



客戶基本資料表 Basic Information

(提醒您！請完整填寫本申請書，若您漏未填寫此次申請書所列之個人資料相關欄位，銀行將會直接援引您最近一次與銀行業務往來所提供之個人資料作為本次申請使用)  
(Please be reminded that you shall complete this form. If you miss the relevant fields of personal information listed in this application form, the Bank will directly use your personal information provided in your most recent banking transaction for this application.)

戶名 A/C Name	中文姓名 In Chinese	身分證字號/ 統一編號 ID/Uniform ID Number	生日/ 設立日期 Date of Birth/ Date of Incorporation	年 (Y)	月 (M)	日 (D)
	英文姓名 In English ※請與護照或其他身分證明文件相同 Please make sure the name you specifying herein is the same as that appears on your passport or other IDs	國籍/ 註冊地國別 Nationality/ Country of Registration	居留證 有效期限 Resident Valid Date	發證日: Issue date	年 (Y)	月 (M)
戶籍/註冊地址 Address of household registration/Registered Address	依 申請人提供之開戶證明文件所載之戶籍地址/註冊地址 Please refer to the residential address provided by the applicant in the account opening documents/Registered Address	開戶目的 Purpose of Opening Account	<input type="checkbox"/> 新轉Salaries <input type="checkbox"/> 證券Securities <input type="checkbox"/> 存款儲蓄Savings <input type="checkbox"/> 代扣繳Money Withheld for Payments <input type="checkbox"/> 投資理財Investment and Finance <input type="checkbox"/> 資金調撥transfer of financial resources <input type="checkbox"/> 貸款需要Credit Extension <input type="checkbox"/> 其他Others			
通訊/營業地址 Contact address/Registered Address	<input type="checkbox"/> 同戶籍地址/註冊地址Same as address of household registration/Registered Address <input type="checkbox"/> 另列如下Or as follows:					
聯絡電話 Contact Tel	(H)	(O)	(M)			
E-MAIL	@ (申請人瞭解嗣後若有變更，須通知貴行) (The applicant understands that if there is any subsequent change, he/she must notify the Bank)					

對帳單及卡友權益或信用卡約定條款異動等相關通知寄送方式 Delivery methods for relevant notifications such as statement and cardholder rights or changes to credit card terms and conditions	<input type="checkbox"/> 電子寄送(電子信箱為必填欄位，本行將寄送驗證郵件，驗證完成後始得啟用。) Paperless statement (Email address is required to be filled in. The Bank will send a verification e-mail, and activation can only occur after the completion of the verification process.) <input type="checkbox"/> 紙本寄送(通訊地址無法送達時，改寄戶籍/註冊地址) Paper statement (in case the paper statement cannot be delivered to the contact address, please mail to household registered residential address)
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※申辦個人信貸/信用卡必填 ※Required for personal credit loan/credit card application 到職年月 First day of work 年(Y) 月(M)	不動產狀況 Real estate status <input type="checkbox"/> 本人所有owned by myself <input type="checkbox"/> 配偶所有owned by spouse <input type="checkbox"/> 家族所有owned by family <input type="checkbox"/> 無none 起住時間: 年(Y) 月(M)	畢業國小 Elementary school
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※ FATCA及CRS自我聲明之填寫說明及名詞解釋請參照開戶總約定書之附錄。 Please refer to the Appendix of the Account Opening Master Agreement for the filling instructions and definitions of FATCA and CRS self-declaration.

稅籍 Country of tax residence <input type="checkbox"/> 申請人僅為中華民國之稅務居民(僅需填寫出生地) I am only an ROC tax resident. (Please fill in the place of birth only) <input type="checkbox"/> 申請人不是或不僅是中華民國之稅務居民(以英文填寫以下欄位，另填寫戶名-英文姓名欄位) I am not or not only an ROC tax resident. (Please fill in the following fields in English, and fill in the field of account name-English name)	出生地 Place of Birth 城市: City: 國家/ 地區: Country/ Region: FATCA 身分別 FATCA Identification	<input type="checkbox"/> 非屬美國公民或美國稅務居民 I am not a U.S citizen or U.S. resident for tax purposes. <input type="checkbox"/> 美國公民或美國稅務居民 I am a U.S citizen or U.S. resident alien for tax purposes. <input type="checkbox"/> 同意貴行為辨識本行內所有帳戶持有者之身分，並於必要時申報具有美國帳戶之持有者資訊予美國國稅局，貴行得於遵循 FATCA 法案及外國金融機構協議之相關規範目的，將申請人個人資料及留存於貴行之一切交易資訊提供予美國國稅局，並以書面、音軌紀錄或電子之形式在國內及美國地區或利用，貴行於服務約定終止或解除時後6年內為保存及利用。申請人知悉貴行「開戶總約定書」附錄「蒐集、處理及利用個人資料告知書」所載個資法第3條之權益，若本人拒絕提供貴行為遵循 FATCA 法案及協議所需之個人資料、或嗣後撤回、撤銷同意，貴行可能無法提供本人服務，並得對本人於貴行下所開立之帳戶進行停止服務、結清或結算。 I agree that, in order to identify the status of all account holders with the Bank and report the information of US account holders to the Internal Revenue Service where necessary, the Bank may, to the extent complying with the regulatory purposes of FATCA and foreign financial institutions agreements, provide the applicant's personal information and all transaction information retained in the Bank to the Internal Revenue Service and use the same in writing, audio recording or electronic form domestically and in United States, which can be kept and used for 6 years after the termination or cancellation of the service agreement with the Bank. The applicant understands the rights and interests under Article 3 of the Personal Information Protection Act provided in the Appendix "Notice to collect, process and use personal information" of "Account Opening Master Agreement". If the applicant refuses to provide personal information required for the Bank to comply with the FATCA and the agreements, or subsequently withdraws or revokes his/her consent, the Bank may not be able to provide services and may stop the service to the applicant, and settle or clear the applicant's account opened with the Bank. 註: * 美國公民或稅務居民係指具有美國國籍者(持有美國護照)、持有綠卡者，或當年度入境美國並停留183天以上，或者當年度入境並在美國待31天以上，同時滿足所謂的『前3年審核期』的計算達183天。 * 前3年審核期：本年停留天數，加上去年停留天數的三分之一，加上前年停留天數的六分之一之總和，達183天者。 * U.S. citizen or U.S. resident alien for tax purposes means:(a)any person who holds U.S citizenship (U.S passport holder) or green card, or (b)any person who physically presents in the United States for a total of 183 days or more during the calendar year, or (c)any person who physically presents in the United States for a total of 31 days or more during the calendar year, and 183 days or more during the 3-year period that includes the current year and the 2 years immediately before that. * 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting : All the days you were present in the current year, and 1/3 of the days you were present in the first year before the current year, and 1/6 of the days you were present in the second year before the current year.
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居住地址Residence Address: 國家/地區Country/Region: _____ 地址Address: _____	
稅籍國家 Country of tax residence 稅籍編號 Tax Identification NO. 無法提供TIN者，請勾選原因A或B(含原因)或C If no TIN available, please enter Reason A, B (with explanation) or C	<input type="checkbox"/> A 所屬的稅務國家並無發給稅籍編號予其稅務居民。 The country/jurisdiction where I am a tax resident does not issue TINs to its residents. <input type="checkbox"/> B 無法取得稅籍編號或類似編號，原因 I am otherwise unable to obtain a TIN or equivalent number. (Please explain why you are unable to obtain a TIN if you have selected this reason.) <input type="checkbox"/> C 無需提供稅籍編號(稅籍國家/地區國內法未要求蒐集稅籍編號)。 No TIN is required. (Note. Only select this reason if the domestic law of the relevant country/ jurisdiction of tax residence does not require the collection of the TIN.)
<input type="checkbox"/> A 所屬的稅務國家並無發給稅籍編號予其稅務居民。 The country/jurisdiction where I am a tax resident does not issue TINs to its residents. <input type="checkbox"/> B 無法取得稅籍編號或類似編號，原因 I am otherwise unable to obtain a TIN or equivalent number. (Please explain why you are unable to obtain a TIN if you have selected this reason.) <input type="checkbox"/> C 無需提供稅籍編號(稅籍國家/地區國內法未要求蒐集稅籍編號)。 No TIN is required. (Note. Only select this reason if the domestic law of the relevant country/ jurisdiction of tax residence does not require the collection of the TIN.)	

個人戶請填寫 (For personal account)	服務公司 Company's Name	職稱 Job title	<input type="checkbox"/> 董事 Director or supervisor / 股東 Shareholder <input type="checkbox"/> 負責人 Responsible person <input type="checkbox"/> 高階管理職務人員 Senior management <input type="checkbox"/> 一般主管 Manager <input type="checkbox"/> 業務人員 Salesperson <input type="checkbox"/> 一般職員 Staff <input type="checkbox"/> 約聘人員 Contractor <input type="checkbox"/> 其他 Others	年收入 (新臺幣) Annual Income (NTD)	萬元 Ten Thousand Dollars
	職業類別 Occupation	<input type="checkbox"/> 政府機關 (含軍公警消)、公營機構 Government agencies (including military, public service, police, and fire protection), public agencies <input type="checkbox"/> 國際組織及外國機構 International organizations and foreign institutions <input type="checkbox"/> 非營利組織團體 (如人民、宗教、社福慈善團體) NPO (e.g. Civil organization, Religious organization and Social welfare and charity organization) <input type="checkbox"/> 醫藥業 (含醫院、獸醫、診所、藥局) Pharmaceutical industry (including Hospital, Veterinarian, Clinic, Pharmacy) <input type="checkbox"/> 貿易業 Trading industry <input type="checkbox"/> 金融服務業 Financial Services <input type="checkbox"/> 虛擬通貨相關行業 Virtual currency related industry <input type="checkbox"/> 律師事務所、會計師事務所 Law Firm/Accounting Firm <input type="checkbox"/> 地政士 (含事務所) Land administration agents (including their offices) <input type="checkbox"/> 公證人 (含事務所) Public Notaries (including their Offices) <input type="checkbox"/> 記帳士暨記帳及報稅代理人 (含事務所) Certified public bookkeepers / bookkeeper and tax return filing agents (including their Offices) <input type="checkbox"/> 不動產經紀業 Real Estate brokerage <input type="checkbox"/> 住宿餐飲業 Accommodation <input type="checkbox"/> 文教暨大眾傳播出版業 Culture, Education, Mass Communication, and Publishing <input type="checkbox"/> 貴金屬、寶石或珠寶批發零售 (如珠寶、銀樓業) Precious Metal, Gem or Jewelry Wholesale and Retail (such as Jewelry business) <input type="checkbox"/> 當舖業、藝術品與古董拍賣業 Pawnshop, Art and Antique Auctions <input type="checkbox"/> 博奕業 Gambling <input type="checkbox"/> 公益彩券 Charity Lottery <input type="checkbox"/> 娛樂休閒業 Entertainment <input type="checkbox"/> 特種娛樂事業 (酒吧、舞廳、電子遊藝等) Special business types (Bar, Ballroom, Electronic game arcades etc) <input type="checkbox"/> 軍火業 Arms trade <input type="checkbox"/> 農林漁牧 Agriculture, forestry, animal husbandry and fisheries <input type="checkbox"/> 製造業 Manufacturing <input type="checkbox"/> 能源及污染整治業 Energy and Pollution Control <input type="checkbox"/> 營建不動產業 Construction / Real Estate <input type="checkbox"/> 批發零售業 Wholesale and Retail <input type="checkbox"/> 運輸倉儲業 Transportation and Storage <input type="checkbox"/> 電信業 Telecommunications <input type="checkbox"/> 電子資訊業 Electronic Information <input type="checkbox"/> 自由業 Freelance / 家管 Home care / 學生 Student <input type="checkbox"/> 無業 Unemployed / 退休人士 Retired <input type="checkbox"/> 外勞人力仲介業 Foreign labor agency <input type="checkbox"/> 現金服務業 Cash service <input type="checkbox"/> 第三方支付服務業 Third-party payment <input type="checkbox"/> 線上遊戲事業 Online game <input type="checkbox"/> 其他 Others _____			

部門 Department	居住類型 Type of residence	<input type="checkbox"/> 自住 (含配偶、本人父母) Self-occupation (including spouse and parents) <input type="checkbox"/> 租賃 Rental <input type="checkbox"/> 家族同住 Family living <input type="checkbox"/> 宿舍 Dormitory	貸款金額 Loan amount	月繳新臺幣 Monthly payment (NTD)
前職公司名稱 Previous company's name	前職年資 Previous seniority	年(Y) 月(M)	元 Dollar	

為提供客戶完整且多元的金融服務，請勾選下列項目：Please check the following items so that we can provide more comprehensive and diverse services

學歷 Academic Degree	<input type="checkbox"/> 博士 Doctor <input type="checkbox"/> 碩士 Master <input type="checkbox"/> 大學 Bachelor <input type="checkbox"/> 大專 Tertiary <input type="checkbox"/> 高中 (職) High school <input type="checkbox"/> 國中 Junior high school <input type="checkbox"/> 其他 Others	婚姻狀況 Marriage Status	<input type="checkbox"/> 未婚 Single <input type="checkbox"/> 已婚 Married	子女數 Number Of child	<input type="checkbox"/> 沒有 None <input type="checkbox"/> 一個 One <input type="checkbox"/> 二個 (含) 以上 two and above	投資興趣 Investment Preference	<input type="checkbox"/> 股票 Stock <input type="checkbox"/> 定存 Time deposit <input type="checkbox"/> 基金 Fund <input type="checkbox"/> 保險 Insurance <input type="checkbox"/> 外幣 Foreign Currency <input type="checkbox"/> 房地產 Real-estate
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負責人姓名 Legal Representative Name	身分證號碼 ID No.	出生日期 Birthday	年 (Y) 月 (M) 日 (D)	國籍 Nationality
總公司統一編號 HQ Register No.	組織型態 Business structure	<input type="checkbox"/> 股份有限公司 Company limited by shares <input type="checkbox"/> 有限公司 Limited company <input type="checkbox"/> 獨資 Sole proprietorship <input type="checkbox"/> 合夥 Partnership <input type="checkbox"/> 其他 Others _____		商業性質/ 行業別 Business type/ Industry
聯絡人 Contact person	姓名 Name	部門職稱 Job title	電話號碼 Phone number	電子信箱 E-MAIL
聯絡人1 Contact person 1				行動電話 Mobile
聯絡人2 Contact person 2				
資金來源 capital source	資金來源類型 (可複選) Category (multiple choice): <input type="checkbox"/> 公司所有者 Business owned <input type="checkbox"/> 銷售款 Sales revenue <input type="checkbox"/> 投資回報 Return on investment <input type="checkbox"/> 其他 (請說明) Others (please specify) _____			年營業收入 Annual revenues (新臺幣 NTD)
	資金來源方式 (可複選) Form (multiple choice): <input type="checkbox"/> 現金 Cash <input type="checkbox"/> 轉帳 Transfer <input type="checkbox"/> 匯款 Wire <input type="checkbox"/> 其他 (請說明) Others (please specify) _____			萬元 Ten Thousand Dollars

**申請項目 (請勾選) Application Categories (Please tick)**

開戶種類 Account Type	<input type="checkbox"/> 新臺幣綜合存款 NTD comprehensive deposit account ( <input type="checkbox"/> 有摺 passbook <input type="checkbox"/> 質借 pledge and borrowing) + 外匯綜合存款 Foreign Comprehensive deposit account ( <input type="checkbox"/> 有摺 passbook <input type="checkbox"/> 質借 pledge and borrowing) <input type="checkbox"/> 外幣設價服務 Foreign Currency Price Setting Service + 特定金錢信託業務 Non-discretionary monetary trust business
	新臺幣存款 NTD deposit account <input type="checkbox"/> 綜合存款 Comprehensive deposit account ( <input type="checkbox"/> 有摺 passbook <input type="checkbox"/> 質借 pledge and borrowing) <input type="checkbox"/> 活期存款 Demand deposit account ( <input type="checkbox"/> 有摺 passbook) <input type="checkbox"/> 活期儲蓄存款 Demand savings deposit account ( <input type="checkbox"/> 有摺 passbook) <input type="checkbox"/> 支票存款 Checking deposit account <input type="checkbox"/> 定期性存款 Time deposit account <input type="checkbox"/> 其他 Others _____
外匯存款 Foreign currency deposit account	<input type="checkbox"/> 綜合存款 Comprehensive deposit account ( <input type="checkbox"/> 有摺 passbook <input type="checkbox"/> 質借 pledge and borrowing) <input type="checkbox"/> 外幣設價服務 Foreign Currency Price Setting Service <input type="checkbox"/> 活期存款 Demand deposit account ( <input type="checkbox"/> 有摺 passbook <input type="checkbox"/> 外幣設價服務 Foreign Currency Price Setting Service) <input type="checkbox"/> 其他 Others _____
	*勾選外幣設價服務 E-mail 欄位必填 Email address is required for foreign currency price setting service <input type="checkbox"/> 特定金錢信託業務 Non-discretionary monetary trust business

證券款項 收付約定 Agreement on receipt and payment for securities settlement funds	申請人因委託往來券商 (證券帳戶券商代號 _____, 下稱證券公司) 辦理下列全部或部分業務，特授權貴行逕自本次開立之存款帳戶辦理下列勾選應付證券公司或應向證券公司收取款項之撥轉收付事宜： The applicant engages a securities company (securities account dealer code _____, hereinafter referred to as a Securities Company) to handle all or part of the following business, and thus hereby authorizes the Bank to conduct the following ticked receipt, payment and transfer matters with respect to the payables to or receivables from the Securities Company by the deposit account opened this time directly. 台幣 New Taiwan Dollar <input type="checkbox"/> 買賣國內有價證券 + 買進國內「應預收款券有價證券」+ 辦理「信用交易償還及補繳差額款項」或其他申請人應轉撥款項給證券公司 Buying/selling domestic securities + buying domestic "Prepaid securities" + requesting for "Repayment for margin trading and supplement of insufficient payment" or other money transfer by the applicant to the Securities Company <input type="checkbox"/> 買賣國內有價證券 Buying/selling domestic securities <input type="checkbox"/> 買賣國外有價證券 (複委託) Buying/selling foreign securities (sub-mandate) 外幣 Foreign currency <input type="checkbox"/> 買賣國內有價證券 ETF Buying/selling domestic securities (ETF) <input type="checkbox"/> 買賣國外有價證券 (複委託) Buying/Selling foreign securities (sub-mandate)
	<input type="checkbox"/> 同意 經由凱基證券之證券網路平台與貴行網路系統連線，查詢申請人於貴行開立之存款帳戶資料。 Hereby agree to allow KGI Securities to make inquiries for Applicant data for the deposit account opened at the KGI Bank via communication made by KGI Securities' online platform with the Bank's system.

電話/網路/行動銀行服務 Telephone/Internet/Mobile Banking service	<input type="checkbox"/> 查詢及約定轉帳+非約定轉帳: 簡訊密碼服務 (One Time Password) OTP 專用行動電話同基本資料表所載行動電話 Inquiry, transfer to designated account and transfer to non-designated account. Phone number for OTP is as listed in Applicant profile <input type="checkbox"/> 查詢及約定轉帳功能 Inquiry and transfer to designated account function <input type="checkbox"/> 查詢功能 (不適用電話銀行) Inquiry function (Not apply to mobile banking) <input type="checkbox"/> 線上約定轉入帳號功能 (不適用電話銀行) Online inward transfer account function (Not apply to mobile banking)	*申請轉帳功能者，同意設定本次開立帳號為約定轉出帳號 This account shall be the default outward transfer account for Applicants who applied for account transfer *簡訊密碼服務 (OTP) 適用於電話/網路/行動銀行 SMS (OTP) Apply for Telephone/internet/mobile banking.
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信託服務 Trusts	本次新開立特定金錢信託業務之約定入扣 <b>本人帳號</b> Applicant account specifically designated for deduction/reception for the new non-discretionary monetary trust service : 新臺幣存款帳號NTD A/C : <input type="checkbox"/> 本次開立帳號The present new account <input type="checkbox"/> _____ 外 匯存款帳號FX A/C : <input type="checkbox"/> 本次開立帳號The present new account <input type="checkbox"/> _____
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金融卡申請 ATM Card Application	<input type="checkbox"/> 一般金融卡ATM Card 附加功能Optional : <input type="checkbox"/> 非約定帳戶轉帳功能Transfer to non-designated account function <input type="checkbox"/> 消費扣款功能Debit function <input type="checkbox"/> 國際金融卡功能International ATM card function <b>*晶片卡密碼由客戶使用實行pinpad建置器自行輸入</b> Code for ChipATMCard is keyed in by Customer via the Bank's pinpad machine
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約定轉入帳號設定 Designated inward transfer account	申請人在實行開立之臺外幣存款帳戶，均視為約定轉入帳號。其他約定轉入帳號如下表(空白欄位請以斜線劃銷) : NTD/FX deposit account you applied to open with the bank shall be deemed as the default inward transfer account. Please refer to the list below for other inward transfer accounts (Please cross out the blank fields) : 為保障申請人交易安全免於受詐騙之虞，實行保有轉入帳號准駁之權利。 To protect the transaction security and avoid the applicant being deceived, the Bank has the right to determine whether to approve or disapprove the inward transfer account.				
	銀行代號 Bank code	銀行名稱 Bank name	新臺幣轉入帳號 (請由左至右填寫) NTD inward transfer account No.(please fill from the left to the right)	與轉入帳號關係 Relationship with the inward transfer account	轉入帳號戶名 Account name of the inward transfer account
	由			<input type="checkbox"/> 本人Applicant <input type="checkbox"/> 其他Others: _____	
	銀行			<input type="checkbox"/> 本人Applicant <input type="checkbox"/> 其他Others: _____	
	填寫			<input type="checkbox"/> 本人Applicant <input type="checkbox"/> 其他Others: _____	
				<input type="checkbox"/> 本人Applicant <input type="checkbox"/> 其他Others: _____	

外幣匯出匯款約定轉入帳號 Designated inward transfer account for foreign exchange remittance	1. 除帳號、Swift/CNAPS代碼、電話外，一律以英文正楷書寫。Except for Account Number, Swift/CNAPS Code and Telephone, please complete the above form in block capitals. 2. 標示 '*' 者，為應載明事項。其餘地址、電話、Swift Code等，若有相關資料則請務必填寫完備以利作業順暢。Cells marked with * are required. To keep the application going smoothly, other cells like Address, Telephone and Swift Code should also be completed. 3. 匯往「大陸地區」之匯款，收款人姓名如為中文時，戶名請以中文填寫。For remittances made to Mainland China, please fill out the Chinese account name in Chinese if the payee's name is in Chinese. 4. 「大陸銀行代碼CNAPS Code」係匯往大陸地區之「人民幣匯款」才需約定。CNAPS Code is only required for remittances made in RMB to Mainland China. 5. 如無中間銀行則中間行欄位免填。Intermediary bank's Swift Code is optional.				
	受款人Payee		受款銀行Beneficiary Bank		
	*受款帳號Beneficiary A/C No :	*幣別Currency : (加幣、泰銖除外Except CAD、THB)	*國別Country :		
	<input type="checkbox"/> 全額到達受款銀行Paid in full		*銀行名稱Bank Name :		
	*戶名Account Name :	電話Telephone :	地址Address :		
	*國外受款人身分別Foreign payee's ID : <input type="checkbox"/> 政府Government <input type="checkbox"/> 公營事業State-owned Business <input type="checkbox"/> 民間Private Business		Swift Code :	CNAPS Code :	
*國內受款人身分別Domestic payee's ID : <input type="checkbox"/> 他人帳戶Other's account <input type="checkbox"/> 本人帳戶Personal account		地址Address :			
地址Address :		<input type="checkbox"/> 中間行 Swift Code Intermediary bank's Swift Code :			

關懷提問 (銀行填寫) Thoughtful inquiry (For the Bank use only)	1. 客戶認識申請約定帳戶的受款人/轉入帳號用途正常 <input type="checkbox"/> 是 <input type="checkbox"/> 否 <b>★ 提醒您!</b> 投資應循合法管道，避免遭受非法吸金情形而致重大損失。 Please be reminded that you shall make your investment through legal channels so as to avoid suffering from major loss incurred from illegal deposit taking. 2. 客戶申請網路銀行線上約定轉入帳號功能之目的 <input type="checkbox"/> 正常 <input type="checkbox"/> 異常 ※ 有異常或客戶拒答時，請客戶親簽確認與詐騙無關If there is anything abnormal or the Customer refuses to answer, please have Customer certify that the remittance is not related to fraud : _____ ( <input type="checkbox"/> 客戶拒簽Customer refuses to certify ) ※ 經研判客戶顯屬遭詐騙者，請撥打「165」或0800-777-165警政署防範詐騙專線或逕向「110」報案。
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存款帳號 自動扣繳 設定 Automatic deduction setting for deposit account	委繳項目 Entrusted item	委繳內容 Entrusted content
	中華電信電話費 Chunghwa Telecom telephone bill	營運處代號Branch office code _____ 用戶號碼User number _____
	台電 Taipower	電號Electric number _____ (11碼數字) (11 digits in numbers) <input type="checkbox"/> 不同意統一發票獎金自動匯入扣款帳號Disagree that the uniform invoice bonus will be automatically transferred to the deduction account
	台北自來水費 Water bill (Taipei water department)	水號Water number _____ (10碼英數字) (10 digits in English letters and numbers)
	台灣自來水費 Water bill (Taiwan water corporation)	水號Water number _____ (11碼數字) (11 digits in numbers) <input type="checkbox"/> 不同意統一發票獎金自動匯入扣款帳號Disagree that the uniform invoice bonus will be automatically transferred to the deduction account

信用貸款/ 現金卡	申請項目: 1. 額度型貸款: <input type="checkbox"/> 速還金 <input type="checkbox"/> 好貼薪 (薪轉戶專用) ; 2. <input type="checkbox"/> 現金卡 (靈活卡) (僅能擇一申請) 申請金額: <input type="checkbox"/> 新臺幣5萬元 <input type="checkbox"/> 新臺幣 _____ 萬元 現金卡 (靈活卡) 附加功能: <input type="checkbox"/> 非約定帳戶轉帳功能 <input type="checkbox"/> 國際金融卡功能 資金用途: 個人消費用途
	<input type="checkbox"/> 本次開立之新臺幣存款帳戶及本次申請信用貸款之放款連結帳戶互為約定轉出/轉入帳號。自放款連結帳戶轉帳至約定轉入帳戶時即為動用借款並視為實行貸與款項之交付。
	<b>【注意事項】</b> 申請人若以實行存款帳戶為證券款項劃撥帳戶(下稱證券交割帳戶)且相對應之往來券商依實行約定方式辦理證券款項劃撥者，得約定於證券交割帳戶餘額不足抵扣應繳金額時，可由實行逕自本次申請額度型貸款之放款連結帳戶轉撥不足之金額至證券交割帳戶，條款內容詳閱「額度型貸款契約書」。



1. 本申請書申請之各項存款與貴行約定左列印鑑共\_\_\_\_\_式憑\_\_\_\_\_式有效。  
It is agreed with the Bank that, for the respective deposits applied with this Application Form, any \_\_\_\_\_ set of the \_\_\_\_\_ set out in the left column shall be valid.

2. 更改取款憑證或票據金額以外之記載，憑約定印鑑口任壹式口任壹類於更改處蓋章後生效。  
Any alteration except the withdrawal certificate or the sum of money stated on a negotiable instrument shall be valid upon using \_\_\_\_\_ any one set \_\_\_\_\_ any one of the agreed seal specimen on the alteration order.

3. 啟用日期由貴行依開戶日期填列。  
Effective date shall be filled by the Bank according to the account opening date.

