

112年5月31日公告

112年8月1日實行

企業戶授信業務收費標準(含個人土、建融貸款)
Standard Tariff of Taiwan Cooperative Bank- Corporate Loan
(Including Personal Construction Loan)

壹：代收費用項目 Collection Charge

聯徵查詢費 Joint Credit Enquiry Fee	每筆 200 元 NT\$200 per Inquiry
票信查詢費 Chequeing Account Credibility Enquiry Fee	每筆 200 元 NT\$200 per Inquiry
信用保證基金手續費(含印花稅) Credit Guarantee Fund Fee(Including Stamp Tax)	每筆按實際費用收取 Actual cost per Application

貳：共通性收費項目 General Charge

服務項目 Service Item	收費金額 Service Charge
辦理標購法院或公正第三人拍賣房地產貸款手續費 Mortgage Handling Fee (Tender A Real Estate from the Court or an Impartial Third Party)	每案 5,000 元 NT\$5,000 per Case
補發清償證明 Reissuance of Loan Settlement Certificate	每張 500 元 NT\$500 per Page
補發授信契約影本(借據、本票、約定書等) Reissuance of Loan Contract Copy (Certificate of Indebtedness, Promissory Note, Agreement, etc)	每份 200 元 NT\$200 per Copy
額度作業費 Facility Fee	按申貸額度 0.5% 以上計收 Min. 0.5% of applied amount
條件變更作業費 Amendment Fee for Change of Terms and Conditions	按申貸餘額 0.5% 以上計收 Min. 0.5% of outstanding loan balance

參：授信產品個案收費項目 Charge by Cases

服務項目 Service Item	名稱 Item	收費金額 Service Charge
保證業務 Guarantee	手續費 Handling Fee	年費率不得低於千分之十，並以三個月為一計算單位，未滿三個月以三個月計。 Min. 1% p. a. (Min. for 3 months)
供應商應收帳款暨預約付款融資 Supplier Factoring and Prepayment Financing	動撥手續費 Drawdown Fee	每次動用按每一買方計收新臺幣 500 元。 NT\$500/each drawdown per Buyer

<p>應收帳款融資 Factoring</p>	<p>承購(發票)管 理費 Factoring (Invoice) Commission</p>	<p>承購(發票)金額*約定費率 Factoring (Invoice) amount* Contract rate</p>
<p>國內即、遠期信用狀 Local L/C (At Sight / Usance)</p>	<p>開狀手續費 L/C Issuance Fee</p>	<p>申請融墊：費率 0.1% 以上計收，惟每筆最低 新台幣 400 元。 未申請融墊：費率 0.1% 以上計收，惟每筆最 低新台幣 1,500 元。 期限：未滿三個月者按三個月計收，逾三個月 而未滿六個月者以六個月計收。 With Financing: Min. 0.1% p. a. (Min. NT\$400) Without Financing: Min. 0.1% p. a. (Min. NT\$1,500) Tenor : 1. Within 3 months : Min. for 3 months 2. Beyond 3 months but within 6 months : Min. for 6 months</p>
	<p>承兌手續費 Acceptance Commission</p>	<p>年率按 1% 計收。 期限：未滿三個月者按三個月計收，逾三個月 而未滿六個月者以六個月計收。 修改信用狀，如係增加金額或延長匯票期限， 按費率 1% 計收應收之承兌手續費。 1% p. a. Tenor : 1. Within 3 months : Min. for 3 months 2. Beyond 3 months but within 6 months : Min. for 6 months L/C Amendment (Increase in L/C amount or Extension of validity) : 1% p. a.</p>
	<p>押匯、承兌費 用 Negotiation / Acceptance Commission</p>	<p>每張匯票收取 200 元 NT\$200 per Draft</p>

修改手續費 Amendment Fee	每筆新台幣 400 元 如修改延長信用狀有效期限或增加金額， 以費率 0.1%（遠期信用狀費率 1%）加收手 續費，最低以新台幣 400 元計收。 NT\$400 per Application L/C Amendment(Increase in L/C amount or Extension of validity) : additional 0.1% p. a. (Usance L/C : 1% p. a.) (Min. NT\$400)
瑕疵處理費 Discrepancy Fees	每筆新台幣 400 元 NT\$400 per Application