



遠東國際商業銀行
Far Eastern Int'l Bank

臺幣/外幣 開戶總約定書
General Agreement for
NTD/Foreign Currency
Account Opening
(個人戶/ For individual accounts only)

年 月 日
Date: (mm) (dd) (yyyy)

新臺幣帳號: 外幣帳號: 行儲帳號:

身分證字號 ID Number	ARC Number		戶名 Name	ARC Full Name	
通訊地址 Correspondence Address	☐ 同戶籍地址/Same as registered address 320 桃園 中壢 縣/County 鄉鎮/Township 路/Rd. 段/Sec. 巷/Ln. 135 號/No. 室/Rm. 市/City 市區/Dist. 街/St. 弄/Ally. 樓之/F-		☐ 另列於下 /Provide the address below		
對帳單寄送 Delivery of Banking Statement	☐ 電子對帳單(需填寫電子郵件信箱) /E-statement (Email address required.) ☒ 郵寄對帳單至通訊地址 /Mail statement to the correspondence address. 電子信箱 Email (立約人新增/變更電子郵件信箱需完成確認連結驗證後始能生效, 未生效則同意 貴行得依立約人原留存之電子郵件信箱或以郵寄方式寄送對帳單至通訊地) (The added/changed email address will take effect only after the Applicant completes the confirmation link of the verification; if not, the Applicant hereby agrees with the Bank to send the statement to the original email address left with the Bank or with the correspondence address by post.)				
電話 Phone	公司/Company: () 分機/ext.: 住宅/Residence: () 手機/Cellphone: 0912345678 LINE ID: 傳真/Fax: ()				
※ 為符合主管機關 know your customer 政策及業務管理規範, 請填寫下列項目: In order to comply with the Know Your Customer policy and business management regulations of the competent authority, please complete the following items:					
職業類別 Type of Occupation	☐ 家管/Housekeeper ☒ 學生/Student ☐ 農、林、魚、牧、狩獵、礦、土石採取業/Agriculture, forestry, fishery, animal husbandry or hunting, mining or quarrying industry ☐ 製造業/Manufacture ☐ 水電煤氣業、加油站/Water, electricity and gas supply industries or gas station ☐ 營造、土木、建築業/Construction, civil engineering or architectural industry ☐ 商業/Business ☐ 運輸業/Transportation business ☐ 倉儲業/Warehousing and storage ☐ 通信業/Communication industry ☐ 金融業/Financial industry ☐ 證券及期貨業/Securities and futures ☐ 保險業/Insurance ☐ 不動產業/Real estate ☐ 非營利團體/NPO ☐ 旅行社/Travel agent ☐ 自由業/Freelancer ☐ 公教人員/Government employee or teacher ☐ 軍警消防業/Military/police/fire fighting ☐ 服務業/Service industry ☐ 資訊業/Information industry ☐ 教職人員/Teaching and administrative staff ☐ 專業人士(律師、會計師)/Professionals (lawyer or CPA) ☐ 非營利事業/Non-profit business ☐ 自營商/Self employed ☐ 進出口貿易業/Export and Import Trading ☐ 批發、零售業/Wholesale or retail industry ☐ 大眾傳播、藝術工作、體育/Mass communication worker, artist or sport player ☐ 公營事業/Public enterprise ☐ 政府機關/Government authority ☐ 醫療院所/Medical institution ☐ 退休/Retired ☐ 餐飲業/Catering industry ☐ 建築師/Architect ☐ 醫生/Doctor ☐ 其他專業人士(公證人等)/Other professionals (notary public etc.) ☐ 珠寶商(含銀樓)/Jeweler (including jewelry store) ☐ 地產管理人或經紀商(含仲介)/Land agent or agency ☐ 地政士、代書/Land administration agent ☐ 貴金屬商、寶石商(如買賣未切割之原石)/Dealer in precious metals or stones (trading of rough stones without cutting) ☐ 藝品店/Art collection store ☐ 當舖/Pawnshop ☐ 車商/Car dealer ☐ 二手車商/Used-car dealer ☐ 攤販/Vender ☐ KTV/酒吧/夜總會/卡拉 OK/三溫暖/俱樂部/KTV/bar/night club/karaoke/sauna store/club ☐ 記帳士/Bookkeeper ☐ 宗教服務/Religious service ☐ 醫務人員/Medical personnel ☐ 提供虛擬資產服務之事業或人員/Enterprises or persons providing virtual asset services ☐ 公益彩券/Charity lottery ☐ 運動彩券/Sports lottery ☐ 國防產業/Defence industry ☐ 網路借貸平台(P2P)業者/Peer to peer network lending platform ☐ 提供第三方支付服務之事業或人員/Enterprises or persons providing third-party payment services ☐ 網路遊戲業者/Online game industry ☐ 電商平台業者/E-commerce platform ☐ 無、待業/Unemployed or between jobs ☐ 其他/Other				
職稱 Title	☐ 一般職員/Employee ☐ 中、高階主管/店長/Senior executive/store manager ☐ 公司負責人/Company's responsible person ☐ 公教人員/Government employee or teacher ☐ 律師/Lawyer ☐ 軍警/消防/Military or police officer/fireman ☐ 會計師/CPA ☐ 醫師/Doctor ☐ 建築師/Architect ☐ 地政士、代書/Land administration agent ☐ 記帳士/Bookkeeper ☐ 房仲業務/Real estate agent ☒ 其他(家管、無、待業、自由業)/Other (housekeeper, unemployed, between jobs, freelancer)				
教育程度 Educational Level	☐ 國中以下/Under junior high ☐ 高中職/Senior high (vocational) ☐ 專科/Junior college ☒ 大學/University ☐ 碩士/Master ☐ 博士/PhD		婚姻狀況 Marriage ☒ 單身 Single ☐ 已婚、小孩 Married with _____人 /child(ren)		
個人年收入 Personal Annual Income	☒ 30 萬以下/Under 300 thousand NTD ☐ 30 萬(含)~50 萬/300 (included)~500 thousand NTD ☐ 50 萬(含)~80 萬/500 (included)~800 thousand NTD ☐ 80 萬(含)~100 萬/800 thousand NTD(included)~1million NTD ☐ 100 萬(含)~150 萬/1 (included)~1.5 million NTD ☐ 150 萬(含)~200 萬/1.5 (included)~2 million NTD ☐ 200 萬(含)~250 萬/2 (included)~2.5 million NTD ☐ 250 萬(含)~300 萬/2.5 (included)~3 million NTD ☐ 300 萬(含)~400 萬/3 (included)~4 million NTD ☐ 400 萬(含)~500 萬/4 (included)~5 million NTD ☐ 500 萬(含)~700 萬/5 (included)~7 million NTD ☐ 700 萬(含)~1000 萬/7 (included)~10 million NTD ☐ 1000 萬(含)以上/More than 10 million NTD (included)				
家庭年收入 Family Annual Income	☐ 30 萬以下/Under 300 thousand NTD ☐ 30 萬(含)~50 萬/300 (included)~500 thousand NTD ☐ 50 萬(含)~80 萬/500 (included)~800 thousand NTD ☐ 80 萬(含)~100 萬/800 thousand NTD(included)~1million NTD ☐ 100 萬(含)~150 萬/1 (included)~1.5 million NTD ☒ 150 萬(含)~200 萬/1.5 (included)~2 million NTD ☐ 200 萬(含)~250 萬/2 (included)~2.5 million NTD ☐ 250 萬(含)~300 萬/2.5 (included)~3 million NTD ☐ 300 萬(含)~400 萬/3 (included)~4 million NTD ☐ 400 萬(含)~500 萬/4 (included)~5 million NTD ☐ 500 萬(含)~700 萬/5 (included)~7 million NTD ☐ 700 萬(含)~1000 萬/7 (included)~10 million NTD ☐ 1000 萬(含)以上/More than 10 million NTD (included)				

立約定書人填列區 / For Applicant Use Only

騎縫處請加蓋原留印鑑

	☐不申請 Not apply ☒申請 Apply	約定轉帳方式/Designated transfer : ☒ 不可轉帳(僅提款功能)/No transfer (withdrawal only) ☐ 一律需約定轉帳/Designated transfers is always required ☐ 三萬元以下轉帳免約定/Transfer of less than NTD 30,000 to non-designated account 國際提款功能/International withdrawal : ☐ 申請【年滿十八歲始可申請】/Apply [For Applicants over 18 years old] ☐ 不申請/Not apply					
1. 晶片金融卡 Debit Card	☒不申請 Not apply ☐申請 Apply		帳號 Account	不可轉帳(僅提款功能) No transfer (withdrawal only)	一律需約定轉帳 Designated transfer is always required	三萬元以下轉帳免約定 Transfer of less than NTD 30,000 to non- designated account	
		主帳號 Primary account		☐	☐	☐	
	連結帳號 Account for connection	連結帳號 (限本人帳戶) Account for connection (Personal account only)		☐	☐	☐	
				☐	☐	☐	
2. 網路銀行服務 Online Banking Service ☐申請網路銀行服務查詢功能及 / Apply for online banking service inquiry and 【☐轉帳/Transfer ☐外匯匯出(另填申請書)/Remittance of foreign currency (An application form shall be filled out separately.) ☐ATM無卡取款(新臺幣帳號適用)(需臨櫃自設密碼)/ATM cardless withdrawal (For NTD accounts) (A password shall be set by going to the counter) ☐一次性簡訊密碼 OTP(One Time Password)功能/One-time password OTP(One Time Passwrd)]。ATM無卡取款開通碼收訊及OTP簡訊服務專屬行動電話號碼/A cellphone number for receipt of ATM cardless withdrawal activation code messages and OTP messages - ☒不申請網路銀行服務/Not apply for online banking service							
3. 電話銀行服務 Phone Banking Service		☐查詢及轉帳功能/Inquiry and transfer ☐查詢功能/Inquiry ☒不申請電話銀行服務 Not apply for phone banking service					
4. ☐ 本人同意於 貴行開立之臺、外幣帳戶均申請電話銀行、網路銀行暨行動銀行等自動化服務約定轉出功能且互為轉入帳號 I agree to apply for phone banking, online banking and mobile banking services with transfer between such designated payer or payee accounts for my NTD and foreign currency accounts opened in the Bank.							
5. 約定轉帳帳號(約定轉入帳號設定後，網路銀行暨電話銀行服務共同適用) Designated transfer account (After setting up designated transfer accounts, such accounts may use the online banking and phone banking services.) ※若約定之轉出/轉入帳號為警示帳戶、衍生性管制帳戶等異常狀態者， 貴行得拒絕受理申請。 ※If the designated payer/payee account is an account on a watchlist, under derivative control or other special status, the Bank may reject the application.							
轉出帳號 Transfer Account	約定項目 Designated Item		轉入銀行名稱 Name of Bank	代號 Code	帳號 Account		
	☐ 金融卡/Debit card ☐ 網路銀行/Online banking ☐ 電話銀行/Phone banking						
	☐ 金融卡/Debit card ☐ 網路銀行/Online banking ☐ 電話銀行/Phone banking						
	☐ 金融卡/Debit card ☐ 網路銀行/Online banking ☐ 電話銀行/Phone banking						
	☐ 金融卡/Debit card ☐ 網路銀行/Online banking ☐ 電話銀行/Phone banking						

- 一、立約人除同意依本約定書壹、共同約定事項第 11 條至第 14 條等約定辦理外，並同意 貴行及 11.1 所述機構得依其營業登記項目或章程所定業務、防制詐騙、防制洗錢及防制資助恐怖主義之需要等特定目的，基於增進公共利益、免除立約人財產上之危險及防止他人權益之重大危害等情形，得蒐集、處理、國際傳輸、利用及提供立約人約定轉帳之相關資料。
- The Applicant hereby agrees to comply with the terms and conditions inscribed in Article 11 to Article 14 under Section I of the Agreement, furthermore: The Bank and the institutions as stated in 11.1 may collect, process, transfer across border, use and provide information of the Applicant pertinent to the designated account transfer for the purpose of conducting business as stated in its business registration purpose or the Articles of Incorporation, prevention of fraud, prevention of money laundering, and the prevention of financing terrorism in bolstering public interest, removing the hazards to the property of the Applicant, and preventing material damage of the right of a third party.
- 二、立約人同意 貴行得為行銷、推介、提供其金融產品及服務予立約人，於行銷、推介、提供其金融產品及服務之範圍內寄送行銷、推介之金融產品及服務之信函、簡訊、電子郵件或為電話行銷。☐同意 ☒不同意(未勾選或重複勾選者，則視為不同意) 貴行得為行銷及合作推廣之目的，提供立約人之個人資料(包含姓名、身分證字號、生日、聯絡地址與電話、電子信箱、國籍)予 貴行之子公司(包括遠智證券股份有限公司)及與 貴行有特約合作關係之機構(包括保誠人壽保險(股)公司及友邦人壽保險(股)公司)(前述機構與 貴行子公司下合稱第三人)，以進行行銷、建檔、揭露、轉介或交互運用，立約人得隨時至 貴行官網查詢最新第三人名單。第三人於前述目的範圍內蒐集、處理、國際傳輸及利用立約人之個人資料時，仍應依相關法令規定辦理並負保密義務。* 縱立約人同意前述行銷、推介約定，立約人亦得隨時以書面通知 貴行任一營業單位或電話通知 貴行取消該項同意， 貴行將於接獲通知及確認立約人身分後立即受理，並於系統及作業合理期間內依立約人通知辦理。立約人如同意本約款將可定期或不定期獲知各項最新行銷活動資訊；惟若不同意作行銷使用，對立約人權益並無其他影響。條款版次：115001
- The Applicant hereby agrees that the Bank may sell, promote, and provide its financial products and services to the Applicant, and may send correspondence, text message, e-mail or telephone the Applicant for the purpose of selling and promotion of financial products and services within the scope of providing financial products and services. ☐Agree ☒Disagree (It will be deemed as disagree if no or double selection was made.) The Bank may, within the scope of marketing and cooperative promotion purposes, provide the personal information(including name, ID card number, date of birth, contact address and telephone number, e-mail address, and nationality) of the Applicant to its subsidiaries(including Far Eastern International Securities Company Limited), and institutions with whom the Bank has a specific contractual relationship (including PCA Life Assurance Co., Ltd., and AIA International Limited Taiwan Branch) (The aforementioned institutions and the Bank's subsidiaries are collectively as "Third Parties") for marketing, filing, disclosure, transfer or mutually using.The Applicant may visit the Bank's website at any time to check the latest list of Third Parties. When collecting, processing, internationally transmitting, and using the Applicant's personal information within the scope of the aforementioned purposes, the Third Parties shall handle it in accordance with the relevant laws and regulations and keep it confidential.*Regardless of the consent of the Applicant to the said agreement regarding the marketing and introduction as mentioned,the Applicant may, at any time, revoke such consent by a written notice to any business unit of the Bank or contact with the Bank's customer service center via phone. The Bank shall, on receiving the notification and the confirmation of the identity of the Applicant, take appropriate actions to the system and respond to the request of the Applicant. If the Applicant agrees with the provision, it will receive various marketing activities and information on a regular or irregular basis. If the Applicant disagrees with the marketing use, its rights and interests will not be affected. Version : 115001
- 三、本立約人向 貴行申請或委託各項上述基本往來事項 (打~之項目)，茲聲明
- The Applicant applies to or entrust the Bank for the above-mentioned basic matters (the checked items) and hereby states that
- ☒ 立約人已於簽訂本約定書時，業已審閱並充分了解全部內容，並完全同意後才使用各項服務及申請憑證。
- The Applicant has reviewed and fully understood the entire Agreement before signing and has fully agreed the Agreement before using services and applying for certificates.
- ☐ 立約人已於中華民國_____年_____月_____日事先攜回本約定書，業經七日以上之合理期間審閱後已充分了解全部服務之約定及契約內容。
- After carrying back the Agreement on _____, the Applicant has reviewed for a reasonable period of 7 days or more and fully understood the entire service agreements and contents.
- ☒ 立約人已受告知本約定書之重要內容。
- The Applicant has been informed of all the important contents in the Agreement.
- ☒ 立約人已受告知「遠東國際商業銀行履行個人資料保護法第八條第一項告知義務內容」並充分瞭解，且將轉知因本約定書所提供 貴行其個人資料之相關個人。
- The Applicant has been informed of and has fully understood the "Far Eastern International Bank's Execution of the Disclosure Obligation in Paragraph 1, Article 8 of the Personal Data Protection Act" Any related individuals whose personal information is provided to the Bank due to the Agreement will be informed.
- 立約人嗣後往來，並願遵守有關規定與約定條款，日後 貴行如修訂相關條文，立約人同意比照遵守，不再另立契約，特立本約定書為憑。
- The Applicant to this Agreement is hereby willing to comply with the related regulations and agreed terms with respect to the transactions hereafter. If the Bank revises related provisions in the future, the Applicant agrees to comply with the revised provisions without entering into another agreement.
- 本約定書同時以中、英文版本訂立，如中、英文版本有任何抵觸或不相符之處，應以中文版為準。
- This Agreement is made in both Chinese version and English version. If there is any inconsistency or ambiguity between the Chinese version and the English version, the Chinese version shall prevail.

此致/Sincerely

遠東國際商業銀行股份有限公司/ Far Eastern International Bank, Ltd.

親簽：
立約人業已審閱並充分了解全部內容，並完全同意

Signature：
The Applicant has reviewed and fully understood and agreed the entire contents.

Signature

法定代理人
Legal representative：

留存印鑑 (請蓋原留印鑑)：

Registered signature (Please stamp with the authorized signature)：

Signature

交付/Hand in

- ☐金融卡/debit card
☐金融卡密碼函/debit card password letter
☐電話銀行密碼函/phone banking password letter
☐網路銀行密碼函/online banking password letter
☐存摺/bankbook
☐開戶總約定書副本(含臨櫃手續費收費標準)
a copy of the General Agreement for Account Opening (covering the handling fee schedule)

確認後請蓋(簽)原留印鑑：
Please stamp with the authorized signature (or sign):

行外開戶免簽

【銀行填列區】 銀行內部使用，客戶免填寫

臨櫃作業關懷客戶提問單

* 無申請約定帳號轉入功能或申請約定轉入至與本人同戶名者以下免填

詢問辦理動機與目的	申辦約定帳戶轉帳功能： 1. 請問您是否認識申請約定帳戶的收款人？ 2. 請問您申請約定帳戶的目的？ 3. 其他	☐ 是 ☐ 否 ☐ 正常 ☐ 異常 ☐ 正常 ☐ 異常
	※提醒事項： 提醒您！投資應循合法管道，避免遭受非法吸金情形而致重大損失	
異常及拒絕回答處理方式	☐ 客戶拒絕回答	☐ 是
	◎以上問題如有異常或客戶拒絕回答者，請委婉說明並請客戶簽名確認與詐騙等情形無關。 ◎銀行經研判戶顯屬遭詐騙者，請撥打「165」或0800-777-165警政署防範詐騙專線或逕向「110」報案。	客戶簽名：
備註	*經判斷無詐騙之虞、客戶拒絕簽名者，請勾選： ☐ 銀行判斷無詐騙之虞者（得免填寫其他欄項） ☐ 客戶拒絕簽名	

* 高齡客戶適用

詢問辦理動機與目的	申辦約定帳戶轉帳功能：請問您熟悉網銀交易使用方式，如功能、操作？	☐ 正常 ☐ 異常
備註	☐ 銀行判斷無詐騙之虞者 ☐ 異常，婉拒客戶交易	

主管：

經辦：

證件核對(對保人)：

未成年存款/信託開戶及受益人法定代理人授權同意書

Legal Representative's Consent for Minor's Deposit/Trust Account and Beneficiary

- 一、立書人係未成年人_____ (身分證統一編號：_____)之法定代理人(父及母或監護人)，茲同意該未成年人在 貴行以其本人名義開立非支票存款之一般存款帳戶、外匯存款帳戶、信託帳戶、結構式商品帳戶、投資理財相關業務及全權處理該等帳戶之一切相關事宜，如有任何問題，立書人願負連帶責任。

The Undersigned who is the legal representative (parent or guardian) of _____ (ID number: _____, the“Minor”) hereby agrees that the Minor may, at his/her discretion, open a deposit account that is not a check deposit account, a foreign currency account, trust account, structured product account, conduct investment and financial management and handle all the matters related to such accounts in his/her name in the Bank. The Undersigned is willing to take joint and several liability for any problems arising therefrom.

- 二、立書人同意並授權任一立書人於未成年人依法具完全行為能力前，得單獨代理未成年人於 貴行辦理下列業務並代表全體立書人於開戶申請書及留存印鑑卡蓋印留存。

The Undersigned agrees and authorizes any one of the Undersigned to solely represent the Minor to conduct the following business of the Bank and represent all of the Undersigned to stamp on an application for account opening and an authorized signature card before the Minor has full capacity according to the law.

- (一) 至 貴行辦理該等帳戶之印鑑、密碼及一切與該等帳戶有關事項之變更、結清等事宜，暨與 貴行約定使用該等帳戶所衍生之金融卡、電話銀行服務、網路銀行服務、電子化服務及定期性存款質借功能等 貴行附加之金融商品及服務。

Apply to the Bank for the signature and password of such accounts, making any changes to or settlement of such accounts, as well as applying for additional financial products and services of the Bank, including debit cards used for such accounts of the Bank, the phone banking service, the online banking service, the electronic service and the pledge of time deposit.

- (二) 申購結構式商品業務 (包括但不限辦理結構式商品交易之相關事項，如：簽署結構式商品交易主契約書及產品說明書等相關交易文件、辦理相關交易指示或投資金額交割等行為)。

Purchase structured products (including but not limited to conduct of matters related to structured product transactions, such as signing a master agreement for the structured product transactions and product instructions and settlement of related transaction instructions and investment amount).

- (三) 投資信託開放式系列基金，有關受益權單位數申購、贖回及轉換之申請、受益權單位數之權益變更事項、收益分配之領取及其受人姓名、地址、印鑑等之登記或變更登記等相關事宜。

Invest in open-ended trust funds, conduct the purchase, redemption and conversion of beneficiary units and equity changes in the beneficiary units, receive profits distributed and register the beneficiary's name, address and seal or make changes to the registration thereof.

- 三、立書人辦理或變更上述約定事項時，願遵守另與貴行簽立之存款、信託業務、結構式商品帳戶及投資理財相關業務之約定辦理，**並確認上述行為均係為未成年人之利益**，如日後衍生任何關於存款、信託、結構式商品帳戶、投資理財相關業務及任何業務往來服務事項所生糾紛或問題，概由立書人自行負責與貴無涉。

When conducting the aforesaid matters or making changes thereto, the Undersigned is willing to comply with the agreements separately entered into with the Bank, regarding deposit, trust, structured product accounts, and investment and financial management, **and confirms that all such activities are for the benefit of the Minor.** In case of any subsequent dispute or issue arising out of any deposit, trust, structural product account, investment-related activity or any business dealing or service, the Undersigned shall bear sole liability and the Bank shall not be held accountable.

- 四、立書人如為未成年人之監護人時，立書人知悉並同意未成年人之財產僅得購買公債、國庫券、中央銀行儲蓄券、金融債券、可轉讓定期存單、金融機構承兌匯票或保證商業本票，不得代為任何投資行為，如有違反，概由立書人自行負責。

If the Undersigned is the guardian of the Minor, the Undersigned is aware and agrees that the properties of the Minor shall only be used to purchase government bonds, treasury bonds, Central Bank deposit vouchers, financial bonds, convertible term-deposit certificates, drafts or endorsed commercial papers underwritten by financial institutions and shall not be used for any investment. In case of a breach, the Undersigned shall bear sole liability.

五、立書人同意以未成年人名義所開立之外匯存款帳戶於未成年人依法具完全行為能力前，該等帳戶之存款、提款、轉帳等各項交易倘涉及兌換新臺幣者，應依相關法令或主管機關規定辦理，立書人絕無任何異議。如有違反，立書人願與未成年人連帶負一切法律責任。

The Undersigned agrees that, if the deposit, withdrawal or transfer of the foreign currency account opened in the Minor's name involving the exchange of NTDs before the Minor has full capacity according to the law, it shall be subject to related laws or the regulations of the competent authority and has no objection thereto. If there is any violation, the Undersigned is willing to be jointly and severally liable with the Minor.

六、立書人同意未成年人之行使親權人或監護人變更時，應立即檢附證明文件通知 貴行，如怠於通知致 貴行受有損害，立書人願對 貴行負連帶賠償責任。

The Undersigned agrees that, in case of change of the Minor's custodian parent or guardian, immediate notice shall be given to the Bank together with supporting documents. In case of delay leading to any damage to the Bank, the Undersigned shall be jointly liable for compensating the Bank.

七、立書人瞭解並同意 貴行（含受 貴行委託處理事務之委外機構）、依法令規定利用之機構（如：貴行海外分支機構、貴行之子公司等）、其他業務相關之機構（如：通匯行、財團法人金融聯合徵信中心、台灣票據交換所、財金資訊股份有限公司等）、依法有權機關或金融監理機關、立書人所同意之對象（如：同意第三人行銷或交互運用客戶資料之公司、與 貴行合作推廣業務之公司等）得於「遠東國際商業銀行履行個人資料保護法第八條第一項告知義務內容」所列之特定目的或法令許可範圍內，對立書人及未成年人之個人資料為蒐集、處理、利用及國際傳輸。

The Undersigned understands and agrees that the Bank (including the institutions commissioned to handle matters by the Bank), institutions permitted by the law (e.g., the Bank's oversea branches, subsidiaries, etc.), other business-related institutions (e.g., correspondent banks, Joint Credit Information Center, Taiwan Clearing House, Financial Information Service Co., Ltd., etc.), duly empowered authorities or financial supervision authorities, any parties approved by the legal representative (e.g., companies jointly doing marketing or mutually using client information with the Bank, companies cooperating with the Bank to promote the business, etc.) may, for the specific purposes listed in the "Far Eastern International Bank's Execution of the Disclosure Obligation in Paragraph 1, Article 8 of the Personal Data Protection Act" and within the scope permitted by the law, collect, process, use and transmit internationally the personal information of the Undersigned and the Minor.

八、立書人業於合理期間審閱上述內容並充分瞭解 貴行依個人資料保護法規定應行告知之事項，經簽名確認無誤，願依法負完全責任。

The Undersigned has taken a reasonable period to review and fully understood the above provisions and the notice given by the Bank in accordance with the Personal Data Protection Act and has affixed his/her signature to confirm the above to undertake full liability in accordance with the law.

九、本同意書同時以中、英文版本訂立，如中、英文版本有任何抵觸或不相符之處，應以中文版為準。

This Letter of Consent is made in both Chinese version and English version. If there is any inconsistency or ambiguity between the Chinese version and the English version, the Chinese version shall prevail.

此致

遠東國際商業銀行股份有限公司

Sincerely,

Far Eastern International Bank, Ltd.

立書人(即法定代理人)：

Undersigned (legal representative):

(親簽)

(Signature)

立書人(即法定代理人)：

Undersigned (legal representative):

(親簽)

(Signature)

關係/Relationship:

☐ 父/Father ☐ 母/Mother ☐ 監護人/Guardian

關係/Relationship:

☐ 父/Father ☐ 母/Mother ☐ 監護人/Guardian

身分證統一編號/ID Number:

身分證統一編號/ID Number:

中華民國

年

月

日

Date: (mm)

(dd)

(yyyy)

印鑑卡約定書

Signature Card Agreement

- 一、立約人與 貴行往來存款/信託業務或其他有關函件請憑下列使用方式及印鑑樣式為有效。
Only the following usages and specimen signature(s) shall be valid for the deposit/trust businesses or other relevant letters between the Applicant and the Bank.
- 二、立約人同意約定本印鑑卡之印鑑樣式共同適用立約人在 貴行之各項產品(適用產品帳號如下所列)。
The Applicant agrees that the specimen signature(s) of this signature card shall be applicable to all the different products of the Bank. (The applicable accounts of the products are listed as follows.)
- 三、立約人瞭解並授權同意 貴行、往來金融機構、財團法人金融聯合徵信中心、財團法人中小企業保證基金、財團法人海外信用保證基金、財金資訊股份有限公司(包括但不限於其建置之「約定轉入帳號灰名單通報平台」及「金融阻詐聯防平台」)、台灣票據交換所、財團法人聯合信用卡處理中心、證券集中保管公司、受 貴行委託處理銀行往來事務之機構及其他銀行業務相關機構，依其營業登記項目或章程所定業務、防制詐騙、防制洗錢及防制資助恐怖主義之需要等特定目的，得蒐集、處理、國際傳輸、利用及提供立約人之個人資料(包括但不限於身分資訊、個人及帳戶有關之銀行紀錄、簿冊或交易往來、「被約定轉入帳號」及其「被設定為約定轉入帳號之次數」、帳戶狀態(如：警示帳戶、衍生管制帳戶、銷戶資訊等)或金融機構往來事項等資料)， 貴行並得將上述個人資料透過財金資訊股份有限公司通報或照會相關金融機構及司法警察機關。 貴行亦得於上述特定目的範圍內，自上述機構蒐集立約人資料，並就所蒐集之資料為處理、國際傳遞及利用。該等資料於 貴行及上述機構蒐集、處理、國際傳遞及利用之期限，立約人同意為各該機構經主管機關核准該等資料檔案之保存期限。

The Applicant understands, authorizes and agrees that the Bank, the financial institutions related to the transactions, the Joint Credit Information Center, the Small and Medium Enterprise Credit Guarantee Fund of Taiwan, the Overseas Credit Guarantee Fund (Taiwan), the Financial Information Service Co., Ltd. (including but not limited to the “Designated Account Reporting Platform” and “Financial Anti Fraud Platform” it created), the Taiwan Clearing House, the National Credit Card Center of R.O.C, the Taiwan Depository and Clearing Corporation, other institutions commissioned to perform services and other banking related institutions, based on the registered business items or the business needs stipulated in the Articles of Incorporation, prevention of fraud, prevention of money laundering, prevention the financing of terrorism, and other specific purposes, may collect, process, transmit internationally, use, and provide personal information on the Applicant (including but not limited to identity information, personal and account-related bank records, books or transaction information, “designated payee account,” “the number of arranged transactions to designated payee account,” account status (e.g. Watch-listed account, Derivative Watch-listed Account, Account closing information), or transactions with financial institutions). The Bank may also report or make inquiries regarding the above-mentioned personal information to relevant financial institutions and judicial police authorities through Financial Information Service Co., Ltd. Furthermore, for the above-mentioned specific purposes, the Bank may collect the Applicant’s personal information from the above-mentioned institutions and may process, internationally transmit, and use such information accordingly. The Applicant agrees that the period that the Bank and the above-mentioned institutions may collect, process transmit internationally and use such information may be the period for each of the institutions approved by the competent authority to retain such information and files.

四、印鑑樣式
Specimen Signature

(一) 共同適用本印鑑樣式之產品帳號

(1)Accounts to which the specimen signature(s) shall be applicable

帳號 1 Account 1									帳號 5 Account 5								
帳號 2 Account 2									帳號 6 Account 6								
帳號 3 Account 3									帳號 7 Account 7								
帳號 4 Account 4									帳號 8 Account 8								

(二) 使用方式：(數字請用大寫)

(2) Usage: (The number shall be written in words.)

1. 憑下列簽章共_____式憑_____式為有效。

1. _____ of the _____ specimen signature(s) listed below shall be valid.

2. 除大寫金額欄外之更改處及橫線取銷憑_____式憑_____類有效。

2. With respect to any alterations and strikethroughs except for those in the amount field, _____ specimen signature(s) and _____ chop(s) shall be valid.

甲式簽章共 類/A Signature:	乙式簽章共 類/B Signature:
Signature	

啟用原因/Purpose：☒ 新開戶/Account opening

☐ 印鑑變更/Change of signature ☐ 印鑑掛失/Loss report of signature

啟用日期/Effective Date：

五、本約定書同時以中、英文版本訂立，如中、英文版本有任何抵觸或不相符之處，應以中文版為準。

This Agreement is made in both Chinese version and English version. If there is any inconsistency or ambiguity between the Chinese version and the English version, the Chinese version shall prevail.

此致 遠東國際商業銀行股份有限公司

Sincerely, Far Eastern International Bank, Ltd.

立約人簽名：Signature

(法人戶需負責人親簽並加蓋經濟部登記大小章或原留印鑑)

Applicant's signature:

(For corporate accounts, the responsible person shall sign personally and stamp with the corporate seal and the seal of the responsible person or the original seal.)

法定代理人簽名：

Legal representative's signature

114.11 版_中英

Date: _____ 年 _____ 月 _____ 日
(mm) (dd) (yyyy)

銀行內部填寫	項目	印鑑系統	日期	經辦
		完成上傳 ☐ 行內 ☐ 行外 不需建檔 ☐ 行外經區(部)主管同意免拍攝 ☐ 整批薪轉 ☐ 支存/定存..等		
	人像檔	完成上傳 ☐ 不需建檔 ☐		
	身分證件	完成上傳 ☐ 不需建檔 ☐ 系統已留存		
	印鑑樣式(含立約簽章)	☐ 完成上傳 ☐ 不需建檔		
	授權委託書/未成年授權同意書	☐ 完成上傳 ☐ 不需建檔		
	開戶約定書/保管箱租用契約/ 戶名印鑑更換掛失申請書/ 數存帳戶升級或轉換一般帳戶暨印鑑卡約定書/ 支存更換印鑑後憑舊式印鑑付款通知書	☐ 完成上傳 ☐ 不需建檔		

開戶總約定書之重要內容說明

Description of the Important Content of General Agreement for Account Opening

立約人知悉 貴行依據金融消費者保護法及其子法規定，向立約人充分說明開戶總約定書(下稱「總約定書」或「本總約定書」)之重要內容如下表，立約人於簽訂開戶總約定書前已充分瞭解，特此聲明。

The Applicant knows that the important content of the General Agreement for Account Opening (hereinafter referred to as “General Agreement” or “the Agreement”) that the Bank adequately explained to the Applicant according to the Financial Consumer Protection Act and relevant Regulations is as follows. The Applicant hereby declares that he/she has understood thoroughly before entering into the General Agreement for Account Opening.

存款開戶相關業務約定條款 Provisions for the Related Business of Deposit Account Opening	
重要內容 Important Content	對應條款 Corresponding Provisions
金融消費者對該金融商品或服務之權利行使、變更、解除及終止之方式及限制 How the financial consumers can exercise their rights of, change, deactivate and terminate the use of the financial products or services, and the related limitation	壹、共同約定事項第 2 條、第 3 條、第 5 條、第 9 條、第 10 條、第 14 條、第 15 條、第 17 條、第 19 條、第 21 條、第 24 條 Common Provisions, Articles 2, 3, 5, 9, 10, 14, 15, 17, 19, 21 and 24. 貳、新臺幣活期性存款特別約定事項第 2 條、第 4 條、第 5 條 Special Provisions for NTD Demand Deposit Accounts, Articles 2, 4 and 5. 參、新臺幣定期性存款特別約定事項第 2 條至第 4 條、第 8 條 Special Provisions for NTD Time Deposit Accounts, Articles 2 to 4 and 8. 肆、綜合存款特別約定事項第 3 條、第 4 條、第 7 條 Special Provisions for Omnibus Deposit Accounts, Articles 3, 4 and 7. 伍、外匯存款特別約定事項第 1 條至第 3 條 Special Provisions for Foreign Currency Deposit Accounts, Articles 1 to 3. 陸、外匯綜合存款特別約定事項第 8 條 Special Provisions for Foreign Currency Omnibus Deposit Accounts, Article 8. 捌、金融卡服務特別約定事項第 2 條、第 9 條、第 13 條、第 16 條、第 18.2 條、第 18.3 條、第 20.4 條 Special Provisions for Debit Card Service, Articles 2, 9, 13, 16, 18.2, 18.3 and 20.4. 玖、電話銀行服務特別約定事項第 2.3 條至第 2.5 條、第 2.9 條、第 2.10 條、第 2.12 條、第 2.13 條、第 3.4.2 條 Special Provisions for Telephone Banking Service, Articles 2.3 to 2.5, 2.9, 2.10, 2.12, 2.13 and 3.4.2. 拾、網路銀行暨行動銀行服務特別約定事項第 4 條、第 6 條、第 21 條、第 24 條 Special Provisions for Online Banking and Mobile Banking Services, Articles 4, 6, 21 and 24. 拾參、美國海外帳戶稅收遵循法條款 Provisions of the Foreign Account Tax Compliance Act. 拾肆、金融機構執行共同申報及盡職審查作業辦法條款 Under the Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions. 拾伍、ATM 無卡提款約定事項第 1 條至第 8 條 Provisions for ATM Cardless Withdrawals, Articles 1 to 8. 拾陸、對帳單約定事項 Provisions for Bank Statement
金融服務業對該金融商品或服務之重要權利、義務及責任 The important rights, obligations and liabilities for the financial products or services by the financial service industry	壹、共同約定事項第 4 條、第 6 條、第 8 條、第 17 條、第 20 條 Common Provisions, Articles 4, 6, 8, 17 and 20. 貳、新臺幣活期性存款特別約定事項第 6 條、第 7 條 Special Provisions for NTD Demand Deposit Accounts, Articles 6 and 7. 伍、外匯存款特別約定事項第 1 條 Special Provisions for Foreign Currency Deposit Accounts, Article 1. 陸、外匯綜合存款特別約定事項第 3 條、第 8 條

	Special Provisions for Foreign Currency Omnibus Deposit Accounts, Articles 3 and 8. 捌、金融卡服務特別約定事項第 7 條 Special Provisions for Debit Card Service, Article 7. 拾、網路銀行暨行動銀行服務特別約定事項第 10 條、第 17 條、第 19 條至第 21 條、第 25 條 Special Provisions for Online Banking and Mobile Banking Services, Articles 10, 17, 19 to 21 and 25. 拾伍、ATM 無卡提款約定事項第 3 條、第 4 條、第 9 條、第 10 條 Provisions for ATM Cardless Withdrawals, Articles 3, 4, 9 and 10. 拾陸、對帳單約定事項 Provisions for Bank Statement
金融消費者應負擔之費用及違約金，包括收取時點、計算及收取方式 The expenses and the liquidated damages that the financial consumers should afford, including the time of charge, calculation and the charge method	壹、共同約定事項第 18 條 Common Provisions, Article 18. 參、新臺幣定期性存款特別約定事項第 5 條 Special Provisions for NTD Time Deposit Accounts, Article 5. 捌、金融卡服務特別約定事項第 7 條、第 11 條、第 15 條、第 16.3 條、第 17.3 條、第 18.4 條、第 18.5 條、第 20.1 條 Special Provisions for Debit Card Service, Articles 7, 11, 15, 16.3, 17.3, 18.4, 18.5 and 20.1. 玖、電話銀行服務特別約定事項第 2.14 條 Special Provisions for Telephone Banking Service, Article 2.14. 拾、網路銀行暨行動銀行服務特別約定事項第 12 條、第 13.1 條 Special Provisions for Online Banking and Mobile Banking Services, Articles 12 and 13.1.
金融商品或服務有無受存款保險、保險安定基金或其他相關保障機制之保障 Whether the financial products and services are guaranteed by the deposit insurance, insurance guaranty fund or other related guarantee mechanism or not	壹、共同約定事項第 29 條 Common Provisions, Article 29.
因金融服務業所提供之金融商品或服務所生紛爭之處理及申訴之管道 Disputes handling and complaint channels for disputes arising due to the financial products or services provided by the financial service industry	捌、金融卡服務特別約定事項第 16.6 條 Special Provisions for Debit Card Service, Article 16.6. 拾伍、ATM 無卡提款約定事項第 11 條、第 12 條 Provisions for ATM Cardless Withdrawals, Articles 11 and 12.
其他法令就各該金融商品或服務所定應定期或不定期報告之事項及其他應說明之事項 The contents that shall be regularly or irregularly reported and other contents that shall be explained in terms of each financial product and service set forth in other provisions	壹、共同約定事項第 11 條至第 14 條 Common Provisions, Articles 11 to 14. 捌、金融卡服務特別約定事項第 22 條 Special Provisions for Debit Card Service, Article 22.

【註】本總約定書同時以中、英文版本訂立，如中、英文版本有任何抵觸或不相符之處，應以中文版為準。

【NOTE】This Agreement is made in both Chinese version and English version. If there is any inconsistency or ambiguity between the Chinese version and the English version, the Chinese version shall prevail.