啟用日期  
(銀行填寫)  
Effective Date(Fill by the Bank)

**信用貸款/現金卡聲明暨同意事項**

- 一、申請人瞭解凱基商業銀行(下稱貴行)保有核貸及決定借款金額、借款期間、借款利率、本金及利息攤還方式、費用之權利；撥款時，經再次查詢財團法人金融聯合徵信中心(下稱聯徵中心)，倘發現有其他新增核准授信額度應計入金融機構無擔保債務且歸戶後之總餘額除以最近一年平均月收入超過主管機關所規範之倍數，貴行保留最終核貸與否之權利。
- 二、申請人聲明本申請書所載內容及檢附之資料均為真實，並同意 貴行得向有關單位查證，且於辦理授信業務之目的範圍內，得向聯徵中心蒐集、處理及利用本人之租賃、分期交易或貸款等相關資訊。無論貴行核貸與否，申請書及所附文件均須退還申請人。
- 三、申請人聲明本申請書是由本人所填寫或授權貴行人員代為填寫，且經本人審核正確無誤，並聲明本次申請未有透過代辦公司辦理之情形，亦瞭解除貴行貸款契約書所載費用外，並無貴行員工或其他人員向本人收取額外費用或報酬。
- 四、申請人同意貴行及受 貴行委任代為處理事務之人皆得就與本申請書及各項業務往來有關事項之雙方口頭及電話談話予以錄音，並得自行決定保存電話錄音之期間。
- 五、本次貸款未有貴行行員勸誘本人以貸款方式取得資金於貴行進行投資。
- 六、申請人同意貴行得將本次貸款有關作業(如資料登錄、處理、輸出及其他經主管機關核定得委外辦理之作業項目)，委託適當之第三人(機構)處理。
- 七、申請人同意貴行於辦理本次貸款業務徵信目的及為保障申請人合法權益(例如：預防或防止詐騙、洗錢或其他犯罪)之目的範圍內，得將申請人個人資料(限行動電話門號、市話號碼)提供予走著瞧股份有限公司(即Whoscall, 下稱走著瞧公司)蒐集、處理及利用，並同意貴行得向走著瞧公司蒐集申請人之個人資料，並於對申請人之前述特定目的範圍內為蒐集、處理、利用及國際傳遞。
- 八、申請人已瞭解可能負擔之利率及費用如下(新臺幣/元)，貴行得視作業成本需要調整收費標準並應至少於生效日60日前公告於營業場所及網站，自生效日起依調整後金額收費：

額度型貸款		現金卡(靈活卡)	
借款利率	依貴行實際核准為準	借款利率	年利率5.99%~15%(借款利率依 貴行實際核准為準)
延滯利率	年利率16%	延滯利率	年利率15%
帳務管理費	首年度(於契約二擇一選擇)：首次動用收取3,000元； 或每次動用時收取200元，上限3,000元。 續約年度：每次動用收取200元，每年度上限3,000元。	帳務管理費	每筆動用金額30,000元以下：200元。 每筆動用金額逾30,000元：300元。
申請清償證明	每份100元	補發製卡費	每卡200元
超商代收款手續費	每筆最高20元		

九、申請人聲明已經合理期間詳細審閱「現金卡用卡須知」，並已充分瞭解及確認(此項聲明僅於申請現金卡適用)。

**申請人親簽**

\* 貸款或核卡後如未按时依約繳款，本行將依主管機關規定報送登錄金融聯合徵信中心信用不良紀錄，而可能影響您現有卡片之使用及未來申辦其他貸款(含現金卡)或信用卡之權益。上述信用不良紀錄之揭露期間請上聯徵中心網站(www.jcic.org.tw)「社會大眾專區」之「資料揭露期限」查詢。」凱基銀行提醒您：本行不受理代辦貸款之案件，如您於申辦貸款業務過程，遇有代辦業者要求匯款或收取任何現金，或要求您於同一時間共同辦理收件或對保之情形，提醒您請勿受騙，以維護自身權益。 客戶意見專線：(02)232-1296

卡別 (擇一勾) Card type (tick one)	<input type="checkbox"/> 現金回饋悠遊MasterCard鈦金卡(619) Cash Back MasterCard Titanium Card (619) <input type="checkbox"/> 現金回饋悠遊VISA御璽卡(517) Cash Back Visa Signature Card (517) <input type="checkbox"/> 悠遊MasterCard白金卡(603) Easy Master Card Platinum Card (603)
	<input type="checkbox"/> 丁丁藥局悠遊MasterCard鈦金卡(617) Tin Tin DrugStore MasterCard Titanium Card(617) <input type="checkbox"/> 丁丁藥局MasterCard金卡(414) Tin Tin DrugStore MasterCard Gold Card (414) <input type="checkbox"/> 凱基人壽悠遊御璽卡(513) KGI LIFE Insurance Visa Signature Card (513)
	<input type="checkbox"/> 魔FUN悠遊VISA御璽卡(519) More Fun Visa Signature Card (519) <input type="checkbox"/> 魔BUY悠遊鈦金卡(629) More Buy MasterCard Titanium Card (629)
	<input type="checkbox"/> 凱基銀行無限卡(510/銀) KGI Bank Visa Infinite Card (510/Silver) <input type="checkbox"/> Infinity鐳永無限卡(510/玫瑰金) Infinity Visa Infinite Card (510/Rose Glod) <input type="checkbox"/> Infinity鐳永無限卡(510/黑) Infinity Visa Infinite Card (510/Black)
	* 勾選此項須符合貴行邀請制申請資格 To tick this item the invite-only qualifications of the Bank must be met
寄卡地址 Card delivery address	<input type="checkbox"/> 戶籍Household registration <input type="checkbox"/> 通訊Contact <input type="checkbox"/> 公司Company <input type="checkbox"/> _____ * 未勾選則以通訊地址寄送Send by contact address if box left unchecked.
自動扣款 授權 Automatic deduction authorization	<input type="checkbox"/> 立授權書人(即持卡人)，茲授權貴行得自本次開立之新臺幣存款帳號中扣取「授權扣款金額」(1. <input type="checkbox"/> 應繳總金額 2. <input type="checkbox"/> 最低應繳金額方式，若無勾選，則推定授權貴行扣繳『應繳總金額』)，支付持卡人持貴行所核發之各類信用卡(含同一歸戶下之附卡)消費所應付之各款項，並同意遵守「申請信用卡帳戶自動扣繳授權書注意事項」。 The person who issued the authorization letter (i.e the cardholder) hereby authorizes the Bank to deduct the "Authorized Deduction Amount" (1. <input type="checkbox"/> Total Payable Amount 2. <input type="checkbox"/> Minimum Payable Amount method. If it is not checked, it is presumed that the Bank is authorized to deduct the "total payable amount") from the NTD A/C opened this time to pay all payable by the cardholder for consumption with various credit cards issued by the Bank (including the supplemental card under the same account), and agrees to comply with the "Notices for Application for Automatic Deduction Authorization for Credit Card Accounts". * 自動扣帳申請手續約45天，授權自動扣繳未辦妥前，請先自行繳款，以免產生循環信用利息及違約金。自動扣繳生效後之次月，消費明細帳單上將會列印自動扣繳通知，請勿再另行繳款，以免重複，重複繳款依溢繳款項回規定辦理。 The application procedure for automatic deduction takes about 45 days. Before the authorized automatic deduction is completed, please pay by yourself to avoid revolving credit interest and penalty. In the next month after the automatic deduction takes effect, an automatic deduction notice will be printed on the consumption statement. Please do not make additional payments to avoid duplicate payment. Duplicate payments are handled in accordance with the overpayment recovery regulations.
信用卡 credit card	* 【申請認同/聯名卡之個資利用同意事項】申請人 <input type="checkbox"/> 同意 <input type="checkbox"/> 不同意 (未勾選視為不同意，若為不同意，貴行將無法核發該認同/聯名卡) 申請認同/聯名卡時貴行得提供持卡人個人資料(包含姓名、出生年月日、身分證統一編號、電話、卡號及地址、e-mail等資料)予該認同/聯名機構於行銷目的內宣傳推廣、共同行銷、合作推廣、蒐集、處理、國際傳遞及利用。申請人嗣後得隨時通知貴行要求停止對其相關資訊運用，有關停止方式，將依貴行「開戶總約定書」附錄「蒐集、處理及利用個人資料告知書」所載聯絡方式向貴行申請，惟申請人須終止使用該認同/聯名卡且不再獲取認同/聯名機構提供該卡之優惠及服務。(若申請人要求停止運用部分非屬認同/聯名機構之交易資料，申請人得決定是否終止本認同/聯名卡之使用與否)。悠遊卡公司依個人資料保護法將應告知事項已載於其官網(www.easycard.com.tw)，若有任何疑義可撥打其客服專線412-8880(手機及金馬地區請加(02)洽詢)。 【Terms and conditions on the use of personal information for the affinity/co-branded card】The applicant <input type="checkbox"/> agrees <input type="checkbox"/> disagrees (If it is not checked, it will be deemed disagree. If it is disagreed, the Bank will not issue the affinity/co-branded card) that the Bank may, for the purpose of promotion, joint marketing, joint promotions, provide the cardholder's personal information (including name, date of birth, ID number, telephone number, card number and address, e-mail, etc.) to the affinity/co-branded organization, collection, processing, international transmission and utilization for marketing purposes when applying for an affinity/co-branded card. The applicant subsequently may notify the Bank at any time to request to stop the use of his/her relevant information. With respect to the method, please apply to the Bank in accordance with the contact information set out in the Appendix "Notice to collect, process and use personal information" under "Account Opening Master Agreement", provided that the applicant shall terminate the use of the affinity/co-branded card and no longer enjoy the discounts and services provided by the affinity/co-branded organization. (If the applicant requests to stop using part of the transaction information of non-affinity/co-branded organization, the applicant may decide whether to terminate the use of this affinity/co-branded card). In accordance with the Personal Information Protection Act, Easycard has posted the notices on its official website (www.easycard.com.tw). If you have any doubts, you can call its customer service hotline 412-8880 (for mobile phones and Kinmen and Matsu areas, please add (02) for inquiry).

## 信用卡聲明事項 Statement for Credit Card

- 一、申請人保證所有填載之內容及提供之證明文件均為真實且正確無誤，並授權貴行向有關單位核對該等資料，包括但不限於向財團法人金融聯合徵信中心蒐集申請人之信用資訊。  
The applicant warrants that all the contents and supporting documents provided are true and correct, and authorizes the Bank to check the information with the relevant units, including but not limited to collecting the applicant's credit information from the Joint Credit Information Center.
- 二、申請人收到貴行所核發的信用卡，可於七日內通知貴行解除信用卡契約，無須說明理由及負擔任何費用，但已使用卡片者不在此限。  
After receiving the credit card issued by the Bank, the applicant may notify the Bank to terminate the credit card terms and conditions within seven days without explaining the reason or paying any fees, provided that it is not applicable to those who have already used the card.
- 三、申請人同意貴行與認同/聯名卡合作機構之合作關係終止時，對於執有該認同/聯名卡之持卡人，應依信用卡約定條款第二十一條之約定於六十天前以書面或事先與持卡人約定之電子文件通知持卡人後，貴行得直接換發其他信用卡供持卡人使用，持卡人及其保證人仍願遵守本信用卡契約及各該約定條款之規定。惟若持卡人已同時擁有前述認同/聯名卡以外之貴行信用卡，貴行亦得不再換發新卡，並終止本信用卡契約。  
The Applicant agrees that, when the cooperative relationship between the Bank and the affinity/co-branded organization is terminated, for the cardholder who holds the affinity/co-branded card, with 60 days prior notice in writing or through electronic document agreed with the cardholder in advance in accordance with the provisions of Article 21 of the credit card terms and conditions, the Bank may directly reissue another credit card for use by the cardholder, and the cardholder and its guarantor are still willing to abide by the credit card terms and conditions and the provisions of the respective agreed terms. However, if the cardholder already has a credit card of the Bank other than the aforementioned affinity/co-branded card, the Bank may stop reissuing a new card and terminate this credit card terms and conditions.
- 四、因本信用卡契約涉訟時，雙方合意以臺灣臺北地方法院或臺灣新北地方法院為第一審管轄法院。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規定小額訴訟管轄法院之適用。  
Both parties agree to submit the dispute related to the credit card terms and conditions to the Taiwan Taipei District Court or Taiwan New Taipei District Court as the court of the first instance, provided that this provision does not rule out the application of jurisdictions under Article 47 of the Consumer Protection Act or Article 436-9 of the Code of Civil Procedure regarding small claim cases.
- 五、申請人使用卡時可能產生的各項費用、循環信用利率及違約金等一覽表如信用卡卡須知。  
Please refer to the credit card instructions for a list of various fees, revolving credit rates and penalty that may be incurred when the applicant uses the card.
- 六、貴行主動調高信用卡信用額度前，應先徵得申請人書面同意。  
Before the Bank unilaterally increases the credit limit of a credit card, the Bank shall obtain the written consent of the applicant.
- 七、核發卡片後，不論是否動用額度，相關紀錄均會登載於財團法人金融聯合徵信中心。若申請人未依時依約繳款，貴行將依相關規定登錄於財團法人金融聯合徵信中心信用不良紀錄，可能影響申請人現有卡片之使用及未來申辦其他貸款、信用卡之權益。  
After the card is issued, regardless of whether the credits are used or not, the relevant records will be posted in the Joint Credit Information Center. If the applicant fails to make the timely payment in accordance with the agreement, the Bank will post the bad credit record in the Joint Credit Information Center in accordance with relevant regulations, which may affect the applicant's current card use and the rights and interests in relation to application for other loans and credit cards in the future.
- 八、申請人同意本申請書及所附文件，無論貴行發卡與否，毋須退還，貴行保留核准與否之權利。  
The applicant agrees that this application form and the attached documents need not be returned regardless of whether the Bank issues the card or not and the Bank reserves the right to determine whether to approve it.
- 九、申請人如未依時依約繳款，貴行得委外催收或依民事訴訟程序聲請強制執行或將債權出售予資產管理公司。  
If the applicant fails to make timely payment in accordance with the agreement, the Bank may outsource the collection or offer for enforcement in accordance with the civil procedure or sell the creditor's rights to the asset management companies.
- 十、貴行如發現申請人未據實告知具有學生身分，且有持卡超過三家及每家信用額度已超過新臺幣二萬元之情形，貴行將立即通知申請人停止卡片的使用。若申請人具有學生身分，貴行會將發卡之情形通知申請人的父母或法定代理人，請其注意申請人使用信用卡的情形。  
If the Bank finds that the applicant has not truthfully informed his/her student status, and the fact that he/she has held cards of more than three companies to which the credit limit of each company has exceeded NTD 20,000, the Bank will immediately notify the applicant to stop using the card. If the applicant is a student, the Bank will notify the applicant's parents or legal representative of the issuance of the card to request their attention to the applicant's use of the credit card.
- 十一、正卡持卡人應就正、附卡持卡人使用信用卡所生應付帳款及其他衍生之費用負全部清償責任。附卡持卡人僅就使用該附卡所生應付帳款負清償責任。  
The cardholder of the Principal card shall be fully responsible for the settlement of the accounts payable and other expenses incurred by the cardholders of the Principal card and supplemental cards using the credit cards. The cardholder of the supplemental card shall only be responsible for the settlement of the accounts payable arising from the use of the supplemental card.
- 十二、貴行將約定條款或其他業務上有關文書或應為之通知(如帳單等)向正卡申請人送達即對附卡申請人發生相同之效力。  
Serving the agreed terms or other relevant business documents or notices (such as bills, etc.) to the primary card applicant will have the same effect on the supplemental card applicant.
- 十三、申請人聲明於申請前已於貴行官網閱覽或下載取得貴行信用卡約定條款，並同意遵守之，且同意貴行核卡後，以QR Code或書面方式，提供信用卡權益手冊(含信用卡約定條款)予申請人。  
The Applicant declares that he/she has read or downloaded the credit card terms and conditions of the Bank from the Bank's official website before applying, and agrees to abide by it and that the Bank may provide the credit card rights manual (including the credit card terms and conditions) to the applicant in the form of QR Code or physical copy after approval of the card by the Bank.
- 十四、申請人同意貴行日後就相關權益變動或信用卡約定條款修訂等相關通知，以電子文件寄送至本人最後留存於貴行之電子郵件信箱或手機號碼(以簡訊方式)。惟經申請人要求收取書面資料或變更電子郵件信箱、手機號碼時，貴行須依申請人之書面或電話指示方可受理。  
The applicant agrees that the Bank will send an electronic file to the e-mail address or mobile phone number (in a text message) that the applicant last kept in the Bank with regard to the changes of relevant rights and interests or the amendments to the credit card terms and conditions and other related notices. However, when the applicant requests to receive written information or change the email address or mobile phone number, the Bank must follow the applicant's written or telephone instructions to accept the application.
- 十五、以貴行製發之凱基人壽聯名卡繳交凱基人壽保費者，當期保費已超過貴行核准可用額度之上限或申請人有信用不良或違約情況者，貴行得拒絕申請人以凱基人壽聯名卡繳付保費，申請人為保障個人權益，應自行向凱基人壽繳付之。但貴行同意繳付者，即視為貴行同意申請人申請臨時調高信用卡額度，並以該期信用之消費說明為書面通知，申請人不得藉詞拒付帳款。  
For the applicant who pays KGI Life Insurance the insurance premiums with the KGI LIFE Insurance co-branded card issued by the Bank where the current insurance premium has exceeded the upper limit of the available limit approved by the Bank or the applicant has bad credit or default, the Bank may refuse the applicant to pay the insurance premium with KGI LIFE Insurance co-branded card. In order to protect personal rights and interests, the applicant should pay the insurance premium to KGI LIFE Insurance by himself/herself. However, if the Bank agrees to such payment, it is deemed that the Bank agrees to the applicant's application for a temporary increase in the credit card limit with written notice by the consumption description of such credit period, and the applicant may not refuse to pay the account payable in any excuse.
- 十六、持卡人得隨時通知本行終止本契約。除法令有強制禁止之規定者外，本行基於風險、安全、持卡人之財務、信用、消費及還款狀況等考量，若持卡人連續十二個月(含)以上未使用且無使用循環信用餘額者，得以最少六十日前之書面或事先與持卡人約定之電子文件通知取消持卡人使用之信用卡。  
The cardholder may notify the Bank at any time to terminate the terms and conditions for the credit card. Except for otherwise prohibited under the laws and regulations, the Bank may, for concerns such as risk, security, cardholder's financial strength, credibility, spending and repayment history etc, among others, when the cardholder fails to use the credit card and has no outstanding revolving credit for a consecutive 12 months (inclusive) and above, cancel cardholder's credit card function by giving at least 60 days written notice or electronically as agreed with the cardholder in advance.

## 確認事項 Confirmation

- 一、申請人(立約人)茲填妥前述約定事項，如因無法親赴貴行申辦、領取申請項目，委請貴行員代本人處理委託申辦及領取。倘日後發生與該項目有關帳戶之存款被他人提領或其他任何糾紛，其一切責任均由申請人自行負責，與貴行無涉，特此聲明。  
The Applicant (contract party) has completed the aforementioned Agreement. In the event that the Applicant is unable to make an application or collect in person the applied for, the Applicant hereby engages the Bank's employee to handle application and collection on his/her behalf. The Applicant hereby undertakes that he/she shall bear full liability arising from fraudulent withdrawal by another individual or other dispute in respect of the account and the Bank shall not be held responsible for any of the foregoing issues.
- 二、申請人(含代理人/監護人/輔助人)聲明已履行依個人資料保護法規定履行告知義務，並茲此確認貴行、其委託之第三人及其告知本人之個人資料利用對象得於開戶總約定書附錄「蒐集、處理及利用個人資料告知書」所列之特定目的或法令許可範圍內，對本人之個人資料為蒐集、處理、利用及國際傳輸。申請人並同意貴行得提供各項業務、金融商品或服務的相關訊息，及寄送各項業務之消費、行銷或優惠活動訊息；如本人未同意，貴行即無法提供前述訊息。  
The Applicant (including the Agent / Guardian / Assistant) declares that the Bank has fulfilled the obligation to notify in accordance with the provisions of the Personal Data Protection Act, and hereby confirms that the Bank, the third party it engaged, and the person the Applicant being notified to use the personal information may collect, process, use and internationally transmit the personal within the scope of the specific purpose or permitted under the laws and regulations listed in the appendix of the "Notice of Collection, Processing and Use of Personal Information" under the Account Opening Master agreement. The Applicant also agrees that the Bank may provide relevant information on various businesses, financial products or services, and send information on consumption, marketing or promotional activities of various businesses, which if the Applicant does not agree, the Bank will not be able to provide.
- 三、申請人瞭解貴行得依金融控股公司法第43條第2項規定，將本人「姓名」及「地址」(含e-mail電郵地址)提供予貴行所從屬中華開發金融控股股份有限公司下之「所有子公司」間交互運用。  
The Applicant understands that the Bank may provide its/his/her "name" and "address" (including e-mail address) to "All Subsidiaries of China Development Financial Holdings Co., Ltd. ("CDFH"), "affiliated to the Bank in accordance with Article 43 (2) of the Financial Holding Company Act.
- 四、申請人(含代理人/輔助人)已詳閱開戶總約定書各條款(包括但不限於下表所列者)，並經貴行向本人說明本次開立(申請)之帳戶(業務)相關之注意事項，確認了解以明顯字體或劃底線標明之約定條款重要內容及風險，且充分瞭解自身之權利行使、變更、解除及終止方式與限制、申請人應負擔之費用(包含收取時點、計算及收取方式)、爭議處理程序及申訴之管道等事項。  
The applicant (including the agent/assistant of the applicant) has read the provisions of the Account Opening Master Agreement in details (including but not limited to those listed in the following table), and the Bank has explained to the applicant the terms related to opening (application) of the account (business) to be noticed. The applicant affirms his/her understanding of the important content and risks of the terms and conditions in striking fonts or underlined, and fully understands the methods and restrictions for exercise, modification, cancellation and termination of his/her own rights, and the fees that the applicant should bear (including the time of collection, calculation and collection methods), dispute handling procedures and channels for appeals, etc.

一般約定條款(包括美國外國帳戶稅收遵從法及金融機構執行共同申報及盡職審查約定條款) General Terms and Conditions (including terms and conditions of FATCA and CRS)	支票存款約定條款 Check Deposit Terms and Conditions	新臺幣活期性存款約定條款 New Taiwan Dollar Demand Deposit Terms and Conditions	新臺幣定期性存款約定條款 New Taiwan Dollar Time Deposit Terms and Conditions
新臺幣綜合存款約定條款 New Taiwan Dollar Comprehensive Deposit Terms and Conditions	外匯一般性約定 General Agreement on Foreign Currency Transactions	外匯活期/定期性存款約定條款 Foreign Currency Demand/Time Deposit Terms and Conditions	外匯綜合存款約定條款 Foreign Currency Comprehensive Demand/Time Deposit Terms and Conditions
共同行銷本業與他業責任歸屬 Responsibilities of joint-marketing for core business and side business	委託辦理證券公司款項收付約定條款 Terms and Conditions for Payment/Receipt with Securities Companies	聯名戶約定條款 Joint Account Terms and Conditions	金融卡約定條款 ATM Card Terms and Conditions
電話/網路/行動銀行約定條款 Telephone/Internet Banking/Mobile Banking Terms and Conditions	電子對帳單約定條款 Electronic Balance Statement Terms and Conditions	特定金錢信託投資國內外有價證券信託契約 Agreement for non-discretionary monetary trust investment in local and foreign securities	外幣設價服務約定條款 Terms and Conditions for Foreign Currency Pricing Services



五、申請人同意遵守並執「開戶總約定書」且聲明如下：(註：請務必擇一勾選)

The Applicant agrees to comply with the Account Opening Master Agreement and hereby declared that( Please tick either one of the following )

申請人知悉履行將「開戶總約定書」置於貴行網頁，並已於 年 月 日詳細審閱「開戶總約定書」暨相關業務約定，並充分瞭解全部內容(審閱期間至少五日)。

The Applicant acknowledges that the Bank has placed the Account Opening Master Agreement on the webpage of the Bank, and the Applicant has carefully reviewed the Account Opening Master Agreement and other relevant agreements on (yy/mm/dd), and hereby acknowledges that he/she fully understands all the contents thereof (the review period is no less than five days).

申請人已充分審閱並同意遵守「開戶總約定書」暨相關業務約定書全部內容。

The Applicant hereby acknowledges that he/she has carefully reviewed and agrees to comply with all the contents of the Account Opening Master Agreement and other relevant agreements.

六、申請人同意不同意見履行以申請人與銀行因其業務往來而持有之所得或相關財力證明等資料，作為本次申請信用卡/貸款之還款能力財力證明資料，且申請人聲明於該次業務往來所提供予銀行之申請人所得或相關財力證明等資料，其所有內容於本次申請信用卡/貸款並無任何變更或異動，貴行並有權依狀況另行徵提其他資料(未勾選或不同意則由申請人自行提供)。

The applicant agrees/disagrees that the Bank uses the income or relevant financial capability documents and other information of the applicant held by the Bank due to other business transactions as the evidence to prove the repayment ability of the credit card/loan, and the applicant declares that the income or relevant financial capability documents and other information provided to the Bank for this business transaction has no amendment or changes in all the contents for this credit card/loan application. The Bank has the right to collect other information according to the situation (where unchecked or disagreed, the applicant should provide it by himself/herself).

七、申請人並未充分審閱並同意遵守「信用卡聲明事項」暨後附「貴行信用卡利率/費用一覽表」、「信用卡分期約定條款」、「申請信用卡帳號自動扣繳授權書注意事項」及「申請悠遊聯名卡注意事項」。

The applicant hereby acknowledges that he/she has fully reviewed and agreed to comply with the "Statement for Credit Card" and attached "KGI Bank Credit Card Interest Rate/Fees List", "Credit Card Installment Payment Terms and Conditions", "Notices for Applying for Automatic Deduction Authorization for Credit Card Accounts" and "Notices for Applying Easy Co-branded Card".

八、申請人確認已收執The Applicant confirms the receipt of 開戶總約定書Account Opening Master Agreement 存摺bank book 金融卡ATM Card。

九、申請人確認尚未領取The Applicant confirms has no the receipt of 存摺bank book 金融卡ATM Card，將依掛號郵寄至留存於貴行通訊地址The foregoing item(s) will be delivered to the Applicant's contact address registered with the Bank by registered mail 本人擇日另親臨分行領取The Applicant will collect the foregoing item(s) over the counter in person on an separately arranged date 委託貴行行員親送The Applicant engages the Bank's employee to deliver the foregoing items in person。

十、資料利用同意條款Consent to the handling of personal information :

(一)、金融控股公司及其子公司間之資料運用共同行銷同意條款Agreement on using customer's personal information for cross-selling between the Financial Holdings Companies and Their Subsidiaries :

申請人(立約人)同意貴行、中華開發金控及參與共銷子公司(註1)及其委外單位，得於行銷(含共同行銷)之目的範圍內為蒐集、處理、利用/交互運用及國際傳輸本人「姓名」及「地址」以外之基本資料、往來交易資料及其他相關資料(包括帳務、信用、投資、保險等資料，擬蒐集處理利用之資料內容請參閱中華開發金控及子公司網站)；本人瞭解倘不同意此項內容，將無法獲得上開公司相關優惠、活動或行銷訊息。

註1:包含「凱基商業銀行股份有限公司」、「凱基證券股份有限公司」、「凱基期貨股份有限公司」、「凱基證券投資信託股份有限公司」、「凱基人壽保險股份有限公司」及未來因組織異動依法應於網站揭露公告之新增子公司。

The applicant (contract party) agrees that the Bank, CDFH and its subsidiaries participating in cross-selling (Note 1) and their outsourced entities may, within the scope for marketing (including cross-selling) purpose, collect, process, utilize/use, and internationally transmit (1) my basic information other than my "name" and "address", (2) transaction information, and (3) other related information (including accounting, credit, investment, insurance, etc.; details of which please refer to those disclosed on the websites of CDFH and its subsidiaries). I understand that if I do not agree to this section, I will not be able to obtain relevant promotions, activities or marketing information of such relevant companies.

Note 1: including "KGI Bank", "KGI Securities Co. Ltd.", "KGI Futures Co. Ltd.", "KGI Securities Investment Trust Co. Ltd.", "KGI Life Insurance Co. Ltd.", as well as such additional subsidiary(ies) required to be disclosed on the website due to organizational change in the future.

(二)、金融控股公司及參與資料共享公司間為辨識風險、進行風險控管之資料共享同意條款 Agreement on sharing data for the purpose of identifying risks and conducting risk control between the financial holding company and the companies participating in data sharing :

申請人(立約人)同意貴行、中華開發金控及參與資料共享公司(註2)，得為辨識風險、進行風險控管及相關之調查、統計與研究分析及所屬金控集團管理等目的範圍內，依據相關參與者間就資料共享之約定，於「金融機構間資料共享指引」範圍內為蒐集、處理、利用、國際傳輸及共享本人基本資料、身分核驗資料、帳戶資料、金融商品或服務之交易記錄、負面資訊、認識客戶(KYC)資料及金融機構加值之資料、電子通訊歷程記錄(如 IP 位址)，以及因此衍生之相關數據、資料、研究分析與統計結果，本人瞭解倘不同意此項內容，將可能影響到個人化/客製化金融服務的提供效率。

註2:包含「中華開發金融控股股份有限公司」、「凱基商業銀行股份有限公司」、「凱基證券股份有限公司」、「凱基人壽保險股份有限公司」、「凱基期貨股份有限公司」、「凱基證券投資顧問股份有限公司」、「凱基證券投資信託股份有限公司」及未來因組織異動依法應於網站揭露公告之新增子公司。

The applicant (contract party) agrees that the Bank, CDFH and the companies participating in data sharing (Note 2) may, within the scope for the purposes of identifying risks, conducting risk control and related investigations, statistics, research and analysis, and the management of the financial holding group to which they belong, and subject to the "Guidelines on Data Sharing Among Financial Institutions" and relevant agreements on data sharing between relevant parties, collect, process, utilize, internationally transmit, and share my basic information, identity verification information, account information, transaction records of financial products or services, and negative information, Know Your Customer (KYC) information and financial institution's value-added information, electronic communication trail records (such as IP addresses), and related data, information, research analysis and statistical results derived therefrom. I understand that if I do not agree to this section, it may affect the efficiency of personalized/customized financial services provided by such relevant companies.

