

<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114年3月14日起施行，茲將修正內容說明如後。

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

元大商業銀行 敬啟

元大商業銀行「帳戶往來暨相關服務總約定書」修正對照表

修正條文	現行條文	修正說明
<p>伍、金融卡服務</p> <p>VISA簽帳金融卡約定條款</p> <p>七、特殊交易</p> <p>簽帳金融卡消費以特約商店現場刷卡之連線交易為限，不含分期交易、基金、公用事業費等非一般消費購物簽帳。另依一般交易習慣或交易特殊性質，其係以郵購、電話訂購、傳真等其他類似方式訂購商品、取得服務、代付費用而使用簽帳金融卡付款等情形，貴行得以密碼、電話確認、收貨單上之簽名、郵寄憑證或其他得以辨識當事人同一性及確認客戶意思表示之方式代之，無須使用簽帳單或當場簽名。</p> <p>自動化設備交易中之自助加油交易，因屬特殊授權交易，每次交易時貴行得先自客戶「指定轉帳付款帳戶」之可用餘額內圈存保留固定金額（目前設定為每次新臺幣 1,500 元，每日交易次數限 3 次），客戶無法提領或動用該保留款項，俟特約商店或收單機構於扣款日向貴行請款時，貴行將解除圈存該保留款項，按實際應付消費款項扣款支付之，不足部分客戶仍應負清償責任。</p> <p>前揭圈存固定金額及交易次數，貴行得依業務需要或法令規定隨時調整，並於調整三十日前公告於貴行營業場所及網站。</p> <p>7. Special Transactions Purchases made with the debit card are limited to transactions made online at contracted merchants, excluding installment transactions, funds, utility bills, and other non-general consumer purchases. In addition, depending on the general practice or the special nature of the transaction, if the debit card is used to order goods, receive services or pay fees by mail order, telephone order, fax or other similar means, the Bank may use a password, telephone confirmation, signature on the delivery receipt, proof of mailing, or other means to identify the Customer concerned and confirm the Customer's intent, without the use of a signature on the sales draft or on-the-spot signature.</p> <p>The self-service fueling transaction in the automated equipment transactions is a special authorized transaction. Therefore, each time the Customer makes such a transaction, the Bank may earmark a fixed amount of money from the available balance in the Customer's Designated Debit Account (currently set at NTD 1,500 per transaction and limited to 3 transactions per day). The Customer is unable to withdraw or use the earmarked amount. When the contracted merchant or acquirer requests payment from the Bank on the debit date, the Bank will release the earmarked amount and pay the actual payment due by deduction. The Customer shall be liable for any shortfall.</p> <p>The Bank may adjust the aforementioned earmarked amount and number of transactions at any time based on business needs or laws and regulations, and shall post the adjustment at its business locations and on its website thirty (30) days prior to the adjustment.</p>	<p>伍、金融卡服務</p> <p>VISA簽帳金融卡約定條款</p> <p>七、特殊交易</p> <p>簽帳金融卡消費以特約商店現場刷卡之連線交易為限，不含分期交易、基金、公用事業費等非一般消費購物簽帳。另依一般交易習慣或交易特殊性質，其係以郵購、電話訂購、傳真等其他類似方式訂購商品、取得服務、代付費用而使用簽帳金融卡付款等情形，貴行得以密碼、電話確認、收貨單上之簽名、郵寄憑證或其他得以辨識當事人同一性及確認客戶意思表示之方式代之，無須使用簽帳單或當場簽名。</p> <p>自動化設備交易中之自助加油交易，因屬特殊授權交易，每次交易時貴行得先自客戶「指定轉帳付款帳戶」之可用餘額內圈存保留固定金額（目前設定為每次新臺幣 1,500 元，每日交易次數限 2 次），客戶無法提領或動用該保留款項，俟特約商店或收單機構於扣款日向貴行請款時，貴行將解除圈存該保留款項，按實際應付消費款項扣款支付之，不足部分客戶仍應負清償責任。</p> <p>前揭圈存固定金額及交易次數，貴行得依業務需要或法令規定隨時調整，並於調整三十日前公告於貴行營業場所及網站。</p> <p>7. Special Transactions Purchases made with the debit card are limited to transactions made online at contracted merchants, excluding installment transactions, funds, utility bills, and other non-general consumer purchases. In addition, depending on the general practice or the special nature of the transaction, if the debit card is used to order goods, receive services or pay fees by mail order, telephone order, fax or other similar means, the Bank may use a password, telephone confirmation, signature on the delivery receipt, proof of mailing, or other means to identify the Customer concerned and confirm the Customer's intent, without the use of a signature on the sales draft or on-the-spot signature.</p> <p>The self-service fueling transaction in the automated equipment transactions is a special authorized transaction. Therefore, each time the Customer makes such a transaction, the Bank may earmark a fixed amount of money from the available balance in the Customer's Designated Debit Account (currently set at NTD 1,500 per transaction and limited to 2 transactions per day). The Customer is unable to withdraw or use the earmarked amount. When the contracted merchant or acquirer requests payment from the Bank on the debit date, the Bank will release the earmarked amount and pay the actual payment due by deduction. The Customer shall be liable for any shortfall.</p> <p>The Bank may adjust the aforementioned earmarked amount and number of transactions at any time based on business needs or laws and regulations, and shall post the adjustment at its business locations and on its website thirty (30) days prior to the adjustment.</p>	<p>為提升客戶服務，調整自助加油交易次數限制</p>