



支票存款往來申請暨約定書

Application and Agreement for Checking Account

113.07 版

帳號 Account NO.					開戶 日期 Date of Account opening	年 Year	月 Month	日 Day	收件 日期 Date of the application	年 Year	月 Month	日 Day
<p>本行依個人資料保護法第 8 條規定，在蒐集、處理、利用您的個人資料時，應告知事項如後，請 臺端詳閱。倘 臺端依法應設置法定代理人或輔助人或其他具代表權限之人者，亦請各該有權代表之人詳閱如後之應告知事項。</p> <p>In compliance with the regulations in Article 8 of the Personal Data Protection Act, when collecting, processing and using customer's personal data, the Bank shall inform customers regarding matters as below and they shall be carefully reviewed. If a statutory agent, curator, or other representative is required in accordance with the laws, the representative shall carefully review the printed Article 8 as below.</p>												
戶名 (及負責人 或代表人) Account name (and the person in charge or representative)						英文姓名 English name						
性別 Gender	<input type="checkbox"/> 男 <input type="checkbox"/> 女 <input type="checkbox"/> Male <input type="checkbox"/> Female	出生地 (或本籍) Place of birth (or native)		國籍／ 註冊 登記地 Citizenship/ Place of registration		電話 Telephone	公司 Office					
							住家 Home					
出生年月日 Date of Birth Year/Month/Day	民國 ROC	前 Before 後 After	年 Year/	月 Month/	日 Day	身分證 統一編號 ID card NO.						
營利事業或 扣繳單位統 一編號 Business operators or unified business NO.						營業種類 或職業 Business type or occupation						
郵遞區號 Postal code												
戶籍地址或 登記地址 Registered address												
郵遞區號 Postal code												
通訊處 Correspondence Address												
應備證件 Required Documents	<ol style="list-style-type: none">1.個人戶：身分證或護照及居留證。 Individual applicant: ID card or passport and ARC.2.公司組織：公司登記證明文件、負責人身分證。 Company or organization: company registration certificate, ID card of the person in charge.3.一般行號：商業登記證明文件、負責人身分證。 Firm: business registration certificate, ID card of the person in charge.4.其他團體：主管機關登記證照或核准成立或備案之文件、負責人身分證。 Other groups: documents registered or approved by the competent authority, and ID card of the person in charge.5.政府機關、學校及公營事業：各單位之正式公文。 Government agencies, schools and public businesses: official documents.6.其他有關證件。 Other relevant documents.											

請申請人詳填粗框內資料

申請人茲同意 貴行向財團法人金融聯合徵信中心查詢申請人之『國民身分證領補換資料查詢驗證(電腦代號 Z21)』及『通報案件紀錄及補充註記資訊(電腦代號 Z22)』等資訊，貴行並就該等資訊得為處理及利用。

The applicant agrees for the Bank to query the Joint Credit Information Center regarding the “issuance and replacement data of national ID card (computer code: Z21)” and “information of notification case records and supplemental notes (computer code: Z22),” and the Bank may use or process the obtained information.

申請人即存戶(甲方)今向貴行(乙方)申請開立支票存款帳戶，若蒙核准，則嗣後一切往來及委託擔當付款事宜均同意依背面約定事項、補充條款及支票存款相關法令辦理。

The applicant (i.e., the depositor or Party A) applies to the Bank (Party B) for opening a checking account. Upon approval of the application, all subsequent matters regarding transactions and appointment of paying agent will be conducted in accordance with the agreement printed on the back, supplemental terms and related laws and regulations for checking account.

☐ 立約人確認本約定書重要內容，已由貴行充分說明，經 貴行充分說明後，已充分瞭解；另本約定書及所載約定事項立約人亦已充分審閱，並同意遵守。

The contractor verifies that the important content of this agreement have been fully explained by the Bank and the contractor fully understands the content. The contractor also has fully reviewed the agreement and agrees to abide by this contract.

簽章處(簽名或蓋章)：

Signature (signature or seal)

☐ 本約定書及所載約定事項立約人已事先攜回審閱(客戶攜回日期： 年 月 日，審閱期間五日以上)。立約人確認本約定書重要內容，已由貴行充分說明，經 貴行充分說明後，已充分瞭解。

The agreement and the agreed terms have been carefully reviewed in advance (the date of customer brought back for review: year/month/day; the review period shall be more than five days). The contractor verifies that the important content of the agreement have been fully explained by the Bank and the contractor fully understands the content.

簽章處(簽名或蓋章)：

Signature (signature or seal)

此致 To

 合作金庫商業銀行
Taiwan Cooperative Bank

申請人：

Applicant

(非法人團體、行號、診所、事務所開戶時，應僅由其負責人個人簽章。嗣後如負責人變更，請結清本存款帳戶。公司或其他法人則應簽蓋公司或其他法人印章，並由其負責人簽章。)

(For account opening by a non corporate group, firm, clinic, or office, it shall be stamped and/or signed by the person in charge only. If the person in charge changes in the future, please close this account. For account opening by a company or other legal entity, it shall be stamped the company seal or other legal person's seal and signed by the person in charge.)

中 華 民 國 年 月 日
Year/ Month/ Day

支票存款約定事項

Provisions for Check Deposits

- 一、開戶人（以下簡稱甲方）申請開立支票存款（以下簡稱本存款）應先支付**票據信用查詢費用**予乙方，所提開戶必備之證件，經乙方查證與該證件主管機關所載資料不符且甲方未補正相關資料前，同意乙方得暫停本存款所有存取款業務。
The applicant (hereinafter referred to as Party A) applies for opening a checking account (hereinafter referred to as the account) and shall pay the **check/note credit inquiry fee** to Party B in advance. If the necessary documents for opening the account provided by Party A do not match the information from the competent authority for verification, Party B may suspend all deposit and withdrawal business transactions of this account unless Party A provides relevant documents which match to the information from the competent authority for verification.
- 二、甲方以個人名義向乙方申請開立支票存款帳戶，應提供身分證，或護照及居留證供核對，非屬個人時，除負責人部分比照個人核對外，應提供登記證明文件，或核准成立或備案之文件，並留存影本，經乙方認可後，發給甲方支票，以憑取款。
Party A shall individually apply to Party B for the opening a checking account and provide ID card, passport or ARC for verification. For a legal entity applicant, the registration certificate or the approved documents for establishment shall be provided in addition to the ID card of the person in charge. Upon the approval by Party B, checks will be offered to Party A for withdrawal.
- 三、甲方戶名，如係個人，應依照「姓名條例」規定以本名開戶；如係公司行號或其他團體，應以登記名稱開戶。
For Party A's account name, it shall be in accordance with the "Name Regulations" for individual applicant and it shall be the registered name for companies, firms or other groups.
- 四、初次存入之最低金額，由乙方酌定之，嗣後續存不拘數目。
The minimum amount of deposit for the first deposit shall be determined by Party B and there is no restriction afterwards.
- 五、存入款項除現金外，經乙方認可之票據均得存入，存入後由乙方在存款憑條存根上加蓋收訖戳記。其票據須俟乙方收妥款項後始得提取存款，倘發生退票及糾葛情事，不問其為甲方自行存入，抑由第三人委託收帳，所有退票款項，乙方得逕自該帳戶內如數扣除。又該票據於運送途中，若發生票據被盜、遺失或滅失時，甲方同意授權由乙方或付款行代理甲方辦理掛失止付及聲請公示催告、除權判決等事宜，並同意於發票人帳戶內足付票面金額時，經取得票款後，其餘權判決書由付款行作為沖銷帳款之憑證。
In addition to cash deposit, notes or bills approved by Party B can also be deposited. After the deposit, Party B shall stamp the receipt. All check withdrawn shall be conducted after Party B has received the payment. For any bounced check dispute, Party B will debit all the refunds from the account regardless it is deposited by Party A or collected by a third party. **If the checks were stolen, lost or disappeared during the shipment, Party A agrees to authorize Party B or the payment agent to conduct the loss report, and apply for public notice and rights exclusive judgment. Party A also agrees that when the balance in the invoicer's account is sufficient to pay for the check amount, the rights exclusive judgment letter will be used by the paying agent as the certificate for offsetting the payment upon the acquisition of the check amount.**
- 六、存戶取款時須簽發乙方發給之支票，並簽蓋原留印鑑。
When the depositor withdraws money from the account, he/she/it shall write a check provided by Party B with the signature/seal matching the specimen kept in the Bank's file.
- 七、甲方簽發支票取款時，票面金額不得超過結存額，與乙方訂立透支契約者，以約定透支限度為限，否則乙方一律予以退票處理。
When Party A writes a check, the amount on the check shall not exceed the balance of the account, or Party B shall dishonor the check; if overdraft is concluded in the contract with Party B, the amount on the check shall not exceed the overdraft limit.
- 八、甲方所簽發之支票，如乙方認為不合規定時得拒絕支付之，並即由乙方填具退票理由單連同支票交還執票人，因此所發生之損害乙方無須負責。例如：所開立之支票若以鉛筆記載，乙方得以「使用易擦拭或易褪色之筆填寫」理由拒絕付款。
If Party B believes the check wrote by Party A is not in compliance with the regulations, Party B shall refuse the payment and return the refund reason form and the check to the check holder. Party B shall not be liable for any loss caused. For example, if the check was written in pencil, Party B can refuse the payment with the reason "using a pen that can be easily wipe of or fade."
- 九、乙方核對支票印鑑認為與甲方原留印鑑相符後憑以付款。倘係第三人偽造、變造甲方留存印鑑之印章而偽造、變造或塗改票據，乙方如已盡善良管理人之注意義務仍不能辨認時，乙方無須負責；惟如第三人未經授權，使用甲方留存印鑑之印章而偽造票據，乙方除有故意或過失外，乙方無須負責。
Party B verifies the stamped seal on the check with Party A's specimen of the signature card before payment. If a third party forges or alters Party A's seal to forge, alter or make change to the check, Party B shall not be liable if Party B conducts the verification through the exercise of the reasonable care of a good administrator but unable to identify the incident; if a third party uses Party A's seal on a forged check without authorization, Party B shall not be responsible for the incident, unless it is due to Party B's intention or negligent.
- 十、對於在同一營業日提示之票據，其支付順序得由乙方排定。
For the checks that are post-dated on the same business day, Party B will decide the order of these payments.
- 十一、甲方或執票人以支票申請保付時，乙方即由甲方帳內如數轉列「保付支票」科目備付，並於支票上註明「保付」字樣及日期，由乙方有權簽章人員簽章證明擔保該項金額之支付。
When Party A or the check holder applies for a certified check, Party B shall transfer the amount on the "certified check" from Party A's account and note the check with the wording "certified" and the date. The certified check with the signature or stamp of the Bank's approval person to guarantee the payment of the check.
- 十二、甲方如有發生退票情事，依票據交換所規定應行繳納之各項手續費及其他費用，乙方得自甲方設立於乙方之各存款帳戶內逕予扣除。甲方並同意依乙方各項收費標準繳納其他相關費用。當日餘額不足，則為存款補足日。
For a dishonored check of Party A, Party B shall debit the service charges and other fees payable according to the clearing house from Party A's deposit accounts. Party A also agrees to pay any related fees in accordance with Party B's various charging standards. If the balance on the day is insufficient, the deposit replenished day will be the debit day.
- 十三、乙方如收到存戶破產宣告之通知時，存款餘額雖足數支付支票金額，依法不得付款。
If Party B receives the notice of the bankruptcy declaration for the depositor, the payment will not be made according to law, even if the balance of the deposit is sufficient to pay for the check.
- 十四、乙方於次月上旬提供存款對帳單予甲方，如有不符，甲方須於十天內至乙方查明，否則認為核對無誤。
Party B shall provide the account deposit statement to Party A in the beginning of the following month. Any doubts of Party A shall be verified with Party B within 10 days, otherwise it will be deemed as no objection to the deposit statement.
- 十五、如經乙方研判帳戶有疑似不當使用之情事時，乙方得逕自終止甲方使用語音轉帳、網路轉帳及其他電子支付之轉帳。
If Party B believes that the account has been improperly used, Party B may terminate Party A's use of telephone banking transfer, online transfer and other electronic transfer.
- 十六、本項存款乙方及甲方皆得隨時終止往來契約，一經乙方通知，甲方應立即將剩餘之空白支票繳還乙方。
Party B and Party A may terminate the deposit contract at any time. Party A shall immediately return the remaining blank checks to Party B upon notification by Party B.
- 十七、甲方戶名除另有規定外不得更換，否則應依照結清手續辦理，另行訂約開立新戶。
Party A's account name cannot be changed unless otherwise stipulated. Otherwise, it shall be conducted in accordance with the account closing procedures and open a new account.
- 十八、甲方簽發之支票，空白支票或印鑑如有遺失或被詐騙、竊盜時。應依照票據法、票據法施行細則、財政部同意備查之「票據掛失止付處理規範」及乙方各種存摺摺及印鑑掛失止付辦法向乙方辦理掛失止付手續，但乙方未受理掛失止付書面申請及電腦登錄未完成以前，如有冒領情事，乙方無須負責。
If Party A's check, blank check or seal is lost, defrauded or stolen, the loss report shall be conducted in accordance with the Negotiable Instruments Act, the Enforcement Rules of the Negotiable Instruments Act, and the "Regulations for the loss of checks or notes" by the Ministry of Finance and the regulations for the loss of passbook and seal stipulated by Party B. Party B is not responsible for any fraudulent loss before the procedure of loss report is completed and registered in the computer system.
- 十九、甲方確認乙方用顯微膠片攝影保留之支票影本與甲方原簽發之支票同樣具有法律上之效力。
Party A agrees that the legal effect of the check copy kept by Party B with microfilm photography is same as the original check wrote by Party A.
- 二十、甲方同意將開戶日期、法人之資本額與營業額、退票紀錄、退票註記及註銷紀錄、撤銷付款委託紀錄、票據交換所通報為拒絕往來戶及其他有關票據信用資料提供予他人查詢。
Party A agrees to provide relevant check and note credit information for others inquiry, including the **account opening date**, the legal entity's capital amount and turnover, the **dishonor record**, the **bounce note** and **cancellation record**, the **entrusted record for cancellation of the payment**, and discredit sanction from a clearing house.

