解貴行保有最終核准與否之權利。 二、每一客戶限申請一戶，不得同時享有貴行其他活期存款專案優惠利率。 三、階利活存依日終存款餘額級距，依貴行一般活期存款牌告年利率加碼，享有下列階梯式計息之優惠。惟本帳戶日終存款餘額未達貴行規定之起息金額(目前為新臺幣壹萬元)者，不予計息。本帳戶利息每月給付一次，於每月二十一日付息。 單位:新臺幣、利率(年息)</p>	<p><u>織之處理或仲裁結果辦理。</u></p> <p>20. <u>Handling of Dubious Accounts and Complaint Channels</u> <u>The Customer should keep his/her/its own transaction records for the purpose of verification when making domestic purchase debit, refund or cancellation of transactions at the contract store. If the Customer has a dispute about the quality, quantity or price of the goods or services provided by the contract store, the Customer shall seek resolution from the contract store and shall not use the dispute between him/her/its and the contract store against the Bank.</u> <u>Any accounting dispute arising from the Customer's use of the ATM card should be reported to the Bank within two months from the transaction date (Customer Service Hotline: 02-21821988, Toll-free Service Hotline: 0800688168, E-MAIL : service@yuanta.com). If the dispute involves other banks or requires arbitration, the Customer agrees to abide by the outcome of the arbitration or dispute resolution by the Financial Information Service Co., Ltd. or the BIS (Bank for International Settlements).</u></p> <p>捌、新臺幣階利活期存款帳戶約定事項 一、新臺幣階利活期存款帳戶(以下簡稱階利活存) 限本國法人戶及獨資或合夥經營之商號申請，且需開辦薪資轉帳業務、代理收付業務、收單業務、企業網路銀行服務(任一選擇)，新舊戶均可申請。金融週邊企業及個人戶均不適用本帳戶，金融週邊企業之定義以貴行之定義為準。申請辦理本帳戶，不得為備償戶、證券戶、券商清算戶、受託保管專戶、信託戶、全權委託戶等。客戶了解貴行保有最終核准與否之權利。 二、每一客戶限申請一戶，不得同時享有貴行其他活期存款專案優惠利率。 三、階利活存依日終存款餘額級距，依貴行一般活期存款牌告年利率加碼，享有下列階梯式計息之優惠。惟本帳戶日終存款餘額未達貴行規定之起息金額(目前為新臺幣壹萬元)者，不予計息。本帳戶利息每月給付一次，於每月二十一日付息。 單位:新臺幣、利率(年息)</p>	

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Each customer may only apply for one account and may not enjoy the preferential interest rate of other demand deposit programs provided the Bank at the same time. The Stepped-Interest Deposit uses the Bank's posted markup interest rate per annum above the rate for general demand deposits and enjoys the following stepped interest accrual based on the tiers of daily final deposit balance. However, interest is not accrued if the deposit balance at the end of the day is less than the starting point (currently NTD 10,000) stipulated by the Bank. Interest for this type of account is paid monthly, and would be transferred to the account on the 21st every month. <p data-bbox="76 1921 430 1951">Unit: NTD, interest rate (per annum)</p> <table border="1" data-bbox="76 1955 638 2089"> <thead> <tr> <th>Tiers of Demand Deposit Amounts (End-of-Day Balance)^{a)}</th> <th>Fixed Markup Annual Rate^{b)}</th> <th>Annual Rate after Markup^{c)}</th> </tr> </thead> <tbody> <tr> <td>Portion \$10,000 or more to under \$200,000^{a)}</td> <td>0%^{b)}</td> <td>Posted annual rate for general demand deposits+0%^{c)}</td> </tr> <tr> <td>Portion \$200,000 or more to under \$500,000^{a)}</td> <td>Markup 0.11%^{b)}</td> <td>Posted annual rate for general demand deposits+0.11%^{c)}</td> </tr> <tr> <td>Portion \$500,000 or more to under \$3 million^{a)}</td> <td>Markup 0.27%^{b)}</td> <td>Posted annual rate for general demand deposits+0.27%^{c)}</td> </tr> <tr> <td>Portion \$3 million or more to under \$50 million^{a)}</td> <td>Markup 0.30%^{b)}</td> <td>Posted annual rate for general demand deposits+0.30%^{c)}</td> </tr> <tr> <td>Portion over \$50 million^{a)}</td> <td>0%^{b)}</td> <td>Posted annual rate for general demand deposits+0%^{c)}</td> </tr> </tbody> </table>	活存金額級距(日終餘額)	固定加碼年利率	加碼後年利率	1萬元以上~未達20萬元的部分	0%	一般活存牌告年利率+0%	20萬以上~未達50萬元的部分	加碼0.11%	一般活存牌告年利率+0.11%	50萬以上~未達300萬元的部分	加碼0.27%	一般活存牌告年利率+0.27%	300萬以上~未達5,000萬元的部分	加碼0.30%	一般活存牌告年利率+0.30%	5,000萬元以上的部分	0%	一般活存牌告年利率+0%	Tiers of Demand Deposit Amounts (End-of-Day Balance) ^{a)}	Fixed Markup Annual Rate ^{b)}	Annual Rate after Markup ^{c)}	Portion \$10,000 or more to under \$200,000 ^{a)}	0% ^{b)}	Posted annual rate for general demand deposits+0% ^{c)}	Portion \$200,000 or more to under \$500,000 ^{a)}	Markup 0.11% ^{b)}	Posted annual rate for general demand deposits+0.11% ^{c)}	Portion \$500,000 or more to under \$3 million ^{a)}	Markup 0.27% ^{b)}	Posted annual rate for general demand deposits+0.27% ^{c)}	Portion \$3 million or more to under \$50 million ^{a)}	Markup 0.30% ^{b)}	Posted annual rate for general demand deposits+0.30% ^{c)}	Portion over \$50 million ^{a)}	0% ^{b)}	Posted annual rate for general demand deposits+0% ^{c)}	<table border="1" data-bbox="676 212 1225 383"> <thead> <tr> <th>活存金額級距(日終餘額)</th> <th>固定加碼年利率</th> <th>加碼後年利率</th> </tr> </thead> <tbody> <tr> <td>1萬元以上~未達20萬元的部分</td> <td>0%</td> <td>一般活存牌告年利率+0%</td> </tr> <tr> <td>20萬以上~未達50萬元的部分</td> <td>加碼0.11%</td> <td>一般活存牌告年利率+0.11%</td> </tr> <tr> <td>50萬以上~未達300萬元的部分</td> <td>加碼0.27%</td> <td>一般活存牌告年利率+0.27%</td> </tr> <tr> <td>300萬以上~未達1,000萬元的部分</td> <td>加碼0.30%</td> <td>一般活存牌告年利率+0.30%</td> </tr> <tr> <td>1,000萬元以上的部分</td> <td>0%</td> <td>一般活存牌告年利率+0%</td> </tr> </tbody> </table> <p data-bbox="670 416 1228 707"> ※計息範例： 大大公司階利活期存款帳戶 109/7/1 日終餘額為 \$12,000,000 元，一般活期存款牌告利率假設為 0.01%。 當 日 利 息 $=199,999*0.01\%*1/365+300,000*0.12\%*1/365+2,500,000*0.28\%*1/365+7,000,000*0.31\%*1/365+2,000,001*0.01\%*1/365$ </p> <p data-bbox="670 775 1228 831"> VIII. Terms and Conditions of NTD Stepped Interest Rate Demand Deposits Accounts </p> <ol data-bbox="710 842 1228 1917" style="list-style-type: none"> The NTD stepped interest rate demand deposit account (hereinafter referred to as "the Stepped-Interest Deposit") is only available to domestic corporate accounts and sole proprietorships or partnerships that have applied for payroll transfer business, collection and payment agency business, acquiring business or corporate Internet banking services (any of these options), and both new and existing account holders are eligible to apply. Financial peripheral enterprises and individuals are not eligible to apply for this account; the definition of financial peripheral enterprises shall be as defined by the Bank. This deposit account may not be a reserve account, securities account, securities clearing account, fiduciary account, trust account or discretionary account. The Customer understands that the Bank reserves the right of final approval. Each customer may only apply for one account and may not enjoy the preferential interest rate of other demand deposit programs provided the Bank at the same time. The Stepped-Interest Deposit uses the Bank's posted markup interest rate per annum above the rate for general demand deposits and enjoys the following stepped interest accrual based on the tiers of daily final deposit balance. However, interest is not accrued if the deposit balance at the end of the day is less than the starting point (currently NTD 10,000) stipulated by the Bank. Interest for this type of account is paid monthly, and would be transferred to the account on the 21st every month. <p data-bbox="710 1921 1069 1951">Unit: NTD, interest rate (per annum)\)</p> <table border="1" data-bbox="676 1955 1228 2089"> <thead> <tr> <th>Tiers of Demand Deposit Amounts (End-of-Day Balance)^{a)}</th> <th>Fixed Markup Annual Rate^{b)}</th> <th>Annual Rate after Markup^{c)}</th> </tr> </thead> <tbody> <tr> <td>Portion \$10,000 or more to under \$200,000^{a)}</td> <td>0%^{b)}</td> <td>Posted annual rate for general demand deposits+0%^{c)}</td> </tr> <tr> <td>Portion \$200,000 or more to under \$500,000^{a)}</td> <td>Markup 0.11%^{b)}</td> <td>Posted annual rate for general demand deposits+0.11%^{c)}</td> </tr> <tr> <td>Portion \$500,000 or more to under \$3 million^{a)}</td> <td>Markup 0.27%^{b)}</td> <td>Posted annual rate for general demand deposits+0.27%^{c)}</td> </tr> <tr> <td>Portion \$3 million or more to under \$10 million^{a)}</td> <td>Markup 0.30%^{b)}</td> <td>Posted annual rate for general demand deposits+0.30%^{c)}</td> </tr> <tr> <td>Portion over \$10 million^{a)}</td> <td>0%^{b)}</td> <td>Posted annual rate for general demand deposits+0%^{c)}</td> </tr> </tbody> </table>	活存金額級距(日終餘額)	固定加碼年利率	加碼後年利率	1萬元以上~未達20萬元的部分	0%	一般活存牌告年利率+0%	20萬以上~未達50萬元的部分	加碼0.11%	一般活存牌告年利率+0.11%	50萬以上~未達300萬元的部分	加碼0.27%	一般活存牌告年利率+0.27%	300萬以上~未達1,000萬元的部分	加碼0.30%	一般活存牌告年利率+0.30%	1,000萬元以上的部分	0%	一般活存牌告年利率+0%	Tiers of Demand Deposit Amounts (End-of-Day Balance) ^{a)}	Fixed Markup Annual Rate ^{b)}	Annual Rate after Markup ^{c)}	Portion \$10,000 or more to under \$200,000 ^{a)}	0% ^{b)}	Posted annual rate for general demand deposits+0% ^{c)}	Portion \$200,000 or more to under \$500,000 ^{a)}	Markup 0.11% ^{b)}	Posted annual rate for general demand deposits+0.11% ^{c)}	Portion \$500,000 or more to under \$3 million ^{a)}	Markup 0.27% ^{b)}	Posted annual rate for general demand deposits+0.27% ^{c)}	Portion \$3 million or more to under \$10 million ^{a)}	Markup 0.30% ^{b)}	Posted annual rate for general demand deposits+0.30% ^{c)}	Portion over \$10 million ^{a)}	0% ^{b)}	Posted annual rate for general demand deposits+0% ^{c)}	<p data-bbox="1260 443 1388 472">調整計息</p>
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<p>※ Interest calculation example: The closing balance of Tata's stepped interest demand deposit account on July 1, 2020 was \$12,000,000, and the posted interest rate for general demand deposits was assumed to be <u>0.53%</u>.</p> <p>Interest on that day =199,999*<u>0.53%</u>*1/365+300,000*<u>0.64%</u>*1/365+2,500,000*<u>0.80%</u>*1/365+47,000,000*<u>0.83%</u>*1/365+2,000,001*<u>0.53%</u>*1/365</p> <p>玖、外匯存款服務 一、外匯活期存款 二、外匯定期存款</p> <p>(一)起存金額：每筆最低壹仟美元，其他幣別按前一營業日貴行關帳匯率折算等值美元計算。</p> <p>(二)計息方式： 1. 按存入時貴行牌告之適用利率或議價之利率，單利固定利率計息。 2. 存期一個月(含)以上之定存按一年以12個月為計息基礎並按月計息。 3. 存期一年(不含)以下指定到期日之定存、不滿一個月之定存或畸零天數者，除英鎊、港幣、新加坡、泰銖及南非幣之存款，一年以365日為計息基礎外，其餘幣別一年概以360日為計息基礎並按日計息。</p> <p>(三)外匯定期存款到期一次提領本金，利息於解約時或依約定方式支付。</p> <p><u>(四)掣發存單或確認書</u> <u>外匯一般定期存款將由貴行掣發存單；惟如採外匯無存單定期存款者，則貴行將掣發「外匯定期存款確認書」，而不另行掣發存單。</u></p> <p><u>(五)外匯無存單定期存款</u> <u>1. 客戶應妥為保存貴行掣發之「外匯定期存款確認書」，若遺失或毀損時，客戶得以貴行之電子對帳單、網路銀行、行動銀行或電話客服進行查詢。</u> <u>2. 本業務無掣發存單，客戶不得申請存單掛失、遺失補發或換發存單。</u> <u>3. 外匯無存單定期存款不得質借或設定質權予第三人。但倘客戶另行設定質權予貴行者，其設定質權、消滅質權、實行質</u></p>	<p>The closing balance of Tata's stepped interest demand deposit account on July 1, 2020 was \$12,000,000, and the posted interest rate for general demand deposits was assumed to be 0.01%.</p> <p>Interest on that day =199,999*0.01%*1/365+300,000*0.12%*1/365+2,500,000*0.28%*1/365+7,000,000*0.31%*1/365+2,000,001*0.01%*1/365</p> <p>玖、外匯存款服務 一、外匯活期存款 二、外匯定期存款</p> <p>(一)起存金額：每筆最低壹仟美元，其他幣別按前一營業日貴行關帳匯率折算等值美元計算。</p> <p>(二)計息方式： 1. 按存入時貴行牌告之適用利率或議價之利率，單利固定利率計息。 2. 存期一個月(含)以上之定存按一年以12個月為計息基礎並按月計息。 3. 存期一年(不含)以下指定到期日之定存、不滿一個月之定存或畸零天數者，除英鎊、港幣、新加坡、泰銖及南非幣之存款，一年以365日為計息基礎外，其餘幣別一年概以360日為計息基礎並按日計息。</p> <p>(三)外匯定期存款到期一次提領本金，利息於解約時或依約定方式支付。</p> <p>(四)中途解約： 1. 外匯定期存款到期前得中途解約。欲中途解約者，存期未滿一個月期者，應於二日前通知貴行，存期係一個月期(含)以上者，應於七日以前通知貴行，並於解約時將該存款全部一次結清，未於前述日期通知者，如經貴行同意，亦得受理中途解約。 2. 七天、十四天、二十一天期之定期存款及存期未滿一個月期者，中途解約不予計息。 3. 存期一個月期(含)以上之中途解約，其計息期間及利率依其期別以起存日貴行牌告利率為準，按下列方式計算： (1)未存滿一個月者不予計息。 (2)存滿一個月未滿三個月者，按實存期</p>	<p>新增無存單定存之作業</p> <p>調整項次</p> <p>依財金資訊股份有限公司通知調整服務地區</p>