存款開戶相關業務約定條款

Provisions for the Related Business of Deposit Account Opening

壹、共同約定事項

Common Provisions

1. 立約定書人(以下簡稱立約人)遵照姓名條例規定以本名開戶。機關團體或公司行號立約人以本機關團體或公司行號之名稱立戶。
The Applicant signing the Agreement (hereinafter referred to as the Applicant) shall open the account with his/her legal name in compliance with the regulations of the Name Act. If the Applicant is an institution, organization, corporation or firm, the Applicant shall open the account with the name of its institution, organization, corporation or firm.
2. 立約人嗣後與 貴行一切來往，除與 貴行另有約定委託扣款、或依其他本約定書相關約定、或憑金融卡方式辦理外，悉以立約人印鑑卡上之原留印鑑為憑。
The seal on the specimen seal card shall serve as the proof for all the transactions between the Applicant and the Bank, unless the Applicant additionally commissions the Bank to debit money, or unless the transactions are otherwise handled according to other provisions related to the Agreement or the handling way for debit cards.
3. 存入之款項除現金外，經 貴行認可之票據均得受理，立約人存入之票據， 貴行係代收性質，須俟收受後，方可支用，所託收之票據於運送途中，若發生票據被盜、遺失或滅失時，同意授權由 貴行或付款行代理立約人辦理掛失止付及聲請公示催告、除權判決等事宜。倘發生退票及糾葛情事，概由立約人自理，其退票款額， 貴行得逕自存戶帳內扣除，一經 貴行通知，立約人應即攜同存摺，出具收據來行取回原存票據，並更正存摺，如立約人不來取回，或 貴行無法通知時， 貴行無代辦保全票據權利手續之義務，及其他一切責任。
For the deposits, in addition to cash, every bill approved by the Bank shall be accepted. The bill the Applicant deposits is collected by the Bank on behalf of the Applicant, and shall be used only after properly received. If the collected bill is stolen, lost or destroyed during the transmission of the bills, the Applicant agrees to authorize the Bank or the proxy applicant of the paying bank to handle the loss report and stop payment and matters such as application for public summons or a judgment of abridgment of rights. If the bill is dishonored or relative disputes occur, the Applicant shall handle all the matters on his/her own. The Bank may deduct an amount from the account directly for the amount of the dishonored bill, and the Applicant shall bring his/her passbook and present the receipt to the Bank to take back the collected bill and correct the passbook. If the Applicant doesn't come to take the bill back, or the Bank is not able to inform the Applicant, the Bank assumes no obligation to save the rights to the bill on behalf of the Applicant and no liability for all of this.
4. 立約人如經 貴行研判帳戶有疑似不當使用之情事時， 貴行得逕自終止立約人各戶使用提款卡、語音轉帳、網路轉帳及其他電子支付之轉帳，提款卡並得收回作廢(提款卡疑似不當使用之情事，須符合金融卡服務特別約定事項第 5 條約定之情形)。
If the Bank determines that there is a suspicion of inappropriate use of the Applicant's account, the Bank may suspend the use of ATM card, telephone transfer, online transfer and transfer with any other electronic payment for each account of the Applicant, and the ATM card shall be collected and voided (the suspicion of inappropriate use of ATM card must correspond to the provisions in Article 5 of Special Provisions for Debit Card Service).
5. 立約人之存摺、存單、支票或印章應自行妥善保管，如有遺失或被竊時，應依照 貴行規定辦理掛失止付手續， 貴行未受理掛失止付正式申請以前，如因簽章或票據之偽造或塗改而非普通眼力所能辨識者及因遺失或被竊致款項被冒用情事，概由立約人負責。
The Applicant shall appropriately keep his/her own passbook, certificate, check or stamp. If any of them is lost or stolen, the Applicant shall handle the loss report and stop payment in accordance with the regulations of the Bank. Before the Bank accept the application of loss report and stop payment, if the signature or bill is counterfeit or altered while such changes are not identifiable with normal eyesight, and that the money is misused due to the item lost or stolen, the Applicant shall take full responsibility.
6. 各種存款利率，按 貴行各該項牌告利率計息， 貴行得依市場利率水準調整之。
Each deposit interest rate shall be calculated at the Bank's interest rate for the item, and the Bank may adjust it according to the interest rates environment.
7. 立約人應納之存款利息所得稅，由 貴行代為扣繳，凡合乎免稅或免扣繳規定之立約人應先辦妥免稅手續後，始得免扣繳。

The tax on the interest accruing on the deposit that the Applicant should pay will be withheld by the Bank on behalf of the Applicant. If the Applicant meets the requirements for exemption from tax or withholding, he/she shall complete the application for exemption from tax first to be exempt from withholding.

8. 如因 貴行電腦系統故障、作業錯誤或由第三人誤寫帳號或戶名或其他原因而誤入帳者， 貴行得於發現錯誤時立即更正而無需通知立約人；如匯入款項至帳戶，惟經匯款行通知取消時， 貴行當即取消該項存款。倘該存入款項業經支用，立約人應於 貴行通知後立即返還支用款項及 貴行所定利息。
If there is any wrong inward transfer due to the failure of the computer system or operation error of the Bank, or due to the miswriting of the account No. or name of account by a third party or other reasons, the Bank may make immediate correction when finding the error without informing the Applicant; for an inward remittance to the account, the Bank shall only immediately cancel the deposit when the remitting bank informs of the cancellation. If the deposit has been expended, the Applicant shall return the expended money and the interest specified by the Bank right after the Bank's notice.
9. 未登摺交易累計次數達二十四次時，交易資料會合併為支出、收入結轉各一筆，立約人若需存款帳戶詳細交易明細，應憑存摺、原留印鑑，得至 貴行任一營業單位申請。但前項未登摺交易次數 貴行得視需要隨時調整，但應以顯著方式，於營業場所公布之。未登摺交易合併方式立約人憑身分證及原留印鑑至 貴行任一營業單位申請變更。

When there are 24 transactions not recorded in the passbook, the transaction data will be merged into one for the carry-overs of both the expense and the receipt. If the Applicant needs the transaction details of the deposit account, he/she shall come to any business unit of the Bank with the passbook and the original seal to apply for the details. However, the Bank may adjust the transactions not recorded in the passbook mentioned above if required at anytime, but shall announce it visibly at the premises. For the merging of the transactions not recorded in the passbook, the Applicant may come to any business unit of the Bank with his/her ID card and original seal to apply for changes.

10. 立約人申請新臺幣及外匯存款帳戶，應於每次在 貴行各營業單位提款時，憑存摺、原留印鑑及取款密碼(尚有設定存款密碼)辦理取款。惟立約人同意於辦理授權扣款時無須憑存摺及取款密碼取款，每日最高額度依 貴行現行及修訂規定辦理。
The Applicant who applies for New Taiwan Dollars and foreign currency accounts shall withdraw the money with the passbook, original seal left in the Bank, and the PIN (if any) every time when withdrawing the money from each business unit of the Bank. However, when the Applicant agrees to debit the fee without the passbook and the PIN, then the daily maximum shall be handled in accordance with the current and revised regulations of the Bank.
11. 立約人(含法人戶負責人)瞭解並授權同意如下：
The Applicant (including the representative of the juridical person) understands and authorizes the consent as follows:

11.1 貴行、往來金融機構、財團法人金融聯合徵信中心、財團法人中小企業保證基金、財團法人海外信用保證基金、財金資訊股份有限公司(包括但不限於其建置之「約定轉入帳號灰名單通報平台」及「金融詭詐防聯防平台」)、台灣票據交換所、財團法人聯合信用卡處理中心、證券商中保管公司、受 貴行委託處理銀行往來事務之機構及其他銀行業務相關機構，依其營業登記項目或章程所定業務、防制詐騙、防制洗錢及防制資助恐怖主義之需要等特定目的，得蒐集、處理、國際傳輸、利用及提供立約人之個人資料(包括但不限於身分資訊、個人及帳戶有關之銀行紀錄、簿冊或交易往來、「被約定轉入帳號」及其「被設定為約定轉入帳號之次數」、帳戶狀態(如：警示帳戶、衍生管制帳戶、銷戶資訊等)或金融機構往來事項等資料)， 貴行並得將上述個人資料透過財金資訊股份有限公司通報或照會相關金融機構及司法警察機關。 貴行亦得於上述特定目的範圍內，自上述機構蒐集立約人之資料，並就所蒐集之資料為處理、國際傳遞及利用。該等資料於 貴行及上述機構蒐集、處理、國際傳遞及利用之期限，立約人同意為各該機構經主管機關核准該等資料檔案之保存期限。

The Bank, the financial institutions related to the transactions, Joint Credit Information Center, Small and Medium Enterprise Credit Guarantee Fund of Taiwan, Overseas Credit Guarantee Fund of Taiwan, Financial Information Service Co.,

Ltd.(including but not limited to the "Designated Account Reporting Platform" and "Financial Anti Fraud Platform" it created), Taiwan Clearing House, National Credit Card Center of R.O.C., Taiwan Depository and Clearing Corporation, other institutions commissioned to perform services and other banking related institutions, based on the registered business items or the business needs stipulated in the Articles of Incorporation, prevention of fraud, prevention of money laundering, prevention of the financing of terrorism, and other specific purposes, may collect, process, transmit internationally, use, and provide personal information on the Applicant (including but not limited to identity information, personal and account-related bank records, books or transaction information, "designated payee account," "the number of arranged transactions to designated payee account," account status (e.g. Watch-listed account, Derivative Watch-listed Account, Account closing information), or transactions with financial institutions). The Bank may also report or make inquiries regarding the above-mentioned personal information to relevant financial institutions and judicial police authorities through Financial Information Service Co., Ltd.. Furthermore, for the above-mentioned specific purposes, the Bank may collect the Applicant's personal information from the above-mentioned institutions and may process, internationally transmit, and use such information accordingly. The Applicant agrees that the period that the Bank and the above-mentioned institutions may collect, process transmit internationally and use such information may be the period for each of the institutions approved by the competent authority to retain such information and files.

- 11.2 貴行得依適用之國內外法令進行申報，並得將疑似洗錢、資恐、規避制裁或反武擴規定或疑似涉及其他金融犯罪之立約人或其與貴行或貴行境外營業單位從事任何交易之相關資料，在貴行、貴行境外營業單位、貴行所屬之子公司、及/或其他依相關法令或經相關監管機關或司法機關核准之對象間進行傳遞及使用(包括但不限於有關於任何服務之提供及作為資料處理、利用、統計、風險分析及犯罪調查之用)，前揭各收受對象得依相關法律、監管機關命令或司法程序之要求進行處理、利用、移轉或揭露相關資料。

The Bank may report and declare in accordance with the applicable domestic and foreign laws and regulations, and may transmit and use (including but not limited to the offering of any service for data processing, utilization, statistics, risk analysis and criminal investigation) the data of the Applicant or related parties, and relevant information of any transactions with the Bank or the Bank's overseas business units, which are suspected of money laundering, terrorism financing, evasion of sanctions or anti-armament expansion regulations, among the Bank, the Bank's overseas business unit, the Bank's subsidiaries, and/or other objects in accordance with relevant laws and regulations, or approved by competent authorities or judicial authorities. Recipients disclosed above may process, use, transfer or disclose relevant information in accordance with relevant laws, competent authority's orders or judicial procedures.

- 11.3 貴行因業務關係於美國設有通匯往來帳戶，為配合美國 Anti-Money Laundry Act of 2020 第 6308 條 (Section 6308)之規範，倘經美國財政部或司法部要求提供立約人資料(包括但不限於立約人於貴行往來所有業務之帳戶紀錄)，貴行得配合提供。
The Bank has a correspondent account in the United States for business relations. In order to comply with Section 6308 of the Anti-Money Laundering Act of 2020, if the United States Department of the Treasury or the Department of Justice requests the information of the Applicant (including but not limited to the account records of all business dealings of the Applicant with the Bank), the Bank may cooperate and provide the data.

12. 立約人(含非個人戶之負責人或代表人)同意貴行得為以下各項目之蒐集、處理、國際傳輸與利用並准許下列第三人在下述所列各目的範圍內利用立約人之個人資料，縱立約人同意上述，立約人得隨時以書面通知貴行任一營業單位或電話通知

貴行取消該項同意。貴行將於接獲通知及確認立約人身分後立即受理，並於系統及作業合理期間內依立約人通知辦理。

The Applicant (including the person in charge or representative of a non-personal account) agrees that the Bank may collect, process, internationally send and use the Applicant's personal data for the following purposes, and permit the following third parties to use the personal information of the Applicant within the scope of the purposes mentioned below. Notwithstanding the consent of the Applicant to the content above, the Applicant may still withdraw the consent at any time by informing any business unit of the Bank in writing or by contacting the Bank's online customer service via phone call. The Bank shall, on receiving the notification and confirmation of the identity of the Applicant, respond to the request and take appropriate actions to the system within a reasonable span of time.

- 12.1 提供予財團法人金融聯合徵信中心或其他類似機構，或與立約人往來之金融機構，為各項合於其營業登記項目或章程所訂業務需要等特定目的之利用(包括提供資料予其他第三人)。

Providing for the Joint Credit Information Center or other similar institutions, or other financial institutions that the Applicant has transactions with, for the use (including provision of the data to other third parties) that corresponds to specific purposes such as their registered business items or the requirements of business under the articles. 一般金融同業徵信、財物資訊交換之目的。

- 12.2 為信用及金融資訊交換之目的。
For the purpose of credit and financial information exchange by the general financial industry.

- 12.3 推介、提供立約人之金融產品及服務。
For introduction and provision of financial products and services to the Applicant.

- 12.4 寄送推介金融產品及服務之廣告信函。
For sending advertisement letters to introduce and recommend financial products and services.

- 12.5 准予第三人推介、提供其金融產品及服務予立約人，於推介、提供其金融產品及服務之範圍內。

Permitting the third parties to introduce and provide their financial products and services to the Applicant within the scope of the introduction and provision of their financial products and services.

- 12.6 立約人同意貴行得依法委託第三人處理事務，於該第三人於受任事務之範圍內。

The Applicant agrees that the Bank may, in accordance with laws, commission a third party to handle the matter(s) within the scope of the entrusted matter(s) of the third party.

- 12.7 其他法令准許之各項目的。
Other purposes permitted by the laws and regulations.

13. 處理存款相關交易 貴行得將立約人與其往來之資料提供/揭露予主管機關、司法單位或其他依法有權取得之政府機構，及貴行依法委任處理立約人事務之第三人。

When processing deposit-related transactions, the Bank may offer/disclose the data between the Applicant and the Bank to the competent authority, judicial units, or other government agencies that are entitled to obtain such data as per laws, and the third parties that the Bank commissions to process the matters of the Applicant as per laws.

14. 立約人(個人戶)同意貴行得以信函、電話、簡訊、電子郵件信箱等方式行銷貴行之金融產品或服務(如：存款、放款、信用卡、保險及投資理財等)，惟立約人得隨時透過貴行提供之管道(包括但不限於臨櫃、書面、電話行銷受話時、網路銀行、24小時客戶服務專線 02-80731166 或免付費客戶服務專線 0800-261-732)向貴行表達拒絕/停止接受行銷。

The Applicant (individual account) agrees that the Bank may sell its financial products or services (e.g. deposit, loans, credit card, insurance, investment, and wealth management services) through correspondence, telephoning, text message, and e-mail. However, the Applicant may express intent to the Bank to reject, discontinue to accept further selling through the channels provided by the Bank (including but not limited to over-the-counter, by correspondence, telephone marketing, online banking, 24-hour customer service hotline on 02-80731166, or the toll free customer service hotline on 0800-261-732).

15. 立約人之基本資料除戶名、身分證字號/統一證號/統一編號、戶籍地址等變更需立約人親自到行辦理外，其他事項可以電話通訊方式由貴行客戶服務單位確認立約人身分後辦理變更。
For the basic data of the Applicant, changes in the name of account, ID No./UI No./tax ID No., and permanent address shall be handled by the Applicant in person with the Bank;

other changes can be handled via telephone communication after the customer service unit of the Bank verifies the identity of the Applicant.

16. 立約人開立帳戶如為籌備處性質，應於 6 個月內憑設立完成之相關證照來行辦理變更事宜，若逾上述期間未完成變更，立約人同意 貴行得逕自終止本契約關係，並將立約人帳戶予結清銷戶。倘帳戶尚有存款餘額時，將自結清日起轉列 貴行其他應付款項(不再計息)，立約人應儘速親持身分證文件、原留印鑑及存摺至原開戶單位支領帳戶結清餘留款項。

Where the account opening of the Applicant is for a provisional office, the Applicant shall come to the Bank with relevant certificates that prove the setup of the unit to handle changes within 6 months. If the changes are not completed after the said period, the Applicant agrees that the Bank may terminate the Agreement and close the Applicant's account. If there is still a deposit balance in the account, it will be listed as other items that shall be paid by the Bank (the interest is not calculated anymore) upon the closing date. The Applicant shall bring his/her identification documents, original seal and passbook and come to the original account opening unit personally as soon as possible to receive the balance of the closed account.

17. 除證券商股款帳戶或 貴行另有規定者外，立約人新臺幣存款帳戶餘額未達 貴行規定之起息金額且無任何存、提款記錄長達二年者， 貴行得通知立約人後將此帳戶轉為【靜止戶】，帳戶內並自轉入日起不予計息，且金融卡、語音及網路銀行等自動化服務皆停止使用。倘立約人帳戶轉為靜止戶時，若欲恢復往來，須立約人持身分證正本、第二證件及原留印鑑至任一營業單位申請恢復。自 103 年 2 月 22 日起，既有靜止戶全面轉回一般戶，取消靜止戶條款及恢復為一般戶作業程序。

For the NTD deposit account of the Applicant with a balance that doesn't reach the amount specified by the Bank to start accruing interest and has no deposit/withdrawal records up to two years, the Bank may transfer the account to a [dormant account] after informing the Applicant, unless in case of a securities firm or otherwise specified by the Bank. The interest of the account is not calculated upon the date of transferring to a dormant account, and the automated services such as the debit card, voice telephony and online banking will be stopped. If the Applicant wants to reactivate the dormant account, the Applicant must visit any business unit of the Bank with his/her original ID card, second certificate and original seal to make an application to activate the dormant account. From February 22, 2014, all the existing dormant accounts have been transferred back to general accounts, and the provisions for dormant accounts and the process for reactivating the account have been canceled.

18. 有關存款衍生之手續費收取依 貴行公告之「存匯服務手續費收費標準」計收，嗣後若有調整應以顯著方式於營業場所公布。All the service fees deriving from the deposit shall be calculated according to the "Service Fee Charging Standard for Deposits and Remittances" announced by the Bank. If there is any adjustment in the future, the bank shall announce it visibly and at the premises.

19. 除本約定書有特別規定外， 貴行得隨時修訂本約定書之相關規定，每次修改， 貴行將其內容以顯著方式，於營業場所公開揭示或於 貴行網頁上公告。倘立約人不同意 貴行之修改，得隨時以書面終止與 貴行之帳戶往來關係與本約定書。

The Bank may amend the regulations related to the Agreement at any time, unless otherwise specified in the Agreement. Every time the Bank makes amendments, the Bank shall, visibly and openly, disclose them at the premises or announce them on the website of the Bank. If the Applicant doesn't agree with the amendments by the Bank, he/she may terminate the account transaction relationship with the Bank and the Agreement in writing at any time.

20. 立約人與 貴行所有往來之紀錄，包括但不限於存取款項、帳戶餘額、質借金額、轉帳金額，悉依 貴行帳上記載為準，但經 貴行查證為 貴行之錯誤時， 貴行應更正之。

All the transaction records between the Applicant and the Bank, including but not limited to deposits/withdrawals, account balances, amount of pledges and amount of transfers, shall be based on the amount stated in the Bank's account book. Where there is any error made by the Bank after the Bank's verification, the Bank shall correct it.

21. 立約人同意 貴行所為之通知，除法令規定外， 貴行得以電話、親自送達、郵寄、電子訊息傳輸(包含但不限簡訊、電子郵件信箱、網站公告及行動裝置推送)或其他方式為之，並以立約人留存於 貴行之電子郵件信箱、通訊地址及手機號碼，或立約人另行以書面指定之其他地址為準，且依該地址為寄送後經通常郵遞期間，即視為已依約送達。但立約人對 貴行所為之通知應以書面送達，且於 貴行實際收受後始視為已合法送達。若立約人之電子郵件信箱、通訊地址及手機號碼等資料如有變

更，立約人應即以書面或其他約定方式通知 貴行更新，如未通知，而 貴行依立約人原留存之地址或寄送方式寄送相關文件者，視為已合法送達，立約人絕無異議。立約人知悉上開各項通知服務若因電子郵件系統伺服器、個人電腦設定、收件匣已滿等非因可歸責 貴行之因素，可能導致郵件無法或延遲送達， 貴行不負任何責任。

The Applicant agrees that the notification by the Bank, except those required by the laws and regulations, may be transmitted by telephone, delivery in person, mail, electronic message transmission (including but not limited to SMS, email, website announcement and mobile device push) or other methods. And, the e-mail address, postal address and mobile phone number that the Applicant left to the Bank or other addresses designated by the Applicant in writing shall prevail and the notification would be deemed as having arrived after the normal postal period when it is sent. However, the notification made by the Applicant to the Bank shall be delivered in writing and shall be deemed as having arrived from the time the Bank actually accepted it. If there are any changes to the e-mail address, postal address, mobile phone number and other information of the Applicant, the Applicant shall notify the Bank to update the change in writing or in other designated ways immediately. If the Applicant does not notify and the Bank sends the relevant documents in accordance with the original address or delivery method that the contractor left with the Bank, the documents are deemed as having arrived legally and the Applicant shall have no objections. The Applicant understands that the mail sent by the various notification services mentioned above may not arrive or be delayed due to factors that cannot be attributed to the Bank, such as email system server, personal computer settings, full inbox, etc., and the Bank would not be responsible for it.

22. 立約人同意 貴行所提供之服務項目、服務時間、轉帳或匯款範圍(包括新臺幣/外幣、約定/非約定、自行/跨行、單筆/單日之轉帳/匯款限額)、金額、次數之限制及於資訊系統故障下之存取款項等，除依法必須另行約定者外， 貴行得隨時依主管機關、財金資訊股份有限公司或 貴行有關規定之變更而調整或增修之，並得於 貴行營業場所公開揭示或於 貴行網頁上公告， 貴行不須另行通知。

The Applicant agrees that the services, service hours, scope of transfer or remittance (including limits of NTD/other currencies, designated/non-designated, intrabank/interbank, single transaction/daily transaction/monthly transaction, for transfer/remittance), amount, limit of transactions and deposit and withdrawal under information system failure, unless the law provides otherwise, the Bank may make adjustment or add additional terms and conditions in compliance with the change in the rules of the competent authority, Financial Information Service Co., Ltd., or the Bank, and shall disclose such publicly at the premises of the Bank or the website of the Bank without further notice.

23. 立約人存款存摺所載存款或借款與 貴行帳數額不符時，以 貴行帳上記載為準，但立約人能證明時不在此限。

Where there is any inconsistency with the deposit or loan stated in the Applicant's passbook and the amount stated in the Bank's account book, the latter shall prevail. However, the same shall not apply where the Applicant can prove that the amount of the account is consistent with the amount stated in the Bank's account book.

24. 立約人與 貴行往來期間，立約人未能依總約定書或其他契約履行對 貴行之義務或債務時，或因其他關係而經 貴行提起訴訟或經任何人聲請假扣押、假處分、強制執行、破產宣告、裁定重整、停止營業及其他法律處分者，本存款項下之各類存款，均得視為全部到期，立約人並即喪失一切債權/債務期限之利益， 貴行得對立約人帳戶之存款為必要之處分(含終止支票存款及定期存款等)。立約人如對 貴行負有債務，縱其清償期尚未屆至， 貴行亦得以前述存款抵充立約人對 貴行之債務。

During the transaction relationship between the Applicant and the Bank, where the Applicant fails to pay its obligations or debts to the Bank under the General Agreement or any other agreements, or faces the lawsuit filed by the Bank or is subject to provisional attachment, provisional injunction, compulsory execution, bankruptcy declaration, ruling for reorganization, suspension of business and other legal punishments by any other people due to other factors, the different deposits under the Deposit Account shall all be deemed to be due immediately; the Applicant accordingly loses all the benefits of the claim/debt period, and the Bank may make necessary disposals to the deposits in the Applicant's account (including the termination of checking deposits and time deposits, etc.). Where there are still debts owed to the Bank by the Applicant, the Bank may offset the debts owed by the Applicant to the Bank with the mentioned deposits even if it's still not the payment due day.

25. 為遵循「洗錢防制法」、「資恐防制法」、「金融機構防制洗錢辦法」、「銀行業及其他經金融監督管理委員會指定之金融機構防制洗錢及打擊資恐內部控制與稽核制度實施辦法」、「存款帳戶及其疑似不法或顯屬異常交易管理辦法」、「洗錢防制法第二十二條第六項帳戶、帳號暫停、限制功能或逕予關閉管理辦法」(該等法令如有更名或修正者,亦同)及相關法令規定,立約人知悉並同意如有下列任一情事,貴行得不經通知暫停各項交易/業務關係、暫停帳戶使用金融卡、語音轉帳、網路轉帳、其他電子支付或帳戶交易功能、拒絕業務往來、逕行銷戶或終止各項交易/業務關係或採行其他必要措施,存款餘額則俟依法得領取者領取時,始為支付:

To comply with the Money Laundering Control Act, Counter-Terrorism Financial Act, Regulations Governing Anti-Money Laundering of Financial Institutions, Regulations Governing Internal Audit and Internal Control System of Anti-Money Laundering and Countering Terrorism Financing of Banks and Financial Institutions Designated by Financial Supervisory Commission, Regulations Governing the Deposit Accounts and Suspicious or Unusual Transactions, Regulations on Suspension, Functional Restriction, or Immediate Closure of Accounts under Paragraph 6 of Article 22 of Money Laundering Control Act (the same applies to the laws and regulations are renamed or amended) and applicable laws and regulations, the Applicant is aware and agrees that, in case of any of the following events, the Bank may suspend any transaction/business dealing, suspend the use of debit card service to any account, telephone banking service, online banking service, other electronic payment or account transaction function, refuse any business dealing, close any account, terminate any transaction/business dealing or undertake any other necessary measures without prior notice and only pay the balance deposit account when the law allows withdrawal by the person making the withdrawal:

25.1 帳戶有疑似不法或顯屬異常交易者。

Suspicion of unlawful or clearly anomalous transaction with the account.

25.2 貴行對立約人或其交易有洗錢、資助恐怖主義或其他相關風險之合理懷疑。

The Bank has reasonable doubt regarding money laundering, terrorist financing or other relevant risk with the Applicant or the transaction.

25.3 在不違反相關法令情形下,貴行得知或合理懷疑立約人往來資金來源自貪瀆或濫用公共資產。

Without breaching applicable laws, the Bank learns or reasonably suspects that the source of the Applicant's trading funds is corruption or abuse of public assets.

25.4 立約人、立約人之關聯人(包括但不限於負責人、董/理事、監事/監察人、總經理、財務長、被授權人、有權簽章人、在臺代表(理)人、實質受益人、實質控制權人、交易有關對象等,以下稱關聯人)為受經濟/貿易制裁、資恐防制法指定制裁之個人、法人或團體、外國政府或國際組織認定或追查之恐怖分子或團體、或貴行依法或依內部規定不予往來之行業或對象。

The Applicant, its related party (including but not limited to representative, director/managing director, supervisor/supervisory director, president, finance director, authorized person, authorized signatory, representative (agent) named for Taiwan, substantial owner, substantial controller, transaction counterparty, etc., hereinafter referred to as "Related Persons") is subject to economic/trace sanction, is an individual, corporation or organization sanctioned in accordance with the Counter-Terrorism Financing Act, is a terrorist or terrorist group named or under pursuit by any foreign government or international organization, or is an enterprise or counterparty blacklisted by the Bank in accordance with the law or its internal rules.

25.5 立約人因違反洗錢防制法第二十二條第一項規定,經直轄市、縣(市)政府警察機構裁處告誡者。

The Applicant has been reprimanded by the police authorities of the relevant municipalities, countries (cities) for violation of Article 22, Paragraph 1 of the Money Laundering Control Act.

25.6 於1.立約人建立業務關係時;2.業務關係持續期間,貴行定期/不定期審查立約人/關聯人身分作業;或3.貴行有合理懷疑時(包括但不限於懷疑立約人/關聯人涉及非法活動、疑似洗錢、資助恐怖主義活動或武器擴散、或媒體報導疑似涉及違法等),立約人未於貴行所定期間內配合提供審查所需之必要資料或說明(包括但不限於立約人/關聯人個人及公司資料、交易之性質與目的或資金來源等),或有不配合審查之情事(包括但不限於逾期未提供資料、拒絕配合電話、信函或實地審查作業、或提供不齊全或不實資料等),或貴行經審查認定須依防制洗錢、打擊資恐或防制資助武擴相關作業規定採取行動。

When the Bank performs a regular/ad hoc review of the

identity of the Applicant/Related Persons 1. upon establishment of business relationship with the Applicant or 2. in the course of the business relationship, or 3. when the Bank has a reasonable suspicion (including but not limited to suspicion about the involvement of the Applicant/Related Persons in any unlawful activity, suspected money laundering, terrorist-financing activity or arms expansion, or media coverage of suspected breach of law, etc.), the Applicant fails to provide the necessary information or explanation required before the deadline imposed by the Bank (including but not limited to information of the Applicant/Related Persons, nature and purpose of the transaction, source of funds, etc.), or if the Applicant fails to comply with the review (including but not limited to failure to provide information before the deadline, refusal to cooperate with due diligence by phone, in writing or on-site inspection operations, or provision of incomplete or false information, etc.), or the Bank deems it necessary following review that actions must be undertaken in accordance with anti-money laundering, terrorist-financing or anti-arm expansion related procedures and regulations.

貴行辦理前項約定事項所造成之一切直接或間接損失(包括任何支出、損失、費用、罰款或法律上之不利利益),概由立約人承擔,貴行無須對立約人或立約人之關聯人負任何損害賠償責任。All direct or indirect losses (including any expenses, losses, fees, fines or legal disadvantages) caused by the Bank in conducting matters of the previous paragraph shall be borne by the Applicant, and the Bank shall not be liable for compensating the Applicant or its related party Related Persons.

25-1. 除定期性存款或法律另有規定外,貴行與立約人均得隨時終止本約定書下之各項存款約定,並於終止之通知到達時發生效力。屆時,如有餘額,立約人可自行來行領回或於貴行扣除返還餘額予立約人所需之相關作業費用(依貴行公告之收費標準)後領回。

Except for time deposits or as otherwise provided by the laws, either the Bank or the Applicant may terminate each deposit agreement under this Agreement at any time, and the termination shall take effect when the termination notice is duly delivered. At that time, if there is any balance, the Applicant may retrieve it over the counter or request the Bank to deduct all necessary fees before retrieving the balance (based on the fee standards announced by the Bank).

25-2. 立約人不得將帳戶、存摺、金融卡等借予他人使用,亦不得作為洗錢、詐欺等不法或不正当之用途,或以詐術損害貴行之信用;若立約人有疑似不當使用帳戶之情事(包括但不限於貴行經法院、檢警調、金融監督管理委員會、內政部警政署165反詐騙平台等政府單位、財團法人金融聯合徵信中心、財金資訊股份有限公司或相關機構之通知);或經貴行研判為高風險帳戶或有疑似遭歹徒作為人頭帳戶犯罪、或有其他不法或不當使用之情事;或經第三人向貴行檢附其向前述政府單位或相關機構報案、備案或提出申訴等證明文件(包括但不限於第三人向治安機關報案證明、備案證明或書面申訴等)或其他經政府機關或貴行認定為疑似涉及詐欺犯罪之異常存款帳戶或交易者時,立約人同意貴行得視情節之輕重,拒絕立約人約定自行/跨行帳戶轉帳功能之申請、不經通知取消約定轉入帳號之部分或全部帳號、調整立約人約定自行/跨行帳戶轉帳之每次/每日最高限額、暫停各項交易/業務關係、暫停帳戶使用金融卡、語音轉帳、網路轉帳、其他電子支付或帳戶交易功能、拒絕業務往來、逕行銷戶或終止各項交易/業務關係或採行其他必要措施,存款餘額則俟依法得領取者領取時,始為支付。

The Applicant cannot allow usage of the account, passbook, ATM card by others, nor use it for the purpose of money laundry, fraud or other illegal or abnormal purposes, or damage the credit of the Bank with fraudulent acts. If the Applicant is suspected of improper use of the account (including but not limited to notification to the Bank by the court, the police, the prosecutor, the Financial Supervisory Commission, the Anti-fraud hotline 165 of the National Police Agency under the Ministry of the Interior or any other government agency, the Joint Credit Information Center, Financial Information Service Co., Ltd. or related institutions); or the Bank determines that the account is a high-risk account or is suspected of being used as a dummy account by criminals to commit crimes, or there is other illegal or improper use; or the Bank receives a third party's written complaint, together with evidence of reporting the issues to the aforementioned government agencies or related institutions (including but not limited to a report, filing or written complaint made by/to security institutions); or there is any other abnormal deposit account or transaction determined by a government agency or the Bank is suspected of being involved in a fraudulent crime,

the Applicant agrees that the Bank may, depending on the severity of the circumstances, reject the Applicant's application for intrabank/interbank transfer to the Applicant's designated account, cancel some or all of the Applicant's designated transfer accounts without any notice, adjust the upper limit of intrabank/interbank transfer to the Applicant's designated account per transaction/on a particular day, suspend any transaction/business dealing, suspend the use of debit card to any account, telephone transfer, online transfer, and any other electronic payment or account transaction function, refuse any business dealing, directly close any account, terminate any transaction/business dealing, or undertake any other necessary measures. The remaining deposit balance will not be paid until being withdrawn by a person who is legally entitled to withdraw it.

- 25-3. 為保護立約人存款帳戶安全，立約人知悉並同意如有下列任一情事，貴行得不經通知逕行暫停立約人該存款帳戶之全部或全部帳戶交易功能。立約人如欲恢復使用，應持最新有效身分證明文件及原留印鑑至貴行任一營業單位或經貴行同意之其他方式辦理恢復存款帳戶使用：

To protect the security of the Applicant's deposit account, the Applicant is aware and agrees that, in case of any of the following events, the Bank may, without any notice, suspend all or part of the transaction functions of the Applicant's account. To resume the use, the Applicant shall provide the current valid identification document and the original seal left in the Bank to any branch of the Bank, or handle by other means agreed upon by the Bank:

- 25-3.1 立約人於貴行開立之新臺幣或外幣存款帳戶之任一帳戶超過一年無交易紀錄，且帳戶餘額低於貴行規定者。

There has been no transaction records in any of the Applicant's New Taiwan Dollar/foreign currency deposit accounts opened with the Bank for more than one year and the account balance is lower than the threshold specified by the Bank.

- 25-3.2 立約人向貴行申請開立以薪資轉帳為目的之新臺幣存款帳戶，該薪轉帳戶經取消薪轉註記，或已逾一個月無薪轉轉入紀錄，且該薪轉帳戶餘額低於貴行規定者。

The Applicant opened a New Taiwan Dollar payroll account with the Bank, and the mark for payroll purpose has been cancelled, or there has been no payroll records for more than one month, and the account balance in the payroll account is lower than the threshold specified by the Bank.

- 25-3.3 立約人向貴行申請開立以貸款撥款及還款授權扣帳為目的之新臺幣存款帳戶，惟立約人之貸款已結清，且該新臺幣存款帳戶餘額低於貴行規定者。

The Applicant opened a New Taiwan Dollar deposit account for the purpose of loan disbursement and authorized deduction for repayment with the Bank. The Applicant's loan has been fully repaid and the account balance in the New Taiwan Dollar deposit account is lower than the threshold specified by the Bank.

26. 本約定書悉依中華民國法律及相關法令規定辦理，就本約定書所生之一切訴訟事件，立約人及貴行同意以本存款開戶之貴行分支機構所在地之法院或臺灣臺北地方法院為第一審管轄法院。但不得排除消費者保護法第四十七條或民事訴訟法第四百三十六條之九規定小額訴訟管轄法院之適用。

The Agreement is established as per the law of R.O.C. and relevant regulations. Where any legal proceeding arises from the Agreement, the Applicant and the Bank agrees that the district court of the area where the branch of the Bank the Deposit Account was opened at is located or Taiwan Taipei District Court as the court of jurisdiction for the first instance. However, the application of Article 47 of Consumer Protection Act or Article 436-9 of the Taiwan Code of Civil Procedure on small claim court may not be excluded.

27. 本約定事項如有未盡事宜，悉依有關法令及本約定書之相關約定事項辦理。

Matters not specified in the Provisions shall be undertaken in accordance with the relevant regulations and the related provisions of the Agreement.

28. 本約定事項各條標題，僅為查閱方便而設，不影響契約有關條款之解釋、說明及瞭解。

The headings of the Provisions are inserted for convenience of reference only and are not to affect the interpretation, construction, or understanding of the clauses.

29. 立約人之存款受有存款保險之保障，由中央存款保險股份有限公司承保，保險範圍及每一存款人最高保險額度，依存款保險條例之相關規定定之。

The Applicant's deposit is guaranteed by the deposit insurance, with the policy of insurance underwritten by the

Central Deposit Insurance Corporation. The insurance scope and the maximum amount of insurance for each depositor are defined based on the relevant regulations of the Deposit Insurance Act.

30. 本約定書壹貳份，由立約人及貴行各執壹份為憑。The Agreement is executed in two counterparts, to be held each by the Applicant and the Bank.

貳、新臺幣活期性存款特別約定事項

Special Provisions for NTD Demand Deposit Accounts

1. 立約人開立本項存款，初次存入金額之最低額度，由貴行依據政府法令規定隨時酌定之，嗣後續存，不拘數目。

When the Applicant opens the Deposit Account, a minimum initial deposit is required; the amount of which is adjustable by the Bank pursuant to the government laws and regulations at any time. There are no subsequent restrictions to the deposit balance once the initial minimum is satisfied.

2. 立約人得依需要，選擇由貴行發給存摺，存取款項時應憑存摺及存入憑條、取款條辦理，以存摺為立約人對帳依據；或選擇採無摺交易方式，存取款項時憑存入憑條、取款條辦理，由貴行於月底按立約人往來情形，寄送對帳單予立約人，若立約人當月未有往來者，得免寄送。立約人於收到貴行對帳單若逾二週未向貴行查詢或退回者，即視為核對無誤。

The Applicant may choose to have a passbook given by the Bank if needed, and shall present the passbook and a deposit or withdrawal slip when making a deposit or withdrawal, with the passbook as the basis for the Applicant to balance the account. The Applicant may also choose to make a transaction without a passbook by presenting a deposit or withdrawal slip for deposit or withdrawal, and the Bank will send a bank statement to the Applicant at the end of every month according to the transactions of the Applicant; if the Applicant has no transactions during the month, the Bank may be exempted from sending the statement. Where the Applicant does not inquire of the Bank about or return the bank statement after two weeks upon the receipt of the statement sent by the Bank, this shall be deemed that the statement has been verified.

3. 立約人在貴行存款時，得使用二聯式之存入憑證，收據聯應由貴行交立約人妥為保存，若有遺失時，立約人同意以貴行之留存聯為憑。

The Applicant may use the certificate of deposit with two copies when making a deposit with the Bank, and the receipt copy shall be given by the Bank to the Applicant for proper retention. Where the receipt copy is lost, the Applicant agrees that the retained copy by the Bank shall serve as the proof for the transaction.

4. 本存款戶之立約人均可在貴行辦理取款密碼。

All the applicants of the Deposit Account may set the withdrawal PIN with the Bank.

5. 立約人選擇有摺交易方式時，仍可連續進行無摺交易(包括臨櫃、金融卡及電腦自動設備交易)；立約人本人(含被授權章人)辦理臨櫃取款時同意得以無摺辦理，事後自行補登存摺。

Where the Applicant chooses to make transactions with the passbook, he/she may still make continuous transactions without the passbook (including transactions at the counter, or those related to the debit card and computer automated equipment); when the Applicant (including the person authorized with the seal) personally makes a withdrawal at the counter, the Applicant agrees to handle it without the passbook and update the passbook afterwards on his/her own accord.

6. 活期存款以日終餘額新臺幣壹萬元為計息起點，活期儲蓄存款以日終餘額新臺幣壹萬元為計息起點，未達計息起點者不予計息，超過計息起點者以百元整數為計息單位。本項存款按日計息，以每日存款餘額之和先乘其年利率，再除以365即得利息，每半年結算一次滾入本金，但未屆結算期中途存款全數提清者依貴行規定辦理。

The minimum amount to accrue interest for a demand deposit account is NTD 10,000 of the end-of-day balance, and the minimum amount to accrue interest for a demand savings deposit account is NTD 10,000 of the end-of-day balance. If the end-of-day balance is below the minimum amount to accrue interest, it accrues no interest. If the end-of-day balance exceeds the minimum amount to accrue interest, it will take NTD 100 as the unit to accrue interest. The interest of the Deposit Account is accrued on a daily basis, with the total of the deposit balance of every day multiplied by the annual rate, and then divided by 365, to obtain the amount of the interest. The interest so accrued shall be settled on a semi-annual basis and be counted into the principal at a time. However, if all the amount of the deposit is withdrawn prior to the settlement, the matter shall be handled as per the regulations of the Bank.

7. 以自動化設備(ATM、網路 ATM 或電話語音服務)、網路銀行或行動銀行等方式，於營業時間外(含假日)辦理現金、轉帳及匯款存入/提取之活期存款，計息切換點為“24:00”。
- For the demand deposit account that has cash, transfer and remittance deposit/withdrawal transactions made beyond the business hours (including holidays) via automated equipment (ATM, online ATM or voice telephony service), online or mobile banking, etc., the interest will be calculated from the day if the transaction is completed on or before “24:00.”**
8. 本約定事項如有未盡事宜，悉依新臺幣活期存款之有關法令及本約定條款相關約定事項辦理。
- Matters not specified in the Provisions shall be undertaken in accordance with the relevant regulations of the NTD demand deposit accounts and the provisions related to the Provisions.