Note 2: including "China Development Financial Holdings Co., Ltd.", "KGI Bank", "KGI Securities Co. Ltd.", "KGI Life Insurance Co. Ltd.", "KGI Futures Co. Ltd.", "KGI Securities Investment Consulting Co. Ltd.", and "KGI Securities Investment Trust Co. Ltd.", as well as such additional subsidiary(ies) required to be disclosed on the website due to organizational changes in the future.

(三)、金融控股公司及參與資料共享公司間為提升客戶便利性、促進跨業合作之資料共享同意條款 Agreement on sharing data for the purpose of improving customer convenience and promoting cross-industry cooperation between the financial holding company and the companies participating in data sharing :

申請人(立約人)同意貴行、中華開發金控及參與資料共享公司(註2)，得為提升客戶便利性、促進跨業合作(如資料可攜至他公司申請開戶或申辦業務、整合性財務報告、查詢基本資料、往來交易資料及其他相關資料)及相關之調查、統計與研究分析及所屬金控集團管理等目的範圍內，依據相關參與者間就資料共享之約定，於「金融機構間資料共享指引」範圍內為蒐集、處理、利用、國際傳輸及共享本人基本資料、身分核驗資料、帳戶資料、金融商品或服務之交易記錄、負面資訊、認識客戶(KYC)資料及金融機構加值之資料、電子通訊歷程記錄(如 IP 位址)，以及因此衍生之相關數據、資料、研究分析與統計結果，本人瞭解倘不同意此項內容，將可能影響到個人化/客製化金融服務的提供效率。

The applicant (contract party) agrees that the Bank, China Development Financial Holdings and the companies participating in data sharing (Note 2) may, within the scope for the purposes of improving customer convenience, promoting cross-industry cooperation (e.g., allowing data to be brought to other companies to for account opening or other applications, integration of wealth summary, and inquiry of basic information, transaction information and other related information) and related investigations, statistics, research and analysis, and the management of the financial holding group to which they belong, and subject to the "Guidelines on Data Sharing Among Financial Institutions" and relevant agreements on data sharing between relevant parties, collect, process, utilize, internationally transmit, and share my basic information, identity verification information, account information, transaction records of financial products or services, and negative information, Know Your Customer (KYC) information and financial institution's value-added information, electronic communication trail records (such as IP addresses), and related data, information, research analysis and statistical results derived therefrom. I understand that if I do not agree to this section, it may affect the efficiency of personalized/customized financial services provided by such relevant companies.

(四)、其他第三人行銷之資料運用同意條款 Agreement on using customer's personal information by other third parties :

申請人(立約人)同意貴行得為第三人交叉行銷/人身保險/保險經紀、代理、公證業務之目的，蒐集、處理、利用及國際傳輸本人之姓名、電話、住址、身分證字號/統一證號，及保險細節(「個人資料保護法之特定目的及個人資料之類別」：C088)，以下合稱「個人資料」，並提供予貴行有合作關係之保險公司、保險經紀人或保險代理人公司等保險業務機構(目前為「安達國際人壽保險股份有限公司」)，申請人得隨時至貴行網站查詢更新之保險業務機構名單。前述機構得為上述特定目的蒐集、處理、利用及國際傳輸個人資料，並應對該個人資料依法保密。申請人已得知個人資料保護法第3條之權益，及申請人如未同意，可能無法獲得上開公司相關優惠、活動或行銷訊息。

The applicant (contract party) agrees that the Bank can use, process, and transfer internationally the name, phone number, address, ID number and insurance details (categorized under Personal Data Protection Law: C088) for the following specific purposes, including third-party cross selling, life insurance, insurance brokerage, insurance agency and notarization etc. The applicant understood and agreed that, the Bank shall provide personal information for specific purposes as aforementioned to the insurance companies, insurance brokerage companies and insurance agency companies affiliated with the Bank (currently Chubb Life Insurance Taiwan Company). If so desired, the applicant may check updated list of the insurance related entities on the Bank's website at his convenience. These units are entitled to leverage on the said personal information for the aforementioned purpose and shall keep these personal information confidential in accordance with law. The applicant also understood the rights under Article 3 of Personal Information Protection Act, and may choose whether agrees with the aforementioned utilization of the personal information, and if not, The applicant may not receive the relevant offers, promotion, or marketing information from the above companies.

(五)、申請人(即立約人)已充分理解前述內容，並已詳閱中華開發金控及其子公司於官方網站揭露之「隱私權保護須知」、「客戶資料保密措施聲明」及「個人資料告知聲明」。且瞭解申請人得隨時以書面、電話：0800-255-777、02-8023-9088或電子郵件：call\_center@kgibank.com 等方式通知 貴行停止對本人上述資料之交互運用。貴行於接獲通知後，應立即(於系統及作業合理期間內)停止上述公司及其委外單位使用本人資料。

The applicant (contract party) has fully understood the aforementioned content and carefully read the "Privacy Policy", "Customer Information Confidentiality Statement" and "Personal Data Statement" disclosed on the official website of the CDFH and its subsidiaries, and understood that he or she shall mail, call (0800255777 or 02-80239088), or email (call\_center@kgi.com) to notify the Bank to terminate using personal information as afore-mentioned. Upon receiving such request, the Bank shall immediately (within reasonable period for the system and operation) notify and terminate use of personal information by aforementioned entities and their outsourcing service providers.

倘中英文解釋或意義歧異時，以中文為準。

In the event of any inconsistency in interpretation or meaning between the Chinese and English visions of this Application, the Chinese version shall prevail.

此致 凱基商業銀行  
To KGI BANK

申請人親簽 Applicant (Signature)	法定代理人/監護人/輔助人親簽 Legal Representative/Guardian/Assistant (Signature)
<p>本人已詳閱【確認事項】欄位中的「十、資料利用同意條款」，並同意</p> <p><input type="checkbox"/> (一) 金融控股公司及其子公司間之資料運用共同行銷同意條款</p> <p><input type="checkbox"/> (二) 金融控股公司及參與資料共享公司間為辨識風險、進行風險控管之資料共享同意條款</p> <p><input type="checkbox"/> (三) 金融控股公司及參與資料共享公司間為提升客戶便利性、促進跨業合作之資料共享同意條款</p> <p><input type="checkbox"/> (四) 其他第三人行銷之資料運用同意條款</p> <p>茲簽章於下以表示本人亦同意前揭事項之個別意願。※(一)及(四)項：曾同意者，無須再勾選；若未曾同意且本次未勾選者，視為不同意。※(二)及(三)項：如未勾選則視為不同意。</p> <p>The applicant has carefully reviewed the "Consent to the handling of personal information" under the "Confirmation section", and fully</p> <p><input type="checkbox"/> (1) agree the "Agreement on using customer's personal information for cross-selling between the Financial Holdings Companies and Their Subsidiaries",</p> <p><input type="checkbox"/> (2) agree the "Agreement on sharing data for the purpose of identifying risks and conducting risk control between the financial holding company and the companies participating in data sharing",</p> <p><input type="checkbox"/> (3) agree the "Agreement on sharing data for the purpose of improving customer convenience and promoting cross-industry cooperation between the financial holding company and the companies participating in data sharing", and</p> <p><input type="checkbox"/> (4) agree the "Agreement on using customer's personal information by other third parties"</p> <p>The applicant hereby confirms that the applicant, in its own discretion, decides and agrees to the option as ticked above by the signature below. ※ Items (1) and (4): For those who already agree the agreement, without needing tick the box; No selection and never agreed before shall be deemed to have disagreed the agreement. ※ Items (2) and (3): No selection shall be deemed to have disagreed the agreement.</p>	

申請日期 Application Date (Year/Month/Day) : \_\_\_\_\_ 年(Y) \_\_\_\_\_ 月(M) \_\_\_\_\_ 日(D)

**客戶領取項目 Customer receipt check list**

【適用於開戶立約以後領取時填寫 Please fill out below item(s) upon receipt after account-opening finished】

存摺 bank book       金融卡 ATM Card       \_\_\_\_\_

交付時請親簽  
Sign when items received

申請人親簽 Received by (Applicant Signature) : \_\_\_\_\_ 簽收日期 Date of receipt: \_\_\_\_\_ 年(Y) \_\_\_\_\_ 月(M) \_\_\_\_\_ 日(D)

< 以下由銀行填寫 > (For the Bank use only)     同意非上班日收件    核准主管: \_\_\_\_\_

FATCA及CRS聲明書 合理性檢核	1、FATCA 身份0000 且出生地為美國，是否徵提棄籍證明			<input type="checkbox"/> 無此情形 <input type="checkbox"/> 是 <input type="checkbox"/> 否(婉拒開戶)			
	2、開戶或其他KYC 資料之國籍、稅籍、戶籍或居住處所國家與聲明書稅籍國家是否一致			<input type="checkbox"/> 是 <input type="checkbox"/> 否 · (1)說明 _____ (2)上述說明是否合理 <input type="checkbox"/> 是 <input type="checkbox"/> 否(婉拒開戶)			
擇日親臨分行/ 外訪人員親送	主管		收受電話確認經辦	卡片/存摺交付人員		行外送件領取人員	郵寄領取(郵寄日及掛號編號)
	日期: _____		日期: _____	日期: _____		日期: _____	
覆核	日期: _____	經辦	日期: _____	見簽/說明人員 /員編	日期: _____	推廣單位一	推廣人姓名 /員編
凱基證券/期貨	日期: _____	覆核	日期: _____	見簽/說明人員 /員編	日期: _____	推廣單位二	推廣人姓名 /員編
個人 信用 貸款	專案行銷代號	得知 管道	<input type="checkbox"/> 本行既有客戶 <input type="checkbox"/> AO既有客戶 <input type="checkbox"/> 臨櫃推廣 <input type="checkbox"/> AO親友關係 <input type="checkbox"/> EDM <input type="checkbox"/> DM郵寄 <input type="checkbox"/> 官網派件			申請 區分	<input type="checkbox"/> 臨櫃 <input type="checkbox"/> 團推 <input type="checkbox"/> 網路
	專案別		<input type="checkbox"/> 電話行銷 號碼/日期 _____ <input type="checkbox"/> 傳真 <input type="checkbox"/> 團推企業 <input type="checkbox"/> DM發放地點/時間 _____				<input type="checkbox"/> 080/TM <input type="checkbox"/> 跨區 <input type="checkbox"/> 其他 _____
收入類型	<input type="checkbox"/> 固定收入 <input type="checkbox"/> 底薪加獎金制 <input type="checkbox"/> 獎金制 <input type="checkbox"/> 其他 _____ 每月發薪日: _____ 日	雇用 類型	<input type="checkbox"/> 正式職員 <input type="checkbox"/> 約聘職員 <input type="checkbox"/> 個體營業者 <input type="checkbox"/> 其他 _____	職稱	見簽 地點	信用卡 專案代號	<input type="checkbox"/> 符合本行AUM (確認人: _____ )

第一聯 銀行留存 The first sheet: To be retained by the Bank 金控同意版: 20240101/DM096 11303

# 現金卡用卡須知 {現金卡用卡須知為「現金卡契約書」之摘錄本，申請人之權利義務以前揭約據為準}

您決定向凱基商業銀行申請現金卡使用時，下列有關您的權益，請務必詳細閱讀：

## 一、現金卡之利率及各項費用，如下表所示：

### 現金卡申請人可能負擔之利率及各項費用

借款利率	年利率5.99%~15% (借款利率依本行實際核准為準)	
延滯利率	年利率15%	
帳務管理費 (新臺幣/元)	每筆動用金額30,000元以下	每筆動用金額逾30,000元
補發製卡費	200元	
超商代收繳款手續費	每卡新臺幣200元	
	每筆最高新臺幣20元	

## 二、還款方式：

- (一)自借款日起，以三十五日為還款週期(可動用額度內再貸者，以首次借款日之隔日為起算日)。繳款截止日為首次借款日隔日起算第三十五日下午3點30分。
- (二)屆繳款截止日應繳足每期應繳金額。每期應繳金額為繳款截止日當日之本金餘額先乘百分之一，再加計代墊費用、暫付款、未繳帳務管理費、利息及延滯利息。
- (三)申請人對本行負擔數宗債務時，如清償人所提出之給付不足清償全部債務者，除另有約定外，依民法第三百二十一、三百二十二條規定抵充。清償人所提出之給付，應先抵充代墊費用、次充暫付款、次充帳務管理費、次充上期未收利息，次充延滯利息、次充利息，次充本金。其依前述規定抵充債務者亦同。
- (四)申請人清償借款後，有溢繳金額者，申請人同意本行列為暫收款，待下次借款時沖銷，且該暫收款不另計息；申請人並同意還款本金剩餘如低於新臺幣壹佰元(含)者，則由貴行代墊還清列為暫付款，待下次還款時沖銷，且該暫付款不另計息。

## 三、延滯利息之計算：

倘遲延還本或付息時，自本金到期日起(以借款期間屆滿日或視為全部到期日先屆至者為準)，依未償還本金餘額按年利率15%計算延滯利息，每次違約狀態最高連續收取至逾期270日為止，自第271日起應回復依原借款利率計收遲延期間之利息。

## 四、卡片遺失、滅失、被竊或其他喪失占有之處理方式

申請人應妥善保管現金卡，如有遺失、滅失、被竊或其他喪失占有等情形時，申請人須親自向本行以書面或電話通知方式辦理掛失手續。未辦妥掛失手續前，所有以現金卡領取現款、辦理轉帳之交易，均對申請人發生交付效力。但本行或其他自動化服務設備所屬金融機構對資訊系統控管有未盡善良管理人注意義務，或有其他可歸責之事由，致申請人密碼被冒用或盜用者，仍應由本行負責。

## 五、解除契約或終止契約之程序：

- (一)申請人於收到本行核發之現金卡後七日內，得以書面或電話通知本行解除本契約，無須說明理由及負擔任何費用。但已動用之金額、利息及費用仍應負清償責任。
- (二)申請人已無任何未收或未付款項時，得至本行各分行或透過郵寄信函、傳真或電子郵件，以書面申請終止契約。

## 六、對帳單

申請人同意本行為保障個人隱私，無寄送現金卡對帳單，惟申請人得隨時向本行查詢動用餘額及調閱對帳單，並同意本行因內部稽核及內部查核需要時，得以電話或發函確認。

## 七、現金卡使用限制

- (一)申請人同意如有下列事由之一者，經由本行事先通知或催告，得隨時降低或停止申請人之可動用額度：
  - 1、有第八條第(一)項及第(二)項各款情形之一者。
  - 2、發生債、票信不良情事，本行認為有必要時。
  - 3、申請人如經聯合徵信中心揭露參加金融機構個別協商，本行認為有必要時。
  - 4、本行已依申請人填載於申請書或事後依約通知本行變更之通訊地址、聯絡電話聯繫申請人而無法取得聯繫者。
  - 5、申請人職業、職務、經濟來源或舉債情形(包含但不限於各金融機構或發卡機構所核發信用卡、現金卡及其他消費性貸款之總額度與往來之情況)有所變動，如有具體事實足供本行降低原先對申請人信用之估計者。
  - 6、基於申請人帳戶風險、安全及使用情況等考量，若申請人連續12個月(含)以上未使用且無動用餘額，本行認為有必要時。
- (二)本行如經政府機關通知申請人之帳戶有違法或不當使用之虞，或經本行研判申請人之帳戶有疑似不當使用之情事或本行認為有必要時，本行得暫停或逕行終止申請人使用自動化服務功能(包括金融卡、語音轉帳、網路轉帳及其他電子支付轉帳功能之權利)。
- (三)申請人同意本行於前二項事由消滅後，或經本行同意申請人釋明相當理由，或申請人清償部份款項，得恢復原核給申請人之契約額度或可動用額度或使用自動化服務功能之權利。

## 八、加速條款之行使：

- (一)申請人對本行任一借款所負之支付一切本息及費用之債務，均應依約定期限如數清償。申請人如有下列情形之一，本行得酌情縮短借款期限，或視為全部到期。但本行依下列第一款到第四款任一事由為前揭主張時，無須由本行事先通知或催告：依下列第5款到第7款任一事由為前揭主張時，應事先於合理期間以書面通知或催告申請人後，始生縮短借款期限，或視為全部到期之效力：
  - 1、任何一宗債務不依約清償本金者。
  - 2、依破產法或消費者債務清理條例聲請和解、聲請宣告破產、聲請公司重整、經票據交換所通知拒絕往來、停止營業，清理債務者。
  - 3、因債務人死亡而其繼承人聲明為拋棄繼承者。
  - 4、因刑事而受沒收主要財產之宣告者。
  - 5、任何一宗債務不依約支付利息、費用、其他應付款項者。
  - 6、申請人對本行所負債務，其實際資金用途與本行核定用途不符者。
  - 7、受強制執行或假扣押、假處分或其他保全處分，致本行有不能受償之虞者。
- (二)除前項7款外，申請人如有下列情形之一，而本行認為有保全債權之必要時，得無須事先通知或催告，本行得隨時縮短借款期限，或視為全部到期。
  - 1、申請人對本行授信往來、所為陳述或提供之資料，有虛偽不實或隱匿等違背誠信之行為。
  - 2、申請人於本行或其他金融機構之借款如有逾期、催收、呆帳或信用卡有遭強制停卡之情事發生時。
  - 3、申請人於臺灣地區金融機構之無擔保債務歸戶後之總餘額(包括信用卡、現金卡及信用貸款)除以最近一年平均月收入超過本行主管機關所規範之倍數。
  - 4、申請人經法院宣告為「受監護宣告之人」或「受輔助宣告之人」。

## 九、繳款案例說明：(每日交易切帳時間為下午3點30分)

現金卡繳款案例(假設客戶採每期應繳金額方式還款，還款方式以三十五日為一還款週期且以年利率14.25%為例)(案例中金額取至新臺幣元，元以下四捨五入，最低應繳指定額為1%)：

7/1	7/3	7/5	7/20	7/25	8/5	8/11
借款	回購	借款	提前	調降	原繳款	視為全
\$2,000	活動	\$8,000	還款	利率	期限	部到期

- (A) 假設客戶7/20提前還款，則下期繳款期限為8/24，繳款案例說明如下：
  - \* 當期利息：\$2,000 × 14.25% × 4天 ÷ 365天 + \$10,000 × 14.25% × 15天 ÷ 365天 = \$62。
  - \* 當期應繳金額：\$100 (\$10,000 × 1%) + \$62 (當期利息) + \$400 (帳務管理費) = \$562。
  - \* 本次還款充抵帳務管理費400元，利息62元，本金100元。
- (B) 假設客戶8/5準時還款，則下期繳款期限為9/9，繳款案例說明如下：
  - \* 當期利息：\$2,000 × 14.25% × 4天 ÷ 365天 + \$10,000 × 14.25% × 31天 ÷ 365天 = \$124。
  - \* 當期應繳金額：\$100 (\$10,000 × 1%) + \$124 (當期利息) + \$400 (帳務管理費) = \$624。
  - \* 本次還款充抵帳務管理費400元，利息124元，本金100元。
- (C) 假設客戶8/5未依約還款並於8/11經本行主張借款視為全部到期，則8/17還款時，繳款案例說明如下：
  - \* 7/1-8/10利息：\$2,000 × 14.25% × 4天 ÷ 365天 + \$10,000 × 14.25% × 36天 ÷ 365天 = \$144。
  - \* 8/11-8/17延滯利息：\$10,000 × 15% (延滯利率) × 7天 ÷ 365天 = \$29。
  - \* 截至8/17應繳總額：\$400 (帳務管理費) + \$29 (延滯利息) + \$144 (利息) + \$10,000 (本金) = \$10,573。
- (D) 假設客戶往來六個月以上且信用良好，7/25經本行評分系統核定予以調降借款利率至12.25%，客戶8/5準時還款，則下期繳款期限為9/9，繳款案例說明如下：
  - \* 當期利息：\$2,000 × 14.25% × 4天 ÷ 365天 + \$10,000 × 14.25% × 19天 ÷ 365天 + \$10,000 × 12.25% × 12天 ÷ 365天 = \$118。
  - \* 當期應繳金額：\$100 (\$10,000 × 1%) + \$118 (當期利息) + \$400 (帳務管理費) = \$618。
  - \* 本次還款充抵帳務管理費400元，利息118元，本金100元。
- (E) 假設客戶分別於7/1在美國當地提領美元\$200，提領當日美元兌換新臺幣匯率為1:30、7/5提領美元\$300，提領當日美元兌換新臺幣匯率為1:32，回國後於7/20提前還款，則下期繳款期限為8/24，繳款案例說明如下：
  - \* 當期利息：(\$200 × 30) × 14.25% × 4天 ÷ 365天 + (\$300 × 32 + \$6,000) × 14.25% × 15天 ÷ 365天 = \$101。
  - \* 當期應繳金額：\$156 (\$15,600 × 1%) + \$101 (當期利息) + \$400 (帳務管理費) = \$657。
  - \* 本次還款充抵帳務管理費400元，利息101元，本金156元。
- (F) 假設本行不定期為回購客戶提供7/3-7/15新增借款享7%優惠利率活動，客戶7/5借款8,000元並於7/20提前還款1,500元，繳款案例說明如下：
  - \* 當期利息：\$2,000 × 14.25% × 4天 ÷ 365天 + \$2,000 × 14.25% × 15天 ÷ 365天 + \$8,000 × 7% × 10天 ÷ 365天 + \$8,000 × 14.25% × 5天 ÷ 365天 = \$46。
  - \* 本次還款1,500元於充抵帳務管理費400元，利息46元後，再就本金部分先充抵7/1借款本金1,054元。
- (G) 假設本行不定期為回購客戶提供7/3-7/15新增借款享3,000元0%優惠利率活動，屆期或逾前述約定額度仍按原利率計息；客戶於7/5借款8,000元並於7/10提前還款2,500元，還款本金採先借者先抵充，借款日期相同時先抵充適用優惠利率者，繳款案例說明如下：
  - \* 當期利息：\$2,000 × 14.25% × 4天 ÷ 365天 + \$2,000 × 14.25% × 5天 ÷ 365天 + \$3,000 × 0% × 5天 ÷ 365天 + \$5,000 × 14.25% × 14.25% × 5天 ÷ 365天 = \$17。
  - \* 本次還款2,500元於充抵帳務管理費400元，利息17元後，再就本金部分先充抵7/1借款本金2,000元，次充抵7/5借款中以0%計息本金3,000元中的83元，本次還款後剩餘2,917元採0%計息(0%優惠計息額度尚餘3,000元 - 2,917元 = 83元)、5,000元採14.25%計息。假設客戶於7/11再借款1,000元，則其中83元以0%計息、另917元則以14.25%計息。

「借錢不還，再借困難」



# 凱基銀行信用卡利率/費用一覽表

KGI Bank Credit Card Interest Rate/Fees List

在您決定向本行申請信用卡時，下列事項攸關您的權益，請您詳細閱讀：  
Upon your decision to apply for a credit card with the Bank, the following matters are of concern to your rights and please read it carefully.

循環信用利率每季定期覆核持卡人適用利率外，向持卡人收取之各項費用計費標準於同一年度調整次數不逾兩次。

In addition to the revolving credit rate regularly reviewed on a quarterly basis for the interest rate applicable to the cardholder, the billing standards of various fees charged to cardholders shall not be adjusted more than twice in the same year.

幣別：新臺幣  
Currency: NTD

業務項目 Business Items	收費標準 Fee Schedule		
循環信用 Revolving credit 年利率 Annual interest rate	年利率6.25%~15%，依本行客戶信用評分系統評等而定，將於本行通知後依調整生效之利率計算。 The annual interest rate is between 6.25% and 15%, depending on the rating of the customer credit scoring system of the Bank, and will be calculated based on the effective interest rate notified by the Bank.		
年費 Annual fee	卡片產品 Card products	正卡 Principal card	附卡 Supplemental card
	Infinity鑄永無限卡(邀請制) Infinity Visa Infinite Card (Subject to invitation)	20,000元 NTD20,000	10,000元 NTD10,000
	凱基銀行無限卡(邀請制) KGI Bank VISA Infinite Card (Subject to invitation)	5,000元 NTD5,000	免年費 No annual fee
	凱基人壽無限卡(邀請制) KGI LIFE Insurance Infinite Card (Subject to invitation)	10,000元 NTD10,000	免年費 No annual fee
	魔利悠遊御璽卡(邀請制) More Rich Signature Card with EasyCard (Subject to invitation)	3,000元 NTD3,000	1,500元 NTD1,500
	現金回饋(悠遊)御璽卡/ 鈦金卡(含Combo卡) Cash Back Signature Card/ Titanium Card with EasyCard (including Combo Card)	3,000元 NTD3,000	1,500元 NTD1,500
	魔BUY悠遊鈦金卡 More BUY Titanium Card with EasyCard	3,000元 NTD3,000	1,500元 NTD1,500
	魔BUY鈦金卡(已不開放申請) More Buy Titanium Card (No more application permitted)	500元 NTD500	300元 NTD300
	魔FUN悠遊御璽卡 More FUN Signature Card with EasyCard	1,800元 NTD1,800	900元 NTD900
	凱基人壽悠遊御璽卡 KGI LIFE Insurance Signature Card with EasyCard	3,000元 NTD3,000	1,500元 NTD1,500
	丁丁藥局悠遊鈦金卡 Tin Tin Drugstore cobrand Titanium Card with EasyCard	3,000元 NTD3,000	1,500元 NTD1,500
	白金卡/金卡 Platinum Card /Gold Card	免年費 No annual fee	免年費 No annual fee

無限卡年費優惠辦法：  
Annual fee discount method for Infinite Card:

(1) Infinity鑄永無限卡：符合Infinity鑄永會員期間，一正卡三附卡免年費，第四張附卡(含以後)年費10,000元，該附卡當年度累積一般消費達15萬元，即可享次年度免年費；累積一般消費達7萬~15萬元(不含)，可享次年度年費折抵5,000元。

Infinity Visa Infinite Card: During the period the applicant is qualified as an Infinity member, the annual fee is waived for one principal card and three supplemental cards, and the annual fee for the fourth (and the subsequent) supplemental card will be NTD10,000. The annual fee of such supplemental card is waived in the following year if the general consumption reaches NTD150,000 in such year, and the annual fee is subject to a NTD5,000 discount in the following year if the general consumption is NTD70,000 to NTD150,000 (exclusive).

(2) 凱基銀行無限卡：第一年免年費，當年度累積一般消費達30萬元，即可享次年度免年費。凱基銀行尊富理財會員，享一正卡一附卡免年費，第二張附卡(含以後)年費10,000元，該附卡當年度累積一般消費達15萬元，即可享次年度免年費；累積一般消費達7萬~15萬元(不含)，可享次年度年費折抵5,000元。

KGI Bank Infinite Card: The annual fee is waived in the first year, and in the following year if the general consumption in the current year reaches NTD300,000. For the KGI Bank premium VIP membership members, the annual fee is waived for one principal card and one supplemental cards, and the annual fee for the second (and the subsequent) supplemental card will be NTD10,000. The annual fee of such supplemental card is waived in the following year if the general consumption reaches NTD150,000 in such year, and the annual fee is subject to a NTD5,000 discount in the following year if the general consumption is NTD70,000 to NTD150,000 (exclusive).

(3) 凱基人壽無限卡：第一年免年費，當年度累積一般消費達30萬元，即可享次年度免年費。  
KGI LIFE Insurance Infinite Card: The annual fee is waived in the first year, and in the following year if the general consumption in the current year reaches NTD300,000.

御璽卡及鈦金卡年費優惠辦法：  
Annual fee discount method for Signature Card / Titanium Card:

(1) 本行御璽卡、鈦金卡皆享第一年免年費。申辦電子帳單並持續使用，次年度續享免年費優惠，年度消費符合以下年費優惠辦法，亦可續享免年費優惠。

Signature Card / Titanium Card: The annual fee is waived in the first year, and in the following year if an electronic bill is applied for and used continuously. The annual fee is also waived in the following year if the annual consumption in the current year satisfies the following annual fee discount method.

(2) 現金回饋(悠遊)御璽卡/鈦金卡(含Combo卡)：年度消費6次。  
Cashback (Easy) Signature Card / Titanium Card (including Combo Card): There are consumption of 6 times annually.

(3) 魔利悠遊御璽卡/魔BUY悠遊鈦金卡/魔FUN悠遊御璽卡/丁丁藥局悠遊鈦金卡：年度消費12次或累積消費達6萬元。

More Rich Signature Card with EasyCard / More BUY Titanium Card with EasyCard / More FUN Signature Card with EasyCard / Tin Tin Drugstore cobrand Titanium Card with EasyCard: There are consumption of 12 times or the cumulative consumption reaches NTD60,000 annually.

(4) 凱基人壽悠遊御璽卡：年度消費6次或不限金額扣繳凱基人壽保費一次。  
KGI LIFE Insurance Signature Card with EasyCard: There are consumption of 6 times or the insurance premium of KGI Life is deducted and paid by the card once without amount limitation.