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<p><u>權及質借等事項，悉依貴行規定及與貴行間之約定辦理。</u></p> <p><u>4. 客戶同意貴行每月按客戶前月份往來情形，寄送對帳單供客戶確認；若客戶當月份未有交易往來者，貴行於次月得免寄送對帳單。</u></p> <p><u>5. 客戶收受對帳單後應立即詳細核對，經發現實際交易與對帳單不符時，應於收受對帳單日起七個營業日內通知貴行查明，逾期未通知者，即視為同意對帳單所載資訊均為正確。</u></p> <p><u>6. 倘因客戶提供錯誤電子信箱或客戶未依貴行規定辦理變更時，經貴行依客戶立約或最後通知貴行之電子信箱寄發對帳單時，即視為送達，並準用前項有關逾期未通知效果之約定。</u></p> <p><u>7. 客戶得親臨貴行營業單位，申請變更為一般外匯存單定期存款或外匯綜合存款。經變更完成後，即悉依變更後之相關約定事項辦理。</u></p> <p>(六)中途解約：</p> <p>(七)逾期處理：</p> <p>(八)外匯定期存單質借原幣，除下列規定外準用新臺幣定期性存款存單質借規定：</p> <p>IX. Foreign Currency Deposits Services</p> <p>1.Foreign Currency Demand Deposits</p> <p>2. Foreign Currency Time Deposits</p> <p>(1) Minimum deposit amount: USD 1,000 per certificate of deposit, or other currencies which are equivalent to USD 1,000 at the Bank's closing exchange rate on the previous business day.</p> <p>(2) Interest calculation basis:</p> <p>i. Interest is calculated at the Bank's published applicable rate or the negotiated rate at the time of deposit, simple interest at a fixed rate.</p> <p>ii. For time deposits with a maturity of one month or more, interest is calculated on a 12-month basis and accrued on a monthly basis.</p> <p>iii. For time deposits that is less than (excluding) one year with a designated date of maturity or less than one month, or with fractional days, interest shall be calculated on the basis of 360 days, except for deposits in GBP, HKD, SGD, THB and ZAR as they shall be calculated on the basis of 365 days. The interest is accrued on a daily basis.</p>	<p>間，照一個月期存款利率八折計息。</p> <p>(3)存滿三個月未滿六個月者，按實存期間，照三個月期存款利率八折計息。</p> <p>(4)存滿六個月未滿九個月者，按實存期間，照六個月期存款利率八折計息。</p> <p>(5)存滿九個月未滿一年者，按實存期間，照九個月期存款利率八折計息。</p> <p>前項所定中途解約按實存期間單利計息，應包括不足整月之零星日數。</p> <p>(五)逾期處理：</p> <p>(六)外匯定期存單質借原幣，除下列規定外準用新臺幣定期性存款存單質借規定：</p> <p>IX. Foreign Currency Deposits Services</p> <p>1.Foreign Currency Demand Deposits</p> <p>2. Foreign Currency Time Deposits</p> <p>(1) Minimum deposit amount: USD 1,000 per certificate of deposit, or other currencies which are equivalent to USD 1,000 at the Bank's closing exchange rate on the previous business day.</p> <p>(2) Interest calculation basis:</p> <p>i. Interest is calculated at the Bank's published applicable rate or the negotiated rate at the time of deposit, simple interest at a fixed rate.</p> <p>ii. For time deposits with a maturity of one month or more, interest is calculated on a 12-month basis and accrued on a monthly basis.</p> <p>iii. For time deposits that is less than (excluding) one year with a designated date of maturity or less than one month, or with fractional days, interest shall be calculated on the basis of 360 days, except for deposits in GBP, HKD, SGD, THB and ZAR as they shall be calculated on the basis of 365 days. The interest is accrued on a daily basis.</p> <p>(3) The principal of the foreign currency time deposit is withdrawn upon maturity, and interest is payable on termination of the contract or in accordance with the contractual terms.</p> <p>(4) Terminated prior to the scheduled maturity:</p> <p>i. Foreign currency time deposits may be terminated prior to the scheduled maturity. The Customer who desires to terminate the deposit before maturity shall notify the Bank of it two days in advance if the deposit period is less than 1 month; or seven 7 days in advance if the deposit period is more than 1 (including) month. The Customer shall also withdraw the entire deposit amount at a time when he/ she/ it terminates the deposit. Customers who fail to notify the Bank of it on the date mentioned above may also have the deposit terminated if the Bank agrees to</p>	