參、新臺幣定期性存款特別約定事項

Special Provisions for NTD Time Deposit Accounts

1. 立約人於 貴行開立本項存款時，得依存款種類特性，選擇到期一次提取本息或按月支付利息到期提取本金。
- Where the Applicant opens the Deposit Account with the Bank, the Applicant may choose, according to the nature of the type of deposit account, to receive the principal with interest accrued in full upon maturity or receive the interest on a monthly basis while receiving the principal upon maturity.
2. 本項存款到期逾期提領本金時，其逾期利息依到期日至提取日之天數折合日期依照每日 貴行活期存款牌告利率單利計算。
- When the principal of the Deposit Account is withdrawn after the maturity date, the overdue interest will be accrued based on the simple interest rate of the Bank's prevailing demand deposit interest rate on each day from the maturity date to the withdrawal date.
3. 本項存款利息足月部份(不論大小月，例如 2 月 8 日至 3 月 8 日為 1 個月)按月計息，以本金乘年利率、月數，再除以 12 即得利息額。不足月部份(即不足 1 個月之畸零天數部份)，則按日計息。
- The interest of the Deposit Account of full deposited month (regardless of the number of the days of month, e.g. February 8 to March 8 is regarded as a month) will be calculated monthly, by multiplying the principal by the annual interest rate and the number of full deposited month, and then dividing it by 12. As for the rest of days that are less than a month, the interest will be calculated on a daily basis.
4. 本項存款轉期續存未滿一年之定期存款，立約人應在到期日起一個月內辦理，得自原到期日起息；如轉期轉存一年以上之定期或定期儲蓄存款，立約人應在到期日起二個月內辦理；新定期存款利率以轉存日 貴行各天期牌告利率為新定期存款利率。超過上述期限申請轉存，自轉存之日起息，但其原到期日至轉存前一日之逾期利息，依到期日至轉存日之天數折合日期依照每日 貴行活期存款牌告利率單利計算。
- For the renewal of time deposit of the Deposit Account less than a year, the Applicant shall handle it within a month upon the maturity date to have the interest accrued from the original maturity date. For the renewal or conversion of time deposit or time savings deposit more than a year, the Applicant shall handle it within two months upon the maturity date. The interest rate of the new time deposit is subject to the Bank's prevailing interest rate for each term on the conversion date. If the conversion is applied for over the said period, the interest will be accrued from the conversion date, and the overdue interest from the original maturity date to one day before the conversion date shall be accrued based on the simple interest rate of the Bank's prevailing demand deposit interest rate on each day from the maturity date to the conversion date.
5. 立約人於開立零存整付儲蓄存款後之繳款須提出存單以便登記，亦得辦理自立約人帳戶自動扣繳，如逾期繳款在三日以上者，立約人應依照逾期日期按原訂利率給付違約金與 貴行，逾期六個月以上者，以停儲論。中途停儲期滿支領者，所存本金仍按原訂利率個別複利計算。
- After opening a regular savings deposit, the Applicant shall present the certificate for every payment for convenience of registration, and may apply for direct deduction from the account of the Applicant. If a payment is overdue for more than three days, the Applicant shall pay the liquidated damages to the Bank based on the original interest rate according to the overdue date. A deposit that is overdue for more than six months shall be deemed as a suspended deposit. For receipt of an early maturity of suspension period, the principal deposited will still be calculated based on the compound rate of the original interest rate.
6. 指定到期日定期性存款，照其實際存款期間足月部份之 貴行

已掛牌前一較低期別之利率按實際存款期間計息。

For the time deposit with a designated maturity date, the interest shall be calculated based on the Bank's previous lower interest rate of a shorter term for the full deposited months of the actual deposit period.

7. 立約人將本項存款之存單設定質權與第三人須經 貴行同意始得為之。

The pledging of the deposit certificate of the Deposit Account by the Applicant to a third party shall be approved by the Bank.

8. 本項存款到期前不得提取，但立約人如有急用，得依銀行法第 8-1 條規定辦理質借或於七日以前通知 貴行中途解約，中途解約按實際存款期間規定，依其適用利率八折計算存款利息，因中途解約致 貴行有溢付之利息，立約人同意 貴行得逕自存單本金或未付之利息中扣除，並就餘額返還立約人。

The Deposit shall not be withdrawn before maturity. However, the Applicant may, in case of emergency, apply for the pledge or the early termination by giving seven days prior notice to the Bank according to the regulations in Article 8-1 of the Banking Act of the Republic of China. For the early termination, the deposit interest will be calculated by 80% of the applicable interest rate as per the regulations of the actual deposit period. Where there is any excessive interest paid by the Bank resulted from the early termination, the Applicant agrees that the Bank may directly deduct an amount from the principal of the certificate or the unpaid interest, and return the balance to the Applicant.

中途解約者，該筆存款須全部一次結清並以訂約日(轉存日或續存日) 貴行牌告利率，按實際存款期間(包括不足月零星日數，以下同)依下列規定單利計息：

For the early termination, the deposit must be closed at a time, and the interest shall be calculated with the simple interest pursuant to the rules below based on the Bank's prevailing interest rate on the date of agreement (conversion date or renewal date) according to the actual deposit period (including the rest of days less than a month; the same applies to the following):

- 8.1 未滿一個月時，不予計息。
- For the one less than a month, no interest is accrued.
- 8.2 存滿一個月未滿十三個月時，照 貴行當月期牌告利率八折計息。
- For the one deposited more than a month while less than 13 months, 80% of the accrued interest calculated with the Bank's prevailing interest rate of the month will be paid.
- 8.3 存滿十三個月未滿二年時，照 貴行十三個月期牌告利率八折計息。
- For the one deposited more than 13 months while less than 2 years, 80% of the accrued interest calculated with the Bank's prevailing interest rate for 13 months will be paid.
- 8.4 存滿二年以上者，照 貴行二年期牌告利率八折計息。
- For the one deposited more than 2 years, 80% of the accrued interest calculated with the Bank's prevailing interest rate for 2 years will be paid.

採用牌告機動利率計息之存款，除依前款方式選擇適用期別利率外，實際存款期間內，如遇 貴行牌告機動利率調整者，應同時改按新牌告機動利率分段計息。

For the deposits with the interest calculated with the floating interest rate, in addition to choosing an applicable interest rate for the term according to the preceding subparagraphs, if the Bank's floating interest rate changes, the accrual of interest shall simultaneously be changed to the accrual based on the new floating interest rate in various time periods.

9. 立約人得申請辦理本項存款之自動轉期。
- The Applicant may apply for an automatic renewal of the Deposit.

10. 外國人辦理定期儲蓄存款或自動展期續存之期限，應不逾其居留證之有效期間。非本國籍之外國人應即時更新居留證效期並通知 貴行，若持有定期儲蓄存款期間超過留存於 貴行之居留證有效期間， 貴行得逕行終止或停止續存該筆定期儲蓄存款。

The period of the time savings deposit or automatic extended renewal applied for by a foreigner shall not exceed the date of expiry of his/her resident certificate. For the foreigner who does not have the R.O.C nationality, he/she shall update the expiration date of the resident certificate in a timely manner and inform the Bank of such updates. If the period of the time savings deposit exceeds the date of expiry of resident certificate retained in the Bank, the Bank may terminate or suspend the renewal of such time savings deposit.

11. 本約定事項如有未盡事宜，悉依新臺幣定期存款之有關法令及本約定條款相關約定事項辦理。

Matters not specified in the Provisions shall be undertaken in accordance with the relevant regulations of the NTD time deposit accounts and the provisions related to the Provisions.

肆、綜合存款特別約定事項

Special Provisions for Omnibus Deposit Accounts

1. 綜合存款係以 貴行活期存款或活期儲蓄存款(以下簡稱活期性存款)、定期存款或定期儲蓄存款(以下簡稱定期性存款)及擔保放款、綜合納入同一存摺內,立約人得憑該存摺與存款憑條或取款憑條,辦理存取款及質借,不另簽發存單或貸款憑證,但立約人委託 貴行代繳各種委託支付事業費用或稅捐時,貴行得逕行撥付。

An omnibus deposit account refers to an account with demand deposits or demand savings deposits (hereinafter referred to as the Demand Deposits), time deposits or time savings deposits (hereinafter referred to as the Time Deposits) and secured loans included in the same passbook of the Bank. The Applicant may make deposits, withdrawals and pledges by presenting such passbook and a deposit or withdrawal slip, and a certificate or loan certificate is not issued. However, when the Applicant commissions the Bank to pay the business expenses or taxes on behalf of the Applicant, the Bank may deduct the same amount directly.

2. 綜合存款項下定期性存款之轉存方式,約定應由立約人簽發憑條辦理轉存事宜,得透過電話語音、行動銀行及網路銀行辦理,及應依本約定書相關約定辦理。立約人如欲依約定自動轉存,應立即至 貴行辦理相關手續。

It is agreed that the conversion of the Time Deposits under the omnibus deposit account shall be handled by the Applicant by issuing a slip, and may be handled via voice telephony, mobile banking and online banking. Such process shall be pursuant to the provisions related to the Agreement. Where there is an automatic renewal as agreed, the Applicant shall immediately visit the Bank to handle the relevant matters.

3. 立約人約定將綜合存款項下現在及將來所存入之定期性存款悉數設定質權出質與 貴行,以供立約人現在及將來在本存款帳戶陸續質借之擔保,立約人並聲明絕不將本存款轉讓或設定質權予第三人。

The Applicant agrees to have all the current and future Time Deposits under the omnibus deposit account pledged to the Bank as collateral for the Applicant's continual pledges of the Deposit Account at present or in the future. The Applicant also declares that he/she will not transfer or assign pledge of the Deposit to a third party.

4. 綜合存款項下之活期性存款,如因取款或其它支付款項而致存款不足支付時,倘本存款項下另訂有定期性存款質借約定,其不足額即為立約人之借款金額,立約人不另簽具借款憑證,借款辦法依本事項第 6 條規定辦理。

For the Demand Deposits under the omnibus deposit account, where the balance is insufficient for the payment due to withdrawals or other payments, the insufficient amount will be the loan amount of the Applicant if there are other time deposit pledge agreements entered into for the Deposit Account, and the Applicant does not sign a loan certificate for this. The loan will be handled according to Article 6 of the Provisions.

5. 綜合存款項下定期存款之質借約定為一律不質借,如欲質借需親至營業櫃台辦理約定事宜。

It is agreed that no pledge function is activated for the time deposit pledge under the omnibus deposit account. If a pledge is required, the Applicant shall handle the matter personally at the counter.

6. 綜合存款項下定期性存款之質借利率依照所有供質之定期性存款開戶利率加權平均數加一.五%計算,活期存款戶按其每日質借最高餘額之積數計息,活期儲蓄存款戶則依其每日質借最終餘額之積數計息,於每月二十一日以自動轉帳方式由 貴行逕自活期性存款帳戶內扣繳。不足部份或到期未清償,視為借款再依質借規定辦理,惟定期性存款到期結清或中途解約時貴行得同時計算質借利息,先行圈存抵償之。

The pledge loan interest rate of the Time Deposits under the omnibus deposit account will be calculated in accordance with the weighted average of all the interest rates for the account opening of the Time Deposits with pledge function, plus 1.5%; the interest of the demand deposit account will be calculated based on the cumulative amount of the highest amount of balance of the pledge per day; the interest of the demand savings deposit account will be calculated based on the cumulative amount of the final balance of the pledge per day. The amount will be deducted from the demand deposit account by the Bank on the 21st day of every month by automatic transfer. If the balance is insufficient or the Applicant fails to pay off the pledge loan before the due date,

the unpaid amount shall be deemed as a loan to be handled in accordance with the pledge-related regulations, unless in case of a closing upon maturity or early termination of the Time Deposits, where the Bank may simultaneously calculate the pledge interest rate and earmark an amount for an offset.

- 6.1 質借額度以本存款項下供質借之定期性存款本金總額之九成為限,由立約人陸續質借支用之。

The amount for the pledge shall not exceed 90% of the total amount of principal of the Time Deposits with pledge function under the Deposit Account, and is continually pledged by the Applicant.

- 6.2 質借期限不得超過本存款項下各筆定期性存款之期限。

The pledge period shall not exceed the maturity date of each time deposit under the Deposit Account.

- 6.3 倘立約人於定存質借期間內死亡,立約人同意質借功能自貴行知悉或收訖立約人死亡相關證明時視為終止,且其設定存亦視為立即到期,貴行無需通知即得以其設定存存款項抵償立約人對 貴行所負之質借款項本金、利息及其他債務。

The Applicant agrees that where he/she dies during the period of the time deposit pledge, the pledge function shall be deemed to be terminated upon the Bank's knowledge of the death thereof or receipt of the relevant death certificates, and the pledged time deposit shall be deemed to be due immediately. The Bank may use such pledged time deposit to offset the principal and interest of the pledge loan as well as other loans of the Applicant owed to the Bank without notice.

7. 立約人若授權 貴行就本綜合存款之定期性存款辦理自動轉期,於定期性存款到期時,立約人所借款項如未超過借款限額,貸款期限亦比照延長,但如所借款項本息超過借款限額,借款則視為到期,立約人應即將超過之數額償還,或由 貴行逕行於定期性存款到期時,停止轉期並轉入活期性存款扣抵,貴行並有權在立約人存入款項或 貴行持有之立約人之其他款項內扣還。

Where the Bank is authorized by the Applicant to handle an automatic renewal of the Time Deposits of the omnibus deposit account, when the amount pledged by the Applicant does not exceed the pledge loan limit on the due date of the Time Deposits, the loan period will be extended. If the amount pledged exceeds the pledge loan limit, the loan shall be deemed to be due, and the Applicant shall pay off the exceeding amount immediately, or the Bank may terminate the renewal and transfer the amount to the Demand Deposits for deduction upon the due date of the Time Deposits, and the Bank is entitled to deduct such amount from the Applicant's deposits or other payments by the Bank to the Applicant.

8. 綜合存款項下各種存款計息辦法,按轉存時 貴行各天期存款牌告利率計算。中途解約時,其利息依照定期性存款中途解約辦法辦理,利息一律由 貴行自動轉帳存入活期性帳戶內。遇 貴行公告調整利率時,貴行得調整之。

The interest on all deposits in the omnibus deposit account shall be calculated at the Bank's deposit interest rate for each term at the time of transfer. At the time of early termination, the interest shall be calculated in accordance with the regulations for the early termination of time deposits and transferred to the demand deposit account by the Bank by automatic transfer. Where the Bank announces an interest rate adjustment, the Bank may adjust the interest rate.

9. 立約人終止本存款約定時,如有質借者,須先將質借本息全部清償。

Where the Applicant terminates the Agreement of the deposit account and there is any pledge loan, all the principal and interest of the pledge loan be repaid.

伍、外匯存款特別約定事項

Special Provisions for Foreign Currency Deposit Accounts

1. 立約人外匯存款帳戶餘額於 貴行結息前,未達 貴行規定之起息金額且無任何存提款記錄長達二者者,貴行得通知立約人後將此帳戶轉為【靜止戶】,帳戶並自轉入日起不予計息,被列為靜止戶之帳戶,於 貴行依立約人申請解除靜止戶設定前,貴行得停止該帳戶一切交易及服務。倘立約人帳戶轉為靜止戶時,若欲恢復往來,須立約人持身分證正本、第二證件及原留印鑑至原開戶營業櫃台申請恢復,自 103 年 2 月 22 日起,取消靜止戶條款。

Before the interest accrual of the Applicant's foreign currency deposit account carried out by the Bank, for the account with a balance that doesn't reach the amount specified by the Bank to start accruing interest and has no deposit/withdrawal records up to two years,

the Bank may transfer the account to a [dormant account] after informing the Applicant. The interest of the account is not calculated upon the date of transferring to a dormant account, and before the Bank reactivate the dormant account in accordance with the Applicant's application, the Bank may terminate all the transactions and services of such account. If the Applicant wants to reactivate the dormant account, the Applicant must visit the original business unit of the Bank where the account was opened with his/her original ID card, second certificate and original seal to make an application to activate the dormant account. From February 22, 2014, the provisions for dormant accounts have been canceled.

2. 外匯存款最低開戶金額及起息金額

Minimum amount for account opening and the amount to start accruing interest of the foreign currency deposit accounts

2.1 最低開戶金額

Minimum amount for account opening

2.1.1 外匯活期存款無最低開戶金額限制。

There is no minimum amount requirement for opening a foreign currency demand deposit account.

2.1.2 外匯定期存款為等值美元 1,000 元，惟人民幣為人民幣 20,000 元(自 102.7.1 起)。

The minimum amount for a foreign currency time deposit account is an amount equivalent to USD 1,000, unless the money is in CNY, where CNY 20,000 is required (since July 1, 2013).

2.1.3 上項金額如有調整將於 貴行網頁上公告。

If there are any changes in the aforesaid amounts, such changes will be announced on the website of the Bank.

2.2 外匯活期存款儲存各幣別之起息金額(目前除日圓為一百元及人民幣為貳仟元(自 102.7.1 起)，其他各幣別如美金、英鎊、港幣、瑞士法郎、澳幣、新加坡幣、加拿大幣、泰幣、歐元、紐西蘭幣等均為一元)與累計積數(日圓計算至百元，百元以下無條件捨去，其他幣別均計算至元)，由 貴行酌定之，如有調整將於 貴行網頁上公告。

For the foreign currency demand deposit accounts, the amount to start accruing interest in each currency (currently, except for JPY 100 in Japanese yen and CNY 2,000 in Chinese Yuan renminbi (since July 1, 2013), the amount is \$1 in other currencies such as U.S. dollar, British pound sterling, Hong Kong dollar, Swiss franc, Australian dollar, Singapore dollar, Canadian dollar, Thai baht, euro, New Zealand dollar, etc.) and the cumulative amount (JPY 100 as the unit for Japanese yen and fraction below JPY 100 will be eliminated; \$1 as the unit for other currencies) are specified by the Bank, and where there are any changes to the amounts, such changes will be announced on the Bank's website.

3. 外匯存款帳戶存款計息方式如下：

The interest on all deposits in the foreign currency deposit account shall be calculated as follows:

3.1 外匯活期性存款：

Foreign currency demand deposits:

3.1.1 按日計息(每日存款餘額之和先乘其年利率，再除以 360 即得利息額)。每日存款餘額未達貴行規定起息金額者，不計算當日存款利息，累積積數除日圓計算至百元，百元以下無條件捨去，其他幣別均計算至元，元以下無條件捨去。

The interest is calculated on a daily basis (with the total of the deposit balance of every day multiplied by the annual rate, and then divided by 360). Where the deposit balance of the day does not reach the amount specified by the Bank to start accruing interest, no deposit interest of the day will be calculated, and the cumulative amount is calculated with \$1 as the unit and with the fraction below \$1 eliminated, unless in case of Japanese yen where JPY 100 is the unit and the fraction below JPY 100 is not counted.

3.1.2 外匯活期存款按貴行牌告之外匯活期存款利率機動計息，每年六月及十二月各結息乙次，利息入帳日為結算日之次營業日。

The interest accrual for foreign currency demand deposit account is based on the Bank's floating interest rate for foreign currency demand deposit. The interest will be calculated semiannually in June and December respectively, and will be deposited

on the next business day of the accrual date.

3.2 外匯定期性存款：

Foreign currency time deposits:

3.2.1 足月部分按月計息；遇有不足一月之畸零天數部分，則按日計息(本金乘年利率乘天數，再除以 360)。For full deposited months, the interest will be calculated on a monthly basis; for the rest of days that are less than a month, the interest will be calculated on a daily basis (with the principal multiplied by the annual rate and the number of days, and then divided by 360)。

3.2.2 外匯定期存款按貴行牌告之外匯定期存款利率固定單利計息。

The interest for the foreign currency time deposits is calculated based on the Bank's prevailing interest rate for foreign currency time deposit at a fixed simple interest rate.

4. 外匯定期存款逾期提取本金時，其逾期利息依到期日至提取日之天數折合日期依照每日 貴行外匯活期存款牌告利率單利計算。

When the principal of the foreign currency deposit account is withdrawn after the maturity date, the overdue interest will be accrued based on the simple interest rate of the Bank's prevailing interest rate for foreign currency demand deposit on each day from the maturity date to the withdrawal date.

5. 外匯定存轉存續存請於到期日起十日內辦理，得自原到期日起息，超過十日申請轉存，自轉存之日起息，但其原到期日至轉存前一日之逾期利息按轉存日之 貴行外匯活期存款牌告利率單利計算，新存單利率以續存日/轉存日利率為新存單利率。

Please handle the conversion or renewal of the foreign currency time deposit account within 10 days upon the maturity date to have the interest accrued from the original maturity date. Where the conversion is applied for after 10 days, the interest will be accrued from the conversion date, and the overdue interest from the original maturity date to one day before the conversion date will be accrued based on the simple interest rate of the Bank's prevailing interest rate for foreign currency demand deposit. The interest rate of the new deposit will be based on the interest rate of the renewal date/conversion date.

6. 立約人得憑定存單質借與定存單幣別相同或不同之外幣或新臺幣悉依 貴行外匯定期存款存單質借相關規定辦理。

The Applicant may, with the time deposit certificate, apply for a pledge loan in a currency same as or different from the currency of the time deposit certificate. The pledge loan in a foreign currency or in NT dollar shall be handled according to the Bank's regulations related to the pledge of certificate of the foreign currency time deposit.

7. 立約人得申請中途解約，其利息之計付，悉以 貴行有關規定辦理。

The Applicant may apply for an early termination, with the calculation and payment of the interest processed according to the Bank's relevant regulations.

8. 立約人以新臺幣結購外匯存入或提領外匯結售為新臺幣時，應依據中央銀行「外匯收支或交易申報辦法」之規定辦理，結匯金額新臺幣五十萬元(含)以上者需填寫「外匯收支或交易申報書」。

Where the Applicant deposits the purchased foreign currency in NT dollar or withdraws the sold foreign currency in NT dollar, the "Regulations Governing the Declaration of Foreign Exchange Receipts and Disbursements or Transactions" of the Central Bank of the Republic of China (Taiwan) shall be observed, and a "Declaration Statement of Foreign Exchange Receipts and Disbursements or Transactions" is required to be completed for a single remittance exceeding NTD 500,000 (included).

9. 立約人同意提領、存入外幣現鈔時，支付 貴行匯差手續費。

The Applicant agrees to pay the Bank the service fee for exchange rate difference of the Bank when withdrawing or depositing cash in foreign currency.

10. 立約人於國際金融業務分行不得辦理存提外幣現金、提領旅行支票或將外匯存款兌換為新臺幣。

The Applicant shall not make deposits/withdrawals of foreign currency cash, withdrawals of traveler's checks or exchange the foreign currency deposit to NT dollar in the overseas financial business branches.

11. 立約人以外匯定期存款質借外幣時，不能兌換為新臺幣。

Where the Applicant make foreign currency pledges with the foreign currency time deposit, the amount can't be exchanged to NT dollars.

12. 外匯定存得辦理自動轉期，最後一次轉期到期後，不再轉期者，逾期利息以 貴行外匯活期存款牌告利率依到期日至提取日之天數折合日期單利計算。

The Applicant may apply for automatic renewals for the foreign currency time deposit. Where the deposit is not renewed anymore upon the maturity of the last renewal, the

overdue interest will be accrued based on the simple interest rate of the Bank's prevailing interest rate for foreign currency demand deposit from the maturity date to the withdrawal date.

13. 立約人申請定存自動轉期後，若辦理存單掛失補發或換發存單時，原存單之自動轉期申請失效，立約人必須另辦理自動轉期之申請。

After the automatic renewal of the time deposit is applied for by the Applicant, when handling the reissuance of a new certificate upon a loss report, the automatic renewal application of the original certificate will become invalid, and the Applicant must apply for the automatic renewal again.

14. 有關外匯活期存款與外匯定期存款之約定事項，如有未盡事宜，悉依新臺幣活期性存款與定期性存款之有關法令及本約定書之相關約定事項辦理。

Matters not specified in the provisions related to the foreign currency demand/time deposits shall be undertaken in accordance with the relevant regulations of the NTD demand/time deposit accounts and the relevant provisions of the Agreement.

陸、外匯綜合存款特別約定事項

Special Provisions for Foreign Currency Omnibus Deposit Accounts

1. 綜合存款係以 貴行外匯活期性存款、外匯定期性存款綜合納入同一存摺內，立約人得憑該存摺與存款憑條或取款憑條，辦理存取款且不另簽發存單憑證。

An omnibus deposit account refers to an account with foreign currency demand deposits and time deposits included in the same passbook of the Bank. The Applicant may make deposits or withdrawals by presenting such passbook and a deposit or withdrawal slip, and a certificate of deposits is not issued.

2. 本存款項下之外匯定期性存款，除以本利和方式自動轉存外，存款利息均由 貴行於計算期日，以自動轉帳方式存入存戶外匯活期性存款。

For a foreign currency time deposit in such account, the principal together with the interest may be automatically converted into foreign currency demand deposits, or the interest accruing on the time deposit may be transferred into the foreign currency demand deposit account by automatic transfer on the interest calculation date by the Bank.

3. 本存款存、取不限原存入幣別。不同幣別之存、取，其折算匯率均需另行約定。外匯市場變動激烈時，貴行得暫停辦理不同幣別間兌換之存取款。

The currency of the money deposited in or withdrawn from the omnibus account is not limited to the currency of the original deposit. The exchange rate for the money with a currency different from that of the original deposit, which is to be deposited in or withdrawn from the omnibus account, shall be agreed. Where there are significant changes in the foreign currency market, the Bank may terminate the deposit or withdrawal of money with a currency different from that of the original deposit.

4. 本存款利息所得稅扣繳及定期存款中途解約計息，依 貴行外匯存款業務處理辦法之規定辦理。

For deduction of the tax on interest from the account and accrual of interest on time deposits that are terminated early, the Bank's Regulations for Handling Foreign Currency Deposits shall apply.

5. 本存款移存 貴行其他營業單位時，依 貴行存款移存辦法辦理。

Where the account is moved to another business unit of the Bank, the Bank's Regulations for the Movement of Deposits shall apply.

6. 本存摺未登摺之收付款項，均應事後補登存摺，在未補登前存摺內記載之金額，與 貴行帳上記載之金額不符時，概以 貴行帳簿所載金額為準，但立約人能證明時不在此限。

Where there are any receipt/payment records that are not shown in the passbook, the passbook shall be updated afterwards. If the amount shown in the passbook that has not been updated is inconsistent with the amount stated in the Bank's account book, the latter shall prevail. However, the same shall not apply where the Applicant can prove that the amount of the account is consistent with the amount stated in the Bank's account book.

7. 本存款不得轉讓或設定質權予第三人。
Such account shall not be transferred or pledged to any third party.

8. 外匯綜合存款帳戶定期存款質權設定暨借款約定。
Agreements for time deposit pledges and loans for foreign currency omnibus deposit accounts.

- 8.1 立約人為向 貴行以定存擔保借款，約定以立約人開立於 貴行之外匯綜合存款帳戶(以下簡稱本存款帳戶)辦理質借功能，並同意現在及日後隨時存放本存款之外匯定期存款

(以下簡稱定存)設定質權予 貴行，並於各筆設質定存之本金金額及存續期限範圍內，向 貴行質借款項。

The Applicant applies for the pledge function of the foreign currency omnibus deposit account (hereinafter referred to as the Deposit Account) opened thereby with the Bank to pledge the time deposit therein for loans and agrees that any existing and future foreign currency time deposits (hereinafter referred to as the time deposits) in the Deposit Account may be pledged to the Bank to borrow loans therefrom with an amount limited to the amount of the principal of each pledged time deposit within the duration.

- 8.2 立約人得憑該存摺與存款憑條或取款憑條，或藉電話指示錄音交易、網路銀行等自動化設備，辦理質借款項，且不另簽發定存存單憑證。

The Applicant may apply for pledge loans by presenting the passbook and a deposit or withdrawal slip, or by giving instructions through the phone banking service with voice recording or online banking, or other automated systems, and a certificate of time deposits is not issued.

- 8.3 立約人同意現在及日後隨時存放於本存款帳戶之定存設定質權予 貴行，以作為立約人向 貴行質借款項及其他所負債務之擔保，擔保範圍包括立約人對 貴行所負一切債務，包括但不限於本金、利息、遲延利息、費用(包括但不限於律師費用)，以及因債務不履行而生之損害賠償責任。立約人所提供之定存擔保物不問提供之先後，貴行均得共通流用為立約人對 貴行現在(包括過去所負尚未清償)及將來所負一切債務之擔保。

The Applicant agrees that any existing and future time deposits in the Deposit Account may be pledged to the Bank to secure any loans borrowed by the Applicant from the Bank and any other debts owed by the Applicant to the Bank. Such deposits may be used to secure all the debts owed by the Applicant to the Bank, including but not limited to the principal, interest, interest on delayed repayment, expenses (including but not limited to lawyer's fees), and the responsibilities for damages resulting from debt defaults. The Bank may agree that any pledged time deposits provided by the Applicant, regardless of the sequence of such provision, may be used to secure all the existing and future debts owed by the Applicant to the Bank (including those that have not been paid off).

- 8.4 本存款帳戶內如僅有外匯活期存款，需先轉存為外匯定期存款，作為本契約書質權之標的以辦理質借款項。

Where there are only foreign currency demand deposits in the Deposit Account, such deposits shall be converted into foreign currency time deposits to serve as collateral under the Agreement to apply for loans.

- 8.5 本契約書之定存以美元、澳幣、日圓、人民幣及歐元為限，質借款項之幣別除前述幣別外，亦得將前述幣別之定存設質擔保新臺幣借款。但 貴行得視市場情況調整之。

The time deposit of this Agreement is limited to USD, AUD, JPY, RMB and EURO. In addition to the aforementioned currencies that can be the pledged; the time deposit of the aforementioned currency may also be pledged to guarantee the NTD loan. However, the Bank may adjust it in accordance with market conditions.

- 8.6 質借方式：

Pledge methods:

- 8.6.1 立約人應檢據 貴行所規定之證(文)件臨櫃，或透過電話指示錄音交易，或經由網路銀行辦理動撥質借款項指示。

The Applicant may give a drawing instruction for pledge loans by coming to the Bank with the certificates (documents) specified by the Bank, or by giving instructions through the phone banking service with voice recording or online banking.

- 8.6.2 逐筆動用：立約人同意其現在及日後所有存放於 貴行本存款帳戶項下之定存，在逐筆為動撥質借款項指示時，即同時確認已設定質權予 貴行，以供立約人現在及將來陸續於本存款帳戶質借款項之擔保。設定質權之定存及質借款項之明細以 貴行之記載為準。

Each drawing: The Applicant agrees that he/she confirms that any existing or future time deposits in the Deposit Account of the Bank are pledged to the Bank to serve as collateral for any existing or future pledge loans with respect to the Deposit Account while giving a drawing instruction for each pledge loan. Regarding the details about pledged time deposits and pledge loans, the Bank's records shall prevail.

8.6.3 臨櫃動撥質借款項，以立約人簽署之外匯定存質借申請書為憑，透過電話指示錄音交易及網路銀行動撥質借款項，以自動化設備記錄為憑，皆不另發具借款憑證：

To draw pledge loans over the counter, the application for pledging foreign currency time deposits for loans, to which the signature of the Applicant has been affixed, shall serve as the proof; for drawing pledge loans through the phone banking with voice recording or online banking, the records in the automated systems shall serve as the proof, and for either of these methods, a certificate of loan is not issued:

8.6.3.1 如動撥款項為新臺幣時，撥入立約人開立於貴行之本人帳戶，惟排除撥入房貸金融卡透支帳戶、ALL IN ONE 及備償帳戶。

Where the loans to be drawn are in NTD, it shall be allotted to the Applicant's personal account of the Bank, except for the allotting to the overdraft account of the housing and credit card, ALL IN ONE and reserve account.

8.6.3.2 如動撥質借款項為外幣時，撥入立約人開立於貴行之本存款帳戶項下之外匯活期存款。For drawing a pledge loan in foreign currency, the loan may be appropriated as a foreign currency demand deposit to the Deposit Account opened by the Applicant with the Bank.

8.6.4 各筆定存金額質借或擔保借款限額：立約人得於各筆定存存續期限內使用質借功能或擔保借款，於本存款帳戶項下之未到期定存，動撥質借與定存相同幣別者，最高得質借至九成，動撥新臺幣者，最高以擔保借款當時該定存幣別對新臺幣之匯率中價核算後之八成，動撥與定存不同幣別者(非新臺幣)，最高得質借至以質借當時該定存幣別對該借款幣別之匯率中價核算後之七成，不足一元部分以四捨五入計。但貴行得視市場情況調整之。

Pledged or guaranteed loan limit amount for each time deposit: The Applicant may use the pledge function or guarantee loan within the duration of each time deposit. For the premature time deposit under this deposit account, if the currency of the pledged loan is the same as the time deposit, the maximum pledged loan amount may be 90%, for the loan in NT dollars, the maximum amount shall be 80% of the time deposit after it is calculated by the foreign currency rate to NT dollar, for the loan whose currency is different from the time deposit (non-NTD), the maximum amount can be 70% of the time deposit after it is calculated by the foreign currency rate to the loan currency at the time of the pledge. Less than one dollar shall be rounded up to 1 dollar. However, the Bank may adjust it in accordance with market conditions.

8.6.5 單筆質借款項金額不得低於新臺幣 10,000 元(或等值外幣)，但貴行得視市場狀況調整之。

The amount of a pledge loan shall not be less than NTD 10,000 (or equivalent foreign currencies). However, the Bank may adjust the limit depending on the situation of the market.

8.6.6 擔保維持率：

Collateral maintenance ratio:

8.6.6.1 本契約書所稱之擔保維持率，指立約人提供之設質定存金額乘以前一日結帳匯率，再除以借款餘額，再乘以 100%。

The collateral maintenance ratio referred to in the Agreement refers to the amount of time deposit pledged by the Applicant times the closing exchange rate on the previous day, divided by the balance of the loan and times 100%.

8.6.6.2 立約人同意如立約人定存設質擔保新臺幣借款時，擔保維持率應維持 110% 以上；如立約人質借與定存不同幣別之外幣時，擔保維持率應維持 125% 以上。貴行得視市場情況調整擔保維持率。

The Applicant agrees that if the Applicant pledges time deposits for NTD loans, the guarantee maintenance rate shall be above 110%; if the Applicant pledges a loan of foreign currency which is different from the time deposit, the guarantee maintenance rate shall be above 125%.

The Bank may adjust guarantee maintenance rates in accordance with market conditions.

8.6.6.3 擔保維持率未達前項比率時，由貴行通知立約人補足差額，自通知日起三個營業日內如未補足差額(部分清償或經貴行同意另提供定存設質)時，貴行有權隨時終止質借，並以設質定存款項逕抵償其應付而未付之質借款項本金及利息。

Where the collateral maintenance ratio is lower than the ratios referred to in the preceding paragraph, the Bank gives the Applicant a notice to make up for such difference. Where the Applicant fails to do so (whether by partial repayment or using another time deposit as the pledge upon the consent of the Bank) within 3 business days upon the notice, the Bank is entitled to terminate the pledge loan at any time and use the pledged time deposit to pay off the unpaid payable principal and interest of the pledge loan.

8.6.6.4 應補足差額之計算方式：借款餘額—(設質定存金額 X 前一日結帳匯率 X 貸放成數)。Calculation of differences to be made up: Loan balance — (pledged time deposit amount X closing exchange rate on the previous day X LTV ratio).

8.6.7 質借期間：

Pledge period:

8.6.7.1 自借款日起至清償日止，至少一個月，最長一年，到期得申請續借。原質借期間及續借期間合計最長不逾七年，且貴行保有同意續借與否之權利。

At least one month and at most one year from the borrowing date to the repayment date. Renewal of loans may be applied for upon maturity. The total of the original pledge period and any renewal periods shall not exceed seven years and the Bank reserves the right to approve or not to approve the renewal application.

8.6.7.2 除後述「其他約定事項」(一)之情形外，各筆質借期間應於立約人憑以擔保證質之未到期定存期間內，逐筆動撥時指示。

Except for the circumstance referred to in the following item 1 in "Other provisions," the Applicant shall give instructions with respect to the pledge period for each loan upon drawing of such loan within the unexpired term of the time deposit pledged as collateral.

8.6.7.3 立約人如申請續借，該筆質借設質之定存，立約人同意以本金續存或本息續存方式，授權貴行於到期日前，依原存款期限自動繼續轉期。立約人申請續借時，倘已質借款項之本利和超過質借限額，立約人應先立即償還差額。

Where the Applicant applies for renewal, he/she agrees to authorize the Bank to automatically renew the pledged time deposit with the original term in the way of depositing the principal only or depositing the principal together with the accrued interest. Where the sum of the principal and interest of the pledge loan exceeds the pledge loan limit when the Applicant applies for renewal, he/she shall immediately pay off the difference.

8.6.7.4 前項自動轉期之定存，立約人如欲辦理解約，倘該筆定存本息總額低於質借款項本息總額時，立約人同意應先將該差額補足，始得依貴行規定辦理定存結清，或中途解約，解約後之款項應先清償質借款項本息；立約人如欲辦理變更定存期間，則需先將定存解約並清償質借款項後，重新辦理定存及質借款項，且定存利率或質借利率將依貴行規定予以調整。

For the aforesaid time deposit renewed automatically, the Applicant agrees that where he/she intends to terminate the deposit but the total amount of the principal and interest thereof is less than the total principal and interest amount of the pledge loan, he/she shall first make up for the difference to close the time deposit account

or terminate the time deposit early in accordance with the Bank's regulations. After the termination, the principal and interest of the pledge loan shall be paid off first. For changing the term of the time deposit, the Applicant shall first terminate the time deposit, settle the pledge loan, and then set up a new time deposit and pledge loan. The time deposit interest rate or the interest rate for the pledge loan may be adjusted according to the Bank's regulations.

8.6.8 還款：

Repayment:

8.6.8.1 質借期間到期，立約人應償還質借款項及利息。立約人可臨櫃，或透過電話指示錄音交易，或經由網路銀行辦理還款，由貴行於立約人授權繳款帳號以自動轉帳方式計收。

The Applicant shall repay the pledge loan and accrued interest upon expiration of the pledge period. The Applicant may repay the loan and interest over the counter, or by giving instructions through the phone banking service with voice recording or online banking. The Bank may receive the repayment by automatic transfer once the Applicant provides the account number of the repayment account.

8.6.8.2 如質借未到期，立約人提前還款時，可臨櫃，或經由網路銀行辦理還款，每次還款金額不得低於新臺幣 5,000 元(或等值外幣)，倘質借款項本金餘額低於新臺幣 5,000 元，則須一次全數清償。

The Applicant may make early repayment prior to expiration of the pledge period over the counter, or through online banking. The amount of each repayment shall not be less than NTD 5,000 (or equivalent foreign currencies). Where the principal balance of the pledge loan is less than NTD 5,000, the repayment thereof shall be made in full.

8.7 質借或擔保借款利息：

Interest rate for pledge or guarantee loan:

8.7.1 定存質借利率：除同幣別之質借利率依定存利率加 1% (稅外加) 計外，不同幣別之質借利率依質借當時雙方約定計之。

Interest rate for time deposit pledge: For the same currency, the interest rate for pledge loans shall be equal to the time deposit interest rate plus 1% (tax excluded); for different currencies, the interest rate for pledge loans shall be the one agreed by both parties at the time of the pledge.

8.7.2 本存款帳戶項下之定存質借，就立約人動撥質借款項之每日未清償餘額計息。

The interest on a loan for which the time deposit in the Deposit Account is pledged shall be calculated based on the daily unpaid balance of the pledge loan that has been drawn by the Applicant.

8.7.3 設質擔保新臺幣借款計息方式：新臺幣本金先乘借款利率，再乘借款天數，再除以 365 即得利息額。

The interest calculation method for pledged NTD loans: NTD principal multiplies the loan interest rate, then multiplies the loan day, then divided by 365, to get the interest amount.

8.7.4 質借外幣計息方式：質借外幣幣別本金先乘質借利率，再乘質借天數，再除以 360 即得利息額。

Calculation of interest on foreign currency pledge loans: The principal of the pledge loan in foreign currencies multiplied by the interest rate for such loan and the days of the pledge, and then divided by 360 is the interest.

8.7.5 立約人應於質借期間到期或提前還款時一次計付質借利息予貴行。如立約人申請續借，應於續借前清償質借利息。

The Applicant shall pay the interest on a pledge loan in full to the Bank upon expiration of the pledge period or early repayment. Where the Applicant applies for renewal, the interest on the pledge loan shall be paid off prior to the renewal.

8.8 其他約定事項：

Other provisions:

8.8.1 本存款帳戶項下定存，定存利率為立約人與貴行議定者，其借款期限，一律以該筆定存之到期日為質借止日，不得超過該提供設質定存之到期日，並不得辦

理續借。

Where the interest rate for a time deposit in the Deposit Account is agreed mutually by the Applicant and the Bank, for the loan term, the pledge maturity date shall be the maturity date of such time deposit and shall not be later than the expiration date of the pledged time deposit, and the pledge loan shall not be renewed.

8.8.2 立約人聲明承諾事項

Applicant's declarations and undertakings

8.8.2.1 設質定存非經貴行事前書面同意，立約人不得轉讓或再設定質權予第三人，亦不得任意移轉、提領、解約或為其他處分。

The Applicant shall not transfer or pledge any pledged time deposit to any third parties or make transfer, withdrawal, termination or other disposals thereof at will without the prior written consent of the Bank.

8.8.2.2 立約人聲明其所提供之設質定存完全為其本人合法所有，他人並無任何權利，且立約人確有就其為各項處分之權利。

The Applicant declares that the pledged time deposit set thereby is wholly owned by himself/herself legally and others do not have any right thereto and that the Applicant does have the right to make any disposals thereof.

8.8.3 透過電話指示錄音交易動撥質借款項/續借

Drawing/renewal of pledge loans by giving instructions through the phone banking service with voice recording

8.8.3.1 立約人透過電話指示錄音交易動撥質借款項、續借時，應遵守與貴行簽訂之「電話理財服務」相關規定，並於貴行營業時間內辦理。

The Applicant shall follow the regulations of the "Telephone Banking Service" entered into between the Applicant and the Bank when giving instructions through the phone banking service with voice recording to draw or renew pledge loans and shall carry out the process during the Bank's business hours.

8.8.3.2 立約人之定存若同時有二筆以上並透過電話指示錄音交易動撥質借款項、續借時，需明確指示以何筆定存辦理，貴行將對立約人之指示予以錄音，並將立約人之指示登錄於電腦系統內，立約人同意貴行之電話錄音、電腦系統記錄及依此指示而確認之質權設定、動撥質借款項或續借服務對立約人有絕對效力。

Where there are more than two time deposits in the Applicant's account, he/she shall specify which time deposit with respect to which the pledge loan needs to be drawn or renewed when giving instructions through the phone banking service with voice recording. The Bank will record the instructions from the Applicant and enter the same into the computer system. The Applicant agrees that the Bank's phone records, computer system records and the pledge, or the drawing or renewal of the pledge loan confirmed based on such instructions shall have an absolute effect on the Applicant.