(5) 魔BUY鈦金卡：享免年費優惠。  
More Buy Titanium Card: The annual fee is waived.

(6) 其他鈦金卡/御璽卡：年度消費12次或累積消費達6萬元。

Other Signature Card / Titanium Card: There are consumption of 12 times or the cumulative consumption reaches NTD60,000 annually.

注意事項：Infinity鑄永無限卡及凱基銀行無限卡為正、附卡分別計算年費消費門檻，其他信用卡為正、附卡合併計算年費消費門檻。若未達年費優惠辦法之標準，自該年度免年費期限屆滿日起，即不再提供免年費之優惠，並依所持卡別收取年費。

Note: For Infinity Visa Infinite Card and KGI Bank Infinite Card, the annual fee consumption threshold for the principal card and supplemental card is calculated separately, and for other credit cards, annual fee consumption threshold for the principal card and supplemental card is calculated aggregate. If the standard of the annual fee discount method is not reached, the annual fee waiver will no longer be offered from the expiry date of the annual fee waiver period, and the annual fee will be charged according to the card type held.

預借現金  
手續費  
Cash advance fee

每筆預借現金金額×3.5%+100元。

The amount of each advance loan × 3.5% + NTD100.

若使用分期功能，從其專案約定。

If adopting the installment, follow the special agreement.

最低應繳金額  
Minimum payable amount

每期最低應繳金額為以下七款金額合計(若前三款以各卡別歸戶合併計算後，如低於新臺幣壹仟元，以新臺幣壹仟元計)：(1)當期新增一般消費款項之百分之十。(如持卡人當期訂購商品、取得服務、代付費用之交易)。(2)當期新增之預借現金款項、代償交易款項、前期末清償之消費帳款及預借現金等應付帳款之百分之五。(3)每期應付之分期交易本金。(4)定期定額扣繳基金款項、經主管機關規定全額納入最低應繳帳款或不得動用循環信用之交易款項總和。(5)超過信用額度之全部使用信用卡交易金額。(6)累計以前各期逾期未付最低應繳款項之總和。(7)循環信用利息、分期利息、遲延利息及各項費用。

The minimum payable amount for each period is the sum of the following seven items (if the first three items calculated by combining each card type are less than NTD1,000, it will be calculated in NTD1,000): (1) 10% of the general consumption amount increased in the current period. (Such as transactions in which cardholders order goods, obtain services, and payments on behalf of the cardholders); (2) 5% of accounts payable such as the newly added cash advances in the current period, reimbursement transaction payments, unsettled consumer accounts in the previous period and cash advances; (3) The sum of the installment transaction principal payable in each installment; (4) The fund payment for regular small saving plan, and the total transaction amounts that are fully included in the minimum account payable or cannot be used for revolving credit as required by the competent authority; (5) All credit card transaction amounts exceeding the credit limit; (6) Cumulative sum of the minimum payables overdue in previous periods; and (7) Revolving credit interest, installment interest, deferred interest and various expenses.

逾期費用  
(即違約金)  
Overdue fees  
(i.e. penalty)

延滯第一個月計收逾期費用300元，延滯第二個月計收逾期費用400元，延滯第三個月計收逾期費用500元。惟最高連續收取期數以三期為限，但若持卡人次期依約正常繳款，即中斷連續違約之計算而重新起算。(當期帳單應繳總金額為新臺幣壹仟元以下者(或等值約定結付外幣)，則不收取逾期費用)

An overdue fee of NTD300 for the first month of delay, an overdue fee of NTD400 for the second month of delay, and an overdue fee of NTD500 for the third month of delay. However, the maximum number of consecutive collection periods is limited to three periods, but if the cardholder pays on time in the next period in accordance with the contract, the calculation of consecutive defaults will be interrupted and the calculation will start again. (If the total amount of bills payable in the current period is no more than NTD1,000 (or the equivalent foreign currency agreed for settlement), no overdue fee will be charged.)

國外交易  
服務費  
Foreign transaction service fee

持卡人所有使用信用卡交易帳款均應以新臺幣或約定外幣結付，如交易(含辦理退款)之貨幣非為新臺幣或於國外以新臺幣交易(含設於國外之特約商店、網站)時，則授權本行依各信用卡國際組織依約所列之結匯日匯率直接換算為新臺幣或約定結付外幣，加計本行應付予各國際組織之手續費及本行以交易金額○.五%計算之國外交易服務費後結付。本行不得賺取任何差價。各信用卡國際組織向本行收取之費率依各信用卡國際組織最新公佈辦理，詳見本行網站。

All credit card transactions by cardholders should be settled in New Taiwan Dollars or agreed foreign currencies. If the currency of the transaction (including refunds) is not

	New Taiwan Dollars or transactions are made in New Taiwan Dollars abroad (including those contracted merchants and websites located in foreign countries), the Bank is authorized to directly convert the foreign currency into New Taiwan Dollars or settle the foreign currency according to the exchange rate on the settlement date listed by the international credit card organization in accordance with the agreement, plus the handling fee payable by the Bank to the international organization and the foreign transaction service fee calculated by 0.5% of the transaction amount as charged by the Bank. The Bank shall not earn any price difference. The rates charged by various international credit card organizations to the Bank shall be handled in accordance with the latest announcements by the international credit card organizations. Please refer to the Bank's website for details.
掛失手續費 Loss reporting fee	免收費 free of charge
申請緊急替代卡 Apply for an emergency replacement card	每卡3,000元。(無限卡/御璽卡/白金卡與金卡免收費,但逾期未取卡則需負擔費用3,000元) NTD3,000 per card. (Infinite Card/Signature Card/Platinum Card and Gold Card are free of charge, but a fee of NTD3,000 will be charged if failing to pick up the card after the expiry date)
調閱簽單手續費 Handling fee for checking the charge slip	於國內或於國外消費之簽單每筆100元。 NTD100 per charge slip for domestic or foreign consumption.
信用卡重製費用 Credit card remake fee	晶片卡每張手續費300元。 Handling fee of NTD300 per chip card.
帳單列印手續費 Invoice printing fee	補送逾三個月前之帳單, 每欠每期帳單100元。 To re-send the invoice more than three months ago; NTD100 for each time and each period.
支票處理手續費 Check processing fee	如支票支付信用卡款未兌現, 每張支票交易手續費300元。 If a check is used for the credit card payment and not cashed, the transaction fee for each check is NTD300.
各項證明手續費 Various certification handling fees	每份手續費200元(如清償證明、無欠款證明、繳款證明、註銷證明等)。 NTD200 for each certificate (such as payment certificate, no arrears certificate, payment certificate, cancellation certificate, etc.).
溢繳款領回手續費 handling fee for refund of overpayment	(1)領回至本行存款帳戶, 免匯款手續費。 Refund and deposit to the deposit account with the Bank with no services charges for the remittance. (2)領回至其他銀行存款帳戶, 每筆匯款手續費30元。 Refund and deposit to the deposit account with other banks; service charges of NT\$30 would be charged for each entry of remittance. (3)以支票方式領回, 每筆手續費100元。 Refund by way of checks; service charges of NT\$100 would be charged for each entry.
法律費用 Legal fee	持卡人應負擔本公司因持卡人延遲或不繳付款項而對持卡人以訴訟、非訟或其他法律程序進行請求而支出之相關費用。 The cardholder shall bear the relevant expenses incurred by the Bank for claiming against the cardholder through litigation, non-litigation or other legal procedures due to the delay of payment or non-payment by the cardholder.
中華電信語音繳費之手續費 Chunghwa Telecom	中華電信電話費: 每筆10元/交通罰鍰: 每筆20元。 Chunghwa Telecom telephone bill: NTD10 / each traffic fine: NTD20.
汽機車燃料費 motor vehicle fuel fee	每筆燃料費金額之1%。 1% of the amount of each fuel fee.
各項查(核)定稅手續費 Various inspection (verification) tax handling fees	手續費為每筆50元。 The handling fee of NTD50 per transaction.
公務費用手續費 Official service fee	1.電子化政府多元付費共通作業平台: E-government multi-payment common operation platform: 每筆金額2,000元(含)以上收取1%手續費。 A handling fee of 1% for each transaction of NTD2,000 or more. 每筆金額2,000元以下收取20元手續費。 A handling fee of NTD20 for each transaction under NTD2,000. 2.公務機關暨醫療院所信用卡繳費平台: 免收手續費。 Credit card payment platform for public service agencies and medical institutions: Free of charge. 3.電子化繳費稅處理平台: 免收手續費。 Electronic platform for tax and fee payment: Free of charge.
監理網車牌競標費/選號費 Supervision network license plate bidding fee/number	每筆繳納費用×1%(競標費最低30元, 最高200元) Each fee payment × 1% (the minimum bidding fee is NTD30, and the maximum is NTD200)
悠遊聯名卡補換發手續費 Handling fee for reissue or renewal of Easy co-branded card	悠遊聯名卡毀損、或其他原因補換發新卡時, 每卡收取50元。 When the Easy co-branded card is replaced by a new card due to damaged or other reasons, NTD50 will be charged for each card.
悠遊聯名卡餘額轉置處理費 Processing fee for balance transfer of Easy co-branded	免收費 free of charge

利息、最低應繳金額及逾期費用計算範例: (以一年365天為例) Calculation example of interest, minimum payable amount and overdue fees: (Take 365 days a year as an example)
1. 假設: Assumptions:
(1) 6/1~6/30為一循環信用週期, 結帳日為6/30, 繳款截止日為7/15。 6/1~6/30 is a revolving credit cycle, the account date is 6/30, and the payment deadline is 7/15.
(2) 6月份適用循環信用利率以年息15%計算利息。 In June, the applicable revolving credit interest rate is calculated based on an annual interest rate of 15%.
(3) 持卡人於6/6簽帳消費\$20,000, 入帳日為6/10。 The cardholder spent \$20,000 on 6/6, and the posting date is 6/10.
2. 6/30結帳之總計應繳金額為\$20,000、最低應繳金額為\$2,000。 On 6/30, the total payable amount at account date is \$20,000, and the minimum payable amount is \$2,000.
(1)帳單: 6/30 Bill: 6/30
(2)當期新增消費金額(入帳日): \$20,000(6/10) New consumption amount in the current period (posting date): \$20,000 (6/10)
(3)利息: 無 Interest: None
(4)總應繳金額: \$20,000 Total payable amount: \$20,000
(5)最低應繳金額: 當期新增一般消費\$20,000×10%=\$2,000 The minimum payable amount: new general consumption in the current period \$20,000×10%=2,000
3. 承上, 7/15繳款\$1,000(未繳足最低應繳金額\$2,000), 7/28簽帳消費\$5,000, 入帳日為7/31。 In addition, payment of \$1,000 is credited on 7/15 (the minimum payable of \$2,000 is not fully paid). Spending \$5,000 on 7/28.
則7/31結帳之總計應繳金額為\$24,706、最低應繳金額為\$3,156, 繳款截止日為8/15。 Then the total payable amount for 7/31 account date is \$24,706, and the minimum payable amount is \$3,156, the payment deadline is 8/15.
(1)帳單: 7/31 Bill: 7/31
(2)當期新增消費金額(入帳日): \$4,000(7/30) (#2/3)、\$5,000(7/31) New consumption amount in the current period (posting date):\$4,000(7/30) (#2/3), \$5,000(7/31)
(3)利息: 循環利息(\$20,000-\$1,000)×52天(6/10~7/31)÷365×15%=\$406 Interest: Revolving interest (\$20,000-\$1,000)×52天(6/10~7/31)÷365×15%=\$406
(4)總應繳金額: 前期帳單總應繳金額\$20,000-繳款\$1,000+當期新增消費\$5,000+利息\$406+逾期費用\$300=\$24,706 Total payable amount: the total payable amount of the previous bill is \$20,000-payment of \$1,000 + new consumption in the current period of \$5,000 + interest \$406 + overdue fees \$300 = \$24,706
(5)最低應繳金額: 前期未清償消費帳款\$19,000×5%+當期新增一般消費\$5,000×10%+利息\$406+逾期費用\$300+前期末繳足之最低應繳(\$2,000-\$1,000)=\$3,156 Minimum payable amount: (Unsettled consumer accounts in the previous period \$19,000×5% + new general consumption in the current period \$5,000×10%) + interest \$406 + overdue fee \$300 + the minimum payable amount not paid in the previous period (\$2,000-\$1,000)=\$3,156
4. 承上, 7月份適用循環信用利率以年息15%計算, 8/15繳款\$19,706, 無其他新增消費。 In addition, the applicable revolving credit rate in July is calculated at 15% per annum, and the payment of \$19,706 is credited on 8/15, there is no other new consumption.
則8/31結帳之總計應繳金額為\$5,066、最低應繳金額為\$1,066。 Then the total payable amount for 8/31 account date is \$5,066, and the minimum payable amount is \$1,066.
(1)帳單: 8/31 Bill: 8/31
(2)當期新增消費金額(入帳日): 無 New consumption amount in the current period (posting date):NO
(3)利息: 循環利息\$5,000×32天(7/31~8/31)÷365×15%=\$66 Interest: Revolving interest\$5,000×32天(7/31~8/31)÷365×15%=\$66
(4)總應繳金額: 前期帳單總應繳金額\$24,706-繳款\$19,706+利息\$66=\$5,066 Total payable amount: the total payable amount of the previous bill is \$24,706-payment \$19,706 + interest \$66 = \$5,066
(5)最低應繳金額: 前期未清償消費帳款\$5,000×5%(不足仟元以仟元計)+利息\$66=\$1,066 Unsettled consumer accounts in the previous period\$5,000×5% (less than a thousand yuan is counted as a thousand yuan) + interests \$66=\$1,066



## 信用卡分期約定條款 Credit Card Installment Payment Terms and Conditions

申請人瞭解並同意如向凱基商業銀行股份有限公司(以下稱貴行)申請信用卡分期產品時,除應遵守貴行信用卡約定條款外,並同意遵守以下特別約定條款:

When applying for credit card installment payment products from KGI Commercial Bank Co., Ltd. (hereinafter referred to as the Bank), the applicant understands and agrees to comply with the terms and conditions for credit card of the Bank, and agrees to abide by the following special terms and conditions:

一、申請人限貴行正卡持卡人,且信用卡需為有效卡。

The applicant is limited to the cardholder of the Bank's Principal card, and the credit card must be a valid card.

二、信用卡分期產品係包含「刷卡分期付」及「預借現金分期」(以下簡稱分期付款產品),且分期金額不得超過申請人之信用卡固定額度暨預借現金額度。「刷卡分期付」係包含單筆消費分期、帳單分期等產品。單筆消費分期係為指定之刷卡交易採分期方式付款(如消費分期、約定消費分期、學費分期、繳稅分期等)。帳單分期係為自訂信用卡帳單餘額(不可高於當期帳單總應繳金額扣除最低應繳金額)採分期方式付款。

Credit card installment payment products include "card installment payment" and "cash advance installment" (hereinafter referred to as installment products), and the installment amount must not exceed the applicant's fixed credit card limit and cash advance limit. "Card installment payment" includes products such as single consumption installment and bill installment. A single consumption installment is to pay in installments for the designated credit card transaction (such as consumption installment, agreed consumption installment, tuition installment, tax payment installment, etc.). The bill installment is for the custom credit card bill balance (which cannot be higher than the total bill payable amount of the current period minus the minimum payable amount) to be paid in installments.

三、單筆消費分期及帳單分期每筆最低申請金額為新臺幣1,000元(如最低申請金額變動,以貴行公告或另行通知為準),單筆消費分期受理期間為該筆消費請款入帳後至最近一期帳單結帳日前2個工作天,帳單分期受理期間為當期帳單繳款截止日前兩個工作天。申請人申請帳單分期者,最近一期繳款記錄須全額清償且尚需繳足當期帳單最低應繳金額。如申請人有設定信用卡帳單自動扣款服務,系統仍會於繳款截止日依申請人設定之金額進行扣款,如欲暫停或更改自動扣款相關設定,請於繳款截止日前5個工作天致電貴行信用卡客服辦理。

The minimum application amount for a single consumption installment and bill installment is NTD1,000 (if the minimum application amount changes, the Bank's announcement or further notice shall prevail). The acceptance period for a single consumption installment is from the time the request for payment of such consumption is received to two business days before the account date of the latest bill. The acceptance period for the bill installment is two business days before the current bill payment deadline. If the applicant applies for bill installment, the most recent payment record must be paid in full and the minimum payable amount of the current bill must be paid in full. If the applicant has set the credit card bill automatic deduction service, the system will still deduct the amount set by the applicant on the payment deadline date. If the applicant wants to suspend or change the automatic deduction settings, please call the Bank's credit card customer service 5 business days before the payment deadline date.

四、以下交易無法申請消費分期,申請人仍應依信用卡約定條款約定繳付:退貨交易、已分期交易、各類預借現金、投資基金理財商品、違約金及手續費等其他各項費用。

For the following transactions, consumption installment payment cannot be applied for, and the applicant should still pay according to the credit card terms and conditions: return transactions, installment transactions, various cash advances, investment in fund and wealth management products, penalty, handling fees and other fees.

五、分期付款產品之每期應繳金額計收方式:採「本金均攤法」計價,即本金採取平均清償方式,以每月為一期,依申請之分期期數,按期平均償還本金(未能整除之金額併入首期繳納),分期利息則依本金餘額依各期數約定之分期利率計算(非為整數時,小數點之後採四捨五入進位)。每期應繳之分期付款產品金額將全額計入信用卡帳單當期最低應繳金額,若未繳足當期最低應繳金額,將依貴行約定利率(同循環信用利率,最高上限15%)計收分期本金餘額之遲延利息及違約金。除另有約定外,不另收分期手續費。

The method for calculating and collecting the amount payable per installment of the installment product: adopting the "principal amortization method", that is, the principal is settled in an average manner, with monthly installments, according to the number of installments applied for, and the principal is repaid on an average basis (The undivided amount is incorporated into the first payment), and the installment interest is calculated based on the principal balance according to the agreed installment interest rate of each period (if it is not an integer, the decimal point is rounded off). The installment product amount payable in each installment will be fully included in the current minimum payment amount of the credit card bill. If the current minimum payment amount is not fully paid, the deferred interest and penalty of the installment principal balance will be calculated and collected at the interest rate agreed with the Bank (same as revolving credit rate, and the maximum limit is 15%). Unless otherwise agreed, no installment handling fee will be charged.

六、各筆分期付款之實際分期期數與利率,由貴行與申請人於申請當時以電話約定確認,或依申請人於貴行網路申請結果為準,且貴行於核准後,將另寄發EMAIL、簡訊或通知函予申請人,申請人如有疑義,可於七日內來電告知貴行取消該次交易設定,無需負擔利息或違約金費用。各筆分期申請核准且經貴行設定後,不可中途變更期數或利率。

The actual number of installments and interest rates of each installment payment shall be confirmed by the Bank and the applicant by phone at the time of application, or according to the applicant's online application result at the website of the Bank, and after approval, the Bank will send Email, text notification or notification to the applicant. If the applicant has any doubts, he/she can inform the Bank to cancel the transaction setting within seven days over the phone, without having to bear the interest or penalty. After each installment application is approved and set by the Bank, the number of installments or interest rates cannot be changed midway.

七、分期付款產品分期利率說明:除預借現金分期未提供3期、30期分期付款服務外,分期期數3.6.12.18.24.30期供申請人申請(如分期期數有變動,以貴行公告或另行通知為準),年利率6%~15%(依個別產品及個人信用評等調整),總費用年百分率即為分期利率,分期利率基準日為民國104年9月1日。如貴行提供適用分期利率低於本條款揭露分期利率,則申請人同意貴行不須另行通知即可適用。申請人當月適用之分期付款產品之分期利率詳見信用卡帳單或貴行網站公告,其他產品注意事項詳見貴行網站www.kgibank.com.tw。

Installment interest rate description for installment products: Except for cash advance, which does not provide 3 installments and 30 installments, the number of installments for applicants to apply is 3, 6, 12, 18, 24, and 30 (if the number of installments changes, the Bank's announcement or further notice shall prevail) with the annual interest rate of 6%-15% (adjusted according to individual products and personal credit ratings), among which the annual percentage of the total cost is the installment interest rate and the record date of the installment interest rate is September 1, 2015. If the applicable installment interest rate provided by the Bank is lower than the installment interest rate disclosed in this terms and conditions, the applicant agrees that the Bank can apply without any notice. Please refer to the credit card bill or the announcement on the Bank's website for the installment interest rate of the installment product applicable to the applicant in the current month. As to the notices for other products, please refer to the Bank's website www.kgibank.com.tw.

八、申請人如主動提前結清上述分期付款產品之剩餘款項(即係將尚未入帳之分期金額一次計入申請人信用卡帳單),貴行得依下列約定收取提前結清違約金:未到期期數超過申辦期數之一半,每筆計收新臺幣300元之提前結清違約金;未到期期數等或未超過申辦期數之一半,每筆計收新臺幣150元之提前結清違約金,提前結清違約金將一次計入信用卡帳單中收取,並且已繳付之利息及手續費不予退還。

If the applicant unilaterally settles the remaining amount of the above installment products in advance (that is, the unpaid installment amount is included in the applicant's credit card bill at one time), the Bank may collect the penalty for early settlement according to the following agreement: If the number of undue installments exceeds one-half of the number of installments applied for, a penalty of NTD300 will be charged for the early settlement for each transaction; if the number of undue installments is equal to or does not exceed one half of the number of installments applied for, a penalty of NTD150 will be charged for the early settlement for each transaction. The penalty for early settlement will be charged to the credit card bill at one time, and the interest and handling fee paid will not be refunded.

九、申請人如有因依信用卡約定條款所定事由而遭強制停用信用卡或終止信用卡契約者,貴行得將已分期但未入帳之金額列於次期帳單,申請人應立即償還。

If the applicant is forced to deactivate the credit card or terminate the credit card agreement due to the reasons stipulated in the credit card terms and conditions, the Bank may include the installment amount not credited on the next bill, and the applicant should repay it immediately.

十、本約定條款若日後內容異動調整,申請人同意貴行以書面或電子傳輸之方式告知。

If there is any change to the content of this terms and conditions in the future, the applicant agrees to notify the Bank in writing or electronic transmission.

十一、分期付款產品均不適用貴行各項紅利及現金點回饋辦法。

All of bonus and cash point rebate methods of the Bank are not applicable to installment products.

十二、貴行保留對申請人申請分期之最終核准權。申請人申請分期所適用之產品、期數、分期利率及其他條件依貴行受理申請當時所訂最新內容為準。

The Bank reserves the right of final approval for the applicant's application for installment. The product, number of installments, installment interest rate and other conditions applicable to the applicant's application for installment shall be subject to the latest content set at the time when the Bank accepts the application.

十三、本約定條款揭露之年百分率係按主管機關備查之標準計算範例予以計算,每一客戶實際之年百分率仍視其個別產品及個人信用狀況而有所不同。本範例僅供參考,實際每期分期利息依各期實際入帳天數按日計息,請依各月帳單列示為準。

The annual percentages disclosed in this terms and conditions are calculated based on the standard calculation examples noted by the competent authority. The actual annual percentages of each customer still vary depending on the individual products and personal credit status. This example is for reference only. The actual installment interest of each period is calculated on period basis based on the actual number of period in each period. Please refer to the monthly billing statement.

十四、本約定條款未盡事宜,悉依貴行信用卡約定條款辦理。

Matters not covered in this terms and conditions shall be handled in accordance with the credit card terms and conditions for the credit card of the Bank.



## 申請信用卡帳款自動扣繳授權書注意事項

### Notices for Applying for Automatic Deduction Authorization for Credit Card Accounts

- 一、立授權書人(即持卡人以下簡稱本人)茲授權凱基商業銀行(以下簡稱貴行)於信用卡帳款每月付款到期日,自本人於貴行所開立之存款帳戶內之存款餘額,按約定扣繳方式自動扣繳本人持貴行之各信用卡(含同一歸戶下之附卡)消費帳單之應繳總金額或最低應繳金額,無須另行開立取款條。The person who issued the authorization letter (i.e. the cardholder, hereinafter referred to as "I") authorize KGI Commercial Bank Co., Ltd. (hereinafter referred to as the "Bank") on the due date of the monthly payment of the credit card account, from the deposit balance in my deposit account opened with the Bank, according to the agreed deduction method, automatically deduct the total payable amount or the minimum payable amount of the consumption bill of each credit card (including the supplemental card under the same account) of the Bank, and there is no need to issue a separate withdrawal slip.
  - 二、本人於貴行之存款帳戶內,若餘額不足或帳號不符等其他原因,致無法如期支付約定之扣繳金額時則不予轉帳付款,貴行無須另行通知,持卡人須以其他繳款方式自行繳納。In my deposit account with the Bank, if the agreed deduction amount cannot be paid on schedule due to the reasons that the balance is insufficient or the account does not match or other reasons, no transfer payment will be made. The Bank does not need to notify separately, and the cardholder must pay by other payment methods.
  - 三、本人若提供綜合存款帳戶辦理自動轉帳扣繳,當發生帳戶中之活存金額不足抵扣約定之扣繳金額時,同意將不足之差額由定存金額中直接轉帳付款,若因此滋生質借息等相關費用,當以本人與貴行之定存約定辦理。If I provide a comprehensive deposit account for automatic transfer deduction, and the amount of demand deposits in the account is insufficient to deduct the agreed deduction amount, I agree to transfer the insufficient balance from the time deposits amount directly for payment. Any expenses related to pledge interest incurred thereof shall be handled in accordance with the time deposit agreement between me and the Bank.
  - 四、本人同意欲變更扣繳帳號、扣抵金額或終止授權自動扣繳時,須再次填寫貴行之「信用卡帳款委託自動/變更/終止扣繳授權書」通知貴行變更或終止。終止自動扣繳授權於終止生效前,自動扣繳作業不因信用卡停用受影響。I agree that when I want to change the deduction account number, the amount of deduction, or terminate the automatic deduction authorization, I must fill "Credit Card Account Automatic/Change/Termination of Deduction Authorization Form" of the Bank again to notify the Bank of the change or termination. Before termination of automatic deduction authorization takes effect, the automatic deduction operation will not be affected by the deactivation of the credit card.
  - 五、本人同意倘本次申請未獲貴行核發信用卡,則本授權書即自動作廢。I agree that if a credit card is not issued by the Bank for this application, this authorization letter will be automatically invalidated.
- ※自動扣帳申請手續約45天,授權自動扣繳未辦妥前,請先自行繳款,以免產生循環信用利息及違約金。自動扣繳生效後之次月,帳單上將會列印自動扣繳通知,請勿再自行繳款,以免重複,重複繳款依溢繳款項回規定辦理。The application procedure for automatic deduction takes about 45 days. Before the authorized automatic deduction is completed, please pay by yourself to avoid revolving credit interest and penalty. In the next month after the automatic deduction takes effect, an automatic deduction notice will be printed on the consumption statement. Please do not make additional payments to avoid duplicate payment. Duplicate payments are handled in accordance with the overpayment recovery regulations.

## 申請悠遊聯名卡注意事項 Notices for Applying Easy Co-branded Card

- 持卡人茲向凱基商業銀行股份有限公司(以下簡稱貴行)申辦具有信用卡及悠遊卡功能之悠遊聯名卡,有關悠遊聯名卡之使用除願遵守貴行信用卡約定條款外,並願遵守悠遊聯名卡特別約定條款:(約定條款於核卡後隨同寄出。申請人得向貴行先行索閱,或於貴行網站自行下載)The cardholder hereby applies to KGI Commercial Bank Co., Ltd. (hereinafter referred to as the "Bank") for an Easy co-branded card with credit card and EasyCard functions. For the use of the Easy co-branded card, the cardholder is willing to abide by the credit card terms and conditions of the Bank and the special terms and conditions for Easy co-branded card. (The terms and conditions will be mailed out after approval of card, and the applicant may ask the Bank to provide the same in advance, or download them from the Bank's website)
- 一、悠遊聯名卡之悠遊卡功能無須開啓即可使用,新/補/換發悠遊聯名卡之悠遊卡內可用金額為零元;自107年10月1日起,持卡人新申請之悠遊聯名卡,其自動加值功能將預設為開啓,開啓後即無法再關閉;如欲使用自動加值服務時,應先完成信用卡開卡作業。The EasyCard function of the Easy co-branded card can be used without activation. The available amount in the EasyCard for the new/reissued/renewed Easy co-branded card is zero; starting from October 1, 2018, for the new Easy co-brand, the automatic value-added function of the card will be turned on by default, and it cannot be turned off once it is turned on. If you want to use the automatic value-added service, please complete the credit card opening procedure first.
  - 二、持已開啓自動加值功能之悠遊聯名卡進行扣款消費,當悠遊卡餘額不足以支付當次消費或低於一定金額時,將透過自動加值設備自信用卡額度中自動加值新臺幣500元或其倍數之一定金額至悠遊卡。自動加值之數額及限額,悉依法令規定、悠遊卡公司及貴行所訂標準辦理。悠遊卡自動加值免手續費。If you hold an Easy co-branded card with the automatic value-added function for debit consumption, and the balance of the EasyCard is not enough to cover the current consumption or is less than a certain amount, a certain amount of NTD500 or its multiple will be automatically added from the credit card limit through the automatic value-adding device to the EasyCard. The automatic value-added amount and limit shall be handled in accordance with the laws and regulations, the standards set by the EasyCard Corporation and the Bank. Adding value for EasyCard automatically is free of handling fee.
  - 三、悠遊卡儲值餘額不計利息,並由悠遊卡公司全數辦理信託,保障持卡人權益。

The stored value balance of the EasyCard does not count interest, and is under the trust handled by the EasyCard Corporation in full to protect the rights and interests of the cardholders.