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<p>(3) The principal of the foreign currency time deposit is withdrawn upon maturity, and interest is payable on termination of the contract or in accordance with the contractual terms.</p> <p><u>(4) Issuance of Deposit Certificate Or Confirmation Letter</u> <u>The Bank will issue the deposit certificate for general Foreign Currency Deposits Services. If the Customer make a non-certificate Foreign Currency Time Deposit, the Bank will issue the “Non-Certificate Foreign Currency Time Deposit Confirmation Letter” (hereinafter referred to as “Confirmation Letter”) instead and will not issue the deposit certificate.</u></p> <p><u>(5) Non-Certificate Foreign Currency Time Deposit</u></p> <p><u>i. The Customer should carefully preserve the Confirmation Letter issued by the Bank. In case that the Confirmation Letter is lost or destroyed, the Customer may check the information on the e-statements, via Internet or mobile banking or by calling Customer Service Hotline of the Bank for inquiry.</u></p> <p><u>ii. This services will not issue the deposit certificate. The Customer may neither report the loss of the deposit certificate, nor request for reissuance/ replacement.</u></p> <p><u>iii. Non-Certificate Foreign Currency Time Deposit may not be pledged, assigned or collateralized to a third party. If the Customer make the deposit hereunder pledged to the Bank, the matters regarding the pledge (such as the extinguishment, cancellation, execution and the pledged debit) shall be in accordance with the Bank’s relevant business application regulations and the agreement with the Bank.</u></p> <p><u>iv. The Customer will, as agreed, receive a reconciliation Statement from the Bank every month. The Statement will state details of previous month’s transactions of the Customer and will be used for the Customer to check the time deposit balance. Where the Customer does not have any transaction in that month, the Bank will not send a Statement accordingly.</u></p> <p><u>v. Upon receipt of the Statement, the Customer shall check all details carefully and, in case of finding any discrepancy between the Statement and the actual transaction, the Customer shall notify the Bank of it within 7 business days. Where the Customer fails to notify the Bank of it within the prescribed deadline, it will be deemed that the Customer confirms that all Statement details are correct.</u></p> <p><u>vi. Where the Customer provided the wrong email address or changed the email address without notifying the Bank of it according to the Bank’s rules, not only will the Bank send the e-statement to the email address stated in this Agreement or the latest email address informed by the Customer, but also the e-statement will be deemed to have arrived</u></p>	<p>do so.</p> <p>ii. In case the deposit period is 7 days, 14 days, 21 days or less than a month, the Customer who terminates the deposit before maturity will not receive any interest.</p> <p>iii. In case the deposit period is more than (including) 1 month, the Customer who terminates the deposit before maturity shall refer to the Bank’s interest rate published on the start date of the deposit period to calculate the interest period and rate in methods below:</p> <p>(i) In case the deposit period is less than 1 month, no interest will be paid.</p> <p>(ii) In case the deposit period is more than 1 month and less than 3 months, the interest paid to deposits terminated before maturity will be calculated at 80% of the one-month deposit interest rate for the actual deposit period.</p> <p>(iii) In case the deposit period is more than 3 months and less than 6 months, the interest paid to deposits terminated before maturity will be calculated at 80% of the three-month deposit interest rate for the actual deposit period.</p> <p>(iv) In case the deposit period is more than 6 months and less than 9 months, the interest paid to deposits terminated before maturity will be calculated at 80% of the six-month deposit interest rate for the actual deposit period.</p> <p>(v) In case the deposit period is more than 9 months and less than 1 year, the interest paid to deposits terminated before maturity will be calculated at 80% of the nine-month deposit interest rate for the actual deposit period.</p> <p>As described in above paragraphs, the interest of deposit terminated before maturity shall be calculated with the simple interest rate according to the actual deposit period, which shall include days that are less than a month..</p> <p>(5) Withdrew beyond the scheduled maturity:</p> <p>(6) The requirements for NTD time deposit certificate of deposit pledges may apply to foreign currency time deposits pledged in the original currency, except for the following provisions:</p>	

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<p>and preceding provision will also be applicable.</p> <p>vii.The Customer may apply for converting Non-Certificate Foreign Currency Time Deposit into Certificate Foreign Currency Time Deposit or Foreign Currency Consolidated/Comprehensive Deposits at any of the Bank's business units in person. Once the conversion is effective, the terms and conditions of the newly converted deposit shall apply.</p> <p>(6) Terminated prior to the scheduled maturity: (7) Withdrew beyond the scheduled maturity: (8) The requirements for NTD time deposit certificate of deposit pledges may apply to foreign currency time deposits pledged in the original currency, except for the following provisions:</p> <p>拾貳、電話銀行服務</p> <p>三、電話銀行服務項目</p> <p>客戶申請本服務後，就開設於貴行之帳戶得辦理下列業務，除前述電話銀行服務一般約定事項外，並應適用本條之約定事項。</p> <p>(一)電話銀行語音服務</p> <p>1. 轉帳服務：客戶本人在貴行之臺幣轉帳、他人約定帳戶臺幣轉帳、臺幣綜合存款轉綜合定期存款等服務。</p> <p>(1)客戶在貴行開立之活期性存款帳戶間得相互轉帳，另客戶事先申請設定之轉出帳號皆可轉入事先於任一分行下申請約定之轉入帳號；約定轉入帳戶之申請，將於次二日曆日生效，但取消約定轉入帳號之申請，則即時生效。</p> <p>(2)客戶同意使用貴行電話銀行轉帳服務時，每日交易金額、次數之限制及手續費收取標準，皆依貴行「電子通路業務各項服務收費標準」(詳細請參考「帳戶往來暨相關服務總約定書之附件：各項手續費收費標準」)規定辦理。惟與貴行另有約定者，得從其約定。</p> <p>2. 外幣服務： 客戶本人在貴行之臺外幣互轉、客戶本人或他人約定帳戶在貴行之外幣轉帳、外幣</p>	<p>拾貳、電話銀行服務</p> <p>三、電話銀行服務項目</p> <p>客戶申請本服務後，就開設於貴行之帳戶得辦理下列業務，除前述電話銀行服務一般約定事項外，並應適用本條之約定事項。</p> <p>(一)電話銀行語音服務</p> <p>1. 轉帳服務：客戶本人在貴行之臺幣轉帳、他人約定帳戶臺幣轉帳、臺幣綜合存款轉綜合定期存款等服務。</p> <p>(1)客戶在貴行開立之活期性存款帳戶間得相互轉帳，另客戶事先申請設定之轉出帳號皆可轉入事先於任一分行下申請約定之轉入帳號；約定轉入帳戶之申請，將於次一營業日生效，但取消約定轉入帳號之申請，則即時生效。</p> <p>(2)客戶同意使用貴行電話銀行轉帳服務時，每日交易金額、次數之限制及手續費收取標準，皆依貴行規定辦理。惟與貴行另有約定者，得從其約定。</p> <p>2. 外幣服務： 客戶本人在貴行之臺外幣互轉、客戶本人或他人約定帳戶在貴行之外幣轉帳、外幣綜合存款轉綜合定期存款。</p>	<p>調整約定生效日</p> <p>加強防範詐騙及公平友善待客原則</p>

