

無卡提款服務約定事項

立約人茲向合作金庫商業銀行(以下簡稱貴行)申請無卡提款服務，除願遵守貴行「金融卡約定事項」外，並同意且遵守下列各項約定條款：

The contract establishment party hereby applies with Taiwan Cooperative Bank (hereinafter abbreviated as Your Bank) for cardless withdrawal service. Such party is willing to abide by “Provisions for ATM Cards” and also agrees to abide the various following agreed terms:

一、名詞定義

1. Terminology

- (一)立約人：指於貴行開立個人帳戶且持有實體金融卡(含晶片金融卡、感應式金融卡、VISA 金融卡及 Combo 卡，以下簡稱金融卡)，並已安裝貴行「合作金庫銀行」APP 且完成裝置綁定，依貴行規定申辦及使用本服務之自然人。
 - (1) Contract establishment party: Refers to the natural person who establishes the personal account with Your Bank and holds the physical ATM card (including IC ATM card, contactless ATM card, VISA Debit card and Combo card, hereinunder abbreviated as ATM card) and has installed the “Taiwan Cooperative Bank” APP of Your Bank and has completed the device binding and applies and uses this service in accordance with the provision of Your Bank
- (二)手機門號：指立約人留存於貴行基本資料之手機號碼，供貴行簡訊通知使用，嗣後若有變動，立約人應立即主動向貴行辦理變更。
 - (2) Handphone number: refers to the handphone number of the contract establishment party kept in the basic information of Your Bank for using in notification by Your Bank via message. Thereafter should there be change, the contract establishment party shall process change with Your Bank actively.
- (三)無卡提款：立約人使用貴行「合作金庫銀行」APP 產生之一次性「無卡提款序號」及自行設定之一次性「無卡提款密碼」等交易驗證資訊，於有效時間內至自動櫃員機(以下簡稱 ATM)進行無卡提款。
 - (3) Cardless withdrawal: the contract establishment party uses the one time “cardless withdrawal serial number” generated from the “Taiwan Cooperative Bank” APP of Your Bank and the transaction authentication information of one time “cardless withdrawal password” set by oneself and goes to the automated teller machine (hereinunder abbreviated as ATM) within the effective time to conduct cardless withdrawal.
- (四)無卡提款序號：立約人使用貴行「合作金庫銀行」APP 之「預約無卡提款」功能，於選擇提款帳號、輸入提款金額及相關驗證資訊後所產生，並指定作為當次提款使用之一次性無卡提款序號。
 - (4) Cardless withdrawal serial number: the contract establishment party uses the “reserved cardless withdrawal” function of the “Taiwan Cooperative Bank” APP of Your Bank generated after selecting the withdrawal account number, inputting the withdrawal amount and related authentication information and designates this as the one time cardless

withdrawal serial number of that time.

- (五) 無卡提款密碼：立約人使用貴行「合作金庫銀行」APP 之「預約無卡提款」功能時，自行設定之無卡提款密碼，並指定做為當次提款使用之一次性無卡提款密碼。
- (5) Cardless withdrawal password: when using the “reserved cardless withdrawal” function of the “Taiwan Cooperative Bank” APP of Your Bank, the contract establishment party shall set the cardless withdrawal password oneself and shall designate it as the one time cardless withdrawal used for withdrawal of that time.
- (六) 有效時間：指立約人使用「合作金庫銀行」APP 之「預約無卡提款」功能並成功取得無卡提款序號起算 15 分鐘內，得至自動櫃員機進行無卡提款交易之時效。
- (6) Effective time: refers to timeliness within 15 minutes start counting from using the “reserved cardless withdrawal” function of the “Taiwan Cooperative Bank” APP of Your Bank and obtaining the cardless withdrawal serial number, the contract establishment party has to go to the ATM to conduct cardless withdrawal transaction.