- 四、悠遊聯名卡係屬貴行所有,持卡人應盡善良管理人之注意使用並保管該卡,避免卡片遺失、被竊、詐取、滅失或遭第三人占有,並應防止他人獲悉持卡人之卡片相關資訊。Easy co-branded card is owned by the Bank. Cardholders shall use and keep the card with the due care of a good administrator to avoid loss, theft, fraud, destruction or possession by a third party, and prevent others from knowing the card-related information of the cardholder.
- 五、悠遊聯名卡如有遺失、被竊或有其他喪失占有情事時(以下簡稱遺失之情形),持卡人應儘速通知貴行辦理悠遊聯名卡掛失停用手續,並繳交掛失停用手續費,停止悠遊卡之功能。有關持卡人掛失停用及自負額相關權利義務,悉依貴行信用卡約定條款之規範辦理。If the Easy co-branded card is lost, stolen, or otherwise lost possession (hereinafter referred to as the "lost"), the cardholder shall notify the Bank as soon as possible to complete the loss reporting and deactivation procedures for the Easy co-branded card, submit the loss reporting and deactivation procedure fee, and stop the function of the EasyCard. The rights and obligations related to the loss reporting and deactivation of the cardholder as well as self-deducted amount shall be handled in accordance with the credit card terms and conditions of the Bank.
- 六、悠遊聯名卡完成前項掛失手續後三小時內,悠遊卡扣款被冒用所發生之損失,由持卡人自行負擔,儲值餘額將於完成掛失手續後約40個工作日,按悠遊卡公司掛失後三小時系統紀錄之儲值餘額,扣除由貴行負擔遭冒用自動加值之金額(該款項將返還予貴行),如有剩餘餘額,將退還至持卡人信用卡帳戶中,但若掛失後三小時系統紀錄之儲值餘額為負值時,不論自動加值功能是否已開啓,持卡人同意將該筆負值款項視為一般消費款,計入持卡人信用卡帳戶中向持卡人收取。Within three hours after the loss reporting procedure of the Easy co-branded card mentioned in the preceding paragraph is completed, the cardholder shall bear the loss caused by fraudulent use of the EasyCard deduction. The stored value balance, based on the stored value balance recorded by the system three hours after the loss reporting of the EasyCard corporation, deducting the amount fraudulently used for automatic value-added as borne by the Bank (the money will be returned to the Bank), will be refunded to the cardholder's credit card account approximately 40 business days after the completion of the loss report procedure, if any. However, if the stored value balance recorded by the system three hours after loss reporting is negative, regardless of whether the automatic value-added function is turn on, the cardholder agrees to treat the negative value as a general consumption payment and such amount will be credited to the cardholder's credit card account and charged to the cardholder.
- 七、持卡人依本約定條款應付之作業處理費、手續費及其他費用等,將列入持卡人信用卡應付帳款中併同請款。惟當持卡人自行向悠遊卡公司申請終止契約作業或悠遊卡書面交易紀錄時,悠遊卡公司得向持卡人收取手續費或逕自悠遊卡之儲值餘額中扣抵,手續費金額依悠遊卡公司之「悠遊卡約定條款」辦理。The processing fees, handling fees, and other fees payable by the cardholder in accordance with this terms and conditions will be included in the cardholder's credit card account payable and requested at the same time. However, when the cardholder applies to the EasyCard Corporation to terminate the contract or for the written transaction record of the EasyCard, the EasyCard Corporation may charge the cardholder a handling fee or deduct it from the stored value of the EasyCard directly. The amount of the handling fee should be handled in accordance with the "Terms and Conditions for Easy" of the EasyCard Corporation.
- 八、悠遊聯名卡之悠遊卡使用,除本約定條款已有規定者外,說明若有未盡事宜,悉依貴行信用卡約定條款與悠遊卡公司之「悠遊卡約定條款」及其他相關公告規定等辦理。For the use of the EasyCard of the Easy co-branded card, except for those stipulated in this terms and conditions, matters not covered herein shall be handled in accordance with the credit card terms and conditions of the Bank and Terms and Conditions for EasyCard and other relevant announcement requirements of the EasyCard Corporation.

## 謹慎理財 信用至上 Prudent financial management Credit first

信用卡循環信用年利率6.25%~15%(定期依本行電腦評等而定),預借現金手續費:每筆預借金額x3.5%+100元,其他相關費用請參閱本行網站公告,循環利率基準日:104/9/1

The annual interest rate of the revolving credit of the credit card is 6.25% ~ 15% (regularly determined by the Bank's computer rating); cash advance handling fee: each advance loan amount x 3.5% + NTD100; for other related fees please refer to the Bank's website announcement. The record date of the revolving interest rate: September 1, 2015.



客戶基本資料表 Basic Information

(提醒您！請完整填寫本申請書，若您漏未填寫此次申請書所列之個人資料相關欄位，銀行將會直接援引您最近一次與銀行業務往來所提供之個人資料作為本次申請使用)  
(Please be reminded that you shall complete this form. If you miss the relevant fields of personal information listed in this application form, the Bank will directly use your personal information provided in your most recent banking transaction for this application.)

戶名 A/C Name	中文姓名 In Chinese	身分證字號/ 統一編號 ID/Uniform ID Number	生日/ 設立日期 Date of Birth/ Date of Incorporation	年 (Y)	月 (M)	日 (D)						
	英文姓名 In English <small>※請與護照或其他身分證明文件相同 Please make sure the name you specifying herein is the same as that appears on your passport or other IDs</small>	國籍/ 註冊地國別 Nationality/ Country of Registration	<input type="checkbox"/> 本國(TW) <input type="checkbox"/> 其他(OTHER) :	居留證 有效期限 Resident Valid Date	發證日: Issue date 到期日: Expiration date (Y) (M) (D) (Y) (M) (D)	<input type="checkbox"/> 永久(Permanent)						
戶籍/註冊地址 Address of household registration/Registered Address	依 申請人提供之開戶證明文件所載之戶籍地址/註冊地址 Please refer to the residential address provided by the applicant in the account opening documents/ Registered Address		開戶目的 Purpose of Opening Account	<input type="checkbox"/> 新轉Salaries <input type="checkbox"/> 證券Securities <input type="checkbox"/> 存款儲蓄Savings <input type="checkbox"/> 代扣繳Money Withheld for Payments <input type="checkbox"/> 投資理財Investment and Finance <input type="checkbox"/> 資金調撥transfer of financial resources <input type="checkbox"/> 貸款需要Credit Extension <input type="checkbox"/> 其他Others								
通訊/營業地址 Contact address/Registered Address	<input type="checkbox"/> 同戶籍地址/註冊地址 Same as address of household registration/ Registered Address <input type="checkbox"/> 另列如下 Or as follows :		郵遞區號 ( )	縣 County	市區 District	村 Valley	路(街) Rd.	段 Sec.	巷 Lane	弄 Alley	號 No.	樓之 Floor
聯絡電話 Contact Tel	(H)	(O)	(M)									
E-MAIL	@ (申請人瞭解嗣後若有變更，須通知貴行) (The applicant understands that if there is any subsequent change, he/she must notify the Bank)											

對帳單及卡友權益或信用卡約定條款異動等相關通知寄送方式 Delivery methods for relevant notifications such as statement and cardholder rights or changes to credit card terms and conditions	<input type="checkbox"/> 電子寄送 (電子信箱為必填欄位，本行將寄送驗證郵件，驗證完成後始得啟用。) Paperless statement (Email address is required to be filled in. The Bank will send a verification e-mail, and activation can only occur after the completion of the verification process.) <input type="checkbox"/> 紙本寄送 (通訊地址無法送達時，改寄戶籍/註冊地址) Paper statement (in case the paper statement cannot be delivered to the contact address, please mail to household registered residential address)
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※ 申辦個人信貸/信用卡必填 ※ Required for personal credit loan/credit card application	公司地址 Address of Company	郵遞區號 ( )	縣 County	市區 District	村 Valley	路(街) Rd.	段 Sec.	巷 Lane	弄 Alley	號 No.	樓之 Floor
到職年月 First day of work	年(Y)	月(M)	不動產狀況 Real estate status	<input type="checkbox"/> 本人所有 owned by myself <input type="checkbox"/> 配偶所有 owned by spouse <input type="checkbox"/> 家族所有 owned by family <input type="checkbox"/> 無none			起住時間: Starting time:	年(Y)	月(M)	畢業國小 Elementary school	

※ FATCA及CRS自我聲明之填寫說明及名詞解釋請參照開戶總約定書之附錄。 Please refer to the Appendix of the Account Opening Master Agreement for the filling instructions and definitions of FATCA and CRS self-declaration.

個人戶請填寫 (for personal account)	稅籍 Country of tax residence	<input type="checkbox"/> 申請人僅為中華民國之稅務居民 (僅需填寫出生地) I am only an ROC tax resident. (Please fill in the place of birth only) <input type="checkbox"/> 申請人不是或不僅是中華民國之稅務居民 (以英文填寫以下欄位，另填寫戶名-英文姓名欄位) I am not or not only an ROC tax resident. (Please fill in the following fields in English, and fill in the field of account name-English name)										
	出生地 Place of Birth	城市: City:	<input type="checkbox"/> 非屬美國公民或美國稅務居民 I am not a U.S citizen or U.S. resident for tax purposes. <input type="checkbox"/> 美國公民或美國稅務居民 I am a U.S citizen or U.S. resident alien for tax purposes. <input type="checkbox"/> 同意貴行為辨識本行內所有帳戶持有者之身分，並於必要時申報具有美國帳戶之持有者資訊予美國國稅局，貴行得於遵循 FATCA 法案及外國金融機構協議之相關規範目的，將申請人個人資料及留存於貴行之一切交易資訊提供予美國國稅局，並以書面、音軌紀錄或電子之形式在國內及美國地區或利用，貴行於服務約定終止或解除時後6年內為保存及利用。申請人知悉貴行「開戶總約定書」附錄「蒐集、處理及利用個人資料告知書」所載個資法第3條之權益，若本人拒絕提供貴行為遵循 FATCA 法案及協議所需之個人資料、或嗣後撤回、撤銷同意，貴行可能無法提供本人服務，並得對本人於貴行下所開立之帳戶進行停止服務、結清或結算。 I agree that, in order to identify the status of all account holders with the Bank and report the information of US account holders to the Internal Revenue Service where necessary, the Bank may, to the extent complying with the regulatory purposes of FATCA and foreign financial institutions agreements, provide the applicant's personal information and all transaction information retained in the Bank to the Internal Revenue Service and use the same in writing, audio recording or electronic form domestically and in United States, which can be kept and used for 6 years after the termination or cancellation of the service agreement with the Bank. The applicant understands the rights and interests under Article 3 of the Personal Information Protection Act provided in the Appendix "Notice to collect, process and use personal information" of "Account Opening Master Agreement". If the applicant refuses to provide personal information required for the Bank to comply with the FATCA and the agreements, or subsequently withdraws or revokes his/her consent, the Bank may not be able to provide services and may stop the service to the applicant, and settle or clear the applicant's account opened with the Bank.									
FATCA 及 CRS 自我聲明 FATCA and CRS Individual Self-Certification	居住地址 Residence Address	國家/地區 Country/Region	地址 Address	註： * 美國公民或稅務居民係指具有美國國籍者 (持有美國護照)、持有綠卡者，或當年度入境美國並停留183天以上，或者當年度入境並在美國待31天以上，同時滿足所謂的『前3年審核期』的計算達183天。 * 前3年審核期：本年停留天數，加上去年停留天數的三分之一，加上前年停留天數的六分之一之總和，達183天者。 * U.S. citizen or U.S. resident alien for tax purposes means: (a) any person who holds U.S citizenship (U.S passport holder) or green card, or (b) any person who physically presents in the United States for a total of 183 days or more during the calendar year, or (c) any person who physically presents in the United States for a total of 31 days or more during the calendar year, and 183 days or more during the 3-year period that includes the current year and the 2 years immediately before that. * 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting : All the days you were present in the current year, and 1/3 of the days you were present in the first year before the current year, and 1/6 of the days you were present in the second year before the current year.								

稅籍國家 Country of tax residence	稅籍編號 Tax Identification NO.	無法提供TIN者，請勾選原因A或B (含原因) 或C If no TIN available, please enter Reason A, B (with explanation) or C
		<input type="checkbox"/> A 所屬的稅務國家並無發給稅籍編號予其稅務居民。 The country/jurisdiction where I am a tax resident does not issue TINs to its residents. <input type="checkbox"/> B 無法取得稅籍編號或類似編號，原因 I am otherwise unable to obtain a TIN or equivalent number. (Please explain why you are unable to obtain a TIN if you have selected this reason.) <input type="checkbox"/> C 無需提供稅籍編號 (稅籍國家/地區國內法未要求蒐集稅籍編號)。 No TIN is required. (Note. Only select this reason if the domestic law of the relevant country/ jurisdiction of tax residence does not require the collection of the TIN.)
		<input type="checkbox"/> A 所屬的稅務國家並無發給稅籍編號予其稅務居民。 The country/jurisdiction where I am a tax resident does not issue TINs to its residents. <input type="checkbox"/> B 無法取得稅籍編號或類似編號，原因 I am otherwise unable to obtain a TIN or equivalent number. (Please explain why you are unable to obtain a TIN if you have selected this reason.) <input type="checkbox"/> C 無需提供稅籍編號 (稅籍國家/地區國內法未要求蒐集稅籍編號)。 No TIN is required. (Note. Only select this reason if the domestic law of the relevant country/ jurisdiction of tax residence does not require the collection of the TIN.)



個人戶請填寫 (For personal account)	服務公司 Company's Name	職稱 Job title	<input type="checkbox"/> 董事 Director or supervisor / 股東 Shareholder <input type="checkbox"/> 負責人 Responsible person <input type="checkbox"/> 高階管理職務人員 Senior management <input type="checkbox"/> 一般主管 Manager <input type="checkbox"/> 業務人員 Salesperson <input type="checkbox"/> 一般職員 Staff <input type="checkbox"/> 約聘人員 Contractor <input type="checkbox"/> 其他 Others	年收入 (新臺幣) Annual Income (NTD)	萬元 Ten Thousand Dollars
	職業類別 Occupation	<input type="checkbox"/> 政府機關 (含軍公警消)、公營機構 Government agencies (including military, public service, police, and fire protection), public agencies <input type="checkbox"/> 國際組織及外國機構 International organizations and foreign institutions <input type="checkbox"/> 非營利組織團體 (如人民、宗教、社福慈善團體) NPO (e.g. Civil organization, Religious organization and Social welfare and charity organization) <input type="checkbox"/> 醫藥業 (含醫院、獸醫、診所、藥局) Pharmaceutical industry (including Hospital, Veterinarian, Clinic, Pharmacy) <input type="checkbox"/> 貿易業 Trading industry <input type="checkbox"/> 金融服務業 Financial Services <input type="checkbox"/> 虛擬通貨相關行業 Virtual currency related industry <input type="checkbox"/> 律師事務所、會計師事務所 Law Firm/Accounting Firm <input type="checkbox"/> 地政士 (含事務所) Land administration agents (including their offices) <input type="checkbox"/> 公證人 (含事務所) Public Notaries (including their Offices) <input type="checkbox"/> 記帳士暨記帳及報稅代理人 (含事務所) Certified public bookkeepers / bookkeeper and tax return filing agents (including their Offices) <input type="checkbox"/> 不動產經紀業 Real Estate brokerage <input type="checkbox"/> 住宿餐飲業 Accommodation <input type="checkbox"/> 文教暨大眾傳播出版業 Culture, Education, Mass Communication, and Publishing <input type="checkbox"/> 貴金屬、寶石或珠寶批發零售 (如珠寶、銀樓業) Precious Metal, Gem or Jewelry Wholesale and Retail (such as Jewelry business) <input type="checkbox"/> 當舖業、藝術品與古董拍賣業 Pawnshop, Art and Antique Auctions <input type="checkbox"/> 博奕業 Gambling <input type="checkbox"/> 公益彩券 Charity Lottery <input type="checkbox"/> 娛樂休閒業 Entertainment <input type="checkbox"/> 特種娛樂事業 (酒吧、舞廳、電子遊藝等) Special business types (Bar, Ballroom, Electronic game arcades etc) <input type="checkbox"/> 軍火業 Arms trade <input type="checkbox"/> 農林漁牧 Agriculture, forestry, animal husbandry and fisheries <input type="checkbox"/> 製造業 Manufacturing <input type="checkbox"/> 能源及污染整治業 Energy and Pollution Control <input type="checkbox"/> 營建不動產業 Construction / Real Estate <input type="checkbox"/> 批發零售業 Wholesale and Retail <input type="checkbox"/> 運輸倉儲業 Transportation and Storage <input type="checkbox"/> 電信業 Telecommunications <input type="checkbox"/> 電子資訊業 Electronic Information <input type="checkbox"/> 自由業 Freelance / 家管 Home care / 學生 Student <input type="checkbox"/> 無業 Unemployed / 退休人士 Retired <input type="checkbox"/> 外勞人力仲介業 Foreign labor agency <input type="checkbox"/> 現金服務業 Cash service <input type="checkbox"/> 第三方支付服務業 Third-party payment <input type="checkbox"/> 線上遊戲事業 Online game <input type="checkbox"/> 其他 Others _____			

部門 Department	居住類型 Type of residence	<input type="checkbox"/> 自住 (含配偶、本人父母) Self-occupation (including spouse and parents) <input type="checkbox"/> 租賃 Rental <input type="checkbox"/> 家族同住 Family living <input type="checkbox"/> 宿舍 Dormitory	貸款金額 Loan amount	月繳新臺幣 Monthly payment (NTD)
前職公司名稱 Previous company's name	前職年資 Previous seniority	年(Y) 月(M)	元 Dollar	

為提供客戶完整且多元的金融服務，請勾選下列項目：Please check the following items so that we can provide more comprehensive and diverse services

學歷 Academic Degree	<input type="checkbox"/> 博士 Doctor <input type="checkbox"/> 碩士 Master <input type="checkbox"/> 大學 Bachelor <input type="checkbox"/> 大專 Tertiary <input type="checkbox"/> 高中 (職) High school <input type="checkbox"/> 國中 Junior high school <input type="checkbox"/> 其他 Others	婚姻狀況 Marriage Status	<input type="checkbox"/> 未婚 Single <input type="checkbox"/> 已婚 Married	子女數 Number Of child	<input type="checkbox"/> 沒有 None <input type="checkbox"/> 一個 One <input type="checkbox"/> 二個 (含) 以上 two and above	投資興趣 Investment Preference	<input type="checkbox"/> 股票 Stock <input type="checkbox"/> 定存 Time deposit <input type="checkbox"/> 基金 Fund <input type="checkbox"/> 保險 Insurance <input type="checkbox"/> 外幣 Foreign Currency <input type="checkbox"/> 房地產 Real-estate
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負責人姓名 Legal Representative Name	身分證號碼 ID No.	出生日期 Birthday	年 (Y) 月 (M) 日 (D)	國籍 Nationality
總公司統一編號 HQ Register No.	組織型態 Business structure	<input type="checkbox"/> 股份有限公司 Company limited by shares <input type="checkbox"/> 有限公司 Limited company <input type="checkbox"/> 獨資 Sole proprietorship <input type="checkbox"/> 合夥 Partnership <input type="checkbox"/> 其他 Others _____		商業性質/ 行業別 Business type/ Industry
聯絡人 Contact person	姓名 Name	部門職稱 Job title	電話號碼 Phone number	電子信箱 E-MAIL
聯絡人1 Contact person 1				
聯絡人2 Contact person 2				
資金來源 capital source	資金來源類型 (可複選) Category (multiple choice): <input type="checkbox"/> 公司所有者 Business owned <input type="checkbox"/> 銷售款 Sales revenue <input type="checkbox"/> 投資回報 Return on investment <input type="checkbox"/> 其他 (請說明) Others (please specify) _____			年營業收入 Annual revenues (新臺幣 NTD)
	資金來源方式 (可複選) Form (multiple choice): <input type="checkbox"/> 現金 Cash <input type="checkbox"/> 轉帳 Transfer <input type="checkbox"/> 匯款 Wire <input type="checkbox"/> 其他 (請說明) Others (please specify) _____			萬元 Ten Thousand Dollars

**申請項目 (請勾選) Application Categories (Please tick)**

開戶種類 Account Type	<input type="checkbox"/> 新臺幣綜合存款 NTD comprehensive deposit account ( <input type="checkbox"/> 有摺 passbook <input type="checkbox"/> 質借 pledge and borrowing) + 外匯綜合存款 Foreign Comprehensive deposit account ( <input type="checkbox"/> 有摺 passbook <input type="checkbox"/> 質借 pledge and borrowing) <input type="checkbox"/> 外幣設價服務 Foreign Currency Price Setting Service + 特定金錢信託業務 Non-discretionary monetary trust business
	新臺幣存款 NTD deposit account <input type="checkbox"/> 綜合存款 Comprehensive deposit account ( <input type="checkbox"/> 有摺 passbook <input type="checkbox"/> 質借 pledge and borrowing) <input type="checkbox"/> 活期存款 Demand deposit account ( <input type="checkbox"/> 有摺 passbook) <input type="checkbox"/> 活期儲蓄存款 Demand savings deposit account ( <input type="checkbox"/> 有摺 passbook) <input type="checkbox"/> 支票存款 Checking deposit account <input type="checkbox"/> 定期性存款 Time deposit account <input type="checkbox"/> 其他 Others _____
外匯存款 Foreign currency deposit account	<input type="checkbox"/> 綜合存款 Comprehensive deposit account ( <input type="checkbox"/> 有摺 passbook <input type="checkbox"/> 質借 pledge and borrowing) <input type="checkbox"/> 外幣設價服務 Foreign Currency Price Setting Service <input type="checkbox"/> 活期存款 Demand deposit account ( <input type="checkbox"/> 有摺 passbook <input type="checkbox"/> 外幣設價服務 Foreign Currency Price Setting Service) <input type="checkbox"/> 其他 Others _____
	*勾選外幣設價服務 E-mail 欄位必填 Email address is required for foreign currency price setting service <input type="checkbox"/> 特定金錢信託業務 Non-discretionary monetary trust business

證券款項 收付約定 Agreement on receipt and payment for securities settlement funds	申請人因委託往來券商 (證券帳戶券商代號 _____, 下稱證券公司) 辦理下列全部或部分業務，特授權貴行逕自本次開立之存款帳戶辦理下列勾選應付證券公司或應向證券公司收取款項之撥轉收付事宜： The applicant engages a securities company (securities account dealer code _____, hereinafter referred to as a Securities Company) to handle all or part of the following business, and thus hereby authorizes the Bank to conduct the following ticked receipt, payment and transfer matters with respect to the payables to or receivables from the Securities Company by the deposit account opened this time directly. 台幣 New Taiwan Dollar <input type="checkbox"/> 買賣國內有價證券 + 買進國內「應預收款券有價證券」+ 辦理「信用交易償還及補繳差額款項」或其他申請人應轉撥款項給證券公司 Buying/selling domestic securities + buying domestic "Prepaid securities" + requesting for "Repayment for margin trading and supplement of insufficient payment" or other money transfer by the applicant to the Securities Company <input type="checkbox"/> 買賣國內有價證券 Buying/selling domestic securities <input type="checkbox"/> 買賣國外有價證券 (複委託) Buying/selling foreign securities (sub-mandate) 外幣 Foreign currency <input type="checkbox"/> 買賣國內有價證券 ETF Buying/selling domestic securities (ETF) <input type="checkbox"/> 買賣國外有價證券 (複委託) Buying/Selling foreign securities (sub-mandate)
	<input type="checkbox"/> 同意 經由凱基證券之證券網路平台與貴行網路系統連線，查詢申請人於貴行開立之存款帳戶資料。 Hereby agree to allow KGI Securities to make inquiries for Applicant data for the deposit account opened at the KGI Bank via communication made by KGI Securities' online platform with the Bank's system.

電話/網路/行動銀行服務 Telephone/Internet/Mobile Banking service	<input type="checkbox"/> 查詢及約定轉帳+非約定轉帳: 簡訊密碼服務 (One Time Password) OTP 專用行動電話同基本資料表所載行動電話 Inquiry, transfer to designated account and transfer to non-designated account. Phone number for OTP is as listed in Applicant profile <input type="checkbox"/> 查詢及約定轉帳功能 Inquiry and transfer to designated account function <input type="checkbox"/> 查詢功能 (不適用電話銀行) Inquiry function (Not apply to mobile banking) <input type="checkbox"/> 線上約定轉入帳號功能 (不適用電話銀行) Online inward transfer account function (Not apply to mobile banking)	*申請轉帳功能者，同意設定本次開立帳號為約定轉出帳號 This account shall be the default outward transfer account for Applicants who applied for account transfer *簡訊密碼服務 (OTP) 適用於電話/網路/行動銀行 SMS (OTP) Apply for Telephone/internet/mobile banking.
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信託服務 Trusts	本次新開立特定金錢信託業務之約定入扣 <b>本人帳號</b> Applicant account specifically designated for deduction/reception for the new non-discretionary monetary trust service : 新臺幣存款帳號NTD A/C : <input type="checkbox"/> 本次開立帳號The present new account <input type="checkbox"/> _____ 外 匯存款帳號FX A/C : <input type="checkbox"/> 本次開立帳號The present new account <input type="checkbox"/> _____
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金融卡申請 ATM Card Application	<input type="checkbox"/> 一般金融卡ATM Card 附加功能Optional : <input type="checkbox"/> 非約定帳戶轉帳功能Transfer to non-designated account function <input type="checkbox"/> 消費扣款功能Debit function <input type="checkbox"/> 國際金融卡功能International ATM card function <b>*晶片卡密碼由客戶使用實行pinpad建置器自行輸入</b> Code for ChipATMCard is keyed in by Customer via the Bank's pinpad machine
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約定轉入帳號設定 Designated inward transfer account	申請人在實行開立之臺外幣存款帳戶，均視為約定轉入帳號。其他約定轉入帳號如下表(空白欄位請以斜線劃銷) : NTD/FX deposit account you applied to open with the bank shall be deemed as the default inward transfer account. Please refer to the list below for other inward transfer accounts (Please cross out the blank fields) : 為保障申請人交易安全免於受詐騙之虞，實行保有轉入帳號准駁之權利。 To protect the transaction security and avoid the applicant being deceived, the Bank has the right to determine whether to approve or disapprove the inward transfer account.				
	銀行代號 Bank code	銀行名稱 Bank name	新臺幣轉入帳號 (請由左至右填寫) NTD inward transfer account No.(please fill from the left to the right)	與轉入帳號關係 Relationship with the inward transfer account	轉入帳號戶名 Account name of the inward transfer account
	由			<input type="checkbox"/> 本人Applicant <input type="checkbox"/> 其他Others: _____	
	銀行			<input type="checkbox"/> 本人Applicant <input type="checkbox"/> 其他Others: _____	
	填寫			<input type="checkbox"/> 本人Applicant <input type="checkbox"/> 其他Others: _____	
				<input type="checkbox"/> 本人Applicant <input type="checkbox"/> 其他Others: _____	

外幣匯出匯款約定轉入帳號 Designated inward transfer account for foreign exchange remittance	1. 除帳號、Swift/CNAPS代碼、電話外，一律以英文正楷書寫。Except for Account Number, Swift/CNAPS Code and Telephone, please complete the above form in block capitals. 2. 標示 '*' 者，為應載明事項。其餘地址、電話、Swift Code等，若有相關資料則請務必填寫完備以利作業順暢。Cells marked with * are required. To keep the application going smoothly, other cells like Address, Telephone and Swift Code should also be completed. 3. 匯往「大陸地區」之匯款，收款人姓名如為中文時，戶名請以中文填寫。For remittances made to Mainland China, please fill out the Chinese account name in Chinese if the payee's name is in Chinese. 4. 「大陸銀行代碼CNAPS Code」係匯往大陸地區之「人民幣匯款」才需約定。CNAPS Code is only required for remittances made in RMB to Mainland China. 5. 如無中間銀行則中間行欄位免填。Intermediary bank's Swift Code is optional.				
	受款人Payee		受款銀行Beneficiary Bank		
	*受款帳號Beneficiary A/C No :	*幣別Currency : (加幣、泰銖除外Except CAD、THB)	*國別Country :		
	<input type="checkbox"/> 全額到達受款銀行Paid in full		*銀行名稱Bank Name :		
	*戶名Account Name :	電話Telephone :	地址Address :		
	*國外受款人身分別Foreign payee's ID : <input type="checkbox"/> 政府Government <input type="checkbox"/> 公營事業State-owned Business <input type="checkbox"/> 民間Private Business		Swift Code :	CNAPS Code :	
*國內受款人身分別Domestic payee's ID : <input type="checkbox"/> 他人帳戶Other's account <input type="checkbox"/> 本人帳戶Personal account		地址Address :			
地址Address :		<input type="checkbox"/> 中間行 Swift Code Intermediary bank's Swift Code :			

存款帳號 自動扣繳 設定 Automatic deduction setting for deposit account	委繳項目 Entrusted item	委繳內容 Entrusted content
	中華電信電話費 Chunghwa Telecom telephone bill	營運處代號Branch office code _____ 用戶號碼User number _____
	台電 Taipower	電號Electric number _____ (11碼數字) (11 digits in numbers) <input type="checkbox"/> 不同意統一發票獎金自動匯入扣款帳號Disagree that the uniform invoice bonus will be automatically transferred to the deduction account
	台北自來水費 Water bill (Taipei water department)	水號Water number _____ (10碼英數字) (10 digits in English letters and numbers)
	台灣自來水費 Water bill (Taiwan water corporation)	水號Water number _____ (11碼數字) (11 digits in numbers) <input type="checkbox"/> 不同意統一發票獎金自動匯入扣款帳號Disagree that the uniform invoice bonus will be automatically transferred to the deduction account

信用貸款/ 現金卡	申請項目: 1. 額度型貸款: <input type="checkbox"/> 速還金 <input type="checkbox"/> 好貼薪 (薪轉戶專用) ; 2. <input type="checkbox"/> 現金卡 (靈活卡) (僅能擇一申請) 申請金額: <input type="checkbox"/> 新臺幣5萬元 <input type="checkbox"/> 新臺幣 _____ 萬元 現金卡 (靈活卡) 附加功能: <input type="checkbox"/> 非約定帳戶轉帳功能 <input type="checkbox"/> 國際金融卡功能	資金用途: 個人消費用途
	<input type="checkbox"/> 本次開立之新臺幣存款帳戶及本次申請信用貸款之放款連結帳戶互為約定轉出/轉入帳號。自放款連結帳戶轉帳至約定轉入帳戶時即為動用借款並視為實行貸與款項之交付。	
	<b>【注意事項】</b> 申請人若以實行存款帳戶為證券款項劃撥帳戶(下稱證券交割帳戶)且相對應之往來券商依實行約定方式辦理證券款項劃撥者，得約定於證券交割帳戶餘額不足抵扣應繳金額時，可由實行逕自本次申請額度型貸款之放款連結帳戶轉撥不足之金額至證券交割帳戶，條款內容詳閱「額度型貸款契約書」。	

填 具 印 鑑 留 存 本 行

1. 本申請書申請之各項存款與貴行約定左列印鑑共\_\_\_\_\_式憑\_\_\_\_\_式有效。  
It is agreed with the Bank that, for the respective deposits applied with this Application Form, any \_\_\_\_\_ set of the \_\_\_\_\_ set out in the left column shall be valid.
2. 更改取款憑證或票據金額以外之記載，憑約定印鑑口任壹式口任壹類於更改處蓋章後生效。  
Any alteration except the withdrawal certificate or the sum of money stated on a negotiable instrument shall be valid upon using \_\_\_\_\_ any one set \_\_\_\_\_ any one of the agreed seal specimen on the alteration order.
3. 啟用日期由貴行依開戶日期填列。  
Effective date shall be filled by the Bank according to the account opening date.