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<p>綜合存款轉綜合定期存款。</p> <p>(1)客戶使用本項服務，需事先申請設定臺、外幣轉出帳號及外幣約定轉入帳號。約定轉入帳戶之申請，將於次<u>二</u>日曆日生效，但取消約定轉入帳號之申請，則即時生效。</p> <p>(二)電話銀行專人服務</p> <p>1. 臺幣存款服務：客戶本人在貴行之臺幣轉帳、他人約定帳戶臺幣轉帳、信用卡繳款、臺幣綜合存款轉綜合定期存款、臺幣定期存款中途解約、定期存款續存條件變更等服務。</p> <p>(1)~(2)略</p> <p>(3)客戶同意使用貴行電話銀行轉帳服務時，每日交易金額、次數之限制及手續費收取標準，皆依貴行「<u>電子通路業務各項服務收費標準</u>」(詳細請參考「<u>帳戶往來暨相關服務總約定書之附件：各項手續費收費標準</u>」)規定辦理。惟與貴行另有約定者，得從其約定；約定轉入帳戶之申請，將於次<u>二</u>日曆日生效，但取消約定轉入帳號之申請，則即時生效。</p> <p>2. 外幣存款服務：客戶本人在貴行之臺外幣互轉、客戶本人在貴行之外幣轉帳，或客戶本人與他人在貴行之同幣別外幣間轉帳、外幣綜合存款轉綜合定期存款、外幣專案定期存款、外幣定期存款中途解約、定期存款續存條件變更等服務。</p> <p>(1)客戶使用本項服務，需事先申請設定臺、外幣轉出帳號及外幣約定轉入帳號。約定轉入帳戶之申請，將於次<u>二</u>日曆日生效，但取消約定轉入帳號之申請，則即時生效。</p> <p><u>六、客戶服務</u> <u>申訴及客服專線：0800-688-168、02-2182-1988。</u></p> <p>XII. Telephone Banking Service</p> <p>3. Items in the Telephone Banking Service After applying for this Service, the Customer may perform the following businesses for his/her account</p>	<p>(1)客戶使用本項服務，需事先申請設定臺、外幣轉出帳號及外幣約定轉入帳號。約定轉入帳戶之申請，將於次<u>一</u>營業日生效，但取消約定轉入帳號之申請，則即時生效。</p> <p>(二)電話銀行專人服務</p> <p>1. 臺幣存款服務：客戶本人在貴行之臺幣轉帳、他人約定帳戶臺幣轉帳、信用卡繳款、臺幣綜合存款轉綜合定期存款、臺幣定期存款中途解約、定期存款續存條件變更等服務。</p> <p>(1)~(2)略</p> <p>(3)客戶同意使用貴行電話銀行轉帳服務時，每日交易金額、次數之限制及手續費收取標準，皆依貴行規定辦理。惟與貴行另有約定者，得從其約定；約定轉入帳戶之申請，將於次<u>一</u>營業日生效，但取消約定轉入帳號之申請，則即時生效。</p> <p>2. 外幣存款服務：客戶本人在貴行之臺外幣互轉、客戶本人在貴行之外幣轉帳，或客戶本人與他人在貴行之同幣別外幣間轉帳、外幣綜合存款轉綜合定期存款、外幣專案定期存款、外幣定期存款中途解約、定期存款續存條件變更等服務。</p> <p>(1)客戶使用本項服務，需事先申請設定臺、外幣轉出帳號及外幣約定轉入帳號。約定轉入帳戶之申請，將於次<u>一</u>營業日生效，但取消約定轉入帳號之申請，則即時生效。</p> <p>XII. Telephone Banking Service</p> <p>3. Items in the Telephone Banking Service After applying for this Service, the Customer may perform the following businesses for his/her account with the Bank. In addition to the aforementioned general terms and conditions of the telephone banking service, the terms and conditions herein shall apply.</p>	<p>調整約定生效日</p> <p>加強防範詐騙及公平友善待客原則</p> <p>調整約定生效日</p> <p>調整約定生效日</p> <p>增列服務專線</p>

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<p>with the Bank. In addition to the aforementioned general terms and conditions of the telephone banking service, the terms and conditions herein shall apply.</p> <p>(1) Telephone Banking Service</p> <p>i Transfers Service: The Customer's NTD transfers at the Bank, NTD transfers of another person's predesignated account, and NTD comprehensive demand(savings) deposit transfer to comprehensive time deposit.</p> <p>(i) The Customer may transfer funds between demand deposit accounts opened with the Bank. In addition, the Customer may transfer funds from any pre-arranged outward account to a pre-arranged incoming account at any branch. Application for the predesignated incoming account will be effective on the next <u>2 calendar days</u>. However, cancelation of the predesignated incoming account will be effective immediately.</p> <p>(ii) When the Customer agrees to use the Bank's telephone banking transfer service, the amount of daily transactions, the number of transactions and the handling fee will be in accordance with the Charges for Electronic Access Services (Please refer to the appendix of Important Reminders: Fee Schedule). However, the agreement may be followed if there is another agreement with the Bank.</p> <p>ii Foreign Currency Service</p> <p>The Customer may transfer NTD and foreign currencies between the Customer's own accounts at the Bank, transfer foreign currencies between the Customer's own accounts or another person's predesignated account at the Bank, or foreign currency comprehensive demand(savings) deposit transfer to comprehensive time deposit.</p> <p>(i) To use this Service, the Customer needs to apply for NTD and foreign currency outward accounts and foreign currency predesignated incoming accounts in advance. Application for the predesignated incoming account will be effective on the next <u>2 calendar days</u>. However, cancelation of the predesignated incoming account will be effective immediately.</p> <p>(2) Telephone Banking Service with CSR</p> <p>i. NTD Deposit Service: NTD Transfers of the Customer's own account at the Bank, NTD transfers of another person's predesignated account, credit card payment, NTD scheduled comprehensive demand (savings) deposit transfer to comprehensive time deposit, midway/early termination of NTD</p>	<p>(1) Telephone Banking Service</p> <p>i Transfers Service: The Customer's NTD transfers at the Bank, NTD transfers of another person's predesignated account, and NTD comprehensive demand(savings) deposit transfer to comprehensive time deposit.</p> <p>(i) The Customer may transfer funds between demand deposit accounts opened with the Bank. In addition, the Customer may transfer funds from any pre-arranged outward account to a pre-arranged incoming account at any branch. Application for the predesignated incoming account will be effective on the next business day. However, cancelation of the predesignated incoming account will be effective immediately.</p> <p>(ii) When the Customer agrees to use the Bank's telephone banking transfer service, the amount of daily transactions, the number of transactions and the handling fee will be in accordance with the Bank's regulations. However, the agreement may be followed if there is another agreement with the Bank.</p> <p>ii Foreign Currency Service</p> <p>The Customer may transfer NTD and foreign currencies between the Customer's own accounts at the Bank, transfer foreign currencies between the Customer's own accounts or another person's predesignated account at the Bank, or foreign currency comprehensive demand(savings) deposit transfer to comprehensive time deposit.</p> <p>(i) To use this Service, the Customer needs to apply for NTD and foreign currency outward accounts and foreign currency predesignated incoming accounts in advance. Application for the predesignated incoming account will be effective on the next business day. However, cancelation of the predesignated incoming account will be effective immediately.</p> <p>(2) Telephone Banking Service with CSR</p> <p>i. NTD Deposit Service: NTD Transfers of the Customer's own account at the Bank, NTD transfers of another person's predesignated account, credit card payment, NTD scheduled comprehensive demand (savings) deposit transfer to comprehensive time deposit, midway/early termination of NTD time deposit, and change of time deposit renewal terms.</p> <p>(i)~(ii)omitted</p> <p>(iii) When the Customer agrees to use the Bank's phone banking transfer service, the daily transaction amount, limitation</p>	

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<p>time deposit, and change of time deposit renewal terms.</p> <p>(i)~(ii)omitted</p> <p>(iii) When the Customer agrees to use the Bank's phone banking transfer service, the daily transaction amount, limitation on the number of transactions, and the handling fee will be charged in accordance with the Charges for Electronic Access Services (Please refer to the appendix of Important Reminders: Fee Schedule). However, if there is another agreement with the Bank, the agreement may apply. Application for the predesignated incoming account will be effective on the next 2 calendar days; however, cancelation of the predesignated incoming account will be effective immediately.</p> <p>ii. Foreign Currency Deposit: Transfers between NTD and foreign currencies of the Customer's own accounts at the Bank, foreign currency transfers of the Customer's own accounts at the Bank, foreign currency transfers between the Customer's and another person's accounts in the same currency with the Bank, conversion from foreign currency consolidated deposits to consolidated time deposits, foreign currency special time deposits, midway/early termination of foreign currency time deposits, and change of time deposit renewal terms.</p> <p>(i) To use this Service, the Customer needs to apply for NTD and foreign currency outgoing accounts and foreign currency predesignated incoming accounts in advance. Application for the predesignated incoming account will be effective on the next <u>2 calendar days</u>; however, cancelation of the predesignated incoming account will be effective immediately.</p> <p><u>6. Customer Service</u> <u>Complaint and Customer Service Hotline: 0800-688-168 and 02-2182-1988</u></p> <p>拾叁、網路/行動銀行服務 一般約定條款 一、銀行資訊 (一)銀行名稱：元大商業銀行 (二) 申訴及客服專線：0800-688-168、(02)- 2182-1988、(02)-2182-1968 (三)網址： https://www.yuantabank.com.tw/ (四)地址：台北市大安區仁愛路三段</p>	<p>on the number of transactions, and the handling fee will be charged in accordance with the Bank's regulations. However, if there is another agreement with the Bank, the agreement may apply. Application for the predesignated incoming account will be effective on the next business day; however, cancelation of the predesignated incoming account will be effective immediately.</p> <p>ii. Foreign Currency Deposit: Transfers between NTD and foreign currencies of the Customer's own accounts at the Bank, foreign currency transfers of the Customer's own accounts at the Bank, foreign currency transfers between the Customer's and another person's accounts in the same currency with the Bank, conversion from foreign currency consolidated deposits to consolidated time deposits, foreign currency special time deposits, midway/early termination of foreign currency time deposits, and change of time deposit renewal terms.</p> <p>(i) To use this Service, the Customer needs to apply for NTD and foreign currency outgoing accounts and foreign currency predesignated incoming accounts in advance. Application for the predesignated incoming account will be effective on the next business day; however, cancelation of the predesignated incoming account will be effective immediately.</p> <p>拾叁、網路/行動銀行服務 一般約定條款 一、銀行資訊 (一)銀行名稱：元大商業銀行 (二)申訴及客服專線：0800-688-168、02-2182-1988 (三)網址： https://www.yuantabank.com.tw/ (四)地址：10557 台北市松山區敦化南路一段 66 號 1F (五)傳真號碼：02-2592-0108</p>	<p></p> <p>增列服務專線</p> <p>變更服務地址</p>

