

〈重要訊息公告〉

親愛的客戶您好，

本行修正「國際金融業務分行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

元大商業銀行國際金融業務分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>客戶重要權益提醒</p> <p>親愛的客戶您好，為保障您的權益<u>與資產安全</u>，元大商業銀行(以下簡稱本行)一向嚴格規範<u>及要求</u>行員<u>辦理業務皆應恪守</u>法令以及<u>本行內部規範</u>。<u>本行對經查證屬實之違規行為，皆將依規嚴懲。本行同時提醒您，請妥善保管您的印鑑、存摺、取款條、各項業務密碼及與私人財物有關之文件物品，不宜交付他人或本行行員保管，以保障自身權益。亦請您切勿委託本行行員執行下列禁止行為，以避免爭端。基於保護您的立場，本行嚴禁行員有以下行為：</u></p> <p>(略)</p> <p>客服專線：0800-688-168 (24 小時)、02-2182-1988、02-2182-1968</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：台北市大安區仁愛路三段157號(申訴信箱)</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</u>、提供帳戶給<u>他人</u>使用，<u>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，得處5年以下或7年以下</u>有期徒刑。</p> <p>(略)</p> <p>壹、共同約定事項</p>	<p>客戶重要權益提醒</p> <p>親愛的客戶您好，為保障您的權益，元大商業銀行(以下簡稱本行)一向嚴格規範行員，<u>依法令要求以及銀行內部規範</u>，嚴禁行員有以下行為：</p> <p>(略)</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：台北市松山區敦化南路一段66號(申訴信箱)</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<u>詐騙集團</u>使用，<u>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5年以下</u>有期徒刑。</p> <p>(略)</p> <p>壹、共同約定事項</p>	<p>依據本行「客戶重要權益提醒」修正。</p> <p>增訂本行客服專線及傳真號碼，並更新郵寄地址。</p> <p>配合洗錢防制法修正調整。</p>

修正條文	現行條文	修正說明
<p>一、~十五、(略)</p> <p>十六、資料處理</p> <p>(一)(略)</p> <p>(二)<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>(三)~(五)(略)</p> <p>十七、共同行銷資料運用</p> <p>(一)~(三)(略)</p> <p>(四)<u>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： 1.電話行銷受話時。2.透過貴行客服專線0800-688-168、02-2182-1988、02-2182-1968、傳真號碼：02-7734-8958或E-MAIL: service@yuanta.com。3.親臨分行。</u></p> <p>十八、~二十、(略)</p> <p>二十一、申訴管道</p> <p>客戶如對貴行提供之服務或商品不滿意或有爭議，可透過<u>致電</u>(貴行客服專線0800-688-168、02-2182-1988、<u>02-2182-1968</u>)、E-MAIL (service@yuanta.com)、「<u>客戶意見反應單</u>」(廣告回函)、書面(郵寄：台北市<u>大安區仁愛路三段157號</u>或傳真：02-<u>7734-8958</u>，元大商業銀行<u>申訴信箱</u>收)或親臨分行等方式，向貴行提出申訴。</p>	<p>一、~十五、(略)</p> <p>十六、資料處理</p> <p>(一)(略)</p> <p>(二)~(四)(略)</p> <p>十七、共同行銷資料運用</p> <p>(一)~(三)(略)</p> <p>十八、~二十、(略)</p> <p>二十一、申訴管道</p> <p>客戶如對貴行提供之服務或商品不滿意或有爭議，可透過<u>電話</u>(貴行客服專線0800-688-168、02-2182-1988)、E-MAIL (service@yuanta.com)、「<u>客戶意見反應單</u>」(廣告回函)、書面(郵寄：台北市<u>松山區敦化南路一段66號</u>或傳真：02-<u>2592-0108</u>，元大商業銀行<u>業務管理部</u>收)或親臨分行等方式，向貴行提出申訴。</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> <p>目次依序調整。</p> <p>依據銀行公會全信字第1121000649號函增列相關條文。</p> <p>增列本行客服專線及更新書面郵寄收件地址及傳真電話與受信者名稱。</p>

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<p>二十二、~二十四、(略)</p> <p>貳、外匯存款服務</p> <p>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></p> <p><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>一、外匯活期存款 (略)</p> <p>二、外匯定期存款 (一)~(五)(略)</p> <p>(六)自動轉期</p> <p><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></p> <p><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>(七)中途解約</p> <p>(八)逾期提領：</p> <p>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>2.到期日如為貴行休假日，<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>(九)逾期續存：</p> <p><u>1.存期未滿一個月期者：如客戶於逾期七日(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。</u></p>	<p>二十二、~二十四、(略)</p> <p>貳、外匯存款服務</p> <p>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>一、外匯活期存款 (略)</p> <p>二、外匯定期存款 (一)~(五)(略)</p> <p>(六)中途解約</p> <p>(七)逾期處理：</p> <p>1.<u>未滿一個月期者：</u></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。</u></p> <p><u>(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。</u></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>

