☆元大銀行 YuantaBank

<重要訊息公告>

親愛的客戶您好,

本行修正「帳戶往來暨相關服務總約定書」部分條文內容,並自民國 113 年9月 16 日起施行,茲將修正內容說明如後。

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

元大商業銀行 敬啟

修正條文	現行條文	修正說明
玖、外匯存款服務	玖、外匯存款服務	
外匯存款以貴行所牌告買賣之各種外幣為原	外匯存款以貴行所牌告買賣之各種外幣	增訂各種外
則,貴行未公告利率之幣別,其存款不計息。	為原則,貴行未公告利率之幣別,其存款	幣之買賣與
各種外幣之買賣與計息,除日圓以四捨五入計	不計息。	計息方式及
算至元為止,其餘幣別皆以四捨五入計算至小		各種存款之
數點後第二位。		計息期間之
各種存款之計息期間為自存款日起算至提領		說明。
日之前一日止。		
一、外匯活期存款	一、外匯活期存款	
(略)	(略)	
二、外匯定期存款	二、外匯定期存款	
(一)~(五)(略)	(一)~(五)(略)	
(六)自動轉期		增訂外匯定
1.外匯定期存款除指定到期日及非貴行牌告		期存款自動
存期外,客户得於存入時或存款到期前申請		轉期之說
自動轉期續存。		明。
2.自動轉期續存以與原存款同幣別、同種類、		
同期別者為限,自動轉期續存之存款利率適		
用轉期日之貴行牌告利率,前一存期之利息		
可併同本金續存或依約定方式轉存。		
(<u>七)</u> 中途解約	(<u>六)</u> 中途解約	目次調整。
(八)逾期 <u>提領</u> :	<u>(七)</u> 逾期 <u>處理</u> :	修正逾期利
1. 外匯定期存款到期客戶未來行提領時,自到	1. 未滿一個月期者:	息之計息方
期日起至提領日止之逾期利息,按提領日貴	(1)存款到期客户未來行提領時,自到期日	式, 並酌修
<u>行</u> 外匯活期存款 <u>牌告</u> 利率 <u>折合日息單利</u> 計	起至提領日止之利息,按提領日外匯活	文字及調整
付,但該到期日至提領日期間,貴行外匯活	期存款利率計付, <u>惟</u> 到期日為 <u>銀</u> 行休假	段落编排。
期存款牌告利率有調整者,應按調整後之牌	日,自到期日起至次一營業日 <u>得</u> 按原存	
<u>告利率分段計息。</u>	款利率計付 <u>利息</u> 。	

元大商業銀行帳戶往來暨相關服務總約定書修正條文對照表

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<u>2.</u> 到期日 <u>如</u> 為 <u>貴</u> 行休假日, <u>逾期利息除</u> 自到期		
日起至次一營業日按原存款利率計付外,餘		
按前點規定計付。		
(九)逾期續存:		
<u>1.存期未滿一個月期者:</u> 如客戶於 <u>逾期</u> 七日	(2)客戶擬續存時,如客戶於七日(含)內辦理	
(含)內辦理續存手續者,得以原存款到期日	續存手續者,得以原存款到期日為新存	
為新存款之起息日,其到期未領之利息,得	款之起息日,其到期未領之利息,得併	
併同本金續存,新存款利率則以辦理續存日	同本金續存,新存款利率則以辦理續存	
之貴行牌告利率為準。	日之貴行牌告利率為準。	
2. <u>存期</u> 滿一個月期(含)以上者:如 <u>客戶</u> 於 <u>逾期</u>	2. 满一個月期(含)以上者:	
一個月(含)內辦理續存手續者,得以原存款	(1)存款到期客户未來行提領時,自到期日	
到期日為新存款之起息日,其到期未領之利	起至提領日止之計息,按提領日外匯活	
息,得併同本金續存,新存款利率則以辦理	期存款利率計付。惟到期日為銀行休假	
續存日之貴行牌告利率為準。	日,自到期日起至次一營業日間之利	
	<u>息</u> ,得按原存款利率計付利息。	
	(2)客戶擬續存時,如於一個月(含)內辦理	
	續存手續者,得以原存款到期日為新存	
	款之起息日,其到期未領之利息,得併	
	同本金續存,新存款利率則以辦理續存	
	日之貴行牌告利率為準。	
<u>(十)</u> (略)	<u>(八)</u> (略)	目次調整。
IX. Foreign Currency Deposits Services	IX. Foreign Currency Deposits Services	
Deposits shall be the currencies that published	Deposits shall be the currencies that	
the interest rate by the Bank. No interest will be	published the interest rate by the Bank. No	
accrued for deposits in a currency that does not	interest will be accrued for deposits in a	
have the interest rate information.	currency that does not have the interest rate	
The buying and selling of foreign currencies, as	information.	
well as the calculation of interest, shall be		
rounded to the second decimal places except the		
Japanese yen, which shall be rounded to the		
nearest yen.		
The calculation period of interest for foreign		
currency deposits is from the date of deposit		
until the day before the deposit is withdrawn.		
1.Foreign Currency Demand Deposits	1.Foreign Currency Demand Deposits	
(omits)	(omits)	
2.Foreign Currency Time Deposits	2.Foreign Currency Time Deposits	
(1)~(5) (omits)	(1)~(5) (omits)	