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<p>157 號</p> <p>(五)傳真號碼：<u>02-7734-8958</u></p> <p>(六)銀行電子信箱：service@yuanta.com</p> <p>十一、轉帳類服務項目、限制及每日轉帳之限額</p> <p>(一)~(三)略</p> <p>(四)客戶利用網路銀行/行動銀行轉帳入支票存款帳戶，須於每日下午三時前完成轉帳手續，如因延誤而致退票，客戶應自行負責。</p> <p>(五)基金、<u>境內外股票、海外債券</u>、信託、繳款等服務，悉依貴行相關規定辦理。</p> <p>(六)外匯服務涉及臺幣兌換交易者(結匯、匯出匯款)：</p> <p>1. 持有貴行發行或所屬金控發行之憑證者：</p> <p>個人網銀：依照客戶與本行往來實績(AUM)，個人及團體每筆不得達等值美元5萬元、10萬元或30萬元，及每日累計轉出金額不得達等值美元10萬元、30萬元或50萬元。</p> <p>鑽金商務網：共同營業時間(營業日下午三點三十分(含)以前)公司行號每筆或每日累計轉出金額不得達等值美元100萬元。非共同營業時間(營業日下午三點三十分以後)團體與公司行號每筆或每日累計轉出金額不得達等值新臺幣50萬元。</p> <p>2. 未持有貴行憑證者：每筆或每日累計轉出金額不得達等值新臺幣50萬元。</p> <p>(七)貴行新增之網路銀行/行動銀行業務，得主動授與或停止客戶使用，客戶願遵守貴行該新增業務之規定。</p> <p>(八)臺外幣之轉帳及外幣匯出匯款約定轉入帳戶之申請，將於次<u>二日曆日</u>生效，但於網路銀行/行動銀行取消約定轉入帳號，則依規定即時生效。</p> <p>十二、預約交易</p> <p>(一)個人網銀/行動銀行預約轉帳交易當日為非營業日時，將照常執行交易；預約臺幣綜合活期存款轉綜合定期存款之日期為非營業日時，將於次一營業日執行。</p> <p>(二)鑽金商務網預約交易當日為非營業日時，則順延至次一營業日執行。</p> <p>十九、費用</p> <p>客戶自使用本約定書服務之日起，皆依貴</p>	<p>(六)銀行電子信箱： service@yuanta.com</p> <p>十一、轉帳類服務項目、限制及每日轉帳之限額</p> <p>(一)~(三)略</p> <p>(四)客戶利用網路銀行/行動銀行轉帳入支票存款帳戶，須於每日下午三時前完成轉帳手續，如因延誤而致退票，客戶應自行負責。</p> <p>(五)基金/信託、繳款等服務，悉依貴行相關規定辦理。</p> <p>(六)外匯服務涉及臺幣兌換交易者(結匯、匯出匯款)：</p> <p>1. 持有貴行發行或所屬金控發行之憑證者：共同營業時間(營業日下午三點三十分(含)以前)個人及團體每筆或每日累計轉出金額不得達等值美元五十萬元、公司行號每筆或每日累計轉出金額不得達等值美元一百萬元。非共同營業時間(營業日下午三點三十分以後)個人、團體與公司行號每筆或每日累計轉出金額不得達等值新臺幣五十萬元。</p> <p>2. 未持有貴行憑證者：每筆或每日累計轉出金額不得達等值新臺幣五十萬元。</p> <p>(七)貴行新增之網路銀行/行動銀行業務，得主動授與或停止客戶使用，客戶願遵守貴行該新增業務之規定。</p> <p>(八)臺外幣之轉帳及外幣匯出匯款約定轉入帳戶之申請，將於次<u>一營業日</u>生效，但於網路銀行/行動銀行取消約定轉入帳號，則依規定即時生效。</p> <p>十二、預約交易</p> <p>(一)個人網銀/行動銀行預約轉帳交易當日為非營業日時，將照常執行交易；預約臺幣綜合活期存款轉綜合定期存款之日期為非營業日時，將於次一營業日執行。</p> <p>(二)企業網銀預約交易當日為非營業日時，則順延至次一營業日執行。</p> <p>十九、費用</p> <p>客戶自使用本約定書服務之日起，願依貴行規定收費標準繳納服務費、手續費及其他費用，並授權貴行自客戶之帳戶內自動扣繳；如未記載者，貴行不得收取。</p>	<p>配合客戶自行買賣外國債券業務路留單服務，新增境內外股票與海外債券服務 範疇</p> <p>調降本行網銀臺幣跨行約轉限額及調整外幣匯出匯款限額</p> <p>調整約定生效日</p> <p>加強防範詐騙及公平友善待客原則</p>

修正後條文(即現行條文)	修正前條文	修正說明
<p>行「<u>電子通路業務各項服務收費標準</u>」(詳細請參考「<u>帳戶往來暨相關服務總約定書之附件：各項手續費收費標準</u>」)規定繳納服務費、手續費及其他費用，並授權貴行自客戶之帳戶內自動扣繳；如未記載者，貴行不得收取。</p> <p>XIII. Internet/Mobile Banking Service General Terms and Conditions</p> <p>1. Bank Information</p> <p>(1) Name: Yuanta Commercial Bank</p> <p>(2) Complaint and Customer Service Hotline: 0800-688-168, (02)-2182-1988 and (02)-2182-1968.</p> <p>(3) Website: https://www.yuantabank.com.tw/</p> <p>(4) Address: <u>No.157, Sec.3, Renai Rd. Daan Dist Taipei City, Taiwan</u></p> <p>(5) <u>Fax: 02-7734-8958</u></p> <p>(6) E-mail: service@yuanta.com</p> <p>11. Transfer Services, Transfer Limits and Daily Maximum Transfer Amounts</p> <p>(5) Fund, <u>domestic and foreign stocks, foreign bonds,</u> trust and payment services shall be handled in accordance with the relevant regulations of the Bank.</p> <p>(6) Where foreign exchange service involves NTD exchange transactions (settlement and outward remittance):</p> <p>i. Where the Customer holds a certificate issued by the Bank or by the financial holding company to which the Bank belongs: <u>Personal Internet Banking: According to the assets under management (AUM) between customers and the Bank, the amount of each transfer may not reach the equivalent of USD 50,000, USD 100,000 or USD 300,000, the daily cumulative amount may not reach the equivalent of USD 100,000, USD 300,000 or USD 500,000.</u> <u>Prestige Corporate Banking</u> : During common business hours (before 3:30 p.m. on business days), for individuals and groups, the amount of each transfer or the daily cumulative amount may not reach the equivalent of USD 500,000, and for corporate firms, the amount of each transfer or the daily cumulative amount may not reach the equivalent of USD one million. During non-common business hours (after 3:30 p.m. on business days), for individuals, groups and corporations, the amount of each transfer or the daily cumulative amount may not reach the equivalent of NTD 500,000.</p> <p>ii. For customers who do not have the certificate issued by the Bank, the amount of each transfer or the daily</p>	<p>XIII. Internet/Mobile Banking Service General Terms and Conditions</p> <p>1. Bank Information</p> <p>(1) Name: Yuanta Commercial Bank</p> <p>(2) Complaint and Customer Service Hotline: 0800-688-168 and 02-2182-1988</p> <p>(3) Website: https://www.yuantabank.com.tw/</p> <p>(4) Address: 1F, No. 66, Dunhua S. Road Section 1 Songshan District 10557, Taipei City</p> <p>(5) Fax: 02-2592-0108</p> <p>(6) E-mail: service@yuanta.com</p> <p>11. Transfer Services, Transfer Limits and Daily Maximum Transfer Amounts</p> <p>(5) <u>Fund/trust</u> and payment services shall be handled in accordance with the relevant regulations of the Bank.</p> <p>(6) Where foreign exchange service involves NTD exchange transactions (settlement and outward remittance):</p> <p>i. Where the Customer holds a certificate issued by the Bank or by the financial holding company to which the Bank belongs: During common business hours (before 3:30 p.m. on business days), for individuals and groups, the amount of each transfer or the daily cumulative amount may not reach the equivalent of USD 500,000, and for corporate firms, the amount of each transfer or the daily cumulative amount may not reach the equivalent of USD one million. During non-common business hours (after 3:30 p.m. on business days), for individuals, groups and corporations, the amount of each transfer or the daily cumulative amount may not reach the equivalent of NTD 500,000.</p> <p>ii. For customers who do not have the certificate issued by the Bank, the amount of each transfer or the daily cumulative amount may not reach the equivalent of NTD 500,000.</p> <p>(8) Designated beneficiary accounts for NTD or foreign currency transfers and foreign currency outward remittances will be effective on the next business day; however, cancelation of designated beneficiary accounts via Internet/mobile banking will be effective immediately as per regulations.</p> <p>12. Scheduled Transactions</p> <p>(2) If the day on which the transfer is scheduled via corporation Internet banking is a non-business day, the transaction will be postponed to the next business day.</p>	

