

合作金庫商業銀行  
國際金融業務分行

存款開戶總約定書

Taiwan Cooperative Bank  
Offshore Banking Branch  
Disclosure for Deposit Account

# Disclosure for Deposit Account

## 開戶總約定書

IE020-106-07版本

The Depositor establishing the foreign currency deposit account with Taiwan Cooperative Bank, Offshore Banking Branch (hereinafter called "the Bank"), hereby agrees as follows :

立約定書人(以下簡稱「存戶」)向 合作金庫商業銀行國際金融業務分行(以下簡稱「貴行」)開立外匯存款帳戶，同意遵守下列各項約定：

### **General Terms and Conditions**

#### **通則**

#### **1. Definitions 定義**

For the purpose hereof, where applicable, words in the singular include the plural and in the plural include the singular. As used in this Disclosure, the following terms have the respective meanings stated below, except as otherwise expressly provided herein or unless the context herein otherwise requires :

就本開戶總約定書而言，在可適用之情形時，單數之用語包括複數，而複數之用語則包括單數。除本開戶總約定書中另有要求，各名詞定義如下：

- (1) "Account" shall mean any foreign currency deposit account, including demand deposit account, time deposit account and composite deposit account, established with the Bank in the name of the Depositor.  
「帳戶」係指存戶於 貴行開立新台幣以外之其他幣別存款利率牌告帳戶，包含活期存款帳戶、定期存款帳戶及綜合存款帳戶。
- (2) "Bank" shall mean Taiwan Cooperative Bank, Offshore Banking Branch.  
「貴行」係指 合作金庫商業銀行國際金融業務分行。
- (3) "Deposit" shall mean any funds deposited into the Account of the Depositor.  
「存款」係指存戶以其名義存放於前述帳戶內之任何款項。
- (4) "Depositor" shall mean any customer who establishes an Account with the Bank.  
「存戶」係指於 貴行開立帳戶之客戶。

#### **2. Specimen of Signature and/or Seal 約定印鑑**

- (1) All transactions related to the Account, **bearing the signature/seal which matches the specimen kept in the Bank's file, are regarded to be accomplished by the Depositor personally.** For change in any authorized signatory of the Depositor or any signature/seal, or any other situation deemed necessary by the Bank, The Depositor shall submit a proof of identity and duly signed the documents in person as required by the Bank.  
本帳戶一切事務之處理，若簽蓋本帳戶約定印鑑，即視同存戶親自辦理，但印鑑之掛失、變更等其他貴行認為必要之事項，仍得要求本存戶提示身分證件後親自簽名。
- (2) In case the Depositor's passbook, certificate of time deposit, and/or such signature/seal is lost, stolen, etc, the **Depositor shall immediately register a lost written notice with the Bank in accordance with applicable rules and regulations.** The Bank will not be responsible for any fraudulence or possible losses unless and until the written registration is completed.  
存戶之存摺(單)、印鑑如有遺失、被竊等情事，應即依 貴行相關規定辦理掛失止付手續，在未辦理掛失止付手續前， 貴行所支付之款項均視同對存戶為給付，生清償效力， 貴行概不負賠償責任。

#### **3. Withdrawal/Payment 提領/付款**

- (1) Withdrawal shall be effective by the presentation of a written slip in the form and substance satisfactory to the Bank with the signature/seal matching the specimen kept in the Bank's file. **Depositor cannot withdraw cash or exchange for New Taiwan Dollar, but transfer/remittance is acceptable.**  
存款提領應以 貴行同意之書面為之， 貴行悉依存戶原留存印鑑為憑辦理。存款不得提領現金亦不得兌換為新台幣，但得辦理轉帳/匯款至其他銀行。

- (2) Withdrawal request shall clearly specify the payment instruction. If the Depositor fails to specify, the Bank has the right, at its sole discretion, to effect the payment as it deems appropriate.  
存戶提領時應記載付款指示，如未記載或記載不明，貴行得自行判斷並以適當方式付款。
- (3) Payment to be made by the Bank with respect to any account on a day which is not its business day shall be made on the following business day.  
付款日若非貴行之營業日，貴行應於次一營業日給付。
- (4) Any existing or possible charges, taxes, etc. due to the Depositor shall be paid by the Depositor. The Depositor further agrees that the Bank may debit any and all such sums from the Account or from any other amount payable by the Bank.  
任何過去、現在或未來貴行因存戶所發生之各項費用及稅捐，均由存戶負擔。存戶並同意貴行得自存戶帳戶或任何應付予存戶之款項中扣除。

#### 4. Interest 利息

Any interest rate applicable to the Account shall be calculated according to the prevailing interest rate issued or published by the Bank, or calculated on the negotiated rate between the Depositor and the Bank.