- 廿一、甲方同意財團法人全融聯合徵信中心，依其營業登記項目或章程所定業務需要等特定目的，得蒐集、處理、國際傳輸及利用甲方個人資料。
Party A agrees the Joint Credit Information Center to collect, process, and internationally transmit their personal data in accordance with laws and regulations for specific purposes under the registered businesses.
- 廿二、甲方與乙方往來業務，經乙方訂定須繳納工本費或手續費者，甲方同意依乙方收費標準繳納相關費用或由乙方逕自甲方設立於乙方之各存款帳戶內扣取。
Party A agrees to pay relevant fees according to Party B's charging standard for the business transactions that required service fees and charges, or Party B's may direct debit the fees from Party A's deposit accounts.
- 廿三、甲方簽發票據應自行登載到期日備查，並預先存入款項備付，倘票據經提示付款時，甲方支票存款帳戶內餘額不敷支付時，乙方得通知（但無義務）甲方補足款項，甲方務必於提示付款當日午後3點30分前完成轉入手續並向乙方確認已轉入本存款帳戶。
When Party A writes a check, he/she shall note the date on the check and make a deposit in advance. If the balance in the account is insufficient for the check payment, Party B may notify (but Party B has no obligation) Party A to make a deposit. Party A shall complete the deposit transfer procedure before 3:30 pm on the payment day and confirm to Party B that the amount has been transferred to the deposit account.
- 廿四、甲方支票用完時，須將支票簿內所附之支票領取證，簽蓋原留印鑑，填交本存款開戶分行，憑領新支票簿，並應當面點明支票號數是否連接，支票張數是否有缺。
If Party A uses up all the checks, he/she/it shall submit the check pick up slip, with stamp of original seal, attached to the check book, to the deposit opening branch for a new check book. Party A shall verify the number of checks and whether the check numbers are in consecutive numbers.
- 廿五、甲方存託乙方代收的票據，需俟收妥方能計入存款餘額，請勿憑預期可收的款項先開支票，以防預期款項沒有收妥，致因存款不足而發生退票。
Party A's collectable amount of check will not be deposited into the account until the amount is received by Party B. Therefore, please do not write a check with the collectable amount, in case the expected amount was not received by Party B and result in a bounced check.
- 廿六、甲方取款時須簽發乙方發給之支票，並簽蓋原留印鑑，但另有約定者，不在此限。例如：委託乙方代為繳納水費、電費等。
Party A shall write a check issued by Party B when withdrawing money, with the stamp of original seal; except for a previously agreed provision, such as Party B is entrusted to pay water and electricity fees on the behalf of Party A.
- 廿七、甲方簽發票據時，務請仔細計算本存款餘額，或與乙方約定的透支額度，是否足夠支付，以免因存款不足而發生退票。
When Party A issues a bill, please carefully calculate the balance of this deposit, or the amount of overdraft agreed with Party B, whether it is sufficient to pay, so as to avoid refund due to insufficient deposit.
- 廿八、甲方簽發之票據如有存款不足或簽章不符之理由退票者，必須辦理清償註記，其辦理方式如下：
If Party A's check is bounced due to insufficient deposit or incorrect signature, the settlement note shall be conducted according to the following:
(一) 甲方將該存款不足或簽章不符退票之票據及其退票理由單持向本存款開戶分行申請核轉票據交換所辦理註記。
Party A shall apply to the clearing house for the settlement note with the bounced check, due to insufficient deposit or incorrect signature, and the reason slip for the bounced check at the original deposit opening branch.
(二) 甲方將該存款不足退票之票面金額向本存款開戶分行申請列收「其他應付款」備付及核轉票據交換所辦理註記。
Party A shall apply to the clearing house for the settlement note and the original deposit opening branch for the insufficient deposit amount that causes the bounced check to be listed in the "other payment" as a preparation for the payment.
(三) 該存款不足或簽章不符退票之票據經執票人重行提示付訖，甲方仍應向本存款開戶分行申請核轉票據交換所辦理註記。
After a dishonored check, which is due to insufficient fund or incorrect seal/signature, is paid for re-presentation, Party A shall apply to the clearing house for the settlement note with the dishonored check at the original account opening branch.
甲方未依上述方式即時辦理清償註記，恐將影響個人信用，請審慎注意辦理。
If Party A fails to immediately conduct the settlement note according to the abovementioned procedures, it may affect Party A's personal credit and thus please be reminded and carefully conduct the relevant matters.
- 廿九、甲方瞭解乙方因業務需要於美國開立通匯往來帳戶，爰同意乙方為配合美國 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甲方資料(包括但不限於與乙方往來所有業務帳戶紀錄)，乙方得配合辦理。
Party A hereby acknowledges and agrees that Party B has established correspondent accounts in the U.S. to meet business needs. Party A agrees that Party B may provide Party A's data (including but not limited to all business and account records with Party B) if requested by the Department of the Treasury or the Department of Justice of the United States in accordance with Article 6308 of the Anti-Money Laundering Act of 2020.
- 三十、甲方如有下列之情形，乙方得為下列之處理：
If Party A is in the following circumstances, Party B will take the following corresponding measures:
(一) 受經濟制裁、外國政府或國際洗錢防制組織認定或追查之恐怖分子或團體者，乙方得拒絕業務往來或逕行關戶。
Upon discovery that Party A is a terrorist or terrorist group subject to economic sanctions or identified or tracked by foreign governments or international organizations against money laundering, Party B may suspend all transactions or close the account.
(二) 如有不配合乙方審視、拒絕提供實際受益人或對甲方行使控制權之人等資訊、對交易之性質與目的或資金來源不願配合說明之情形，乙方得暫時停止交易、暫時停止或終止業務關係或採行其他必要之措施。
For Party A such as unwilling to coordinate with the routine review, refuse to provide actual beneficiaries or information about exercising the control over Party A, or unwilling to explain the nature and purpose of the transaction and sources of the funds, and so on, Party B may temporarily suspend or terminate business relationship with Party A or take other necessary measures.
(三) 甲方申請使用(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，如經乙方認為帳戶有疑似不當使用之情事時，乙方得逕自終止甲方使用前述各項服務。
If Party B suspects Party A 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, Party B may terminate Party A's use of the preceding services.
- 三十一、本約定事項未盡事宜，甲方同意依中華民國相關法令辦理。
This Agreement, Party A agrees that any terms and regulations not mentioned herein shall be governed by the relevant laws and regulations of the R.O.C.
- 三十二、英文翻譯僅供參考，若中文與英文之內容不一致時，以中文為準。
The English translation is only for reference, in the event of any discrepancy between the Chinese and English texts hereof and thereof, the Chinese version shall govern.

委託擔當付款約定事項 Agreement for the Mandate As a Paying Agent

- 一、甲方委託乙方擔當付款之本票，屆期提示時，請逕自所開立之支票存款帳戶憑原留印鑑予以付款。
When Party A designates Party B as a paying agent for the payment of promissory note, please make the payment due from the checking account of party A with the signature/seal matching the specimen kept in the Bank's file.
- 二、甲方所開立而委託乙方擔當付款者，僅限於由乙方發給之本票，及由金融業簽證或保證並另以申請書填具明細委託乙方擔當付款之商業本票。
If Party A designates Party B as a paying agent, it is limited to the promissory note issued by Party B, and the commercial promissory note designated to Party B as a paying agent by the financial certificate or guarantee with the application form.
- 三、甲方所開立之本票到期日在發票日之前或到期日記載不全者，乙方得不予付款。
If the due date of the promissory note issued by Party A is not clearly stated or it is before the drawing date, Party B shall not make the payment.
- 四、甲方如有違反本契約或乙方認為有終止受託之必要時，乙方得隨時終止本契約，甲方向乙方領取之剩餘空白本票應立即繳還。
If Party A violates this agreement or Party B considers that it is necessary to terminate the mandate, Party B may terminate this agreement at any time. The remaining blank promissory note received by Party A from Party B shall be returned immediately.
- 五、本約定事項未盡事宜，甲方同意依照支票存款約定事項、補充條款及中華民國相關法令辦理。
This Agreement, Party A agrees that any terms and regulations not mentioned herein shall be governed by the provisions and supplemental provisions for checking account and relevant laws and regulations of the R.O.C.

六、英文翻譯僅供參考，若中文與英文之內容不一致時，以中文為準。
The English translation is only for reference, in the event of any discrepancy between the Chinese and English texts hereof and thereof, the Chinese version shall govern.

支票存款補充條款

Supplemental Provisions for Checking Account

茲就甲乙雙方支票存款往來約定書，補充有關處理退票及拒絕往來事項之約定條款（以下簡稱本款）如下，以茲遵守：
The following supplemental provisions (hereinafter referred to as the Provisions) are stipulated for checking account regarding dishonored negotiable instruments and rejected account records between Party A and Party B:

第一條（定義）

Article 1 (DEFINITIONS)

本條款所用名詞定義如下：
The terms used in the provisions are defined as follows:

- 一、「退票」：指金融業者對於提示之票據拒絕付款，經填具退票理由單，連同票據，退還執票人之謂。
“Dishonored Negotiable Instruments” shall mean negotiable instruments on which a financial institution has refused to make payment and returned to the holder of such negotiable instrument together with a completed dishonored slip.
- 二、「清償贖回」：指對於存款不足、發票人簽章不符、擅自指定金融業者為本票之擔當付款人或本票提示期限經過前撤銷付款委託等理由所退票據及其退票理由單，由支票存款戶以清償票款等消滅票據債務之方法予以贖回之謂。
Redemption” shall mean redemption by payment of the amount due or the like by the Depositor with respect to a Dishonored Negotiable Instrument and dishonored slip thereof due to insufficient funds, incorrect chops or signatures, designation of a financial institution acting as paying agent for promissory notes without the agreement of such financial institution or the Depositor’s withdrawal of payment instructions prior to expiry of the period for presentation of the promissory notes.
- 三、「提存備付」：指存款不足退票後，支票存款戶將票款存入辦理退票之金融業者，申請列收「其他應付款」帳備付之謂。
“Reserve for Payment” shall mean deposit of the amount of a Dishonored Negotiable Instrument due to insufficient funds with the financial institution handling the Dishonored Negotiable Instruments with a request to hold same as “other payables”.
- 四、「重提付訖」：指退票後重新提示，於支票存款帳戶或其他應付款帳戶內付訖之謂。
“Re-Presentation and Payment” shall mean re-presentation of a Dishonored Negotiable Instrument and payment thereon from the checking account or “other payables” account.
- 五、「註記」：指支票存款戶如有退票紀錄、清償贖回或其他涉及其票據信用之事實時，由票據交換所予以註明，備供查詢之謂。
“Record” shall mean recordation by the Bills Clearing House of Dishonored Negotiate Instruments, Redemptions and other facts relevant to a Depositor’s credit on negotiable instruments available for inquiry.
- 六、「終止擔當付款人之委託」：指金融業者終止受託為支票存款戶所簽發本票之擔當付款人之謂。
“Termination of Mandate as a Paying Agent” shall mean termination of a financial institution’s mandate to act as paying agent for a promissory note issued by the Depositor.
- 七、「拒絕往來」：指金融業者拒絕與票據信用紀錄顯著不良支票存款戶為支票存款往來之謂。
“Account Rejection” shall mean refusal by a financial institution to handle transactions through a checking account regarding which the Depositor has a bad record with respect to credit on negotiable instruments.

第二條（開戶審查與開戶資料變更）

Article 2 (ACCOUNT OPENING REVIEWING AND CHANGE OF ACCOUNT OPENING DATA)

甲方開戶時，應填具印鑑卡及票據領取證交付乙方，經乙方向票據交換所查詢甲方之票據信用情形，並認可後發給空白票據。
印鑑卡上資料如有變更，甲方應即書面通知乙方，如擬變更印鑑，甲方須重填印鑑卡。
甲方如為法人戶，其名稱或負責人變更，而未依前項約定辦理時，於乙方發現該項情事並通知甲方辦理變更手續，逾一個月未辦理者，乙方得終止支票存款往來契約，並通知甲方結清帳戶。
When Party A opens an account, he/she/it shall fill out the signature card and the receipt for checks and deliver same to Party B. After Party B checks with the Bills Clearing House, Party B shall deliver blank checks to Party A. In the event that the data contained in the signature card is changed, Party A shall immediately notify Party B in writing. If Party A intends to change the chop, Party A shall fill out a new signature card. In the event that Party A which is a legal entity changes its name or its responsible person and fails to comply with the preceding paragraph, and fails to cure such failure within one (1) month after Party B discovers the failure and so notifies to Party A, Party B may terminate the agreement for checking account transactions and notify Party A to close the account.

第三條（本票）

Article 3 (PROMISSORY NOTE)

甲方簽發由乙方所發給載明以乙方為擔當付款人之本票時，由乙方自甲方名下之支票存款戶內代為付款。
前項本票，執票人提示時雖已逾付款之提示期限，但仍在該本票自到期日起算（見票即付之本票，自發票日起算）三年之內，且甲方未撤銷付款委託，亦無其他不得付款之情事者，乙方仍得付款。
倘因帳戶內存款不足或發票人簽章不符，致甲方所簽發之本票退票時，其退票紀錄與支票之退票紀錄合併計算。
In the event that a promissory note is issued by Party A and Party B is designated as paying agent, Party B shall pay the amount due from the checking account of Party A. If the promissory note is presented after expiry of the presentation period but within three (3) years from the maturity date of such promissory note, Party B may honor the note (if the promissory note is a promissory note payable on demand, the above three (3) year period shall run from the issue date) so long as Party A has not withdrawn his/her/its order of payment and no other circumstances prohibit Party B from making payment. If the promissory note issued by Party A is dishonored due to insufficient funds or incorrect chops or signatures, the fact of such dishonored promissory note shall be recorded together with Party A's record for dishonored checks.

第四條（手續費）

Article 6 (HANDLING FEES)

甲方簽發之票據，因存款不足而退票時，乙方得向甲方收取手續費。
前項手續費，不得逾越票據交換所向乙方所收取手續費之百分之一百五十。
When a negotiable instrument issued by Party A is dishonored due to insufficient funds, Party B may collect handling fees from Party A. The handling fees described in the preceding paragraph shall not exceed one hundred and fifty percent (150%) of the handling fees that the Bills Clearing House collects from Party B.

第五條（註記）

Article 5 (RECORD)

甲方於其簽發之支票或以乙方為擔當付款人之本票退票之次日起算三年內，有清償贖回、提存備付、重提付訖或其他涉及票據信用之情事者，得向乙方申請核轉票據交換所依「支票存款戶票信狀況註記須知」辦理註記。
In the event that Party A has made a Redemption, Party A has deposited a Reserve for Payment, there has been Re-Presentation and Payment, or other matters occur related to Party A's credit on negotiable instruments within three (3) years after the date on which checks drawn by Party A or promissory notes on which Party B is a paying agent are dishonored, Party A may request Party B to approve and transfer to the Bills Clearing House to Record such fact in accordance with the “Guidelines for the Registration of Depositors’ Credit on Negotiable Instruments”.

第六條（限制或停止發給空白支票、本票）

Article 6 (LIMITATION OR SUSPENSION ON PROVISION OF BLANK CHECKS OR PROMISSORY NOTES.)

甲方如有下列情事之一者，乙方得限制發給空白支票或空白本票：
If any one of the following circumstances exists with regard to Party A, Party B may limit the issuance of blank checks and promissory notes:

- 一、已發生存款不足退票情事或經常於退票後再辦理清償贖回、提存備付或重提付訖者。
the occurrence of Dishonored Negotiable Instruments due to insufficient funds or Party A’s making frequent Redemptions, deposit of Reserves for Payment or Re-Presentation and Payments after negotiable instruments are dishonored; or
- 二、使用票據有其他不正常之情事者。
Other abnormal situations occur related to use of negotiable instruments.

乙方為前項限制時，應以書面告知限制之理由；對於限制理由，甲方認為不合理時，得向乙方提出申訴。
Party B shall state the reason for such limitation in writing; with respect to the reason of such limitation, Party A may raise objections if Party A deems such limitation unreasonable.

甲方在乙方開立之存款帳戶被扣押時，乙方得停止發給空白支票及空白本票，但被扣押之全額經乙方如數提存備付者，不在此限。

In the event that Party A's deposit account with Party B is attached, Party B may suspend the provision of blank checks and promissory notes. However, the preceding provision shall not apply if a Reserve for Payment of the attached amount has been deposited with Party B.

甲方如違反洗錢防制法規定而遭直轄市、縣(市)政府警察機關裁處告誡者，乙方得停止發給空白支票及空白本票。

If Party A violates the Money Laundering Control Act and is reprimanded by the police authorities of the relevant municipalities, counties (cities), Party B may suspend the provision of blank checks and promissory notes.

第七條（終止擔當付款人之委託）

Article 7 (TERMINATION OF THE MANDATE AS A PAYING AGENT.)

甲方在各地金融業者所開立之支票存款帳戶，因簽發以金融業者為擔當付款人之本票，於提示期限經過前撤銷付款委託，經執票人提示所發生之退票，未辦妥清償贖回、提存備付或重提付訖之註記，一年內達三張時，乙方得自票據交換所通報日起算，予以終止為甲方擔當付款人之委託三年。

前項情形乙方終止受甲方委託為擔當付款人時，甲方應於乙方通知後之半個月內，返還剩餘空白本票。

In the event that promissory notes issued by Party A drawn on Party A's checking account with all financial institutions are dishonored due to withdrawal of the authorization of the financial institution designated as paying agent prior to expiring of the period for presentation, and the number of such dishonored promissory note on which Redemption, Reserve for Payment or Re-Presentation and Payment has not been Recorded is not less than three (3) during the past one (1) year, Party B may terminate Party A's mandate to designate Party B as a paying agent for a period of three (3) years commencing from the date the Bills Clearing House declares the dishonors.

If Party B terminates Party A's mandate to designate Party B as a paying agent pursuant to the preceding paragraph, Party A shall return the remaining blank promissory notes to Party B within half (0.5) month after receiving Party B's notice to do so.

第八條（拒絕往來）

Article 8 (ACCOUNT REJECTION)

甲方在各地金融業者所開立之支票存款戶，因下列情事之一所發生之退票，未辦妥清償贖回、提存備付或重提付訖之註記，一年內合計達三張，或因使用票據涉及犯罪經判刑確定者，乙方得自票據交換所通報日起算，予以拒絕往來三年：

In the event that negotiable instruments drawn on Party A's checking accounts with all financial institutions are dishonored due to the existence of one of the following circumstances and the number of such dishonored checks on which Redemption, Reserve for Payment or Re-Presentation and Payment has not been Recorded is not less than three (3) during the past one (1) year, or Party A is sentenced for commission of a crime related to using negotiable instruments, Party B may reject Party A's account for a period of three (3) years commencing from the date the Bills Clearing House declares the dishonors:

一、存款不足。

Insufficient funds;

二、發票人簽章不符。

Incorrect chops or signatures of the issuer;

三、擅自指定金融業者為本票之擔當付款人。

Designation of a financial institution to act as paying agent for a promissory note without the agreement of such financial institution.

