

## 〈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

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

修正條文	現行條文	修正說明
<p><b>玖、外匯存款服務</b> 外匯存款以貴行所牌告買賣之各種外幣為原則，貴行未公告利率之幣別，其存款不計息。 <u>各種外幣之買賣與計息，除日圓以四捨五入計算至元為止，其餘幣別皆以四捨五入計算至小數點後第二位。</u> <u>各種存款之計息期間為自存款日起算至提領日之前一日止。</u></p> <p><b>一、外匯活期存款</b> (略)</p> <p><b>二、外匯定期存款</b> (一)~(五)(略)</p> <p><b>(六)自動轉期</b> <u>1.外匯定期存款除指定到期日及非貴行牌告存期外，客戶得於存入時或存款到期前申請自動轉期續存。</u> <u>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></p> <p><b>(七)中途解約</b></p> <p><b>(八)逾期提領：</b> 1.<u>外匯定期存款到期客戶未來行提領時，自到期日起至提領日止之逾期利息，按提領日貴行外匯活期存款牌告利率折合日息單利計付，但該到期日至提領日期間，貴行外匯活期存款牌告利率有調整者，應按調整後之牌告利率分段計息。</u></p>	<p><b>玖、外匯存款服務</b> 外匯存款以貴行所牌告買賣之各種外幣為原則，貴行未公告利率之幣別，其存款不計息。</p> <p><b>一、外匯活期存款</b> (略)</p> <p><b>二、外匯定期存款</b> (一)~(五)(略)</p> <p><b>(六)中途解約</b></p> <p><b>(七)逾期處理：</b> 1.<u>未滿一個月期者：</u> <b>(1)</b>存款到期客戶未來行提領時，自到期日起至提領日止之利息，按提領日外匯活期存款利率計付，惟到期日為銀行休假日，自到期日起至次一營業日得按原存款利率計付利息。</p>	<p>增訂各種外幣之買賣與計息方式及各種存款之計息期間之說明。</p> <p>增訂外匯定期存款自動轉期之說明。</p> <p>目次調整。 修正逾期利息之計息方式，並酌修文字及調整段落編排。</p>

修正條文	現行條文	修正說明
<p><u>2.到期日如為貴行</u> 行假日，<u>逾期利息除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。</u></p> <p><u>(九)逾期續存：</u></p> <p><u>1.存期未滿一個月期者：</u>如客戶於<u>逾期</u> 七日(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。</p> <p><u>2.存期滿一個月期(含)以上者：</u>如<u>客戶</u>於<u>逾期</u> 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。</p> <p><u>(十)(略)</u></p> <p><b>IX. Foreign Currency Deposits Services</b> Deposits shall be the currencies that published the interest rate by the Bank. No interest will be accrued for deposits in a currency that does not have the interest rate information.</p> <p><u>The buying and selling of foreign currencies, as 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.</u></p> <p><u>The calculation period of interest for foreign currency deposits is from the date of deposit until the day before the deposit is withdrawn.</u></p> <p><b>1.Foreign Currency Demand Deposits</b> (omits)</p> <p><b>2.Foreign Currency Time Deposits</b> (1)~(5) (omits)</p>	<p>(2)客戶擬續存時，如客戶於七日(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。</p> <p>2.滿一個月期(含)以上者：</p> <p><u>(1)存款到期客戶未來行提領時，自到期日起至提領日止之計息，按提領日外匯活期存款利率計付。惟到期日為銀行休假日，自到期日起至次一營業日間之利息，得按原存款利率計付利息。</u></p> <p><u>(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></p> <p><u>(八)(略)</u></p> <p><b>IX. Foreign Currency Deposits Services</b> Deposits shall be the currencies that published the interest rate by the Bank. No interest will be accrued for deposits in a currency that does not have the interest rate information.</p> <p><b>1.Foreign Currency Demand Deposits</b> (omits)</p> <p><b>2.Foreign Currency Time Deposits</b> (1)~(5) (omits)</p>	<p>目次調整。</p>

修正條文	現行條文	修正說明
<p><u>(6)Automatic Renewals</u></p> <p><u>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.</u></p> <p><u>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.</u></p> <p><u>(7) Terminated prior to the scheduled maturity (omits)</u></p> <p><u>(8) Withdrawal beyond the scheduled maturity:</u></p> <p><u>i. Where the Client fails to withdraw the matured <u>foreign currency time</u> deposit, the interest from the maturity date to the withdrawal date will be calculated <u>on a simple interest basis, using the day-equivalent based on the Bank's published interest rate for foreign currency demand deposit on the withdrawal date. If the Bank's published interest rate is adjusted between the deposit maturity date and the date of withdrawal, the interest shall be calculated using different applicable rates for the respective period.</u></u></p> <p><u>ii. If 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.</u></p> <p><u>(9) Grace period after maturity date:</u></p> <p><u>i. Deposit with a period of less than one month:</u></p>	<p>(6) Terminated prior to the scheduled maturity (omits)</p> <p>(7) <u>Withdrew</u> beyond the scheduled maturity:</p> <p><u>i. Less than one month:</u></p> <p><u>a. Where the Client fails to withdraw the matured deposit, the interest from the maturity date to the withdrawal date will be calculated according to the interest rate of foreign currency demand deposit on the withdrawal date. However, if 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.</u></p> <p><u>b. Where the Client desires to renew the</u></p>	

修正條文	現行條文	修正說明
<p><u>where</u> the Client desires to renew the deposit and has completed relevant procedures within (including) 7 days 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.</p> <p>ii. <u>Deposit with a period of longer</u> than (including) one month: <u>where</u> 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.</p> <p>(10) (omits) (following omitted)</p>	<p>deposit and has completed relevant procedures within (including) 7 days 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.</p> <p>ii. <u>More</u> than (including) one month:</p> <p>a. <u>Where the Client fails to withdraw the matured deposit, the interest from the maturity date to the withdrawal date will be calculated according to the interest rate of foreign currency demand deposit on the withdrawal date. However, if 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.</u></p> <p>b. <u>Where</u> 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.</p> <p>(8) (omits) (following omitted)</p>	