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<p>2. <u>存期</u>滿一個月期(含)以上者：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>(十)(略)</p> <p>伍、網路/行動銀行服務</p> <p>一般約定條款</p> <p>一、銀行資訊</p> <p>(一)~(三)(略)</p> <p>(四) 地址：台北市 <u>大安區仁愛路三段157號</u></p> <p>(五) 傳真號碼：02-<u>7734-8958</u></p> <p>(六)(略)</p> <p>Important Reminders</p> <p>Dear Client, to protect your rights and <u>to secure your assets</u>, Yuanta Commercial Bank (hereinafter referred to as "the Bank") always imposes stringent regulations on its staff as required by law and the Bank's internal regulations. <u>The Bank will implement disciplinary actions in accordance with internal regulations for confirmed violations. Accordingly the Bank advises all clients to keep seals, passbooks, withdrawal slips, passwords related to your account or services of the Bank, and personal financial documents in a safe and secure manner. These items should not be entrusted to staff of the Bank or any other person, and you should not request staff of the Bank to perform the following prohibited acts.</u></p>	<p>2. 滿一個月期(含)以上者：</p> <p>(1) <u>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>(2) <u>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>(八)(略)</p> <p>伍、網路/行動銀行服務</p> <p>一般約定條款</p> <p>一、銀行資訊</p> <p>(一)~(三)(略)</p> <p>(四) 地址：<u>10557</u>台北市<u>松山區敦化南路一段66號1F</u></p> <p>(五) 傳真號碼：02-<u>2592-0108</u></p> <p>(六)(略)</p> <p>Important Reminders</p> <p>Dear Client, to protect your rights and <u>interests</u>, Yuanta Commercial Bank (hereinafter referred to as "the Bank") always imposes stringent regulations on its staff, <u>and</u> as required by law and the Bank's internal regulations, the following <u>acts</u> are strictly prohibited:</p> <p>(omits)</p>	<p>目次調整。</p> <p>更新本行地址及傳真號碼。</p>

修正條文	現行條文	修正說明
<p><u>To protect clients' rights and interests,</u> the following <u>actions</u> are strictly prohibited: (omits) Customer Service Hotline: 0800-688-168 (24 hours), 02-2182-1988, <u>02-2182-1968</u> Customer Service Email: service@yuanta.com <u>FAX : 02-7734-8958</u> Mailing Address: No. <u>157, Sec. 3, Renai Rd. Daan Dist., Taipei City,</u> Taiwan (Complaint Box)</p> <p>Fraud Prevention Advocacy and Reminders Dear Client, <u>we</u> would like to remind you that <u>delivering or providing</u> your account(s) to <u>others</u> could <u>commit</u> aiding <u>fraud under</u> Criminal Code, and/or <u>aiding</u> money laundering, <u>delivering/providing account(s) under Money Laundering Control Act, if the account(s) of yours is misused by the fraudulent organizations,</u> and <u>any person committing such</u> offense <u>may</u> be sentenced to imprisonment <u>of up to 5 years or 7 years.</u> (Omits) I. General Terms and Conditions 1.~15. (Omits) 16. Use of Information (1) (Omits) <u>(2) The Client (including representative of legal entity) understands and agrees that within the specific purpose of preventing fraud and money laundering, the Bank may collect, process and use, if any, the information of the predesignated payee's account(s), the number of times the account(s) has been predesignated, the account number(s) of the Client of the Bank and the number of times the Clients'</u></p>	<p>Customer Service Hotline: 0800-688-168 (24 hours), 02-2182-1988 Customer Service Email: service@yuanta.com Mailing Address: No. <u>66, Dunhua South Road Section 1, Songshan District,</u> Taipei, Taiwan (Complaint Box)</p> <p>Fraud Prevention Advocacy and Reminders Dear Client, <u>We</u> would like to remind you that, <u>if you allow</u> your <u>bank</u> account to <u>be used by scam gangs,</u> you <u>could be prosecuted for aiding another in the commission of a crime according to Criminal Code of the Republic of China,</u> and <u>for aiding another in the commission of money laundering. Such offense shall be sentenced to imprisonment for not more than five years.</u> (Omits) I.General Terms and Conditions 1.~15. (Omits) 16. Use of Information (1) (Omits)</p>	