各種存款利率應按貴行牌告利率計息，或依存戶與貴行議定之利率計算之。

#### 5. Passbook/Transaction Documents 存摺/交易文件

If the account balance is inconsistent with the Bank's internal record, the Depositor shall agree (and certify) that the Bank's internal record is deemed correct. Any relevant documents retained by the Bank shall serve as the primary record of transactions and be treated as an evidence in the event of any dispute between the Depositor and the Bank.

存款金額與貴行相關帳載金額不相符時，存戶同意以貴行帳載金額為準。若存戶與貴行有任何爭議時，貴行持有之相關文件將視同原始憑證，具有法律證據效力。

#### 6. Set-Off 抵銷

If the Depositor is subject to petition for bankruptcy, liquidation, reorganization, suspension of business, compulsory execution, provisional seizure, provisional injunction, or any other similar administrative punishment, **all the Deposit and loan under the Account shall be deemed matured. The Depositor loses all the rights of the Deposit and loan**, and the Bank may exercise set-off rights according to relevant laws or regulations.

存戶如有依破產法聲請和解、聲請宣告破產、聲請清理債務、聲請公司重整、經票據交換所通知拒絕往來、停止營業、受強制執行、假扣押、假處分或其他保全處分等情事時，**帳戶項下之存、借款均得視為全部到期，存戶並喪失一切期限利益**，由貴行依法行使質權或主張抵銷。

#### 7. Notice 通知

Any communication or notice from the Bank shall be sent to the Depositor at the address and/or telephone number indicated on the back of the Depositor's signature card for foreign currency deposit, unless otherwise stipulated. The Depositor shall promptly notify the Bank of any change of the address and/or telephone number in writing. In the event of any change of the address and/or telephone number, the Bank shall have no responsibility for any possible loss unless and until notice thereof is actually received by the Bank in writing.

貴行一切資料之通知或寄發，除另有約定外均以存戶印鑑卡背面留存之住址、電話為準。存戶住址、電話變更時，應立即以書面方式通知貴行。如未為通知或在貴行實際收到通知前，貴行將有關資料於向本開戶總約定書所載或存戶最後通知貴行之住址、電話發出後，經通常之郵遞期間或電話發出後即視為到達。

#### 8. Error 錯誤

In the event an amount is credited to the Depositor's account through an error of the Bank or a third party, notwithstanding the record of the passbook, the Bank may promptly, upon discovery of such

error, correct same without notifying the Depositor. If the outstanding balance is insufficient for such correction, the Depositor shall immediately refund same upon notice of the Bank.

如因 貴行或第三人錯誤將款項存入存戶帳內，不論對帳單/存摺如何記載，一經發現， 貴行即得更正。倘若存戶帳內金額不足以供 貴行更正，存戶應即將差額對 貴行補足。

## 9. Prevention of money laundry, terrorist financing 防制洗錢及打擊資助恐怖主義

(a) Upon discovery that the Depositor is **an individual, legal entity or organization sanctioned under the Terrorism Financing Prevention Act** or terrorists identified or investigated by **a foreign government or an international anti-money laundering organization**, the Bank may **refuse or terminate their business relationships with the Depositor**.

本行建立業務關係或交易對象為資恐防制法指定制裁之個人、法人或團體，以及外國政府或國際防制洗錢組織認定或追查之恐怖份子，本行應拒絕業務往來或終止業務關係。

(b) In addition, for the Depositor **who is unwilling to comply with due diligence**, refuse to provide **the information of identity of the beneficial owner or whoever exercises the controlling ownership interest** over the Depositor, **decline to provide reasonable explanations** for the nature and purpose of the transaction and sources of the funds, and so on, the Bank may **suspend the transactions or suspend business relationships** or terminate business relationships with the Depositor.

本行對於不配合審視、拒絕提供實際受益人或對客戶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等客戶，本行應暫時停止交易或暫時停止或終止業務關係。

## 10. Outsourcing of Business 委外作業

The Depositor hereby acknowledges and agrees that the Bank, under their business needs or other relevant laws, may outsource a third party for internal operating systems and procedures. The Depositor further acknowledges and consents that the Bank may furnish/disclose information regarding the Depositor to any third party in charge of such related business under a strict code of secrecy, and that the Bank may, retain a third party to collect, process, use, and internationally transmit information within the scope and purpose hereof.

