合作金庫商業銀行「開戶總約定書」修訂公告

親愛的客戶您好：

公告本行修正「開戶總約定書」並自 114 年 10 月 29 日起施行，為保障您的權益，請撥冗詳閱本次修正「開戶總約定書 114 年 10 月」修正對照表。

如貴存戶不同意本行之修改，請於前述通知之生效日前終止與本行之帳戶往來關係及本約定書;若您未於該期限前終止，或生效日期後仍繼續與本行進行各項存款、交易或服務事項往來時，則視同承認及適用本次修正項目。

本次條文修訂對照內容列示如下:

修正條文	現行條文
壹、　通則： 十二、本存戶同意貴行於防制詐騙、防制洗錢等特定目的範圍內，得蒐集、處理或利用本存戶身分資訊、帳戶狀態(包括但不限於警示帳戶、衍生管制帳戶、銷戶資訊等)、與其他金融機構往來事項、於貴行開立之「金融機構帳號」及該帳號被約定為轉入帳號之次數、「被約定轉入帳號」及該「被設定為約定轉入帳號之次數」等個人資料，並將上開個人資料，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；本存戶並同意財金資訊股份有限公司於辦理金融機構間之金融資訊交換目的範圍內，得蒐集、處理或利用上開個人資料。 The depositor hereby consents to the Bank's collection, processing, and use of their personal data—including, but not limited to, identification information, account status (such as warning accounts, control accounts, account closure details), transactions with other financial institutions, financial institution account numbers opened at the Bank and the frequency with which these accounts are designated as beneficiary accounts, as well as the details and frequency of accounts designated as beneficiary accounts —for the specific purposes of fraud prevention, and anti-money laundering. The depositor further agrees that the aforementioned personal data may be reported to or shared with relevant financial institutions and judicial or law enforcement authorities via Financial Information Service Co., Ltd.; the depositor also agrees that the Financial Information Service Co., Ltd. may collect, process or use the above personal information within the scope of handling financial information communication between financial institutions.	壹、　通則： 十二、本存戶同意貴行於防制詐騙、防制洗錢等特定目的範圍內，得蒐集、處理或利用本存戶於貴行開立之「金融機構帳號」及該帳號被約定為轉入帳號之次數、帳戶狀態(包括但不限於警示帳戶、衍生管制帳戶)等個人資料，並同意於設定約定轉入帳號作業之範圍內，提供上開個人資料予就前揭帳號提出約定轉入帳號申請之金融機構；本存戶並同意財金資訊股份有限公司於辦理金融機構間之金融資訊交換目的範圍內，得蒐集、處理或利用上開個人資料。 The depositor hereby agrees that the Bank, within the scope of specific purposes such as fraud prevention and anti-money laundering, may collect, process or use the account number, the number of times the account being designated as a transfer account, account status (including but not limited to warning account or control account) and other personal information of the account, and agrees to provide the above personal information for disclosure within the scope of setting up the designated transfer account operations to the financial institution that submitted the application for transfer of the account; the depositor also agrees that the Financial Information Service Co., Ltd. may collect, process or use the above personal information within the scope of handling financial information communication between financial institutions.

(刪除)	本存戶同意貴行於防制詐騙、防制洗錢等特定目的範圍內，得蒐集、處理或利用「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(包括但不限於警示帳戶、衍生管制帳戶)等個人資料；本存戶並同意財金資訊股份有限公司於辦理金融機構間之金融資訊交換目的範圍內，得蒐集、處理或利用上開個人資料。
十三、本存戶/持卡人/委託人如有下列之情形，貴行得為下列之處理： (一)本存戶如經貴行認為帳戶有疑似不法或不當使用之情事時，貴行得視情節之輕重，逕自暫停或終止本存戶使用各項服務(包含但不限於金融卡、語音轉帳、網路轉帳及其他電子支付之轉帳等各項電子化設備服務)、部分或全部之交易及業務關係，並得婉拒本存戶新申請之交易、服務及業務關係，或終止本消費寄託契約及結清帳戶。 Should the Bank deem that this account is suspected of illegal or improper use, it may, at its sole discretion and based on the severity of the circumstances, immediately suspend or terminate the depositor's access to various services (including, but not limited to, ATM cards, telephone banking transfers, online transfers, and other electronic payment services), as well as partially or fully restrict transactions and business relations. The Bank also reserves the right to decline any new applications for transactions, services, or business engagements from the depositor, or to terminate this deposit agreement and close the account. (二)本存戶之存款帳戶如經通報為警示帳戶者，貴行得即暫停該帳戶全部交易功能，匯入款項逕以退匯方式退回匯款行，且存款餘額在等值新臺幣一千元以下時， 貴行得逕行終止本約定書，辦理該帳戶之結清銷戶手續，餘額轉入其他應付款，於本存戶申請給付時，依法處理； 如屬衍生管制帳戶者，即暫停該帳戶使用金融卡、語音轉帳、網路轉帳及其他電子支付功能，匯入款項逕以退匯方式退回匯款行。	十三、本存戶/持卡人/委託人如有下列之情形，貴行得為下列之處理： (一)本存戶申請使用（含以後申請）金融卡、語音轉帳、網路轉帳及其他電子支付之轉帳，如經貴行認為帳戶有疑似其他不法或不當使用之情事時，貴行得逕自暫停或終止本存戶使用前述各項服務。 If the bank suspects the depositor is improperly using the ATM card (including the application of a new card in the future), telephone banking transfer, online transfer, and other electronic payment transfer, or the bank deems there to be any suspicion of illegal or improper use of the account, the bank reserves the right to temporarily suspend or terminate the depositor's use of the preceding services. (二)本存戶之存款帳戶如經通報為警示帳戶者，貴行得即暫停該帳戶全部交易功能，匯入款項逕以退匯方式退回匯款行; 如屬衍生管制帳戶者，即暫停該帳戶使用提款卡、語音轉帳、網路轉帳及其他電子支付功能，匯入款項逕以退匯方式退回匯款行。