啟用日期  
(銀行填寫)  
Effective Date(Fill by the Bank)

**信用貸款/現金卡聲明暨同意事項**

- 一、申請人瞭解凱基商業銀行(下稱貴行)保有核貸及決定借款金額、借款期間、借款利率、本金及利息攤還方式、費用之權利；撥款時，經再次查詢財團法人金融聯合徵信中心(下稱聯徵中心)，倘發現有其他新增核准授信額度應計入金融機構無擔保債務且歸戶後之總餘額除以最近一年平均月收入超過主管機關所規範之倍數，貴行保留最終核貸與否之權利。
- 二、申請人聲明本申請書所載內容及檢附之資料均為真實，並同意 貴行得向有關單位查證，且於辦理授信業務之目的範圍內，得向聯徵中心蒐集、處理及利用本人之租賃、分期交易或貸款等相關資訊。無論貴行核貸與否，申請書及所附文件均須退還申請人。
- 三、申請人聲明本申請書是由本人所填寫或授權貴行人員代為填寫，且經本人審核正確無誤，並聲明本次申請未有透過代辦公司辦理之情形，亦瞭解除貴行貸款契約書所載費用外，並無貴行員工或其他人員向本人收取額外費用或報酬。
- 四、申請人同意貴行及受 貴行委任代為處理事務之人皆得就與本申請書及各項業務往來有關事項之雙方口頭及電話談話予以錄音，並得自行決定保存電話錄音之期間。
- 五、本次貸款未有貴行行員勸誘本人以貸款方式取得資金於貴行進行投資。
- 六、申請人同意貴行得將本次貸款有關作業(如資料登錄、處理、輸出及其他經主管機關核定得委外辦理之作業項目)，委託適當之第三人(機構)處理。
- 七、申請人同意貴行於辦理本次貸款業務徵信目的及為保障申請人合法權益(例如：預防或防止詐騙、洗錢或其他犯罪)之目的範圍內，得將申請人個人資料(限行動電話門號、市話號碼)提供予走著瞧股份有限公司(即Whoscall, 下稱走著瞧公司)蒐集、處理及利用，並同意貴行得向走著瞧公司蒐集申請人之個人資料，並於對申請人之前述特定目的範圍內為蒐集、處理、利用及國際傳遞。
- 八、申請人已瞭解可能負擔之利率及費用如下(新臺幣/元)，貴行得視作業成本需要調整收費標準並應至少於生效日60日前公告於營業場所及網站，自生效日起依調整後金額收費：

額度型貸款		現金卡(靈活卡)	
借款利率	依貴行實際核准為準	借款利率	年利率5.99%~15%(借款利率依 貴行實際核准為準)
延滯利率	年利率16%	延滯利率	年利率15%
帳務管理費	首年度(於契約二擇一選擇)：首次動用收取3,000元； 或每次動用時收取200元，上限3,000元。 續約年度：每次動用收取200元，每年度上限3,000元。	帳務管理費	每筆動用金額30,000元以下：200元。 每筆動用金額逾30,000元：300元。
申請清償證明	每份100元		
超商代收款手續費	每筆最高20元		

- 九、申請人聲明已經合理期間詳細審閱「現金卡用卡須知」，並已充分瞭解及確認(此項聲明僅於申請現金卡適用)。

**申請人親簽**

\* 貸款或核卡後如未按时依約繳款，本行將依主管機關規定報送登錄金融聯合徵信中心信用不良紀錄，而可能影響您現有卡片之使用及未來申辦其他貸款(含現金卡)或信用卡之權益。上述信用不良紀錄之揭露期間請上聯徵中心網站(www.jcic.org.tw)「社會大眾專區」之「資料揭露期限」查詢。」凱基銀行提醒您：本行不受理代辦貸款之案件，如您於申辦貸款業務過程，遇有代辦業者要求匯款或收取任何現金，或要求您於同一時間共同辦理收件或對保之情形，提醒您請勿受騙，以維護自身權益。 客戶意見專線：(02)2232-1296

卡別 (擇一勾) Card type (tick one)	<input type="checkbox"/> 現金回饋悠遊MasterCard鈦金卡(619) Cash Back MasterCard Titanium Card (619)	<input type="checkbox"/> 現金回饋悠遊VISA御璽卡(517) Cash Back Visa Signature Card (517)	<input type="checkbox"/> 悠遊MasterCard白金卡(603) Easy Master Card Platinum Card (603)
	<input type="checkbox"/> 丁丁藥局悠遊MasterCard鈦金卡(617) Tin Tin DrugStore MasterCard Titanium Card(617)	<input type="checkbox"/> 丁丁藥局MasterCard金卡(414) Tin Tin DrugStore MasterCard Gold Card (414)	<input type="checkbox"/> 凱基人壽悠遊御璽卡(513) KGI LIFE Insurance Visa Signature Card (513)
	<input type="checkbox"/> 魔FUN悠遊VISA御璽卡(519) More Fun Visa Signature Card (519)	<input type="checkbox"/> 魔BUY悠遊鈦金卡(629) More Buy MasterCard Titanium Card (629)	
	<input type="checkbox"/> 凱基銀行無限卡(510/銀) KGI Bank Visa Infinite Card (510/Silver)		
	<input type="checkbox"/> Infinity鑄永無限卡(510/玫瑰金) Infinity Visa Infinite Card (510/Rose Gold)		
	<input type="checkbox"/> Infinity鑄永無限卡(510/黑) Infinity Visa Infinite Card (510/Black)		
	* 勾選此項須符合貴行邀請制申請資格 To tick this item the invite-only qualifications of the Bank must be met		
寄卡地址 Card delivery address	<input type="checkbox"/> 戶籍Household registration <input type="checkbox"/> 通訊Contact <input type="checkbox"/> 公司Company _____ * 未勾選則以通訊地址寄送Send by contact address if box left unchecked.		
自動扣款 授權 Automatic deduction authorization	<input type="checkbox"/> 立授權書人(即持卡人)，茲授權貴行得自本次開立之新臺幣存款帳號中扣取「授權扣款金額」(1. <input type="checkbox"/> 應繳總金額 2. <input type="checkbox"/> 最低應繳金額方式，若無勾選，則推定授權貴行扣繳『應繳總金額』)，支付持卡人持貴行所核發之各類信用卡(含同一歸戶下之附卡)消費所應付之各款項，並同意遵守「申請信用卡帳戶自動扣繳授權書注意事項」。 The person who issued the authorization letter (i.e the cardholder) hereby authorizes the Bank to deduct the "Authorized Deduction Amount" (1. <input type="checkbox"/> Total Payable Amount 2. <input type="checkbox"/> Minimum Payable Amount method. If it is not checked, it is presumed that the Bank is authorized to deduct the "total payable amount") from the NTD A/C opened this time to pay all payable by the cardholder for consumption with various credit cards issued by the Bank (including the supplemental card under the same account), and agrees to comply with the "Notices for Application for Automatic Deduction Authorization for Credit Card Accounts". * 自動扣帳申請手續約45天，授權自動扣繳未辦妥前，請先自行繳款，以免產生循環信用利息及違約金。自動扣繳生效後之次月，消費明細帳單上將會列印自動扣繳通知，請勿再另行繳款，以免重複，重複繳款依溢繳款項回規定辦理。 The application procedure for automatic deduction takes about 45 days. Before the authorized automatic deduction is completed, please pay by yourself to avoid revolving credit interest and penalty. In the next month after the automatic deduction takes effect, an automatic deduction notice will be printed on the consumption statement. Please do not make additional payments to avoid duplicate payment. Duplicate payments are handled in accordance with the overpayment recovery regulations.		
* 【申請認同/聯名卡之個資利用同意事項】申請人 <input type="checkbox"/> 同意 <input type="checkbox"/> 不同意 (未勾選視為不同意，若為不同意，貴行將無法核發該認同/聯名卡) 申請認同/聯名卡時貴行得提供持卡人個人資料(包含姓名、出生年月日、身分證統一編號、電話、卡號及地址、e-mail等資料)予該認同/聯名機構於行銷目的內宣傳推廣、共同行銷、合作推廣、蒐集、處理、國際傳遞及利用。申請人嗣後得隨時通知貴行要求停止對其相關資訊運用，有關停止方式，將依貴行「開戶總約定書」附錄「蒐集、處理及利用個人資料告知書」所載聯絡方式向貴行申請，惟申請人須終止使用該認同/聯名卡且不再獲取認同/聯名機構提供該卡之優惠及服務。(若申請人要求停止運用部分非屬認同/聯名機構之交易資料，申請人得決定是否終止本認同/聯名卡之使用與否)。悠遊卡公司依個人資料保護法將應告知事項已載於其官網(www.easycard.com.tw)，若有任何疑義可撥打其客服專線412-8880(手機及金馬地區請加(02)洽詢)。 【Terms and conditions on the use of personal information for the affinity/co-branded card】 The applicant <input type="checkbox"/> agrees <input type="checkbox"/> disagrees (If it is not checked, it will be deemed disagree. If it is disagreed, the Bank will not issue the affinity/co-branded card) that the Bank may, for the purpose of promotion, joint marketing, joint promotions, provide the cardholder's personal information (including name, date of birth, ID number, telephone number, card number and address, e-mail, etc.) to the affinity/co-branded organization, collection, processing, international transmission and utilization for marketing purposes when applying for an affinity/co-branded card. The applicant subsequently may notify the Bank at any time to request to stop the use of his/her relevant information. With respect to the method, please apply to the Bank in accordance with the contact information set out in the Appendix "Notice to collect, process and use personal information" under "Account Opening Master Agreement", provided that the applicant shall terminate the use of the affinity/co-branded card and no longer enjoy the discounts and services provided by the affinity/co-branded organization. (If the applicant requests to stop using part of the transaction information of non-affinity/co-branded organization, the applicant may decide whether to terminate the use of this affinity/co-branded card). In accordance with the Personal Information Protection Act, Easycard has posted the notices on its official website (www.easycard.com.tw). If you have any doubts, you can call its customer service hotline 412-8880 (for mobile phones and Kinmen and Matsu areas, please add (02) for inquiry).			



## 信用卡聲明事項 Statement for Credit Card

- 一、申請人保證所有填載之內容及提供之證明文件均為真實且正確無誤，並授權貴行向有關單位核對該等資料，包括但不限於向財團法人金融聯合徵信中心蒐集申請人之信用資訊。  
The applicant warrants that all the contents and supporting documents provided are true and correct, and authorizes the Bank to check the information with the relevant units, including but not limited to collecting the applicant's credit information from the Joint Credit Information Center.
- 二、申請人收到貴行所核發的信用卡，可於七日內通知貴行解除信用卡契約，無須說明理由及負擔任何費用，但已使用卡片者不在此限。  
After receiving the credit card issued by the Bank, the applicant may notify the Bank to terminate the credit card terms and conditions within seven days without explaining the reason or paying any fees, provided that it is not applicable to those who have already used the card.
- 三、申請人同意貴行與認同/聯名卡合作機構之關係終止時，對於執有該認同/聯名卡之持卡人，應依信用卡約定條款第二十一條之約定於六十天前以書面或事先與持卡人約定之電子文件通知持卡人後，貴行得直接換發其他信用卡供持卡人使用，持卡人及其保證人仍願遵守本信用卡契約及各該約定條款之規定。惟若持卡人已同時擁有前述認同/聯名卡以外之貴行信用卡，貴行亦得不再換發新卡，並終止本信用卡契約。  
The Applicant agrees that, when the cooperative relationship between the Bank and the affinity/co-branded organization is terminated, for the cardholder who holds the affinity/co-branded card, with 60 days prior notice in writing or through electronic document agreed with the cardholder in advance in accordance with the provisions of Article 21 of the credit card terms and conditions, the Bank may directly reissue another credit card for use by the cardholder, and the cardholder and its guarantor are still willing to abide by the credit card terms and conditions and the provisions of the respective agreed terms. However, if the cardholder already has a credit card of the Bank other than the aforementioned affinity/co-branded card, the Bank may stop reissuing a new card and terminate this credit card terms and conditions.
- 四、因本信用卡契約涉訟時，雙方合意以臺灣臺北地方法院或臺灣新北地方法院為第一審管轄法院。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規定小額訴訟管轄法院之適用。  
Both parties agree to submit the dispute related to the credit card terms and conditions to the Taiwan Taipei District Court or Taiwan New Taipei District Court as the court of the first instance, provided that this provision does not rule out the application of jurisdictions under Article 47 of the Consumer Protection Act or Article 436-9 of the Code of Civil Procedure regarding small claim cases.
- 五、申請人使用卡時可能產生的各項費用、循環信用利率及違約金等一覽表如信用卡卡須知。  
Please refer to the credit card instructions for a list of various fees, revolving credit rates and penalty that may be incurred when the applicant uses the card.
- 六、貴行主動調高信用卡信用額度前，應先徵得申請人書面同意。  
Before the Bank unilaterally increases the credit limit of a credit card, the Bank shall obtain the written consent of the applicant.
- 七、核發卡片後，不論是否動用額度，相關紀錄均會登載於財團法人金融聯合徵信中心。若申請人未按時依約繳款，貴行將依相關規定登錄於財團法人金融聯合徵信中心信用不良紀錄，可能影響申請人現有卡片之使用及未來申辦其他貸款、信用卡之權益。  
After the card is issued, regardless of whether the credits are used or not, the relevant records will be posted in the Joint Credit Information Center in accordance with relevant regulations, which may affect the applicant's current card use and the rights and interests in relation to application for other loans and credit cards in the future.
- 八、申請人同意本申請書及所附文件，無論貴行發卡與否，毋須退還，貴行保留核准與否之權利。  
The applicant agrees that this application form and the attached documents need not be returned regardless of whether the Bank issues the card or not and the Bank reserves the right to determine whether to approve it.
- 九、申請人如未按時依約繳款，貴行得委外催收或依民事訴訟程序聲請強制執行或將債權出售予資產管理公司。  
If the applicant fails to make timely payment in accordance with the agreement, the Bank may outsource the collection or offer for enforcement in accordance with the civil procedure or sell the creditor's rights to the asset management companies.
- 十、貴行如發現申請人未據實告知具有學生身分，且有持卡超過三家及每家信用額度已超過新臺幣二萬元之情形，貴行將立即通知申請人停止卡片的使用。若申請人具有學生身分，貴行會將發卡之情形通知申請人的父母或法定代理人，請其注意申請人使用信用卡的情形。  
If the Bank finds that the applicant has not truthfully informed his/her student status, and the fact that he/she has held cards of more than three companies to which the credit limit of each company has exceeded NTD 20,000, the Bank will immediately notify the applicant to stop using the card. If the applicant is a student, the Bank will notify the applicant's parents or legal representative of the issuance of the card to request their attention to the applicant's use of the credit card.
- 十一、正卡持卡人應就正、附卡持卡人使用信用卡所生應付帳款及其他衍生之費用負全部清償責任。附卡持卡人僅就使用該附卡所生應付帳款負責清償責任。  
The cardholder of the Principal card shall be fully responsible for the settlement of the accounts payable and other expenses incurred by the cardholders of the Principal card and supplemental cards using the credit cards. The cardholder of the supplemental card shall only be responsible for the settlement of the accounts payable arising from the use of the supplemental card.
- 十二、貴行將約定條款或其他業務上有關文書或應為之通知(如帳單等)向正卡申請人送達即對附卡申請人發生相同之效力。  
Serving the agreed terms or other relevant business documents or notices (such as bills, etc.) to the primary card applicant will have the same effect on the supplemental card applicant.
- 十三、申請人聲明於申請前已於貴行官網閱覽或下載取得貴行信用卡約定條款，並同意遵守之，且同意貴行核卡後，以QR Code或書面方式，提供信用卡權益手冊(含信用卡約定條款)予申請人。  
The Applicant declares that he/she has read or downloaded the credit card terms and conditions of the Bank from the Bank's official website before applying, and agrees to abide by it and that the Bank may provide the credit card rights manual (including the credit card terms and conditions) to the applicant in the form of QR Code or physical copy after approval of the card by the Bank.
- 十四、申請人同意貴行日後就相關權益變動或信用卡約定條款修訂等相關通知，以電子文件寄送至本人最後留存於貴行之電子郵件信箱或手機號碼(以簡訊方式)。惟經申請人要求收取書面資料或變更電子郵件信箱、手機號碼時，貴行須依申請人之書面或電話指示方可受理。  
The applicant agrees that the Bank will send an electronic file to the e-mail address or mobile phone number (in a text message) that the applicant last kept in the Bank with regard to the changes of relevant rights and interests or the amendments to the credit card terms and conditions and other related notices. However, when the applicant requests to receive written information or change the email address or mobile phone number, the Bank must follow the applicant's written or telephone instructions to accept the application.
- 十五、以貴行製發之凱基人壽聯名卡繳交凱基人壽保費者，當期保費已超過貴行核准可用額度之上限或申請人有信用不良或違約情況者，貴行得拒絕申請人以凱基人壽聯名卡繳付保費，申請人為保障個人權益，應自行向凱基人壽繳付之。但貴行同意繳付者，即視為貴行同意申請人申請臨時調高信用卡額度，並以該期信用之消費說明為書面通知，申請人不得藉詞拒付帳款。  
For the applicant who pays KGI Life Insurance the insurance premiums with the KGI LIFE Insurance co-branded card issued by the Bank where the current insurance premium has exceeded the upper limit of the available limit approved by the Bank or the applicant has bad credit or default, the Bank may refuse the applicant to pay the insurance premium with KGI LIFE Insurance co-branded card. In order to protect personal rights and interests, the applicant should pay the insurance premium to KGI LIFE Insurance by himself/herself. However, if the Bank agrees to such payment, it is deemed that the Bank agrees to the applicant's application for a temporary increase in the credit card limit with written notice by the consumption description of such credit period, and the applicant may not refuse to pay the account payable in any excuse.
- 十六、持卡人得隨時通知本行終止本契約。除法令有強制禁止之規定者外，本行基於風險、安全、持卡人之財務、信用、消費及還款狀況等考量，若持卡人連續十二個月(含)以上未使用且無使用循環信用餘額者，得以最少六十日前之書面或事先與持卡人約定之電子文件通知取消持卡人使用之信用卡。  
The cardholder may notify the Bank at any time to terminate the terms and conditions for the credit card. Except for otherwise prohibited under the laws and regulations, the Bank may, for concerns such as risk, security, cardholder's financial strength, credibility, spending and repayment history etc, among others, when the cardholder fails to use the credit card and has no outstanding revolving credit for a consecutive 12 months (inclusive) and above, cancel cardholder's credit card function by giving at least 60 days written notice or electronically as agreed with the cardholder in advance.

## 確認事項 Confirmation

- 一、申請人(立約人)茲填妥前述約定事項，如因無法親赴貴行申辦、領取申請項目，委請貴行員代本人處理委託申辦及領取。倘日後發生與該項目有關帳戶之存款被他人提領或其他任何糾紛，其一切責任均由申請人自行負責，與貴行無涉，特此聲明。  
The Applicant (contract party) has completed the aforementioned Agreement. In the event that the Applicant is unable to make an application or collect in person the applied for, the Applicant hereby engages the Bank's employee to handle application and collection on his/her behalf. The Applicant hereby undertakes that he/she shall bear full liability arising from fraudulent withdrawal by another individual or other dispute in respect of the account and the Bank shall not be held responsible for any of the foregoing issues.
- 二、申請人(含代理人/監護人/輔助人)聲明已履行依個人資料保護法規定履行告知義務，並茲此確認貴行、其委託之第三人及其告知本人之個人資料利用對象得於開戶總約定書附錄「蒐集、處理及利用個人資料告知書」所列之特定目的或法令許可範圍內，對本人之個人資料為蒐集、處理、利用及國際傳輸。申請人並同意貴行得提供各項業務、金融商品或服務的相關訊息，及寄送各項業務之消費、行銷或優惠活動訊息；如本人未同意，貴行即無法提供前述訊息。  
The Applicant (including the Agent / Guardian / Assistant) declares that the Bank has fulfilled the obligation to notify in accordance with the provisions of the Personal Data Protection Act, and hereby confirms that the Bank, the third party it engaged, and the person the Applicant being notified to use the personal information may collect, process, use and internationally transmit the personal within the scope of the specific purpose or permitted under the laws and regulations listed in the appendix of the "Notice of Collection, Processing and Use of Personal Information" under the Account Opening Master agreement. The Applicant also agrees that the Bank may provide relevant information on various businesses, financial products or services, and send information on consumption, marketing or promotional activities of various businesses, which if the Applicant does not agree, the Bank will not be able to provide.
- 三、申請人瞭解貴行得依金融控股公司法第43條第2項規定，將本人「姓名」及「地址」(含e-mail電郵地址)提供予貴行所從屬中華開發金融控股股份有限公司之「所有子公司」間交互運用。  
The Applicant understands that the Bank may provide its/his/her "name" and "address" (including e-mail address) to "All Subsidiaries of China Development Financial Holdings Co., Ltd. ("CDFH"), "affiliated to the Bank in accordance with Article 43 (2) of the Financial Holding Company Act.
- 四、申請人(含代理人/輔助人)已詳閱開戶總約定書各條款(包括但不限於下表所列者)，並經貴行向本人說明本次開立(申請)之帳戶(業務)相關之注意事項，確認了解以明顯字體或劃底線標明之約定條款重要內容及風險，且充分瞭解自身之權利行使、變更、解除及終止方式與限制、申請人應負擔之費用(包含收取時點、計算及收取方式)、爭議處理程序及申訴之管道等事項：  
The applicant (including the agent/assistant of the applicant) has read the provisions of the Account Opening Master Agreement in details (including but not limited to those listed in the following table), and the Bank has explained to the applicant the terms related to opening (application) of the account (business) to be noticed. The applicant affirms his/her understanding of the important content and risks of the terms and conditions in striking fonts or underlined, and fully understands the methods and restrictions for exercise, modification, cancellation and termination of his/her own rights, and the fees that the applicant should bear (including the time of collection, calculation and collection methods), dispute handling procedures and channels for appeals, etc.

一般約定條款(包括美國外國帳戶稅收遵從法及金融機構執行共同申報及盡職審查約定條款) General Terms and Conditions (including terms and conditions of FATCA and CRS)	支票存款約定條款 Check Deposit Terms and Conditions	新臺幣活期性存款約定條款 New Taiwan Dollar Demand Deposit Terms and Conditions	新臺幣定期性存款約定條款 New Taiwan Dollar Time Deposit Terms and Conditions
新臺幣綜合存款約定條款 New Taiwan Dollar Comprehensive Deposit Terms and Conditions	外匯一般性約定 General Agreement on Foreign Currency Transactions	外匯活期/定期性存款約定條款 Foreign Currency Demand/Time Deposit Terms and Conditions	外匯綜合存款約定條款 Foreign Currency Comprehensive Demand/Time Deposit Terms and Conditions
共同行銷本業與他業責任歸屬 Responsibilities of joint-marketing for core business and side business	委託辦理證券公司款項收付約定條款 Terms and Conditions for Payment/Receipt with Securities Companies	聯名戶約定條款 Joint Account Terms and Conditions	金融卡約定條款 ATM Card Terms and Conditions
電話/網路/行動銀行約定條款 Telephone/Internet Banking/Mobile Banking Terms and Conditions	電子對帳單約定條款 Electronic Balance Statement Terms and Conditions	特定金錢信託投資國內外有價證券信託契約 Agreement for non-discretionary monetary trust investment in local and foreign securities	外幣設價服務約定條款 Terms and Conditions for Foreign Currency Pricing Services



五、申請人同意遵守並執「開戶總約定書」且聲明如下：(註：請務必擇一勾選)

The Applicant agrees to comply with the Account Opening Master Agreement and hereby declared that( Please tick either one of the following )

申請人知悉履行將「開戶總約定書」置於貴行網頁，並已於 年 月 日詳細審閱「開戶總約定書」暨相關業務約定，並充分瞭解全部內容(審閱期間至少五日)。

The Applicant acknowledges that the Bank has placed the Account Opening Master Agreement on the webpage of the Bank, and the Applicant has carefully reviewed the Account Opening Master Agreement and other relevant agreements on (yy/mm/dd), and hereby acknowledges that he/she fully understands all the contents thereof (the review period is no less than five days).

申請人已充分審閱並同意遵守「開戶總約定書」暨相關業務約定書全部內容。

The Applicant hereby acknowledges that he/she has carefully reviewed and agrees to comply with all the contents of the Account Opening Master Agreement and other relevant agreements.

六、申請人同意不同意見貴行以申請人與銀行因其業務往來而持有之所得或相關財力證明等資料，作為本次申請信用卡/貸款之還款能力財力證明資料，且申請人聲明於該次業務往來所提供予銀行之申請人所得或相關財力證明等資料，其所有內容於本次申請信用卡/貸款並無任何變更或異動，貴行並有權依狀況另行徵提其他資料(未勾選或不同意則由申請人自行提供)。

The applicant agrees/disagrees that the Bank uses the income or relevant financial capability documents and other information of the applicant held by the Bank due to other business transactions as the evidence to prove the repayment ability of the credit card/loan, and the applicant declares that the income or relevant financial capability documents and other information provided to the Bank for this business transaction has no amendment or changes in all the contents for this credit card/loan application. The Bank has the right to collect other information according to the situation (where unchecked or disagreed, the applicant should provide it by himself/herself).