二、申請手續

2. Application Procedure

立約人得透過以下任一方式申請無卡提款服務：

The contract establishment party may apply for cardless withdrawal service through any one of the methods below:

- (一) 立約人攜帶貴行任一張金融卡，於貴行 ATM 設定「手機設備認證碼」，於 24 小時內 登入貴行「合作金庫銀行」APP，點選「無卡提款帳號設定」功能後，依畫面指示操作並輸入於 ATM 設定之「手機設備認證碼」，即可完成申辦。
- (1) The contract establishment party can set the “handphone device authentication number” at the ATM of Your Bank with any one ATM card of Your Bank. Within 24 hours, login the “Taiwan Cooperative Bank” APP of Your Bank and selecting the “cardless withdrawal account number setting” function, then operate according to the instruction on the screen and input the set “handphone device authentication number” in the ATM to complete the application.
- (二) 立約人透過貴行「合作金庫銀行」APP，點選「無卡提款帳號設定」功能，並搭配 OTP 簡訊驗證碼(發送至立約人留存於貴行之手機號碼)申辦。
- (2) The contract establishment party selects the “cardless withdrawal accounting number setting” function through the “Taiwan Cooperative Bank” APP of Your Bank and match with the OTP message authentication number (sent to the handphone number of the contract establishment party kept in Your Bank) to apply.

三、無卡提款使用方式

3. Cardless Withdrawal Method

立約人需先登入貴行「合作金庫銀行」APP，點選「預約無卡提款」功能，選擇提款帳號、金額並設定一組一次性無卡提款密碼後，將取得一組一次性無卡提款序號，立約人須於有效時間內至 貴行或參加金融資訊系統跨行連線之 ATM，並依畫面指示輸入交易資

料，如資料驗證相符，即可成功領取現金。

The contract establishment party has to login the “Taiwan Cooperative Bank” APP of Your Bank first, select the “reserved cardless withdrawal” function, then select the withdrawal account number, amount and shall obtain one set of one time cardless withdrawal serial number after setting one set of cardless withdrawal password. Within the effective time, the contract establishment party has to go to the ATM of Your Bank or which is participated in the financial information system interbank online, then input the transaction information according to the instruction on the screen. Cash can be collected successfully if the information authentication is identical

四、交易行為之效力

4. Effectiveness of the Transaction Act

立約人使用本服務所為之無卡提款交易，其交易與憑存摺印鑑所為之交易行為具有同等效力。

When the cardless withdrawal transaction is conducted by using this service by the contract establishment party, its transaction has the same effect as the transaction act conducted basing on the passbook and the seal specimen.

五、提領金額之限制

5. Limitation of the Withdrawal Amount

(一) 無卡提款金額以仟元為單位，單筆提款最高限額為新台幣(以下同)3萬元，每帳號之每日提款最高限額為3萬元、每月提款最高限額為20萬元；無卡提款每日交易限額須與金融卡及指靜脈無卡提款每日交易最高限額合併計算為15萬元。

(1) Cardless withdrawal is based on thousand dollars as the unit, the maximum amount limit of each withdrawal is NT dollar (the same below) thirty thousand, maximum daily amount limit of withdrawal for each account is thirty thousand dollars, and maximum monthly amount limit of withdrawal for each account is two hundred thousand dollars, and maximum daily transaction amount limit for cardless withdrawal shall be combined with the maximum daily transaction amount limit of ATM card and finger vein cardless withdrawal to calculate which is one hundred fifty thousand dollars.

(二) 立約人於參加金融資訊系統跨行連線金融單位設置之 ATM 進行無卡提款時，單筆最高限額為2萬元，每帳號之每日、每月最高限額與合併計算原則同上。

(2) When the contract establishment party conducts cardless withdrawal on ATM established by the financial unit that participates the financial information system interbank online, the maximum amount limit of each transaction is twenty thousand dollars, and the principle of combined calculation and maximum daily amount limit for each account and maximum monthly amount limit for each account are as same as the above.

(三) 本條所定之限額，貴行得視實際業務需要隨時調整，除法規另有明定外，貴行應於調

整 30 日前以顯著方式於營業處所及貴行網站公開揭示之。

- (3) Where for the amount limit stipulated in this article, You Bank may adjust anytime depending on the actual business requirement. Unless otherwise provided by law, Your Bank shall reveal at the business place with conspicuous method or reveal openly in the website of Your Bank 30 days before the adjustment.