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<p><u>account(s) has been predesignated. Furthermore, the Client agrees to provide the foresaid personal information to the payee's bank(s) for designating account(s). The Client agrees that Financial Information Service Co., Ltd may collect, process and use the foresaid personal information for the purpose of exchanging financial information between financial institutions.</u></p> <p><u>(3)~(6)</u></p> <p>17. Information Usage of Cross-Selling (1)~(3) (Omits) (4) <u>The Client hereby agrees that the Bank may provide marketing information of the products of deposit, loan, credit card, insurance and financial investment, etc. by phone, and the Client may request to terminate telemarketing at any time. The channel of termination includes but not limited to: (1) during any telemarketing call. (2) via the Bank's Customer Service Hotline: 0800-688-168, 02-2182-1988, 02-2182-1968, FAX: 02-7734-8958, or E-mail: service@yuanta.com (3) by visiting any of the Bank's business premises.</u></p> <p>18.~20. (omits)</p> <p>21. Dispute Channel Where any dispute arises from the services or products provided by the Bank, the Client may file a complaint to the Bank via Customer Service Hotline: 0800-688-168, 02-2182-1988, <u>02-2182-1968</u>, by email (service@yuanta.com), by filling out the “Client Feedback Sheet” (advertising reply form), in writing (mail to No. <u>157</u>, Sec. <u>3</u>, <u>Renai Rd. Daan Dist., Taipei City, Taiwan</u> or Fax: <u>02-7734-8958</u>; Attn: Yuanta</p>	<p>(2)~(5)</p> <p>17. Information Usage of Cross-Selling (1)~(3) (Omits)</p> <p>18.~20. (omits)</p> <p>21. Dispute Channel Where any dispute arises from the services or products provided by the Bank, the Client may file a complaint to the Bank via Customer Service Hotline: 0800-688-168, 02-2182-1988, by email (service@yuanta.com), by filling out the “Client Feedback Sheet” (advertising reply form), in writing (mail to No. <u>66</u>, Sec. <u>1</u>, <u>Dunhua S. Rd., Songshan Dist., Taipei City 10557</u> or fax to <u>02-2592-0108</u>;</p>	

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<p>Commercial Bank Co. Ltd. <u>Complaint Box</u>) or by visiting <u>any of the Bank's</u> business premises.</p> <p>22.~24.(omits)</p> <p>II. Foreign Currency Deposits Services</p> <p>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>1.Foreign Currency Demand Deposits (omits)</p> <p>2.Foreign Currency Time Deposits (1)~(5) (omits)</p> <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)</u> Terminated prior to the scheduled maturity (omits)</p>	<p>Attn: Yuanta Commercial Bank Co. Ltd. <u>Business Management Department</u>) or by visiting <u>our</u> business premise <u>in person</u>.</p> <p>22.~24.(omits)</p> <p>II. Foreign Currency Deposits Services</p> <p>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>1.Foreign Currency Demand Deposits (omits)</p> <p>2.Foreign Currency Time Deposits (1)~(5) (omits)</p> <p><u>(6)</u> Terminated prior to the scheduled maturity (omits)</p>	

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<p><u>(8)Withdrawal</u> beyond the scheduled maturity:</p> <p>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</u> foreign currency demand deposit on the withdrawal date. <u>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></p> <p>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, <u>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> <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</p>	<p><u>(7)Withdrew</u> beyond the scheduled maturity:</p> <p>i. <u>Less than one month:</u></p> <p><u>a.</u>Where the Client fails to withdraw the matured deposit, the interest from the maturity date to the withdrawal date will be calculated <u>according to the interest rate</u> of foreign currency demand deposit on the withdrawal date. <u>However, 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.</p> <p>b. <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>More</u> than (including) one month:</p> <p><u>a.</u>Where the Client fails to withdraw the <u>matured deposit, the interest from the maturity date to the withdrawal date will</u></p>	

修正條文	現行條文	修正說明
<p>(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><u>(10)</u>(Omits)</p> <p>V.Internet / Mobile Banking Services General Terms and Conditions</p> <p>1. Bank Information (1)~(3) (Omits) (4) Address: No. <u>157</u>, Sec. <u>3</u>, <u>Renai</u> Rd. <u>Daan</u> Dist., Taipei City, <u>Taiwan</u> (5) Fax: 02-<u>7734-8958</u> (following omitted)</p>	<p><u>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><u>(8)</u>(Omits)</p> <p>V.Internet / Mobile Banking Services General Terms and Conditions</p> <p>1. Bank Information (1)~(3) (Omits) (4) Address: <u>1F</u>, No. <u>66</u>, Sec. <u>1</u>, <u>Dunhua S.</u> Rd., <u>Songshan</u> Dist., Taipei City <u>10557</u> (5)Fax: 02-<u>2592-0108</u> (following omitted)</p>	