存戶瞭解並同意 貴行有權於其營業目的或其他法令許可範圍內，得依主管機關規定或核准將本約定書有關之各項業務，委託適當之第三人或與其他機構合作辦理，並得將存戶之個人資料提供第三人為蒐集、處理、利用及國際傳輸，惟該第三人仍應依法保守秘密。

## 11. Amendment 修正

If the Bank amends any service terms and conditions and/or service fees and charges hereof, such amendment shall be notified at the branches or on the Internet of the Bank. The terms and conditions relating to the Account will be automatically subject to the amendment thereof, unless additional application is required and the Depositor shall be deemed to agree the amendment thereof.

嗣後 貴行有增加或修改存款相關服務項目及收費標準時， 貴行應將增、修後之約定書置於營業處所供索閱，或將增修項目及約款公告於營業處所明顯處，或於 貴行網站上公開揭示，除 貴行規定必須另行申請外，立約人得自動享有增、修項目之服務，且一經使用增、修服務後，即視為同意增、修服務項目之約定。

## 12. Governing Language 適用語言

This disclosure is written in both Chinese and English. Should there be any discrepancy or dispute, **the Chinese version will be used in the first priority.**

本開戶總約定書以中英文書寫而成，若因中英文義歧異而發生爭議，**以中文版本為主。**

## 13. Governing Law/Jurisdiction 準據法及管轄法院

This Disclosure, any transaction contemplated herein or terms and regulations not mentioned herein shall be governed by the laws of the R.O.C. and applicable rules and regulations. Any amendment or modification made in writing and signed by the Depositor and the Bank shall be binding upon both

parties. Any dispute arising therefrom shall be **subject to the jurisdiction of the Taipei District Court or other District Court governing the original handling branch.**

本開戶總約定書如有未盡事宜，悉依 貴行其他規定、銀行慣例及相關法令辦理，並得經雙方協議，以書面補充或修正之。本開戶總約定書、帳戶、存款及依其所為之各項交易均應依中華民國法律及相關法令規定辦理。因本開戶總約定書、帳戶、存款而涉訟時，存戶同意以台灣台北地方法院或存款開戶之分支機構所在地之地方法院為管轄法院。

#### **14. Deposit Insurance 存款保險**

**All deposits in the Bank are not secured by the deposit insurance, and the Depositor shall bear relevant risks.**

存戶知悉存放於 貴行之存款，不受存款保險之保障，存戶需自行負擔風險。

#### **15. Exchange rate risk 匯率風險**

In the occasion of transaction converting one currency to the other currency either by the counters and by the other channels, the Depositor should be responsible for the volatility of foreign exchange and the risks related to conversion. The bank reserve the right to cease or limit the on services regarding currency exchange.

因任何交易需將款項自一種幣別兌換成另一種幣別時，存戶應自行承擔有關外匯價值波動、兌換限制及兌換損失之風險。外匯市場變動激烈時，貴行得暫停或限制辦理特定幣別間之兌換。

#### **16. Risk Disclosure Statement and Reminders for Renminbi Business 人民幣業務風險預告**

In consideration of the restrictions of local relevant laws and regulations issued by the Government of the People's Republic of China in Mainland Area ("PRC") governing Renminbi ("RMB") business, please note that the Depositor may face the following potential risks when engaging in this business: 由於目前人民幣進出大陸地區仍須受大陸當地相關法規的限制，存戶辦理本項業務須注意下列事項風險：