六、使用無卡提款服務之限制

6. Limitation on the Use of Cardless Withdrawal Service

- (一)本服務限於一個行動裝置上申請使用，如需更換其他行動裝置使用本服務時，須於新的行動裝置上重新執行「無卡提款帳號設定」並依畫面指示完成設定後即可使用，系統將自動取消並停用原行動裝置上之無卡提款功能。
- (1) This service is limited to application for using one mobile device. Should change to other mobile device to use this service be required, the “cardless withdrawal account number setting” on the new mobile device has to be executed anew and can be used upon completing the setting according to the instruction on the screen. The system will automatically cancel and suspend the use of the cardless withdrawal function on the original mobile device.
- (二)立約人於進行「預約無卡提款」功能時，限透過貴行「合作金庫銀行」APP 並完成裝置綁定之行動設備。
- (2) When the contract establishment party is conducting the “reserved cardless withdrawal” function, it is limited to mobile device that has completed the device binding through the “Taiwan Cooperative Bank” APP of Your Bank.
- (三)立約人每次僅限預約一筆無卡提款交易，須待該筆交易完成、取消或失效後，始得再次預約。
- (3) The contract establishment party is limited to reserve one cardless withdrawal transaction each time and reserve can only be conducted again after the completion, cancellation or becoming null and void of that transaction.
- (四)本服務係金融卡之衍生服務，如該無卡提款服務所屬帳戶之金融卡因密碼輸入錯誤次數達上限而遭鎖定，或有掛失、註銷、終止時，貴行得暫停本服務，俟立約人辦妥金融卡解除鎖定、掛失或重新核發新卡時，貴行將自動恢復該帳號之無卡提款服務。
- (4) This service is a derivative service of the ATM card. If the ATM card of the subordinate account of that cardless withdrawal service is locked due to that the number of times of password input error has reached the upper limit, or when there is report for lost, cancellation, termination, Your Bank may temporarily suspend this service. When the contract establishment party has conducted the removal of the locking of ATM card, report for lost or reissue of new card, Your Bank will automatically reinstate the cardless withdrawal service of that account number.
- (五)立約人應盡善良管理人之注意，不得讓與、轉借、提供擔保或以其他方式將密碼及載有「合作金庫銀行」APP 之行動裝置轉讓第三人或交其使用，如有出借、轉讓或質押者，立約人應自負其責。
- (5) The contract establishment party shall exercise the due care of a good administrator

and may not transfer, lend, provide as guarantee or transfer the password and the mobile device with the “Taiwan Cooperative Bank” APP with other method to the third person or hand this to such person to use. Should there be lending, transfer or pledge, the contract establishment party shall bear its responsibility.

七、費用之計收、揭示與調整

7. Calculation and collection, reveal and adjustment of expense

- (一)立約人使用本服務所為無卡提款交易所生之交易手續費，比照金融卡之計費標準。
- (1) The transaction fee generated by using this service to conduct cardless withdrawal transaction by the contract establishment party shall be calculated according to the fee calculation standard of ATM card.
- (二)前述交易手續費雙方同意自存戶帳戶扣繳。
- (2) Both parties hereby agree that the aforementioned transaction fee shall be deducted from the self-deposit account.
- (三)前述交易手續費之公告及調整，貴行應以顯著方式於貴行網站公開揭示。
- (3) Where for announcement and adjustment of the aforementioned transaction fee, Your Bank shall openly reveal with conspicuous method on the website of Your Bank.

八、交易驗證資訊之保管

8. Safekeeping of the Transaction Authentication Information

- (一)立約人自行設定之一次性「無卡提款密碼」時，應注意密碼之設置及使用，請勿使用與立約人個人資料有關或具連續性、重覆性或規則性之號碼為密碼，並應妥善保管「無卡提款序號」及「無卡提款密碼」等交易驗證資訊，不得將上開交易驗證資訊以任何方式使第三人知悉或得以知悉，以確保交易安全。
- (1) When the one time “cardless withdrawal password” is set on one’s own, the contract establishment party shall pay attention to the setup and use of password. Please do not use number related to the personal data of the contract establishment party or number with continuity, repetitive or regularity. In addition, transaction authentication information including the “cardless withdrawal serial number” and “cardless withdrawal password” shall be properly kept and may not let the third person to know or that it can be known about the above transaction authentication information by any means in order to ensure the safety of the transaction.
- (二)如因第三人冒用或盜用上開交易驗證資訊致發生損害時，除可證明係貴行對資訊系統之控管未盡善良管理人之注意義務外，應由立約人自行負責；如致貴行受有任何直接或間接損害，立約人應負賠償之責。
- (2) If the third person illegally use or steal the above transaction authentication information resulting occurrence of damage, except it can be proved that Your Bank do not exercise the due care of a good administrator on the control of the information system, the contract establishment party shall be responsible on its own. Should there be any direct or indirect damage on Your Bank, the contract establishment party shall bear the responsibility of

indemnity.