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<p style="text-align: center;">cumulative amount may not reach the equivalent of NTD 500,000.</p> <p>...</p> <p>(8) Designated beneficiary accounts for NTD or foreign currency transfers and foreign currency outward remittances will be effective on the next <u>2 calendar days</u>; however, cancellation of designated beneficiary accounts via Internet/mobile banking will be effective immediately as per regulations.</p> <p>...</p> <p>12. Scheduled Transactions</p> <p>(2) If the day on which the transfer is scheduled via <u>Prestige Corporate Banking</u> is a non-business day, the transaction will be postponed to the next business day.</p> <p>...</p> <p>19. Fees and Charges From the date of using the services under this Agreement, the Customer agrees to pay the service fee, handling fee and other charges in accordance with <u>the Charges for Electronic Access Services (Please refer to the appendix of Important Reminders: Fee Schedule)</u>, and the Customer authorizes the Bank to deduct the fees and charges from the Customer's account automatically. The Bank shall not charge any fee which is not stated in this Agreement. If there is any adjustment to the fees and charges listed in the preceding paragraph or to the privileges, except for the benefit of the Customer, the Bank shall announce the adjustment prominently on the Bank's website and notify the Customer of the adjustment in a manner agreed upon by both parties (hereinafter referred to as "the Notice").</p> <p>拾柒、跨境匯出(Cash Outbound)代理收付款項服務約定書 立約人為元大銀行(以下簡稱 貴行)金融卡持卡人(不含<u>未成年</u>者、受監護/輔助宣告者),同意使用 貴行與境外機構支付寶(中國)網絡技術有限公司(以下簡稱支付寶)、財金資訊股份有限公司(以下簡稱財金公司)及委託劃付銀行(即臺灣銀行,下同)合作之跨境匯出(Cash Outbound)代理收付款項服務(以下簡稱本服務),並願遵守以下約定: 一、名詞定義 二、特別約定事項 (一)~(三)略 (四)其他: 1. 如立約人於使用本服務時發生簡訊驗</p>	<p>19. Fees and Charges</p> <p>From the date of using the services under this Agreement, the Customer agrees to pay the service fee, handling fee and other charges in accordance with the fees and charges stipulated by the Bank, and the Customer authorizes the Bank to deduct the fees and charges from the Customer's account automatically. The Bank shall not charge any fee which is not stated in this Agreement. If there is any adjustment to the fees and charges listed in the preceding paragraph or to the privileges, except for the benefit of the Customer, the Bank shall announce the adjustment prominently on the Bank's website and notify the Customer of the adjustment in a manner agreed upon by both parties (hereinafter referred to as "the Notice").</p> <p>拾柒、跨境匯出(Cash Outbound)代理收付款項服務約定書 立約人為元大銀行(以下簡稱 貴行)金融卡持卡人(不含未<u>滿二十歲</u>者、受監護/輔助宣告者),同意使用 貴行與境外機構支付寶(中國)網絡技術有限公司(以下簡稱支付寶)、財金資訊股份有限公司(以下簡稱財金公司)及委託劃付銀行(即臺灣銀行,下同)合作之跨境匯出(Cash Outbound)代理收付款項服務(以下簡稱本服務),並願遵守以下約定: 一、名詞定義 二、特別約定事項 (一)~(三)略 (四)其他: 1. 如立約人於使用本服務時發生簡訊驗</p>	<p>配合法定成年年紀 下修調整</p>

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<p>證錯誤情事，立約人同意須親自至貴行之分行臨櫃解鎖，或<u>電洽客服專線 0800-688-168、(02) 2182-1968、(02) 2182-1988。</u></p> <p>2. 如因使用本服務而有涉及電子銀行服務收費者，悉依立約人與貴行所訂「帳戶往來暨相關服務總約定書」內容辦理。</p> <p>三~四略</p> <p>五、客戶服務</p> <p>立約人使用本服務時若有任何疑義，請撥打 貴行 24 小時客戶服務專線電話：<u>0800-688-168 或 (02)2182-1968 或 (02) 2182-1988。</u></p> <p>XVII. Agreement on Receipt and Disbursement of Cash Outbound Proxy Service</p> <p>The Contractor, the ATM cardholder (excluding <u>minors</u> and persons declared to be under guardianship/assistance) of Yuanta Bank (hereinafter referred to as the Bank), agrees to use the receipt and disbursement of cash outbound proxy service (hereinafter referred to as the Service) provided by the Bank working with the offshore institution Zhifubao (China) Network Technology Co., Ltd. (hereinafter referred to as Alipay), the Financial Information Service Co., Ltd. (hereinafter referred to as the FISC) and the delegated payer bank (i.e. the Bank of Taiwan), and agrees to abide by the following terms and conditions:</p> <p>1. Definition of Terms</p> <p>2. Special Agreements</p> <p>(4) Others:</p> <p>i. In the event that there is an error in the SMS verification during the use of the Service, the Contractor agrees that he/she shall visit a branch of the Bank to unlock the account in person,<u>or contact the Customer Service Hotline: 0800-688-168, (02)2182-1968 and (02)2182-1988.</u></p> <p>5. Customer Service</p> <p>If the Contractor has any questions regarding the use of the Service, the Contract may call the Bank's 24-hour Customer Service Hotline at 0800-688-168, (02)2182-1968 or (02)2182-1988.</p>	<p>證錯誤情事，立約人同意須親自至貴行之分行臨櫃解鎖，<u>並由貴行收取新臺幣50元手續費。</u></p> <p>2. 如因使用本服務而有涉及電子銀行服務收費者，悉依立約人與貴行所訂「帳戶往來暨相關服務總約定書」內容辦理。</p> <p>三~四略</p> <p>五、客戶服務</p> <p>立約人使用本服務時若有任何疑義，請撥打 貴行 24 小時客戶服務專線電話：<u>0800-688-168 或 (02) 2182-1988。</u></p> <p>XVII. Agreement on Receipt and Disbursement of Cash Outbound Proxy Service</p> <p>The Contractor, the ATM cardholder (excluding <u>persons under the age of 20</u> and persons declared to be under guardianship/assistance) of Yuanta Bank (hereinafter referred to as the Bank), agrees to use the receipt and disbursement of cash outbound proxy service (hereinafter referred to as the Service) provided by the Bank working with the offshore institution Zhifubao (China) Network Technology Co., Ltd. (hereinafter referred to as Alipay), the Financial Information Service Co., Ltd. (hereinafter referred to as the FISC) and the delegated payer bank (i.e. the Bank of Taiwan), and agrees to abide by the following terms and conditions:</p> <p>1. Definition of Terms</p> <p>2. Special Agreements</p> <p>(4) Others:</p> <p>i. In the event that there is an error in the SMS verification during the use of the Service, the Contractor agrees that he/she shall visit a branch of the Bank to unlock the account in person and the Bank will charge a service fee of NTD 50.</p> <p>5. Customer Service</p> <p>If the Contractor has any questions regarding the use of the Service, the Contract may call the Bank's 24-hour Customer Service Hotline at 0800-688-168 or (02)2182-1988.</p>	<p>增列服務專線</p> <p>新增服務專線</p>

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修正後條文(即現行條文)

2. Charges for Electronic Access Services

Charging Item	Unit	Charging Standard
1. Interbank deposits	per transaction	NTD 15
2. Interbank Withdrawals	per transaction	NTD 5
3. Interbank transfers		
ATM		
Web ATM		
Telephone Banking Service		
Personal Internet banking		
Mobile banking		
Telephone Banking Service (24/7)		
4. Foreign Corporate banking		
NTD single-bulk payment(s) (FXML/interbank remittance channel), bulk remittances (interbank remittance channel)	per transaction	Amount of NTD 500 or less: NTD 10 Amount of NTD 501-1,000: NTD 10 Amount of NTD 1,001 or more: NTD 15
5. NTD Remittance (personal Internet banking pre-designated account) (Each remittance must not exceed NTD 50 million, except bank-to-bank remittances and treasury remittances, which are not restricted.)	per transaction	Remittance amount of NTD 2 million or less: NTD 30 Each additional million or less: NTD 10
6. Foreign currency remittance (DBU)		
1. Single wire transfer		
(1) Handling fee	per transaction	In accordance with the Charges for Foreign Currency Deposit and Remittance Services, "Outward Remittance (1) Single Wire Transfer, i. General Wire Transfer"
(2) Postage and electricity	per transaction	In accordance with the Charges for Foreign Currency Deposit and Remittance Services, "Outward Remittance (1) Single Wire Transfer, i. General Wire Transfer"
(3) Full payment fee (for FXML certificate customers of corporate Internet banking only)	per transaction	For the full payment to the recipient bank, the fee is charged in the original currency: AUD 19 SEK 120 HKD 100 ZAR 220 THB 400 JPY 1,400 All other foreign currencies are 15 in the respective currency, e.g. USD 15, EUR 15
2. Bulk wire transfer (for FXML certificate customers of corporate Internet banking only)	per transaction	In accordance with the above 1. Single Wire Transfer

修正前條文

2. Charges for Electronic Access Services

Charging Item ^{a)}	Unit ^{b)}	Charging Standard ^{c)}
1. Interbank deposits ^{a)}	per transaction	NTD 15 ^{a)}
2. Interbank Withdrawals ^{a)}	per transaction	NTD 5 ^{a)}
3. Interbank transfers ^{a)}		
ATM ^{a)}		
Web ATM ^{a)}		
Telephone banking ^{a)}		
Personal Internet banking ^{a)}		
Mobile banking ^{a)}		
Corporate Internet banking ^{a)}		
4. Corporate Internet banking ^{a)}		
NTD single-bulk payment(s) (FXML/interbank remittance channel), bulk remittances (interbank remittance channel) ^{a)}	per transaction	Amount of NTD 2 million or less: NTD 30 ^{a)} Each additional million or less: NTD 10 ^{a)}
5. NTD Remittance (personal Internet banking pre-designated account) ^{a)} (Each remittance must not exceed NTD 50 million, except bank-to-bank remittances and treasury remittances, which are not restricted.) ^{a)}	per transaction	Remittance amount of NTD 2 million or less: NTD 30 ^{a)} Each additional million or less: NTD 10 ^{a)}
6. Foreign currency remittance (DBU) ^{a)}		
1. Single wire transfer ^{a)}		
(1) Handling fee ^{a)}	per transaction	In accordance with the Charges for Foreign Currency Deposit and Remittance Services, "Outward Remittance (1) Single Wire Transfer, i. General Wire Transfer" ^{a)}
(2) Postage and electricity ^{a)}	per transaction	In accordance with the Charges for Foreign Currency Deposit and Remittance Services, "Outward Remittance (1) Single Wire Transfer, i. General Wire Transfer" ^{a)}
(3) Full payment fee (for FXML certificate customers of corporate Internet banking only) ^{a)}	per transaction	For the full payment to the recipient bank, the fee is charged in the original currency: ^{a)} AUD 19 SEK 120 ^{a)} HKD 100 ZAR 220 ^{a)} THB 400 JPY 1,400 ^{a)} All other foreign currencies are 15 in the respective currency, e.g. USD 15, EUR 15 ^{a)}
2. Bulk wire transfer (for FXML certificate customers of corporate Internet banking only) ^{a)}	per transaction	In accordance with the above 1. Single Wire Transfer ^{a)}