前項各款退票紀錄分別計算，不予併計。

The records for each item in the preceding paragraph shall be calculated separately and not in aggregate.

第九條（終止支票存款往來約定之處理）

Article 9 (TERMINATION.)

甲方被列為拒絕往來戶，或因其他情事終止支票存款往來之約定時，甲方應於乙方通知後支半個月內，結清帳戶並返還剩餘空白支票及本票。

If Party A's account has been rejected, or the agreement for checking account has, for any other reason, been terminated Party A

shall close the account and return all remaining blank checks and promissory notes to Party B within one (1) month after receipt of Party B's notice to do so.

第十條（公司重整之暫予恢復往來）

Article 10 (TEMPORARILY RESUMED TRANSACTIONS UPON COMPANY REORGANIZATION.)

甲方如為公司組織，於拒絕往來期間屆滿前，經法院裁定准予重整後，得向乙方申請核轉票據交換所辦理重整註記；經重整註記者，乙方得暫予恢復往來。

If Party A is a company which has obtained an approval for reorganization from a court before the period of Account Rejection has expired, Party A may request Party B's approval and transfer to the Bills Clearing House to Record the reorganization; Party B may temporarily resume transactions with Party A if the reorganization is Recorded.

前項公司在暫予恢復往來之日起至原拒絕往來期間屆滿前再發生存款不足退票，乙方得自票據交換所再通報之日起算，予以拒絕往來三年。

In the event a negotiable instrument is dishonored due to insufficient funds after the date of temporary resumption of transactions but before the expiry date of the initial Account Rejection, Party B may reject Party A's account effective for a period of three (3) years commencing from the date on which the Bills Clearing House declares dishonors.

第十一條（請求恢復往來）

Article 11 (REQUEST FOR RESUMPTION OF TRANSACTIONS)

甲方如經拒絕往來而有下列情事之一，經乙方同意後，得恢復往來並重新開戶：

In the event that any of the following circumstance exists with respect to Party A subject to an Account Rejection, Party A may, with Party B's consent, open a new account and resume transaction:

一、拒絕往來期間屆滿。

The period for Account Rejection has expired; or

二、構成拒絕往來及其後發生之全部退票，均已辦妥清償贖回、提存備付或重提付訖之註記。

Recordation of the Redemption, Reserve for Payment, or Re-Presentation and Payment of all Dishonored Negotiable Instruments which gave rise to the Account Rejection and all Dishonored Negotiable Instruments dishonored thereafter.

第十二條（彙整資料及提供查詢）

Article 12 (MAINTENANCE OF DATA AND INQUIRIES)

甲方同意乙方以票據交換所為彙整退票紀錄及拒絕往來資料處理中心，並同意該所將甲方之退票紀錄、被列為拒絕往來戶及其他有關票據信用之資料，提供予他人查詢。

Party A agrees that Party B may use the Bills Clearing House as a data center for maintaining records for Dishonored Negotiable Instruments and Account Rejections. Party A also agrees that such Bills Clearing House may make Party A's Record for Dishonored Negotiable Instruments and Account Rejections and all other data related to Party A's credit on negotiable instruments available for third party's inquiries.

第十三條（未盡事宜之補充）

Article 13 (RELATED MATTERS NOT PROVIDED HEREIN)

本條款如有未盡事宜，悉依中華民國相關法令辦理。

The Provisions, any terms and regulations not mentioned herein shall be governed by the relevant laws and regulations of the R.O.C.

第十四條

Article 14

英文翻譯僅供參考，若中文與英文之內容不一致時，以中文為準。

The English translation is only for reference, in the event of any discrepancy between the Chinese and English texts hereof and thereof, the Chinese version shall govern.

存戶同意依『支票存款各項服務手續費收費標準表』之收費標準繳納相關費用(如下表)。存戶同意本行得依業務需要，修改本說明書或調整本存款之相關服務內容，或修正前項收費標準表，並在本行營業處所明顯處或網站上公告，以代通知。存戶同意適用修改後之本說明書及異動後之服務內容或收費標準，並受其約束。前項變更或調整收取費用，本行應至少於生效日 60 日前公告，但有利於存戶者不在此限。

The depositor agrees to pay the relevant service fees and charges according to the "Table of Service Charges for Check Account Services" (see attachment). The depositor agrees that Party B may amend any service terms and conditions and/or service fees and charges in the aforementioned table hereof, such amendment shall be notified at the branches or on the website of Party B. The Party A shall be deemed to agree and thus subject to the amendment to the Provisions thereof. Party B shall announce the amendment to the aforementioned service charges at least 60 days prior to the effective date; however, this limit is not applicable to the circumstances that are beneficial to the depositor

支票存款各項服務手續費收費標準表

Table of Service Charges for Check Account Services

編號 No.	服務項目 Services	摘要 Description	收費金額 Charge amount
1	領用空白票據 Apply for blank Check	支存三個月平均存款餘額達五萬元以上(或其活期性存款平均存款餘額達十萬元以上)者，得免收。 Those with an average of three-month deposit balance of NT\$ 50,000 or more (or an average demand deposit of more than NT\$100,000), the charge will be waived.	每張 5 元 NT\$5 each
		對於使用票據有 不正常現象 之客戶，除應 嚴格控管領用票據 外，為反應成本，酌收 工本費 。 The customers who use the check improperly will be controlled on their use of checks with additional charges.	每張 20 元 NT\$20 each
		為瞭解客戶使用票據情形，對於 請領空白票據 之客戶須辦理 第一類票據信用查詢 並收取查詢費。 To understand customers' use condition of checks, the Bank will conduct type one of checking account credibility on customers who apply for a blank check and charge the inquiry fee.	每份 100 元 NT\$100 each
2	票據掛失止付(右列收費含支付票交所 50 元費用) Loss of Checks/Stop Payment (The charge in the right column includes a payment of NT\$50 to the Clearing House.)	以 發票人名義 申請 Apply in the name of the drawer	每張 100 元 NT\$100 each
		非 發票人名義 申請 Apply not in the name of the drawer	每張 200 元 NT\$200 each
3	申請票據撤銷付款委託 Application for withdrawal of check payment authorization		每張 150 元 NT\$150 each
4	註銷票據撤銷付款委託 Cancellation of withdrawal of check payment authorization		每張 150 元 NT\$150each
5	拒往、結清銷戶後申請兌付票據 Application for withdrawal of check which account is closed or dishonored		每張 200 元 NT\$200 each
6	申請存款餘(存)額證明或其他證明文件 Application for balance Certificate or other certificate	每份 50 元，申請一份以上，每份加收 20 元 NT\$50 for one, NT\$20 for each additional one.	每份 50 元 NT\$50 each
7	申請歷史交易明細資料 Application for historical transaction details	影印傳票：當年度 100 元/每張；非當年度 200 元/每張。須赴倉庫調閱者，另依所需人力、印製費或車資等成本加收最低每趟 200 元。 Copy of Historical Details e.g. Deposit Withdrawal Slip, Remittances, Check images etc.:TWD\$100 per copy for cureent year. If documents are in storage outside the Bank, actual costs occurred will be charged besides the above fees, minimum TWD\$200 per trip.	收費方式詳如左列說明 Charges are detailed as explained in the left column
		※每一帳號視為一份。 Historical Transaction Details Charged by account. 1.列印 15 年內往來明細資料，頁數≤20 頁者，100 元/份，頁數>20 頁者，每增加 1 頁加收 5 元。 Details within 15 years : For pages ≤20 : TWD\$100 per account. For pages >20 : TWD\$5 every additional page. 2.列印逾 15 年往來明細資料，頁數≤20 頁者，200 元/每份，頁數>20 頁者，每增加 1 頁加收 5 元。 Details beyond the 15 years : For pages ≤20 : TWD\$200 per account. For pages >20 : TWD\$5 every additional page. 3.須赴倉庫調閱者，另依所需人力、印製費或車資等成本加收最低每趟 200 元。 Copy of Historical Details e.g. Deposit Withdrawal Slip, Remittances, Check images etc.:TWD\$100 per copy for cureent year. If documents are in storage outside the Bank, actual costs occurred will be charged besides the above fees, minimum TWD\$200 per trip.	收費方式詳如左列說明 Charges are detailed as explained in the left column
8	代收票據 Check Collections	保管「 未到期票據 」及「 外埠票據 」 Post-dated Check and Check collection for other clearing houses	每張 5 元 NT\$5 each
		撤票 Withdrawal	每張 50 元 NT\$50 each
9	支票存款 Check Account	發票人申請聯行代理付款者，由 發票人 支付手續費 Thedrawer who applies for the interbank agent payment, has to pay the handling fee.	每張 30 元 NT\$30 each
10	申請本行支票 Issuance of Cashier Order	存戶持取款憑條來行申請簽發 本行支票 The depositor applies for the issuance of the cashier order with a withdrawal slip at the bank.	每張 30 元 NT\$30 each
		申請更改 收款人 名稱 Application to change the name of the payee	每張 30 元 NT\$30 each
11	申請台支（右列收費含支付臺灣銀行 400/200 元費用） Application for Bank of Taiwan Check.(The charge in the right column includes a payment of NT\$ 400/200 to the	簽發金額 未達一百萬元 The issued amount is less than NT\$1 million	每張 430 元 NT\$430 each
		簽發金額 達新台幣一百萬元以上 The issued amount is NT\$1 million or more	每張 230 元 NT\$230 each

	Bank of Taiwan.)		
12	依執行命令繳付已扣押債務人存款之款項 Debt payment of the attachment debtor in accordance with an court order	限 101.12.31 前已扣押案件 (含開立本行支票工本費、郵電費及其他作業成本)。 102 年 1 月 1 日起之扣押案件, 依「中華民國銀行公會會員機構辦理公務機關查詢及解繳扣押款收費作業要點」辦理。 The attachment case before 2012.12.31 (including the handling fee of issuing the Bank's check, postage and other operating costs). The case of attachment from January 1, 2013 shall be conducted according to the regulations for the costs of inquiries and public authorities' attachment case conducted by the Member of the ROC Banking Association.	每張 150 元 NT\$150 each
13	存款不足退票違約金 Dishonored Check penalty for Insufficient deposit refund	每張 each	每張 200 元 NT\$200 each
14	申請註銷退票紀錄 Application for cancellation of dishonored check record	每張 each	每張 150 元 NT\$150 each
15	第一類票據信用查詢 Type 1 of checking account credibility enquiry	第一份 100 元(每加一份 20 元) NT\$100 for one (NT\$20 for each additional one)	每份 100 元 NT\$100 each
16	第二類票據信用查詢 Type 2 of checking account credibility enquiry	第一份 200 元(每加一份 20 元) NT\$200 for one (NT\$20 for each additional one)	每份 200 元 NT\$200 each

◎本存款已依法加入存款保險。本存款不計利息，本金與存戶在本行國內分行之存款本金及利息，合計受到中央存款保險股份有限公司規定最高保額之保障。

This deposit has been covered by deposit insurance in accordance with the law. This deposit is interest-free; however, the total of the principal and the depositor's principal and interest in other deposit account in the Bank's domestic branches are insured by the Central Deposit Insurance Co., Ltd(CDIC), the maximum insurance amount stipulated by CDIC.

◎本行申訴專線：電話：04-2227-3131、0800-033175。電子信箱 (E-MAIL)：e_bank@tcb-bank.com.tw。

The Bank's complaint direct line: Tel: 04-2227-3131. E-mail: e_bank@tcb-bank.com.tw.

遵循 FATCA 法案身分聲明暨同意事項

Compliance to FATCA Status Declaration and Agreement

一、聲明本人/本公司為以下勾選之身分，並同意提供相關證明文件：

I hereby declares for below whichever boxes apply status and agree(s) to provide relevant documentation:

<input type="checkbox"/> 自然人 Individual	<input type="checkbox"/> 非美國應稅身分 Non-U.S. taxpayer status <input type="checkbox"/> 美國應稅身分(另填寫 W9 表格及遵循 FATCA 法案身分聲明暨資料申報同意書) U.S. taxpayer status (Please complete a separate form W9 and Compliance to FATCA Status Declaration and The Account Information Reporting Agreement)
<input type="checkbox"/> 法人 Entity	<input type="checkbox"/> 美國法人(另填寫 W9 表格及遵循 FATCA 法案身分聲明暨資料申報同意書) U.S. Entity (Please complete a separate form W9 and Compliance to FATCA Status Declaration and The Account Information Reporting Agreement) <input type="checkbox"/> 金融機構(含美商金融機構)(另填寫 W8BEN-E/W9 表格及遵循 FATCA 法案身分聲明暨資料申報同意書) Financial Institution (including U.S. Financial Institution) (Please complete a separate form W8BEN-E/W9 and The Account Information Reporting Agreement) <input type="checkbox"/> 消極一般法人(前一年度非營業收入佔總收入超過 50%)，具美國應稅身分之實質股東、代理人、有權簽章人共____人。(另填寫 W8BEN-E 表格及遵循 FATCA 法案身分聲明暨資料申報同意書) Passive NFFE (Any Entity if equals or exceeds 50 percent of its gross income for the preceding calendar year is passive income) Substantial United States owner with U.S. taxpayer status、representative、authorized signatories person in total person(s) ____ (Please complete a separate form W8BEN-E and The Account Information Reporting Agreement) <input type="checkbox"/> 豁免申報法人(如：政府機關、中央銀行、國際組織、退休基金等) EBO (Ex. Government Institution、Central Bank of Issue、International Organization、Retirement Pension etc.) <input type="checkbox"/> 其他法人(如：公開市場交易之公司、前一年度非營業收入佔總收入 50% 以下之公司等) Excepted NFFE (Ex. Publicly Traded Corporation、Any Entity if less than 50 percent of its gross income for the preceding calendar year is passive income)

二、本人/本公司同意以下事項美國應稅身分別及其變更時之通知義務：

The Obligation of notification when changes in FATCA status:

- (一) 本人/本公司同意簽署 W-9 或 W-8BEN/W-8BEN-E 或其他與 FATCA 申報相關之表格，以表示美國應稅身分別。本人/本公司之美國應稅身分別如有變動，將於三十日內主動以書面通知 貴行，並同時依美國稅法相關規定提供相關證明文件予 貴行。
爾後，若 貴行於遵循 FATCA 期間須再重新詢問本人/本公司之美國應稅身分別時，本人/本公司有據實告知之義務。
I/The Company agrees to furnish form W-9 or W-8BEN/W-8BEN-E or any other FATCA relevant forms to declare U.S. status and will, within 30 days of the occurrence, actively notify the Bank in written form with relevant documents.
- (二) 本人/本公司瞭解上列聲明如有不實，須負美國當地偽證罪之相關刑責，且聲明本人/本公司為美國稅務聲明文件(W8 系列表格)相關之收入與帳戶之最終受益人。
I/The Company that acknowledges aforementioned declaration shall bear for their truthfulness under penalties of perjury and further certify that I am the beneficial owner of all the income to which this form (W8 serial form) is related.

申請人：_____(親自簽章)
Applicant _____ (Stamp the documents in person)

客戶資料使用同意條款

Consent terms for the use of customer's information

- 一、本人瞭解貴行得依「金融控股公司法」第 43 條及「金融控股公司子公司間共同行銷管理辦法」相關規定，基於提供特定優惠、服務或行銷之目的，將本人姓名及地址之資料（不含交易資料及其他往來資料）提供予貴行所屬之合作金庫金融控股股份有限公司、合作金庫人壽保險股份有限公司、合作金庫創業投資股份有限公司、合作金庫證券投資信託股份有限公司、合作金庫證券股份有限公司、合作金庫資產管理股份有限公司、合作金庫票券金融股份有限公司為行銷建檔、揭露、轉介或交互運用。

I understand that you may rely on the relevant provisions of Article 43 of the “Financial Holding Company Act” and “Rules Concerning Cross-Selling by Financial Holding Company Subsidiaries” to provide my name and address for the purpose of providing specific promotions, services or marketing (exclusive of transaction data and other correspondence) for marketing documentation, disclosure, referral or interactive use to the Bank's subsidiaries, such as Taiwan Cooperative Financial Holding Co. Ltd., BNP Paribas Cardif TCB Life Insurance Co. Ltd., Taiwan Cooperative Venture Capital Corporation, Taiwan Cooperative Securities Investment Trust Co. Ltd., Taiwan Cooperative Securities Co. Ltd., Co-operative Assets Management Co. Ltd., Taiwan Cooperative Bills Finance Corporation Ltd., and etc..