九、取消無卡提款交易

9. Cancellation of the cardless withdrawal transaction

立約人如欲取消當次無卡提款交易，得於該筆無卡提款交易有效時間內，登入貴行「合作金庫銀行」APP，點選「無卡提款」功能項下之「交易紀錄查詢/取消」並點擊「取消預約」，即可取消該筆預約無卡提款交易。

If there is intention to cancel the cardless withdrawal transaction of that time, the contract establishment party shall, within the effective time of that cardless withdrawal transaction, login the “Taiwan Cooperative Bank” APP of Your Bank and select “transaction record inquiry/cancel” under the “cardless withdrawal” function item and click on “cancel reservation” and that reserved cardless withdrawal transaction can be cancelled.

十、無卡提款交易失效

10. Cardless Withdrawal Transaction Becomes Invalid

(一)立約人於貴行「合作金庫銀行」APP 完成「預約無卡提款」功能後，於 ATM 進行無卡提款之操作時，如輸入「無卡提款序號」、「提款金額」、「無卡提款密碼」或其他交易驗證資訊連續錯誤次數累計達 3 次時，貴行為考量安全並保護立約人權益，將自動取消該筆無卡提款交易。

(1) When the contract establishment party conducts the operation of cardless withdrawal in the ATM after completing “reserve cardless withdrawal” function in the “Taiwan Cooperative Bank” APP of Your Bank, if the input of the “cardless withdrawal serial number”, “withdrawal amount”, “cardless withdrawal password” or other authentication information is continuously wrong for three times, You Bank will automatically cancel that cardless withdrawal transaction upon consideration on the security and protection of the rights and interests of the contract establishment party.

(二)立約人如未於該筆預約無卡提款交易之有效期間內至 ATM 完成提款，該筆無卡提款交易將立即失效。

(2) If the contract establishment party cannot go to the ATM to complete withdrawal within the effective time of that reserve cardless withdrawal transaction, that cardless withdrawal transaction will be invalid immediately.

十一、無卡提款交易資料之紀錄及保存

11. Record and Safekeeping of the Cardless Withdrawal Transaction Information

立約人使用本服務之提款紀錄，概以 貴行連線系統紀錄(包含但不限於磁帶、錄影帶、紙捲等)為準，且 貴行應至少保存五年以上。

Withdrawal record of using this service by the contract establishment party shall base on the online system record of Your Bank (including but not limited to magnetic tape, video tape, paper roll etc.) as the standard and Your Bank shall keep these for at least not less than five years.

十二、無卡提款帳號異動

12. Change of the Cardless Withdrawal Account Number

(一)如欲新增無卡提款帳號，得依本約定事項第二條申請手續之方式逕行設定。

(1) Should there be intention to add the cardless withdrawal account number, please set directly according to the method of Article 2 Application Procedure of these agreed matters.

(二)如欲取消無卡提款帳號，立約人須先登入貴行「合作金庫銀行」APP 後，點選「無卡提款帳號設定」功能，選擇取消之頁籤，並勾選欲取消本服務之帳號，即可完成取消無卡提款帳號之設定。

(2) Should there be intention to cancel the cardless withdrawal account number, the contract establishment party shall first login the "Taiwan Cooperative Bank" APP of Your Bank and then click on the "cardless withdrawal accounting setting" function, select the bookmark of cancellation and tick the account number of this service intended to cancel and the setting of cancelling the cardless withdrawal account number can be completed.

十三、個人資料之蒐集、利用及處理

13. Collection, Use and Processing of Personal Data

立約人因使用無卡提款交易跨行業務服務，同意貴行、該筆交易往來之金融機構、財團法人聯合徵信中心、財金資訊股份有限公司及其他經金融監督管理委員會、農業金融主管機關許可設立或營業之機構，在完成上述跨行業務服務之目的內，得依法令規定蒐集、處理、國際傳遞及利用其個人資料。貴行非經立約人同意或依其他法令規定，不得將其個人資料提供予上述機構以外之第三人利用

Due to using the cardless withdrawal transaction interbank business service, the contract establishment party hereby agrees that Your Bank, financial institution dealing with that transaction, Joint Credit Information Center, Financial Information Service Co. Ltd. and institutions permitted by the Financial Supervisory Commission, agricultural finance competent authority to establish or operate may collect, process, transmit internationally and use its personal data according to provision of law within the purpose of the aforementioned inter-bank business service. Without the consent of the contract establishment party or basing on the provision of other laws and regulations, Your Bank may not provide its personal data to the third person beyond the aforementioned institutions to use.