8.9 違約情事/實行質權、行使抵銷權

Violations/exercising of the right of pledge and the right of set-off

8.9.1 立約人與貴行往來期間，倘有任何一筆債務未按期清償或攤還本金、或依破產法聲請和解、聲請宣告破產、聲請公司重整、票據拒絕往來、停止營業、清理債務時，本存款帳戶項下之質借款項均得視為全部到期，不經貴行通知或催告，應即清償。倘有任何一筆債務不依約付息，或受強制執行、假扣押、假處分或其他保全處分，致以該等定存為擔保向貴行質借款項有不能清償之虞時，經貴行於合理期間通知(惟無須立約人同意)，借款及定存即視同到期，屆時，就借款餘額，貴行除得依法實行擔保物之質權及其他各項權利外，並得隨時行使抵銷權及留置權。

During the transaction between the Applicant and the Bank, where there is any debt that is not paid off on schedule or the principal thereof is not amortized over the term of the debt, or the Applicant is subject to a petition for settlement, petition for bankruptcy declaration, or petition for reorganization under the Bankruptcy Law, or

rejection of bills, suspension of business, or liquidation, all the pledge loans with respect to the Deposit Account shall be deemed expired and paid off immediately without the Bank's notice or reminder. Where there is any debt for which the interest is not paid as agreed, or the Applicant is subject to compulsory execution, provisional attachment, provisional injunction or any other perpetuating measures, resulting in concerns about failure to repay loans borrowed by the Applicant from the Bank with the time deposit as collateral, the loans and time deposit shall be deemed expired upon the Bank's reasonable notice (for which the Applicant's consent is not required). Where the aforesaid circumstance occurs, for the balance of the loan, the Bank not only may exercise the right of pledge against the collateral and any other rights pursuant to laws, but also may exercise the rights of set-off and retention at any time.

8.9.2 立約人若有對 貴行之任一債務到期或經 貴行依約主張視為全部到期而未清償之情形，或有違約情事發生時，或 貴行認為必要時(如立約人涉及以各項帳戶從事非法活動或 貴行得依法或依約行使抵銷權等)，貴行得隨時於事前或同時通知立約人(惟無須立約人同意)，終止本契約下之各項存款(包括定存、活存)及其他約定(即立約人之存款或權益即視為已屆清償期)。屆時，貴行有權依法逕對本存款帳戶之存款及其他立約人對 貴行主張之各項合法權益逕行主張抵銷，或為必要之處分，或以之抵償立約人對 貴行之各項債務。立約人接獲 貴行所為抵銷或抵償之意思表示後，貴行所出具給立約人各項憑證溯及自得為抵銷之時起，於 貴行抵銷或抵償範圍內失其效力或作廢。

Where any debt of the Applicant owed to the Bank is unpaid after the due date thereof, or all the debts of the Applicant owed to the Bank that are deemed to be due by the Bank hereunder and remain unpaid, or there is any default, or whenever the Bank deems necessary (e.g. the Applicant is involved in using accounts for illegal activities, or the Bank may exercise the right of set-off in accordance with laws or hereunder), the Bank may give a prior or simultaneous notice to the Applicant at any time to terminate all the deposits (including time deposits and demand deposits) and provisions (i.e. the Applicant's deposits or claims are deemed to be due) under the Agreement without the consent of the Applicant. Where the aforesaid circumstance occurs, the Bank is entitled to claim for offset against the deposits in the Deposit Account and the legal claims made by other applicants against the Bank, to make any necessary disposal, or to offset the debts of the Applicant owed to the Bank therewith pursuant to laws. After the Applicant is informed of the Bank's intent to make such offset, all the certificates issued by the Bank to the Applicant shall become invalid or be canceled to the extent of such offset made by the Bank from the moment when the offset may be claimed.

8.9.3 立約人茲明示同意，立約人未於 貴行通知立約人還款後之三個月營業日內清償，貴行得就質借定存行使質權及行使抵銷權。立約人對 貴行處分定存之時點、方法及價格絕無異議。

The Applicant hereby expressly agrees that the Bank may exercise the right of pledge against the pledged time deposit as well as the right of set-off where the Applicant fails to make repayment within 3 business days upon the Bank's repayment notice thereto. The Applicant has no objection to the timing, method, and price with respect to the Bank's disposal of the time deposit.

8.9.4 通知方式：貴行以立約人留存於 貴行之行動電話、電子郵件信箱，發送簡訊或電子郵件(EMAIL)通知。Notification method: The Bank gives notices to the Applicant via the cell phone number or e-mail address provided by the Applicant to the Bank, or through SMS or e-mail.

8.9.5 立約人於對 貴行之質借款項未清償，包括因 貴行主張加速條款致債務視為提前到期或有其他借款之違約情事發生時，立約人同意 貴行得就質借定存，

逕行行使質權而受清償。即 貴行得將定存逕為中途解約，以實行質權，或得將定存解約後之款項逕行轉入本存款帳戶之外匯活期性存款優先抵銷借款債務，或按解約日 貴行廣告之即期買入匯率轉換為新臺幣，以抵償借款。

The Applicant agrees that where he/she fails to pay off any pledge loan thereof owed to the Bank, including the circumstance where such pledge loan is unpaid after the loan is deemed to be due by the Bank under the acceleration clause, or where there is any default of other loans, the Bank may exercise the right of pledge against the pledged time deposit for repayment of the loan. That is to say, the Bank may terminate the time deposit early to exercise the right of pledge, or may use the time deposit that is converted into a foreign currency demand deposit in the Deposit Account after being terminated to offset the loan first, or use the time deposit converted into NTD at the Bank's spot buying exchange rate on the termination date to offset the loan.

8.9.6 倘立約人於定存質借期間內死亡，立約人同意質借功能自 貴行知悉或收訖立約人死亡相關證明時視為終止，且其設質定存亦視為立即到期，貴行無需通知即得以其設質定存款項抵償立約人對 貴行所負之質借款項本金、利息及其他債務。

The Applicant agrees that where he/she dies during the period of the time deposit pledge, the pledge function shall be deemed to be terminated upon the Bank's knowledge of the death thereof or receipt of the relevant death certificates, and the pledged time deposit shall be deemed to be due immediately. The Bank may use such pledged time deposit to offset the principal and interest of the pledge loan as well as other loans of the Applicant owed to the Bank without notice.

8.9.7 行使質權、抵銷或抵償之債務內容及清償之先後順序，除先清償該筆定存質借款項之利息、本金外，其餘由 貴行逕行指定或由 貴行依民法第 321 條至第 323 條規定辦理。

The interest and principal of the pledge loan shall be paid off first. Other debts that the right of pledge is to be exercised to and that are to be offset subsequently as well as the order in which such debts are repaid shall be determined by the Bank or in accordance with Articles 321 to 323 of the Civil Code.

8.10 倘立約人已申請本存款帳戶項下定存質借功能，若立約人有不良信用紀錄，或遭通報警示帳戶、法院扣押、強制執行者，貴行得酌減質借額度或停止質借。

Where the Applicant has a bad credit history, or the account thereof is listed as a watch-listed account, or is attached or subject to compulsory execution by the court, the Bank may reduce the pledge loan limit or terminate the offering of pledge loans thereto as appropriate, provided that the Applicant has applied for using the time deposit pledge function for the Deposit Account.

8.11 立約人同意 貴行得蒐集、處理及利用立約人之個人資料，並同意 貴行得將立約人之個人資料提供予往來之金融機構、財團法人金融聯合徵信中心、財金資訊股份有限公司、票據交換所、其他業務相關機構及受 貴行委託處理相關業務之機構，依其營業登記項目或章程所定業務之需要等特定目的蒐集、處理及利用立約人之個人資料。The Applicant agrees that the Bank may collect, handle and use the personal data of the Applicant and that the Bank may provide such personal data to other financial institutions having business relationship with the Bank, the Joint Credit Information Center, Financial Information Service Co., Ltd., Taiwan Clearing House, other business-related institutions, and institutions commissioned by the Bank to deal with relevant businesses for them to collect, handle and use the personal data of the Applicant required for their registered services or the services specified in their articles of incorporation, or other specific purposes.

8.12 立約人動撥質借款項後如未按時依約清償本金及利息，貴行將依主管機關規定報送登錄財團法人金融聯合徵信中心信用不良紀錄，而可能影響立約人現有借款額度之使用及未來申辦其他貸款(含現金卡)或信用卡之權益。前述信用不良紀錄之揭露期間請至該中心網站(www.jcic.org.tw)「社會大眾專區」之「資料揭露期限」查詢。

Where the Applicant fails to repay the principal and interest on time pursuant to the Agreement after drawing the pledge loan, the Bank will report such bad credit history to the Joint Credit Information Center in accordance with the regulations of the competent authority, which may affect the current loan limit of the Applicant and the future application thereof for other loans (including cash cards) and credit cards. For the disclosure period for the aforesaid bad credit record, please refer to the "data disclosure period" in the "Public Section" on the website of the Center (www.icic.org.tw).

- 8.13 本存款帳戶項下各種存款計息辦法，按轉存時，貴行各天期存款牌告利率計算。中途解約時，倘立約人本存款帳戶項下定存總金額將低於質借總餘額時，立約人同意應先將差額補足，或清償質借款項後，其利息依照定期性存款中途解約辦法計算，並一律由貴行自動轉帳存入活期性帳戶內。遇貴行公告調整利率時，貴行得調整之。The interest on all deposits in the Deposit Account shall be calculated at the Bank's deposit interest rate for each term at the time of transfer. At the time of early termination, where the total time deposit in the Applicant's Deposit Account will be lower than the total balance of the pledge loan, the Applicant agrees to make up for the difference or repay the pledge loan first, and then the interest shall be calculated in accordance with the regulations for the early termination of time deposits and transferred to the demand deposit account by the Bank by automatic transfer. Where the Bank announces an interest rate adjustment, the Bank may adjust the interest rate.
- 8.14 本存款帳戶項下定存中途解約或到期解約之規定，悉依貴行定期性存款約定條款及有關法令規定辦理。惟立約人不得逕行提領現款，須先經轉帳存入活存後，憑本存款帳戶存摺及提款憑證提現，如有借款時，須先償還借款本息。Early termination or termination at maturity of the time deposits in the Deposit Account shall be carried out in accordance with the Bank's Provisions for Time Deposits and relevant laws and regulations. However, the Applicant shall not withdraw cash from the time deposits, but shall transfer them to the demand deposit account and withdraw cash from the account with his/her passbook of the Deposit Account and the certificate of withdrawal; where there is any loan, the principal and interest of the loan shall be paid off first.
- 8.15 立約人同意，貴行認為必要時得隨時於一定期間之公告或書面通知後，酌減或取消質借額度。The Applicant agrees that the Bank may reduce or cancel the pledge loan limit at any time upon announcement or written notice within a certain period if it deems necessary.
- 8.16 立約人終止本契約書時，如有質借款項者，須先將借款本金、利息及其他債務全部清償。Where the Applicant terminates the Agreement and there is any pledge loan, all the principal and interest of the pledge loan and any other loan shall be repaid.
- 8.17 立約人未能依本契約書或其他契約履行對貴行之義務或債務時，貴行得隨時逕由本存款帳戶為必要之處分，並以其存款餘額抵銷立約人應償付貴行之本金、利息、遲延利息、費用及損害賠償等各種費用及債務。Where the Applicant fails to pay its obligations or debts to the Bank hereunder or under any other agreement, the Bank may make any necessary disposal of the Deposit Account at any time and use the deposit balance thereof to offset the Applicant's principal, interest, interest on delayed repayment, expenses, damages and other debts owed to the Bank.
- 8.18 本存款帳戶以新臺幣方式辦理收支或交易者，應依中央銀行「外匯交易收支辦法」相關規定辦理。人民幣依中央銀行規定之結匯限額辦理。Where the deposits/withdrawals or transactions with respect to the Deposit Account are conducted in NTD, the Central Bank of the Republic of China's "Regulation Governing Foreign Exchange Transactions and Receipts/Disbursements" shall apply. For deposits/withdrawals or transactions conducted in CNY, the foreign exchange settlement limit specified by the CBC shall apply.
- 8.19 質借外幣屬外幣貸款業務，應依中央銀行「銀行業辦理外匯業務管理辦法」、「銀行業辦理外匯業務作業規範」及相關通函規定辦理。Foreign currency pledges are foreign currency loans and shall be carried out in accordance with the CBC's "Regulations Governing Foreign Exchange Business of Banking Enterprises," "Directions Governing Banking

Enterprises for Operating Foreign Exchange Business" and relevant notification letters.

- 8.20 立約人留存於貴行之行動電話、電子郵件信箱變更時，應即以書面通知或逕至貴行辦理變更，如未通知，貴行有關本契約書之通知以立約人最後留存之行動電話或電子郵件發出通知，經通常之傳遞期間即視為已送達。Where there is any change to the Applicant's cell phone number or e-mail address kept in the Bank's file, the Applicant shall immediately give a written notice or go to the Bank for such change, otherwise, the Bank will issue any notice related to the Agreement via the last cell phone number or e-mail address of the Applicant known to the Bank and such notice shall be deemed to be served on the Applicant after a normal delivery period.
- 8.21 貴行有關外匯綜合存款及外匯存款業務約定事項，立約人同意由貴行於營業廳或貴行網站公告其內容，並受其拘束。訂約後如有調整、修訂或變動時，亦同。The Applicant agrees that the Bank may announce the provisions related to the foreign currency omnibus deposit and foreign currency deposit businesses thereof at the premises of the Bank or the website thereof and that the Applicant shall be subject to such provisions. The same shall apply to any subsequent adjustment, amendment, or change to the Agreement.
- 8.22 其餘未載事項，依照貴行相關規範及一般銀行慣例辦理。For any matters that are not covered herein, the Bank's relevant regulations and general banking practices shall apply.
- 8.23 本契約書以中華民國法律為準據法，倘因本契約書涉訟，立約人及貴行同意以臺灣臺北地方法院或立約人與貴行有業務往來之營業處所在地之管轄法院為第一審管轄法院。但如有消費者保護法第四十七條或民事訴訟法第四三六條之九小額訴訟管轄法院之適用時，不在此限。The Agreement shall be governed by the laws of the Republic of China. The Applicant and the Bank agree that where the Agreement is involved in an action, the Taiwan Taipei District Court or the competent court of the area where the premise of the Bank at which the Applicant has transactions with the Bank is located shall serve as the court of first instance. However, the same shall not apply where Article 47 of the Consumer Protection Act shall apply or a court that has jurisdiction over small-claim proceedings as specified in Article 436-9 of the Taiwan Code of Civil Procedure shall be the court of jurisdiction for the first instance.

柒、證券戶委託特別約定事項

Special Provisions for Securities Account Mandate

茲因立約人在證券股份有限公司(以下簡稱證券公司)買賣證券(含信用交易)或委託申購證券等，特就應付證券公司(或證券公司代收代付)買賣證券款項、申購處理費及認購價款或應向證券公司收取買賣證券款項等委託貴行辦理。

Whereas the Applicant trades securities (including credit transactions) with a securities company limited by shares (hereinafter referred to as the Securities Firm) or entrusts it to purchase securities, the Applicant hereby entrusts the Bank to make payments payable to or receive payments receivable from the Securities Firm (or to make payments to be collected from the Applicant and to be paid thereto by the Securities Firm on behalf of others) on behalf of the Applicant, such as the amount of purchasing/selling securities, purchase handling fees and subscription payments.

1. 立約人同一日買賣證券金額經相抵後，應繳付證券公司之款項(依據證券公司編製之「交割清/憑單」所載金額為準)由貴行於規定交割日逕自立約人在貴行開立之活期/活期儲蓄存款帳戶轉撥交付證券公司。After the amounts of securities purchased and sold on the same day by the Applicant are offset by each other, the amount payable to the Securities Firm (based on the amount stated on the "Settlement Statement" prepared by the Securities Firm) is transferred by the Bank from the demand deposit/demand savings account of the Applicant opened with the Bank to the Securities Firm on the specified settlement date.
2. 立約人參加公開申購應繳付證券公司(或證券公司代收)之申購處理費/認購價款(依據證券公司編製之「公開申購配售處理費代收/有價證券認購價款代收清單」所載金額為準)由貴行於規定扣款日逕自立約人前開帳戶轉撥交付證券公司。立約人並同意證券公司依相關規定向貴行查詢立約人前項存款帳戶之餘額。The amount of the Applicant's purchase handling charges/subscription payments (based on the amount stated on the "Public Subscription Handling Charge Collection/Security Subscription Payment Collection

Statement" prepared by the Securities Firm) payable to the Securities Firm (or to be collected by the Securities Firm on behalf of others) for public subscription is transferred by the Bank from the Applicant's aforesaid account to the Securities Firm on the specified debit date. The Applicant agrees that the Securities Firm may inquire of the Bank about the balance of the aforementioned deposit account of the Applicant in accordance with the relevant regulations.

3. 立約人同一日買賣證券金額相抵後應向證券公司收取款項(依據證券公司編製之「交割清/憑單」所載淨付金額為準)於規定交割日由證券公司撥交。實行時,由 貴行逕行撥入上項立約人存款帳戶。

After the amounts of securities purchased and sold on the same day by the Applicant are offset by each other, the amount receivable from the Securities Firm (based on the net amount payable to the Applicant stated on the "Settlement Statement" prepared by the Securities Firm) is transferred to the Applicant's aforesaid deposit account by the Bank after such amount is appropriated by the Securities Firm to the Bank on the specified settlement date.

4. 證券公司所製之「交割清/憑單」、「公開申購配售處理費代收清單」或「有價證券認購價款代收清單」內容倘有錯誤,或立約人對買賣證券應收、應付金額或參加公開申購處理費或認購價款有爭執,願由立約人負責與證券公司處理概與 貴行無涉。Where there is any error on the "Settlement Statement" and "Public Subscription Handling Charge Collection/Security Subscription Payment Collection Statement" prepared by the Securities Firm or the Applicant disputes over the amount receivable or payable for purchasing or selling securities, purchase handling fees for public subscription, or subscription payments, the Applicant is willing to be responsible for dealing with such dispute with the Securities Firm, and the Bank shall have no responsibility therefor.

5. 其他依法令或經財政部證券暨期貨管理委員會核定,立約人與證券公司間得以劃撥方式收付(或證券公司代收代付)之款項,立約人均委託 貴行依相關規定辦理。倘同時有數筆扣帳款項而存款餘額不敷時,則以 貴行扣繳作業處理先後順序為準,立約人不得指定或異議。

For other payables and receivables between the Applicant and the Securities Firm (or payments to be collected from or paid to the Applicant by the Securities Firm on behalf of others) that the Applicant and the Securities Firm are allowed by the laws or the Securities and Futures Commission, Ministry of Finance to pay or receive by book-entry transfer, the Applicant may entrust the Bank to make or receive such payments in accordance with the relevant regulations. Where there are several payments to be made and the balance of the deposit account is insufficient for such payments, the procedure of the Bank in the priority of deduction to settle transactions shall prevail, and the Applicant shall not designate such order or have any objection thereto.

捌、金融卡服務特別約定事項

Special Provisions for Debit Card Services

立約定書人(以下簡稱立約人)向遠東國際商業銀行(以下簡稱 貴行)辦理使用金融卡交易,願遵守下列各條款:

The applicant (hereinafter referred to as the Applicant) applies to Far Eastern International Bank (hereinafter referred to as the Bank) for using a debit card and is willing to observe the following conditions:

1. 領取、啟用及作廢

Receipt, activation and cancellation

立約人為開立新臺幣存款戶(存單存款除外)之自然人且非聯名戶,得憑其原留印鑑及身分證至任一營業單位申請金融卡,每存款帳戶以申請壹卡為限,立約人得自行選擇交易帳戶,申請共用金融卡。金融卡之一般功能包含存款、提款、轉帳、繳稅(費)、密碼變更與查詢餘額。立約人如另需要信用卡、現金卡或國際提款之功能,應另行簽訂信用卡、現金卡或國際提款作業契約。立約人於辦妥開戶及填具本約定書後,即可領取金融卡及密碼函,並辦理啟用登錄手續。惟若立約人自申請日起算逾 6 個月未領取者, 貴行得將金融卡及密碼函逕行作廢。

To open a NTD deposit account (excluding deposits made by completing a deposit slip) which is not a joint account as a natural person, the Applicant may bring his/her original seal and ID card to any branch of the Bank to apply for a debit card. Each deposit account is limited to applying for one card. The Applicant may designate any accounts to be connected to the debit card. The basic functions of a debit card include deposit, withdrawal, transfer, tax (regular) payment, PIN change, and balance inquiry. The Applicant shall enter into a credit card, cash card or international withdrawal agreement separately to use such functions. Once the account is opened and the Agreement is completed, the

Applicant may receive the debit card and a PIN slip and then complete the activation process. However, where the Applicant fails to receive the card for over 6 months from the application date, the Bank may cancel the debit card and PIN slip.

持卡人於金融卡指定商店進行消費扣款交易,經使用金融卡並輸入約定密碼後,視為啟用消費扣款服務功能以完成交易。

Where the cardholder uses the debit card for purchase payments by entering the agreed PIN at designated stores, this shall be deemed that the purchase payment function is activated to complete the transaction.

2. 出借、轉讓或質押之禁止

Prohibition on lending, transfer or pledge

金融卡僅供立約人本人使用,不得出借、轉讓或質借他人,如有私相授受等情事,概由立約人自行負責。

The debit card shall be only used by the Applicant and shall not be lent, transferred or pledge to others. Where there is any of such circumstances under the table, the Applicant shall take full responsibility.

3. 密碼變更

Change of PIN

金融卡及其密碼由 貴行製作,立約人持身分證明文件及原留印鑑親自領取或另約定郵寄方式送達,自申請日起算逾二個星期未領取金融卡者,需重新辦理啟用登錄手續。立約人應另行設定密碼並牢記之,如立約人欲變更密碼,得利用自動化服務設備或其他設備自行變更,其次數不受限制。金融卡切勿摺疊、磨損或觸及磁性物體而使卡片失效。

Since the debit card and the PIN thereof are prepared by the Bank, the Applicant may bring his/her ID certificates and original seal to the Bank to receive the debit card and PIN slip by himself/herself or the debit card and PIN slip may be served on the Applicant by mail as agreed. Where the Applicant fails to receive the debit card for more than 2 weeks from the application date, the activation process shall be completed again. The Applicant shall set a separate PIN and keep it in mind. The Applicant may change the PIN using automated service equipment or other equipment and the number of times the Applicant may change the PIN is not limited. Never fold up, damage or have magnetic objects touch the debit card to avoid failure of the card.

4. 密碼使用錯誤次數及卡片留置、鎖卡之處理

Handling of incorrect PIN entries, card retention, or locked cards

為保障立約人之權益防範他人冒領存款,立約人使用 IC 金融卡進行交易,如輸入密碼錯誤連續達三次、忘記取回金融卡或其他原因導致鎖卡或留置時,使用已掛失之金融卡進行交易或其他原因之情形, 貴行即經由自動櫃員機對 IC 金融卡之密碼鎖定。除另有約定外,立約人應親持身分證明文件及原留印鑑至原開戶行或存款行辦理解鎖,或自留置之次日起算 14 個營業日內至 貴行取回或換發新卡,逾期末領回, 貴行得將金融卡註銷。

To prevent others from misusing a card to withdraw deposits in order to protect the Applicant's rights and interests, during transactions made by using a IC debit card, where the Applicant enters the wrong PIN three consecutive times, forgets to take the card from the machine, or the card is locked or retained for other reasons, or the debit card is used for transactions or other matters after the loss thereof has been reported, the Bank will lock the PIN of the IC debit card through the ATM machine. Unless otherwise agreed, the Applicant shall go to the account opening branch or the deposit branch in person with his/her ID certificates and original seal to unlock the PIN or go to the Bank to take back the card or receive a new card within 14 business days from the day following the retention. Where the debit card is not taken back within such period, the Bank may cancel the card.

5. 契約終止或暫停提供金融卡功能

Agreement termination or suspension of the debit card

立約人得隨時終止本契約或暫停提供金融卡功能,但應親自或以書面委託代理人至 貴行營業場所辦理(但銀行明知其無代理權時,不在此限),除金融卡遺失外,並應將金融卡繳還 貴行。金融卡之所有權為 貴行所有, 貴行有權決定卡片之發放,如立約人金融卡遭偽、變造或作為洗錢、詐欺等不法之用途、存款人之帳戶經依法令規定列為暫停給付、警示或衍生管制帳戶,立約人違反法令規定、損及存款行權益或有其他不法行為或違反本約定事項之條款或有關之業務規定, 貴行得將卡片收回或暫停卡片使用,倘可歸責於立約人之事由致 貴行受有損害,立約人應負責賠償。

The Applicant may terminate the Agreement or suspend the debit card at any time. However, the Applicant shall carry out the termination or suspension at the premises of the Bank in person or by appointing an agent in writing (this shall not apply in the event that the Bank knew that the agent had no authority). The debit card shall be returned to the Bank unless the card is lost. The ownership of the debit card belongs to the Bank, and the Bank is entitled to decide

whether to grant the card. For example, when the debit card of the Applicant is forged, altered or used for any illegal purposes such as money laundering or fraud, or the account of the Applicant is listed as a payment-suspended account, watch-listed account or derivative watch-listed account pursuant to laws, or the Applicant violates laws and regulations, damages the rights and interests of the deposit branch, commits crime, or violates the provisions under the provision or the related business regulations, the Bank may withdraw the card or suspend the use of the card. Where there is any event attributable to the Applicant that causes damages to the Bank, the Applicant shall take responsibility for such damages.

6. 立約人因結清帳戶或不願再繼續使用金融卡時，應將卡片繳還，實行註銷。申請共用金融卡者，其原始申請帳戶註銷時，連帶帳戶之金融卡亦應同時繳還註銷。

Where the Applicant closes the account or is not willing to use the debit card, the card shall be returned to the Bank for cancellation. For a debit card to which other accounts are connected, where the original account of the debit card is canceled, the connection of such debit card to such accounts shall be canceled.

7. 金融卡遺失、滅失、被竊或其他喪失占有
Loss, destruction, theft or loss of possession of the debit card

立約人應妥善保管金融卡，如有密碼遺忘、遺失、滅失、被竊、或其他喪失占有等情形時，立約人得向任一營業單位臨櫃辦理掛失手續(或先以電話/網路銀行辦理暫時掛失後，於營業時間臨櫃辦理正式手續)並申請換發新卡，並依 貴行規定繳付有關費用。前項約定方式，應以立約人安全、便利方式辦理。未辦理掛失手續前而遭冒用， 貴行已經付款者，視為對立約人已為給付。但 貴行或其他自動化服務設備所屬金融機構對資訊系統之控管有未盡善良管理人注意義務，或有其他可歸責之事由，致立約人密碼被冒用或盜用者，仍應由 貴行負責。

The Applicant shall properly keep the debit card. Where the PIN is forgotten, or the card is lost, destroyed, stolen or the possession thereof is lost, the Applicant may report the loss to any business unit of the Bank over the counter (or report a temporary loss using the phone/online banking service first and then carry out the formal procedure over the counter during the business hours), apply for reissuing the card, and pay relevant expenses according to the Bank's regulations. The Applicant may use any of the methods agreed in the preceding paragraph that is the most safe and convenient therefor. Where the debit card is misused prior to a loss report procedure and the Bank has made the payment, such payment shall be deemed to have been made to the Applicant. However, the Bank shall take responsibility for the misuse or theft of the Applicant's PIN resulting from the failure of the Bank or other financial institutions setting up automated service equipment to fulfill the duty of care of a good administrator or other attributable events.

8. 複製或改製之禁止

Prohibition on reproduction or alteration

立約人如有複製或改製 貴行金融卡之行為，一經發覺， 貴行得報請有關機關追究其偽造、變造或行使之刑責，並賠償 貴行因而招致之損失。

Where it is found that the Applicant has reproduced or altered any debit card issued by the Bank, the Bank may make a report to the relevant authorities to have the Applicant be held accountable for such counterfeit, alteration and the use of a forged or altered card, and the Applicant shall compensate the Bank for damages incurred thereby as a result thereof.

9. 提款及轉帳金額限制

Withdrawal and transfer limits

- 9.1 立約人使用金融卡在 貴行自動服務設備提款時，其上限如下：

The upper limit of withdrawals with the automated service equipment of the Bank using the debit card by the Applicant is as follows:

- 9.1.1 依機種之不同，每次最高限額為新臺幣(以下同)參萬元或伍萬元。

Depending on the type of ATM, the maximum is NT\$30,000 or NT\$50,000 per transaction.

- 9.1.2 每日最高限額為壹拾伍萬元。

The daily upper limit of withdrawals shall be NTD 150,000.

立約人於約定自行帳戶轉帳時，其上限如下：

The upper limit of intrabank transfer between designated accounts by the Applicant is as follows:

- 9.1.3 每次最高限額為貳佰萬元(約定轉入本人自行帳戶則無轉帳金額上限)。

The upper limit of each transfer shall be NTD

2,000,000. (There is no upper limit of intrabank transfer to the Applicant's own designated account(s) in the Bank).

- 9.1.4 每日最高限額為參佰萬元(約定轉入本人自行帳戶則無轉帳金額上限)。

The daily upper limit of transfer shall be NTD 3,000,000. (There is no upper limit of intrabank transfer to the Applicant's own designated account(s) in the Bank).

立約人於約定跨行帳戶轉帳時，其上限如下：

The upper limit of interbank transfer between designated accounts by the Applicant is as follows:

- 9.1.5 每次最高限額為貳佰萬元。

The upper limit of each transfer shall be NTD 2,000,000.

- 9.1.6 每日最高限額為參佰萬元。

The daily upper limit of transfer shall be NTD 3,000,000.

其他：存款人於非約定帳戶轉帳時，其上限如下：

Others: The upper limit of transfer to non-designated accounts by the depositor is as follows:

- 9.1.7 每次最高限額為參萬元。

The upper limit of each transfer shall be NTD 30,000.

- 9.1.8 每日最高限額為參萬元。

The daily upper limit of transfer shall be NTD 30,000.

- 9.2 立約人使用金融卡在參加金融資訊系統跨行連線金融單位設置之自動化服務設備提款時，其上限如下：

The upper limit of withdrawals using the debit card by the Applicant with the automated service equipment set up by financial institutions participating in the interbank connection of financial information system is as follows:

- 9.2.1 每次最高限額為貳萬元。

The upper limit of each withdrawal shall be NTD 20,000.

- 9.2.2 每日最高限額為壹拾伍萬元。

The daily upper limit of withdrawals shall be NTD 150,000.

立約人於約定帳戶轉帳時，其上限如下：

The upper limit of transfer to designated accounts by the Applicant is as follows:

- 9.2.3 每次最高限額為貳佰萬元。

The upper limit of each transfer shall be NTD 2,000,000.

- 9.2.4 每日最高限額為參佰萬元。

The daily upper limit of transfer shall be NTD 3,000,000.

其他：存款人於非約定帳戶轉帳時，其上限如下：

Others: The upper limit of transfer to non-designated accounts by the depositor is as follows:

- 9.2.5 每次最高限額為參萬元。

The upper limit of each transfer shall be NTD 30,000.

- 9.2.6 每日最高限額為參萬元。

The daily upper limit of transfer shall be NTD 30,000.

- 9.3 無摺交易不限次數及累計金額，皆無須補登存摺，即可繼續使用，但 9.1 及 9.2 最高限額的規定，每次轉帳次數、無摺交易次數等， 貴行得視需要隨時調整，但 貴行應於調整 5 日前，以顯著方式於 貴行營業場所及網站公開揭示。

For transactions without passbooks, the number of times is not limited and the amount is not accumulated. It is not required to update the passbook upon each transaction without passbooks and the next transaction may be made. However, the Bank may adjust the upper limits referred to in Paragraphs 1 and 2 of Article 9, the number of times for transfer and for transactions without passbooks as needed. The Bank shall announce such adjustment openly and visibly at the premises and website thereof 5 days prior to the adjustment.

10. 立約人使用金融卡交易，其紀錄在未經補登於存摺前，如存款餘額與貴行帳上餘額不符時，概以 貴行餘額為準，但立約人能證明者不在此限。

Where the deposit balance is inconsistent with the balance stated in the Bank's account book before the Applicant's debit card transactions are entered into the passbook, the latter shall prevail. However, the same shall not apply where the Applicant can prove that the balance of the account is consistent with that stated in the Bank's account book.

11. 立約人得在貼有「金融資訊系統跨行業務徽章」之其他金融機構所設立之自動化服務機器提款及轉帳，其交易得依「財金資訊股份有限公司」之規定酌收手續費。

The Applicant may make withdrawals and transfer on any automated service machine with the "Financial Information System Interbank Business Logo" set up by other financial institutions, and a service fee may be charged for such transactions in accordance with the regulations of the "Financial Information Service Co., Ltd."

12. 自動櫃員機如因停電或故障致無法操作而營業單位端未系統未故障時，立約人得於櫃台營業時間內持卡片至任一營業單位，依據「自動櫃員機業務處理辦法」有關機器故障規定辦理，但如「貴行電腦設備故障時則暫停受理」。

In the event that ATMs are not available due to a power outage or failure and there is no malfunction of the business units' back-end systems, the Applicant may go to any of the business units with his/her card during the business hours of the counter to carry out relevant procedures according to the machine failure regulations specified in the Bank's "Regulations for Handling ATM Business." However, in case of a computer malfunction at the Bank, the procedures will be suspended.

13. 本行或跨行交易之行為效力

Validity of intrabank or interbank transactions

立約人如以金融卡及密碼於「貴行或參加金融資訊系統跨行連線之金融單位」之自動化服務設備或其他設備進行交易時，其交易與憑摺印鑑所為之交易行為具有同等之效力。

Where the Applicant conducts transactions using his/her debit card and PIN with the automated service equipment or other equipment of the Bank or financial institutions participating in the interbank connection of financial information system, such transactions shall have equal validity as the transactions conducted with the passbook and seal.

14. 存款金額之限制

Deposit limit

- 14.1 立約人使用金融卡在「貴行自動服務設備存款時」，應遵循以下原則：

The Applicant shall follow the following principles when using the debit card to make deposits with the automated service equipment of the Bank:

- 14.1.1 立約人使用金融卡帳戶或約定轉入帳戶存款時，其上限如下：

The upper limit of deposits in debit card accounts or designated accounts by the Applicant is as follows:

- 14.1.1.1 每次最高限額為貳佰張鈔券。

The maximum number of notes for each deposit shall be 200.

- 14.1.1.2 每日最高限額為新臺幣伍拾萬(不含)元。

The daily upper limit of deposits shall be NTD 500,000 (exclusive).

- 14.1.2 立約人使用非金融卡帳戶存款時，其上限如下：

The upper limit of deposits in non-debit card accounts by the Applicant is as follows:

- 14.1.2.1 每次最高限額為新臺幣參萬元。

The upper limit of each deposit shall be NTD 30,000.

- 14.1.2.2 每日最高限額為新臺幣參萬元。

The daily upper limit of deposits shall be NTD 30,000.

- 14.2 立約人使用金融卡在參加金融資訊系統跨行連線金融單位設置之自動化服務設備存款時，應遵循以下原則：

The Applicant shall follow the following principles when using the debit card to make deposits with the automated service equipment set up by financial institutions participating in the interbank connection of financial information system:

- 14.2.1 立約人使用金融卡帳戶存款時，其上限如下：

The upper limit of deposits in debit card accounts by the Applicant is as follows:

- 14.2.1.1 每次最高限額為貳佰張鈔券。

The maximum number of notes for each deposit shall be 200.

- 14.2.1.2 每日最高限額為新臺幣伍拾萬(不含)元。

The daily upper limit of deposits shall be NTD 500,000 (exclusive).

- 14.2.2 立約人使用非金融卡帳戶存款時，其上限如下：

The upper limit of deposits in non-debit card accounts by the Applicant is as follows:

- 14.2.2.1 每次最高限額為新臺幣參萬元。

The upper limit of each deposit shall be NTD 30,000.

- 14.2.2.2 每日最高限額為新臺幣參萬元。

The daily upper limit of deposits shall be NTD 30,000.

15. 費用計收、調整及揭示

Calculation, adjustment and disclosure of fees

- 15.1 立約人使用金融卡各項交易或服務類應繳交手續費分述如下：

Debit card transaction handling fees or service fees payable to the Applicant are described respectively as follows:

- 15.1.1 交易手續費：

Transaction handling fees:

- 15.1.1.1 國內跨行提領現金，每次應繳交手續費新臺幣 5 元。

The handling fee for each domestic interbank withdrawal in cash shall be NTD 5.

- 15.1.1.2 國內跨行轉帳：

Domestic interbank transfer:

- 15.1.1.2.1 金額為新臺幣 500 元(含)以下者：每帳戶每日第一筆免收手續費。

Transfer of less than NTD 500 (included): A handling fee is not required for the first transfer of each account on each day.

- 15.1.1.2.2 金額介於新臺幣 501 至 1,000 元(含)，或金額為新臺幣 500 元(含)以下但超過當日優惠次數者：每筆應繳交手續費新臺幣 10 元。

Transfer of NTD 501 to NTD 1,000 (included), or transfers of less than NTD 500 (included) and the fee exemption on that day was used: The handling fee for each transfer shall be NTD 10.

- 15.1.1.2.3 金額超過新臺幣 1,001 元者：每筆應繳交手續費新臺幣 15 元。

Transfers of over NTD 1,001: The handling fee for each transfer shall be NTD 15.

- 15.1.2 服務費用類：

Service fees:

- 15.1.2.1 金融卡解鎖於當月第一次不收取費用，當月第二次(含以上)每次收取新臺幣 20 元。

A service fee is not required for unlocking the debit card for the first time in that month, and starting from the second unlocking in that month, the service fee for each unlocking shall be NTD 20.

- 15.1.2.2 掛失補發或換發新卡，每張收取新臺幣 100 元。

The service fee for reissuing a new card upon a loss report shall be NTD 100.

- 15.1.3 以上費用雙方同意得以自立約人或他人帳戶扣繳或現金方式繳納。前述交易手續費，貴行應以顯著方式於營業場所及網站公開揭示，交易手續費及服務費用如有調整或變更者，亦同。

Both parties agree that the aforesaid fees may be deducted from the Applicant's or another person's account or paid in cash. The Bank shall disclose the aforementioned transaction handling fees openly and visibly at the premises and website thereof. The same shall apply to any adjustment or change of the transaction handling fees and service fees.

- 15.2 金融卡解鎖或補/換發新卡，非經「貴行證明金融卡須解鎖或補/換發係因可歸責於立約人之事由所致者」，不收取費用。立約人因卡片須解鎖或補/換發，而發生損害者，貴行應負賠償責任，但「貴行證明其就卡片須解鎖或補/換發係不可歸責者」，不在此限。

A fee is not required for unlocking a debit card or reissuing a new card unless the Bank demonstrates that the event resulting in the circumstance where the debit card needs to be unlocked or reissued is attributable to the Applicant. The Bank shall take responsibility for the damages incurred by the Applicant as a result of the circumstance where the debit card needs to be unlocked or reissued unless the Bank demonstrates that the cause of such circumstance is not attributable thereto.

16. 轉帳約定事項

Provisions for transfer

- 16.1 立約人使用金融卡操作轉帳交易，亦即提取帳戶內存款以轉帳方式存入指定之存款帳號，其取款係按無摺登錄方式辦理，與提示存摺並填具取款憑條加蓋留存印鑑之取款具同等效力。自動櫃員機於每筆取款轉帳交易完成後印製之「交易記錄」，列有取款金額及該項金額指定轉入之存款帳號，供立約人當場核對。

The Applicant may use the debit card to conduct a transfer transaction, which allows him/her to withdraw and transfer the deposit in his/her account to the designated deposit account. Such withdrawal is made

without being recorded on the passbook and shall have equal validity as the withdrawal made by presenting the passbook and completing a withdrawal slip to which the original seal is affixed. A piece of "transaction receipt" printed by an ATM after each withdrawal and transfer is completed details the amount of the withdrawal and the designated deposit account to which the amount is transferred, allowing the Applicant to check the information on the spot.

另每筆轉帳金額超過新臺幣壹萬(含)元以上時,貴行將以簡訊或 E-Mail 方式進行通知。

Where the amount of a transfer exceeds NTD 10,000 (included), the Bank will send a notice via SMS or e-mail.

16.2 立約人轉帳錯誤, 貴行協助事項

The Bank's assistance with the Applicant's incorrect transfers

立約人每次使用金融卡操作轉入之金融機構代號、存款帳號及金額,係經立約人核對確認無誤,倘因立約人操作轉入之金融機構代號、存款帳號及金額錯誤,致轉入他人帳戶或轉錯金額時,概與貴行無關,惟立約人得通知貴行,貴行應依據相關法令提供該筆之交易明細及相關資料,並協助通知被轉入行處理及回報處理情形。

For each transfer made by using the debit card, the financial institution code, deposit account and amount entered by the Applicant to transfer the amount to the deposit account shall be checked to be correct by the Applicant. Where there is any error in the financial institution code, deposit account and amount, resulting in a transfer to the account of another person or transfer of an incorrect amount, the Bank shall have no responsibility therefor. The Applicant may give a notice to the Bank and the Bank shall provide the details of such transaction and relevant information in accordance with the related laws and regulations and assist the Applicant in issuing a notice to the bank to which the amount is transferred in order to handle the circumstance and reporting the handling progress.

16.3 立約人每次使用金融卡操作轉入之存款帳號如為貴行聯行或日後擴及同業帳號時,願依貴行或金融資訊中心之規定繳納手續費,並同意貴行逕自立約人之帳戶扣繳之。Where the deposit account to which the Applicant uses the debit card to transfer an amount in each transfer is an intrabank account or an account of another bank, the Applicant is willing to pay the handling fee in accordance with the regulations of the Bank or financial information center and agrees that the Bank may deduct the handling fee from the Applicant's account.

16.4 存摺補登

Passbook update

立約人使用金融卡辦理轉帳交易,其紀錄在未經補登於存摺前,如存摺餘額與貴行帳上餘額不符時,概以貴行帳上餘額為準,但立約人能證明者不在此限。且立約人無摺轉帳交易(含轉入、轉出)次數連同無摺現金交易(含存、提款)次數累計達二十四次,貴行即逕予濃縮累計一次,並於補登時,將濃縮累計後之結果記入存摺,但前項無摺交易次數,貴行得視實際需要隨時調整,但應以顯著方式,於營業場所公布之。

Where the deposit balance is inconsistent with the balance stated in the Bank's account book before the Applicant's debit card transfer transactions are entered into the passbook, the latter shall prevail. However, the same shall not apply where the Applicant can prove that the balance of the account is consistent with that stated in the Bank's account book. Where the accumulated number of times of the Applicant's transfer transactions without passbooks (including inward and outward transfers) together with cash transactions without passbooks (including deposits and withdrawals) reaches 24, the Bank will consolidate all such transactions into one transaction and enter the consolidated result into the passbook. However, the Bank may adjust the aforesaid number of times of transactions without passbooks as needed and shall disclose such adjustment visibly at the premises thereof.