- 二、申請人 ☐ 同意 貴行基於提供特定優惠、服務或行銷之目的，將本人姓名及地址以外之基本資料（包含出生年月日、身分證統一編號及電話等資料）、往來交易資料（包含帳務、信用、投資、保險等資料）提供予貴行所屬之合作金庫金融控股股份有限公司、合作金庫人壽保險股份有限公司、合作金庫創業投資股份有限公司、合作金庫證券投資信託股份有限公司、合作金庫證券股份有限公司、合作金庫資產管理股份有限公司、合作金庫票券金融股份有限公司為行銷建檔、揭露、轉介或交互運用，各該單位並應依法保密。前開子公司若有新增或異動時，將於合庫金控之網站揭露公告之。

The Contractor Agrees that based on the Bank's specific promotions, services or marketing purposes, the basic material other than the name and the address (including the date of birth, the ID No., the telephone number and other information) and transaction information (including account information, credit history, investment profile, insurance record, etc.) will provide the Bank's subsidiaries, such as Taiwan Cooperative Financial Holding Co. Ltd., BNP Paribas Cardif TCB Life Insurance Co. Ltd., Taiwan Cooperative Venture Capital Corporation, Taiwan Cooperative Securities Investment Trust Co. Ltd., Taiwan Cooperative Securities Co. Ltd., Co-operative Assets Management Co. Ltd., Taiwan Cooperative Bills Finance Corporation Ltd., and etc., for marketing filing, exposure, referrals or interactive use, each of the unit should be confidential by laws. If the Bank has new subsidiaries or has any changes for subsidiaries, the website of the Taiwan Cooperative Financial Holding Co. Ltd will post the announcement for public.

申請人 ☐ 部份不同意 貴行基於提供特定優惠、服務或行銷之目的，將本人姓名及地址以外之基本資料（包含出生年月日、身分證統一編號及電話等資料）、往來交易資料（包含帳務、信用、投資、保險等資料）提供予下列公司為行銷建檔、揭露、轉介或交互運用，請勾選不同意之公司：

The Contractor Partial Disagrees that based on the Bank's specific promotions, services or marketing purposes, the basic material other than the name and the address (including the date of birth, the ID No., the telephone number and other information) and transaction information (including account information, credit history, investment profile, insurance record, etc.) will provide the Bank's subsidiaries for marketing filing, exposure, referrals or interactive use, please check the following companies which you Disagree:

- | | |
|--|---|
| <input type="checkbox"/> 合作金庫金融控股股份有限公司。
Taiwan Cooperative Financial Holding Co. Ltd. | <input type="checkbox"/> 合作金庫證券股份有限公司。
Taiwan Cooperative Securities Co., Ltd. |
| <input type="checkbox"/> 合作金庫人壽保險股份有限公司。
BNP Paribas Cardif TCB Life Insurance Co. Ltd. | <input type="checkbox"/> 合作金庫資產管理股份有限公司。
Co-operative Assets Management Co., Ltd. |
| <input type="checkbox"/> 合作金庫創業投資股份有限公司。
Taiwan Cooperative Venture Capital Co., Ltd. | <input type="checkbox"/> 合作金庫票券金融股份有限公司。
Taiwan Cooperative Bills Finance Corporation Ltd. |
| <input type="checkbox"/> 合作金庫證券投資信託股份有限公司。
Taiwan Cooperative Securities Investment Trust Co., Ltd. | |
| <input type="checkbox"/> 以上公司均不同意提供。 | |
- Disagree to offer to the above companies.

申請人（即存戶）：

（請親簽）

Applicant (i.e., the Depositor) _____

(Please sign)

（無簽名視為不同意，將可能無法獲得合庫金控及其子公司提供之優惠及服務）

(No signature is considered as disagreement and may not be able to obtain the promotions and services provided by the Bank and its subsidiaries.)

- 三、本人得隨時透過貴行提供之服務管道（如：電洽客服專線 0800-033175、04-22273131、書面或親洽往來營業據點等）要求貴行停止交互運用本人基本資料進行行銷，貴行於接獲通知並確認本人身分後立即受理，並於系統及作業合理期間內停止交互運用。如需變更修改存戶資料請攜帶相關證明文件親洽貴行辦理。

The Depositor can always use any service channels provided by the Bank (such as: the customer service center 0800-033175, 04-22273131, written letters or every service location, and etc.) to request the Bank to stop using the personal data for marketing, then the Bank should immediately accept this request when being notified and confirming the identity of the customer, to stop using the personal data during within a reasonable time and work, as well as having changes in the relevant system. To change and modify Depositor's information, please contact the Bank and bring the relevant documents.

申請人請勿填寫

本行查證事項：

退 記	票 錄				
調 意	查 見	申請用途：			
		與本行往來情形：			
		公司行號實地查證情形：		調 查 / 對 保 / 證 件 核 對	
		綜 合 意 見：			
審 意	核 見			經 辦 員	核 章

合作金庫商業銀行履行個人資料保護法第八條告知義務內容

Taiwan Cooperative Bank Personal Information Protection Notification

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，合作金庫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，應明確向 臺端告知下列事項，請 臺端詳閱：

Considering confidentiality of the collection of your personal information, in respect to the Paragraph 1 of Article 8 of the Taiwan Personal Information Protection Act (hereinafter called “the Act”), TCB (as defined below) shall clearly inform you the following issues. Please read carefully.

一、蒐集之目的：

Purpose of Collection

有關本行蒐集 臺端個人資料之目的(特定目的之說明)，請 臺端詳閱如後附表或本行網站。

With regard to your information to be collected by TCB, please refer to the Annex for detail purpose of collection or TCB website.

二、蒐集之個人資料類別：

Classification of the Personal Information

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 臺端往來之相關業務、帳戶或服務及自 臺端或第三人處（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 Card number, gender, date of birth, contact information, and other information detailed in the relevant applications or contracts/agreements and the personal information is in terms of information TCB collected from the business, accounts of services provided to you or from the third parties (such as Join Credit Information Center).

三、個人資料利用之期間、地區、對象及方式：

Time Period, Area, Target and Way of the Use of Personal Information

（一）個人資料利用之期間（以期限最長者為準）：

Time period (the longer period to be applied)

1、依個人資料蒐集之特定目的存續期間為資料使用期間。

Within time period of specific purpose

2、依相關國內法令所定(例如商業會計法等)或因執行業務所必須之保存期間或依個別契約就資料之保存所定之保存年限。

Retention period in accordance with the relevant laws/regulations (such as Business Entity Account Act etc.) or in line with business needs or individual contracts.

（二）個人資料利用之地區：下列「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。

Area: Where the Target (described as follows) located.

（三）個人資料利用之對象：

Target:

1、本行(含受本行委託處理事務之委外機構)、本行海外分支機構。

TCB (including the service provider engaged with TCB), and TCB's Offshore Branches.

2、依法令規定利用之機構（例如：本行母公司或所屬金融控股公司之子公司等）。

The institution using the information in compliance with regulations (such as the parent company of TCB or the financial holdings TCB belongs to).

3、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心、財團法人聯合信用卡處理

中心、台灣票據交換所、財金資訊股份有限公司、信用保證機構、信用卡國際組織、收單機構暨特約商店、與本行合作推廣業務之公司等）。

The institutions in relation to relevant business (such as correspondent banks, Joint Credit Information Center, National Credit Card Center of R.O.C., the Taiwan Clearing House, Financial Information Service Co., Ltd., credit guarantee institutions, credit card international organizations, credit card acquirers and engaged stores, TCB's business cooperative units).

4、國內、外有權機關（如金融監理機關或稅務機關等）。

The entitled institutions or financial supervisory agencies or tax authorities in accordance with domestic and foreign laws and regulations.

5、臺端所同意之對象（例如本行共同行銷或交互運用 臺端交易資料之公司等）。

Other institutions and organizations agreed by the Depositor(s) (such as TCB's jointly marketing or customer information sharing companies).

（四）個人資料利用之方式：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及傳遞/國際傳輸方式。

Way of the use of personal information: By way of automatic or non-automatic **use and transmission /cross-border transfer** that is in compliance with personal information protection relevant regulations.

四、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：

According to Article 3 of the Act, you may exercise the following rights with regard to your personal information collected by TCB:

（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。

Except the situation stated in the Article 10 of the Act, you may inquire and request for a review and to make duplications of your personal information. However, TCB may charge necessary handling fee in terms of Article 14 of the 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 to supplement or correct your personal information but in terms of Article 19 of the enforcement rule of the Act, you shall explain the reason and the fact properly.

（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。

In terms of the Paragraph 4 of Article 11 of the Act, you may request TCB to discontinue the collection in the cases where a violation of the Act offered during collecting, processing or using your information.

（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，或經 臺端書面同意，並經註明其爭議者，不在此限。

In terms of the Paragraph 2 of Article 11 of the Act, in the event of a dispute regarding the accuracy of personal information, you may request TCB to discontinue processing or using your information. However, the preceding sentence may not be applicable when it is necessary for the performance of an official duty or fulfillment of a legal obligation and has been recorded, or when it is agreed by you in writing.

（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。

In terms of the Paragraph 3 of Article 11 of the Act, you may request TCB to delete, discontinue processing or using your personal information when the specific purpose no longer exists or time period expires. However, the preceding sentence may not be applicable when it is necessary for the performance

of an official duty or fulfillment of a legal obligation and has been recorded, or when it is agreed by you in writing.

五、臺端如欲行使上述之各項權利，本行提供之服務管道（如：電洽客服專線 0800-033175、04-22273131、書面或親洽往來營業據點等）均能受理。

You may exercise the rights above by calling direct line for service and compliant 0800-033175, 04-22273131, sending written notice or visiting the branch in person, or any other method offered by TCB.

另 臺端亦得隨時透過前開本行提供之服務管道要求停止利用相關個人資料進行行銷。本行於接獲 臺端通知並確認臺端身分後立即受理，並於系統及作業合理期間內停止行銷。

You may also notify TCB by the aforementioned methods at any time, to stop using your personal information for the purpose of marketing. Your request will be proceeded upon verification of your identification, and will be fulfilled within a reasonable processing time.

六、臺端不提供個人資料所致權益之影響：

The influence on your rights and interests while not providing your personal information:

臺端得自由選擇是否提供相關個人資料及類別，惟 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，敬請見諒。

You are in the position to decide whether providing personal related information and classification. However, TCB may not be able to provide you relative services or better services if TCB may not process necessary checking in terms of the operation requirement due to lack of your personal information and classification. Your understanding is appreciated.

特定目的說明		
業務類別 Service Item	業務特定目的及代號 The Specific Purpose and the Classification of Personal Information	共通特定目的及代號 The Common Purpose and the Classification of Personal Information
一、存匯業務 Deposits and Remittances	022 外匯業務 022 Foreign Exchange Business 035 存款保險 035 Deposit Insurance 036 存款與匯款業務 036 Deposit and Remitting 067 信用卡、現金卡、轉帳卡或電子票證業務（含金融卡） 067 Credit Card, Cash Card, Debit Card or E-Ticket Business 082 借款戶與存款戶存借作業綜合管理 082 Operation of Integrated Management among the Borrowing Households with Depositors Saved Business 112 票據交換業務 112 Bill of Exchange 154 徵信（支票帳戶） 154 Reference 160 憑證業務管理 160 Certificate Business Administration 181 其他經營合於營業登記項目或組織章程所定之業務（例如：黃金存摺業務、電子金融業務、代理收付業務） 181 Other Business Operation in accordance with the Business Registration Project or Organization Prospectus	025 刑事偵查、犯罪預防（包括但不限於執行全球洗錢防制及打擊資恐措施） 025 Criminal investigation, crime prevention (including but not limited to the implementation of global AML/CFT measures) 040 行銷（包含金控共同行銷業務） 040 Marketing (including Financial Cross-Selling Business) 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 059 Financial Service Industry's Collection and Processing Information in accordance with Laws and Needs for Financial Supervision 060 金融爭議處理 060 Financial Dispute Resolution 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 063 Non-Government Agency Collect or Process Personal Information under Legal Obligations 069 契約、類似契約或其他法律關係管理之事務 069 Contract, Contract-Like or Other Legal Relation Matters 090 消費者、客戶管理與服務 090 Consumer, Customer Management and Service 091 消費者保護 091 Consumer Protection 098 商業與技術資訊 098 Business and Technical Information 104 帳務管理及債權交易業務 104 Account Management and Debt Trading Business 113 陳情、請願、檢舉案件處理 113 Petition and Petition Reported Matters Handling 129 會計與相關服務 129 Accounting and Related Services 136 資(通)訊與資料庫管理 136 Information
二、授信業務 Loans and Credit Business	022 外匯業務 022 Foreign Exchange Business 067 信用卡、現金卡、轉帳卡或電子票證業務 067 Credit Card, Cash Card, Debit Card or E-Ticket Business 082 借款戶與存款戶存借作業綜合管理 082 Operation of Integrated Management among the Borrowing Households with Depositors Saved Business 088 核貸與授信業務 088 Loan Approval and Credit Business 106 授信業務 106 Credit Business 111 票券業務 111 Bill Business 126 債權整貼現及收買業務 126 Debt Consolidation and Purchase Business 154 徵信 154 Reference 181 其他經營合於營業登記項目或組織章程所定之業務（例如：電子金融業務） 181 Other Business Operation in accordance with the Business Registration Project or Organization Prospectus	
三、信用卡業務 Credit Card Service	022 外匯業務 022 Foreign Exchange Business 036 存款與匯款 036 Deposits and Remittances 067 信用卡、現金卡、轉帳卡或電子票證業務 067 Credit Card, Cash Card, Debit Card or E-Ticket Business 082 借款戶與存款戶存借作業綜合管理 082 Operation of Integrated Management among the Borrowing Households with Depositors Saved Business 088 核貸與授信業務 088 Loan Approval and Credit Business 106 授信業務 106 Credit Business 148 網路購物及其他電子商務服務 148 Online Shopping and Other E-Commerce Services 154 徵信 154 Reference 181 其他經營合於營業登記項目或組織章程所定之業務（例如：收單業務、電子金融業務） 181 Other Business Operation in accordance with the Business Registration Project or Organization Prospectus	
四、外匯業務 Foreign Exchange	022 外匯業務 022 Foreign Exchange Business 035 存款保險 035 Deposit Insurance 036 存款與匯款業務 036 Deposits and Remittances 082 借款戶與存款戶存借作業綜合管理 082 Operation of Integrated Management among the Borrowing Households with Depositors Saved Business 088 核貸與授信業務	

	088 Loan Approval and Credit Business 106 授信業務 106 Credit Business 154 徵信 154 Reference 160 憑證業務管理 160 Voucher Management 181 其他經營合於營業登記項目或組織章程所定之業務（例如：黃金存摺業務、電子金融業務、代理收付業務、衍生性金融商品） 181 Other Business Operation in accordance with the Business Registration Project or Organization Prospectus	(Communication) and Database Management 137 資通安全與管理 137 Information and Communication Security and Management 157 調查、統計與研究分析 157 Investigation, Statistics and Research Analysis 177 其他金融管理業務 177 Other Financial Administrative Business 182 其他諮詢與顧問服務 182 Other Consulting and Consultant Services
五、有價證券業務 Marketable Securities	111 票券業務 111 Bill Business 037 有價證券與有價證券持有人登記 037 Registration of Securities and Securities Holders 044 投資管理 044 Investment Management 082 借款戶與存款戶存借作業綜合管理 082 Operation of Integrated Management among the Borrowing Households with Depositors Saved Business 088 核貸與授信業務 088 Loan Approval and Credit Business 106 授信業務 106 Credit Business 154 徵信 154 Reference 181 其他經營合於營業登記項目或組織章程所定之業務 181 Other Business Operation in accordance with the Business Registration Project or Organization Prospectus	
六、財富管理及信託業務 (含保管箱業務) Wealth Management and Trust Services (including Safe Deposit Boxes)	022 外匯業務 022 Foreign Exchange Business 036 存款與匯款業務 036 Deposits and Remittances 044 投資管理 044 Investment Management 068 信託業務 068 Trust Services 082 借款戶與存款戶存借作業綜合管理 082 Operation of Integrated Management among the Borrowing Households with Depositors Saved Business 166 證券、期貨、證券投資信託及顧問相關業務 166 Securities, Futures, Securities Investment Trust and Advisory Related Businesses 094 財產管理 094 Property Management 181 其他經營合於營業登記項目或組織章程所定之業務（例如：電子金融業務、保管箱業務、黃金存摺業務） 181 Other Business Operation in accordance with the Business Registration Project or Organization Prospectus 經中央主管機關核准辦理之其他有關業務(例如：合作推廣業務) Other relevant business approved by the central competent authority (for example, cooperative sales promotion)	