- (1) The Depositor's RMB-denominated assets or debts may need to be settled in other currency due to the changes in applicable laws and regulations.  
存戶應注意其原持有人民幣資產或負債可能因兩岸法令之變更，導致必須改以其他貨幣作為收、付的工具。
- (2) The Depositor should fully understand that inward and outward remittances of RMB from or into the Mainland Area will be subject to the restrictions of applicable local laws and regulations:  
存戶應充分瞭解人民幣進出大陸地區時將受到當地法令限制。
- (3) The Depositor should fully understand that RMB may be affected by fluctuations of the exchange rates, resulting in the transaction risks and valuation losses:  
存戶應充分瞭解人民幣因受匯率波動影響，可能衍生交易風險及評價損失。
- (4) The Depositor should fully understand the risk associated with RMB-related transactions (e.g., liquidity, credit, exchange rate, legal, and political risks) and the potential loss and expenses that may arise therefrom.  
存戶應注意人民幣業務因涉及流動性、信用、匯率、法律及政治等風險，進行相關交易可能產生損失及費用。
- (5) **Where there is any severe manipulation, misleading, misstatements or omissions in the RMB Cross-Border Trade transaction inspected by the Central Bank of the Republic of China(Taiwan), the Bank may cease providing relative service at any time. The Depositor may face disciplinary action in case of non-compliance with the guidelines stated above.**  
存戶辦理人民幣跨境貿易交易，經中央銀行發現有交易不實或虛偽情事，情節重大之客戶，中央銀行得要求貴行拒絕受理其人民幣跨境貿易相關交易，並依相關罰則處罰。
- (6) **The Depositor are reminded that the RMB services and products provided by the Bank are subject to the relevant clearing and settlement agreements between the Bank and the clearing bank, settlement bank, or agent (regardless of whether any such clearing bank,**

settlement bank, or agent is located in the Republic of China) and are subject to any law, regulations, rules, policies, circulars, and directions issued or implemented by the relevant competent authorities, government agencies, clearing bank, settlement bank, or its agents or custodians. The Depositor understand and agree that if relevant parties, such as the competent supervisory authorities in the Mainland Area or Hong Kong, the clearing bank, or the settlement bank, request the Bank to provide transaction documents or remittance information related to cross-border trading, the Bank may provide such documents and information to the relevant parties.

客戶應充分瞭解貴行所提供之人民幣服務及產品，均須受 貴行與清(結)算銀行或代理人(不論其是否位於中華民國)間訂立之相關結算及交割契約所拘束，並受相關主管機關、政府機關、清(結)算銀行或其代理人或保管機構所頒布或實施之任何法律、規則、規章、政策、公告和作業規則之拘束。倘臺灣地區、大陸地區、香港地區當地金融監管機關或清(結)算行等相關單位，要求 貴行提供跨境貿易之相關交易證明文件或資料時， 貴行得逕予提供。

**17. Direct line for service and complaint 申訴電話**

Tel電話：04-2227-3131、0800-033175

E-mail Address 電子信箱：e\_bank@tcb-bank.com.tw

**18. This disclosure is made in duplicate between the Depositor and the Bank**

本約定書一式兩份，由 貴行及本存戶各執一份為憑。

## Special Terms and Conditions

### 特別約定條款

**1. Special Terms for Foreign Currency Demand Deposit Account 外匯活期存款約定條款**

- (1) The interest of demand deposit account shall be calculated with the prevailing interest rate on a floating basis.

本項存款按 貴行牌告利率計息時，採浮動利率計息。

- (2) The currency used to establish a demand deposit account shall be restricted to the Bank's prevailing currencies. **The minimum amount for establishing a demand deposit account is USD 100.00 or equivalent. The interest for demand deposit shall be calculated if and only if the bank balance exceeds USD100.00 or equivalent.** Related transactions are permitted only by the presentation of the passbook and a written slip in the form and substance satisfactory to the Bank with the signature/seal matching the specimen kept in the Bank's file.

本存款幣別限 貴行存款利率掛牌之外幣，存款之開戶金額為等值美金壹佰元，計息單位為等值美金壹佰元。存戶應憑存摺、本帳戶約定簽章、存款憑條、取款憑條，辦理存、取款。

- (3) For demand deposit account, interest shall be calculated on the basis of a year of 365 days only for British Pounds, Hong Kong Dollars, Singapore Dollars, Thai Baht, and South Africa Rand, while interest for all the other foreign currencies shall be calculated on the basis of a year of 360 days in accordance with market practice. Interest shall be calculated semiannually on 20th Of June and 20th of December respectively and credited into the Account on the following business day. No interest will be paid if the account balance does not exceed USD 100.00 or the equivalent. For time deposit account, excluding those based on the weekly basis, the interest shall be calculated on a monthly basis and paid at the maturity thereof. Provided that the actual deposit period is less than one month, interest shall be calculated on the daily basis.

活期存款按日計息，除英鎊、港幣、新加坡幣、泰銖及南非幣以365日計算外，其餘外幣依外幣存款之市場慣例以360日計之。活期存款利息於每年六月二十日及十二月二十日各結算乙次，並於次營業日存入存戶之帳戶內；但存款金額低於活期存款等值美金壹佰元時不予計息。定期存款，除以週為期別外，足月部份按月計息，不足月部份按日計息，到期一次付清。

- (4) The Deposit /passbook may not be assigned, transferred or pledged without the bank's prior written consent.