七、申請人並未充分審閱並同意遵守「信用卡聲明事項」暨後附「貴行信用卡利率/費用一覽表」、「信用卡分期約定條款」、「申請信用卡帳號自動扣繳授權書注意事項」及「申請悠遊聯名卡注意事項」。

The applicant hereby acknowledges that he/she has fully reviewed and agreed to comply with the "Statement for Credit Card" and attached "KGI Bank Credit Card Interest Rate/Fees List", "Credit Card Installment Payment Terms and Conditions", "Notices for Applying for Automatic Deduction Authorization for Credit Card Accounts" and "Notices for Applying Easy Co-branded Card".

八、申請人確認已收執The Applicant confirms the receipt of 開戶總約定書Account Opening Master Agreement 存摺bank book 金融卡ATM Card。

九、申請人確認尚未領取The Applicant confirms has no the receipt of 存摺bank book 金融卡ATM Card，將依 掛號郵寄至留存於貴行通訊地址The foregoing item(s) will be delivered to the Applicant's contact address registered with the Bank by registered mail 本人擇日另親臨分行領取The Applicant will collect the foregoing item(s) over the counter in person on an separately arranged date 委託貴行行員親送The Applicant engages the Bank's employee to deliver the foregoing items in person。

十、資料利用同意條款Consent to the handling of personal information :

(一)、金融控股公司及其子公司間之資料運用共同行銷同意條款Agreement on using customer's personal information for cross-selling between the Financial Holdings Companies and Their Subsidiaries :

申請人(立約人)同意貴行、中華開發金控及參與共銷子公司(註1)及其委外單位，得於行銷(含共同行銷)之目的範圍內為蒐集、處理、利用/交互運用及國際傳輸本人「姓名」及「地址」以外之基本資料、往來交易資料及其他相關資料(包括帳務、信用、投資、保險等資料，擬蒐集處理利用之資料內容請參閱中華開發金控及子公司網站)；本人瞭解倘不同意此項內容，將無法獲得上開公司相關優惠、活動或行銷訊息。

註1:包含「凱基商業銀行股份有限公司」、「凱基證券股份有限公司」、「凱基期貨股份有限公司」、「凱基證券投資信託股份有限公司」、「凱基人壽保險股份有限公司」及未來因組織異動依法應於網站揭露公告之新增子公司。

The applicant (contract party) agrees that the Bank, CDFH and its subsidiaries participating in cross-selling (Note 1) and their outsourced entities may, within the scope for marketing (including cross-selling) purpose, collect, process, utilize/use, and internationally transmit (1) my basic information other than my "name" and "address", (2) transaction information, and (3) other related information (including accounting, credit, investment, insurance, etc.; details of which please refer to those disclosed on the websites of CDFH and its subsidiaries). I understand that if I do not agree to this section, I will not be able to obtain relevant promotions, activities or marketing information of such relevant companies.

Note 1: including "KGI Bank", "KGI Securities Co. Ltd.", "KGI Futures Co. Ltd.", "KGI Securities Investment Trust Co. Ltd.", "KGI Life Insurance Co. Ltd.", as well as such additional subsidiary(ies) required to be disclosed on the website due to organizational change in the future.

(二)、金融控股公司及參與資料共享公司間為辨識風險、進行風險控管之資料共享同意條款 Agreement on sharing data for the purpose of identifying risks and conducting risk control between the financial holding company and the companies participating in data sharing :

申請人(立約人)同意貴行、中華開發金控及參與資料共享公司(註2)，得為辨識風險、進行風險控管及相關之調查、統計與研究分析及所屬金控集團管理之目的範圍內，依據相關參與者間就資料共享之約定，於「金融機構間資料共享指引」範圍內為蒐集、處理、利用、國際傳輸及共享本人基本資料、身分核驗資料、帳戶資料、金融商品或服務之交易記錄、負面資訊、認識客戶(KYC)資料及金融機構加值之資料、電子通訊歷程記錄(如 IP 位址)，以及因此衍生之相關數據、資料、研究分析與統計結果，本人瞭解倘不同意此項內容，將可能影響到個人化/客製化金融服務的提供效率。

註2:包含「中華開發金融控股股份有限公司」、「凱基商業銀行股份有限公司」、「凱基證券股份有限公司」、「凱基人壽保險股份有限公司」、「凱基期貨股份有限公司」、「凱基證券投資顧問股份有限公司」、「凱基證券投資信託股份有限公司」及未來因組織異動依法應於網站揭露公告之新增子公司。

The applicant (contract party) agrees that the Bank, CDFH and the companies participating in data sharing (Note 2) may, within the scope for the purposes of identifying risks, conducting risk control and related investigations, statistics, research and analysis, and the management of the financial holding group to which they belong, and subject to the "Guidelines on Data Sharing Among Financial Institutions" and relevant agreements on data sharing between relevant parties, collect, process, utilize, internationally transmit, and share my basic information, identity verification information, account information, transaction records of financial products or services, and negative information, Know Your Customer (KYC) information and financial institution's value-added information, electronic communication trail records (such as IP addresses), and related data, information, research analysis and statistical results derived therefrom. I understand that if I do not agree to this section, it may affect the efficiency of personalized/customized financial services provided by such relevant companies.

Note 2: including "China Development Financial Holdings Co., Ltd.", "KGI Bank", "KGI Securities Co. Ltd.", "KGI Life Insurance Co. Ltd.", "KGI Futures Co. Ltd.", "KGI Securities Investment Consulting Co. Ltd.", and "KGI Securities Investment Trust Co. Ltd.", as well as such additional subsidiary(ies) required to be disclosed on the website due to organizational changes in the future.

(三)、金融控股公司及參與資料共享公司間為提升客戶便利性、促進跨業合作之資料共享同意條款 Agreement on sharing data for the purpose of improving customer convenience and promoting cross-industry cooperation between the financial holding company and the companies participating in data sharing :

申請人(立約人)同意貴行、中華開發金控及參與資料共享公司(註2)，得為提升客戶便利性、促進跨業合作(如資料可攜至他公司申請開戶或申辦業務、整合性財務報告、查詢基本資料、往來交易資料及其他相關資料)及相關之調查、統計與研究分析及所屬金控集團管理之目的範圍內，依據相關參與者間就資料共享之約定，於「金融機構間資料共享指引」範圍內為蒐集、處理、利用、國際傳輸及共享本人基本資料、身分核驗資料、帳戶資料、金融商品或服務之交易記錄、負面資訊、認識客戶(KYC)資料及金融機構加值之資料、電子通訊歷程記錄(如 IP 位址)，以及因此衍生之相關數據、資料、研究分析與統計結果，本人瞭解倘不同意此項內容，將可能影響到個人化/客製化金融服務的提供效率。

The applicant (contract party) agrees that the Bank, China Development Financial Holdings and the companies participating in data sharing (Note 2) may, within the scope for the purposes of improving customer convenience, promoting cross-industry cooperation (e.g., allowing data to be brought to other companies to for account opening or other applications, integration of wealth summary, and inquiry of basic information, transaction information and other related information) and related investigations, statistics, research and analysis, and the management of the financial holding group to which they belong, and subject to the "Guidelines on Data Sharing Among Financial Institutions" and relevant agreements on data sharing between relevant parties, collect, process, utilize, internationally transmit, and share my basic information, identity verification information, account information, transaction records of financial products or services, and negative information, Know Your Customer (KYC) information and financial institution's value-added information, electronic communication trail records (such as IP addresses), and related data, information, research analysis and statistical results derived therefrom. I understand that if I do not agree to this section, it may affect the efficiency of personalized/customized financial services provided by such relevant companies.

(四)、其他第三人行銷之資料運用同意條款 Agreement on using customer's personal information by other third parties :

申請人(立約人)同意貴行得為第三人交叉行銷/人身保險/保險經紀、代理、公證業務之目的，蒐集、處理、利用及國際傳輸本人之姓名、電話、住址、身分證字號/統一證號，及保險細節(「個人資料保護法之特定目的及個人資料之類別」：C088)，以下合稱「個人資料」，並提供予貴行有合作關係之保險公司、保險經紀人或保險代理人公司等保險業務機構(目前為「安達國際人壽保險股份有限公司」)，申請人得隨時至貴行網站查詢更新之保險業務機構名單。前述機構得為上述特定目的蒐集、處理、利用及國際傳輸個人資料，並應對該個人資料依法保密。申請人已得知個人資料保護法第3條之權益，及申請人如未同意，可能無法獲得上開公司相關優惠、活動或行銷訊息。

The applicant (contract party) agrees that the Bank can use, process, and transfer internationally the name, phone number, address, ID number and insurance details (categorized under Personal Data Protection Law: C088) for the following specific purposes, including third-party cross selling, life insurance, insurance brokerage, insurance agency and notarization etc. The applicant understood and agreed that, the Bank shall provide personal information for specific purposes as aforementioned to the insurance companies, insurance brokerage companies and insurance agency companies affiliated with the Bank (currently Chubb Life Insurance Taiwan Company). If so desired, the applicant may check updated list of the insurance related entities on the Bank's website at his convenience. These units are entitled to leverage on the said personal information for the aforementioned purpose and shall keep these personal information confidential in accordance with law. The applicant also understood the rights under Article 3 of Personal Information Protection Act, and may choose whether agrees with the aforementioned utilization of the personal information, and if not, The applicant may not receive the relevant offers, promotion, or marketing information from the above companies.

(五)、申請人(即立約人)已充分理解前述內容，並已詳閱中華開發金控及其子公司於官方網站揭露之「隱私權保護須知」、「客戶資料保密措施聲明」及「個人資料告知聲明」。且瞭解申請人得隨時以書面、電話：0800-255-777、02-8023-9088或電子郵件：call\_center@kgibank.com 等方式通知 貴行停止對本人上述資料之交互運用。貴行於接獲通知後，應立即(於系統及作業合理期間內)停止上述公司及其委外單位使用本人資料。

The applicant (contract party) has fully understood the aforementioned content and carefully read the "Privacy Policy", "Customer Information Confidentiality Statement" and "Personal Data Statement" disclosed on the official website of the CDFH and its subsidiaries, and understood that he or she shall mail, call (0800255777 or 02-80239088), or email (call\_center@kgi.com) to notify the Bank to terminate using personal information as afore-mentioned. Upon receiving such request, the Bank shall immediately (within reasonable period for the system and operation) notify and terminate use of personal information by aforementioned entities and their outsourcing service providers.

倘中英文解釋或意義歧異時，以中文為準。

In the event of any inconsistency in interpretation or meaning between the Chinese and English visions of this Application, the Chinese version shall prevail.

此致 凱基商業銀行  
To KGI BANK

申請人親簽 Applicant (Signature)

法定代理人/監護人/輔助人親簽 Legal Representative/Guardian/Assistant (Signature)

- 本人已詳閱【確認事項】欄位中的「十、資料利用同意條款」，並同意
- (一) 金融控股公司及其子公司間之資料運用共同行銷同意條款
  - (二) 金融控股公司及參與資料共享公司間為辨識風險、進行風險控管之資料共享同意條款
  - (三) 金融控股公司及參與資料共享公司間為提升客戶便利性、促進跨業合作之資料共享同意條款
  - (四) 其他第三人行銷之資料運用同意條款

茲簽章於下以表示本人亦同意前揭事項之個別意願。※(一)及(四)項：曾同意者，無須再勾選；若未曾同意且本次未勾選者，視為不同意。※(二)及(三)項：如未勾選則視為不同意。

The applicant has carefully reviewed the "Consent to the handling of personal information" under the "Confirmation section", and fully

- (1) agree the "Agreement on using customer's personal information for cross-selling between the Financial Holdings Companies and Their Subsidiaries",
- (2) agree the "Agreement on sharing data for the purpose of identifying risks and conducting risk control between the financial holding company and the companies participating in data sharing",
- (3) agree the "Agreement on sharing data for the purpose of improving customer convenience and promoting cross-industry cooperation between the financial holding company and the companies participating in data sharing", and
- (4) agree the "Agreement on using customer's personal information by other third parties"

The applicant hereby confirms that the applicant, in its own discretion, decides and agrees to the option as ticked above by the signature below. ※ Items (1) and (4): For those who already agree the agreement, without needing tick the box; No selection and never agreed before shall be deemed to have disagreed the agreement. ※ Items (2) and (3): No selection shall be deemed to have disagreed the agreement.

申請日期 Application Date (Year/Month/Day) :

年(Y)

月(M)

日(D)

### 客戶領取項目 Customer receipt check list

【適用於開戶立約以後領取時填寫 Please fill out below item(s) upon receipt after account-opening finished】

存摺 bank book

金融卡 ATM Card

\_\_\_\_\_

交付時請親簽  
Sign when items received

申請人親簽 Received by (Applicant Signature) : \_\_\_\_\_

簽收日期 Date of receipt: \_\_\_\_\_

年(Y)

月(M)

日(D)



動動手指立即掃描



下載開戶總約定書



開通網路銀行



瀏覽官網表單



智能客服

受理單位/人員

凱基銀行 \_\_\_\_\_ 分行/見簽人員 \_\_\_\_\_

凱基證券/期貨 \_\_\_\_\_ 分公司/見簽人員 \_\_\_\_\_

# 現金卡用卡須知 {現金卡用卡須知為「現金卡契約書」之摘錄本，申請人之權利義務以前揭約據為準}

您決定向凱基商業銀行申請現金卡使用時，下列有關您的權益，請務必詳細閱讀：

## 一、現金卡之利率及各項費用，如下表所示：

### 現金卡申請人可能負擔之利率及各項費用

借款利率	年利率5.99%~15% (借款利率依本行實際核准為準)	
延滯利率	年利率15%	
帳務管理費 (新臺幣/元)	每筆動用金額30,000元以下	每筆動用金額逾30,000元
補發製卡費	200元	
超商代收繳款手續費	每卡新臺幣200元	
	每筆最高新臺幣20元	

## 二、還款方式：

- (一)自借款日起，以三十五日為還款週期(可動用額度內再貸者，以首次借款日之隔日為起算日)。繳款截止日為首次借款日隔日起算第三十五日下午3點30分。
- (二)屆繳款截止日應繳足每期應繳金額。每期應繳金額為繳款截止日當日之本金餘額先乘百分之一，再加計代墊費用、暫付款、未繳帳務管理費、利息及延滯利息。
- (三)申請人對本行負擔數宗債務時，如清償人所提出之給付不足清償全部債務者，除另有約定外，依民法第三百二十一、三百二十二條規定抵充。清償人所提出之給付，應先抵充代墊費用、次充暫付款、次充帳務管理費、次充上期未收利息，次充延滯利息、次充利息，次充本金。其依前述規定抵充債務者亦同。
- (四)申請人清償借款後，有溢繳金額者，申請人同意本行列為暫收款，待下次借款時沖銷，且該暫收款不另計息；申請人並同意還款本金剩餘如低於新臺幣壹佰元(含)者，則由貴行代墊還清列為暫付款，待下次還款時沖銷，且該暫付款不另計息。

## 三、延滯利息之計算：

倘遲延還本或付息時，自本金到期日起(以借款期間屆滿日或視為全部到期日先屆至者為準)，依未償還本金餘額按年利率15%計算延滯利息，每次違約狀態最高連續收取至逾期270日為止，自第271日起應回復依原借款利率計收遲延期間之利息。

## 四、卡片遺失、滅失、被竊或其他喪失占有之處理方式

申請人應妥善保管現金卡，如有遺失、滅失、被竊或其他喪失占有等情形時，申請人須親自向本行以書面或電話通知方式辦理掛失手續。未辦妥掛失手續前，所有以現金卡領取現款、辦理轉帳之交易，均對申請人發生交付效力。但本行或其他自動化服務設備所屬金融機構對資訊系統控管有未盡善良管理人注意義務，或有其他可歸責之理由，致申請人密碼被冒用或盜用者，仍應由本行負責。

## 五、解除契約或終止契約之程序：

- (一)申請人於收到本行核發之現金卡後七日內，得以書面或電話通知本行解除本契約，無須說明理由及負擔任何費用。但已動用之金額、利息及費用仍應負清償責任。
- (二)申請人已無任何未收或未付款項時，得至本行各分行或透過郵寄信函、傳真或電子郵件，以書面申請終止契約。

## 六、對帳單

申請人同意本行為保障個人隱私，無寄送現金卡對帳單，惟申請人得隨時向本行查詢動用餘額及調閱對帳單，並同意本行因內部稽核及內部查核需要時，得以電話或發函確認。

## 七、現金卡使用限制

- (一)申請人同意如有下列事由之一者，經由本行事先通知或催告，得隨時降低或停止申請人之可動用額度：
  - 1、有第八條第(一)項及第(二)項各款情形之一者。
  - 2、發生債、票信不良情事，本行認為有必要時。
  - 3、申請人如經聯合徵信中心揭露參加金融機構個別協商，本行認為有必要時。
  - 4、本行已依申請人填載於申請書或事後依約通知本行變更之通訊地址、聯絡電話聯繫申請人而無法取得聯繫者。
  - 5、申請人職業、職務、經濟來源或舉債情形(包含但不限於各金融機構或發卡機構所核發信用卡、現金卡及其他消費性貸款之總額度與往來之情況)有所變動，如有具體事實足供本行降低原先對申請人信用之估計者。
  - 6、基於申請人帳戶風險、安全及使用情況等考量，若申請人連續12個月(含)以上未使用且無動用餘額，本行認為有必要時。
- (二)本行如經政府機關通知申請人之帳戶有違法或不當使用之虞，或經本行研判申請人之帳戶有疑似不當使用之情事或本行認為有必要時，本行得暫停或逕行終止申請人使用自動化服務功能(包括金融卡、語音轉帳、網路轉帳及其他電子支付轉帳功能之權利)。
- (三)申請人同意本行於前二項事由消滅後，或經本行同意申請人釋明相當理由，或申請人清償部份款項，得恢復原核給申請人之契約額度或可動用額度或使用自動化服務功能之權利。

## 八、加速條款之行使：

- (一)申請人對本行任一借款所負之支付一切本息及費用之債務，均應依約定期限如數清償。申請人如有下列情形之一，本行得酌情縮短借款期限，或視為全部到期。但本行依下列第一款到第四款任一事由為前揭主張時，無須由本行事先通知或催告：依下列第5款到第7款任一事由為前揭主張時，應事先於合理期間以書面通知或催告申請人後，始生縮短借款期限，或視為全部到期之效力：
  - 1、任何一宗債務不依約清償本金者。
  - 2、依破產法或消費者債務清理條例聲請和解、聲請宣告破產、聲請公司重整、經票據交換所通知拒絕往來、停止營業，清理債務者。
  - 3、因債務人死亡而其繼承人聲明為拋棄繼承者。
  - 4、因刑事而受沒收主要財產之宣告者。
  - 5、任何一宗債務不依約支付利息、費用、其他應付款項者。
  - 6、申請人對本行所負債務，其實際資金用途與本行核定用途不符者。
  - 7、受強制執行或假扣押、假處分或其他保全處分，致本行有不能受償之虞者。
- (二)除前項7款外，申請人如有下列情形之一，而本行認為有保全債權之必要時，得無須事先通知或催告，本行得隨時縮短借款期限，或視為全部到期。
  - 1、申請人對本行授信往來、所為陳述或提供之資料，有虛偽不實或隱匿等違背誠信之行為。
  - 2、申請人於本行或其他金融機構之借款如有逾期、催收、呆帳或信用卡有遭強制停卡之情事發生時。
  - 3、申請人於臺灣地區金融機構之無擔保債務歸戶後之總餘額(包括信用卡、現金卡及信用貸款)除以最近一年平均月收入超過本行主管機關所規範之倍數。
  - 4、申請人經法院宣告為「受監護宣告之人」或「受輔助宣告之人」。

## 九、繳款案例說明：(每日交易切帳時間為下午3點30分)

現金卡繳款案例(假設客戶採每期應繳金額方式還款，還款方式以三十五日為一還款週期且以年利率14.25%為例)(案例中金額取至新臺幣元，元以下四捨五入，最低應繳指定額為1%)：

7/1	7/3	7/5	7/20	7/25	8/5	8/11
借款	回購	借款	提前	調降	原繳款	視為全
\$2,000	活動	\$8,000	還款	利率	期限	部到期

- (A) 假設客戶7/20提前還款，則下期繳款期限為8/24，繳款案例說明如下：
  - \* 當期利息：\$2,000 × 14.25% × 4天 ÷ 365天 + \$10,000 × 14.25% × 15天 ÷ 365天 = \$62。
  - \* 當期應繳金額：\$100 (\$10,000 × 1%) + \$62 (當期利息) + \$400 (帳務管理費) = \$562。
  - \* 本次還款充抵帳務管理費400元，利息62元，本金100元。
- (B) 假設客戶8/5準時還款，則下期繳款期限為9/9，繳款案例說明如下：
  - \* 當期利息：\$2,000 × 14.25% × 4天 ÷ 365天 + \$10,000 × 14.25% × 31天 ÷ 365天 = \$124。
  - \* 當期應繳金額：\$100 (\$10,000 × 1%) + \$124 (當期利息) + \$400 (帳務管理費) = \$624。
  - \* 本次還款充抵帳務管理費400元，利息124元，本金100元。
- (C) 假設客戶8/5未依約還款並於8/11經本行主張借款視為全部到期，則8/17還款時，繳款案例說明如下：
  - \* 7/1-8/10利息：\$2,000 × 14.25% × 4天 ÷ 365天 + \$10,000 × 14.25% × 36天 ÷ 365天 = \$144。
  - \* 8/11-8/17延滯利息：\$10,000 × 15% (延滯利率) × 7天 ÷ 365天 = \$29。
  - \* 截至8/17應繳總額：\$400 (帳務管理費) + \$29 (延滯利息) + \$144 (利息) + \$10,000 (本金) = \$10,573。
- (D) 假設客戶往來六個月以上且信用良好，7/25經本行評分系統核定予以調降借款利率至12.25%，客戶8/5準時還款，則下期繳款期限為9/9，繳款案例說明如下：
  - \* 當期利息：\$2,000 × 14.25% × 4天 ÷ 365天 + \$10,000 × 14.25% × 19天 ÷ 365天 + \$10,000 × 12.25% × 12天 ÷ 365天 = \$118。
  - \* 當期應繳金額：\$100 (\$10,000 × 1%) + \$118 (當期利息) + \$400 (帳務管理費) = \$618。
  - \* 本次還款充抵帳務管理費400元，利息118元，本金100元。
- (E) 假設客戶分別於7/1在美國當地提領美元\$200，提領當日美元兌換新臺幣匯率為1:30、7/5提領美元\$300，提領當日美元兌換新臺幣匯率為1:32，回國後於7/20提前還款，則下期繳款期限為8/24，繳款案例說明如下：
  - \* 當期利息：(\$200 × 30) × 14.25% × 4天 ÷ 365天 + (\$300 × 32 + \$6,000) × 14.25% × 15天 ÷ 365天 = \$101。
  - \* 當期應繳金額：\$156 (\$15,600 × 1%) + \$101 (當期利息) + \$400 (帳務管理費) = \$657。
  - \* 本次還款充抵帳務管理費400元，利息101元，本金156元。
- (F) 假設本行不定期為回購客戶提供7/3-7/15新增借款享7%優惠利率活動，客戶7/5借款8,000元並於7/20提前還款1,500元，繳款案例說明如下：
  - \* 當期利息：\$2,000 × 14.25% × 4天 ÷ 365天 + \$2,000 × 14.25% × 15天 ÷ 365天 + \$8,000 × 7% × 10天 ÷ 365天 + \$8,000 × 14.25% × 5天 ÷ 365天 = \$46。
  - \* 本次還款1,500元於充抵帳務管理費400元，利息46元後，再就本金部分先充抵7/1借款本金1,054元。
- (G) 假設本行不定期為回購客戶提供7/3-7/15新增借款享3,000元0%優惠利率活動，屆期或逾前述約定額度仍按原利率計息；客戶於7/5借款8,000元並於7/10提前還款2,500元，還款本金採先借者先抵充，借款日期相同時先抵充適用優惠利率者，繳款案例說明如下：
  - \* 當期利息：\$2,000 × 14.25% × 4天 ÷ 365天 + \$2,000 × 14.25% × 5天 ÷ 365天 + \$3,000 × 0% × 5天 ÷ 365天 + \$5,000 × 14.25% × 14.25% × 5天 ÷ 365天 = \$17。
  - \* 本次還款2,500元於充抵帳務管理費400元，利息17元後，再就本金部分先充抵7/1借款本金2,000元，次充抵7/5借款中以0%計息本金3,000元中的83元，本次還款後剩餘2,917元採0%計息(0%優惠計息額度尚餘3,000元 - 2,917元 = 83元)、5,000元採14.25%計息。假設客戶於7/11再借款1,000元，則其中83元以0%計息、另917元則以14.25%計息。

「借錢不還，再借困難」



# 凱基銀行信用卡利率/費用一覽表

KGI Bank Credit Card Interest Rate/Fees List

在您決定向本行申請信用卡時，下列事項攸關您的權益，請您詳細閱讀：  
Upon your decision to apply for a credit card with the Bank, the following matters are of concern to your rights and please read it carefully.

循環信用利率每季定期覆核持卡人適用利率外，向持卡人收取之各項費用計費標準於同一年度調整次數不逾兩次。

In addition to the revolving credit rate regularly reviewed on a quarterly basis for the interest rate applicable to the cardholder, the billing standards of various fees charged to cardholders shall not be adjusted more than twice in the same year.

幣別：新臺幣  
Currency: NTD

業務項目 Business Items	收費標準 Fee Schedule		
循環信用 Revolving credit 年利率 Annual interest rate	年利率6.25%~15%，依本行客戶信用評分系統評等而定，將於本行通知後依調整生效之利率計算。 The annual interest rate is between 6.25% and 15%, depending on the rating of the customer credit scoring system of the Bank, and will be calculated based on the effective interest rate notified by the Bank.		
年費 Annual fee	卡片產品 Card products	正卡 Principal card	附卡 Supplemental card
	Infinity鑄永無限卡(邀請制) Infinity Visa Infinite Card (Subject to invitation)	20,000元 NTD20,000	10,000元 NTD10,000
	凱基銀行無限卡(邀請制) KGI Bank VISA Infinite Card (Subject to invitation)	5,000元 NTD5,000	免年費 No annual fee
	凱基人壽無限卡(邀請制) KGI LIFE Insurance Infinite Card (Subject to invitation)	10,000元 NTD10,000	免年費 No annual fee
	魔力悠遊御璽卡(邀請制) More Rich Signature Card with EasyCard (Subject to invitation)	3,000元 NTD3,000	1,500元 NTD1,500
	現金回饋(悠遊)御璽卡/ 鈦金卡(含Combo卡) Cash Back Signature Card/ Titanium Card with EasyCard (including Combo Card)	3,000元 NTD3,000	1,500元 NTD1,500
	魔BUY悠遊鈦金卡 More BUY Titanium Card with EasyCard	3,000元 NTD3,000	1,500元 NTD1,500
	魔BUY鈦金卡(已不開放申請) More Buy Titanium Card (No more application permitted)	500元 NTD500	300元 NTD300
	魔FUN悠遊御璽卡 More FUN Signature Card with EasyCard	1,800元 NTD1,800	900元 NTD900
	凱基人壽悠遊御璽卡 KGI LIFE Insurance Signature Card with EasyCard	3,000元 NTD3,000	1,500元 NTD1,500
	丁丁藥局悠遊鈦金卡 Tin Tin Drugstore cobrand Titanium Card with EasyCard	3,000元 NTD3,000	1,500元 NTD1,500
	白金卡/金卡 Platinum Card /Gold Card	免年費 No annual fee	免年費 No annual fee

無限卡年費優惠辦法：  
Annual fee discount method for Infinite Card:

(1) Infinity鑄永無限卡：符合Infinity鑄永會員期間，一正卡三附卡免年費，第四張附卡(含以後)年費10,000元，該附卡當年度累積一般消費達15萬元，即可享次年度免年費；累積一般消費達7萬~15萬元(不含)，可享次年度年費折抵5,000元。

Infinity Visa Infinite Card: During the period the applicant is qualified as an Infinity member, the annual fee is waived for one principal card and three supplemental cards, and the annual fee for the fourth (and the subsequent) supplemental card will be NTD10,000. The annual fee of such supplemental card is waived in the following year if the general consumption reaches NTD150,000 in such year; and the annual fee is subject to a NTD5,000 discount in the following year if the general consumption is NTD70,000 to NTD150,000 (exclusive).

(2) 凱基銀行無限卡：第一年免年費，當年度累積一般消費達30萬元，即可享次年度免年費。凱基銀行尊富理財會員，享一正卡一附卡免年費，第二張附卡(含以後)年費10,000元，該附卡當年度累積一般消費達15萬元，即可享次年度免年費；累積一般消費達7萬~15萬元(不含)，可享次年度年費折抵5,000元。

KGI Bank Infinite Card: The annual fee is waived in the first year, and in the following year if the general consumption in the current year reaches NTD300,000. For the KGI Bank premium VIP membership members, the annual fee is waived for one principal card and one supplemental cards, and the annual fee for the second (and the subsequent) supplemental card will be NTD10,000. The annual fee of such supplemental card is waived in the following year if the general consumption reaches NTD150,000 in such year; and the annual fee is subject to a NTD5,000 discount in the following year if the general consumption is NTD70,000 to NTD150,000 (exclusive).