三、黃金存摺業務各項服務收費標準-新臺幣計價業務

三、黃金存摺業務各項服務收費標準-新臺幣計價業務

收費項目	單位	收費標準(新臺幣元)	收費項目	單位	收費標準(新臺幣元)
開戶費	每筆	100	定期存款	每筆	依各款存款利率
提領費	每筆	依提領金額計算，每筆5元，最高100元	活期存款	每筆	依各款存款利率
掛失費	每筆	50	匯兌	每筆	依各款匯費標準
轉帳費	每筆	50	儲蓄存款	每筆	依各款存款利率
查詢費	每筆	50	其他	每筆	依各款收費標準

三、黃金存摺業務各項服務收費標準-新臺幣計價業務

三、黃金存摺業務各項服務收費標準-新臺幣計價業務

收費項目	單位	收費標準(新臺幣元)	收費項目	單位	收費標準(新臺幣元)
開戶費	每筆	100	定期存款	每筆	依各款存款利率
提領費	每筆	依提領金額計算，每筆5元，最高100元	活期存款	每筆	依各款存款利率
掛失費	每筆	50	匯兌	每筆	依各款匯費標準
轉帳費	每筆	50	儲蓄存款	每筆	依各款存款利率
查詢費	每筆	50	其他	每筆	依各款收費標準

調整收費標準

黃金存摺業務各項服務收費標準(新臺幣計價業務) 以下各項條款，以發行正印圖之項目為準，於正印圖開始發生效力。

收費項目及標準

收費項目	單位	收費標準(新臺幣元)
開戶費	每筆	100
提領費	每筆	依提領金額計算，每筆5元，最高100元，超出及未滿一元(八分)部分按零計算，免收手續費。

註1：金摺開戶手續費由黃金存摺業務調整。

註2：提領費由黃金存摺業務調整。

註3：提領費由黃金存摺業務調整。

註4：提領費由黃金存摺業務調整。

3. Charges for Gold Passbook Services-NTD Pricing Business

Charging Item	Unit	Charging Standard (NTD)	Charging Item	Unit	Charging Standard (NTD)
Account opening ^{a)}	per account	100 ^{a)}	FXML-remittance fixed-amount top-up ^{a)}	per successful debit ^{a)}	2% of the remittance amount, minimum \$60, maximum \$100 ^{a)}
The shipping fee for withdrawal of spot gold depends on the area (Note 1) of application ^{a)}	per time ^{a)}	Taipei 5,000 Yuan, 10,000 Yuan, 6,000 Yuan Taoyuan 6,000 Yuan, 10,000 Yuan, 11,500 Yuan Midi 11,500 Yuan, 16,000 Yuan Nantou 19,000 Yuan, 18,000 Yuan Chiungshan 19,000 Yuan, 20,000 Yuan Keelung 20,000 Yuan, 25,000 Yuan Pingtung 25,000 Yuan, 25,000 Yuan Hualien 20,000 Yuan, 6,000 Yuan	Transfer in NTD ^{a)}	per sum ^{a)}	\$3 per gram in accordance with the quantity of transfer, minimum \$10, maximum \$2,000; the transfer is free if the payer account and the payee account belong to the same person (ID number) ^{a)}
Certificate of Account Balance ^{a)}	per copy ^{a)}	50 ^{a)}	Four settlement of accounts ^{a)}	per account ^{a)}	100 ^{a)}
Loss-reporting and reissue of passbooks ^{a)}	per time ^{a)}	100 ^{a)}	Access to summons ^{a)}	per summons ^{a)}	Free for less than one month; \$100 for one month or more to less than one year; \$200 for one year or more ^{a)}
Loss-reporting and replacement of seal/Change of seal and account name ^{a)}	per time ^{a)}	100 ^{a)}	Access to transaction details ^{a)}	per account ^{a)}	\$100 for printing 20 or fewer pages; \$5 for each additional page ^{a)}

3. Charges for Gold Passbook Services-NTD Pricing Business

Charging Item ^{a)}	Unit ^{b)}	Charging Standard (NTD) ^{c)}	Charging Item ^{a)}	Unit ^{b)}	Charging Standard (NTD) ^{c)}
Account opening ^{a)}	per account	100 ^{a)}	FXML-remittance fixed-amount top-up ^{a)}	per successful debit ^{a)}	2% of the investment amount, minimum \$60, maximum \$100 ^{a)}
The shipping fee for withdrawal of spot gold depends on the area (Note 1) of application ^{a)}	per time ^{a)}	Taipei 5,000 Yuan, 10,000 Yuan Taoyuan 6,000 Yuan, 10,000 Yuan, 11,500 Yuan Midi 11,500 Yuan, 16,000 Yuan Nantou 19,000 Yuan, 18,000 Yuan Chiungshan 19,000 Yuan, 20,000 Yuan Keelung 20,000 Yuan, 25,000 Yuan Pingtung 25,000 Yuan, 25,000 Yuan Hualien 20,000 Yuan, 6,000 Yuan	Transfer in NTD ^{a)}	per gram ^{a)}	\$3 per gram in accordance with the quantity of transfer, minimum \$10, maximum \$2,000; the transfer is free if the payer account and the payee account belong to the same person (ID number) ^{a)}
Certificate of Account Balance ^{a)}	per copy ^{a)}	50 ^{a)}	Four settlement of accounts ^{a)}	per account ^{a)}	100 ^{a)}
Loss-reporting and reissue of passbooks ^{a)}	per time ^{a)}	100 ^{a)}	Access to summons ^{a)}	per summons ^{a)}	Free for less than one month; \$100 for one month or more to less than one year; \$200 for one year or more ^{a)}
Loss-reporting and replacement of seal/Change of seal and account name ^{a)}	per time ^{a)}	100 ^{a)}	Access to transaction details ^{a)}	per account ^{a)}	\$100 for printing 20 or fewer pages; \$5 for each additional page ^{a)}

Charges for Gold Passbook Services-USD Pricing Business
(The following terms and conditions shall become effective only if the Bank formally commences the project)^{a)}

Charging Item (Note 4)	Unit	Charging Standard (USD) ^{b)}
Transfer in USD ^{a)}	per ounce ^{a)}	\$3 per ounce in accordance with the quantity of transfer, minimum \$10, maximum \$200; the transfer is free if the payer account and the payee account belong to the same person (ID number) ^{a)}

Note 1: The Klamath area is not open for withdrawal of spot gold.
Note 2: The shipping fee for withdrawal of spot gold in Klamath became effective after the establishment of a branch in that region.
Note 3: According to the difference between the selling price of the gold bullion and the quoted selling price of the equivalent amount of the gold passbook at the time of the appointment, the difference for the conversion of the gold passbook into the spot gold should be paid up upon withdrawal of spot gold.
Note 4: Except for fixed-term fixed-amount top-up and transfers, fees and charges are in NTD for various services and business dealings.

修正後條文(即現行條文)

四、外匯存匯業務各項服務收費標

項次	收費項目	收費標準
1	匯出匯票	1. 電匯 票匯 每票額 0.05% 計收，最低計收每筆 NTD 200，最高 NTD 800。 2. 票匯 計收：每張 NTD 400。 3. 票匯 票面 NTD 100 以下：每張 NTD 100。 4. 票匯 票面 NTD 100 以上：每張 NTD 400。 5. 票匯 票面 NTD 100 以下：每張 NTD 100。 6. 票匯 票面 NTD 100 以上：每張 NTD 400。 7. 票匯 票面 NTD 100 以下：每張 NTD 100。 8. 票匯 票面 NTD 100 以上：每張 NTD 400。 9. 票匯 票面 NTD 100 以下：每張 NTD 100。 10. 票匯 票面 NTD 100 以上：每張 NTD 400。
	匯入匯票	1. 票匯 計收：每張 NTD 400。 2. 票匯 票面 NTD 100 以下：每張 NTD 100。 3. 票匯 票面 NTD 100 以上：每張 NTD 400。
2	匯入匯票	1. 票匯 計收：每張 NTD 400。 2. 票匯 票面 NTD 100 以下：每張 NTD 100。 3. 票匯 票面 NTD 100 以上：每張 NTD 400。
	匯出匯票	1. 票匯 計收：每張 NTD 400。 2. 票匯 票面 NTD 100 以下：每張 NTD 100。 3. 票匯 票面 NTD 100 以上：每張 NTD 400。
3	匯出匯票	1. 票匯 計收：每張 NTD 400。 2. 票匯 票面 NTD 100 以下：每張 NTD 100。 3. 票匯 票面 NTD 100 以上：每張 NTD 400。
	匯入匯票	1. 票匯 計收：每張 NTD 400。 2. 票匯 票面 NTD 100 以下：每張 NTD 100。 3. 票匯 票面 NTD 100 以上：每張 NTD 400。
4	匯出匯票	1. 票匯 計收：每張 NTD 400。 2. 票匯 票面 NTD 100 以下：每張 NTD 100。 3. 票匯 票面 NTD 100 以上：每張 NTD 400。
	匯入匯票	1. 票匯 計收：每張 NTD 400。 2. 票匯 票面 NTD 100 以下：每張 NTD 100。 3. 票匯 票面 NTD 100 以上：每張 NTD 400。
5	匯出匯票	1. 票匯 計收：每張 NTD 400。 2. 票匯 票面 NTD 100 以下：每張 NTD 100。 3. 票匯 票面 NTD 100 以上：每張 NTD 400。
	匯入匯票	1. 票匯 計收：每張 NTD 400。 2. 票匯 票面 NTD 100 以下：每張 NTD 100。 3. 票匯 票面 NTD 100 以上：每張 NTD 400。
6	匯出匯票	1. 票匯 計收：每張 NTD 400。 2. 票匯 票面 NTD 100 以下：每張 NTD 100。 3. 票匯 票面 NTD 100 以上：每張 NTD 400。
	匯入匯票	1. 票匯 計收：每張 NTD 400。 2. 票匯 票面 NTD 100 以下：每張 NTD 100。 3. 票匯 票面 NTD 100 以上：每張 NTD 400。
7	匯出匯票	1. 票匯 計收：每張 NTD 400。 2. 票匯 票面 NTD 100 以下：每張 NTD 100。 3. 票匯 票面 NTD 100 以上：每張 NTD 400。
	匯入匯票	1. 票匯 計收：每張 NTD 400。 2. 票匯 票面 NTD 100 以下：每張 NTD 100。 3. 票匯 票面 NTD 100 以上：每張 NTD 400。