本存款(摺)非經 貴行事前書面同意，不得轉讓或質押。

- (5) The Bank may from time to time adjust the minimum deposit amount requirement and the basis for calculating interest, such adjustment shall be notified at the branches or on the Internet of the Bank.

本存款起息點及計息方式如有調整時公告於網站及各分行營業場所，不另行通知。

## 2. Special Terms for Foreign Currency Time Deposit Account 外匯定期存款約定條款

- (1) The currency used to establish a time deposit account shall be restricted to the Bank's prevailing currencies. **The minimum amount for establishing a time deposit account is USD 1,000.00 or equivalent. The principal of time deposit shall be paid at maturity, and the interest calculated with the prevailing simple interest rate on a fixed basis shall be paid at maturity or on monthly basis.**

本存款幣別限 貴行存款利率掛牌之外幣，存款之開戶金額為等值美金壹仟元。本存款得依約定，到期一次提領本息或按月支付利息到期提領本金，利息按固定利率以單利支付之。

- (2) For time deposit, no early withdrawal is allowed unless the Depositor serves notice on the Bank at least seven days prior to the maturity date thereof. If not, the Bank's consent is needed for an early withdrawal. **The Bank shall pay the Depositor 80% of the accrued interest calculated with the prevailing interest rate of an identical term.** If such interest rate is not applicable, the interest shall be calculated with the lower interest rate of a shorter term. **In case the interest payable resulting from the early withdrawal is less than interest paid, the Bank retains the right to debit the Depositor's account or the principal of the time deposit with the difference. The Bank will not pay interest if the actual deposit period is less than one month.**

存單於到期日前中途解約者，應依規定於七日以前通知 貴行；如未於七日前通知 貴行，經 貴行同意亦得辦理。中途解約時，其利息係按實際存滿期間，按起存日 貴行相當期別定期存款牌告利率單利八折計息，若 貴行無該期別之牌告利率時，則以最接近之較低期別牌告利率計息，另若存戶依原存單利率按月領取之利息已超過貴行應付之利息時，貴行有權就該溢付之利息數額，自應返還予存戶之存款本金中逕行扣回。未存滿一個月者均不計息。

- (3) Grace period after maturity date : If the time deposit renewed after maturity date, the grace period states below :

The deposit period is less than one month and the renewal date is within 3 days, or The deposit period is over one month and the renewal date is within 10 days, and The renewal interest rate with the time deposit account is the rate in effect on the day the Depositor makes the deposit and remains fixed throughout the term. If the time deposit has not been renewed within grace period, the interest for the overdue part shall be accrued at simple interest rate for demand deposit quoted on the date of withdrawal.

逾期轉期續存：未滿一個月期之定期存款如於到期日後三日內申請續存或轉存者，得以原到期日為起息日。一個月期以上之定期存款申請續存或轉存一個月期以上之定期存款者，如於到期日後十日內辦理得以原到期日為起息日；惟申請轉存未滿一個月期之定期存款者，須於逾期三日內辦理方得自原到期日起息。轉期續存或轉存之利率按轉存當日本行同期牌告利率為準。凡逾期超過轉存規定期限者，其自原到期日起逾期部分利息概以提領日本行外匯活期存款牌告利率折合日息單利計給。

- (4) To withdrawal after the maturity date, the interest for the part thereafter shall be calculated with the prevailing simple interest rate of demand deposit account quoted on the withdrawal date.

存戶逾期提領，其自到期日至提領日之利息，按提領日本行外匯活期存款牌告利率折合日息單利計給。

- (5) Should there be any request of automatic renewal, the Depositor shall apply for this service at the original handling branch with the signature/seal matching the specimen kept in the Bank's file. The interest rate of such time deposit should be subject to the Bank's prevailing interest rate at the renewal date. The period of automatic renewal starts from the value date. For the term thereof shorter than one month, the period of automatic renewal should not be longer than one year. For the term thereof longer than one month, the period of automatic renewal should not be longer than three years.

存戶欲將存款自動轉期續存者，可憑原留印鑑向 貴行原受理開戶單位申請，自動轉期利率以轉存日牌

告利率為準。自動轉期期間自原存單起息日起算，存期未滿一個月者，最長可達一年，存期一個月期以上者，最長可達三年。

- (6) This Deposit is non-transferable. Any and all time deposit accounts established with the Bank may not be assigned, transferred or pledged to any third party, except to the Bank, without the Bank's prior written consent.