16.5 交易時點之認定

Determination of transaction time

立約人於使用金融卡辦理轉帳入戶交易時,帳務劃分點以財金資訊股份有限公司清算時間為準。超逾帳務劃分點暨非營業日之交易,均歸屬次一營業日之帳務處理。交易是否係逾時交易,以貴行接獲檔案或資料之時間為準。

The cut-off time for inward transfer transactions made by using the debit card by the Applicant shall be the settlement time of Financial Information Service Co., Ltd. Transactions made after the cut-off time and on non-business days shall be treated as the transactions on the following business day. The determination of whether a

transaction is made after the cut-off time shall be made depending on the time at which the Bank receives the file or data.

16.6 貴行申訴專線:

The Bank's customer complaint hotline:

16.6.1 免付費服務專線: 0800-213-198 (營業日早上七時至下午九時)

Free service hotline: 0800-213-198 (during the Bank's business days from 7 a.m. to 9 p.m.)

16.6.2 傳真: 02-8257-1800

Fax: 02-8257-1800

16.6.3 電子信箱(E-mail): service@feib.com.tw

E-mail address: service@feib.com.tw

16.7 外幣交易授權結匯

Authorization for foreign currency transaction settlement

立約人持金融卡進行外幣交易時,授權貴行為中華民國境內之結匯代理人,依中央銀行相關規定及雙方約定,辦理結匯手續。

The Applicant shall authorize the Bank to act as his/her settlement agent in the Republic of China to conduct the settlement procedure in accordance with the relevant regulations of the CBC and the agreements between both parties when using his/her debit card to make foreign currency transactions.

17. 晶片金融卡連結帳號

Accounts connected to a chip debit card

17.1 立約人申請一卡多帳戶金融卡時,應指定同一立約人項下其中一個帳號主帳號,並以「金融卡主帳號」之晶片卡密碼(6碼-12碼)作為該金融卡內所連結之存款帳號使用金融卡時之取款憑證。

When applying for a debit card to which multiple accounts can be connected to, the Applicant shall designate one of his/her accounts as the main account for the debit card and use the chip card PIN (6-12 digits) of the "main account" as a certificate for making withdrawals by using the debit card from the deposit accounts connected thereto.

17.2 若立約人指定以前於貴行開立之帳號為金融卡主帳號時,於本次開戶時即可約定連結設定,無須另蓋該帳號之印鑑為申請。

Where the Applicant designates an account opened with the Bank previously as the main account of the debit card, such account may be connected to the debit card as the main account in the current account opening procedure, and it is not necessary to affix the seal of such account to make a separate application.

17.3 立約人每一金融卡最多可約定7組「金融卡連結帳號」,即包含「金融卡主帳號」共可併存8組約定轉出帳號;「金融卡連結帳號」不提供國外ATM提領;若「金融卡主帳號」經立約人結清銷戶或註銷該金融卡時,該金融卡即不得再行使用且「金融卡連結帳號」之約定亦併同終止。註銷後擬再回復「金融卡連結帳號」一卡一帳號者,立約人同意依貴行手續費收費標準支付相關費用始得辦理。

The Applicant may designate at most seven "connected accounts" for each debit card. In other words, at most eight designated outward accounts, including the "main account," can be connected to a debit card. The overseas ATM withdrawal service is not available for the "connected accounts." Where the "main account" of a debit card is closed or canceled by the Applicant, the debit card shall not be used anymore and the agreement for the "connected accounts" of the debit card shall be terminated. The Applicant agrees to pay relevant fees for applying for a debit card for each of the "connected accounts" after the cancellation in accordance with the Bank's service fee charging standard.

18. Smart Pay 消費扣款功能

Smart Pay function

指立約人向實體或虛擬之特約商店進行物品、勞務或其他交易時,使用貴行核發之金融卡及立約人設定之密碼,委託貴行透過金資系統直接由立約人金融卡之指定帳戶即時扣款,轉入收單機構或特約商店帳戶之功能,包括消費扣款(固定及變動費率)、沖正、退款、預先授權及授權完成等交易。

Smart Pay refers to a function with which the Applicant may use his/her debit card issued by the Bank and the PIN set on his/her own to entrust the Bank to promptly deduct the amount for purchasing products or services from or making other transactions with physical or virtual merchants directly from the Applicant's designated debit card account through the financial information system and transfer such amount to the account of an acquiring institution or the merchant. Smart Pay transactions include purchase payment (fixed rate and

floating rate), reversal, refund, pre-authorization, and authorization completion.

18.1 名詞定義

Definition of terminology

18.1.1 收單機構：指與特約商店約定提供立約人消費扣款事宜之金融機構。

Acquiring institution: refers to a financial institution that has an agreement with a merchant to handle purchase payments from the Applicant.

18.1.2 特約商店：指提供物品、勞務或其他交易經收單機構簽約，受理持卡人以金融卡繳付消費款。

Merchant: refers to a store that has entered into an agreement with an acquiring institution to accept debit card payments made by a cardholder for purchasing products or services therefrom or making other transactions therewith.

18.1.3 交易記錄：指立約人憑金融卡消費扣款時之單據或電子訊息。

Transaction receipt: refers to a receipt or electronic message printed or sent after the Applicant makes purchase payments using his/her debit card.

18.2 刷卡消費使用限額：

Debit card spending limit:

18.2.1 每次最高限額為新臺幣 10 萬元。

The upper limit for each transaction shall be NTD 100,000.

18.2.2 每日最高限額為新臺幣 10 萬元。

The daily upper spending limit shall be NTD 100,000.

18.3 疑義帳款處理：

Handling of questions about accounts:

立約人對於 Smart Pay 消費扣款之帳款有疑義時，得自交易日起一個月內，向貴行請求複查，逾期視為無異議。立約人經複查，對貴行處理仍有異議時，消費扣款之帳款交易得自交易日起二個月內，逕向財金資訊股份有限公司規約執行委員會申請調查及協調，逾期不得再提出。立約人願遵守財金資訊股份有限公司規約執行委員會之協調結論，並將該結論視為本約定書內容之一部分。

Where there is any question about any payments made using the Smart Pay function, the Applicant may request the Bank for a review of such payments within one month from the transaction date, otherwise it shall be deemed that there is no question about the payments. Where there is still any question about the Bank's handling after the review, the Applicant may apply to the rule implementation committee of Financial Information Service Co., Ltd. for investigation and coordination within two months from the transaction date, otherwise such application shall not be filed. The Applicant is willing to be subject to the coordination result of the rule implementation committee of Financial Information Service Co., Ltd. and deem the result to be a part of the Agreement.

18.4 卡片掛失/補發手續費：

Service fee for loss report/reissuance of cards:

參閱「臺幣存匯服務收費標準表」中之「金融卡 / 晶片金融卡掛失補發」費用。

Refer to the fees specified in the "Loss Report/Reissuance of Debit Cards/Chip Debit Cards" in the "Service Fee Charging Standard for NTD Deposits and Remittances."

18.5 調閱簽單手續費：

Service fee for retrieval of transaction receipts:

無。

None.

19. 國內提領外幣

Domestic withdrawal of foreign currencies

立約人須為成年人且領有國民身分證或外僑居留證之個人得使用貴行金融卡領取外幣，且所領取之外幣金額按交易當時貴行掛牌外幣現鈔賣出匯率折合新臺幣金額扣帳(手續費比照「15.費用計收、調整及揭示」之規定)。

The Applicant must be an adult and a bearer of national identification card or an alien resident certificate in order to use the debit card to withdraw foreign currencies. The amount of foreign currencies withdrawn shall be converted into NTD at the posted spot rate for foreign currency selling in cash for debiting the account of the Applicant (the service charge shall be based on Rules of [15. Calculation, adjustment and disclosure of fees]).

20. 附加國際使用功能

Additional international features

20.1 立約人以金融卡於國外取款時，匯兌標準依立約人提領之當地貨幣金額，以萬事達國際組織提供之外幣與新臺幣交叉匯率換算成等值之新臺幣，加計手續費(新臺幣

70 元及交易金額的 1.1%)。於國外自動櫃員機進行餘額查詢及其他異常交易時(即非歸咎於國際卡組織及貴行之失敗交易)，每筆收取新臺幣 20 元，由貴行即時於立約人申請帳號內扣收。

For overseas withdrawals made by using the Applicant's debit card, the amount of the local currency withdrawn by the Applicant shall be converted into NTD at the cross rate between the foreign currency and the NT dollar provided by MasterCard International plus a service fee (of NTD 70 plus 1.1% of the transaction amount). The service fee for each balance inquiry and any unusual transaction (i.e. failed transactions due to reasons that are not attributable to international credit card associations or the Bank) made through an overseas ATM shall be NTD 20 and shall be immediately deducted from the Applicant's account.

20.2 於日本 ATM 使用晶片金融卡進行跨國提款功能，同意按提領日圓金額之 0.8% 加計 150 日圓計收手續費(最低收取手續費為 390 日圓)，依臺灣銀行(結算代理銀行)「現金賣出匯率(每營業日(D-1)14:30 決定次一營業日(D-1)15:30 ~ (D)15:30 匯率)」換算新臺幣後授權貴行自存款帳戶內扣除(自 112 年 12 月 01 日起停止本功能)。於日本特約商店進行消費扣款則不收手續費。

For overseas withdrawals made by using a chip debit card through ATMs in Japan, the Applicant agrees to pay a service fee of 0.8% of the amount of JPY withdrawn plus JPY 150 (at least JPY 390 in total) and authorize the Bank to deduct the withdrawn amount of JPY that shall be converted into NTD at the "cash selling rate (from (D-1) 15:30 on each business day to (D)15:30 on the following business day, which is determined at (D-1)14:30 on each business day)" of the Bank of Taiwan (settlement agent) together with the service fee from the Applicant's deposit account(This function will be cancelled from 1 December 2023). A service fee is not required for purchase payments made at merchants in Japan.

20.3 於港、澳地區 ATM 使用晶片金融卡進行跨國提款功能，同意按提領金額依臺灣銀行(結算代理銀行)「現金賣出匯率(每營業日(D-1)14:30 決定次一營業日(D-1)15:30 ~ (D)15:30 匯率)減碼千分之一」換算新臺幣並加計新臺幣 100 元手續費後授權貴行自存款帳戶內扣除。

For overseas withdrawals made by using a chip debit card through ATMs in Hong Kong and Macao, the Applicant agrees that the withdrawn amount shall be converted into NTD at the Bank of Taiwan's (settlement agent) "cash selling rate (from (D-1) 15:30 on each business day to (D)15:30 on the following business day, which is determined at (D-1)14:30 on each business day) reduced by 0.1%" and authorizes the Bank to deduct the converted amount together with a service fee of NTD 100 from the Applicant's deposit account.

20.4 立約人使用金融卡國內、外提款時，提款金額每日(以國內之日曆日為準)交易金額累計最高以新臺幣壹拾伍萬元為限。

For domestic or overseas withdrawals made by using the Applicant's debit card, the accumulated withdrawal amount per day (calendar day) shall be limited to NTD 150,000.

20.5 立約人使用金融卡於國外提領現金時，應自行核算並控制央行所准之外匯額度。另依據相關外匯法令、中央銀行相關規定及與貴行合作之國際組織雙方約定由貴行代本存戶辦理本項之結匯申報。

The Applicant shall be responsible for calculating and controlling the amount of cash withdrawn using his/her debit card overseas within the limit allowed by the CBC. According to the relevant foreign exchange laws and regulations, the regulations of the CBC and international organizations collaborating with the Bank, and the agreements between the Bank and the Applicant, the Bank shall make a declaration of foreign exchange settlement for such transaction on behalf of the Applicant.

20.6 立約人至國外自動化服務機器提款時，每筆交易金額之限制悉依提供自動化服務機器之代理金融機構約定，及貴行與立約人之約定辦理。

Where the Applicant makes withdrawals through an ATM overseas, the limit for the amount of each transaction shall be specified by the financial institution setting up the ATM and in accordance with the agreement between the Bank and the Applicant.

20.7 為保障立約人之權益，防範他人冒領存款，立約人於國內、外自動化服務機器密碼操作錯誤之紀錄達四次或使用業已掛失之卡片，即經由自動化服務機器將卡片沒收；若於國外自動化服務機器使用遭沒收時，則無法退還立約人，立約人需親至貴行任一營業單位辦理重新申請。

To prevent others from falsely withdrawing deposits in order to protect the Applicant's rights and interests, where the Applicant enters a wrong PIN four times or uses a card for which a loss report has been submitted at a domestic or overseas ATM, the card will be retained by the ATM. Where the card is retained by the overseas ATM, it cannot be returned to the Applicant, and the Applicant must go to any business unit of the Bank in person for reissuance.

- 20.8 立約人如欲使用金融卡國外提款功能，應向 貴行提出申請。惟基於主管機關對於外匯管制之限制，立約人須年滿十八歲始得啟用金融卡國外提款功能。
If the Applicant wants to use the overseas cash withdrawal function with the debit card, the Applicant shall submit the application to the Bank. However, due to the restrictions on foreign exchange control by the competent authority, the Applicant must be at least 18 years old to activate the function.
- 20.9 立約人辦理本功能之提款金額限制及手續費標準等，概由 貴行訂定，並得視實際需要調整，於 貴行營業場所公告後生效。
The limit of withdrawal amount and service fee related to the function that the Applicant applies for shall be determined by the Bank and may be adjusted depending on the actual circumstances. Such items shall become effective after being announced by the Bank at the premises thereof.

21. 本約定事項為立約人所簽訂之「金融卡、網路暨電話銀行服務申請書暨約定書」之一部份，其效力與該約定書同。

The Provisions constitutes a part of the "Debit Card and Telephone Banking/Online Banking Service Application and Agreement" executed by the Applicant and shall have equal validity as the Agreement.

22. 個人資料之使用

Use of personal data

立約人如因使用金融卡提款、轉帳、通匯、繳稅、繳費、消費扣款、金融帳戶查詢等跨行業務之服務，立約人瞭解並授權同意 貴行、往來金融機構、財團法人中小企業保證基金、財團法人海外信用保證基金、財金資訊股份有限公司(包括但不限於其建置之「約定轉入帳號及名單通報平台」及「金融阻詐防平台」)、台灣票據交換所、財團法人聯合信用卡處理中心、證券集中保管公司、受 貴行委託處理銀行往來事務之機構及其他銀行業務相關機構，依其營業登記項目或章程所定業務、防制洗錢及防制資助恐怖主義之需要等特定目的，得蒐集、處理、國際傳輸、利用及提供立約人之個人資料(包括但不限於身分證資訊、個人及帳戶有關之銀行紀錄、簿冊或交易往來、「被約定轉入帳號」及其「被設定為約定轉入帳號之次數」、帳戶狀態(如：警示帳戶、衍生管制帳戶、銷戶資訊等)或金融機構往來事項等資料)。貴行並得將上述個人資料透過財金資訊股份有限公司通報或照會相關金融機構及司法警察機關。貴行亦得於上述特定目的範圍內，自上述機構蒐集立約人之資料，並就所蒐集之資料為處理、國際傳遞及利用。該等資料於 貴行及上述機構蒐集、處理、國際傳遞及利用之期限，立約人同意為各該機構經主管機關核准該等資料檔案之保存期限。貴行非經立約人同意或依其他法令規定，不得將其個人資料提供予上述機構以外之第三人利用。

If the Applicant uses a debit card to withdraw the money, transfer the money, make remittance, pay the tax, pay the fee, debit the consumption, inquire about the bank account and other cross-bank services, the Applicant understands and agrees that the Bank, the financial institutions related to the transactions, Small & Medium Enterprise Credit Guarantee Fund of Taiwan, Overseas Credit Guarantee Fund of Taiwan, Financial Information Service Co., Ltd.(including but not limited to the "Designated Account Reporting Platform" and "Financial Anti Fraud Platform" it created), Taiwan Clearing House, National Credit Card Center of R.O.C., Taiwan Depository and Clearing Corporation, other institutions commissioned to perform services, and other banking related institutions, based on the registered business items or the business needs stipulated in the Articles of Incorporation, prevention of fraud, prevention of money laundering, prevention the financing of terrorism, and other specific purposes, may collect, process, transmit internationally, use, and provide personal information on the Applicant (including but not limited to identity information, personal and account-related bank records, books or transaction information, "designated payee account," "the number of arranged transactions to designated payee account," account status (e.g. Watch-listed account, Derivative Watch-listed Account, Account closing information), or transactions with financial institutions). The Bank may also report or make inquiries regarding the above-mentioned personal information to

relevant financial institutions and judicial police authorities through Financial Information Service Co., Ltd.. Furthermore, for the above-mentioned specific purposes, the Bank may collect the Applicant's personal information from the above-mentioned institutions and may process, internationally transmit, and use such information accordingly. The Applicant agrees that the period that the Bank and the above-mentioned institutions may collect, process transmit internationally and use such information may be the period for each of the institutions approved by the competent authority to retain such information and files. The Bank shall not provide personal data to any third party other than the above institutions without the consent of the Applicant or otherwise in accordance with the law.

23. 如立約人申請 Combo 卡，其他約定事項，請另參閱 New Century Combo 卡相關規定。
Where the Applicant applies for a Combo card, please refer to the regulations related to the New Century Combo card for other provisions.

24. 管轄法院

Court of jurisdiction

本約定事項發生爭議時，立約人與 貴行合意以本存款開戶之貴行分支機構所在地之法院或臺灣臺北地方法院為第一審管轄法院，但不得排除消費者保護法第四十七條或民事訴訟法第四百三十六條之九規定小額訴訟管轄法院之適用。

Where there is any dispute over the Provisions, the Applicant and the Bank agree that the district court of the area where the Bank's branch the Deposit Account was opened at is located or the Taiwan Taipei District Court shall serve as the court of jurisdiction for the first instance. However, the application of Article 47 of Consumer Protection Act or Paragraph 2, Article 28 or Article 436-9 of the Code of Civil Procedure on small claim court may not be excluded.

25. 文書之送達

Delivery of correspondence

立約人同意以本契約所載之地址為相關文書之送達處所。倘立約人之地址變更，立約人應即以書面或其他約定方式通知存款行，並同意改依變更後之地址為送達處所；如主約人未以書面或依約定方式通知變更地址時，貴行仍以本契約所載之地址或最後通知存款人之地址為送達處所，於通知發出後，經通常之郵遞期間即推定為已送達。

The Applicant agrees that the address stated in the Agreement shall be the mailing address for delivery of relevant correspondence. The Applicant shall promptly notify the Bank of address change in writing or in another way as agreed and agree that the changed address shall be the mailing address for delivery of correspondence. If the Applicant does not notify the Bank of address change in writing or in another way as agreed, the address shown in the Agreement or the address last notified by the depositor shall be the address where the Bank will send correspondence. Once correspondence is sent, it shall be deemed delivered after a normal delivery period.

26. 其他約定事項

Other provisions

本約款若有未盡事宜，依活期(儲蓄)存款契約辦理。
Matters not specified in the Provisions shall be undertaken in accordance with the agreement for demand (savings) deposit.

27. 契約之交付

Delivery of the Agreement

本契約一式貳份，由 貴行與立約人雙方各執壹份，以資信守。
The Agreement is executed in two counterparts, to be held each by the Bank and the Applicant for compliance.

玖、電話銀行服務特別約定事項

Special Provisions for Telephone Banking Service

- 「電話銀行」服務包括「電話語音傳真」及「電話理財」服務，立約人辦妥申請手續後，得利用「電話語音傳真」之電話密碼變更服務同時啟用「電話語音傳真」及「電話理財」服務。
The "telephone banking" service includes "voice fax" and "phone banking" services. Once the application for the service is completed, the Applicant may activate the "voice fax" and "phone banking" services by changing the phone banking PIN of the "voice fax" service.
- 「電話語音傳真」服務
"Voice fax" service.
 - 貴行提供電話語音傳真服務(以下簡稱本服務)包括轉帳服務(含預約轉帳；綜合存款之活期性存款轉定期存款)、金融卡、存摺掛失、空白票據(未填註金額及未蓋妥印鑑者)、印鑑掛失預約登記、空白支票續發預約登記、存款餘額查詢、電話密碼變更、各項資料傳真及 貴行行動銀行服務申請，以上各項服務並得於 貴行確認輸入密碼無誤後，由 貴行客服人員協助辦理之。以上服務項目隨主管機關規定

及 貴行開放進度調整，並於 貴行營業場所內公告之，貴行不須另行通知。

The Bank offers the voice fax service (hereinafter referred to as the Service) that include the transfer service (including scheduled transfers; conversion of demand deposits to time deposits in an omnibus deposit account), loss reporting for debit cards and passbooks, preregistration for loss reporting of seals and blank bills (without being filled in with amounts or affixed with a seal), preregistration for reissuance of blank bills, deposit balance inquiry, change of the phone banking PIN, facsimile of information, and the Bank's mobile banking service. Once the Bank verifies that the PIN entered is correct, the Bank's customer service personnel will carry out the aforesaid service items. The aforesaid service items shall be adjusted in accordance with the regulations of the competent authority and the liberation progress of the Bank. They shall be announced at the premises of the Bank and it is not needed for the Bank to make separate notification.

- 2.2 有關 貴行行動銀行服務係提供立約人存款餘額查詢、最近交易明細查詢、匯入匯款查詢、自行轉帳、跨行轉帳、繳信用卡款項、繳電信公司電信費、匯入匯款通知、支存戶存款不足通知等服務項目。

The Bank's mobile banking service offers the Applicant several service items, such as deposit balance inquiry, latest transaction inquiry, inward remittance inquiry, intrabank transfer, interbank transfer, settlement of credit card payments, payment of telecommunication fees to telecommunication service providers, inward remittance notification, and notification of insufficient deposits in the checking account.

- 2.3 立約人應對密碼負保密之責，倘因密碼洩漏而生糾紛，且無可歸責於 貴行之事由，貴行概不負責。

The Applicant shall be responsible for keeping his/her passwords confidential. Where any dispute arises from leakage of the passwords and the cause of such leakage is not attributable to the Bank, the Bank shall have no responsibility therefor.

- 2.4 立約人以本服務進行空白票據、印鑑掛失預約登記時，貴行僅為註記手續，立約人未完成書面掛失手續前，掛失仍未生效。

Where the Applicant completes the preregistration for loss reporting of blank bills and seals using the Service, the Bank **only makes a remark. The reported loss shall not become effective until the Applicant completes the written loss reporting procedure.**

- 2.5 立約人以輸入密碼之方式進行轉帳交易與加蓋原留印鑑卡之印鑑具有同等效力。

A transfer transaction made by the Applicant **by entering the password shall have equal validity as that made by affixing the original seal.**

- 2.6 立約人使用本服務辦理轉帳，其經由電話或行動電話手機所輸入之帳號、金額及各項資料，經立約人於語音作業中或行動電話手機操作介面確認無誤後，交易即屬完成。若無可歸責於 貴行之事由而致立約人損失，貴行不負損害賠償責任。

Once the account number, amount and information entered by the Applicant via phone or mobile phone to use the Service for transfer are confirmed to be correct by the Applicant during the voice banking process or on the mobile phone, the transaction is completed. The Bank shall have no responsibility for the damages incurred by the Applicant due to causes that are not attributable to the Bank.

- 2.7 立約人利用本服務或 貴行行動銀行服務辦理存款轉帳，轉入帳戶皆須事先約定，方能辦理；跨行轉帳之轉入銀行限為參加金融資訊服務中心跨行轉帳服務之機構；辦理繳交信用卡款項，限經事先約定之 貴行信用卡卡號。以上規定隨主管機關規範及 貴行開放進度調整並於貴行營業場所公告後生效，貴行不須另行通知。

The designated payee account must be agreed upon in advance for the Applicant to use the Service or the mobile banking service of the Bank for transfer of the deposit; the designated payee account in an interbank transfer shall be the institution participating in the interbank transfer service organized by the Financial Information Service Co., Ltd.; credit card payments shall only be settled against the Bank's credit card number agreed in advance. The aforesaid terms shall be adjusted in accordance with the regulations of the competent authority and the liberation progress of the Bank. They will become effective after being announced at the premises of the Bank and it is not needed for the Bank to make separate notification.

- 2.8 立約人在銀行營業時間外進行交易，所涉帳務事宜概於次

一營業日處理，其帳載交易日亦均為處理日。

Any transaction made by the Applicant beyond the business hours of the Bank and involved in account matters shall be handled on the next business day, and the date of the transaction indicated on the account shall be the date on which the account matter is handled.

- 2.9 立約人使用本服務辦理轉帳作業，其限額係以轉出帳號使用自動化設備(電話語音、網路銀行、行動銀行和自動提款機)之轉帳金額合併計算，每一新臺幣轉出帳號之轉帳限額為單筆自行或跨行約定轉入帳號轉帳不超過新臺幣貳佰萬元，單日自行及跨行約定轉入帳號轉帳合計不超過新臺幣參佰萬元，惟單日自行轉帳約定轉入本人帳號則無轉帳金額上限；每一外幣轉出帳號之轉帳限額為單筆及單日自行約定轉入帳號轉帳不超過等值新臺幣伍佰萬元。前述新臺幣轉出帳號之轉帳交易如未通過適用之 貴行加強驗證機制者，其限額為單筆自行或跨行約定轉入帳號轉帳不超過新臺幣壹佰萬元，單日自行及跨行約定轉入帳號轉帳合併累計不超過新臺幣貳佰萬元。立約人同意 貴行得視實際需要調整本條轉帳限額，並於 貴行營業場所公告後生效，貴行不須另行通知。

When the Applicant uses this service for transfer, the transfer limits will be calculated accumulatively from transfer amounts of the payer account via automated devices (voice service, online banking, mobile banking and the ATM), and the funds transfer from each particular payer account in NTD in intrabank or interbank designated account transfer shall be limited to NT\$2,000,000 in a single transaction; in intrabank and interbank designated account transfers shall be limited to NT\$3,000,000 on a particular day in accumulation. However, there is no upper limit of intrabank transfer to the Applicant's own designated account(s) in the Bank on a particular day. The funds transfer from each payer account in foreign currencies shall be limited to the equivalent of NT\$5,000,000 in a single transaction and on a particular day in interbank designated account transfer. If the aforesaid transfer transaction from each payer account in NTD does not made through applicable reinforced verification mechanism of the Bank, the transfer amount in intrabank or interbank designated account transfer shall be limited to NT\$1,000,000 in a single transaction; in intrabank and interbank designated account transfers shall be limited to NT\$2,000,000 on a particular day in accumulation. The Applicant agrees that the Bank may adjust the transfer limits under this article where necessary, which will come into effect on announcement at the premises of the Bank without further notice.

- 2.10 立約人使用本服務進行預約轉帳，當預約轉帳日餘額不足時，則不進行轉帳處理作業，該筆預約轉帳作業自動取消，立約人絕無異議。

Where the Applicant uses the Service for a scheduled transfer, **the transfer shall not be dealt with if the balance is insufficient on the date of the scheduled transfer.** In this case, the scheduled transfer shall be cancelled automatically and the Applicant shall not make any objections.

- 2.11 立約人利用本服務進行轉帳後，得以本服務查詢交易餘額或明細，以確認交易是否成功，如有疑問請電洽 貴行往來營業單位。貴行應於每月初寄發對帳單以核對，立約人如有疑問，應於對帳單送達後五個營業日內與 貴行連絡，否則概依 貴行帳載為準。

After using the Service for a transfer, the Applicant may inquire about the balance or detail of the transaction using the Service to make sure the transaction has been made successfully. If there are any questions, the Applicant may contact related business unit of the Bank. The Bank shall issue a statement at the beginning of each month for verification purposes. If there are any questions, the Applicant shall contact the Bank within **five business days** after the statement has been delivered. Otherwise, the indications on the account of the Bank shall apply.

- 2.12 為保障立約人之權益，凡輸入密碼錯誤連續達三次時，電腦即自動停止該帳戶語音服務，立約人欲重新啟用該帳戶電話語音傳真服務時，須立約人親自攜帶身分證(立約人為營利事業登記證明影本)及該停止語音服務帳戶之原留印鑑至 貴行任一營業單位辦妥申請語音密碼重置手續。

To protect the rights and interests of the Applicant, the computer system automatically stops the voice service for the account if **incorrect passwords are entered three times consecutively.** To restart the voice fax service for the account, the Applicant must come to any business unit of the Bank personally with his/her ID card (or a photocopy of the business registration certificate in case of a corporation) and the seal for the voice service

that has been stopped to apply for reset of the voice password.

- 2.13 倘因不可抗力事由或其他原因(包括電腦故障或線路中斷等)而致 貴行未能提供本項服務，或造成交易無法完成，立約人同意 貴行不負任何賠償責任。

Where the Bank is not in the position to provide the Service or any transaction cannot be closed due to force majeure or other factors (including failure of the computer or interruption of the connection), the Applicant agrees that the Bank is not responsible for any damage compensation.

- 2.14 立約人辦理本服務之轉帳次數、金額之限制、營業時間及手續費標準等，概由 貴行訂定，並得視實際需要調整，於貴行營業場所公告後生效，貴行不須另行通知。立約人使用本服務所衍生之費用，概由 貴行逕自立約人申請帳號內扣收。

The number of transfers, limit of amount, business hours and service fee related to the Service that the Applicant applies for shall be determined by the Bank and may be adjusted depending on the actual circumstances. Such items shall become effective after being announced by the Bank and it is not needed for the Bank to make separate notification. **All the fees deriving from the Service used by the Applicant shall be deducted directly by the Bank from the account of the Applicant.**

- 2.15 立約人使用電話語音傳真服務及行動銀行服務所產生之電信費用，除 貴行允諾代為負擔外概由所使用之電信公司依其規定向立約人計收，貴行無代收代墊之責任。

The telecommunication fees arising from the voice fax service as well as the mobile banking service used by the Applicant shall be calculated and collected by the carrier concerned in accordance with its regulations, unless the Bank has undertaken to bear such fees for the Applicant, and the Bank does not have any responsibility for collection or payment of such fees for the carrier.

3. 「電話理財」服務

Phone Banking Service

3.1 使用方式與服務範圍

Access and service

立約人啟用電話語音傳真服務密碼者，即可利用理財專線進行 貴行所提供之各項金融產品交易或金融服務；立約人同意於 貴行往來之產品帳號(包括未來新開立帳號，免再逐一約定帳號)均得利用理財專線交易金融產品或進行金融服務時，應憑前述密碼辦理。貴行於確認密碼無誤後，得依立約人於電話中所指示之交易內容完成交易。於交易完成後，除法令要求或立約人另行請求外，立約人同意 貴行得免製發申請單，但仍須寄送成交確認書或/及按月寄發對帳單予立約人。

When enabling the password for the voice fax service, the Applicant may use the banking service hotline for transactions of financial products or provision of financial services that the Bank offers. The Applicant agrees that the aforesaid password shall be used for all the product accounts (including future opening of bank accounts without the need to designate the account in each case) from which the banking service hotline may be used for transaction of financial products or provision of financial services. The Bank may handle and close a transaction in accordance with the instructions given by the Applicant by phone after confirming the password without. Except as otherwise specified in laws and regulations or requested by the Applicant, the Applicant agrees that the Bank does not need to issue a requisition but shall send a confirmation letter of closure or/and a monthly statement to the Applicant.

3.2 密碼

Password

立約人使用電話理財服務時，如密碼連續輸入錯誤三次時，即無法以原密碼使用電話理財服務，立約人須親至 貴行辦理重新設定密碼之手續或其他 貴行同意之方式為之。

When the Applicant uses the phone banking service and enters incorrect passwords three times consecutively, the existing password cannot be used for the phone banking service anymore. The Applicant must come to the Bank personally to reset the password or take other measures subject to the consent of the Bank.

3.3 法令

Laws and regulations

貴行於接獲立約人以正確之電話語音傳真服務密碼所為之指示後，提供各項金融商品交易或金融服務，倘 貴行依單方面決定，認為提供服務會使 貴行違反法令或政府政策時，即無提供該等服務之義務。

When receiving the instructions given by the Applicant using the correct voice fax password, the Bank shall offer the financial product transactions and financial services.

Where finding, at unilateral discretion, potential violation of laws, regulations or government policies due to provision of the services, the Bank does not have the obligation to provide such services.

3.4 責任及義務

Responsibilities and obligations

3.4.1

貴行得接受並執行以正確語音密碼所為之金融商品交易或金融服務之指示，但 貴行有權於認為必要時對該電話指示為進一步之確認，且 貴行若依合理判斷懷疑電話之真實性，仍得不執行該指示。

The Bank may accept and execute the instructions given under the correct voice password on the transaction of financial products or provision of financial services. However, the Bank is entitled to further confirm such instructions if finding it necessary to do so and may refuse to execute the instructions if, at its reasonable judgment, having any doubt about the validity of the instructions.

3.4.2

立約人對語音密碼應妥為保管及保密，凡以語音密碼進行之電話理財服務，貴行有權認定憑語音系統輸入密碼所為之指示均係由語音系統輸入密碼之立約人或經其授權之人所為，貴行得執行該指示，而不須對該密碼是否由立約人本人或授權人使用負任何責任，且因他人詐欺或未經驗權而使用密碼所導致立約人之損失，貴行不須負任何責任。

The Applicant shall put the voice password under proper custody and keep it confidential. For all the phone banking services rendered using the voice password, the Bank is entitled to presume that the instructions made using the password entered in the voice system are given by the Applicant or his/her authorized person who entered the password in such system. The Bank may execute the instructions and shall not take any responsibility no matter whether the password was used by the Applicant or his/her authorized person. In no event shall the Bank be responsible if the Applicant suffers damage due to use of the password by any unauthorized person or in any fraudulent case.

3.4.3

立約人以理財專線進行各項金融產品交易或金融服務時，應於 貴行一般營業時間內為之，於一般營業時間外所為之指示，立約人同意視為次日營業日之交易。如遇不可抗力或非可歸責於 貴行之因素，如斷電、斷線、電信壅塞、第三人破壞等，致使交易或其他指示遲延或無法完成者，立約人必須親自至 貴行各分行辦理所需之交易，或立約人同意由貴行逕為取消交易並通知立約人，絕無異議。

The Applicant shall make transactions of financial products or deal with financial services via the banking service hotline within the regular business hours of the Bank. The Applicant agrees that any instructions given beyond the business hours shall be deemed transactions on the next business day. Where any transactions or instructions are delayed or cannot be performed due to force majeure or other factors not attributable to the Bank, such as interruption of power supply or connection, congestion, or sabotage, the Applicant shall come to a branch of the Bank to execute the transaction or may agree that the Bank may cancel the transaction directly and give a notice to the Applicant, and the Applicant shall not make any objections.

3.4.4

貴行服務項目之提供時間有需配合財金資訊股份有限公司及/或其他金融機構之營業時間者，如因而無法提供服務致立約人產生損失，貴行不須負任何責任。

Where any services of the Bank must be offered in line with the business hours of the Financial Information Service Co., Ltd. And/or other financial institutions, the Bank shall in no event take any responsibility if the Applicant suffers damage due to inability of the Bank to offer such services in the aforementioned circumstances.

3.4.5

貴行所有有關電話理財服務之記錄(如交易之方式、幣別、金額及申請時間、日期、成交確認錄音及處理情形)，除立約人以具體證據證明貴行登載有錯誤而為更正者外，對立約人之相關帳戶均有最終、確定之拘束力。

All the records of the Bank on the phone banking service (e.g. transaction approach, currency, amount, application time and date, sound recording of confirmed closure, and the status of implementation) have final binding effect on the related accounts of the Applicant, unless incorrect

items, if any, listed by the Bank are identified and corrected based on the concrete evidence presented by the Applicant.

- 3.4.6 立約人瞭解並同意於立約人使用電話理財服務時，貴行會電話錄音立約人所有電話談話，並得於貴行認為必要時合法播放該錄音內容。

The Applicant understands and agrees that the Bank will record all the conversations of the Applicant during his/her use of the phone banking service, and may replay the record legally if found necessary to do so by the Bank.

- 3.4.7 貴行得於通知立約人或於營業場所公開揭示或於貴行網站上公告後，隨時停止提供此項服務。

The Bank may stop rendering the service at any time by informing the Applicant, announcing openly at the premises, or declaring on the website of the Bank.

- 3.4.8 立約人無使用電話銀行服務之必要時，得親自以書面辦理即停用「電話語音傳真」及「電話理財」服務。

When finding it unnecessary to use the phone banking service, the Applicant may personally apply for termination of the "voice fax" and "phone banking" services by letter.

拾、網路銀行暨行動銀行服務特別約定事項

Special Provisions for Online Banking and Mobile Banking Services

1. 銀行資訊

Bank information

- 1.1 銀行名稱：遠東國際商業銀行股份有限公司(以下稱 貴行)
Name: Far Eastern International Bank Co., Ltd. (hereinafter referred to as the Bank).

- 1.2 申訴及客服專線：0800-213-198、(02)80731166、0800-261-732

Customer complaint and service hotline: 0800-213-198、(02)80731166、0800-261-732.

- 1.3 網址：https://www.feib.com.tw

Website: https://www.feib.com.tw

- 1.4 地址：臺北市敦化南路2段207號27樓

Address: 27F., No. 207, Sec. 2, Dunhua S. Rd., Taipei City.

- 1.5 傳真號碼：(02)82571800

Fax: (02)82571800

- 1.6 貴行電子信箱：service@feib.com.tw

E-mail address: service@feib.com.tw.

2. 契約之適用範圍

Applicability of the Contract

- 2.1 本契約係網路銀行服務暨行動銀行服務業務之一般性共同約定，除個別契約另有約定外，悉依本契約之約定。

The Contract is a general mutual agreement on online banking and mobile banking services, and shall apply unless it is otherwise agreed in individual agreements.

- 2.2 個別契約不得抵觸本契約，但個別契約對立約人之保護更有利者，從其約定。

Individual agreements may not contradict the Contract. However, individual agreements that are more favorable to the protection of the Applicant shall prevail over the Contract.

- 2.3 本契約條款如有疑義時，應為有利於消費者之解釋。

Where there is any question over the terms of this Contract, such terms shall be interpreted in favor of the consumers.

3. 名詞定義

Definition of terminology

- 3.1 「網路銀行業務」：指立約人端電腦經由網路與貴行電腦連線，無須親赴銀行櫃台，即可直接取得貴行所提供之各項金融服務。

"Online banking business": means the financial services of the Bank that can be accessed by the Applicant directly through network connection of his/her computer to the computer of the Bank without the need for the Applicant to appear at the counter of the Bank.

- 3.2 「行動銀行業務」：指立約人端行動通訊設備經由網路與貴行電腦連線，無須親赴貴行櫃台，即可直接取得貴行所提供之各項金融服務。

"Mobile banking business": means the financial services of the Bank that can be accessed by the Applicant directly through network connection of his/her mobile device to the computer of the Bank without the need for the Applicant to appear at the counter of the Bank.

- 3.3 「電子文件」：指貴行或立約人經由網路連線傳遞之文字、聲音、圖片、影像、符號或其他資料，以電子或其他以人之知覺無法直接認識之方式，所製成足以表示其用意之紀錄，而供電子處理之用者。

"Electronic document" means a record carrying text,

sound, picture, image, symbol, or other forms of information generated electronically or by other means not directly recognizable by human perceptions and transmitted for electronic processing by the Bank or the Applicant via network connection that is sufficient to convey the intents of the Bank of the Applicant.

- 3.4 「數位簽章」：指將電子文件以數學演算法或其他方式運算為一定長度之數位資料，以簽署人之私密金鑰對其加密，形成電子簽章，並得以公開金鑰加以驗證者。

"Digital signature" means an electronic signature generated using mathematic algorithms or by other means to create a certain length of digital data from an electronic document encrypted by the signatory's private key and capable of being verified by the public key.

- 3.5 「憑證」：指載有簽章驗證資料，用以確認簽署人身分、資格之電子形式證明。

"Certificate" means an electronic attestation signed by the certification authority with a digital signature to verify the identity and qualification of the signatory.

- 3.6 「私密金鑰」：係指具有配對關係之數位資料中，由簽署人保有之數位資料，用以製作數位簽章者。

"Private key" means certain digital data having parity matching relation and possessed by a signatory to generate a digital signature.

- 3.7 「公開金鑰」：係指具有配對關係之數位資料中，對外公開，用以驗證數位簽章者。

"Public key" means certain digital data having parity matching relation, made public and used to verify the authenticity of a digital signature.

- 3.8 「一次性密碼(One Time Password, 簡稱 OTP)簡訊服務」：指當立約人每次進行交易或設定時，系統將自動發送一組「一次性密碼簡訊」(內含亂數產生之交易識別碼、OTP 密碼、以及交易訊息)至立約人所設定的行動電話號碼，立約人須憑此組密碼作為交易驗證，且僅當次有效，以確保網路交易之安全性。有關 OTP 之交易機制，以貴行網站所載規定為準。

"One Time Password or OTP short message service": means the "one-time short password message" (containing a trade ID generated with random numbers, an OTP, and a trading message) transmitted automatically from the system to the mobile phone number set by the Applicant whenever a transaction or setting is executed thereby. This password shall be used for verification of the transaction and is only effective for the current transaction to ensure the security of online trading. The OTP transaction mechanism shall be subject to the regulations disclosed on the website of the Bank.

4. 申請方式與服務範圍
- Application and service
- 4.1 立約人(個人戶)如已申請貴行電話語音或信用卡服務，得透過網路以語音密碼或信用卡號申請使用貴行網路銀行服務之非轉帳與交易指示類服務項目；立約人得依任一有效帳戶之原留印鑑與身分證件，向貴行任一營業單位以書面申請網路銀行全部服務項目(含轉帳與交易指示)及一次性密碼簡訊服務。

If having applied to the Bank for the voice telephony or credit card service, the Applicant (individual customer) may apply to the Bank for use of the online banking service other than transfer and transaction instructions via the Internet and using the voice password or credit card number. The Applicant may use the original seal of any effective account and his/her ID certificate to apply to any business unit of the Bank in writing for all the online banking services (including transfer and transaction instructions) and the OTP service.