If the depositor's account is reported as a warning account, the Bank may immediately suspend all transaction functions of the account, and all inward remittances shall be returned to the remitting bank. Should the account balance fall below the equivalent of NT$1,000, the Bank may unilaterally terminate this agreement and proceed with account closure, transferring any remaining funds to other payable items, which shall be handled in accordance with applicable laws upon the depositor's request for payment. If the account is classified as a control account, the Bank may immediately suspend the use of ATM cards, telephone banking transfers, online transfers, and other electronic payment functions, and any incoming funds shall likewise be returned to the remitting bank.	In the event that the depositor's account is notified as a warning account, the bank reserves the right to suspend all transactions in such Deposit Account. All inward remittances shall be returned to the remitting bank If the account is classified as a control account, the bank will immediately suspend the use of ATM cards, telephone banking transfers, online transfers, and other electronic payment functionalities for that account. All inward remittances shall be returned to the remitting bank
<u>(四)本存戶以法人/行號/團體之籌備處為戶名向貴行申請開立之帳戶，而未於貴行規定之期限(法人/團體自開戶日起6個月內;行號自開戶日起2個月內)屆至前結清銷戶或完成設立登記並向貴行申請籌備處變更為正式法人/行號/團體等帳戶事宜者，貴行得暫時停止籌備處帳戶之所有交易或逕行終止本約定書及結清帳戶。</u> <u>If the depositor opens an account under the name of a preparatory office for a corporation, business entity, or organization, and fails to either close the account or complete the registration process and formally apply to the Bank for conversion to an official corporate, business, or organizational account within the prescribed period (six months from the account opening date for corporations/organizations, and two months for business entities), the Bank may suspend all transactions of the preparatory office account or unilaterally terminate this agreement and proceed with account closure.</u>	增列
<u>(五)本存戶同意向貴行申請開立之帳戶，開戶時所持居留證(或其他身分證明文件)如逾期未展延、未更新留存於貴行之基本資料，或本存戶離境、經雇主依就業服務法規定通報行蹤不明者、遭查處收容、遣返或通報解聘、或經警政署網頁查詢為失蹤人口者，經貴行認定為保護本存戶安全得採行本條第一項之部分或全部措施。</u> <u>The depositor agrees that if the account opened with the Bank using an alien residence certificate (or other identification documents), and fails to renew or update the relevant personal information</u>	增列

upon expiration, or if the depositor departs the country, is reported missing by the employer in accordance with the Employment Service Act, is subject to detention, deportation,dismissal, or is listed as a missing person on the National Police Agency's website, the Bank may, at its discretion and for the protection of the depositor's interests, implement part or all of the measures specified in Paragraph 1 of this clause. (六)本存戶同意向貴行申請開立之帳戶，其開戶目的如為薪轉且逾一個月未有撥薪紀錄，或一段時間未有交易者，經貴行認定為保護本存戶安全得採行本條第一項之部分或全部措施。 The depositor agrees that if the account opened with the Bank is designated for salary deposits but shows no salary transactions for over one month, or remains inactive for a certain period, the Bank may, for the purpose of safeguarding the depositor's security, implement part or all of the measures specified in Paragraph 1 of this clause.	 增列
廿二、貴行知悉存戶死亡時，存款帳戶全額止付、委託貴行自帳戶內代繳之各項費用停止扣繳、暫停自動化通路交易(包含但不限於網路銀行、電話語音、ATM 等)。 本存戶如係法人或非法人團體，於負責人死亡/代表人死亡或因其他事由更換負責人/代表人者，在新任負責人/代表人辦妥留存印鑑變更前，貴行得暫停憑原存印鑑付款及受理相關往來事項。	廿二、貴行知悉存戶死亡時，存款帳戶全額止付、委託貴行自帳戶內代繳之各項費用停止扣繳、暫停自動化通路交易(包含但不限於網路銀行、電話語音、ATM 等)。 存戶如係法人或非法人團體，於負責人死亡/代表人死亡或因其他事由更換負責人/代表人者，在新任負責人/代表人辦妥留存印鑑變更前，貴行得暫停憑原存印鑑付款及受理相關往來事項。
廿三、本存戶與貴行建立業務往來關係後，如經貴行發現存戶所營事業涉及虛擬通貨平台及交易業務者，貴行得暫時停止存戶之交易、暫時停止或終止貴行與存戶之業務關係、逕予終止存款帳戶或採行其他必要措施。	廿三、存戶與貴行建立業務往來關係後，如經貴行發現存戶所營事業涉及虛擬通貨平台及交易業務者，貴行得暫時停止存戶之交易、暫時停止或終止貴行與存戶之業務關係、逕予終止存款帳戶或採行其他必要措施。
廿四、除經貴行事前同意外，本存戶不得利用存款帳戶從事網路借貸平臺暨其等相關交易業務，一經貴行發現，貴行得拒絕與存戶業務往來、暫時停止存戶之交易、暫時停止或終止貴行與存戶之業務關係、逕予終止存款帳戶或採行其他必要措施。	廿四、除經貴行事前同意外，存戶不得利用存款帳戶從事網路借貸平臺暨其等相關交易業務，一經貴行發現，貴行得拒絕與存戶業務往來、暫時停止存戶之交易、暫時停止或終止貴行與存戶之業務關係、逕予終止存款帳戶或採行其他必要措施。