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(6)Automatic Renewals		
i. Except those with a designated maturity date		
or with a non-published term of time deposit,		
the Client may apply for automatic renewals		
upon deposit or before maturity.		
ii.Automatic renewals are applicable only to		
deposits of the same currency, type and tenor.		
The applicable interest rate for the renewed		
deposits shall refer to the rate published by the		
Bank on the renewal date. The interest from		
previous deposit period may be carried		
forward to the renewed deposits with the		
principal, or handled according to the specified		
method mutually agreed.		
(7) Terminated prior to the scheduled maturity	(6) Terminated prior to the scheduled maturity	
(omits)	(omits)	
(8) Withdrawal beyond the scheduled maturity:	(7)Withdrew beyond the scheduled maturity:	
i. Where the Client fails to withdraw the	i. Less than one month:	
matured foreign currency time deposit, the	a.Where the Client fails to withdraw the	
interest from the maturity date to the	matured deposit, the interest from the	
withdrawal date will be calculated on a simple	maturity date to the withdrawal date will	
interest basis, using the day-equivalent based	be calculated <u>according to the interest</u>	
on the Bank's published interest rate for	rate of foreign currency demand deposit	
foreign currency demand deposit on the	on the withdrawal date. However, if the	
withdrawal date. If the Bank's published	Bank is closed on the maturity date, the	
interest rate is adjusted between the deposit	interest from the maturity date to the next	
maturity date and the date of withdrawal, the	business day shall be calculated	
interest shall be calculated using different	according to the interest rate of matured	
applicable rates for the respective period.	deposit <u>.</u>	
ii. <u>If</u> the Bank is closed on the maturity date, the		
interest from the maturity date to the next		
business day shall be calculated according to		
the interest rate of matured deposit, and the		
interest from the next business day to the		
withdrawal date shall be calculated according		
to the above-mentioned provision.		
(9) Grace period after maturity date:		
i. Deposit with a period of less than one month:	<u>b.Where</u> the Client desires to renew the	

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修正條文	現行條文	修正說明
where the Client desires to renew the deposit	deposit and has completed relevant	
and has completed relevant procedures	procedures within (including) 7 days	
within (including) 7 days after maturity date,	after maturity date, the interest for the	
the interest for the renewal deposit may be	renewal deposit may be calculated from	
calculated from the maturity date of matured	the maturity date of matured deposit, and	
deposit, and the interest of matured deposit	the interest of matured deposit that has	
that has not yet been withdrawn may be	not yet been withdrawn may be renewed	
renewed together with the principal. The	together with the principal. The interest	
interest rate for new deposit shall refer to that	rate for new deposit shall refer to that	
published by the Bank on the renewal date.	published by the Bank on the renewal	
	date.	
ii. <u>Deposit with a period of longer than</u>	ii. More than (including) one month:	
(including) one month: where the Client	a.Where the Client fails to withdraw the	
desires to renew the deposit and has	matured deposit, the interest from the	
completed relevant procedures within	maturity date to the withdrawal date will	
(including) one month after maturity date, the	be calculated according to the interest	
interest for the renewal deposit may be	rate of foreign currency demand deposit	
calculated from the maturity date of matured	on the withdrawal date. However, if the	
deposit, and the interest of matured deposit	Bank is closed on the maturity date, the	
that has not yet been withdrawn may be	interest from the maturity date to the next	
renewed together with the principal. The	business day shall be calculated	
interest rate for new deposit shall refer to that	according to the interest rate of matured	
published by the Bank on the renewal date.	<u>deposit.</u>	
	b.Where the Client desires to renew the	
	deposit and has completed relevant	
	procedures within (including) one month	
	after maturity date, the interest for the	
	renewal deposit may be calculated from	
	the maturity date of matured deposit, and	
	the interest of matured deposit that has	
	not yet been withdrawn may be renewed	
	together with the principal. The interest	
	rate for new deposit shall refer to that	
	published by the Bank on the renewal	
	date.	
(<u>10)</u> (omits)	(8) (omits)	
(following omitted)	(following omitted)	