十四、契約之終止

14. Termination of the contract

(一)立約人得隨時向 貴行申請停用無卡提款服務，並終止本約定事項。

(1) The contract establishment party may apply with Your Bank to suspend the use of the cardless withdrawal service at any time and terminate these agreed matters.

(二)如有下列情事之一者，貴行得隨時停用或暫時停止提供無卡提款服務功能：

(2) Should there be one of the following circumstances, Your Bank may suspend the use any time or temporarily suspend providing the cardless withdrawal service function:

1、立約人之存款帳號作為洗錢、詐欺等不法之用途。

- ① The deposit account of the contract establishment party is for illegal use including money laundry, fraud etc.
- 2、立約人之帳戶經依法令規定列為暫停給付、警示或衍生管制帳戶。
- ② The account of the contract establishment party is listed as temporary suspension of payment, warning or derived control account according to provision of law.
- 3、立約人違反法令規定、損及貴行權益或有其他不法行為。
- ③ The contract establishment party violates the provision of law, damages the rights and interests of Your Bank or has other illegal acts.

(三)誠信經營原則：

(3) Principle of honest operation

- 1、任何一方知悉有人員違反禁止收受佣金、回扣或其他不正當利益之契約條款時，應立即據實將此等人員之身分、提供、承諾、要求或收受之方式、金額或其他不正當利益告知他方，並提供相關證據且配合他方調查。一方如因此而受有損害時，得向他方請求損害賠償，並得自應給付之契約價款中如數扣除。
- ① When a party to the contract becomes aware that any personnel has violated the terms and conditions pertaining to prohibition of acceptance of commissions, rebates, or other improper benefits, the party shall immediately notify the other party of the violator's identity, the manner in which the provision, promise, request, or acceptance was made, and the monetary amount or other improper benefit that was provided, promised, requested, or accepted. The party shall also provide the other party with pertinent evidence and cooperate fully with the investigation. If there has been resultant damage to either party, the party may claim from the other party the damages, and may also deduct the full amount of the damages from the contract price payable.
- 2、任何一方於商業活動如涉有不誠信行為之情事，他方得隨時無條件終止或解除契約。
- ② Where a party is discovered to be engaged in unethical conduct in its commercial activities, the other party may terminate or rescind the contract unconditionally at any time.

十五、貴行申訴專線

15. Complaint dedicated line of Your Bank

免付費服務專線 Toll free service dedicated line：0800-033-175

電話 Telephone：(04)2227-3131

傳真 Facsimile：(04)2227-9191

電子信箱 Email box：e_bank@tcb-bank.com.tw

十六、金融消費者爭議

16. Financial Consumer Dispute

立約人對 貴行因本約定事項所載之商品或服務所生之金融消費爭議，同意於金融消費者保護法所稱爭議處理機構得受理範圍內，適用該機構所訂爭議處理程序。

Where for the financial consumption dispute generated from the merchandise or service stated in these agreed matters, the contract establishment party agrees with Your Bank that the dispute handling institution named in the Financial Consumer Protection Act may apply to the dispute handling procedure stipulated by that institution within the scope of acceptance.

十七、管轄法院

17. Jurisdictional Court

本約定事項準據法，依中華民國法律，因本約定事項而涉及訴訟者，雙方同意以貴行總公司或立約所在地為履行地，並以該所在地之地方法院為第一管轄法院。但不得排除消費者保護法第四十七條或民事訴訟法第四百三十六條之九小額訴訟管轄法院之適用。

The governing law of these agreed matters is based on the law of Republic of China. Should litigation be involved due to these agreed matters, both parties agree to base on the head office of Your Bank or the contract establishment location as the performance place and the district court of the location shall be the first jurisdictional court. However, this may not expel that this shall apply to Article 47 of the Consumer Protection Act or Article 436-9 small-claim jurisdictional court of the Taiwan Code of Civil Procedures.

十八、適用法令

18. Applicable Law

本約定事項未盡事宜，除本約定事項另有約定外，其餘如消費者保護、個人資料保護等約定事項悉依 貴行「開戶總約定書」（含其變更或修訂）之相關約定辦理。

Where for any inadequate matter of these agreed matters, unless otherwise agreed in these agreed matters, the rest of the agreed matters including consumer protection, personal data protection etc. shall be processed according to related agreements of the “General Agreement of Deposit Account” (including its change or amendment of Your Bank).

* 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.