本存款不得轉讓。非經 貴行同意不得出質他人，但得憑存單向貴行質借。

### 3. Special Terms for Foreign Currency Composite Deposit Account 外匯綜合存款約定條款

- (1) The composite deposit account includes demand deposit, time deposit, and time deposit pledge.

本存款項下分設外匯活期存款、外匯定期存款及定存質借放款(以下簡稱活存、定存及借款)。

- (2) The currency used to establish a composite deposit account shall be restricted to the Bank's prevailing currencies. **The minimum amount for establishing a demand deposit account and a time deposit account under this composite deposit account is USD 100.00 and USD 1,000.00 or equivalent respectively.** The interest calculation will be subject to the relevant terms and conditions of demand deposit and time deposit.

本綜合存款幣別限 貴行存款利率掛牌之外幣，其項下之活期存款開戶金額及定期存款起存額分別為等值美金壹佰元和每筆等值美金壹仟元。計息方式依 貴行活期存款及定期存款相關規定辦理。

- (3) For the time deposit under this composite deposit account, the Depositor shall select one of the following two methods.

本存款項下之定存得依照下列方式擇一轉存：

- I、The Depositor shall notice the Bank whenever the transfer is needed.

由存戶逐筆通知 貴行辦理轉存定存。

- II、Automatic Time Deposit Transfer. The Bank is authorized to transfer the amount exceeds the retained amount from demand deposit into time deposit without prior notice. The minimum retained amount shall exceed the amount stated below.

存戶辦理自動轉存，本存款項下之活存餘額達各幣別約定酌留額以上時，其超過部份授權貴行以下列方式轉存定存，惟不得低於 貴行最低酌留額。

- Types of period : one week, one month, three months, six months, nine months, or twelve months.

轉存期別：一星期、一個月、三個月、六個月、九個月、十二個月，擇一。

- Types of transfer : Fixed amount or Multiple times

轉存方式：定額轉存、倍數轉存擇一。

Note : Please refer to the following table for the minimum retained amount mentioned above. Unit : Single Unit of Per Currency

註：上述最低酌留額請參照下表

單位：元

幣別(Currency)	最低金額(Minimum Amount)		
	酌留額 (Retained Amount)	自動轉存 (Automatic Transfer Amount)	逐筆轉存 (Transfer as Instructed)
美元 (USD)	100	3,000	1,000
港幣 (HKD)	800	23,500	7,900
英鎊 (GBP)	60	1,600	600
澳幣 (AUD)	150	3,900	1,300
新加坡幣 (SGD)	150	5,000	1,600
瑞士法郎 (CHF)	150	3,600	1,200
加幣 (CAD)	150	3,800	1,300
日圓 (JPY)	10,500	320,000	106,000
瑞典克朗 (SEK)	700	22,500	7,500
歐元 (EUR)	80	2,300	800
紐西蘭幣 (NZD)	150	4,200	1,400
泰銖 (THB)	4,000	120,000	40,000

幣別(Currency)	最低金額(Minimum Amount)		
	酌留額 (Retained Amount)	自動轉存 (Automatic Transfer Amount)	逐筆轉存 (Transfer as Instructed)
南非幣 (ZAR)	700	20,000	7,000
人民幣(CNY)	700	20,000	7,000

The above "Automatic Time Deposit Transfer" authorized by the Depositor will be automatically renewed at the maturity date at the Bank's prevailing interest rate for the identical term at the renewal date. The currency and the term of the time deposit for the renewal period shall be the same as that for the original time deposit. The types available are as follows.

授權 貴行之轉存，並於存款到期日依原幣別、期別辦理自動轉期，轉期利率以轉存日該期別牌告利率為準，自動轉期方式如下：

- Automatic principal renewal type. Unlimited times for renewal. When time deposit is renewed, the interest is not included in renewal time deposit amount, but credited to demand deposit of this composite deposit account of the same currency as designated in advance.  
本金自動轉存，轉期次數不限，其利息轉入本存款項下之活存。
- Automatic principal and interest renewal type. Unlimited times for renewal.  
本息自動轉存，轉期次數不限。
- If the Depositor wants to terminate the automatic renewal, the Depositor shall notify the Bank to transfer the time deposit into the demand deposit of this composite deposit account.  
其後如不作續存，存戶應通知 貴行將該筆定存轉存入本存款項下之活存帳戶中。

(4) Time Deposit Principal Pledge under composite deposit account shall be one of the following types.