支票存款往來申請暨約定書

113.07 版

Application and Agreement for Checking Account

帳號 Account NO.					開戶 日期 Date of Account opening	年 Year	月 Month	日 Day	收件 日期 Date of the application	年 Year	月 Month	日 Day
<p>本行依個人資料保護法第 8 條規定，在蒐集、處理、利用您的個人資料時，應告知事項如後，請 臺端詳閱。倘 臺端依法應設置法定代理人或輔助人或其他具代表權限之人者，亦請各該有權代表之人詳閱如後之應告知事項。</p> <p>In compliance with the regulations in Article 8 of the Personal Data Protection Act, when collecting, processing and using customer's personal data, the Bank shall inform customers regarding matters as below and they shall be carefully reviewed. If a statutory agent, curator, or other representative is required in accordance with the laws, the representative shall carefully review the printed Article 8 as below.</p>												
戶名 (及負責人 或代表人) Account name (and the person in charge or representative)						英文姓名 English name						
性別 Gender	<input type="checkbox"/> 男 <input type="checkbox"/> 女 <input type="checkbox"/> Male <input type="checkbox"/> Female	出生地 (或本籍) Place of birth (or native)		國籍／ 註冊 登記地 Citizenship/ Place of registration		電話 Telephone	公司 Office					
							住家 Home					
出生年月日 Date of Birth Year/Month/Day	民國 ROC	前 Before	年	月	日 Day	身分證 統一編號 ID card NO.						
營利事業或扣繳單位統一編號 Business operators or unified business NO.						營業種類或職業 Business type or occupation						
郵遞區號 Postal code												
戶籍地址或登記地址 Registered address												
郵遞區號 Postal code												
通訊處 Correspondence Address												
應備證件 Required Documents	1.個人戶：身分證或護照及居留證。 Individual applicant: ID card or passport and ARC. 2.公司組織：公司登記證明文件、負責人身分證。 Company or organization: company registration certificate, ID card of the person in charge. 3.一般行號：商業登記證明文件、負責人身分證。 Firm: business registration certificate, ID card of the person in charge. 4.其他團體：主管機關登記證照或核准成立或備案之文件、負責人身分證。 Other groups: documents registered or approved by the competent authority, and ID card of the person in charge. 5.政府機關、學校及公營事業：各單位之正式公文。 Government agencies, schools and public businesses: official documents. 6.其他有關證件。 Other relevant documents.											

請申請人詳填粗框內資料

申請人茲同意 貴行向財團法人金融聯合徵信中心查詢申請人之『國民身分證領補換資料查詢驗證(電腦代號 Z21)』及『通報案件紀錄及補充註記資訊(電腦代號 Z22)』等資訊，貴行並就該等資訊得為處理及利用。

The applicant agrees for the Bank to query the Joint Credit Information Center regarding the “issuance and replacement data of national ID card (computer code: Z21)” and “information of notification case records and supplemental notes (computer code: Z22),” and the Bank may use or process the obtained information.

申請人即存戶(甲方)今向貴行(乙方)申請開立支票存款帳戶，若蒙核准，則嗣後一切往來及委託擔當付款事宜均同意依背面約定事項、補充條款及支票存款相關法令辦理。

The applicant (i.e., the depositor or Party A) applies to the Bank (Party B) for opening a checking account. Upon approval of the application, all subsequent matters regarding transactions and appointment of paying agent will be conducted in accordance with the agreement printed on the back, supplemental terms and related laws and regulations for checking account.

☐ 立約人確認本約定書重要內容，已由貴行充分說明，經 貴行充分說明後，已充分瞭解；另本約定書及所載約定事項立約人亦已充分審閱，並同意遵守。

The contractor verifies that the important content of this agreement have been fully explained by the Bank and the contractor fully understands the content. The contractor also has fully reviewed the agreement and agrees to abide by this contract.

簽章處(簽名或蓋章)：

Signature (signature or seal)

☐ 本約定書及所載約定事項立約人已事先攜回審閱(客戶攜回日期： 年 月 日，審閱期間五日以上)。立約人確認本約定書重要內容，已由貴行充分說明，經 貴行充分說明後，已充分瞭解。

The agreement and the agreed terms have been carefully reviewed in advance (the date of customer brought back for review: year/month/day; the review period shall be more than five days). The contractor verifies that the important content of the agreement have been fully explained by the Bank and the contractor fully understands the content.

簽章處(簽名或蓋章)：

Signature (signature or seal)

此致 To

 合作金庫商業銀行
Taiwan Cooperative Bank

申請人：

Applicant

(非法人團體、行號、診所、事務所開戶時，應僅由其負責人個人簽章。嗣後如負責人變更，請結清本存款帳戶。公司或其他法人則應簽蓋公司或其他法人印章，並由其負責人簽章。)

(For account opening by a non corporate group, firm, clinic, or office, it shall be stamped and/or signed by the person in charge only. If the person in charge changes in the future, please close this account. For account opening by a company or other legal entity, it shall be stamped the company seal or other legal person's seal and signed by the person in charge.)

中 華 民 國 年 月 日
Year/ Month/ Day

支票存款約定事項

Provisions for Check Deposits

- 一、開戶人（以下簡稱甲方）申請開立支票存款（以下簡稱本存款）應先支付**票據信用查詢費用**予乙方，所提開戶必備之證件，經乙方查證與該證件主管機關所載資料不符且甲方未補正相關資料前，同意乙方得暫停本存款所有存取款業務。
The applicant (hereinafter referred to as Party A) applies for opening a checking account (hereinafter referred to as the account) and shall pay the **check/note credit inquiry fee** to Party B in advance. If the necessary documents for opening the account provided by Party A do not match the information from the competent authority for verification, Party B may suspend all deposit and withdrawal business transactions of this account unless Party A provides relevant documents which match to the information from the competent authority for verification.
- 二、甲方以個人名義向乙方申請開立支票存款帳戶，應提供身分證，或護照及居留證供核對，非屬個人時，除負責人部分比照個人核對外，應提供登記證明文件，或核准成立或備案之文件，並留存影本，經乙方認可後，發給甲方支票，以憑取款。
Party A shall individually apply to Party B for the opening a checking account and provide ID card, passport or ARC for verification. For a legal entity applicant, the registration certificate or the approved documents for establishment shall be provided in addition to the ID card of the person in charge. Upon the approval by Party B, checks will be offered to Party A for withdrawal.
- 三、甲方戶名，如係個人，應依照「姓名條例」規定以本名開戶；如係公司行號或其他團體，應以登記名稱開戶。
For Party A's account name, it shall be in accordance with the "Name Regulations" for individual applicant and it shall be the registered name for companies, firms or other groups.
- 四、初次存入之最低金額，由乙方酌定之，嗣後續存不拘數目。
The minimum amount of deposit for the first deposit shall be determined by Party B and there is no restriction afterwards.
- 五、存入款項除現金外，經乙方認可之票據均得存入，存入後由乙方在存款憑條存根上加蓋收訖戳記。其票據須俟乙方收妥款項後始得提取存款，倘發生退票及糾葛情事，不問其為甲方自行存入，抑由第三人委託收帳，所有退票款項，乙方得逕自該帳戶內如數扣除。又該票據於運送途中，若發生票據被盜、遺失或滅失時，甲方同意授權由乙方或付款行代理甲方辦理掛失止付及聲請公示催告、除權判決等事宜，並同意於發票人帳戶內足付票面金額時，經取得票款後，其餘權判決書由付款行作為沖銷帳款之憑證。
In addition to cash deposit, notes or bills approved by Party B can also be deposited. After the deposit, Party B shall stamp the receipt. All check withdrawn shall be conducted after Party B has received the payment. For any bounced check dispute, Party B will debit all the refunds from the account regardless it is deposited by Party A or collected by a third party. **If the checks were stolen, lost or disappeared during the shipment, Party A agrees to authorize Party B or the payment agent to conduct the loss report, and apply for public notice and rights exclusive judgment. Party A also agrees that when the balance in the invoicer's account is sufficient to pay for the check amount, the rights exclusive judgment letter will be used by the paying agent as the certificate for offsetting the payment upon the acquisition of the check amount.**
- 六、存戶取款時須簽發乙方發給之支票，並簽蓋原留印鑑。
When the depositor withdraws money from the account, he/she/it shall write a check provided by Party B with the signature/seal matching the specimen kept in the Bank's file.
- 七、甲方簽發支票取款時，票面金額不得超過結存額，與乙方訂立透支契約者，以約定透支限度為限，否則乙方一律予以退票處理。
When Party A writes a check, the amount on the check shall not exceed the balance of the account, or Party B shall dishonor the check; if overdraft is concluded in the contract with Party B, the amount on the check shall not exceed the overdraft limit.
- 八、甲方所簽發之支票，如乙方認為不合規定時得拒絕支付之，並即由乙方填具退票理由單連同支票交還執票人，因此所發生之損害乙方無須負責。例如：所開立之支票若以鉛筆記載，乙方得以「使用易擦拭或易褪色之筆填寫」理由拒絕付款。
If Party B believes the check wrote by Party A is not in compliance with the regulations, Party B shall refuse the payment and return the refund reason form and the check to the check holder. Party B shall not be liable for any loss caused. For example, if the check was written in pencil, Party B can refuse the payment with the reason "using a pen that can be easily wipe of or fade."
- 九、乙方核對支票印鑑認為與甲方原留印鑑相符後憑以付款。倘係第三人偽造、變造甲方留存印鑑之印章而偽造、變造或塗改票據，乙方如已盡善良管理人之注意義務仍不能辨認時，乙方無須負責；惟如第三人未經授權，使用甲方留存印鑑之印章而偽造票據，乙方除有故意或過失外，乙方無須負責。
Party B verifies the stamped seal on the check with Party A's specimen of the signature card before payment. If a third party forges or alters Party A's seal to forge, alter or make change to the check, Party B shall not be liable if Party B conducts the verification through the exercise of the reasonable care of a good administrator but unable to identify the incident; if a third party uses Party A's seal on a forged check without authorization, Party B shall not be responsible for the incident, unless it is due to Party B's intention or negligent.
- 十、對於在同一營業日提示之票據，其支付順序得由乙方排定。
For the checks that are post-dated on the same business day, Party B will decide the order of these payments.
- 十一、甲方或執票人以支票申請保付時，乙方即由甲方帳內如數轉列「保付支票」科目備付，並於支票上註明「保付」字樣及日期，由乙方有權簽章人員簽章證明擔保該項金額之支付。
When Party A or the check holder applies for a certified check, Party B shall transfer the amount on the "certified check" from Party A's account and note the check with the wording "certified" and the date. The certified check with the signature or stamp of the Bank's approval person to guarantee the payment of the check.
- 十二、甲方如有發生退票情事，依票據交換所規定應行繳納之各項手續費及其他費用，乙方得自甲方設立於乙方之各存款帳戶內逕予扣除。甲方並同意依乙方各項收費標準繳納其他相關費用。當日餘額不足，則為存款補足日。
For a dishonored check of Party A, Party B shall debit the service charges and other fees payable according to the clearing house from Party A's deposit accounts. Party A also agrees to pay any related fees in accordance with Party B's various charging standards. If the balance on the day is insufficient, the deposit replenished day will be the debit day.
- 十三、乙方如收到存戶破產宣告之通知時，存款餘額雖足數支付支票金額，依法不得付款。
If Party B receives the notice of the bankruptcy declaration for the depositor, the payment will not be made according to law, even if the balance of the deposit is sufficient to pay for the check.
- 十四、乙方於次月上旬提供存款對帳單予甲方，如有不符，甲方須於十天內至乙方查明，否則認為核對無誤。
Party B shall provide the account deposit statement to Party A in the beginning of the following month. Any doubts of Party A shall be verified with Party B within 10 days, otherwise it will be deemed as no objection to the deposit statement.
- 十五、如經乙方研判帳戶有疑似不當使用之情事時，乙方得逕自終止甲方使用語音轉帳、網路轉帳及其他電子支付之轉帳。
If Party B believes that the account has been improperly used, Party B may terminate Party A's use of telephone banking transfer, online transfer and other electronic transfer.
- 十六、本項存款乙方及甲方皆得隨時終止往來契約，一經乙方通知，甲方應立即將剩餘之空白支票繳還乙方。
Party B and Party A may terminate the deposit contract at any time. Party A shall immediately return the remaining blank checks to Party B upon notification by Party B.
- 十七、甲方戶名除另有規定外不得更換，否則應依照結清手續辦理，另行訂約開立新戶。
Party A's account name cannot be changed unless otherwise stipulated. Otherwise, it shall be conducted in accordance with the account closing procedures and open a new account.
- 十八、甲方簽發之支票，空白支票或印鑑如有遺失或被詐騙、竊盜時。應依照票據法、票據法施行細則、財政部同意備查之「票據掛失止付處理規範」及乙方各種存摺摺及印鑑掛失止付辦法向乙方辦理掛失止付手續，但乙方未受理掛失止付書面申請及電腦登錄未完成以前，如有冒領情事，乙方無須負責。
If Party A's check, blank check or seal is lost, defrauded or stolen, the loss report shall be conducted in accordance with the Negotiable Instruments Act, the Enforcement Rules of the Negotiable Instruments Act, and the "Regulations for the loss of checks or notes" by the Ministry of Finance and the regulations for the loss of passbook and seal stipulated by Party B. Party B is not responsible for any fraudulent loss before the procedure of loss report is completed and registered in the computer system.
- 十九、甲方確認乙方用顯微膠片攝影保留之支票影本與甲方原簽發之支票同樣具有法律上之效力。
Party A agrees that the legal effect of the check copy kept by Party B with microfilm photography is same as the original check wrote by Party A.
- 二十、甲方同意將開戶日期、法人之資本額與營業額、退票紀錄、退票註記及註銷紀錄、撤銷付款委託紀錄、票據交換所通報為拒絕往來戶及其他有關票據信用資料提供予他人查詢。
Party A agrees to provide relevant check and note credit information for others inquiry, including the **account opening date**, the legal entity's capital amount and turnover, the **dishonor record**, the **bounce note** and **cancellation record**, the **entrusted record for cancellation of the payment**, and discredit sanction from a clearing house.