- 4.2 法人戶之服務項目，得依任一有效帳戶之原留印鑑與營業登記證影本、負責人身分證件，向貴行任一營業單位以書面申請。

The Applicant may apply to any business unit of the Bank in writing for corporate customer services with the original seal of any effective account, a photocopy of the business registration certificate, and the ID certificate of the responsible person.

- 4.3 立約人透過貴行網路銀行服務指定投資標的之申購、轉換、贖回、異動或查詢等相關服務時，須先向貴行申請「指定用途信託投資國內外有價證券業務服務」。啟用本契約服務後，所有交易均視同委託人本人或法定代理人親往受託人處辦理，具完全效力，並願遵守「遠東國際商業銀行特定金錢信託總約定書」之約定事項。

The Applicant must apply to the Bank for the "Service of Trust Investment in Domestic and Foreign Securities with Designated Uses" prior to instructing subscription, conversion, redemption, transaction, query or other related services with respect to an investment target via the online banking service of the Bank. After the services are activated, all the transactions shall be deemed dealt

with personally by the principal or his/her legal representative at the premises of the trustee and have full effectiveness, and the principal or his/her legal representative agrees to follow the agreements specified in the "Far Eastern International Bank Master Agreement on Non-Discretionary Money Trust."

- 4.4 立約人同意本契約所使用之服務項目以 貴行公告於貴行網站所提供之服務項目為準，如於 貴行網站呈現相關訊息者，並應確保該訊息之正確性，其對消費者所負之義務不得低於網站之內容。未來服務項目隨主管機關規範及貴行開放進度調整(包含新增、變更或取消)，將公告於 貴行網站， 貴行不須另行通知。

The Applicant agrees that the service items used in accordance with the Contract shall be the items announced on the website of the Bank. If relevant information appears on the Bank's website, the Bank shall ensure the accuracy of such information and the obligations of the Bank to consumers shall not be less than those stated on its website. The future service items shall be adjusted in accordance with the regulations of the competent authority and the liberation progress of the Bank (including addition, change or cancellation). The adjustment shall be announced on the website of the Bank and it is not needed for the Bank to make separate notification.

- 4.5 立約人欲透過行動電話使用行動銀行服務，需使用網路銀行密碼登入。
The Applicant shall log in using the online banking password when accessing to the mobile banking service using the mobile phone.

- 4.6 立約人取得之網路銀行預設密碼函自申請日起逾 30 個日曆日未啟用即自動失效。

The letter of preset online banking password acquired by the Applicant will become invalid automatically if not being activated within 30 calendar days after the date of application.

- 4.7 立約人(個人戶)使用一次性密碼簡訊服務(OTP 簡訊服務)，得以下列方式申請：

The Applicant (individual customer) may file application for One Time Password (OTP) short message service as follows:

- 4.7.1 立約人得依任一有效帳戶之原留印鑑與身分證件，向貴行任一營業單位以書面申請。

The Applicant may apply to any business unit of the Bank in writing with the original seal of any effective account and the ID certificate.

- 4.7.2 立約人憑立約人本人之貴行晶片金融卡於貴行自動化設備(限 ATM、網路 ATM)申請。

The Applicant may use his/her own chip debit card issued by the Bank and file the application via the automated equipment (ATM and online ATM only) of the Bank.

- 4.8 立約人透過本條約定方式申請 OTP 簡訊服務後，未於申請日起 30 個日曆日內於貴行網路銀行完成 OTP 啟用手續，則該 OTP 申請將自動失效，立約人須再以書面或透過貴行自動化設備(限 ATM、網路 ATM)向貴行申請 OTP 簡訊服務。OTP 簡訊服務經啟用後，立約人每次於網路銀行進行非約定轉帳交易時，貴行系統將自動發送一組「一次性密碼簡訊」(內含交易識別碼、OTP 密碼及交易訊息)至立約人於貴行設定的行動電話號碼，立約人應依指示輸入 OTP 密碼，若輸入 OTP 密碼錯誤連續達三次時，貴行立即暫停立約人使用 OTP 簡訊服務，如擬恢復使用者，立約人須提出書面申請或透過自動化設備(限 ATM、網路 ATM)辦理解鎖作業。

The application for the OTP short message service will become invalid automatically if the Applicant, after applying for the OTP short message service in accordance with the terms of this article, does not enable the OTP using the online banking service of the Bank within 30 calendar days after the date of application. In this case, the Applicant must apply for the OTP short message service again in writing or via the automated equipment (ATM and online ATM only) of the Bank. After the OTP short message service is enabled, the system of the Bank will transmit a set of "one-time short password message" (containing a trade ID generated with random numbers, an OTP, and a trading message) to the mobile phone number set by the Applicant with the Bank whenever a non-designated transfer transaction is executed online thereby. The Applicant shall enter the OTP in accordance with the instructions. If the OTP is entered incorrectly for three consecutive times, the Bank will suspend use of the OTP short message service. To restore the use, the Applicant shall file an application in writing or via the automated equipment (ATM and online ATM only) for unlocking purposes.

立約人對 貴行所提供之 OTP、設定接收 OTP 之行動電話號碼之 SIM 卡及其行動電話之軟硬體及相關文件，應負保管之責，立約人未妥善保管而發生遺失、毀損、滅失所致之損失，由立約人自行負責。設定接收 OTP 之行動電話號碼之 SIM 卡或其使用之行動電話遺失、毀損者，立約人應立即親臨各分行，或於網路銀行、行動銀行，或透過自動化設備(限 ATM、網路 ATM)，或去電貴行客服辦理 OTP 服務註銷，暫時停止 OTP 服務，於註銷前所為之交易，均視為立約人之指示交易。

The Applicant shall put under custody the OTP provided by the Bank, the SIM card that stores the phone number designated to receive the OTP, the software and hardware of the mobile phone, and related documents. The Applicant shall take full responsibility for any damage arising from loss, impairment or destruction of such items due to improper custody. Where the SIM card containing the phone number designated to receive the OTP or the mobile phone itself is lost or damaged, the Applicant shall apply for cancellation or suspension of the OTP service at a branch in person, or via the online or mobile banking service or the automated equipment (ATM and online ATM only), or by calling the customer service center of the Bank. All the transactions prior to the cancellation shall be deemed executed according to the instructions of the Applicant.

立約人使用之 OTP 簡訊服務暫不收取費用。倘 貴行欲向立約人收取 OTP 簡訊服務費用時，貴行將以顯著方式於營業場所公開揭示或於貴行網頁上公告之。

The OTP short message service that the Applicant uses is free of charge temporarily. When intending to charge the Applicant for use of the OTP short message service, the Bank shall disclose the fee visibly and openly at the premises or announce it on the website of the Bank.

- 4.9 外匯匯率之適用：立約人辦理外匯結購或結售，其適用之匯率依交易當時貴行所訂即期買 / 賣匯率為準。但遇外匯市場匯率波動劇烈時，貴行得暫停受理本項服務。

Applicability of foreign exchange rate: When the Applicant applies for settlement of purchase or sale, the applicable exchange rate shall be the spot exchange rate of purchase/sale of the Bank at the time of the transaction. However, the Bank may suspend the service in case the foreign exchange market fluctuates fiercely.

- 4.10 立約人利用網路銀行辦理定期定額結匯，匯率依實際轉帳日 貴行轉帳當時之即期買 / 賣匯率計算。

When the Applicant applies for settlement of foreign exchange on a dollar cost averaging basis using the online banking service, the applicable foreign exchange rate shall be the spot exchange rate of purchase/sale of the Bank at the time of the transfer on the transfer date.

5. 轉帳服務之帳號規範

Regulations governing the accounts for transfer service

- 5.1 立約人使用本契約轉帳服務，其轉出帳戶均須事先以書面或線上向 貴行約定，且以立約人在 貴行開立之活期性存款帳戶為依據。

When the Applicant uses the transfer service in this Contract, the transferring account must be designated in writing or online with the Bank in advance and it shall be based on the demand deposit account opened by the Applicant in the Bank.

- 5.2 立約人使用本契約轉帳服務，其轉入帳號非同轉出帳號時均須事先以書面或線上向 貴行約定。惟立約人(個人戶)同意以本人於 貴行所開立之各活期帳戶作為約定轉入帳戶，並以此服務條款為約定之書面證明。

When the Applicant uses the transfer service of this Contract and the receiving account is not the same as the transferring account, both the account must be designated in writing or online with the Bank in advance. However, the Applicant (individual account) agrees to use the demand deposit account opened by the Applicant in the Bank as the designated receiving account and takes these service terms as the written proof of the Contract.

- 5.3 轉入帳號之金融機構限為參加金融資訊系統跨行轉帳服務之機構，另於本契約約定之轉入帳號，同時適用於「網路銀行」暨「電話暨行動銀行服務」。

The financial institution with which the inward account is opened shall be the one participating in the interbank transfer service of financial information system. The designated inward account under the Contract is also applicable to the "online banking service" and the "telephone and mobile banking services."

- 5.4 轉帳繳納信用卡款卡號限 貴行發行之信用卡，本人信用卡均免約定，繳交第三人信用卡款須書面約定，該項約定須至 貴行申請欲開放之轉入信用卡卡號。

Only the payment under the credit card issued by the Bank can be settled via transfer. Designation is not

needed for the credit card of the card holder. A written designation is needed to settle the payment of the credit card issued by a third party. For this written designation, an application shall be filed to the Bank for open-up of the intended credit card number.

5.5 繳電信費限 貴行合作之電信公司門號。

Only payment of the telecommunication fees against the numbers provided by the partner carriers of the Bank is allowed.

5.6 基金單筆申購、基金轉換轉帳手續費、定期定額信託、換匯交易之扣款帳號同 5.1 項之轉出帳號規範；基金贖回、換匯交易之轉入帳號同 5.2-5.3 項之轉入帳號規範。(均不含支票存款帳號)

The accounts for the service fees of lump-sum investment in funds, fund conversion and transfer, deduction of the payment for dollar cost averaging trust investment, and the foreign exchange transaction shall be subject to the outward account requirements in 5.1; the inward account for fund redemption and the foreign exchange transaction shall be subject to the inward account requirements in 5.2 to 5.3. (Both do not include checking accounts.)

5.7 法人戶須事先以書面約定授權使用之查詢帳號或具有轉帳服務設定之帳號，查詢存放款得依不同使用者權限開放可查詢之帳戶，且該授權查詢帳號限於 貴行開立之存放款帳戶；就轉帳服務，不同使用者開放可轉出之帳戶，其轉入帳號皆相同，不因不同使用者而有異。

The corporate customer shall designate the authorized query account or the account with transfer service settings in writing beforehand. The query account may be open to different users for inquiry about loan and deposit status depending on their access right. The authorized query account is only limited to the deposit or loan account opened with the Bank. As for the transfer service, all the outward accounts open to different users shall have the same inward account number. This shall not have any exceptions due to the difference in users.

5.8 立約人欲增修約定帳戶，須以書面或線上辦理變更手續。If the Applicant wants to add or amend the designated account, the Applicant must process the amendment in writing or online.

6. 轉帳及匯款限額

Limit of transfer and remittance

6.1 新臺幣及外幣之轉帳限額

Limit of transfers in NTD and foreign currencies

6.1.1 每一新臺幣轉出帳號之轉帳限額為單筆自行或跨行約定轉入帳號轉帳不超過新臺幣貳佰萬元，單日自行及跨行約定轉入帳號轉帳合計不超過新臺幣參佰萬元，惟單日自行轉帳約定轉入本人帳號則無轉帳金額上限；每一外幣轉出帳號之轉帳限額為單筆及單日自行約定轉入帳號轉帳不超過等值新臺幣伍佰萬元。

The funds transfer from each payer account in NTD in intrabank or interbank designated account transfer shall be limited to NT\$2,000,000 in a single transaction; in intrabank and interbank designated account transfers shall be limited to NT\$3,000,000 on a particular day in accumulation. However, there is no upper limit of intrabank transfer to the Applicant's own designated account(s) in the Bank on a particular day. The funds transfer from each payer account in foreign currencies shall be limited to the equivalent of NT\$5,000,000 in a single transaction and on a particular day in intrabank designated account transfer.

6.1.2 前述新臺幣轉出帳號之轉帳交易如未通過適用之貴行加強驗證機制者，其限額為單筆自行或跨行約定轉入帳號轉帳不超過新臺幣壹佰萬元，單日自行及跨行約定轉入帳號轉帳合計不超過新臺幣貳佰萬元。

If the aforesaid transfer transaction from each payer account in NTD does not made through applicable reinforced verification mechanism of the Bank, the transfer amount in intrabank or interbank designated account transfer shall be limited to NT\$1,000,000 in a single transaction; in intrabank and interbank designated account transfers shall be limited to NT\$2,000,000 on a particular day in accumulation.

6.2 境內辦理外匯業務之轉帳限額(即新臺幣換匯)

Limit of transfer in foreign currencies in onshore transactions (conversion of NTD to foreign currencies)
立約人於境內辦理外匯業務之帳戶，每戶轉出帳號單日累計新臺幣與外幣間換匯限額不超過等值新臺幣伍拾萬元(不含)，如達等值新臺幣伍拾萬元(含)之本人帳戶外匯結匯交易，須於線上填具「外匯收支或交易申報書」後，始可

執行換匯交易，並應遵照法令及下列中央銀行公布之事項：
1. 外匯收支或交易申報辦法。2. 銀行業輔導客戶申報外匯收支或交易應注意事項。

For the account(s) used by the Applicant to conduct foreign currency transaction onshore, the amount of transfer from each payer account for conversion of NTD into foreign currencies on a particular day shall be limited to the equivalent of NT\$500,000 (exclusive). For transactions amounting to the equivalent of NT\$500,000 from the payer account of the Applicant in foreign exchange settlement, the Applicant shall fill in the "Declaration Statement of Foreign Exchange Receipts and Disbursements or Transactions" before proceeding with the foreign exchange transaction, and shall duly observe applicable laws and the rules of the Central Bank specified as follows: 1. Regulations Governing the Declaration of Foreign Exchange Receipts and Disbursements or Transactions. 2. "Directions for Banking Enterprises While Assisting Customers in Declaring Foreign Exchange Receipts and Disbursements or Transactions".

6.3 外幣之匯款限額

Limit of remittance in foreign currency

每一外幣匯款帳號之匯款限額為單筆自行及跨行匯款合計不超過等值新臺幣伍拾萬元(不含)；單日自行及跨行匯款合計不超過等值新臺幣參佰萬元(含)。

The amount for any single transaction for intrabank and interbank remittance from a particular remittance account in foreign currency shall be no more than the equivalent of NT\$500,000 (exclusive) in total; the intrabank and interbank remittance transactions on a particular day shall be no more than the equivalent of NT\$3,000,000 (inclusive).

6.4 信用卡款繳納之轉帳限額

Limit of transfer for credit card payment

立約人繳信用卡款與電信費不論自行或跨行轉帳，轉帳限額以每戶單筆不超過新臺幣伍萬元，單日累積不超過新臺幣壹拾萬元，單月累積不超過新臺幣貳拾萬元，並併入新臺幣轉帳限額合併計算。

The Applicant may conduct transfer for credit card payment or telecommunication bill payment through intrabank or interbank transactions, and each transaction is limited to NT\$50,000. The amount of transaction on a particular day shall be limited to NT\$100,000 in accumulation, and shall be limited to NT\$200,000 in a particular month in accumulation. In addition, the amount shall be combined with transfer in NTD in calculation.

6.5 基金扣款之轉帳限額

Transfer limit for fund account debit

基金扣款之轉帳限額併入新臺幣轉帳限額計算，惟基金單筆申購部分(包含新臺幣及外幣)，不受轉帳限額限制。

Transfer for account debit of funds shall be combined with the amount of fund transfer in NTD in calculation, but a single transaction for subscription of funds (including denomination in NTD and foreign currencies) is not governed by the transfer limit.

6.6 新臺幣非約定帳戶轉帳限額

Limit of account transfer to non-designated accounts in NTD

立約人(個人戶)於網路銀行/行動銀行 APP 執行新臺幣非約定帳戶轉帳限額，以每一帳號單筆不超過新臺幣伍萬元、單日累積不超過新臺幣壹拾萬元、單月累積不超過新臺幣貳拾萬元為限；立約人(個人戶)如已於行動銀行 APP 完成申請非約定帳戶轉帳限額提高者，執行新臺幣非約定帳戶轉帳限額以每一帳號單筆不超過伍拾萬元、單日累積不超過伍拾萬元、單月累積不超過壹佰萬元為限。

Transactions of the Applicant (individual account) through online banking/mobile banking APP to non-designated accounts in NTD shall be limited to NT\$50,000 from a particular account in a single transaction, and NT\$100,000 on a particular day in accumulation, and NT\$200,000 in a particular month in accumulation. If the Applicant (individual account) has applied for a higher limit of transactions to non-designated accounts via mobile banking APP and conducts transaction in NTD to non-designated account, the limit of each transaction will be limited to NT\$500,000, and NT\$500,000 on a particular day in accumulation, and NT\$1,000,000 in a particular month in accumulation to a particular account.

6.7 其他

Others

新臺幣及外幣之約定或非約定轉帳限額係以轉出帳戶使用自動化設備(自動提款機、電話語音、行動銀行、網路銀行)之轉帳金額合併計算。

The transfer amount of designated accounts and non-designated accounts in NTD and other currencies will be

based on the combined account balance of the payer account via automated devices (ATM, voice service, mobile banking, and online banking).

7. 網頁之確認

Authentication of website

- 7.1 立約人使用網路銀行前，請先確認網路銀行正確之網址，才使用網路銀行服務；如有疑問，請電 0800-213-732 詢問。

The Applicant shall first confirm the accuracy of the Bank's website address before using the online banking services. If there is any question, please call 0800-261-732 for query.

- 7.2 貴行應以一般民眾得認知之方式，告知立約人網路銀行應用環境之風險。

The Bank should inform the Customer of the risks associated with the use of online banking services in a manner comprehensible to the general public.

- 7.3 貴行應盡善良管理人之義務，隨時維護網站的正確性與安全性，並隨時注意有無偽造之網頁，以避免立約人之權益受損。

The Bank shall perform the duty of care of a good administrator to constantly maintain the accuracy and security of its website, and constantly watch whether any of its webpages has been falsified so as to prevent damage to the interests of the Applicant.

8. 連線所使用之網路

Network for connection

- 8.1 立約人及 貴行同意使用網路進行電子文件傳送及接受。

The Applicant and the Bank agree to use the network for sending and receiving electronic documents.

- 8.2 立約人及 貴行應分別就各項權利義務關係與各該網路業者簽訂網路服務契約，並各自負擔網路使用之費用。

The Applicant and the Bank shall respectively enter into network access contract that delineates rights and obligations with an Internet service provider and assume the expenses incurred thereof.

9. 電子文件之接收與回應

Receipt of and response to electronic documents

- 9.1 貴行接收含數位簽章或經立約人及 貴行同意用以辨識身分之電子文件後，除查詢之事項外，銀行應提供該交易電子文件中重要資訊之網頁供客戶再次確認後，即時進行檢核及處理，並將檢核及處理結果，以雙方約定之方式通知立約人。

After receiving an electronic document that contains a digital signature or identification as agreed by the Bank and the Applicant, except where the electronic document concerns an inquiry, the Bank shall provide a webpage on important information regarding to the transaction indicated in the electronic document for the Application to reconfirm. The Bank shall then conduct checking and processing immediately and notify the Applicant about the results thereof in a way agreed by both parties.

- 9.2 立約人或 貴行接收來自對方任何電子文件，若無法辨識其身分或內容時，視為自始未傳送。但 貴行可確定立約人身分時，應立即將內容無法辨識之事實，以雙方約定之方式通知立約人。

Any electronic document received by the Bank or the Applicant from each other is deemed not sent if the identity of the Bank or the Applicant or the content of the electronic document is unidentifiable. However, if the Bank can confirm the identity of the Applicant, the Bank shall immediately inform the Applicant of the fact that the content of the document is unidentifiable in a way agreed by both parties.

10. 電子文件之不執行

Non-execution of electronic documents

- 10.1 如有下列情形之一，貴行得不執行任何接收之電子文件：In case of any of the following circumstances, the Bank may not execute any electronic documents received:

- 10.1.1 有具體理由懷疑電子文件之真實性或所指定事項之正確性者。

The Bank has solid reason to suspect the authenticity of the electronic document or the accuracy of the instruction given.

- 10.1.2 貴行依據電子文件處理，將違反相關法令之規定者。

The Bank would violate applicable regulations if it takes action according to the instruction given in the electronic document.

- 10.1.3 貴行因立約人之原因而無法於帳戶扣取立約人所應支付之費用者。
The Bank is unable to deduct the required fees from Applicant's account on account of the Applicant.

- 10.2 貴行不執行前項電子文件者，應同時將不執行之理由及情形通知立約人，立約人受通知後得以電話向 貴行確認。

If the Bank decides not to execute an electronic document mentioned in the preceding paragraph, the Bank shall notify the Applicant of the situation and reason for non-execution. The Applicant may confirm with the Bank upon receiving such notice.

11. 電子文件交換作業時限

Time for exchange of electronic documents

- 11.1 電子文件係由 貴行電腦自動處理，立約人發出電子文件，經立約人依第 9 條第 1 項 貴行提供之再確認機制確定其內容正確性後，傳送至 貴行後即不得撤回。但未到期之預約交易在 貴行規定之期限內，得撤回、修改。

Electronic documents are automatically processed by the Bank computer. The Applicant may not withdraw a document after he/she has confirmed the accuracy of its content according to the reconfirmation mechanism provided by the Bank according to Paragraph 1 of Article 9 herein and has sent the document to the Bank. However, for prescheduled transactions that have not taken place, the Applicant may withdraw or modify the electronic document sent during the time period specified by the Bank.

- 11.2 若電子文件經由網路傳送至 貴行後，於 貴行電腦自動處理中已逾 貴行服務時間(以 貴行公告於貴行網站所提供各服務項目之服務時間為準)時，貴行應即以電子文件通知立約人，該筆交易將改於次一營業日處理或依其他約定方式處理。

If an electronic document is sent via the network to the Bank past the service hours for automatic processing (as determined by the Bank for each service item announced on the website of the Bank), the Bank shall immediately notify the Applicant via an electronic document that the transaction will be processed the next business day or in any manner as otherwise agreed by the parties.

12. 費用 Fees

- 12.1 立約人自使用本契約服務之日起，願依約定收費標準繳納服務費、手續費及郵電費，並授權 貴行自立約人之帳戶內自動扣繳；如未記載者，貴行不得收取。

The Applicant voluntarily agrees to pay service fees, processing fees and remittance fees according to the agreed fee schedule starting from the date of using the services under this Contract, and authorize the Bank to deduct such fees automatically from the account of the Applicant. However, the Bank may not charge fees for services not stated in the agreed fee schedule.

- 12.2 前項收費標準於訂約後如有調整者，貴行應於貴行網站之明顯處公告其內容，並以雙方約定之方式使立約人得知(以下稱通知)調整之內容。

If the fee schedule in the preceding paragraph is subsequently adjusted, the Bank shall announce the news at a conspicuous place on the website of the Bank and inform the Applicant of such adjustment (hereinafter referred to as the Notice) in a way agreed by both parties.

- 12.3 第二項之調整如係調高者，貴行應於網頁上提供立約人表達是否同意費用調高之選項。立約人未於調整生效日前表示同意者，貴行將於調整生效日起暫停立約人使用網路銀行一部或全部之服務。立約人於調整生效日後，同意費用調整者，貴行應立即恢復網路銀行契約相關服務。

Where the fee adjustment in Paragraph 2 hereof pertains to increase of the fee, the Bank shall offer the Applicant an option on its webpage for the Applicant to indicate whether he/she agrees to such increase. Where the Applicant did not indicate his/her consent before the date on which the fee adjustment takes effect, the Bank may suspend all or part of the online banking services used by the Applicant starting from the effective date of the adjustment. The Bank shall promptly reinstate relevant services under this Contract when the Applicant agrees to the adjustment of the fee after the effective date of the adjustment.

- 12.4 前項 貴行之公告及通知應於調整生效六十日前為之，且調整生效日不得早於公告及通知後次一年度之起日。

The Bank's announcement and notice mentioned in the preceding paragraph shall be made 60 days prior to the adjustment effective date, and the effective date of the adjustment shall not be earlier than the first day of the next year following the year of the announcement and notice.

- 12.5 立約人繳納之稅捐，應依本契約交易立約人應繳納之稅捐法令規定辦理，並授權 貴行自立約人帳戶內自動扣繳。
The Applicant shall pay taxes in accordance with

the tax laws and regulations governing the payment of such taxes for any transactions under the Contract. For this, the Bank is authorized to deduct such payment directly from the account of the Applicant.

13. 立約人軟硬體安裝與風險

Installation of hardware and software by the Applicant and associated risk

13.1 立約人申請使用本契約之服務項目，應自行安裝所需之電腦軟體、硬體，及其他與安全相關之設備。安裝所需之費用及風險，由立約人自行負擔。

The Applicant shall install his/her own computer software and hardware and other security-related equipment required for using the services under this Contract, and shall assume related installation expenses and associated risks.

13.2 第一項軟硬體設備及相關文件如係由貴行所提供，貴行僅同意立約人於約定服務範圍內使用，不得將之轉讓、轉借或以任何方式交付第三人。貴行並應於網站及所提供軟硬體之包裝上載明進行本服務之最低軟硬體需求，且負擔所提供軟硬體之風險。

If the software and hardware mentioned in Paragraph 1 and relevant documents are furnished by the Bank, the Bank agrees that the Applicant may use them for the agreed services only and may not assign, lend or deliver them in any manner to a third party. The Bank shall also indicate the minimum software and hardware requirements for its services on its website and the packages of the software and hardware it furnishes, and assume risks associated with the software and hardware it furnishes.

13.3 立約人於契約終止時，如貴行要求返還前項之相關設備，應以契約特別約定者為限。

The Bank may require the Applicant to return the equipment mentioned in the preceding paragraph when the Applicant terminates the Contract only if there is a special agreement to the effect under the Contract.

13.4 立約人使用行動銀行服務須至與貴行有合作之電信業或資訊業者處所，依電信業者或資訊業者申請辦法提出申請，如領取 IC 卡或申請連線設備手機等。

To use the mobile banking service, the Applicant shall come to the carrier or information company partnered with the Bank and file an application in accordance with the regulations of such carrier or information company, such as receiving an IC card or applying for a connection-capable mobile phone.

13.5 立約人如因個人因素造成前項合作電信業或資訊業者停話、終止連線或因讓與、轉借、提供擔保等原因而與第三人發生任何糾葛造成或損害，概由立約人自行負責，與貴行無關。

The Applicant shall take sole responsibility and the Bank shall not be involved if communication is suspended or connection is terminated by the carrier or information company mentioned in the preceding paragraph due to the factor attributable to the Applicant or any damage arising from disputes with a third party occurs due to assignment, lending, or offer of guarantee.

14. 立約人連線與責任

Applicant's connection and responsibility

14.1 貴行與立約人有特別約定者，必須為必要之測試後，始得連線。

The Applicant must have completed necessary tests before connection if it is so mutually agreed with the Bank.

14.2 立約人對貴行所提供之使用者代號、密碼、憑證及其他足以識別身分之工具，應負保管之責。

The Applicant shall be responsible for keeping the user ID, password, certificate, and other tools sufficient for user authentication furnished by the Bank.

14.3 立約人於首次使用本契約服務時，應即作密碼變更，輸入前項密碼連續錯誤達三次時，貴行電腦即自動停止立約人使用本契約之服務。立約人如擬恢復使用，應本人攜帶身分證及原留印鑑，至本行各營業單位辦理重設或使用本行晶片金融卡 + 讀卡機，透過網路 ATM「新申請/重設網路銀行密碼」功能立即重設手續。

The Applicant shall change the password when using the services under the Contract for the first time. Where the Applicant has entered an incorrect password mentioned in the preceding paragraph for three consecutive times, the Bank's computer will immediately suspend the Applicant from using the services under this Contract automatically. To store the use of the services, the Applicant shall come to a business unit of the Bank with the ID certificate and the original seal to execute resetting, or use the chip debit

card of the Bank together with a card reader to execute the resetting using the "New Application/Reset Online Banking Password" function via the online ATM.

14.4 立約人首次使用行動銀行服務，應持貴行製發之網路銀行密碼變更方可使用行動銀行。

To use the mobile online service, the Applicant shall change the password of the online banking service issued by the Bank when using the mobile banking service for the first time.

14.5 行動銀行服務功能涉及金融交易部份之立約人權義，概由立約人自行負責。

The Applicant shall take full responsibility associated with the rights and obligations of the Applicant involved in the financial transactions as part of the mobile banking service function.

15. 安全機制

Security mechanism

立約人同意以貴行所定之服務項目，採 SSL(至少 128bit 押密)之加解密安全機制傳送電子訊息。有關 SSL 交易機制，以主管機關所定「金融機構辦理電子銀行業務安全作業基準」之規範為依據。

The Applicant agrees to transmit electronic messages for the service items using the SSL (at least 128bit) encryption and decryption security mechanism. The SSL transaction mechanism shall be subject to the "Standards for e-Banking Security Control of Financial Institutions" of the competent authority.

16. 交易核對

Checking of transactions

16.1 貴行於每筆交易指示處理完畢後，以電子文件通知立約人，立約人應核對其結果有無錯誤。如有不符，應於使用完成之日起四十五日內，以臨櫃或電子文件或向貴行客服單位反應之方式通知貴行查明。

After completing the processing of each transaction as instructed by the Applicant, the Bank shall notify the Applicant by sending an electronic document and the Applicant shall check whether the transaction result is correct. If there is any discrepancy, the Applicant shall notify the Bank by informing the customer service unit thereof in person or via electronic documents to make investigation within 45 days from the date of finishing the use of service.

16.2 貴行應於每月對立約人以平信或約定之電子文件方式寄送上月之交易對帳單(該月無交易時不寄)。立約人核對後如認為交易對帳單所載事項有錯誤時，應於收受之日起四十五日內以臨櫃或電子文件或向貴行客服單位反應通知貴行查明。

Every month the Bank shall send a transaction statement of the previous month to the Applicant via a surface mail or an electronic document as agreed. (The statement is not required if no transactions took place in the previous month.) If finding any error in the transaction statement, the Applicant shall notify the Bank by informing the customer service unit thereof in person or via electronic documents to make investigation within 45 days from the date of receiving the statement.

16.3 貴行對於立約人之通知，應即進行調查，並於通知到達貴行之日起三十日內，將調查之情形或結果以書面方式覆知立約人。

Upon receiving the Applicant's notice, the Bank shall make investigation immediately and give a written reply indicating the findings or result of the investigation to the Applicant within 30 days from the date of receiving the notice.

17. 電子文件錯誤之處理

Electronic document errors

17.1 立約人利用本契約之服務，其電子文件因不可歸責於立約人之事由而發生錯誤時，貴行應協助立約人更正，並提供其他必要之協助。

Where an error occurs to an electronic document sent by the Applicant in relation to the services under the Contract due to the factors not attributable to the Applicant, the Bank shall assist the Applicant in making correction and provide other necessary assistance.

17.2 前項服務因可歸責於貴行之事由而發生錯誤時，貴行應於知悉時，立即更正，並同時以電子文件或雙方約定之方式通知立約人。

If an error occurs to the services in the preceding paragraph due to the factors attributable to the Bank, the Bank shall make correction immediately upon learning the error and notify the Applicant via electronic document or in a way agreed by both parties.

17.3 立約人利用本契約之服務，其電子文件因可歸責於立約人之事由而發生錯誤時，倘屬立約人申請或操作轉入之金融機構代號、存款帳號或金額錯誤，致轉入他人帳戶

或誤轉金額時，一經立約人通知 貴行， 貴行應即辦理以下事項：

Where an error occurs to an electronic document sent by the Applicant in relation to the services under the Contract due to the factors attributable to the Applicant, and the error pertains to the bank code, account number or amount transferred into from the Applicant's account as requested or operated by the Applicant, such that money is transferred into the account of another person or a wrong amount is transferred, the Bank shall take the following actions immediately once it receives a notice from the Applicant:

- 17.3.1 依據相關法令提供該筆交易之明細及相關資料。
Provide details and relevant information on the transaction in accordance with applicable regulations.
- 17.3.2 通知轉入行協助處理。
Notify the transferee bank to render assistance.
- 17.3.3 回報處理情形。
Give a reply to the Applicant about the handling status.

18. 電子文件之合法授權與責任

Legal authorization of electronic documents and responsibility

- 18.1 立約人及 貴行應確保所傳送至對方之電子文件均經合法授權。

The Bank and the Applicant shall make sure the electronic documents they send to each other are legally authorized documents.

- 18.2 立約人及 貴行於發現有第三人冒用或盜用使用者代號、密碼、憑證、私密金鑰或其他任何未經合法授權之情形，應立即以電話或書面或其他約定方式通知他方停止使用該服務並採取防範之措施。

Where the Bank or the Applicant discovers that a third party uses without authorization or steals the user ID, password, certificate, or private key or engages in any other unauthorized use, they shall promptly notify the other party by phone, in writing, or in a mutually agreed manner to suspend the use of service and take preventive actions.

- 18.3 貴行接受前項通知前，對第三人使用該服務已發生之效力，由 貴行負責。但有下列任一情形者，不在此限：
If the service used by an unauthorized third party has taken effect before the Bank receives a notice from the Applicant as mentioned in the preceding paragraph, the Bank shall be responsible, except in any of the following circumstances:

- 18.3.1 貴行能證明立約人有故意或過失。
The Bank could show that it results from an intentional or negligent act of the Applicant.

- 18.3.2 貴行依雙方約定方式通知交易核對資料或帳單後超過四十五日。惟立約人有特殊事由(長途旅行、住院等)致無法通知者，以該特殊事由結束日起算四十五日，但 貴行有故意或過失者，不在此限。
45 days have elapsed since the Bank has notified the Applicant of the transaction data or statement in a way agreed by both parties. However, if the Applicant could not receive the notice due to a special situation (e.g. the Applicant has been away on a long trip or hospitalized), 45 days have elapsed since the end of the special situation. The preceding provisions do not apply, provided the Applicant's failure to receive the notice results from an intentional or negligent act of the Bank.

- 18.3.3 針對第二項冒用、盜用事實調查所生之鑑識費用由 貴行負擔。
Fees incurred in investigating the facts of unauthorized use or theft as mentioned in Paragraph 2 hereof shall be borne by the Bank.

19. 資訊系統安全

Security of information systems

- 19.1 立約人及 貴行應各自確保所使用資訊系統之安全，防止非法入侵、取得、竄改、毀損業務紀錄或客戶個人資料。
The Bank and the Applicant shall each ensure the security of the information system to prevent illegal entry, acquisition, alteration or destruction of transaction records or the personal data of the customer.

- 19.2 第三人破解 貴行資訊系統之保護措施或利用資訊系統之漏洞爭議，由 貴行就該事實不存在負舉證責任。
With regard to dispute arising out of the hacking of the safeguard measures of the Bank's information system by a third party or the loophole of the Bank's information system, the Bank bears the burden of proof to show that such fact does not exist.

- 19.3 第三人入侵 貴行之資訊系統對立約人所造成之損害，由 貴行負擔。

The Bank shall be responsible for damage to the Applicant caused by third-party invasion into the information system of the Bank.

20. 保密義務

Confidentiality

- 20.1 除其他法律規定外，貴行應確保所交換之電子文件因使用或執行本契約服務而取得立約人之資料，不洩漏予第三人，亦不可使用於與本契約無關之目的，且於經立約人同意告知第三人時，應使第三人負本條之保密義務。
Unless it is otherwise provided by law, the Bank shall ensure that all electronic documents received from the Applicant or Applicant data obtained in the process of using or executing services under the Contract will not be disclosed to any third party or be used for purposes irrelevant to the Contract. If it is necessary to disclose the aforementioned information to a third party with the consent of the Applicant, the Bank shall make sure the third party will also assume the obligation of confidentiality herein.

- 20.2 前項第三人如不遵守此保密義務者，視為本人義務之違反。

Where the third party in the preceding paragraph violates the obligation of confidentiality, the Bank shall be deemed to have violated the provision hereof.

21. 損害賠償責任

Indemnity

- 立約人及 貴行同意依本契約傳送或接收電子文件，因可歸責於當事人一方之事由，致有遲延、遺漏或錯誤之情事，而致他方當事人受有損害時，該當事人僅就他方所生之損害負賠償責任。

The Applicant and the Bank agree that when the sending or receiving of electronic documents under the Contract is delayed, omitted, or erred due to causes attributable to the fault of one party, which results in damage to the other party, the party at fault shall be held liable for damage incurred by the other party.

22. 紀錄保存

Preservation of records

- 22.1 立約人及 貴行應保存所有交易指示類電子文件紀錄，並應確保其真實性及完整性。

The Applicant and the Bank shall preserve the records of all electronic documents on transaction instruction and ensure the truthfulness and integrity of such records.

- 22.2 貴行對前項紀錄之保存，應盡善良管理人之注意義務。保存期限為五年以上，但其他法令有較長規定者，依其規定。

The Bank shall perform the duty of care of a good administrator for the preservation of records mentioned in the preceding paragraph, and shall retain the records for at least 5 years or longer, if so required, according to other laws.

23. 電子文件之效力

Effect of electronic documents

- 立約人及 貴行同意以電子文件作為表示方法，依本契約交換之電子文件，其效力與書面文件相同，但法令另有排除適用者，不在此限。

The Applicant and the Bank agree to use electronic documents as a means of representation that the electronic documents exchanged between them under the Contract have the same effect as written documents, unless it is otherwise provided according to laws.

24. 立約人終止契約

Termination of the Contract by the Applicant

- 立約人得隨時終止本契約，但應親自、書面或雙方約定方式辦理。

The Applicant may terminate the Contract at any time in person, in writing or in another way agreed by both parties.

25. 貴行終止契約

Termination of the Contract by the Bank

- 25.1 貴行終止本契約時，須於終止日三十日前以書面通知立約人。

If the Bank plans to terminate the Contract, it shall give the Applicant a 30-day advance notice in writing.

- 25.2 立約人如有下列情事之一者，貴行得隨時以書面或雙方約定方式通知立約人終止本契約：

However, if the Applicant meets any of the following requirements, the Bank may inform the Applicant about the termination of the Contract at any time in writing or in another way agreed by both parties:

- 25.2.1 立約人未經 貴行同意，擅自將契約之權利或義務轉讓第三人者。

The Applicant transfers the rights or obligations under the Contract to a third party without the

consent of the Bank.

25.2.2 立約人依破產法聲請宣告破產或消費者債務清理條例聲請更生、清算程序者。

The Applicant applies for bankruptcy according to the Bankruptcy Act or applies for debt restructuring or liquidation according to the Consumer Debt Clearance Act.

25.2.3 立約人違反本契約第 16 條或第 18 條之規定者。

The Applicant acts in violation of the Article 16 or 18 of the Contract.

25.2.4 立約人違反本契約之其他約定，經催告改善或限期請求履行未果者。

The Applicant breaches other provisions of the Contract and fails to comply after the Bank has demanded remedial actions or requested to fulfill the obligations within a given period of time.

26. 契約修訂

Revision of the Contract

本契約如有修改或增刪時，貴行以書面或雙方約定方式通知立約人後，立約人於七日內不為異議者，視同承認該修改或增刪約款。但下列事項如有變更，應於變更前六十日以書面或雙方約定方式通知立約人，並於該書面或雙方約定方式以顯著明確文字載明其變更事項、新舊約款內容，暨告知立約人得於變更事項生效前表示異議，及立約人未於該期間內異議者，視同承認該修改或增刪約款；並告知立約人如有異議，應於前項得異議時間內通知貴行終止契約：

The Applicant shall be deemed accepting any revision, addition or deletion of the provisions of the Contract if the Bank has notified the Applicant of the revision, addition or deletion in writing or in a way agreed by both parties and the Applicant did not raise any objection in 7 days after receiving such notice. However if the change of the Contract concerns any of the following matters, the Bank shall notify the Applicant at least 60 days in advance in writing or in a way agreed by both parties using conspicuous and explicit wording to state the changes and the provisions before and after the change, and shall inform the Applicant that he/she may raise objection before the change takes effect and that the Applicant is deemed accepting the revision, addition or deletion if he/she did not raise any objection during said period of time. The Bank shall in addition inform the Applicant that if there is any objection over the change, the Applicant shall, during the aforesaid time period, notify the Bank about termination of the Contract:

26.1 第三人冒用或盜用使用者代號、密碼、憑證、私密金鑰，或其他任何未經合法授權之情形，貴行或立約人通知他方之方式。

The manner by which the Bank or the Applicant notifies the other party of any unauthorized use or theft of user ID, password, certificate, or private key by a third party, or any other situations that are not legally authorized.

26.2 其他經主管機關規定之事項。

Other matters required by the competent authority.

27. 文書送達

Service of documents

立約人同意以契約中載明之地址為相關文書之送達處所，倘立約人之地址變更，應即以書面或其他約定方式通知貴行，並同意改依變更後之地址為送達處所；如立約人未以書面或依約定方式通知變更地址時，貴行仍以契約中立約人載明之地址或最後通知貴行之地址為送達處所。

The Applicant agrees that the address stated in the Contract shall be the mailing address for delivery of relevant correspondence. The Applicant shall promptly notify the Bank of address change in writing or in another way as agreed and agree that the changed address shall be the mailing address for delivery of correspondence. If the Applicant does not notify the Bank of address change in writing or in another way as agreed, the address shown in the Contract or the address last notified by the Applicant to the Bank shall be the address where the Bank will send correspondence.