本帳戶有關質借事項得依照下列方式擇一辦理：

I、 Deactivate time deposit pledge function. All withdrawals and/or payments are limited to the bank balance. No funds can be advanced under this composite deposit account.

不辦理質借。本帳戶所有支出交易均以外匯活期存款餘額為限， 貴行不得就其外匯定期存款額度內墊付。

II、 Activate time deposit pledge function. If the bank balance is insufficient for the Depositor's withdrawal and/or payments, the Bank may advance the insufficient sums within the coverage of pledge guarantee, a maximum amount of 90% principal in the same currency. The advances are deemed the Depositor's loan owed to the Bank even while a loan contract will not be issued. The principal and interest of the time deposit are fully pledged to the Bank as collaterals.

本開戶幣別存款項下之定存需辦理質借。本開戶幣別存款項下之活存，如餘額不足支付存戶取款金額時，由 貴行自動就該幣別存款項下之定存總額九成額度內墊付(限同幣別)，墊付金額即為存戶向貴行之借款，不另立借據。該幣別定存即已悉數設定質權予 貴行，以擔保存戶在本存款項下之全部借款。

Repayment hereof : Deposit under this composite deposit account will be made as repayment to the loan automatically without prior notice at time deposit maturity date, at time deposit termination date, or at the automatic renewal date.

Period hereof : The expiry date of such loan may not be later than the maturity date of the relevant time deposit

Loan interest rate hereof : The accrual loan interest rate shall be calculated in accordance with relevant currency time deposit interest rate plus 1.5 % annual rate. The loan interest payment shall be calculated on the basis of daily outstanding balance. The Bank may debit the Account for interest payable without prior notice to the Depositor. If the unused loan facility amount is insufficient for repayment amount, the Depositor should repay the full amount no later than the monthly accrual interest date.

前條借款本息之抵償：由 貴行就存戶日後存入本存款項下之活存或定存經中途解約或到期解約之款項自動抵償，如定存約定自動轉存者，由 貴行於轉存日逕行解約抵償本息，無需 貴行另行通知。

前條借款期限：不得超過借款當時本存款項下該幣別定期存款之最後到期日。

前條借款利率：按本存款項下該幣別定存利率加年利率 1.50%計息，採用當日最終餘額法計算之，於每月月底結息，由 貴行逕入活存帳之借方，如尚未動用之借款額度不足墊付利息時，不足部份存戶應於

結息日存入補足。

- (5) The time deposit under this composite deposit account will not issue any certificate of time deposit and will only record the time deposit on the back of the passbook. Any and all composite deposit accounts established with the Bank may not be assigned, transferred or pledged to any third party, but the Deposit shall be pledged to the Bank. The interest calculation of early withdrawal will be subject to the relevant terms and conditions of time deposit.

本存款項下之定存不另開立存單，僅記載於存摺封底頁。該定存不得設定質權或轉讓予第三人，於存入時同時設定質權予 貴行。其中有關定存中途解約利息計算方式，則依 貴行外匯定期存款相關規定辦理。

- (6) The interest of Deposit under this composite deposit account, excluding that of automatic principal and interest renewal type, shall be credited to the demand deposit. If the time deposit with the same currency consists of different interest rates, the time deposits will be chosen as collateral according to the interest rates thereof in ascending order and the loan interest will be calculated respectively.

本存款項下各種存款之利息，除本開戶總約定書敘明之本息自動轉存外，均由 貴行自動轉帳存入活存內。如有多筆同一幣別定存且利率不一時，則按該同幣別定存利率依序由低至高分別加計，並就各筆該同幣別定存得質借限額分段計算借款利息。

- (7) If the Bank's advance exceeds the coverage of pledge guarantee, the Depositor shall repay the excess amount thereof within one month after the receipt of Bank notice. Should the Depositor fail to do so, the Bank may, at any time, debit the time deposit under this account for repayment without prior notice.

貴行對存戶墊付之金額如超過本開戶總約定書所載之最高限額時，如經 貴行通知後一個月內，存戶仍未清償超過之部份， 貴行得將本存款項下之定存中途解約並抵償之。

## **Terms and Conditions set forth under composite statement**

### **綜合對帳單約定事項**

1. Composite statement is a statement that the Bank according to the provisions or internal management requirement and using the account uniform number assigned to the Depositor while account opening with the Bank provides account's activities review (except that the Depositor has applied not to send the statement)、electronic transactional detail (ex. internet banking (including mobile banking)) and report statement of trust asset and final statements of settlement operation、wealth management information or information regarding financial product's activities and other important information etc.