- 廿一、甲方同意財團法人全融聯合徵信中心，依其營業登記項目或章程所定業務需要等特定目的，得蒐集、處理、國際傳輸及利用甲方個人資料。
- Party A agrees the Joint Credit Information Center to collect, process, and internationally transmit their personal data in accordance with laws and regulations for specific purposes under the registered businesses.
- 廿二、甲方與乙方往來業務，經乙方訂定須繳納工本費或手續費者，甲方同意依乙方收費標準繳納相關費用或由乙方逕自甲方設立於乙方之各存款帳戶內扣取。
- Party A agrees to pay relevant fees according to Party B's charging standard for the business transactions that required service fees and charges, or Party B's may direct debit the fees from Party A's deposit accounts.
- 廿三、甲方簽發票據應自行登載到期日備查，並預先存入款項備付，倘票據經提示付款時，甲方支票存款帳戶內餘額不敷支付時，乙方得通知（但無義務）甲方補足款項，甲方務必於提示付款當日午後3點30分前完成轉入手續並向乙方確認已轉入本存款帳戶。
- When Party A writes a check, he/she shall note the date on the check and make a deposit in advance. If the balance in the account is insufficient for the check payment, Party B may notify (but Party B has no obligation) Party A to make a deposit. Party A shall complete the deposit transfer procedure before 3:30 pm on the payment day and confirm to Party B that the amount has been transferred to the deposit account.
- 廿四、甲方支票用完時，須將支票簿內所附之支票領取證，簽蓋原留印鑑，填交本存款開戶分行，憑領新支票簿，並應當面點明支票號數是否連接，支票張數是否有缺。
- If Party A uses up all the checks, he/she/it shall submit the check pick up slip, with stamp of original seal, attached to the check book, to the deposit opening branch for a new check book. Party A shall verify the number of checks and whether the check numbers are in consecutive numbers.
- 廿五、甲方存託乙方代收的票據，需俟收妥方能計入存款餘額，請勿憑預期可收的款項先開支票，以防預期款項沒有收妥，致因存款不足而發生退票。
- Party A's collectable amount of check will not be deposited into the account until the amount is received by Party B. Therefore, please do not write a check with the collectable amount, in case the expected amount was not received by Party B and result in a bounced check.
- 廿六、甲方取款時須簽發乙方發給之支票，並簽蓋原留印鑑，但另有約定者，不在此限。例如：委託乙方代為繳納水費、電費等。
- Party A shall write a check issued by Party B when withdrawing money, with the stamp of original seal; except for a previously agreed provision, such as Party B is entrusted to pay water and electricity fees on the behalf of Party A.
- 廿七、甲方簽發票據時，務請仔細計算本存款餘額，或與乙方約定的透支額度，是否足夠支付，以免因存款不足而發生退票。
- When Party A issues a bill, please carefully calculate the balance of this deposit, or the amount of overdraft agreed with Party B, whether it is sufficient to pay, so as to avoid refund due to insufficient deposit.
- 廿八、甲方簽發之票據如有存款不足或簽章不符之理由退票者，必須辦理清償註記，其辦理方式如下：
- If Party A's check is bounced due to insufficient deposit or incorrect signature, the settlement note shall be conducted according to the following:
- (四) 甲方將該存款不足或簽章不符退票之票據及其退票理由單持向本存款開戶分行申請核轉票據交換所辦理註記。
- Party A shall apply to the clearing house for the settlement note with the bounced check, due to insufficient deposit or incorrect signature, and the reason slip for the bounced check at the original deposit opening branch.
- (五) 甲方將該存款不足退票之票面金額向本存款開戶分行申請列收「其他應付款」備付及核轉票據交換所辦理註記。
- Party A shall apply to the clearing house for the settlement note and the original deposit opening branch for the insufficient deposit amount that causes the bounced check to be listed in the "other payment" as a preparation for the payment.
- (六) 該存款不足或簽章不符退票之票據經執票人重行提示付訖，甲方仍應向本存款開戶分行申請核轉票據交換所辦理註記。
- After a dishonored check, which is due to insufficient fund or incorrect seal/signature, is paid for re-presentation, Party A shall apply to the clearing house for the settlement note with the dishonored check at the original account opening branch.
- 甲方未依上述方式即時辦理清償註記，恐將影響個人信用，請審慎注意辦理。
- If Party A fails to immediately conduct the settlement note according to the abovementioned procedures, it may affect Party A's personal credit and thus please be reminded and carefully conduct the relevant matters.
- 廿九、甲方瞭解乙方因業務需要於美國開立通匯往來帳戶，爰同意乙方為配合美國 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甲方資料(包括但不限於與乙方往來所有業務帳戶紀錄)，乙方得配合辦理。
- Party A hereby acknowledges and agrees that Party B has established correspondent accounts in the U.S. to meet business needs. Party A agrees that Party B may provide Party A's data (including but not limited to all business and account records with Party B) if requested by the Department of the Treasury or the Department of Justice of the United States in accordance with Article 6308 of the Anti-Money Laundering Act of 2020.
- 三十、甲方如有下列之情形，乙方得為下列之處理：
- If Party A is in the following circumstances, Party B will take the following corresponding measures:
- (四) 受經濟制裁、外國政府或國際洗錢防制組織認定或追查之恐怖分子或團體者，乙方得拒絕業務往來或逕行關戶。
- Upon discovery that Party A is a terrorist or terrorist group subject to economic sanctions or identified or tracked by foreign governments or international organizations against money laundering, Party B may suspend all transactions or close the account.
- (五) 如有不配合乙方審視、拒絕提供實際受益人或對甲方行使控制權之人等資訊、對交易之性質與目的或資金來源不願配合說明之情形，乙方得暫時停止交易、暫時停止或終止業務關係或採行其他必要之措施。
- For Party A such as unwilling to coordinate with the routine review, refuse to provide actual beneficiaries or information about exercising the control over Party A, or unwilling to explain the nature and purpose of the transaction and sources of the funds, and so on, Party B may temporarily suspend or terminate business relationship with Party A or take other necessary measures.
- (六) 甲方申請使用(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，如經乙方認為帳戶有疑似不當使用之情事時，乙方得逕自終止甲方使用前述各項服務。
- If Party B suspects Party A 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, Party B may terminate Party A's use of the preceding services.
- 三十一、本約定事項未盡事宜，甲方同意依中華民國相關法令辦理。
- This Agreement, Party A agrees that any terms and regulations not mentioned herein shall be governed by the relevant laws and regulations of the R.O.C.
- 三十二、英文翻譯僅供參考，若中文與英文之內容不一致時，以中文為準。
- The English translation is only for reference, in the event of any discrepancy between the Chinese and English texts hereof and thereof, the Chinese version shall govern.

委託擔當付款約定事項

Agreement for the Mandate As a Paying Agent

- 一、甲方委託乙方擔當付款之本票，屆期提示時，請逕自所開立之支票存款帳戶憑原留印鑑予以付款。
- When Party A designates Party B as a paying agent for the payment of promissory note, please make the payment due from the checking account of party A with the signature/seal matching the specimen kept in the Bank's file.
- 二、甲方所開立而委託乙方擔當付款者，僅限於由乙方發給之本票，及由金融業簽證或保證並另以申請書填具明細委託乙方擔當付款之商業本票。
- If Party A designates Party B as a paying agent, it is limited to the promissory note issued by Party B, and the commercial promissory note designated to Party B as a paying agent by the financial certificate or guarantee with the application form.
- 三、甲方所開立之本票到期日在發票日之前或到期日記載不全者，乙方得不予付款。
- If the due date of the promissory note issued by Party A is not clearly stated or it is before the drawing date, Party B shall not make the payment.
- 四、甲方如有違反本契約或乙方認為有終止受託之必要時，乙方得隨時終止本契約，甲方向乙方領取之剩餘空白本票應立即繳還。
- If Party A violates this agreement or Party B considers that it is necessary to terminate the mandate, Party B may terminate this agreement at any time. The remaining blank promissory note received by Party A from Party B shall be returned immediately.
- 五、本約定事項未盡事宜，甲方同意依照支票存款約定事項、補充條款及中華民國相關法令辦理。
- This Agreement, Party A agrees that any terms and regulations not mentioned herein shall be governed by the provisions and supplemental provisions for checking account and relevant laws and regulations of the R.O.C.
- 六、英文翻譯僅供參考，若中文與英文之內容不一致時，以中文為準。
- The English translation is only for reference, in the event of any discrepancy between the Chinese and English texts hereof and thereof, the Chinese version shall govern.

支票存款補充條款

Supplemental Provisions for Checking Account

茲就甲乙雙方支票存款往來約定書，補充有關處理退票及拒絕往來事項之約定條款（以下簡稱本款）如下，以茲遵守：

The following supplemental provisions (hereinafter referred to as the Provisions) are stipulated for checking account regarding dishonored negotiable instruments and rejected account records between Party A and Party B:

第一條（定義）

Article 1 (DEFINITIONS)

本條款所用名詞定義如下：

The terms used in the provisions are defined as follows:

一、「退票」：指金融業者對於提示之票據拒絕付款，經填具退票理由單，連同票據，退還執票人之謂。

“Dishonored Negotiable Instruments” shall mean negotiable instruments on which a financial institution has refused to make payment and returned to the holder of such negotiable instrument together with a completed dishonored slip.

二、「清償贖回」：指對於存款不足、發票人簽章不符、擅自指定金融業者為本票之擔當付款人或本票提示期限經過前撤銷付款委託等理由所退票據及其退票理由單，由支票存款戶以清償票款等消滅票據債務之方法予以贖回之謂。

Redemption” shall mean redemption by payment of the amount due or the like by the Depositor with respect to a Dishonored Negotiable Instrument and dishonored slip thereof due to insufficient funds, incorrect chops or signatures, designation of a financial institution acting as paying agent for promissory notes without the agreement of such financial institution or the Depositor’s withdrawal of payment instructions prior to expiry of the period for presentation of the promissory notes.

三、「提存備付」：指存款不足退票後，支票存款戶將票款存入辦理退票之金融業者，申請列收「其他應付款」帳備付之謂。

“Reserve for Payment” shall mean deposit of the amount of a Dishonored Negotiable Instrument due to insufficient funds with the financial institution handling the Dishonored Negotiable Instruments with a request to hold same as “other payables”.

四、「重提付訖」：指退票後重新提示，由支票存款帳戶或其他應付款帳戶內付訖之謂。

“Re-Presentation and Payment” shall mean re-presentation of a Dishonored Negotiable Instrument and payment thereon from the checking account or “other payables” account.

五、「註記」：指支票存款戶如有退票紀錄、清償贖回或其他涉及其票據信用之事實時，由票據交換所予以註明，備供查詢之謂。

“Record” shall mean recordation by the Bills Clearing House of Dishonored Negotiate Instruments, Redemptions and other facts relevant to a Depositor’s credit on negotiable instruments available for inquiry.

六、「終止擔當付款人之委託」：指金融業者終止受託為支票存款戶所簽發本票之擔當付款人之謂。

“Termination of Mandate as a Paying Agent” shall mean termination of a financial institution’s mandate to act as paying agent for a promissory note issued by the Depositor.

七、「拒絕往來」：指金融業者拒絕與票據信用紀錄顯著不良支票存款戶為支票存款往來之謂。

“Account Rejection” shall mean refusal by a financial institution to handle transactions through a checking account regarding which the Depositor has a bad record with respect to credit on negotiable instruments.

第二條（開戶審查與開戶資料變更）

Article 2 (ACCOUNT OPENING REVIEWING AND CHANGE OF ACCOUNT OPENING DATA)

甲方開戶時，應填具印鑑卡及票據領取證交付乙方，經乙方向票據交換所查詢甲方之票據信用情形，並認可後發給空白票據。

印鑑卡上資料如有變更，甲方應即書面通知乙方，如擬變更印鑑，甲方須重填印鑑卡。

甲方如為法人戶，其名稱或負責人變更，而未依前項約定辦理時，於乙方發現該項情事並通知甲方辦理變更手續，逾一個月未辦理者，乙方得終止支票存款往來契約，並通知甲方結清帳戶。

When Party A opens an account, he/she/it shall fill out the signature card and the receipt for checks and deliver same to Party B. After Party B checks with the Bills Clearing House, Party B shall deliver blank checks to Party A. In the event that the data contained in the signature card is changed, Party A shall immediately notify Party B in writing. If Party A intends to change the chop, Party A shall fill out a new signature card. In the event that Party A which is a legal entity changes its name or its responsible person and fails to comply with the preceding paragraph, and fails to cure such failure within one (1) month after Party B discovers the failure and so notifies to Party A, Party B may terminate the agreement for checking account transactions and notify Party A to close the account.

第三條（本票）

Article 3 (PROMISSORY NOTE)

甲方簽發由乙方所發給載明以乙方為擔當付款人之本票時，由乙方自甲方名下之支票存款戶內代為付款。

前項本票，執票人提示時雖已逾付款之提示期限，但仍在該本票自到期日起算（見票即付之本票，自發票日起算）三年之內，且甲方未撤銷付款委託，亦無其他不得付款之情事者，乙方仍得付款。

倘因帳戶內存款不足或發票人簽章不符，致甲方所簽發之本票退票時，其退票紀錄與支票之退票紀錄合併計算。

In the event that a promissory note is issued by Party A and Party B is designated as paying agent, Party B shall pay the amount due from the checking account of Party A. If the promissory note is presented after expiry of the presentation period but within three (3) years from the maturity date of such promissory note, Party B may honor the note (if the promissory note is a promissory note payable on demand, the above three (3) year period shall run from the issue date) so long as Party A has not withdrawn his/her/its order of payment and no other circumstances prohibit Party B from making payment. If the promissory note issued by Party A is dishonored due to insufficient funds or incorrect chops or signatures, the fact of such dishonored promissory note shall be recorded together with Party A's record for dishonored checks.

第四條（手續費）

Article 6 (HANDLING FEES)

甲方簽發之票據，因存款不足而退票時，乙方得向甲方收取手續費。

前項手續費，不得逾越票據交換所向乙方所收取手續費之百分之一百五十。

When a negotiable instrument issued by Party A is dishonored due to insufficient funds, Party B may collect handling fees from Party A.

The handling fees described in the preceding paragraph shall not exceed one hundred and fifty percent (150%) of the handling fees that the Bills Clearing House collects from Party B.

第五條（註記）

Article 5 (RECORD)

甲方於其簽發之支票或以乙方為擔當付款人之本票退票之次日起算三年內，有清償贖回、提存備付、重提付訖或其他涉及票據信用之情事者，得向乙方申請核轉票據交換所依「支票存款戶票信狀況註記須知」辦理註記。

In the event that Party A has made a Redemption, Party A has deposited a Reserve for Payment, there has been Re-Presentation and Payment, or other matters occur related to Party A's credit on negotiable instruments within three (3) years after the date on which checks drawn by Party A or promissory notes on which Party B is a paying agent are dishonored, Party A may request Party B to approve and transfer to the Bills Clearing House to Record such fact in accordance with the “Guidelines for the Registration of Depositors’ Credit on Negotiable Instruments”.

第六條（限制或停止發給空白支票、本票）

Article 6 (LIMITATION OR SUSPENSION ON PROVISION OF BLANK CHECKS OR PROMISSORY NOTES.)

甲方如有下列情事之一者，乙方得限制發給空白支票或空白本票：

If any one of the following circumstances exists with regard to Party A, Party B may limit the issuance of blank checks and promissory notes:

一、已發生存款不足退票情事或經常於退票後再辦理清償贖回、提存備付或重提付訖者。

the occurrence of Dishonored Negotiable Instruments due to insufficient funds or Party A’s making frequent Redemptions, deposit of Reserves for Payment or Re-Presentation and Payments after negotiable instruments are dishonored; or

二、使用票據有其他不正常之情事者。

Other abnormal situations occur related to use of negotiable instruments.

乙方為前項限制時，應以書面告知限制之理由；對於限制理由，甲方認為不合理時，得向乙方提出申訴。

Party B shall state the reason for such limitation in writing; with respect to the reason of such limitation, Party A may raise objections if Party A deems such limitation unreasonable.

甲方在乙方開立之存款帳戶被扣押時，乙方得停止發給空白支票及空白本票，但被扣押之全額經乙方如數提存備付者，不在此限。

In the event that Party A's deposit account with Party B is attached, Party B may suspend the provision of blank checks and promissory notes. However, the preceding provision shall not apply if a Reserve for Payment of the attached amount has been deposited with Party B.

甲方如違反洗錢防制法規定而遭直轄市、縣(市)政府警察機關裁處告誡者，乙方得停止發給空白支票及空白本票。

If Party A violates the Money Laundering Control Act and is reprimanded by the police authorities of the relevant municipalities, counties (cities), Party B may suspend the provision of blank checks and promissory notes.

第七條（終止擔當付款人之委託）

Article 7 (TERMINATION OF THE MANDATE AS A PAYING AGENT.)

甲方在各地金融業者所開立之支票存款帳戶，因簽發以金融業者為擔當付款人之本票，於提示期限經過前撤銷付款委託，經執票人提示所發生之退票，未辦妥清償贖回、提存備付或重提付訖之註記，一年內達三張時，乙方得自票據交換所通報日起算，予以終止為甲方擔當付款人之委託三年。

In the event that promissory notes issued by Party A drawn on Party A's checking account with all financial institutions are dishonored due to withdrawal of the

authorization of the financial institution designated as paying agent prior to expiring of the period for presentation, and the number of such dishonored promissory note on which Redemption, Reserve for Payment or Re-Presentation and Payment has not been Recorded is

not less than three (3) during the past one (1) year, Party B may terminate Party A's mandate to designate Party B as a paying agent for a period of three (3) years

comment from the date the Bills Clearing House declares the dishonors.

If Party B terminates Party A's mandate to designate Party B as a paying agent pursuant to the preceding paragraph, Party A shall return the remaining blank promissory notes to Party B within half (0.5) month after receiving Party B's notice to do so.

第八條（拒絕往來）

Article 8 (ACCOUNT REJECTION)

甲方在各地金融業者所開立之支票存款戶，因下列情事之一所發生之退票，未辦妥清償贖回、提存備付或重提付訖之註記，一年內合計達三張，或因使用票據涉及犯罪經判刑確定者，乙方得自票據交換所通報日起算，予以拒絕往來三年：

In the event that negotiable instruments drawn on Party A's checking accounts with all financial institutions are dishonored due to the existence of one of the following circumstances and the number of such dishonored checks on which Redemption, Reserve for Payment or Re-Presentation and Payment has not been Recorded is not less than three (3) during the past one (1) year, or Party A is sentenced for commission of a crime related to using negotiable instruments, Party B may reject Party A's account for a period of three (3) years commencing from the date the Bills Clearing House declares the dishonors:

一、存款不足。

Insufficient funds;

二、發票人簽章不符。

Incorrect chops or signatures of the issuer;

三、擅自指定金融業者為本票之擔當付款人。

Designation of a financial institution to act as paying agent for a promissory note without the agreement of such financial institution.