28. 通知方式

Notification method

除法令另有規定或本契約另有約定者外，貴行及立約人雙方同意得以電話、傳真、書面、電子郵件、電子文件或其他雙方另行約定之方式通知他方。

Except as otherwise specified in laws and regulations or agreed in the Contract, the Bank and the Applicant agree to send notification to the other party by phone, fax or e-mail, in writing, via electronic documents, or in a way separately agreed by both parties.

29. 法令適用

Governing law

本契約準據法，依中華民國法律。

The Contract shall be governed by the laws of the Republic of China.

30. 法院管轄

Court of jurisdiction

因本契約而涉訟者，貴行及立約人同意以臺灣臺北地方法院為第一審管轄法院。

For any litigation arising from or connecting to the Contract, the Bank and the Applicant agree that Taiwan Taipei District Court shall be the court of jurisdiction for the first instance.

拾壹、代繳各項款項及稅款特別約定事項

Special Provisions for Automatic Payment and Tax Remittance Services

1. 立約人茲向貴行申請委託代繳表列之各項費用，請按期自本人在貴行指定存款帳戶內，逕行劃付代繳，不另簽發取款憑條。

The Applicant applies to the Bank for automatic payment of the listed fees. The Bank is requested to make the payment by transferring from the designated deposit account of the Account with the Bank on a regular basis without the need to sign a withdrawal slip separately.

2. 立約人申請代繳各項費用，貴行自接受申請後並經洽各委託機構同意之月份履行代繳義務，在未洽妥同意前各月份之費用，仍由立約人自行繳納。

For the automatic payment for which the Applicant applies, the Bank shall perform the obligation of payment after acceptance of the application for the months on which the entrusting bodies agree. The fees for the months on which the entrusted bodies have not agreed shall be paid by the Applicant.

3. 因存款不足，貴行無法代繳有關費用時，貴行得即將繳費通知單或稅單退還收款單位，由其視同已完成該機關章程規定之收費程序，按章如遭遇罰款、停用等情事，概由立約人自行負責處理。

Where automatic payment is not possible due to insufficiency of the deposit, the Bank may return the payment notice or tax bill to the collecting unit and the collection procedure shall be deemed completed by the Bank in accordance with the rules of the body concerned. The Applicant shall take full responsibility in case any fine or suspension occurs pursuant to the rules.

4. 立約人需變更原指定代繳費用之存款帳戶時，應填具「委託代繳公用事業費用、停車費及稅款約定書」乙份，送交貴行辦理變更帳戶手續。

Where changes of the designated deposit account for the automatic payment is needed, the Applicant shall complete the "Agreement for Entrusting Payment of Utilities, Parking Fees, and Taxes" and send it to the Bank for change of the account.

5. 立約人委託代繳之各項費用，因存款不足或所指定帳戶之存款遭法院強制執行或因其他事故無法代繳而退回單據者，貴行得終止代繳之約定，其因此所招致之損失及違約金責任，概由立約人負擔。

Where any bills to be settled via automatic payment are returned due to impossibility of such automatic payment arising from insufficiency of the deposit, compulsory execution of the deposit in the designated account as ordered by the court, or other incidents, the Bank may terminate the automatic payment agreement and the Applicant shall take full responsibility for any losses and liquidated damages arising therefrom.

6. 立約人委託代繳之各項費用，在未終止委託前自行結清所指定代繳之存款帳戶時，視同自動終止代繳之約定，其因此所生之損失及違約金責任，概由立約人負擔。

Where the Applicant authorizes automatic payment and closes the deposit account designated for the automatic payment prior to termination of the authorization, the automatic payment shall be deemed terminated automatically and the Applicant shall take full responsibility for any losses and liquidated damages arising therefrom.

7. 立約人如擬變更委託內容或中止委託時，除填具有關說明書外，需俟貴行與有關單位辦妥有關手續後始生效。

To change or terminate the authorization, the Applicant shall complete related documents and such change or termination shall become effective only when the Bank carries out all the procedures with the responsible authorities.

8. 立約人如對於收費帳單及稅單等事項有所疑議時，概由立約人自行洽詢有關單位。

Where there are any questions about payment the notices and tax bills, the Applicant shall contact the responsible authorities on his/her own.

9. 其他未盡事宜，概按收費或稽徵單位及依相關法令規定辦理。Other matters that are not covered shall be subject to the regulations of the fee or tax collection agencies and relevant laws.

拾貳、財富管理專戶特別約定事項

Special Provisions for Wealth Management Account

1. 立約人指定於「貴行開立之存款帳戶」作為「財富管理專戶」(以下稱本專戶)，授權「貴行」就本專戶辦理本約定事項之各項服務。關於本專戶之一切往來，除應優先依本約定事項辦理外，並應遵守相關法規、本約定書及就各項業務服務所簽訂之契約書之約定。

The Applicant designates a deposit account opened with the Bank as the "wealth management account" (hereinafter referred to as the Account) and authorizes the Bank to manage all the services for the Account under the Special Provisions. In addition to observing the Special Provisions in first priority, relevant laws and regulations, the Agreement, and the terms and conditions of the agreements on individual services must be followed for all the transactions under the Account.

2. 本專戶係屬綜合存款帳戶，並依本約定書關於綜合存款之約定事項辦理。本專戶連結之副帳戶，為立約人約定之活期性帳戶，該帳戶與本專戶應為同一人所有。

The Account is an omnibus deposit account and shall be subject to the terms of the omnibus deposit account under the Agreement. The sub-account linked to the Account is the current account designated by the Applicant. The sub-account and the Account shall belong to the same person.

3. 立約人同意本專戶所連結之副帳戶與「貴行之往來」均以本專戶辦理一切存提往來，並以本專戶之留存印鑑為憑。副帳戶原申請之金融卡、電話語音、網路銀行、止付扣押、基金授權扣款等服務與其約定事項均予以註銷，改以本專戶作為基金授權扣款、止付扣押之帳戶，而金融卡、電話語音之功能及轉出與轉入帳號，以及網路銀行轉出與轉入帳號須於本專戶重新約定，以及副帳戶未到期票據均須撤票並存入本專戶。另於同一單位已開立或同時開立信託帳戶者，並以本專戶作為基金授權扣款帳戶。

The Applicant agrees that all the deposition and withdrawal for the transactions with the Bank using the sub-account linked to the Account shall be performed using the Account against the original seal preserved therefor. The existing debit card under the sub-account and the services of voice telephony, online banking, payment stop and holding in custody, and authorized fund deduction as well as all the related agreements are cancelled and replaced with the Account used for the authorized fund deduction, payment stop and holding in custody services. The debit card and voice telephony functions and the account number for inward and outward transfers as well as the online banking account number for inward and outward transfers shall be agreed separately under the Account. All the bills undue under the sub-account shall be revoked and deposited in the Account. Where a trust account has been opened or is opened at the same time with the same institution, the Account shall be used as the authorized fund deduction account.

4. 本專戶與副帳戶除立約人另有約定外均採無摺交易方式，立約人得透過對帳單或自動化服務設備查詢各項交易往來情形。有關無摺交易悉依無摺存款約定條款之相關規定辦理。

Except as otherwise agreed with the Applicant, all the transactions under the Account and sub-account shall be performed without a passbook. The Applicant may check the transactions against the bank statement or using the automated service equipment. All the transactions with a passbook shall be subject to the terms of the agreed provisions on deposit without a passbook.

5. 本專戶所連結之透支循環動用額度(金融卡融資)，限以立約人已申請透支循環動用額度且約定透過本帳戶動用者。且除本約定事項另有約定外，皆依各該借款約定書之約定辦理。

The overdraft revolving drawdown facility linked to the Account (debit card financing) is only available when the Applicant has applied for such drawdown facility and agreed on the payment through the Account. Except as otherwise agreed in the Special Provisions, all such matters shall be subject to the terms of the respective loan agreements.

6. 立約人同意將副帳戶項下之定存悉數移入至本專戶，或約定其他綜存戶或財富管理專戶之定存移入至本專戶，移入後定存均悉依綜合存款約定事項辦理。

The Applicant agrees to move the time deposit under the sub-account completely to the Account or agrees to move the time deposit under other omnibus deposit or wealth management to the Account. All the time deposits after the movement shall be subject to the terms of the omnibus deposit agreements.

7. 立約人授權「貴行」辦理下列理財服務時，無須逐次個別取得立約人之交易指示文件。

As authorized by the Applicant, the Bank does not need to acquire individual instruction documents from the Applicant for each transaction when rendering the following financial management services.

- 7.1 立約人同意副帳戶如遇辦理各項自動扣繳、買賣證券款項、

申購處理費、認購價款、郵寄費等應付應收證券公司之款項，於規定之證券交割日、付款日或臨櫃提領交割帳戶款項時，該副帳戶內之存款餘額不足支付付款淨額時，授權「貴行」得就不足額部份逕行動用本專戶資金，並轉帳至副帳戶以為付款之用。

Where the balance in the sub-account is insufficient to settle the net amount on the specified securities settlement date or payment date or to withdraw securities delivery amount in a transaction of payables and receivables with respect to a securities company such as automatic deduction, securities purchase/sale amount, purchase application processing fee, subscription amount and postage, the Applicant agrees to authorize the Bank to use the funds in the Account to make up the insufficiency and transfer such funds to the sub-account for the payment.

- 7.2 立約人以本專戶申請活存轉支存轉帳指示服務者，遇支票存款帳戶餘額不敷支付票款時，授權「貴行」依支票背面之轉帳指示，將本專戶之資金轉帳至支票存款帳戶，以支付票面金額。本項服務悉依活存轉支存轉帳指示服務相關規定辦理。

Where the Applicant uses the Account for the instructions service of transfer from a current account to a checking account and the balance in the checking account is insufficient to pay checks, the Applicant authorizes the Bank to transfer the funds from the Account to the checking account to pay the face amount in accordance with the instructions on the backside of the check. This service shall be subject to the regulations governing the instructions service of transfer from a current account to a checking account.

- 7.3 倘同時有數筆扣帳款項，本專戶之扣款順序以本專戶支付提/扣款為優先，其次為各項自動扣繳，再者為證券交割款，嗣後為辦理臨櫃授權撥轉交易。貴行不因辦理前項服務，即負有各項自動扣繳、各項證券款項不足、支存餘額不足時，通知立約人之義務。

Where there are a number of deductions, the withdrawal/deduction from the Account shall be in first priority in terms of the sequence of the deductions followed by automatic payments, securities settlement amounts, and authorized disbursement and transfer transactions performed at the counter. By rendering the aforementioned services, the Bank is not obligated to notify the Applicant of the inadequacy in automatic and securities payments or insufficient balance in the checking account.

- 7.4 當本專戶需支付提/扣款時，關於本專戶中的資金，依下列順序動用：

For withdrawal/deduction from the Account, the funds therein shall be used in the following sequence:

- 7.4.1 本專戶與副帳戶之活期性存款餘額
The balance of the current deposits in the Account and the sub-account;

- 7.4.2 本專戶內之定存質借額度
The time deposit pledge facility under the Account;

- 7.4.3 透支循環動用額度且約定透過本帳戶動用者，該尚可動用之額度。

For the overdraft revolving drawdown facility to be disbursed from the Account as agreed, the available facility.

- 7.5 貴行得優先將立約人存入之款項抵充已動用之透支循環額度之全部債務，其次已使用之定存質借額度，剩餘款項存入本專戶活期性存款。如活期性存款達立約人事先約定之條件時，貴行將自動轉存定存。

The Bank may use the deposits of the Applicant in the Account to offset all the debts arising from the overdraft revolving facilities and then the time deposit pledge facilities used. The balance after the offset shall be deposited in the Account as a current deposit. The Bank will convert a current deposit to a time deposit automatically when such current deposit meets the conditions agreed with the Applicant in advance.

8. 立約人同意於日終結算時副帳戶如尚有存款餘額，授權「貴行」將餘額轉帳撥入本專戶。

If there is any balance of the deposit in the sub-account upon day-end settlement, the Applicant agrees to authorize the Bank to transfer such balance to the Account.

9. 本專戶所連結之定存質借、貸款透支循環利率除依各該業務所簽訂之契約書計息外，透支息係採每日最終餘額法計算之。The interest at the time deposit pledge and overdraft revolving rates linked to the Account shall be calculated in accordance with the agreements entered into for individual business items, and the overdraft interest shall be calculated using the daily final balance method.

10. 本約定事項之終止及其效力
Termination of the Special Provisions and its effectiveness

- 10.1 本專戶之存款約定事項經 貴行或立約人依約終止時，本約定事項亦同時終止。
The Special Provisions shall be terminated along with the termination of the deposit agreement by the Bank or the Applicant with respect to the Account.
- 10.2 本約定事項一經終止，貴行得立即進行本專戶之清算。但立約人已就本約定事項之理財服務與 貴行另行訂定契約者，除 貴行另有意思表示外，其契約效力不因本約定事項之終止而受影響。
The Bank may conduct clearance of the Account right after the Special Provisions are terminated. However, if the Applicant has entered into a separate agreement with the Bank in respect of the wealth management service referred to in the Special Provisions, the effectiveness of the agreement shall not be affected by the termination of the Special Provisions unless the Bank has otherwise expressed its intention.

拾參、美國海外帳戶稅收遵循法條款

Provisions of the Foreign Account Tax Compliance Act

1. 立約人茲受告知並同意配合貴行遵循國內外稅務法令(包含但不限於美國海外帳戶稅收遵循法及中華民國相關法令)、條約或國際協議的必要措施，包含調查立約人及立約人之受益人之國籍與稅籍稅務資料，將稅籍資料及帳戶資訊揭露予國內外政府機關(包含中華民國政府及美國聯邦政府)，並於調查結果顯示立約人與貴行間的關係符合國內外稅務法令、條約或國際協議的特定條件(包含但不限於立約人及立約人之受益人未能協助提供前揭調查所需的資料、未能據實出具本約定書各項附表，或立約人及立約人之受益人不同意貴行向中華民國政府及美國聯邦政府為前揭揭露等情形)時，為立約人辦理稅款扣繳或終止本約定書。
The Applicant is informed and agrees to cooperate with the Bank in complying with domestic and foreign tax laws and regulations (including but not limited to the Foreign Account Tax Compliance Act and relevant laws and regulations of the Republic of China), pacts or any required measures in the international treaties, including investigating of the nationality, taxation and tax data of the Applicant and his/her beneficiary and disclosing the taxation data and account information to domestic and foreign government agencies (including the government of the Republic of China and the U.S. federal government). The Bank may proceed to withhold tax payment for the Applicant or terminate the Agreement if the result of the investigation indicates the compliance of the relations between the Applicant and the Bank with the specific requirements of the domestic and foreign tax laws, pacts or international treaties (including but not limited to the circumstances where the Applicant and his/her beneficiary did not assist in providing the aforesaid data needed for the investigation, did not properly present the table attachments of the Agreement, or did not authorize the Bank to make the aforesaid disclosure to the government of the Republic of China and the U.S. federal government).
2. 第 1 條相關名詞參考美國海外帳戶稅收遵循法說明如下，本說明僅供參考，相關定義以美國海外帳戶稅收遵循法之有權解釋為準：
The terms referred to in Article 1 and described below are used with reference to the Foreign Account Tax Compliance Act. The following description is for reference only. Relevant definitions are subject to the authorized interpretation of the Foreign Account Tax Compliance Act:
- 2.1 美國海外帳戶稅收遵循法：指美國 Foreign Account Tax Compliance Act 即 26 USC §1471~ §1474，或稱美國內地稅法第四章(Internal Revenue Code Chapter 4)，並包含美國聯邦政府內地稅收局(Internal Revenue Service)發布的相關行政命令(包含但不限於 26 CFR Parts 1 及 301)、指引及申辦表單等。
Foreign Account Tax Compliance Act: means 26 USC §1471–§1474 or Internal Revenue Code Chapter 4) including relevant administrative orders, guides and application forms issued by the Internal Revenue Service of the Federal Government (including but not limited to 26 CFR Parts 1 and 301).
- 2.2 條約或國際協議：包含但不限於中華民國政府與美國政府或雙方政府之代表人或代表機構間簽訂關於美國海外帳戶稅收遵循法執行的政府間協議(Intergovernmental Agreement)。
International agreement: includes, but not limited to, intergovernmental agreements that facilitate the effective and efficient implementation of FATCA sign between U.S. and R.O.C. governments.
- 2.3 立約人之受益人：包含但不限於立約人指定自動或定期轉帳帳戶持有人；立約人如為非自然人之法律實體時，對立約人直接或間接擁有股權性利益、合夥利益、投資利益、信託利益之人，以及其他依美國海外帳戶稅收遵循法

可認定雖非直接持有帳戶，但實質享有帳戶利益之人。
Beneficial owner of the Applicant: includes, but not limited to, the holder of the account to which the Applicant designates to transfer money to. Should the Applicant be a legal entity instead of a natural person, the beneficial owner is the person who directly or indirectly holds equity interests, partnership interests, investment interests or trust interests against the Applicant, or the person who enjoys substantial interests of an account but does not hold that account as otherwise defined by FATCA.

- 2.4 國籍與稅籍稅務資料：包含但不限於國籍、雙重國籍或永久居留權身分；納稅人識別碼(Taxpayer Identification Number)、全球中介機構辨識碼(Global Intermediary Identification Number)；美國稅務 Form W-8、Form W-9 或其他替代性文件，以及其他依美國海外帳戶稅收遵循法指定金融機構必須調查或取得的帳戶相關資料。
Nationality and chapter 4 status: includes, but not limited to, nationality, dual citizenship or permanent residence status; Taxpayer Identification Number, Global Intermediary Identification Number; IRS Form W-8, Form W-9, substitute forms, and other documents that may be relevant in determining a person's chapter 4 status.
- 2.5 其他相關名詞：

Other terms:

- 2.5.1 美國內地稅法第四章身分(Internal Revenue Code Chapter 4 Status):包含美國人(U.S. Person)、特定美國人(Specified U.S. Person)、除外之非金融機構外國(即非美國)法人(excepted NFFE)、或非實質營運之非金融外國(即非美國)法人(Passive NFFE)等自然人或非自然人之法律實體之身分類別，及其他同於美國內地稅法第四章所規定之身分類別。
Internal Revenue Code Chapter 4 Status: includes the category of legal entities that are natural or non-natural persons such as non-financial foreign (non-American) juridical persons (excepted NFFEs) other than U.S. persons and specified U.S. persons or non-financial foreign (non-American) juridical persons that do not operate substantively (Passive NFFEs), and the category of the statuses equal to those specified in the Internal Revenue Code Chapter 4.
- 2.5.2 美國人(U.S. Person)及特定美國人(Specified U.S. Person)：美國人係指 26 USC §7701(a)30 所規定之美國人，包含美國公民、具美國永久居留權之人、美國境內的合夥組織、公司或遺產財團、或美國法院對之有管轄權或美國人對之有控制權的信託財產。特定美國人係指 26 USC §1473(3)所規定任何不具下列性質之美國人：1.任何股票於證券交易市場經常性交易之公司、2.任何同屬於前述 1.公司集團之公司、3.任何屬 26 USC §501(a)所指之免稅組織或自然人退休計畫、4.美國(政府)或政府所有之機構或投資工具、5.任何美國聯邦州、哥倫比亞特區、美國(政府)財產、其分支、其所有之機構或投資工具、6.任何銀行、7.任何不動產投資信託、8.任何受監督的投資公司、9.任何共同信託基金、10.任何適用 26 USC §664(c)之免稅規定或符合 26 USC §4947(a)(1)的信託、11.依據美國相關法令註冊之證券、商品、衍生性金融商品(包含名義資本合同、期貨、遠期合約及期權)之交易或財產、服務之經紀商、12.經紀商、及 13.任何符合 U.S.C. §403(b)或 U.S.C. §457(g)之免稅信託。
U.S. Person and Specified U.S. Person: According to 26 U.S.C. §7701(a)30, the term "United States person" (or "U.S. Person") means: (1) a citizen or resident of the United States; (2) a domestic partnership; (3) a domestic corporation; (4) any estate (other than a foreign estate, which is an estate the income of which, from sources without the United States which is not effectively connected with the conduct of a trade or business within the United States; and (5) any trust if: (i) a court within the United States is able to exercise primary supervision over the administration of the trust, and (ii) one or more United States persons have the authority to control all substantial decisions of the trust. (a)30 including American citizens; the person having the permanent residency in the America; the partnership organizations, corporations or estates in the U.S.A., or the trust property under the jurisdiction of an American court or the control of a U.S. person. According to 26 U.S.C. §1473(3), the term "specified United States Person" (or "specified U.S. Person") means any U.S. person other than: (1) A corporation the stock of which is regularly traded on one or more established securities markets; (2) Any corporation that is a member of the

same expanded affiliated group as a corporation described in (1); (3) Any organization exempt from taxation under 26 USC §501(a) or an individual retirement plan; (4) The United States or any wholly owned agency or instrumentality thereof; (5) Any State, the District of Columbia, any U.S. territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing; (6) Any bank; (7) Any real estate investment trust; (8) Any regulated investment company; (9) Any common trust fund; (10) Any trust that is exempt from tax under 26 USC §664(c) or is described in 26 USC § 4947(a)(1); (11) A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State; (12) A broker; and (13) Any tax exempt trust under a 26 USC § 403(b) plan or 26 USC §457(g) plan.

2.5.3 美國稅務居民

Tax residents in the U.S.A.

- 2.5.3.1 本人為美國公民、具美國永久居留權（包含但不限於綠卡持有人）或屬於其他美國稅法定義之稅務居民；或

I am a citizen of the United States of America, have permanent residency in the United States of America (including but not limited to Green Card holder) or am a tax resident defined in other American tax laws; or

- 2.5.3.2 本人今年停留於美國（含本土、海外領土及領海）天數累計 31 天以上；且下述天數合計達 183 天以上（=今年停留美國天數全數 + 去年停留美國天數之三分之一 + 前年停留美國天數之六分之一。 <以上計算不含 1.持 FJMQ 四類簽證（國際交換老師、學生、留學生）；或 2.擔任外交人員；或 3.擔任非美國船隻/飛行器之工作人員；或 4.原已啟程離開美國但因醫療問題滯留；或 5.參加慈善比賽運動員所停留美國之大數。>）

I have stayed in the U.S.A (including Continental United States, overseas territory and territorial waters) for more than 31 days this year, and the aggregation of the days on the right side reach more than 183 days (= the total of the days during which I have stayed in the U.S.A + one-third of the days during which I stayed in the U.S.A. last year + one-sixth of the days during which I stayed in the U.S.A. the year before last. <The aforesaid calculation does not include the days of staying in the U.S.A for 1. FJMQ visa (international exchange teachers, students, foreign students); 2. acting as diplomats; 3. acting as crew members of ships/aircrafts other than those of the U.S.A.; 4. medical treatment instead of leaving the U.S.A. as planned; or 5. charity sports competitions >).

2.5.4 非美國稅務居民

Foreign tax residents

- 2.5.4.1 本人非屬美國公民、不具美國永久居留權（包含但不限於綠卡持有人），亦非屬其他美國稅法定義之稅務居民；或

I am not a citizen of the United States of America, do not have permanent residency in the United States of America (including but not limited to Green Card holder) or am not a tax resident defined in other American tax laws; or

- 2.5.4.2 本人今年停留於美國（含本土、海外領土及領海）天數累計未達 31 天；

I have stayed in the U.S.A (including Continental United States, overseas territory and territorial waters) for less than 31 days this year;

- 2.5.4.3 本人今年停留於美國（含本土、海外領土及領海）天數累計達 31 天，但下述天數合計未達 183 天（=今年停留美國天數全數 + 去年停留美國天數之三分之一 + 前年停留美國天數之六分之一。 <以上計算不含 1.持 FJMQ 四類簽證（國際交換老師、學生、留學生）；或 2.擔任外交人員；或 3.擔任非美國船隻/飛行器之工作人員；或 4.原已啟程離開美國但因醫療問題滯留；或 5.參加慈善比賽運動員所

停留美國之天數。

I have stayed in the U.S.A (including Continental United States, overseas territory and territorial waters) for more than 31 days this year, but the aggregation of the days on the right side does not reach 183 days (= the total of the days during which I have stayed in the U.S.A + one-third of the days during which I stayed in the U.S.A. last year + one-sixth of the days during which I stayed in the U.S.A. the year before last. <The aforesaid calculation does not include the days of staying in the U.S.A for 1. FJMQ visa (international exchange teachers, students, foreign students); 2. acting as diplomats; 3. acting as crew members of ships/aircrafts other than those of the U.S.A.; 4. medical treatment instead of leaving the U.S.A. as planned; or 5. charity sports competitions.

2.5.5 美國人指標

U.S. Indicia

- 2.5.5.1 有文件標示具有美國公民身分或永久居留權 [請提供棄籍證明或其他合理書面解釋]

Documents indicate an indicia of U.S. citizenship or permanent residency. 【Please provide the Certificate of Loss of Nationality of the United States (CLN) or other reasonable written explanation】

- 2.5.5.2 出生地為美國 [請提供棄籍證明或其他合理書面解釋]

The place of birth is the U.S.A 【Please provide the Certificate of Loss of Nationality of the United States (CLN) or other reasonable written explanation】

- 2.5.5.3 具美國住址或聯絡地址(含郵政信箱) U.S. residential address or contact address (including P.O. box)

- 2.5.5.4 具美國電話號碼

U.S. telephone contact number

- 2.5.5.5 持續指示將資金轉入位於美國的帳戶 Standing instructions to transfer funds to an account maintained in the U.S.A.

- 2.5.5.6 代理人或代簽人員美國地址

A power of attorney or signatory authority granted to a person with a U.S. address

- 2.5.5.7 轉信地址或代存郵件地址為立約人唯一地址 In care of address or hold mail address that is the sole address of the Applicant

拾肆、金融機構執行共同申報及盡職審查作業辦法條款

Under the Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions

1. 金融機構執行共同申報及盡職審查作業辦法(下稱 CRS 辦法)規定，金融機構應蒐集及申報有關帳戶持有人稅務居住者身分之特定資訊。CRS 辦法係依稅捐稽徵法第 5 條之 1 第 6 項訂定，其內容參考經濟合作暨發展組織發布之共同申報及盡職審查準則。

Under the Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions ("Regulations"), Financial Institutions ("FIs") are required to collect and report certain information about the Account Holder's tax residency status. The Regulations are enacted pursuant to Paragraph 6, Article 5-1 of the Tax Collection Act and are drafted in reference to the Common Standard on Reporting and Due Diligence for Financial Account Information (CRS) developed by the Organization for Economic Co-operation and Development (OECD).

2. 金融機構依 CRS 辦法規定取得帳戶持有人之自我證明文件，以辨識帳戶持有人為稅務居住者之國家/地區。金融機構依法可能將自我證明文件及該帳戶其他資訊提供中華民國稅捐稽徵機關，經由政府間協定進行稅務目的金融帳戶資訊交換，提供他方國家/地區稅捐稽徵機關。

Under the Regulations, FIs obtain a self-certification from the Account Holder to determine the country(ies)/jurisdiction(s) in which the Account Holder is a tax resident. The FIs may be legally obliged to submit the information in this form and other financial information with respect to the account to the tax authorities of the Republic of China (Taiwan) ("ROC"). Such information may be provided to tax authorities of another country(ies)/jurisdiction(s) through the exchange of financial account information for tax purposes pursuant to intergovernmental agreements.

3. 貴行依我國 CRS 辦法，應蒐集及申報有關帳戶持有人稅務居住者身分之特定資訊，並於西元 2019 年 1 月 1 日起開始正式進行相關措施以符合 CRS(CRS 相關資訊，請詳財政部網站專區(首頁>核心業務>國際財政服務資訊>稅務用途資訊交換)。
- From January 1, 2019, FEIB is required to collect and report relevant information about the Account Holder's tax residency to comply with the Regulations announced by the Ministry of Finance ("MOF") (for more information about CRS, please visit (<https://www.mof.gov.tw/multiplehtml/1529>)).
4. FATCA 及 CRS 聲明書相關用詞(如帳戶持有人、稅務識別碼、金融帳戶、積極非金融機構實體、消極非金融機構實體、應申報國、參與國及具控制權之人等)，請詳 CRS 辦法。
- The definition of the capitalized terms used in Self-Certification Form for FATCA and CRS, such as Account Holder, Taxpayer Identification Number ("TIN"), Financial Account, Active Non-Financial Entity ("NFE"), Passive NFE, Reportable Jurisdiction, Participating Jurisdiction, Controlling Person, etc. can be found in the Regulations.
5. 立約人知悉，貴行 FATCA 及 CRS 聲明書所含資訊，相關帳戶持有人及任何應申報帳戶資訊，將可能提供中華民國稅捐稽徵機關，經由政府間協定進行稅務目的金融帳戶資訊交換，提供帳戶持有人為稅務居住者之國家/地區稅捐稽徵機關。
- The Applicant acknowledge that the information contained in this Self-Certification Form for FATCA and CRS and information regarding the Account Holder and any Reportable Account(s) may be submitted to the tax authorities of the ROC and provided to tax authorities of country(ies)/jurisdiction(s) in which the Account Holder is identified as a tax resident through the exchange of financial account information for tax purposes pursuant to intergovernmental agreements.
6. 貴行 FATCA 及 CRS 聲明書將持續有效，倘狀態變動(例如帳戶持有人之稅務居住者身分變動)致所填資訊不正確或不完整，立約人應通知貴行，並更新 FATCA 及 CRS 聲明書。
- This Self-Certification Form for FATCA and CRS will remain valid unless there is a change in circumstances relating to information, such as the Account Holder's tax residency status, that makes this form incorrect or incomplete. In that case, the Applicant must notify the FEIB and provide an updated Self-Certification Form for FATCA and CRS.
7. 立約人承諾，如狀態變動致影響貴行 FATCA 及 CRS 聲明書「基本資訊及聲明事項」所述之個人稅務居住者身分，或所載資料不正確或不完整，立約人將通知貴行，並在狀態變動後 30 日內提供貴行一份經適當更新之 FATCA 及 CRS 聲明書。立約人了解並同意，貴行有權合理認定上開聲明內容之真偽或變更情形而對立約人帳戶權利為必要的處置行為，包含但不限於辦理美國稅扣繳或終止帳戶服務。
- The Applicant undertake to advise FEIB of any change in circumstances which affects the tax residency status of the individual identified in the "Basic Information and Declaration" of this Self-Certification Form for FATCA and CRS or causes the information contained herein to become incorrect or incomplete, and to provide FEIB with a suitably updated Self-Certification Form for FATCA and CRS within 30 days of such change in circumstances. The Applicant acknowledge and agree that FEIB has the right to consider the validity and the change of the contents of the certification above and take necessary action to my FEIB's account, including but not limited to withholding the U.S. taxes applicable to the U.S. source income or closing my FEIB's accounts.
8. 如立約人依本條約定將立約人以外之第三人個人資料提供予貴行時，立約人應確保已事先取得該第三人之同意。如有違反致貴行受有損害或遭第三人求償者，立約人應負一切賠償責任。
- If the Applicant provides personal information of a third party to the FEIB in accordance with this article, the Applicant must ensure that approval was obtained from the third party. The Applicant shall bear all liabilities in the event a violation causes the FEIB to sustain losses or the third party seeks compensation from the FEIB.

拾伍、ATM 無卡提款約定事項

Provisions for ATM Cardless Withdrawals

立約人為遠東國際商業銀行(以下簡稱貴行)存款客戶且已申請貴行「ATM 無卡提款服務」。立約人同意經由貴行行動銀行 APP 執行 ATM 無卡提款交易，且遵守下列條款：

The Applicant is a deposit account customer of the Far Eastern International Bank (hereinafter referred to as the Bank) and has applied to the Bank for the "ATM cardless withdrawal service." The Applicant agrees to execute ATM cardless withdrawal transactions via the mobile banking app of the Bank and observe the following terms:

1. ATM 無卡提款：
ATM cardless withdrawal:

- 1.1 立約人憑貴行提供之一次性「提款序號」、自行設定「無卡提款密碼」、「提款金額」及其他交易驗證資訊於貴行或參加金融資訊系統跨行連線之自動化服務設備，如交易驗證資訊相符，貴行即行支付，其交易與憑金融卡或存摺印鑑所為之交易行為，具有同等之效力。

Where the Applicant set his/her "cardless withdrawal password," the "withdrawal amount," and other transaction authentication information with the one-time "withdrawal serial number" offered by the Bank and use the automated service equipment of the Bank or other financial institutions participating in the interbank connection of financial information system, the Bank shall make the payment upon confirmation of the transaction authentication information. Such transactions shall have equal validity as the transactions conducted with the debit card or passbook and seal.

- 1.2 貴行認為立約人有不當往來或疑似有遭他人盜用之情形，可逕行終止「ATM 無卡提款服務」。
- 1.3 立約人申請「ATM 無卡提款服務」後，未於申請日 30 日曆日內於貴行行動銀行 APP 執行「開通無卡提款服務」開通服務手續，則該申請「ATM 無卡提款服務」項目自動失效。

The Bank may terminate the "ATM cardless withdrawal service" directly if finding any improper transactions or suspected thefts occurring to the Applicant.

The "ATM cardless withdrawal service shall" shall become invalid automatically if the Applicant does not execute the "Activate Cardless Withdrawal Service" using the mobile banking app of the Bank within 30 calendar days after the date of application for such service.

- 1.4 「無卡提款密碼」連續錯誤 3 次，即鎖住服務，須重新申請服務。
- The service will be locked if an incorrect "cardless withdrawal password" is entered for three consecutive times, and re-application for the service is needed in this case.

2. 適用範圍：

Scope of applicability:

- 2.1 「ATM 無卡提款服務」以立約人於貴行開立且往來之存款帳戶為限。

The "ATM cardless withdrawal service" is limited to the deposit account opened by Applicant with the Bank and used thereby for transactions.

3. 交易之效力：

Validity of transactions:

- 3.1 使用 ATM 無卡提款交易，包括領取現款及未來貴行經主管機關核准之自動化服務，其交易與立約人以金融卡於自動化服務設備所為之交易行為，具同等效力。

The ATM cardless withdrawal transactions, including withdrawal of money and other automated services that the Bank may offer in the future with approval of the competent authority, have the equal validity as the transactions that the Applicant conducts using the credit card on the automated service equipment.

4. 交易驗證資訊之保管：

Safekeeping of transaction authentication information:

- 4.1 立約人自行設定「無卡提款密碼」時，應注意密碼之設置及使用，不宜使用與立約人個人資料有關或具連續性、重複性或規則性之號碼為密碼，並對「ATM 無卡提款交易」之「提款序號」、「無卡提款密碼」、「提款金額」及其他交易驗證資訊負保管之責，且不得將上開交易驗證資訊以任何方式使第三人知悉或得以知悉，以確保交易安全。

When setting the "cardless withdrawal password," the Applicant shall pay attention to the setting and use of the password, and it is not appropriate to use a password that is connected to the personal data of the Applicant or containing consecutive, repeated or regular numbers. The applicant is responsible for safekeeping of the "withdrawal serial number," "cardless withdrawal password," "withdrawal amount" and other transaction authentication information, and shall not make such information known or available to any third party in any form to ensure the security of the transaction.

- 4.2 立約人同意就相關輸入資訊設定「提款序號」、「無卡提款密碼」等，貴行均得認定為立約人所為之有效指示。如因第三人冒用或盜用上開交易驗證資訊致生損害時，除可證明係貴行對資訊系統之控管未盡善良管理人之注意義務外，應由立約人自行負責；如致貴行受有任何直接或間接損害，立約人應負賠償之責。

The Applicant agrees that the Bank may consider the "withdrawal serial number," "cardless withdrawal password," and other settings configured by the Applicant using relevant input information the effective instructions given by the Applicant. Where

damage is brought about due to any unauthorized use or theft of the aforesaid transaction authentication information, the Applicant shall take the full responsibility unless the Bank fails to perform the duty of care of a good administrator for control of the information system as proved by evidence. The Applicant shall take the responsible for damage compensation if the Bank suffers any direct or indirect damage as a result of such unauthorized use or theft.

5. 無卡交易申請之限制：

Restrictions on application for cardless transactions:

5.1 ATM 無卡提款交易限透過貴行行動銀行 APP 進行無卡交易申請。

The application for ATM cardless withdrawal transactions shall be filed using the mobile banking app of the Bank.

5.2 ATM 無卡提款交易每一存款帳號，可同時申請多筆 ATM 無卡提款交易，惟每筆提領時效及累計提領限額依貴行規定辦理。

Application for more than one ATM cardless withdrawal transactions may be filed for each deposit account. The time frame and limit of each withdrawal are subject to the regulations of the Bank.

6. 無卡交易提款限額：

Withdrawal limit for cardless transactions:

6.1 於貴行自動化服務設備提款時，以新臺幣（以下同）壹仟元為單位，單筆最高提款限額為貳萬元，每日累計提領限額為壹拾萬元，每月累計提領限額為貳拾萬元，與晶片金融卡之提款限額併計。於參加金融資訊系統跨行連線金融單位設置之自動化服務設備提款時，每次最高限額為貳萬元。

When withdrawing cash from the Bank's automatic service equipment, one unit is NTD1,000, each withdrawal limit is NTD20,000, the daily accumulative withdrawal limit is NTD100,000, the monthly accumulative withdrawal limit is NTD200,000. It shall be calculated along with the cash withdrawal limit of the chip debit card. When withdrawing money through the automatic service equipment set up by cross-bank connection financial institutions of the financial information system, the withdrawal limit is NTD 20,000 each time.

6.2 前項所定之金額，貴行得視實際業務需要隨時調整，除法規另有明定外，貴行應於調整 5 日前，以顯著方式於營業處所及貴行網站公開揭示之。

The Bank may adjust the aforesaid amount whenever necessary depending on the actual business requirements. Except as otherwise specified in laws, the Bank shall announce such adjustment openly and visibly at the premises and on the website thereof 5 days prior to the adjustment.

7. ATM 無卡提款交易之「提款序號」失效：

Invalidity of the "withdrawal serial number" for ATM cardless withdrawal transactions:

7.1 立約人於行動銀行完成 ATM 無卡提款交易之申請後，如逾貴行發送一次性提款序號之有效提款時間未完成提款；或於貴行自動化服務設備輸入「提款序號」、「無卡提款密碼」、「提款金額」或其他交易驗證資訊連續驗證錯誤次數達(含)三次者，貴行為考量交易安全並保護立約人權益，該「提款序號」將立即失效。

The one-time "withdrawal serial number" issued by the Bank will become invalid immediately to ensure the security of the transaction and protect the interests of the Applicant if the withdrawal is not executed within the effective time frame after application for the ATM cardless withdrawal transaction using the mobile banking app, or the "withdrawal serial number," "cardless withdrawal password," "withdrawal amount," or other transaction authentication information is entered incorrectly for three (included) consecutive times using the automated service equipment.

8. ATM 無卡提款交易功能之停用：

Discontinuation of ATM cardless withdrawal transaction functions:

8.1 立約人得隨時向貴行申請停用 ATM 無卡提款服務，並終止本約定事項。

The Applicant may apply to the Bank for discontinuation of the ATM cardless withdrawal service at any time and terminate the Provisions.

8.2 如有下列情事之一者，貴行得隨時停用或暫時停止提供 ATM 無卡提款服務：

The Bank may discontinue or suspend the ATM cardless withdrawal service in any of the following circumstances:

8.2.1 立約人之帳戶作為洗錢、詐欺等不法之用途。

The account of the Account is used for illegal purposes such as money laundering and deception.

8.2.2 立約人之帳戶經依法令規定列為暫停給付、警示或衍生管制帳戶。

The account of the Applicant is listed as a payment-suspended account, watch-listed account or derivative watch-listed account pursuant to laws.

8.2.3 立約人違反法令規定、損及貴行權益或有其他不法行為。

The Applicant acts in violation of laws, brings about damage to the Bank, or commits other unlawful acts.

8.2.4 無卡提款交易有第三人不當持有使用之虞。

There is a concern about improper use of careless withdrawal transactions by a third party.

9. ATM 無卡提款交易資料之紀錄：

Records of ATM cardless withdrawal transactions:

9.1 立約人以 ATM 無卡提款方式之提款紀錄，概以貴行連線系統之紀錄(包括但不限於磁帶、錄影帶、紙卷等)為準。

The ATM cardless withdrawal records of the Applicant shall be the those on the connection system of the Bank (including but not limited to magnetic tapes, videotapes, and paper rolls).

10. ATM 無卡提款交易資料之保存：

Preservation of ATM cardless withdrawal transaction records:

10.1 立約人進行 ATM 無卡提款交易之資料，貴行應至少保存五年以上。

The ATM cardless withdrawal transaction records of the Applicant shall be retained by the Bank for at least five years.

11. 二十四小時服務專線及申訴管道：

24-hour service hotline and complaint channel:

11.1 為保護立約人權益，立約人執行 ATM 無卡提款交易時若有任何疑義，請立約人撥打貴行 24 小時客戶服務專線：(02)80731166 或免付費客戶服務專線：0800-261-732。

If the Applicant has any questions about execution of ATM cardless withdrawal transactions, please call the Bank's 24-hour service hotline (02)80731166 or toll-free phone number 0800-261-732 to protect the rights and interests of the Applicant.

12. 金融消費爭議：

Financial consumer disputes:

12.1 立約人對貴行因本約定事項所載之商品或服務所生之金融消費爭議，同意於金融消費者保護法所稱爭議處理機構得受理範圍內，適用該機構所訂爭議處理程序。

For the financial consumer disputes arising from the products or services of the Bank referred to in the Provisions, the Bank agrees to follow the dispute handling procedure established by the ombudsman body referred to in the Financial Consumer Protection Act within the scope in which the ombudsman body may accept the dispute.

13. 準據法及管轄法院：

Governing law and court of jurisdiction:

13.1 本約定事項以中華民國法律為準據法。因本約定事項涉訟時，貴行及立約人同意以臺灣臺北地方法院為第一審管轄法院。但法律有專屬管轄之特別規定者，從其規定。

The Provisions shall be governed by the laws of the Republic of China. For any litigation arising from or connecting to the Provisions, the Applicant and the Bank agree that Taiwan Taipei District Court shall be the court of jurisdiction for the first instance. However, where there are any exclusive jurisdiction regulations provided by laws, such regulations shall prevail.