4. Charges for Foreign Currency Deposit and Remittance Services

Item Number	Charging Item	Charging Standard
1	Outward Remittance	Commission 1. T/T Demand Draft: 0.05% per transaction, minimum NTD 200, maximum NTD 800. 2. Stop Payment of Demand Draft: NTD 400 per transaction. 3. Remitted to the Bank's OBU: NTD 100 per transaction. Cable Charge 1. T/T Demand Draft: NTD 400 per transaction. 2. Full amount remitted to paying bank: NTD 800 per transaction. 3. Full amount remitted to beneficiary: Request for quotation or charges collected according to actual costs charged by foreign banks (exclusive for the Bank's customers with deposit account). 4. Inquiry, Amendment, Cancellation of T/T: NTD 400 each time. 5. Stop payment of Demand Draft: NTD 800 per transaction. Note 1: The currencies of Demand Draft are limited to USD and HKD; HKD is only applicable to corporate beneficiary accounts. Note 2: Batch of T/T Remittance: Commission and Cable Charge are to be bound by the terms and conditions of the general agreement for Batch of T/T Remittance.
	Inward Remittance	Commission 0.05% per transaction, minimum NTD 200, maximum NTD 800.
3	Negotiation & Collection of Clean Bill (excluding traveler's check)	Commission 0.05% per bill, minimum NTD 200, maximum NTD 800. Cable Charge NTD 800 per bill. Discount Interest 1. Discount interest shall be charged according to the leading rate of that currency published by the Bank. 2. For local currencies paid in the U.S. or Hong Kong 12 days of discount interest shall be charged, with a minimum of NTD 200. 3. For other regions, 21 days of discount interest shall be charged, with a minimum of NTD 200. 4. If the period for recovery is longer than above mentioned period, discount interest will be charged according to actual period of recovery. Note 1: The currency is limited to USD (shall be paid in the U.S. or Taiwan) and HKD (shall be paid in Hong Kong). Note 2: Any difference between the income and the face value of bill(s) will be charged or returned accordingly. Note 3: Overseas banking charges will be deducted from the bill amount accordingly.
	Traveler's Check	Commission 0.05% minimum NTD 200, maximum NTD 800. Cable Charge NTD 400 for 4 or fewer checks, NTD 100 for each additional check. Discount Interest 1. For check sold by the Bank, the interest shall accrue for 6 days. 2. For check not sold by the Bank, the interest shall accrue for 12 days. Note 1: The currency is limited to USD and EUR. Note 2: Overseas banking charges will be deducted from the bill amount accordingly.

修正前條文

四、外匯存匯業務各項服務收費標

項次	收費項目	收費標準
1	匯出匯票	1. 電匯 票匯 每票額 0.05% 計收，最低計收每筆 NTD 200，最高 NTD 800。 2. 票匯 計收：每張 NTD 400。 3. 票匯 票面 NTD 100 以下：每張 NTD 100。 4. 票匯 票面 NTD 100 以上：每張 NTD 400。 5. 票匯 票面 NTD 100 以下：每張 NTD 100。 6. 票匯 票面 NTD 100 以上：每張 NTD 400。 7. 票匯 票面 NTD 100 以下：每張 NTD 100。 8. 票匯 票面 NTD 100 以上：每張 NTD 400。 9. 票匯 票面 NTD 100 以下：每張 NTD 100。 10. 票匯 票面 NTD 100 以上：每張 NTD 400。
	匯入匯票	1. 票匯 計收：每張 NTD 400。 2. 票匯 票面 NTD 100 以下：每張 NTD 100。 3. 票匯 票面 NTD 100 以上：每張 NTD 400。
2	匯入匯票	1. 票匯 計收：每張 NTD 400。 2. 票匯 票面 NTD 100 以下：每張 NTD 100。 3. 票匯 票面 NTD 100 以上：每張 NTD 400。
	匯出匯票	1. 票匯 計收：每張 NTD 400。 2. 票匯 票面 NTD 100 以下：每張 NTD 100。 3. 票匯 票面 NTD 100 以上：每張 NTD 400。
3	匯出匯票	1. 票匯 計收：每張 NTD 400。 2. 票匯 票面 NTD 100 以下：每張 NTD 100。 3. 票匯 票面 NTD 100 以上：每張 NTD 400。
	匯入匯票	1. 票匯 計收：每張 NTD 400。 2. 票匯 票面 NTD 100 以下：每張 NTD 100。 3. 票匯 票面 NTD 100 以上：每張 NTD 400。
4	匯出匯票	1. 票匯 計收：每張 NTD 400。 2. 票匯 票面 NTD 100 以下：每張 NTD 100。 3. 票匯 票面 NTD 100 以上：每張 NTD 400。
	匯入匯票	1. 票匯 計收：每張 NTD 400。 2. 票匯 票面 NTD 100 以下：每張 NTD 100。 3. 票匯 票面 NTD 100 以上：每張 NTD 400。
5	匯出匯票	1. 票匯 計收：每張 NTD 400。 2. 票匯 票面 NTD 100 以下：每張 NTD 100。 3. 票匯 票面 NTD 100 以上：每張 NTD 400。
	匯入匯票	1. 票匯 計收：每張 NTD 400。 2. 票匯 票面 NTD 100 以下：每張 NTD 100。 3. 票匯 票面 NTD 100 以上：每張 NTD 400。
6	匯出匯票	1. 票匯 計收：每張 NTD 400。 2. 票匯 票面 NTD 100 以下：每張 NTD 100。 3. 票匯 票面 NTD 100 以上：每張 NTD 400。
	匯入匯票	1. 票匯 計收：每張 NTD 400。 2. 票匯 票面 NTD 100 以下：每張 NTD 100。 3. 票匯 票面 NTD 100 以上：每張 NTD 400。
7	匯出匯票	1. 票匯 計收：每張 NTD 400。 2. 票匯 票面 NTD 100 以下：每張 NTD 100。 3. 票匯 票面 NTD 100 以上：每張 NTD 400。
	匯入匯票	1. 票匯 計收：每張 NTD 400。 2. 票匯 票面 NTD 100 以下：每張 NTD 100。 3. 票匯 票面 NTD 100 以上：每張 NTD 400。

4. Charges for Foreign Currency Deposit and Remittance Services

Item Number	Charging Item	Charging Standard
1	Outward Remittance	Commission 1. T/T Demand Draft: 0.05% per transaction, minimum NTD 200, maximum NTD 800. 2. Stop Payment of Demand Draft: NTD 400 per transaction. 3. Remitted to the Bank's OBU: NTD 100 per transaction. Cable Charge 1. T/T Demand Draft: NTD 400 per transaction. 2. Full amount remitted to paying bank: NTD 800 per transaction. 3. Full amount remitted to beneficiary: Request for quotation or charges collected according to actual costs charged by foreign banks (exclusive for the Bank's customers with deposit account). 4. Inquiry, Amendment, Cancellation of T/T: NTD 400 each time. 5. Stop payment of Demand Draft: NTD 800 per transaction. Note 1: The currencies of Demand Draft are limited to USD and HKD; HKD is only applicable to corporate beneficiary accounts. Note 2: Batch of T/T Remittance: Commission and Cable Charge are to be bound by the terms and conditions of the general agreement for Batch of T/T Remittance.
	Inward Remittance	Commission 0.05% per transaction, minimum NTD 200, maximum NTD 800.
3	Negotiation and Collection of Clean Bill (excluding traveler's check)	Commission 0.05% per transaction, minimum NTD 200, maximum NTD 800. Cable Charge NTD 400 per transaction. Discount Interest The discount interest shall be charged according to the leading rate of that currency published by the Bank. 1. For local currencies paid in the U.S. or Hong Kong and clean bills paid in Taiwan 12 days of discount interest shall be charged, with a minimum of NTD 200. 2. For other regions, 21 days of discount interest shall be charged, with a minimum of NTD 200. 3. If the period for recovery is longer than above mentioned period, discount interest will be charged according to actual period of recovery. Note 1: The currency is limited to USD (shall be paid in the U.S. or Taiwan) and HKD (shall be paid in Hong Kong). Note 2: Any difference between the income and the face value of bill(s) will be charged or returned accordingly.
	Traveler's Check	Commission 0.05% minimum NTD 200, maximum NTD 800. Cable Charge NTD 400 for 4 or fewer checks, NTD 100 for each additional check. Discount Interest 1. For check sold by the Bank, the interest shall accrue for 6 days. 2. For check not sold by the Bank, the interest shall accrue for 12 days. Note: The currency is limited to USD and EUR.

修正說明

調整收費標準