前項各款退票紀錄分別計算，不予併計。

The records for each item in the preceding paragraph shall be calculated separately and not in aggregate.

第九條（終止支票存款往來約定之處理）

Article 9 (TERMINATION.)

甲方被列為拒絕往來戶，或因其他情事終止支票存款往來之約定時，甲方應於乙方通知後支半個月內，結清帳戶並返還剩餘空白支票及本票。

If Party A's account has been rejected, or the agreement for checking account has, for any other reason, been terminated Party A

shall close the account and return all remaining blank checks and promissory notes to Party B within one (1) month after receipt of Party B's notice to do so.

第十條（公司重整之暫予恢復往來）

Article 10 (TEMPORARILY RESUMED TRANSACTIONS UPON COMPANY REORGANIZATION.)

甲方如為公司組織，於拒絕往來期間屆滿前，經法院裁定准予重整後，得向乙方申請核轉票據交換所辦理重整註記；經重整註記者，乙方得暫予恢復往來。

If Party A is a company which has obtained an approval for reorganization from a court before the period of Account Rejection has expired, Party A may request Party B's approval and transfer to the Bills Clearing House to Record the reorganization; Party B may temporarily resume transactions with Party A if the reorganization is Recorded.

前項公司在暫予恢復往來之日起至原拒絕往來期間屆滿前再發生存款不足退票，乙方得自票據交換所再通報之日起算，予以拒絕往來三年。

In the event a negotiable instrument is dishonored due to insufficient funds after the date of temporary resumption of transactions but before the expiry date of the initial Account Rejection, Party B may reject Party A's account effective for a period of three (3) years commencing from the date on which the Bills Clearing House declares dishonors.

第十一條（請求恢復往來）

Article 11 (REQUEST FOR RESUMPTION OF TRANSACTIONS)

甲方如經拒絕往來而有下列情事之一，經乙方同意後，得恢復往來並重新開戶：

In the event that any of the following circumstance exists with respect to Party A subject to an Account Rejection, Party A may, with Party B's consent, open a new account and resume transaction:

一、拒絕往來期間屆滿。

The period for Account Rejection has expired; or

二、構成拒絕往來及其後發生之全部退票，均已辦妥清償贖回、提存備付或重提付訖之註記。

Recordation of the Redemption, Reserve for Payment, or Re-Presentation and Payment of all Dishonored Negotiable Instruments which gave rise to the Account Rejection and all Dishonored Negotiable Instruments dishonored thereafter.

第十二條（彙整資料及提供查詢）

Article 12 (MAINTENANCE OF DATA AND INQUIRIES)

甲方同意乙方以票據交換所為彙整退票紀錄及拒絕往來資料處理中心，並同意該所將甲方之退票紀錄、被列為拒絕往來戶及其他有關票據信用之資料，提供予他人查詢。

Party A agrees that Party B may use the Bills Clearing House as a data center for maintaining records for Dishonored Negotiable Instruments and Account Rejections. Party A also agrees that such Bills Clearing House may make Party A's Record for Dishonored Negotiable Instruments and Account Rejections and all other data related to Party A's credit on negotiable instruments available for third party's inquiries.

第十三條（未盡事宜之補充）

Article 13 (RELATED MATTERS NOT PROVIDED HEREIN)

本條款如有未盡事宜，悉依中華民國相關法令辦理。

The Provisions, any terms and regulations not mentioned herein shall be governed by the relevant laws and regulations of the R.O.C.

第十四條

Article 14

英文翻譯僅供參考，若中文與英文之內容不一致時，以中文為準。

The English translation is only for reference, in the event of any discrepancy between the Chinese and English texts hereof and thereof, the Chinese version shall govern.

存戶同意依『支票存款各項服務手續費收費標準表』之收費標準繳納相關費用(如下表)。存戶同意本行得依業務需要，修改本說明書或調整本存款之相關服務內容，或修正前項收費標準表，並在本行營業處所明顯處或網站上公告，以代通知。存戶同意適用修改後之本說明書及異動後之服務內容或收費標準，並受其約束。前項變更或調整收取費用，本行應至少於生效日 60 日前公告，但有利於存戶者不在此限。

The depositor agrees to pay the relevant service fees and charges according to the “Table of Service Charges for Check Account Services” (see attachment). The depositor agrees that Party B may amend any service terms and conditions and/or service fees and charges in the aforementioned table hereof, such amendment shall be notified at the branches or on the website of Party B. The Party A shall be deemed to agree and thus subject to the amendment to the Provisions thereof. Party B shall announce the amendment to the aforementioned service charges at least 60 days prior to the effective date; however, this limit is not applicable to the circumstances that are beneficial to the depositor

支票存款各項服務手續費收費標準表

Table of Service Charges for Check Account Services

編號 No.	服務項目 Services	摘要 Description	收費金額 Charge amount
1	領用空白票據 Apply for blank Check	支存三個月平均存款餘額達五萬元以上(或其活期性存款平均存款餘額達十萬元以上)者，得免收。 Those with an average of three-month deposit balance of NT\$ 50,000 or more (or an average demand deposit of more than NT\$100,000), the charge will be waived.	每張 5 元 NT\$5 each
		對於使用票據有 不正常現象 之客戶，除應 嚴格控管領用票據 外，為反應成本，酌收 工本費 。 The customers who use the check improperly will be controlled on their use of checks with additional charges.	每張 20 元 NT\$20 each
		為瞭解客戶使用票據情形，對於 請領空白票據 之客戶須辦理 第一類票據信用查詢 並收取查詢費。 To understand customers' use condition of checks, the Bank will conduct type one of checking account credibility on customers who apply for a blank check and charge the inquiry fee.	每份 100 元 NT\$100 each
2	票據掛失止付(右列收費含支付票交所 50 元費用) Loss of Checks/Stop Payment (The charge in the right column includes a payment of NT\$50 to the Clearing House.)	以 發票人名義 申請 Apply in the name of the drawer	每張 100 元 NT\$100 each
		非 發票人名義 申請 Apply not in the name of the drawer	每張 200 元 NT\$200 each
3	申請票據撤銷付款委託 Application for withdrawal of check payment authorization		每張 150 元 NT\$150 each
4	註銷票據撤銷付款委託 Cancellation of withdrawal of check payment authorization		每張 150 元 NT\$150each
5	拒往、結清銷戶後申請兌付票據 Application for withdrawal of check which account is closed or dishonored		每張 200 元 NT\$200 each
6	申請存款餘(存)額證明或其他證明文件 Application for balance Certificate or other certificate	每份 50 元，申請一份以上，每份加收 20 元 NT\$50 for one, NT\$20 for each additional one.	每份 50 元 NT\$50 each
7	申請歷史交易明細資料 Application for historical transaction details	影印傳票：當年度 100 元/每張；非當年度 200 元/每張。須赴倉庫調閱者，另依所需人力、印製費或車資等成本加收最低每趟 200 元。 Copy of Historical Details e.g. Deposit Withdrawal Slip, Remittances, Check images etc.:TWD\$100 per copy for cureent year. If documents are in storage outside the Bank, actual costs occurred will be charged besides the above fees, minimum TWD\$200 per trip.	收費方式詳如左列說明 Charges are detailed as explained in the left column
		※每一帳號視為一份。 Historical Transaction Details Charged by account. 1.列印 15 年內往來明細資料，頁數≤20 頁者，100 元/份，頁數>20 頁者，每增加 1 頁加收 5 元。 Details within 15 years : For pages ≤20 : TWD\$100 per account. For pages >20 : TWD\$5 every additional page. 2.列印逾 15 年往來明細資料，頁數≤20 頁者，200 元/每份，頁數>20 頁者，每增加 1 頁加收 5 元。 Details beyond the 15 years : For pages ≤20 : TWD\$200 per account. For pages >20 : TWD\$5 every additional page. 3.須赴倉庫調閱者，另依所需人力、印製費或車資等成本加收最低每趟 200 元。 Copy of Historical Details e.g. Deposit Withdrawal Slip, Remittances, Check images etc.:TWD\$100 per copy for cureent year. If documents are in storage outside the Bank, actual costs occurred will be charged besides the above fees, minimum TWD\$200 per trip.	收費方式詳如左列說明 Charges are detailed as explained in the left column
8	代收票據 Check Collections	保管「 未到期票據 」及「 外埠票據 」 Post-dated Check and Check collection for other clearing houses	每張 5 元 NT\$5 each
		撤票 Withdrawal	每張 50 元 NT\$50 each
9	支票存款 Check Account	發票人申請聯行代理付款者，由 發票人 支付手續費 Thedrawer who applies for the interbank agent payment, has to pay the handling fee.	每張 30 元 NT\$30 each
10	申請本行支票 Issuance of Cashier Order	存戶持取款憑條來行申請簽發 本行支票 The depositor applies for the issuance of the cashier order with a withdrawal slip at the bank.	每張 30 元 NT\$30 each
		申請更改 收款人 名稱 Application to change the name of the payee	每張 30 元 NT\$30 each
11	申請台支（右列收費含支付臺灣銀行 400/200 元費用） Application for Bank of Taiwan Check.(The charge in the right column includes a payment of NT\$ 400/200 to the	簽發金額 未達一百萬元 The issued amount is less than NT\$1 million	每張 430 元 NT\$430 each
		簽發金額 達新台幣一百萬元以上 The issued amount is NT\$1 million or more	每張 230 元 NT\$230 each

	Bank of Taiwan.)		
12	依執行命令繳付已扣押債務人存款之款項 Debt payment of the attachment debtor in accordance with an court order	限 101.12.31 前已扣押案件 (含開立本行支票工本費、郵電費及其他作業成本)。102 年 1 月 1 日起之扣押案件, 依「中華民國銀行公會會員機構辦理公務機關查詢及解繳扣押款收費作業要點」辦理。 The attachment case before 2012.12.31 (including the handling fee of issuing the Bank's check, postage and other operating costs). The case of attachment from January 1, 2013 shall be conducted according to the regulations for the costs of inquiries and public authorities' attachment case conducted by the Member of the ROC Banking Association.	每張 150 元 NT\$150 each
13	存款不足退票違約金 Dishonored Check penalty for Insufficient deposit refund	每張 each	每張 200 元 NT\$200 each
14	申請註銷退票紀錄 Application for cancellation of dishonored check record	每張 each	每張 150 元 NT\$150 each
15	第一類票據信用查詢 Type 1 of checking account credibility enquiry	第一份 100 元(每加一份 20 元) NT\$100 for one (NT\$20 for each additional one)	每份 100 元 NT\$100 each
16	第二類票據信用查詢 Type 2 of checking account credibility enquiry	第一份 200 元(每加一份 20 元) NT\$200 for one (NT\$20 for each additional one)	每份 200 元 NT\$200 each

◎本存款已依法加入存款保險。本存款不計利息，本金與存戶在本行國內分行之存款本金及利息，合計受到中央存款保險股份有限公司規定最高保額之保障。

This deposit has been covered by deposit insurance in accordance with the law. This deposit is interest-free; however, the total of the principal and the depositor's principal and interest in other deposit account in the Bank's domestic branches are insured by the Central Deposit Insurance Co., Ltd(CDIC), the maximum insurance amount stipulated by CDIC.

◎本行申訴專線：電話：04-2227-3131、0800-033175。電子信箱（E-MAIL）：e_bank@tcb-bank.com.tw。

The Bank's complaint direct line: Tel: 04-2227-3131. E-mail: e_bank@tcb-bank.com.tw.

遵循 FATCA 法案身分聲明暨同意事項

Compliance to FATCA Status Declaration and Agreement

一、聲明本人/本公司為以下勾選之身分，並同意提供相關證明文件：

I hereby declares for below whichever boxes apply status and agree(s) to provide relevant documentation:

<input type="checkbox"/> 自然人 Individual	<input type="checkbox"/> 非美國應稅身分 Non-U.S. taxpayer status <input type="checkbox"/> 美國應稅身分(另填寫 W9 表格及遵循 FATCA 法案身分聲明暨資料申報同意書) U.S. taxpayer status (Please complete a separate form W9 and Compliance to FATCA Status Declaration and The Account Information Reporting Agreement)
<input type="checkbox"/> 法人 Entity	<input type="checkbox"/> 美國法人(另填寫 W9 表格及遵循 FATCA 法案身分聲明暨資料申報同意書) U.S. Entity (Please complete a separate form W9 and Compliance to FATCA Status Declaration and The Account Information Reporting Agreement) <input type="checkbox"/> 金融機構(含美商金融機構)(另填寫 W8BEN-E/W9 表格及遵循 FATCA 法案身分聲明暨資料申報同意書) Financial Institution (including U.S. Financial Institution) (Please complete a separate form W8BEN-E/W9 and The Account Information Reporting Agreement) <input type="checkbox"/> 消極一般法人(前一年度非營業收入佔總收入超過 50%)，具美國應稅身分之實質股東、代理人、有權簽章人共____人。(另填寫 W8BEN-E 表格及遵循 FATCA 法案身分聲明暨資料申報同意書) Passive NFFE (Any Entity if equals or exceeds 50 percent of its gross income for the preceding calendar year is passive income) Substantial United States owner with U.S. taxpayer status、representative、authorized signatories person in total person(s) ____ (Please complete a separate form W8BEN-E and The Account Information Reporting Agreement) <input type="checkbox"/> 豁免申報法人(如：政府機關、中央銀行、國際組織、退休基金等) EBO (Ex. Government Institution、Central Bank of Issue、International Organization、Retirement Pension etc.) <input type="checkbox"/> 其他法人(如：公開市場交易之公司、前一年度非營業收入佔總收入 50% 以下之公司等) Excepted NFFE (Ex. Publicly Traded Corporation、Any Entity if less than 50 percent of its gross income for the preceding calendar year is passive income)

二、本人/本公司同意以下事項美國應稅身分別及其變更時之通知義務：

The Obligation of notification when changes in FATCA status:

- (三) 本人/本公司同意簽署 W-9 或 W-8BEN/W-8BEN-E 或其他與 FATCA 申報相關之表格，以表示美國應稅身分別。本人/本公司之美國應稅身分別如有變動，將於三十日內主動以書面通知 貴行，並同時依美國稅法相關規定提供相關證明文件予 貴行。
爾後，若 貴行於遵循 FATCA 期間須再重新詢問本人/本公司之美國應稅身分別時，本人/本公司有據實告知之義務。
I/The Company agrees to furnish form W-9 or W-8BEN/W-8BEN-E or any other FATCA relevant forms to declare U.S. status and will, within 30 days of the occurrence, actively notify the Bank in written form with relevant documents.
- (四) 本人/本公司瞭解上列聲明如有不實，須負美國當地偽證罪之相關刑責，且聲明本人/本公司為美國稅務聲明文件(W8 系列表格)相關之收入與帳戶之最終受益人。
I/The Company that acknowledges aforementioned declaration shall bear for their truthfulness under penalties of perjury and further certify that I am the beneficial owner of all the income to which this form (W8 serial form) is related.

申請人：_____
Applicant_____ (Stamp the documents in person)

(親自簽章)

客戶資料使用同意條款

Consent terms for the use of customer's information

- 一、本人瞭解貴行得依「金融控股公司法」第 43 條及「金融控股公司子公司間共同行銷管理辦法」相關規定，基於提供特定優惠、服務或行銷之目的，將本人姓名及地址之資料（不含交易資料及其他往來資料）提供予貴行所屬之合作金庫金融控股股份有限公司、合作金庫人壽保險股份有限公司、合作金庫創業投資股份有限公司、合作金庫證券投資信託股份有限公司、合作金庫證券股份有限公司、合作金庫資產管理股份有限公司、合作金庫票券金融股份有限公司為行銷建檔、揭露、轉介或交互運用。

I understand that you may rely on the relevant provisions of Article 43 of the “Financial Holding Company Act” and “Rules Concerning Cross-Selling by Financial Holding Company Subsidiaries” to provide my name and address for the purpose of providing specific promotions, services or marketing (exclusive of transaction data and other correspondence) for marketing documentation, disclosure, referral or interactive use to the Bank's subsidiaries, such as Taiwan Cooperative Financial Holding Co. Ltd., BNP Paribas Cardif TCB Life Insurance Co. Ltd., Taiwan Cooperative Venture Capital Corporation, Taiwan Cooperative Securities Investment Trust Co. Ltd., Taiwan Cooperative Securities Co. Ltd., Co-operative Assets Management Co. Ltd., Taiwan Cooperative Bills Finance Corporation Ltd., and etc..