14. 其他未盡事宜：

Other matters:

14.1 除本約定事項另有約定外，其餘事項悉依貴行「存款開戶相關業務約定條款」(含其變更或修訂)之相關約定辦理。

Except as otherwise agreed in the Provisions, all the rest matters shall be subject to the requirements of the "Provisions for the Related Business of Deposit Account Opening" (including its modifications and revisions).

拾陸、對帳單約定事項

Provisions for Bank Statement

1. 對帳單為貴行提供立約人與貴行往來業務交易明細資料、理財資訊或貴行金融商品活動訊息等資料之用。對帳單發送方式分為紙本郵寄或電子郵件，立約人得擇一向貴行申請辦理寄發(法人戶不適用電子郵件)。

The Bank statement is to provide detailed information of the business that the Applicant dealt with the Bank, financial information or information about the Bank's financial product activities. The methods of sending the statement are, mailing the paper copy or sending the email, and the Applicant may choose one of the methods and apply to the Bank for sending the statement (email is not applicable to juridical person accounts).

2. 紙本對帳單之寄送：於 貴行依約定之通訊地址發出後，經通常之郵遞期間，即視為已合法送達；電子對帳單之寄送，以 貴行送達立約人留存之電子郵件信箱伺服器且未被退回即視為已送達，立約人若未收到對帳單，應即向貴行查詢。
Regarding the mailing of the paper statement, it shall be deemed as having legally arrived after the Bank sends it to the designated address and passes through the usual postal period; regarding the mailing of the electronic statement, it is deemed as received if it is delivered by the Bank to the email address that the Applicant left to the Bank and it is not returned by the server. If the Applicant does not receive the statement, he/she shall inquire from the Bank immediately.
3. 立約人收到對帳單後應即核對對帳單內容，如有不符時，應儘速於各項業務約定之期限內通知 貴行，逾期前揭期限者，推定為核對無誤。
The Applicant shall verify the contents of the statement immediately after receiving it and if there is any discrepancies, he/she shall notify the Bank as soon as possible within the designated deadline of each business. If the afore-disclosed deadline is exceeded, it is presumed that there is no mistake in the statement.
4. 立約人同意先行確認留存於 貴行對帳單之寄發地址或電子郵件信箱之正確性及有效性，並應於變更時立即以書面或其他約定方式通知 貴行。如因立約人未通知，而 貴行依立約人原留存之地址或寄送方式寄送對帳單者，視為已合法送達，立約人絕無異議，如立約人因此受有損害，應由立約人自行負責，概與 貴行無涉。立約人爾後若與 貴行辦理非投資類信託業務時所約定之信託對帳單寄送方式、地址及/或電子郵件信箱應與綜合對帳單留存資料相同；如有變更時，立約人另應填寫 貴行《客戶資料變更申請表》進行更新。

The Applicant agrees to confirm the correctness and validity of the postal address or e-mail address of the statement he/she left to the Bank in advance and shall notify the Bank in writing or other designated methods whenever it is changed. If the Applicant did not notify the change and the Bank has already sent the statement to the original address or via the delivery method that the Applicant left with the Bank, it shall be deemed as having arrived legally and the Applicant must have no objections. The Applicant shall take sole responsibility for all the damages incurred by the Applicant, and the Bank shall have no responsibility therefor. If the Applicant engages in non-investment trust business with the Bank afterwards, the delivery method, address and/or e-mail address of the trust statement provided by the Applicant shall be as the same as the information left with the comprehensive statement; if there is any change, the Applicant shall fill in the Bank's "Client Information Update Application Form" to update it.

5. 立約人通知 貴行新增或變更電子郵件信箱時，貴行將發送確認連結通知信予立約人，以確認其正確性及真實性，立約人完成相關驗證後，該新增或變更之電子郵件信箱始能生效。若因立約人未能完成相關驗證等非可歸責於 貴行之事由致無法新增或變更，立約人應自行負責，並同意 貴行得依立約人原留存之電子郵件信箱或以郵寄方式寄送對帳單至通訊地。

When the Applicant notifies the Bank to add or change the email address, the Bank will send a notification letter with confirmation link to the Applicant to confirm its correctness and authenticity. After the Applicant completes the verification, the added or changed email address will take effect. If the Applicant does not complete the verification or due to other reasons that cannot be attributable to the Bank, so the changing or adding the address cannot be made, the Applicant shall be responsible for it and shall agree with the Bank to send the statement to the original email address that the Applicant left with the Bank or with the correspondence place by post.

6. 貴行依立約人留存之電子郵件信箱寄送對帳單，若因電子郵件信箱帳號錯誤、信箱帳號變更未通知 貴行或有其他非可歸責於 貴行之事由，致 貴行無法成功寄送電子對帳單至立約人之電子郵件信箱時，貴行得以其他方式(如：簡訊)通知立約人，以確認電子郵件信箱之正確性。

The Bank sends the statement according to the e-mail box that the Applicant left for the Bank. If the statement cannot be sent to the email box successfully due to a wrong email account, changing the email account without notification to the Bank or

other reasons that cannot be attributable to the Bank, the Bank can notify the Applicant by other ways (such as: SMS) to confirm the correctness of the email address.

7. 立約人知悉 貴行各項通知服務若因電子郵件系統伺服器、個人電腦設定、收件匣已滿等非因可歸責 貴行之因素，可能導致郵件無法或延遲送達，貴行不負任何責任。
The Applicant understands that the mail of the Bank's various notification services may result in failure or delay in delivery due to email system servers, personal computer settings, full inbox and other factors that cannot be attributable to the Bank, and the Bank shall have no responsibility therefor.

8. 於發生下列任一情形時，貴行得暫停對帳單服務，惟若有 8.1 至 8.3 之情形，貴行將儘速修復或預先告知，並視情況採取必要之補救措施：

In any of the following situations occurs, the Bank may suspend the statement service. However, if there are situations from 8.1 to 8.3, the Bank will repair them as soon as possible, or notify in advance, and take necessary remedy measures depending on the situation:

- 8.1 因天災等不可抗力之因素，致無法提供服務時。
When the service cannot be provided due to natural disasters or other force majeure factors.
- 8.2 對系統設備進行必要之維修及保養時。
When conducting necessary repairs and the maintenance of the system equipment.
- 8.3 發生突發性之電子通訊設備或資訊軟硬體設備故障或貴行合作之協力廠商系統軟硬體設備故障或失靈。
Sudden breakdown of electronic communication equipment or information software and hardware equipment or software and hardware equipment of the third-party company that the Bank cooperated with the break down or failure.
- 8.4 立約人有人為不當或違法使用對帳單之情形。
The Applicant has the situation of using the statement improperly or illegally.

履行個人資料保護法第八條第一項告知義務內容

Chapter 5. Performance of Disclosure Obligation under Paragraph 1, Article 8 of the Personal Data Protection Act

- 一、親愛的客戶您好，由於個人資料之蒐集，涉及 臺端的隱私權益，遠東國際商業銀行股份有限公司(以下稱本行)向 臺端蒐集個人資料時，依據個人資料保護法(以下稱個資法)第八條第一項規定，應明確告知 臺端下列事項：
- (一) 非公務機關名稱 (二) 蒐集之目的 (三) 個人資料之類別 (四) 個人資料利用之期間、地區、對象及方式 (五) 當事人依個資法第三條規定得行使之權利及方式 (六) 當事人得自由選擇提供個人資料時，不提供將對其權益之影響。此外，當 臺端具有歐盟國籍或居住地於歐盟，則依循歐盟一般資料保護規範 (General Data Protection Regulation, GDPR) 要求於特定目的內蒐集、處理及利用 臺端之個人資料。

Dear customer, since the collection of personal data involves your privacy and rights and interests, in accordance with the provisions of paragraph 1, Article 8 of the Personal Data Protection Act (hereinafter referred to as the Personal Data Act), Far Eastern International Bank (hereinafter referred to as the Bank) shall clearly inform you of the following when collecting personal data from you: (1) the name of the non-government agency, (2) the purpose of collection, (3) the type of personal data, (4) the period, region, object and method of using the personal data, (5) the rights and methods that the party concerned may exercise in accordance with Article 3 of the Personal Data Act, and (6) the impact on the rights and interests of the party who does not provide personal data when the party is free to choose whether to provide such data or not. In addition, if you have an EU nationality or a residence in the EU, your personal data will be collected, processed and used for specific purposes in accordance with the requirements of the General Data Protection Regulation (GDPR).

- 二、有關本行蒐集 臺端個人資料之目的、個人資料類別及個人資料利用之期間、地區、對象及方式等內容，請 臺端詳閱如後附表。

Please refer to the attached schedule for details about the purpose of personal data collection, the type of personal data, and the period, region, objectives and methods of using personal data.

- 三、依據個資法第三條規定，臺端就本行保有 臺端之個人資料得行使下列權利：

In accordance with Article 3 of the Personal Data Act, you may exercise the following rights with respect to your personal data held by the Bank:

- (一) 除有個資法第十條所規定之例外情形外，得向本行查詢、請求閱覽或請求製給複製本，惟本行依個資法第十四條規定得酌收必要成本費用。

Other than the exceptions provided for in Article 10 of the Personal Data Act, you may inquire with the Bank, request to read or request a copy of the data, and the Bank may collect the necessary costs and expenses in accordance with Article 14 of the Personal Data Act.

- (二) 得向本行請求補充或更正，惟依個資法施行細則第十九條規定，臺端應適當釋明其原因及事實。

You may request supplements or corrections by the Bank, provided that you properly explain the reasons and facts in accordance with Article 19 of the Enforcement Rules of the Personal Data Act.

- (三) 本行如有違反個資法規定蒐集、處理或利用 臺端之個人資料，依個資法第十一條第四項規定，臺端得向本行請求停止蒐集。

If the Bank violates the provisions of the Personal Data Act in the collection, processing or use of your personal data, you may request the Bank to stop collecting the personal data in accordance with paragraph 4, Article 11 of the Personal Data Act.

- (四) 依個資法第十一條第二項規定，個人資料正確性有爭議者，得向本行請求停止處理或利用 臺端之個人資料。惟依該項但書規定，本行因執行業務所必須並註明其爭議或經 臺端書面同意者，不在此限。

In accordance with paragraph 2, Article 11 of the Personal Data Act, if there is a dispute about the correctness of personal data, you may request the Bank to stop processing or using your personal data. However, according to the proviso of the paragraph, this restriction shall not apply if the Bank does so out of the necessity of carrying out its business and indicates the dispute, or has obtained your written consent.

- (五) 依個資法第十一條第三項規定，個人資料蒐集之特定目的消失或期限屆滿時，得向本行請求刪除、停止

處理或利用 臺端之個人資料。惟依該項但書規定，本行因執行業務所必須或經 臺端書面同意者，不在此限。

According to paragraph 3, Article 11 of the Personal Data Act, when the specific purpose of personal data collection disappears or the deadline is reached, you may request the Bank to delete or stop processing or using your personal data. However, according to the proviso of the paragraph, this restriction shall not apply if the Bank does so out of the necessity of carrying out its business, or has obtained your written consent.

四、臺端得自由選擇是否提供相關個人資料及類別，惟

You are free to choose whether to provide relevant personal data and the categories of data, but:

- (一) 臺端所拒絕提供之個人資料及類別，如果是辦理業務審核或作業所需之資料，本行可能無法進行必要之業務審核或作業而無法提供 臺端相關服務或無法提供較佳之服務。

If the personal data and the categories of data that you refuse to provide are required for business audit or operations, the Bank may not be able to carry out necessary business audit or operations as a result, and therefore be unable to provide to you relevant services or better services.

- (二) 關於本行遵循美國海外帳戶稅收遵循法條款之特定目的需蒐集、處理及利用 臺端之個人資料，如 臺端不同意提供或提供資料不足，本行必須依美國海外帳戶稅收遵循法之規定將 臺端帳戶列為「不合作帳戶」(Recalcitrant Account)，而須依法對特定帳戶存入款項扣繳百分之三十之美國稅款；如經合理期間內與 臺端聯繫仍未獲 臺端同意或 臺端提供資料仍有不足，本行須依法關閉臺端之帳戶。

Regarding the Bank's need to collect, process and use your personal data in order to comply with the specific purpose in the provisions of the Foreign Account Tax Compliance Act of the United States, if you do not agree to provide the data or the data you provide is insufficient, **the Bank shall classify your account as a "recalcitrant account" in accordance with the provisions of the Foreign Account Tax Compliance Act, and deduct 30% of the balance of the specific account as the U.S. tax;** if the Bank still fails to obtain your consent after contacting you for a reasonable period of time or the data you provide is still insufficient, the Bank shall close your account in accordance with the law.

- (三) 關於本行遵循歐盟一般資料保護規範 (GDPR) 僅適用 臺端具有歐盟國籍或居住地於歐盟，依循 GDPR 規範於特定目的內蒐集、處理及利用 臺端之個人資料，臺端就個人資料得行使下列權利：

Regarding the Bank's compliance with the General Data Protection Regulation (GDPR) to collect, process and use your personal data for specific purposes in accordance with the GDPR specification, it applies only if you have an EU nationality or a residence in the EU, and you may exercise the following rights in respect of personal data under the circumstances:

1. 行使我國個人資料保護法的當事人權利。

The rights of the parties as in the Personal Data Act of our country.

2. 資料限制處理權。

The right to restrict the processing of data.

3. 資料可攜權。

The right of data portability.

4. 停止自動化決策及資料剖析。

Stopping automatic decision making and data analysis.

五、本行最新之告知義務內容，以及臺端如欲行使上述個資法第三條規定及歐盟一般資料保護規範 (GDPR) 之前述權利，有關如何行使之方式，得於本行網站 (網址：<https://www.feib.com.tw>) 查詢。

The Bank's latest disclosure obligations and the method of exercising your relevant rights under Article 3 of the above-mentioned Personal Data Act and GDPR can be found on the Bank's website (<https://www.feib.com.tw>).

六、英文翻譯僅供參考，如中、英文版本有任何抵觸或不相符之處，應以中文版為準。

The English translation is provided for reference only. If there is any inconsistency or ambiguity between the Chinese version and the English version, the Chinese version shall prevail.

附表：

Schedule：

特定目的說明 Explanation of specific purposes			蒐集之個人資料類別 Types of personal data collected	個人資料 利用之期間 Period of using personal data	個人資料 利用之地區 Regions where personal data are used	個人資料 利用之對象 Users of personal data	個人資料利 用之方式 Methods of using personal data
業務類別 Business category	業務特定目的及代號 Specific purpose and code of business	共通特定目的及代號 Common specific purpose and code					
一、存匯業務 Deposit and remittance	022 外匯業務	040 行銷	姓名、身分證統一編號、性別、出生年月日、通訊方式及其他詳如相關業務申請書或契約書之內容，並以本行與客戶往來之相關業務、帳戶或服務及自客戶或第三人處（例如：財團法人金融聯合徵信中心）所實際蒐集之個人資料為準。 Name, ID number or uniform number, gender, date of birth, means of communication and other details as specified in the relevant business application form or contract; the personal data actually collected from the business, account or service between the customer and the Bank, and directly from the customer or third parties (e.g. Joint Credit Information Center) shall prevail.	一、特定目的存續期間。 The duration of the specific purpose. 二、依相關法令所定（例如商業會計法等）或因執行業務所必須之保存期間或本行所訂之資料保存期間或依個別契約就資料之保存所定之保存年限。（以期限最長者為準） The data retention period according to the relevant laws and regulations (e.g. the Business Entity Accounting Act), or necessary for the performance of business, or set by the Bank or individual contracts (the longest one shall prevail).	右邊「個人資料利用之對象」欄位所列之利用對象其國內及國外所在地 The domestic and foreign locations of the users listed in the "users of personal data" field on the right.	一、本行(含受本行委託處理事務之委外機構)。 The Bank (including the institutions outsourced by the Bank). 二、依法令規定利用之機構。 The institutions according to laws and regulations. 三、其他業務相關之機構（例如：通匯行、財團法人金融聯合徵信中	符合個人資料保護相關法令以自動化機器或其他非自動化之利用方式。 Methods by using automated machines or other non-automated means which comply with personal data protection laws and regulations
	035 存款保險業務	059 金融服務業依法令規定及金融監理需要，所為之蒐集處理及利用					
	036 存款與匯款業務	069 契約、類似契約或其他法律關係管理之事務					
	067 信用卡、現金卡、轉帳卡或電子票證業務	090 消費者、客戶管理與服務					
	082 借款戶與存款戶存借作業綜合管理	091 消費者保護					
	112 票據交換業務	098 商業與技術資訊					
	181 其他經營合於營業登記項目或組織章程所定之業務	104 帳務管理及債權交易業務					
	022 Foreign exchange	136 資(通)訊與資料庫管理					
	035 Deposit and insurance	137 資通安全與管理					
	036 Deposit and remittance	157 調查、統計與研究分析					
	067 Credit card, cash card, transfer card or electronic tickets	182 其他諮詢與顧問服務					
	082 Comprehensive management of deposit and loan operations for borrowers and depositors	040 Marketing					
	112 Bills clearing	059 Collection, processing and utilization of data by the financial services industry in compliance with the laws and regulations					
	181 Other business under the registered business items or the articles of association	060 Financial dispute settlement					
		063 Collection, processing and utilization of personal data by non-government agencies according to law					
二、授信業務 Credit extension	022 外匯業務	069 Management of contracts, matters similar to contracts or other legal relationships	姓名、身分證統一編號、性別、出生年月日、通訊方式及其他詳如相關業務申請書或契約書之內容，並以本行與客戶往來之相關業務、帳戶或服務及自客戶或第三人處（例如：財團法人金融聯合徵信中心）所實際蒐集之個人資料為準。 Name, ID number or uniform number, gender, date of birth, means of communication and other details as specified in the relevant business application form or contract; the personal data actually collected from the business, account or service between the customer and the Bank, and directly from the customer or third parties (e.g. Joint Credit Information Center) shall prevail.			四、依法有權機關或金融監理機關。 Legal authorities or financial supervision agencies.	
	067 信用卡、現金卡、轉帳卡或電子票證業務	090 Consumer and customer management and service					
	082 借款戶與存款戶存借作業綜合管理	091 Consumer protection					
	088 核貸與授信業務	098 Business and technical information					
	106 授信業務	104 Account management and creditor's rights transaction					
	111 票券業務	136 Information (communication) and database					
	126 債權整貼現及收買業務						
	154 徵信						
	181 其他經營合於營業登記項目或組織章程所定之業務						
	022 Foreign exchange						
	067 Credit card, cash card, transfer card or electronic tickets						
	082 Comprehensive management of deposit and loan operations for borrowers and depositors						
	088 Loan approval and credit extension						
	106 Credit extension						
	111 Bills						
	126 Debt discounting and acquisition						
三、信用卡業務 Credit card	022 外匯業務		姓名、身分證統一編號、性別、出生年月日、通訊方式及其他詳如相關業務申請書或契約書之內容，並以本行與客戶往來之相關業務、帳戶或服務及自客戶或第三人處（例如：財團法人金融聯合徵信中心）所實際蒐集之個人資料為準。 Name, ID number or uniform number, gender, date of birth, means of communication and other details as specified in the relevant business application form or contract; the personal data actually collected from the business, account or service between the customer and the Bank, and directly from the customer or third parties (e.g. Joint Credit Information Center) shall prevail.				
	067 信用卡、現金卡、轉帳卡或電子票證業務						
	082 借款戶與存款戶存借作業綜合管理						
	088 核貸與授信業務						
	106 授信業務						
	154 徵信						
	181 其他經營合於營業登記項目或組織章程所定之業務						
	022 Foreign exchange						
	067 Credit card, cash card, transfer card or electronic tickets						
	082 Comprehensive management of deposit and loan operations for borrowers and depositors						
	088 Loan approval and credit extension						
	106 Credit extension						
	154 Credit investigation						
	181 Other business under the registered business items or the articles of association						
四、外匯業務 Foreign exchange	022 外匯業務		姓名、身分證統一編號、性別、出生年月日、通訊方式及其他詳如相關業務申請書或契約書之內容，並以本行與客戶				
	036 存款與匯款業務						
	082 借款戶與存款戶存借作業綜合管理						

	088 核貸與授信業務 106 授信業務 154 徵信 181 其他經營合於營業登記項目或組織章程所定之業務 022 Foreign exchange 036 Deposit and remittance 082 Comprehensive management of deposit and loan operations for borrowers and depositors 088 Loan approval and credit extension 106 Credit extension 154 Credit investigation 181 Other business under the registered business items or the articles of association	management 137 Security and management of information and communication 157 Survey, statistics, research and analysis 182 Other advisory and consulting services	往來之相關業務、帳戶或服務及自客戶或第三人處 (例如：財團法人金融聯合徵信中心) 所實際蒐集之個人資料為準。 Name, nationality ID number or uniform number, gender, date of birth, means of communication and other details as specified in the relevant business application form or contract; the personal data actually collected from the business, account or service between the customer and the Bank, and directly from the customer or third parties (e.g. Joint Credit Information Center) shall prevail.			五、客戶所同意之對象 (例如本行共同行銷或交互運用客戶資料之公司、與本行合作推廣業務之公司等)。 The objects agreed by the customer (e.g. companies in jointly marketing or using customer information together with the Bank, companies cooperating with the Bank in business promotion, etc.).	
五、有價證券業務 Securities	111 票券業務 037 有價證券與有價證券持有人登記 044 投資管理 082 借款戶與存款戶存借作業綜合管理 088 核貸與授信業務 106 授信業務 154 徵信 181 其他經營合於營業登記項目或組織章程所定之業務 111 Bills 037 Registration of securities and holders of securities 044 Investment management 082 Comprehensive management of deposit and loan operations for borrowers and depositors 088 Loan approval and credit extension 106 Credit extension 154 Credit investigation 181 Other business under the registered business items or the articles of association		姓名、身分證統一編號、性別、出生年月日、通訊方式及其他詳如相關業務申請書或契約書之內容，並以本行與客戶往來之相關業務、帳戶或服務及自客戶或第三人處 (例如：財團法人金融聯合徵信中心) 所實際蒐集之個人資料為準。 Name, nationality ID number or uniform number, gender, date of birth, means of communication and other details as specified in the relevant business application form or contract; the personal data actually collected from the business, account or service between the customer and the Bank, and directly from the customer or third parties (e.g. Joint Credit Information Center) shall prevail.			六、其他與本行有業務往來之機構。 Other institutions having business relations with the Bank.	
六、財富管理業務 Wealth management	022 外匯業務 036 存款與匯款業務 044 投資管理 068 信託業務 082 借款戶與存款戶存借作業綜合管理 166 證券、期貨、證券投資信託及顧問相關業務 094 財產管理 181 其他經營合於營業登記項目或組織章程所定之業務 022 Foreign exchange 036 Deposit and remittance 044 Investment management 068 Trust 082 Comprehensive management of deposit and loan operations for borrowers and depositors 166 Securities, futures, securities investment trust and consulting related business 094 Asset management 181 Other business under the registered business items or the articles of association		姓名、身分證統一編號、性別、出生年月日、通訊方式及其他詳如相關業務申請書或契約書之內容，並以本行與客戶往來之相關業務、帳戶或服務及自客戶或第三人處 (例如：財團法人金融聯合徵信中心) 所實際蒐集之個人資料為準。 Name, ID number or uniform number, gender, date of birth, means of communication and other details as specified in the relevant business application form or contract; the personal data actually collected from the business, account or service between the customer and the Bank, and directly from the customer or third parties (e.g. Joint Credit Information Center) shall prevail.				
七、其他 Others	166 證券、期貨、證券投資信託及顧問相關業務 181 其他經營合於營業登記項目或組織章程所定之業務，或經中央主管機關核准辦理之其他有關業務 (例如：保管箱業務、黃金存摺業務、電子金融業務、代理收付業務、共同行銷或合作推廣業務、衍生性金融商品業務等) 166 Securities, futures, securities investment trust and consulting related business 181 Other business under the registered business items or the articles of association, or other related business approved by the central competent authority (e.g. safe deposit box, gold passbook, electronic finance, agency		姓名、身分證統一編號、性別、出生年月日、通訊方式及其他詳如相關業務申請書或契約書之內容，並以本行與客戶往來之相關業務、帳戶或服務及自客戶或第三人處 (例如：財團法人金融聯合徵信中心) 所實際蒐集之個人資料為準。 Name, ID number or uniform number, gender, date of birth, means of communication and other details as specified in the relevant business application form or contract; the personal data actually collected from the business, account or service between the customer and the Bank, and directly from the customer or third parties (e.g. Joint				

	collection and payment, joint marketing or cooperative promotion, derivative financial products, etc.)		Credit Information Center) shall prevail.			
八、美國海外帳戶稅收遵循法遵循業務(為辨識美國稅務居民身分別、暨向美國當局或其他法定對象申報美國稅務居民海外帳戶資料之相關業務) Business to be in compliance with Foreign Account Tax Compliance Act of the United States (to identify the personal status of U.S. tax residents, and declare to the U.S. authorities or other statutory objects the overseas account information of U.S. tax residents)	059 金融服務業依法令(包含美國海外稅收遵循法)規定及金融監理需要，所為之蒐集處理及利用 060 金融爭議處理 063 非公務機關依法定義務所進行個人資料之蒐集處理及利用 069 契約、類似契約或其他法律關係管理之事務 090 消費者、客戶管理與服務 091 消費者保護 095 財稅行政 098 商業與技術資訊 104 帳務管理及債權交易業務 136 資(通)訊與資料庫管理 157 調查、統計與研究分析 059 Collection, processing and utilization of data by the financial services industry in compliance with the laws and regulations (including Foreign Account Tax Compliance Act of the United States) and financial supervision needs 060 Financial dispute settlement 063 Collection, processing and utilization of personal data by non-government agencies according to law 069 Management of contracts, matters similar to contracts or other legal relationships 090 Consumer and customer management and service 091 Consumer protection 095 Finance and taxation administration 098 Business and technical information 104 Account management and creditor's rights transaction 136 Information (communication) and database management 157 Survey, statistics, research and analysis		姓名、國籍、身分證統一編號、性別、出生年月日、通訊方式、稅籍編號、移民情形、旅行及其他遷徙細節及其他詳如相關業務申請書或契約書之內容，並以本行與臺端或臺端實質所有之法律實體往來之相關業務、帳戶或服務及自臺端或第三人處(如臺端為本行客戶，則包含財團法人金融聯合徵信中心)所實際蒐集之個人資料類別為準。 Name, ID number or uniform number, gender, date of birth, means of communication, tax registration number, immigration status, travel and other migration details, and other details as specified in the relevant business application form or contract; the personal data actually collected from the business, account or service between you or the substantial legal entity you own and the Bank, and directly from you or third parties (including Joint Credit Information Center if a customer of the Bank) shall prevail.		一、本行(含受本行委託處理事務之委外機構)。 The Bank (including the institutions outsourced by the Bank). 二、依國內外法令規定處理利用之機構(例如：本行母公司、所屬金融控股公司及關係金融機構等)。 The institutions according to domestic and foreign laws and regulations (e.g. the Bank's parent company, the financial holding company that the Bank belongs to, and the Bank's affiliated financial institutions). 三、依國內外法令之有權機關、金融監理機關或稅務機關(含美國聯邦政府財政部)。 The competent authority, financial supervision authority or tax authority (including the Treasury Department of the US Federal Government) at home and abroad. 四、其他臺端所同意之對象。 Other institutions agreed by you.	
九、GDPR適用對象之相關業務 Business related to GDPR-applicable objects	022 外匯業務 035 存款保險業務 036 存款與匯款業務 037 有價證券與有價證券持有人登記 044 投資管理 067 信用卡、現金卡、轉帳卡或電子票證業務 068 信託業務 082 借款戶與存款戶存借作業綜合管理 088 核貸與授信業務 094 財產管理 106 授信業務 111 票券業務 112 票據交換業務 126 債權整貼現及收買業務 154 徵信 166 證券、期貨、證券投資信託及顧問相關業務		姓名、國籍、身分證統一編號、性別、出生年月日、通訊方式及其他詳如相關業務申請書或契約書之內容，並以本行與客戶往來之相關業務、帳戶或服務及自客戶或第三人處(例如：財團法人金融聯合徵信中心)所實際蒐集之個人資料為準。 Name, ID number or uniform number, gender, date of birth, means of communication and other details as specified in the relevant business application form or contract; the personal data actually collected from the business, account or service between the customer and the Bank, and directly from the customer or third parties (e.g. Joint Credit Information Center) shall prevail.		「個人資料利用之對象」與業務類別一至八相同。 The "users of personal data" are the same as business categories 1 to 8.	

181 其他經營合於營業登記項目或組織章程所定之業務						
022 Foreign exchange						
035 Deposit and insurance						
036 Deposit and remittance						
037 Registration of securities and holders of securities						
044 Investment management						
067 Credit card, cash card, transfer card or electronic tickets						
068 Trust						
082 Comprehensive management of deposit and loan operations for borrowers and depositors						
088 Loan approval and credit extension						
094 Asset management						
106 Credit extension						
111 Bills						
112 Bills clearing						
126 Debt discounting and acquisition						
154 Credit investigation						
166 Securities, futures, securities investment trust and consulting related business						
181 Other business under the registered business items or the articles of association						

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臺幣存匯服務收費標準

Service Fee Charging Standard for NTD Deposits and Remittances

項目 Item		手續費標準 (金額: 新臺幣) Service Fee Standard (Amount: NTD)
一般 General	申請列印往來明細資料文件 (含託收票據影像、往來契約等) Copy of transaction list (including the image of bill for collection, contract)	1. 六個月(含)以下, 每次 100 元 Less than six (included) months: NTD 100/copy 2. 六個月以上, 每次 200 元 More than six months: NTD 200/copy 3. 已入倉庫(儲)者, 每次調閱再加收 500 元 Documents in storage: Additional NTD 500/access
	調印傳票 (含提回支票、匯款單證等) Copy of historical transaction record (including check withdrawal and money order)	1. 一個月以內, 單一交易日每次 100 元, 超過五張加收 100 元 Less than one month: NTD 100/copy on a single transaction day; more than five copies: additional NTD 100 2. 一個月至一年以內, 單一交易日每次 200 元, 超過五張加收 100 元 One month to one year: NTD 200/copy on a single transaction day; more than five copies: additional NTD 100 3. 一年以上資料, 單一交易日每次 300 元, 超過五張加收 100 元 More than one year: NTD 300/copy on a single transaction day; more than five copies: additional NTD 100 4. 已入倉庫(儲)者, 每張 300 元, 每次調閱再加收 500 元 Documents in storage: NTD 300/copy; additional NTD 500/access
	存款餘額證明 Deposit balance certificate	每份 50 元 NTD 50/copy
	掛失、變更印鑑 Loss and replacement of seal	每件 100 元 NTD 100/seal
	存摺掛失補發 Loss and reissue of passbook	每戶 100 元 NTD 100/account
	存單掛失補發 Loss and reissue of deposit receipt	每張 100 元 NTD 100/copy
	法院扣押案件 Court seizure	每個 ID 200 元, 自 102.1.1 起每個 ID 250 元。 NTD 200/ID; NTD 250/ID since January 1, 2013
	保管箱之鑰匙遺失 Loss of safety deposit box key	每次換鎖 500 元 NTD 500/lock change
金融卡 Debit card	晶片金融卡掛失補發 Loss and reissue of chip debit card	每張 100 元 NTD 100/card
	COMBO 卡掛失補發 Loss and reissue of COMBO card	每張 500 元(其中 200 元為信用卡掛失, 於信用卡帳單上一併收取; 臨櫃收取 300 元) NTD 500/card (loss of credit card: NTD 200 to be collected together with the credit card payment; NTD 300 collected at the counter)
	郵寄晶片金融卡及密碼函 Mailing of chip credit card and password letter	每張 50 元 NTD 50/card
	晶片金融卡密碼解鎖 Chip credit card PIN unlock	每月一次免費, 第二次後每張 20 元 Free of charge once every month; second unlock and thereafter: NTD 20/card
匯款 Remittance	跨行匯款手續費 Interbank remittance fee	1. 本行客戶(含信用卡客戶): 200 萬元以內收 30 元, 每增加 100 萬元, 加收 10 元 FEIB customer (including credit card customer): Within NTD 2 million: NTD 30; NTD 10 per additional NTD 1 million 2. 非本行客戶: 200 萬元以內收 100 元, 每增加 100 萬元, 加收 50 元 Non-FEIB customer (including credit card customer): Within NTD 2 million: NTD 100; NTD 50 per additional NTD 1 million
	票券匯款手續費 Interbank bill remittance fee	同跨行匯款手續費, 惟單筆匯款金額超過 5,000 萬元(含)以上者, 一律收取 510 元 Same as interbank remittance fee; however, a single rate of NTD 510 is applicable to each remittance of more than NTD 50 million (included)
票據 Check	申請簽發臺銀支票 Issue of BOT check	1. 金額 100 萬元(不含)以下, 每張 430 元 Less than NTD 1 million (excl.): NTD 430/check 2. 金額 100 萬元(含)以上, 每張 230 元 More than NTD 1 million (included): NTD 230/check
	空白支票請領 Issue of check book	1. 首次不收費 Free for first issue 2. 三個月活期性存款與支存平均餘額 < 金額 10 萬元(不含)者: 每張 30 元 Three-month average balance of current and checking deposits < NTD 100 thousand (excl.): NTD 30/check 3. 三個月活期性存款與支存平均餘額 >10 萬元(含)但<30 萬元(不含)者: 每張 10 元 Three-month average balance of current and checking deposits > NTD 100 thousand (included) and < NTD 300 thousand (excl.): NTD 10/check 4. 三個月活期性存款與支存平均餘額 >30 萬元(含)者: 免收費

		Three-month average balance of current and checking deposits > NTD 300 thousand (included): free of charge
	申請簽發本行支票 Issue of FEIB check	每張 50 元 NTD 50/check
	票據信用查詢 Check credit query	1. 第一類查詢，每次 100 元 Type 1: NTD 100/query 2. 第二類查詢，每次 200 元 Type 2: NTD 200/query
	支票存款開戶徵信查詢 Checking account credit query	每戶 300 元 NTD 300/account
	票據掛失止付申請/註銷 Stop payment/cancellation of lost check	1. 空白票據，每戶 200 元 Check book: NTD 200/account 2. 非空白票據，每張 100 元 Other checks: NTD 100/check 3. 非屬遺失、被竊或搶奪等理由之掛失止付非空白票據，每張 1,000 元 Stop payment of other checks than check book for reasons other than loss, theft or robbery: NTD 10/check
	託收票據(含委託銀行同業交換) Bill for collection (including interbank payment)	1. 同交換埠，每張 5 元 Same switch port: NTD 5/bill 2. 不同交換埠，每張 10 元 Different switch port: NTD 10/bill 3. 委同業，每張 40 元 Interbank payment: NTD 40/bill
	託收票據撤票 Cancellation of bill for collection	每張 50 元 NTD 50/bill
	託收票據延期提示 Deferred presentment of bill for collection	每張 30 元 NTD 30/bill
	拒絕往來戶申請兌付 Application for acceptance of dishonored check	每張 200 元 NTD 200/check
	票據撤銷付款委託申請/註銷 Application for/cancellation of payment order	每張 100 元 NTD 100/check
	退票違約金 Dishonored check penalty	每張 300 元 NTD 300/check
	以特殊事實原因申請退票註記 Application for cancellation of dishonored check record due to special facts	每張 500 元 NTD 500/check
	註銷退票手續費 Dishonored check cancellation fee	每張 200 元 NTD 200/check
信託 Trust	信託資金證明書 Trust fund certificate	每份 50 元 NTD 50/copy
	掛失、變更印鑑 Loss and replacement of seal	每件 100 元 NTD 100/seal
企業網路銀行 Corporate online banking	交易憑證費 Transaction certificate fee	XML 憑證：1,000/1 年 XML certificate: NTD1,000/year
	電子付款跨行交易 Electronic interbank payment	1. 每筆 200 萬元(含)以下：(1) FXML 轉帳 30 元/筆 (2) 跨行匯款 30 元/筆 Less than NTD 2 million (included) per transaction: (1) FXML transfer: NTD 30/transaction; (2) Interbank remittance: NTD 30/transaction 2. 每筆超過 200 萬元：每增加 100 萬元加收 10 元/筆 More than NTD 2 million per transaction: NTD 10/transaction per additional NTD 1 million

公告日期 :2025.06
Announcement date: June 2025

外匯存匯服務收費標準

Service Fee Charging Standard for Foreign Exchange Deposits and Remittances

業務項目 Service Item		DBU 收費標準(金額：新臺幣) DBU Service Fee Standard (Amount: NTD)	OBU 收費標準(金額：美元) OBU Service Fee Standard (Amount: USD)
匯出匯款 (SWIFT) Outward remittance	手續費 Handling Fee	匯款金額×0.05%・最低 200 元・最高 800 元 Remittance amount x 0.05%, min NT\$200, max NT\$800	匯款金額×0.05%・最低 10 美元・最高 30 美元 Remittance amount x 0.05%, min US\$10, max US\$30
	Cable fee 郵電費 電匯 T/T	每筆 450 元 NT\$450 per transaction 申請全額到行・每筆加收等值 20 美元 Additional cable fee equivalent to US\$20 will be charged for each full payment to the beneficiary bank. (日幣匯款再補收國外費用) (Japanese Yen Remittance will be additionally charged based on overseas fees)	每筆 15 美元 US\$15 per transaction 申請全額到行・每筆加收等值 20 美元 Additional cable fee equivalent to US\$20 will be charged for each full payment to the beneficiary bank. (日幣匯款再補收國外費用) (Japanese Yen Remittance will be additionally charged based on overseas fees)
		票匯 D/D	每筆 15 美元 US\$15 per transaction
	D/D 掛失止付 D/D loss and stop payment	每筆 1,200 元 NT\$1,200 per transaction	每筆 40 美元 US\$40 per transaction
	T/T、D/D 修改或退匯 T/T and D/D change or rejection	每筆收 300 元・ D/D 再加收等值 20 美元國外費用 NT\$300 per transaction, additional overseas fees equivalent to USD 20 for D/D	每筆收 10 美元・ D/D 再加收等值 20 美元國外費用 US\$10 per transaction, additional overseas fees equivalent to USD 20 for D/D
自行 DBU/OBU 間匯款 Remittance between DBU and OBU at FEIB		手續費、郵電費 Handling Fee, cable fee 免收 Free of charge	免收 Free of charge
匯出匯款 (全速匯) Outward remittance (MasterCard Send Cross Border)	手續費 Handling Fee	每筆 800 元 NT\$800 per transaction	
	郵電費 Cable fee	免收 Free of charge	
匯入匯款 Inward remittance	手續費 Handling Fee	1.匯款金額×0.05%・最低 200 元・最高 800 元 Remittance amount x 0.05%, min NT\$200, max NT\$800 2.國內同業解付・由本行背書者・每筆 200 元 NT\$200 per transaction for domestic interbank settlements endorsed by FEIB. 3.由本行 OBU 匯入者予以免收 Free of charge for the FEIB's OBU remittance	1.匯款金額×0.05%・最低 10 美元・最高 30 美元 Remittance amount x 0.05%, min USD 10, max USD 30 2.由本行 DBU 匯入者予以免收 Free of charge for the FEIB's DBU remittance
光票託收 Collection of Clean Bills	手續費 Handling Fee	票面金額×0.05%・最低 500 元・最高 800 元 Check amount x 0.05%, min NT\$500, max NT\$800	票面金額×0.05%・最低 20 美元・最高 30 美元 Check amount x 0.05%, min US\$20, max US\$30
	郵電費 Cable fee	國際快遞寄件・每筆等值 40 美元 International express delivery, equivalent to US\$40 per shipment	國際快遞寄件・每筆等值 40 美元 International express delivery, equivalent to US\$40 per shipment
	國外費用 Overseas fee	依國外實際扣付費用計收 Charged based on actual overseas fees	依國外實際扣付費用計收 Charged based on actual overseas fees
外幣現鈔存提 Foreign currency cash	存入外幣現鈔 Cash deposit in foreign currency	依本行當日牌告現鈔匯率與即期之匯率價差計收手續費(臺幣計價)・最低 100 元 The fee (NTD) is charged based on the difference between the cash rate and spot rate announced by FEIB on the current day, minimum NT\$100	
	提領外幣現鈔 Cash withdrawal in Foreign currency		
外幣現鈔買賣	手續費 Handling Fee	本行客戶：免收 FEIB account holders : Free of charge 非本行客戶：每筆 100 元	

Cash transaction in foreign currency		Non-FEIB account holders : NT\$100 per transaction	
	舊版本之美元現鈔 處理費 Processing fee for old series US banknotes	<u>每 1 美元收取新臺幣 0.3 元處理費</u> <u>The processing fee of NT\$0.3 per US\$1.</u>	
	現鈔託收 Cash collection	金額超過 <u>5</u> 萬美元以上或行員無法辨別真偽，需以託收方式 辦理者，託收現鈔金額等值美元 × 0.4 計收新臺幣手續費 For the amount of more than <u>US\$ 50 thousand</u> or required collection due to difficulty in distinguishing authenticity, US dollars equivalent to the cash collected x 0.4 for the service fee in NTD	
外匯存款 Foreign currency deposit account	手續費 Handling Fee	無 None	<u>1.開立 OBU 帳戶，每份開戶申請書 1500 美元</u> <u>US\$1,500 per OBU account opening application</u> <u>2.帳戶管理費依客戶個別議定收取</u> <u>The account management fee is charged as on a case-</u> <u>by-case basis</u>

註：存款餘額證明、存摺/單掛失補發、印鑑變更掛失、列印往來明細資料、傳票等收費標準，同新臺幣存匯服務收費標準之相關規定

Note: The service fee charging standards for deposit balance certificate, loss and reissue of passbook/deposit receipt, replacement and loss of seal, copy of transaction list, and copy of historical transaction record are the same as specified in the Service Fee Charging Standard for NTD Deposits and Remittances.

※ 紅色底線字體自 2026.01.19 公告調整實施

The items with an red underline were modified and took effect on January 19, 2026.

製作日期:2025.11

Date: November 2025