綜合對帳單係指貴行依存戶之統一編號歸戶後，依法令規範或貴行內部管理需要提供存戶與貴行往來之帳戶總覽（存戶與貴行另有約定不寄發對帳單者除外）、電子化轉帳交易明細（如網路銀行(含行動網銀)）及信託資產報告書暨結算書、理財資訊或貴行金融商品活動訊息及重要訊息等資料。

2. The composite statement sending (or delivery) includes by email、by paper mailing and in person to collect. The Depositor may choose one of above for the Bank to send statement in accordance with the final agreement between the Depositor and the Bank. If the Depositor applies for email sending, the Bank may send the electronic statement monthly; but paper mailing and in person to collect may follow the provisions or internal management requirement of the Bank to use sampling sending.

綜合對帳單寄發（或交付）方式分為電子郵件、紙本郵寄及親取，存戶得擇一向貴行申請辦理寄發。貴行將依存戶最終約定之寄發方式辦理綜合對帳單寄發，存戶如申請電子郵件寄發者，貴行將每月寄發電子綜合對帳單；如申請紙本郵寄及親取者，則依法令規範或貴行內部管理需要抽樣寄發。

3. The Depositor has made an agreement with the Bank to collect the composite statement in person. The Bank shall inform the Depositor to collect while the statement is ready. If the statement isn't collected by the Depositor after the 20th of the month and the content of statement includes account's activities review in addition to electronic transactional detail or report statement of trust asset and final statements of settlement operation, the Depositor shall agree to mail the statement to correspondence address.

存戶與貴行約定親取綜合對帳單者，貴行將於綜合對帳單產生當月通知存戶親自領取，如逾當月20日存

戶仍未領取，而綜合對帳單內容除「帳戶總覽」外尚包括「電子化轉帳交易明細」或「信託資產報告書暨結算書」者，存戶同意貴行得逕將綜合對帳單寄至存戶之通訊地址。

4. The Depositor acknowledges and agrees to confirm the correctness of mailing address or email address with the Bank in advance and shall undertake to inform immediately if such designated mailing address and email address has been changed. If there is any disadvantage due to a circumstance for which the Depositor neglects to inform in time the designated mailing address or email address has been changed, the Depositor takes the responsibility solely and the Bank shall not be liable for any such damage.

存戶同意先行確認留存於貴行綜合對帳單之寄發地址或電子郵件信箱之正確性，並於變更時立即通知貴行。如因未及時通知貴行變更寄發地址或電子郵件信箱而產生之損害，應由存戶自行負責，概與貴行無涉。

5. The Depositor is responsible to check the content of composite statement receiving. If there is any error in the statement, the Depositor shall notify the Bank in 10 days with paper note or in accordance with other agreement with the Bank to clarify.

存戶收到綜合對帳單後應即核對內容。存戶核對後如認為綜合對帳單所載之交易內容有錯誤時，應於收受之日起十日內以書面或其他雙方約定之方式通知貴行查明。

6. If there has one of following cases, the Bank shall temporarily suspend composite statement service. In the circumstances below, the Bank will adopt necessary remedial measures.

(1) any event of force majeure

(2) The sudden breakdown of the electronic communication device or software and hardware device  
如有下列情形之一，貴行得暫停提供綜合對帳單服務，並視情況採取必要之補救措施：

(1) 發生天災等外力不可抗拒之因素。

(2) 發生突發性電子通訊設備或資訊軟硬體設備故障時。

7. Any damage caused from electronic composite statement service, except that in case of Bank's willful misconduct or gross negligence, the Bank shall be at no responsibility or liability.

存戶使用電子綜合對帳單服務所生之損害，除係因可歸責於貴行所致者外，貴行不負賠償責任。

8. Depositor acknowledges and consents that the Bank may consign the operation of composite statement to other institutions for services under the provisions Governing Internal Operating Systems and Procedures for the Outsourcing of Financial Institutions Operation. If in the event of force majeure caused the Bank to delay sending statement, the Bank shall presume sending or delivery in the end of force majeure.

存戶同意貴行得將綜合對帳單相關作業，委任第三人辦理；若因不可抗力之事由致貴行延遲或無法提供綜合對帳單服務時，貴行仍應於該不可抗力事由終了後，另行寄發或交付之。