- 二、申請人 ☐ 同意 貴行基於提供特定優惠、服務或行銷之目的，將本人姓名及地址以外之基本資料（包含出生年月日、身分證統一編號及電話等資料）、往來交易資料（包含帳務、信用、投資、保險等資料）提供予貴行所屬之合作金庫金融控股股份有限公司、合作金庫人壽保險股份有限公司、合作金庫創業投資股份有限公司、合作金庫證券投資信託股份有限公司、合作金庫證券股份有限公司、合作金庫資產管理股份有限公司、合作金庫票券金融股份有限公司為行銷建檔、揭露、轉介或交互運用，各該單位並應依法保密。前開子公司若有新增或異動時，將於合庫金控之網站揭露公告之。

The Contractor Agrees that based on the Bank's specific promotions, services or marketing purposes, the basic material other than the name and the address (including the date of birth, the ID No., the telephone number and other information) and transaction information (including account information, credit history, investment profile, insurance record, etc.) will provide the Bank's subsidiaries, such as Taiwan Cooperative Financial Holding Co. Ltd., BNP Paribas Cardif TCB Life Insurance Co. Ltd., Taiwan Cooperative Venture Capital Corporation, Taiwan Cooperative Securities Investment Trust Co. Ltd., Taiwan Cooperative Securities Co. Ltd., Co-operative Assets Management Co. Ltd., Taiwan Cooperative Bills Finance Corporation Ltd., and etc., for marketing filing, exposure, referrals or interactive use, each of the unit should be confidential by laws. If the Bank has new subsidiaries or has any changes for subsidiaries, the website of the Taiwan Cooperative Financial Holding Co. Ltd will post the announcement for public.

申請人 ☐ 部份不同意 貴行基於提供特定優惠、服務或行銷之目的，將本人姓名及地址以外之基本資料（包含出生年月日、身分證統一編號及電話等資料）、往來交易資料（包含帳務、信用、投資、保險等資料）提供予下列公司為行銷建檔、揭露、轉介或交互運用，請勾選不同意之公司：

The Contractor Partial Disagrees that based on the Bank's specific promotions, services or marketing purposes, the basic material other than the name and the address (including the date of birth, the ID No., the telephone number and other information) and transaction information (including account information, credit history, investment profile, insurance record, etc.) will provide the Bank's subsidiaries for marketing filing, exposure, referrals or interactive use, please check the following companies which you Disagree:

- | | |
|--|---|
| <input type="checkbox"/> 合作金庫金融控股股份有限公司。
Taiwan Cooperative Financial Holding Co. Ltd. | <input type="checkbox"/> 合作金庫證券股份有限公司。
Taiwan Cooperative Securities Co., Ltd. |
| <input type="checkbox"/> 合作金庫人壽保險股份有限公司。
BNP Paribas Cardif TCB Life Insurance Co. Ltd. | <input type="checkbox"/> 合作金庫資產管理股份有限公司。
Co-operative Assets Management Co., Ltd. |
| <input type="checkbox"/> 合作金庫創業投資股份有限公司。
Taiwan Cooperative Venture Capital Co., Ltd. | <input type="checkbox"/> 合作金庫票券金融股份有限公司。
Taiwan Cooperative Bills Finance Corporation Ltd. |
| <input type="checkbox"/> 合作金庫證券投資信託股份有限公司。
Taiwan Cooperative Securities Investment Trust Co., Ltd. | |

- ☐ 以上公司均不同意提供。

Disagree to offer to the above companies.

申請人（即存戶）：

（請親簽）

Applicant (i.e., the Depositor) _____

(Please sign)

（無簽名視為不同意，將可能無法獲得合庫金控及其子公司提供之優惠及服務）

(No signature is considered as disagreement and may not be able to obtain the promotions and services provided by the Bank and its subsidiaries.)

- 三、本人得隨時透過貴行提供之服務管道（如：電洽客服專線 0800-033175、04-22273131、書面或親洽往來營業據點等）要求貴行停止交互運用本人基本資料進行行銷，貴行於接獲通知並確認本人身分後立即受理，並於系統及作業合理期間內停止交互運用。如需變更修改存戶資料請攜帶相關證明文件親洽貴行辦理。

The Depositor can always use any service channels provided by the Bank (such as: the customer service center 0800-033175, 04-22273131, written letters or every service location, and etc.) to request the Bank to stop using the personal data for marketing, then the Bank should immediately accept this request when being notified and confirming the identity of the customer, to stop using the personal data during within a reasonable time and work, as well as having changes in the relevant system. To change and modify Depositor's information, please contact the Bank and bring the relevant documents.

合作金庫商業銀行履行個人資料保護法第八條告知義務內容

Taiwan Cooperative Bank Personal Information Protection Notification

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，合作金庫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，應明確向 臺端告知下列事項，請 臺端詳閱：

Considering confidentiality of the collection of your personal information, in respect to the Paragraph 1 of Article 8 of the Taiwan Personal Information Protection Act (hereinafter called “the Act”), TCB (as defined below) shall clearly inform you the following issues. Please read carefully.

六、 蒐集之目的：

Purpose of Collection

有關本行蒐集 臺端個人資料之目的(特定目的之說明)，請 臺端詳閱如後附表或本行網站。

With regard to your information to be collected by TCB, please refer to the Annex for detail purpose of collection or TCB website.

七、 蒐集之個人資料類別：

Classification of the Personal Information

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 臺端往來之相關業務、帳戶或服務及自 臺端或第三人處（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 Card number, gender, date of birth, contact information, and other information detailed in the relevant applications or contracts/agreements and the personal information is in terms of information TCB collected from the business, accounts of services provided to you or from the third parties (such as Join Credit Information Center).

八、 個人資料利用之期間、地區、對象及方式：

Time Period, Area, Target and Way of the Use of Personal Information

（五） 個人資料利用之期間（以期限最長者為準）：

Time period (the longer period to be applied)

3、 依個人資料蒐集之特定目的存續期間為資料使用期間。

Within time period of specific purpose

4、 依相關國內法令所定(例如商業會計法等)或因執行業務所必須之保存期間或依個別契約就資料之保存所定之保存年限。

Retention period in accordance with the relevant laws/regulations (such as Business Entity Account Act etc.) or in line with business needs or individual contracts.

（六） 個人資料利用之地區：下列「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。

Area: Where the Target (described as follows) located.

（七） 個人資料利用之對象：

Target:

6、 本行(含受本行委託處理事務之委外機構)、本行海外分支機構。

TCB (including the service provider engaged with TCB), and TCB's Offshore Branches.

7、 依法令規定利用之機構（例如：本行母公司或所屬金融控股公司之子公司等）。

The institution using the information in compliance with regulations (such as the parent company of TCB or the financial holdings TCB belongs to).

8、 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心、財團法人聯合信用卡處理

中心、台灣票據交換所、財金資訊股份有限公司、信用保證機構、信用卡國際組織、收單機構暨特約商店、與本行合作推廣業務之公司等）。

The institutions in relation to relevant business (such as correspondent banks, Joint Credit Information Center, National Credit Card Center of R.O.C., the Taiwan Clearing House, Financial Information Service Co., Ltd., credit guarantee institutions, credit card international organizations, credit card acquirers and engaged stores, TCB's business cooperative units).

9、國內、外有權機關（如金融監理機關或稅務機關等）。

The entitled institutions or financial supervisory agencies or tax authorities in accordance with domestic and foreign laws and regulations.

10、臺端所同意之對象（例如本行共同行銷或交互運用 臺端交易資料之公司等）。

Other institutions and organizations agreed by the Depositor(s) (such as TCB's jointly marketing or customer information sharing companies).

（八）個人資料利用之方式：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及傳遞/國際傳輸方式。

Way of the use of personal information: By way of automatic or non-automatic **use and transmission /cross-border transfer** that is in compliance with personal information protection relevant regulations.

九、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：

According to Article 3 of the Act, you may exercise the following rights with regard to your personal information collected by TCB:

（六）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。

Except the situation stated in the Article 10 of the Act, you may inquire and request for a review and to make duplications of your personal information. However, TCB may charge necessary handling fee in terms of Article 14 of the Act.

（七）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 to supplement or correct your personal information but in terms of Article 19 of the enforcement rule of the Act, you shall explain the reason and the fact properly.

（八）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。

In terms of the Paragraph 4 of Article 11 of the Act, you may request TCB to discontinue the collection in the cases where a violation of the Act offered during collecting, processing or using your information.

（九）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，或經 臺端書面同意，並經註明其爭議者，不在此限。

In terms of the Paragraph 2 of Article 11 of the Act, in the event of a dispute regarding the accuracy of personal information, you may request TCB to discontinue processing or using your information. However, the preceding sentence may not be applicable when it is necessary for the performance of an official duty or fulfillment of a legal obligation and has been recorded, or when it is agreed by you in writing.

（十）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。

In terms of the Paragraph 3 of Article 11 of the Act, you may request TCB to delete, discontinue processing or using your personal information when the specific purpose no longer exists or time period expires. However, the preceding sentence may not be applicable when it is necessary for the performance

of an official duty or fulfillment of a legal obligation and has been recorded, or when it is agreed by you in writing.

十、臺端如欲行使上述之各項權利，本行提供之服務管道（如：電洽客服專線 0800-033175、04-22273131、書面或親洽往來營業據點等）均能受理。

You may exercise the rights above by calling direct line for service and compliant 0800-033175, 04-22273131, sending written notice or visiting the branch in person, or any other method offered by TCB.

另 臺端亦得隨時透過前開本行提供之服務管道要求停止利用相關個人資料進行行銷。本行於接獲 臺端通知並確認臺端身分後立即受理，並於系統及作業合理期間內停止行銷。

You may also notify TCB by the aforementioned methods at any time, to stop using your personal information for the purpose of marketing. Your request will be proceeded upon verification of your identification, and will be fulfilled within a reasonable processing time.

六、臺端不提供個人資料所致權益之影響：

The influence on your rights and interests while not providing your personal information:

臺端得自由選擇是否提供相關個人資料及類別，惟 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，敬請見諒。

You are in the position to decide whether providing personal related information and classification. However, TCB may not be able to provide you relative services or better services if TCB may not process necessary checking in terms of the operation requirement due to lack of your personal information and classification. Your understanding is appreciated.

特定目的說明		
業務類別 Service Item	業務特定目的及代號 The Specific Purpose and the Classification of Personal Information	共通特定目的及代號 The Common Purpose and the Classification of Personal Information
六、存匯業務 Deposits and Remittances	022 外匯業務 022 Foreign Exchange Business 035 存款保險 035 Deposit Insurance 036 存款與匯款業務 036 Deposit and Remitting 067 信用卡、現金卡、轉帳卡或電子票證業務（含金融卡） 067 Credit Card, Cash Card, Debit Card or E-Ticket Business 082 借款戶與存款戶存借作業綜合管理 082 Operation of Integrated Management among the Borrowing Households with Depositors Saved Business 112 票據交換業務 112 Bill of Exchange 154 徵信（支票帳戶） 154 Reference 160 憑證業務管理 160 Certificate Business Administration 181 其他經營合於營業登記項目或組織章程所定之業務（例如：黃金存摺業務、電子金融業務、代理收付業務） 181 Other Business Operation in accordance with the Business Registration Project or Organization Prospectus	025 刑事偵查、犯罪預防（包括但不限於執行全球洗錢防制及打擊資恐措施） 025 Criminal investigation, crime prevention (including but not limited to the implementation of global AML/CFT measures) 040 行銷（包含金控共同行銷業務） 040 Marketing (including Financial Cross-Selling Business) 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 059 Financial Service Industry's Collection and Processing Information in accordance with Laws and Needs for Financial Supervision 060 金融爭議處理 060 Financial Dispute Resolution 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 063 Non-Government Agency Collect or Process Personal Information under Legal Obligations 069 契約、類似契約或其他法律關係管理之事務 069 Contract, Contract-Like or Other Legal Relation Matters 090 消費者、客戶管理與服務 090 Consumer, Customer Management and Service 091 消費者保護 091 Consumer Protection 098 商業與技術資訊 098 Business and Technical Information 104 帳務管理及債權交易業務 104 Account Management and Debt Trading Business 113 陳情、請願、檢舉案件處理 113 Petition and Petition Reported Matters Handling 129 會計與相關服務 129 Accounting and Related Services 136 資(通)訊與資料庫管理 136 Information
七、授信業務 Loans and Credit Business	022 外匯業務 022 Foreign Exchange Business 067 信用卡、現金卡、轉帳卡或電子票證業務 067 Credit Card, Cash Card, Debit Card or E-Ticket Business 082 借款戶與存款戶存借作業綜合管理 082 Operation of Integrated Management among the Borrowing Households with Depositors Saved Business 088 核貸與授信業務 088 Loan Approval and Credit Business 106 授信業務 106 Credit Business 111 票券業務 111 Bill Business 126 債權整貼現及收買業務 126 Debt Consolidation and Purchase Business 154 徵信 154 Reference 181 其他經營合於營業登記項目或組織章程所定之業務（例如：電子金融業務） 181 Other Business Operation in accordance with the Business Registration Project or Organization Prospectus	
八、信用卡業務 Credit Card Service	022 外匯業務 022 Foreign Exchange Business 036 存款與匯款 036 Deposits and Remittances 067 信用卡、現金卡、轉帳卡或電子票證業務 067 Credit Card, Cash Card, Debit Card or E-Ticket Business 082 借款戶與存款戶存借作業綜合管理 082 Operation of Integrated Management among the Borrowing Households with Depositors Saved Business 088 核貸與授信業務 088 Loan Approval and Credit Business 106 授信業務 106 Credit Business 148 網路購物及其他電子商務服務 148 Online Shopping and Other E-Commerce Services 154 徵信 154 Reference 181 其他經營合於營業登記項目或組織章程所定之業務（例如：收單業務、電子金融業務） 181 Other Business Operation in accordance with the Business Registration Project or Organization Prospectus	
九、外匯業務 Foreign Exchange	022 外匯業務 022 Foreign Exchange Business 035 存款保險 035 Deposit Insurance 036 存款與匯款業務 036 Deposits and Remittances 082 借款戶與存款戶存借作業綜合管理 082 Operation of Integrated Management among the Borrowing Households with Depositors Saved Business 088 核貸與授信業務	

	088 Loan Approval and Credit Business 106 授信業務 106 Credit Business 154 徵信 154 Reference 160 憑證業務管理 160 Voucher Management 181 其他經營合於營業登記項目或組織章程所定之業務（例如：黃金存摺業務、電子金融業務、代理收付業務、衍生性金融商品） 181 Other Business Operation in accordance with the Business Registration Project or Organization Prospectus	(Communication) and Database Management 137 資通安全與管理 137 Information and Communication Security and Management 157 調查、統計與研究分析 157 Investigation, Statistics and Research Analysis 177 其他金融管理業務 177 Other Financial Administrative Business 182 其他諮詢與顧問服務 182 Other Consulting and Consultant Services
十、有價證券業務 Marketable Securities	111 票券業務 111 Bill Business 037 有價證券與有價證券持有人登記 037 Registration of Securities and Securities Holders 044 投資管理 044 Investment Management 082 借款戶與存款戶存借作業綜合管理 082 Operation of Integrated Management among the Borrowing Households with Depositors Saved Business 088 核貸與授信業務 088 Loan Approval and Credit Business 106 授信業務 106 Credit Business 154 徵信 154 Reference 181 其他經營合於營業登記項目或組織章程所定之業務 181 Other Business Operation in accordance with the Business Registration Project or Organization Prospectus	
六、財富管理及信託業務 (含保管箱業務) Wealth Management and Trust Services (including Safe Deposit Boxes)	022 外匯業務 022 Foreign Exchange Business 036 存款與匯款業務 036 Deposits and Remittances 044 投資管理 044 Investment Management 068 信託業務 068 Trust Services 082 借款戶與存款戶存借作業綜合管理 082 Operation of Integrated Management among the Borrowing Households with Depositors Saved Business 166 證券、期貨、證券投資信託及顧問相關業務 166 Securities, Futures, Securities Investment Trust and Advisory Related Businesses 094 財產管理 094 Property Management 181 其他經營合於營業登記項目或組織章程所定之業務（例如：電子金融業務、保管箱業務、黃金存摺業務） 181 Other Business Operation in accordance with the Business Registration Project or Organization Prospectus 經中央主管機關核准辦理之其他有關業務(例如：合作推廣業務) Other relevant business approved by the central competent authority (for example, cooperative sales promotion)	