(3) 凱基人壽無限卡：第一年免年費，當年度累積一般消費達30萬元，即可享次年度免年費。  
KGI LIFE Insurance Infinite Card: The annual fee is waived in the first year, and in the following year if the general consumption in the current year reaches NTD300,000.

御璽卡及鈦金卡年費優惠辦法：  
Annual fee discount method for Signature Card / Titanium Card:

(1) 本行御璽卡、鈦金卡皆享第一年免年費。申辦電子帳單並持續使用，次年度續享免年費優惠，年度消費符合以下年費優惠辦法，亦可續享免年費優惠。

Signature Card / Titanium Card: The annual fee is waived in the first year, and in the following year if an electronic bill is applied for and used continuously. The annual fee is also waived in the following year if the annual consumption in the current year satisfies the following annual fee discount method.

(2) 現金回饋(悠遊)御璽卡/鈦金卡(含Combo卡)：年度消費6次。  
Cashback (Easy) Signature Card / Titanium Card (including Combo Card): There are consumption of 6 times annually.

(3) 魔力悠遊御璽卡/魔BUY悠遊鈦金卡/魔FUN悠遊御璽卡/丁丁藥局悠遊鈦金卡：年度消費12次或累積消費達6萬元。

More Rich Signature Card with EasyCard / More BUY Titanium Card with EasyCard / More FUN Signature Card with EasyCard / Tin Tin Drugstore cobrand Titanium Card with EasyCard: There are consumption of 12 times or the cumulative consumption reaches NTD60,000 annually.

(4) 凱基人壽悠遊御璽卡：年度消費6次或不限金額扣繳凱基人壽保費一次。  
KGI LIFE Insurance Signature Card with EasyCard: There are consumption of 6 times or the insurance premium of KGI Life is deducted and paid by the card once without amount limitation.

(5) 魔BUY鈦金卡：享免年費優惠。  
More Buy Titanium Card: The annual fee is waived.

(6) 其他鈦金卡/御璽卡：年度消費12次或累積消費達6萬元。  
Other Signature Card / Titanium Card: There are consumption of 12 times or the cumulative consumption reaches NTD60,000 annually.

注意事項：Infinity鑄永無限卡及凱基銀行無限卡為正、附卡分別計算年費消費門檻，其他信用卡為正、附卡合併計算年費消費門檻。若未達年費優惠辦法之標準，自該年度免年費期限屆滿日起，即不再提供免年費之優惠，並依所持卡別收取年費。

Note: For Infinity Visa Infinite Card and KGI Bank Infinite Card, the annual fee consumption threshold for the principal card and supplemental card is calculated separately, and for other credit cards, annual fee consumption threshold for the principal card and supplemental card is calculated aggregate. If the standard of the annual fee discount method is not reached, the annual fee waiver will no longer be offered from the expiry date of the annual fee waiver period, and the annual fee will be charged according to the card type held.

預借現金  
手續費  
Cash advance fee

每筆預借現金金額×3.5%+100元。  
The amount of each advance loan × 3.5% + NTD100.  
若使用分期功能，從其專案約定。  
If adopting the installment, follow the special agreement.

最低應繳金額  
Minimum payable amount

每期最低應繳金額為以下七款金額合計(若前三款以各卡別歸戶合併計算後，如低於新臺幣壹仟元，以新臺幣壹仟元計)：(1)當期新增一般消費款項之百分之十。(如持卡人當期訂購商品、取得服務、代付費用之交易)。(2)當期新增之預借現金款項、代償交易款項、前期末清償之消費帳款及預借現金等應付帳款之百分之五。(3)每期應付之分期交易本金。(4)定期定額扣繳基金款項、經主管機關規定全額納入最低應繳帳款或不得動用循環信用之交易款項總和。(5)超過信用額度之全部使用信用卡交易金額。(6)累計以前各期逾期未付最低應繳款項之總和。(7)循環信用利息、分期利息、遲延利息及各項費用。

The minimum payable amount for each period is the sum of the following seven items (if the first three items calculated by combining each card type are less than NTD1,000, it will be calculated in NTD1,000): (1) 10% of the general consumption amount increased in the current period. (Such as transactions in which cardholders order goods, obtain services, and payments on behalf of the cardholders); (2) 5% of accounts payable such as the newly added cash advances in the current period, reimbursement transaction payments, unsettled consumer accounts in the previous period and cash advances; (3) The sum of the installment transaction principal payable in each installment; (4) The fund payment for regular small saving plan, and the total transaction amounts that are fully included in the minimum account payable or cannot be used for revolving credit as required by the competent authority; (5) All credit card transaction amounts exceeding the credit limit; (6) Cumulative sum of the minimum payables overdue in previous periods; and (7) Revolving credit interest, installment interest, deferred interest and various expenses.

逾期費用  
(即違約金)  
Overdue fees  
(i.e. penalty)

延滯第一個月計收逾期費用300元，延滯第二個月計收逾期費用400元，延滯第三個月計收逾期費用500元。惟最高連續收取期數以三期為限，但若持卡人次期依約正常繳款，即中斷連續違約之計算而重新起算。(當期帳單應繳總金額為新臺幣壹仟元以下者(或等值約定結付外幣)，則不收取逾期費用)  
An overdue fee of NTD300 for the first month of delay, an overdue fee of NTD400 for the second month of delay, and an overdue fee of NTD500 for the third month of delay. However, the maximum number of consecutive collection periods is limited to three periods, but if the cardholder pays on time in the next period in accordance with the contract, the calculation of consecutive defaults will be interrupted and the calculation will start again. (If the total amount of bills payable in the current period is no more than NTD1,000 (or the equivalent foreign currency agreed for settlement), no overdue fee will be charged.)

國外交易  
服務費  
Foreign transaction service fee

持卡人所有使用信用卡交易帳款均應以新臺幣或約定外幣結付，如交易(含辦理退款)之貨幣非為新臺幣或於國外以新臺幣交易(含設於國外之特約商店、網站)時，則授權本行依各信用卡國際組織依約所列之結匯日匯率直接換算為新臺幣或約定結付外幣，加計本行應付予各國際組織之手續費及本行以交易金額○.五%計算之國外交易服務費後結付。本行不得賺取任何差價。各信用卡國際組織向本行收取之費率依各信用卡國際組織最新公佈辦理，詳見本行網站。  
All credit card transactions by cardholders should be settled in New Taiwan Dollars or agreed foreign currencies. If the currency of the transaction (including refunds) is not

	New Taiwan Dollars or transactions are made in New Taiwan Dollars abroad (including those contracted merchants and websites located in foreign countries), the Bank is authorized to directly convert the foreign currency into New Taiwan Dollars or settle the foreign currency according to the exchange rate on the settlement date listed by the international credit card organization in accordance with the agreement, plus the handling fee payable by the Bank to the international organization and the foreign transaction service fee calculated by 0.5% of the transaction amount as charged by the Bank. The Bank shall not earn any price difference. The rates charged by various international credit card organizations to the Bank shall be handled in accordance with the latest announcements by the international credit card organizations. Please refer to the Bank's website for details.
掛失手續費 Loss reporting fee	免收費 free of charge
申請緊急替代卡 Apply for an emergency replacement card	每卡3,000元。(無限卡/御璽卡/白金卡與金卡免收費,但逾期未取卡則需負擔費用3,000元) NTD3,000 per card. (Infinite Card/Signature Card/Platinum Card and Gold Card are free of charge, but a fee of NTD3,000 will be charged if failing to pick up the card after the expiry date)
調閱簽單手續費 Handling fee for checking the charge slip	於國內或於國外消費之簽單每筆100元。 NTD100 per charge slip for domestic or foreign consumption.
信用卡重製費用 Credit card remake fee	晶片卡每張手續費300元。 Handling fee of NTD300 per chip card.
帳單列印手續費 Invoice printing fee	補送逾三個月前之帳單, 每欠每期帳單100元。 To re-send the invoice more than three months ago; NTD100 for each time and each period.
支票處理手續費 Check processing fee	如支票支付信用卡款未兌現, 每張支票交易手續費300元。 If a check is used for the credit card payment and not cashed, the transaction fee for each check is NTD300.
各項證明手續費 Various certification handling fees	每份手續費200元(如清償證明、無欠款證明、繳款證明、註銷證明等)。 NTD200 for each certificate (such as payment certificate, no arrears certificate, payment certificate, cancellation certificate, etc.).
溢繳款領回手續費 handling fee for refund of overpayment	(1)領回至本行存款帳戶, 免匯款手續費。 Refund and deposit to the deposit account with the Bank with no services charges for the remittance. (2)領回至其他銀行存款帳戶, 每筆匯款手續費30元。 Refund and deposit to the deposit account with other banks; service charges of NT\$30 would be charged for each entry of remittance. (3)以支票方式領回, 每筆手續費100元。 Refund by way of checks; service charges of NT\$100 would be charged for each entry.
法律費用 Legal fee	持卡人應負擔本公司因持卡人延遲或不繳付款項而對持卡人以訴訟、非訟或其他法律程序進行請求而支出之相關費用。 The cardholder shall bear the relevant expenses incurred by the Bank for claiming against the cardholder through litigation, non-litigation or other legal procedures due to the delay of payment or non-payment by the cardholder.
中華電信語音繳費之手續費 Chunghwa Telecom	中華電信電話費: 每筆10元/交通罰鍰: 每筆20元。 Chunghwa Telecom telephone bill: NTD10 / each traffic fine: NTD20.
汽機車燃料費 motor vehicle fuel fee	每筆燃料費金額之1%。 1% of the amount of each fuel fee.
各項查(核)定稅手續費 Various inspection (verification) tax handling fees	手續費為每筆50元。 The handling fee of NTD50 per transaction.
公務費用手續費 Official service fee	1.電子化政府多元付費共通作業平台: E-government multi-payment common operation platform: 每筆金額2,000元(含)以上收取1%手續費。 A handling fee of 1% for each transaction of NTD2,000 or more. 每筆金額2,000元以下收取20元手續費。 A handling fee of NTD20 for each transaction under NTD2,000. 2.公務機關暨醫療院所信用卡繳費平台: 免收手續費。 Credit card payment platform for public service agencies and medical institutions: Free of charge. 3.電子化繳費稅處理平台: 免收手續費。 Electronic platform for tax and fee payment: Free of charge.
監理網車牌競標費/選號費 Supervision network license plate bidding fee/number	每筆繳納費用×1%(競標費最低30元, 最高200元) Each fee payment × 1% (the minimum bidding fee is NTD30, and the maximum is NTD200)
悠遊聯名卡補換發手續費 Handling fee for reissue or renewal of Easy co-branded card	悠遊聯名卡毀損、或其他原因補換發新卡時, 每卡收取50元。 When the Easy co-branded card is replaced by a new card due to damaged or other reasons, NTD50 will be charged for each card.
悠遊聯名卡餘額轉置處理費 Processing fee for balance transfer of Easy co-branded	免收費 free of charge

利息、最低應繳金額及逾期費用計算範例: (以一年365天為例) Calculation example of interest, minimum payable amount and overdue fees: (Take 365 days a year as an example)
1. 假設: Assumptions:
(1) 6/1~6/30為一循環信用週期, 結帳日為6/30, 繳款截止日為7/15。 6/1~6/30 is a revolving credit cycle, the account date is 6/30, and the payment deadline is 7/15.
(2) 6月份適用循環信用利率以年息15%計算利息。 In June, the applicable revolving credit interest rate is calculated based on an annual interest rate of 15%.
(3) 持卡人於6/6簽帳消費\$20,000, 入帳日為6/10。 The cardholder spent \$20,000 on 6/6, and the posting date is 6/10.
2. 6/30結帳之總計應繳金額為\$20,000、最低應繳金額為\$2,000。 On 6/30, the total payable amount at account date is \$20,000, and the minimum payable amount is \$2,000.
(1)帳單: 6/30 Bill: 6/30
(2)當期新增消費金額(入帳日): \$20,000(6/10) New consumption amount in the current period (posting date): \$20,000 (6/10)
(3)利息: 無 Interest: None
(4)總應繳金額: \$20,000 Total payable amount: \$20,000
(5)最低應繳金額: 當期新增一般消費\$20,000×10%=\$2,000 The minimum payable amount: new general consumption in the current period \$20,000×10%=2,000
3. 承上, 7/15繳款\$1,000(未繳足最低應繳金額\$2,000), 7/28簽帳消費\$5,000, 入帳日為7/31。 In addition, payment of \$1,000 is credited on 7/15 (the minimum payable of \$2,000 is not fully paid). Spending \$5,000 on 7/28.
則7/31結帳之總計應繳金額為\$24,706、最低應繳金額為\$3,156, 繳款截止日為8/15。 Then the total payable amount for 7/31 account date is \$24,706, and the minimum payable amount is \$3,156, the payment deadline is 8/15.
(1)帳單: 7/31 Bill: 7/31
(2)當期新增消費金額(入帳日): \$4,000(7/30) (#2/3)、\$5,000(7/31) New consumption amount in the current period (posting date):\$4,000(7/30) (#2/3), \$5,000(7/31)
(3)利息: 循環利息(\$20,000-\$1,000)×52天(6/10~7/31)÷365×15%=\$406 Interest: Revolving interest (\$20,000-\$1,000)×52天(6/10~7/31)÷365×15%=\$406
(4)總應繳金額: 前期帳單總應繳金額\$20,000-繳款\$1,000+當期新增消費\$5,000+利息\$406+逾期費用\$300=\$24,706 Total payable amount: the total payable amount of the previous bill is \$20,000-payment of \$1,000 + new consumption in the current period of \$5,000 + interest \$406 + overdue fees \$300 = \$24,706
(5)最低應繳金額: 前期未清償消費帳款\$19,000×5%+當期新增一般消費\$5,000×10%+利息\$406+逾期費用\$300+前期末繳足之最低應繳(\$2,000-\$1,000)=\$3,156 Minimum payable amount: (Unsettled consumer accounts in the previous period \$19,000×5% + new general consumption in the current period \$5,000×10%) + interest \$406 + overdue fee \$300 + the minimum payable amount not paid in the previous period (\$2,000-\$1,000)=\$3,156
4. 承上, 7月份適用循環信用利率以年息15%計算, 8/15繳款\$19,706, 無其他新增消費。 In addition, the applicable revolving credit rate in July is calculated at 15% per annum, and the payment of \$19,706 is credited on 8/15, there is no other new consumption.
則8/31結帳之總計應繳金額為\$5,066、最低應繳金額為\$1,066。 Then the total payable amount for 8/31 account date is \$5,066, and the minimum payable amount is \$1,066.
(1)帳單: 8/31 Bill: 8/31
(2)當期新增消費金額(入帳日): 無 New consumption amount in the current period (posting date):NO
(3)利息: 循環利息\$5,000×32天(7/31~8/31)÷365×15%=\$66 Interest: Revolving interest\$5,000×32天(7/31~8/31)÷365×15%=\$66
(4)總應繳金額: 前期帳單總應繳金額\$24,706-繳款\$19,706+利息\$66=\$5,066 Total payable amount: the total payable amount of the previous bill is \$24,706-payment \$19,706 + interest \$66 = \$5,066
(5)最低應繳金額: 前期未清償消費帳款\$5,000×5%(不足仟元以仟元計)+利息\$66=\$1,066 Unsettled consumer accounts in the previous period\$5,000×5% (less than a thousand yuan is counted as a thousand yuan) + interests \$66=\$1,066



## 信用卡分期約定條款 Credit Card Installment Payment Terms and Conditions

申請人瞭解並同意如向凱基商業銀行股份有限公司(以下稱貴行)申請信用卡分期產品時,除應遵守貴行信用卡約定條款外,並同意遵守以下特別約定條款:

When applying for credit card installment payment products from KGI Commercial Bank Co., Ltd. (hereinafter referred to as the Bank), the applicant understands and agrees to comply with the terms and conditions for credit card of the Bank, and agrees to abide by the following special terms and conditions:

一、申請人限貴行正卡持卡人,且信用卡需為有效卡。

The applicant is limited to the cardholder of the Bank's Principal card, and the credit card must be a valid card.

二、信用卡分期產品係包含「刷卡分期付」及「預借現金分期」(以下簡稱分期付款產品),且分期金額不得超過申請人之信用卡固定額度暨預借現金額度。「刷卡分期付」係包含單筆消費分期、帳單分期等產品。單筆消費分期係為指定之刷卡交易採分期方式付款(如消費分期、約定消費分期、學費分期、繳稅分期等)。帳單分期係為自訂信用卡帳單餘額(不可高於當期帳單總應繳金額扣除最低應繳金額)採分期方式付款。

Credit card installment payment products include "card installment payment" and "cash advance installment" (hereinafter referred to as installment products), and the installment amount must not exceed the applicant's fixed credit card limit and cash advance limit. "Card installment payment" includes products such as single consumption installment and bill installment. A single consumption installment is to pay in installments for the designated credit card transaction (such as consumption installment, agreed consumption installment, tuition installment, tax payment installment, etc.). The bill installment is for the custom credit card bill balance (which cannot be higher than the total bill payable amount of the current period minus the minimum payable amount) to be paid in installments.

三、單筆消費分期及帳單分期每筆最低申請金額為新臺幣1,000元(如最低申請金額變動,以貴行公告或另行通知為準),單筆消費分期受理期間為該筆消費請款入帳後至最近一期帳單結帳日前2個工作天,帳單分期受理期間為當期帳單繳款截止日前兩個工作天。申請人申請帳單分期者,最近一期繳款記錄須全額清償且尚需繳足當期帳單最低應繳金額。如申請人有設定信用卡帳單自動扣款服務,系統仍會於繳款截止日依申請人設定之金額進行扣款,如欲暫停或更改自動扣款相關設定,請於繳款截止日前5個工作天致電貴行信用卡客服辦理。

The minimum application amount for a single consumption installment and bill installment is NTD1,000 (if the minimum application amount changes, the Bank's announcement or further notice shall prevail). The acceptance period for a single consumption installment is from the time the request for payment of such consumption is received to two business days before the account date of the latest bill. The acceptance period for the bill installment is two business days before the current bill payment deadline. If the applicant applies for bill installment, the most recent payment record must be paid in full and the minimum payable amount of the current bill must be paid in full. If the applicant has set the credit card bill automatic deduction service, the system will still deduct the amount set by the applicant on the payment deadline date. If the applicant wants to suspend or change the automatic deduction settings, please call the Bank's credit card customer service 5 business days before the payment deadline date.

四、以下交易無法申請消費分期,申請人仍應依信用卡約定條款約定繳付:退貨交易、已分期交易、各類預借現金、投資基金理財商品、違約金及手續費等其他各項費用。

For the following transactions, consumption installment payment cannot be applied for, and the applicant should still pay according to the credit card terms and conditions: return transactions, installment transactions, various cash advances, investment in fund and wealth management products, penalty, handling fees and other fees.

五、分期付款產品之每期應繳金額計收方式:採「本金均攤法」計價,即本金採取平均清償方式,以每月為一期,依申請之分期期數,按期平均償還本金(未能整除之金額併入首期繳納),分期利息則依本金餘額依各期數約定之分期利率計算(非為整數時,小數點之後採四捨五入進位)。每期應繳之分期付款產品金額將全額計入信用卡帳單當期最低應繳金額,若未繳足當期最低應繳金額,將依貴行約定利率(同循環信用利率,最高上限15%)計收分期本金餘額之遲延利息及違約金。除另有約定外,不另收分期手續費。

The method for calculating and collecting the amount payable per installment of the installment product: adopting the "principal amortization method", that is, the principal is settled in an average manner, with monthly installments, according to the number of installments applied for, and the principal is repaid on an average basis (The undivided amount is incorporated into the first payment), and the installment interest is calculated based on the principal balance according to the agreed installment interest rate of each period (if it is not an integer, the decimal point is rounded off). The installment product amount payable in each installment will be fully included in the current minimum payment amount of the credit card bill. If the current minimum payment amount is not fully paid, the deferred interest and penalty of the installment principal balance will be calculated and collected at the interest rate agreed with the Bank (same as revolving credit rate, and the maximum limit is 15%). Unless otherwise agreed, no installment handling fee will be charged.

六、各筆分期付款之實際分期期數與利率,由貴行與申請人於申請當時以電話約定確認,或依申請人於貴行網路申請結果為準,且貴行於核准後,將另寄發EMAIL、簡訊或通知函予申請人,申請人如有疑義,可於七日內來電告知貴行取消該次交易設定,無需負擔利息或違約金費用。各筆分期申請核准且經貴行設定後,不可中途變更期數或利率。

The actual number of installments and interest rates of each installment payment shall be confirmed by the Bank and the applicant by phone at the time of application, or according to the applicant's online application result at the website of the Bank, and after approval, the Bank will send Email, text notification or notification to the applicant. If the applicant has any doubts, he/she can inform the Bank to cancel the transaction setting within seven days over the phone, without having to bear the interest or penalty. After each installment application is approved and set by the Bank, the number of installments or interest rates cannot be changed midway.

七、分期付款產品分期利率說明:除預借現金分期未提供3期、30期分期付款服務外,分期期數3.6.12.18.24.30期供申請人申請(如分期期數有變動,以貴行公告或另行通知為準),年利率6%~15%(依個別產品及個人信用評等調整),總費用年百分率即為分期利率,分期利率基準日為民國104年9月1日。如貴行提供適用分期利率低於本條款揭露分期利率,則申請人同意貴行不須另行通知即可適用。申請人當月適用之分期付款產品之分期利率詳見信用卡帳單或貴行網站公告,其他產品注意事項詳見貴行網站www.kgibank.com.tw。

Installment interest rate description for installment products: Except for cash advance, which does not provide 3 installments and 30 installments, the number of installments for applicants to apply is 3, 6, 12, 18, 24, and 30 (if the number of installments changes, the Bank's announcement or further notice shall prevail) with the annual interest rate of 6%-15% (adjusted according to individual products and personal credit ratings), among which the annual percentage of the total cost is the installment interest rate and the record date of the installment interest rate is September 1, 2015. If the applicable installment interest rate provided by the Bank is lower than the installment interest rate disclosed in this terms and conditions, the applicant agrees that the Bank can apply without any notice. Please refer to the credit card bill or the announcement on the Bank's website for the installment interest rate of the installment product applicable to the applicant in the current month. As to the notices for other products, please refer to the Bank's website www.kgibank.com.tw.

八、申請人如主動提前結清上述分期付款產品之剩餘款項(即係將尚未入帳之分期金額一次計入申請人信用卡帳單),貴行得依下列約定收取提前結清違約金:未到期期數超過申辦期數之一半,每筆計收新臺幣300元之提前結清違約金;未到期期數等同或未超過申辦期數之一半,每筆計收新臺幣150元之提前結清違約金,提前結清違約金將一次計入信用卡帳單中收取,並且已繳付之利息及手續費不予退還。

If the applicant unilaterally settles the remaining amount of the above installment products in advance (that is, the unpaid installment amount is included in the applicant's credit card bill at one time), the Bank may collect the penalty for early settlement according to the following agreement: If the number of undue installments exceeds one-half of the number of installments applied for, a penalty of NTD300 will be charged for the early settlement for each transaction; if the number of undue installments is equal to or does not exceed one half of the number of installments applied for, a penalty of NTD150 will be charged for the early settlement for each transaction. The penalty for early settlement will be charged to the credit card bill at one time, and the interest and handling fee paid will not be refunded.

九、申請人如有因依信用卡約定條款所定事由而遭強制停用信用卡或終止信用卡契約者,貴行得將已分期但未入帳之金額列於次期帳單,申請人應立即償還。

If the applicant is forced to deactivate the credit card or terminate the credit card agreement due to the reasons stipulated in the credit card terms and conditions, the Bank may include the installment amount not credited on the next bill, and the applicant should repay it immediately.

十、本約定條款若日後內容異動調整,申請人同意貴行以書面或電子傳輸之方式告知。

If there is any change to the content of this terms and conditions in the future, the applicant agrees to notify the Bank in writing or electronic transmission.

十一、分期付款產品均不適用貴行各項紅利及現金點回饋辦法。

All of bonus and cash point rebate methods of the Bank are not applicable to installment products.

十二、貴行保留對申請人申請分期之最終核准權。申請人申請分期所適用之產品、期數、分期利率及其他條件依貴行受理申請當時所訂最新內容為準。

The Bank reserves the right of final approval for the applicant's application for installment. The product, number of installments, installment interest rate and other conditions applicable to the applicant's application for installment shall be subject to the latest content set at the time when the Bank accepts the application.

十三、本約定條款揭露之年百分率係按主管機關備查之標準計算範例予以計算,每一客戶實際之年百分率仍視其個別產品及個人信用狀況而有所不同。本範例僅供參考,實際每期分期利息依各期實際入帳天數按日計息,請依各月帳單列示為準。

The annual percentages disclosed in this terms and conditions are calculated based on the standard calculation examples noted by the competent authority. The actual annual percentages of each customer still vary depending on the individual products and personal credit status. This example is for reference only. The actual installment interest of each period is calculated on period basis based on the actual number of period in each period. Please refer to the monthly billing statement.

十四、本約定條款未盡事宜,悉依貴行信用卡約定條款辦理。

Matters not covered in this terms and conditions shall be handled in accordance with the credit card terms and conditions for the credit card of the Bank.

## 申請信用卡帳款自動扣繳授權書注意事項

### Notices for Applying for Automatic Deduction Authorization for Credit Card Accounts

- 一、立授權書人(即持卡人以下簡稱本人)茲授權凱基商業銀行(以下簡稱貴行)於信用卡帳款每月付款到期日,自本人於貴行所開立之存款帳戶內之存款餘額,按約定扣繳方式自動扣繳本人持貴行之各信用卡(含同一歸戶下之附卡)消費帳單之應繳總金額或最低應繳金額,無須另行開立取款條。The person who issued the authorization letter (i.e. the cardholder, hereinafter referred to as "I") authorize KGI Commercial Bank Co., Ltd. (hereinafter referred to as the "Bank") on the due date of the monthly payment of the credit card account, from the deposit balance in my deposit account opened with the Bank, according to the agreed deduction method, automatically deduct the total payable amount or the minimum payable amount of the consumption bill of each credit card (including the supplemental card under the same account) of the Bank, and there is no need to issue a separate withdrawal slip.
  - 二、本人於貴行之存款帳戶內,若餘額不足或帳號不符等其他原因,致無法如期支付約定之扣繳金額時則不予轉帳付款,貴行無須另行通知,持卡人須以其他繳款方式自行繳納。In my deposit account with the Bank, if the agreed deduction amount cannot be paid on schedule due to the reasons that the balance is insufficient or the account does not match or other reasons, no transfer payment will be made. The Bank does not need to notify separately, and the cardholder must pay by other payment methods.
  - 三、本人若提供綜合存款帳戶辦理自動轉帳扣繳,當發生帳戶中之活存金額不足抵扣約定之扣繳金額時,同意將不足之差額由定存金額中直接轉帳付款,若因此滋生質借息等相關費用,當以本人與貴行之定存約定辦理。If I provide a comprehensive deposit account for automatic transfer deduction, and the amount of demand deposits in the account is insufficient to deduct the agreed deduction amount, I agree to transfer the insufficient balance from the time deposits amount directly for payment. Any expenses related to pledge interest incurred thereof shall be handled in accordance with the time deposit agreement between me and the Bank.
  - 四、本人同意欲變更扣繳帳號、扣抵金額或終止授權自動扣繳時,須再次填寫貴行之「信用卡帳款委託自動/變更/終止扣繳授權書」通知貴行變更或終止。終止自動扣繳授權於終止生效前,自動扣繳作業不因信用卡停用受影響。I agree that when I want to change the deduction account number, the amount of deduction, or terminate the automatic deduction authorization, I must fill "Credit Card Account Automatic/Change/Termination of Deduction Authorization Form" of the Bank again to notify the Bank of the change or termination. Before termination of automatic deduction authorization takes effect, the automatic deduction operation will not be affected by the deactivation of the credit card.
  - 五、本人同意倘本次申請未獲貴行核發信用卡,則本授權書即自動作廢。I agree that if a credit card is not issued by the Bank for this application, this authorization letter will be automatically invalidated.
- ※自動扣帳申請手續約45天,授權自動扣繳未辦妥前,請先自行繳款,以免產生循環信用利息及違約金。自動扣繳生效後之次月,帳單上將會列印自動扣繳通知,請勿再自行繳款,以免重複,重複繳款依溢繳款項回規定辦理。The application procedure for automatic deduction takes about 45 days. Before the authorized automatic deduction is completed, please pay by yourself to avoid revolving credit interest and penalty. In the next month after the automatic deduction takes effect, an automatic deduction notice will be printed on the consumption statement. Please do not make additional payments to avoid duplicate payment. Duplicate payments are handled in accordance with the overpayment recovery regulations.

## 申請悠遊聯名卡注意事項 Notices for Applying Easy Co-branded Card

- 持卡人茲向凱基商業銀行股份有限公司(以下簡稱貴行)申辦具有信用卡及悠遊卡功能之悠遊聯名卡,有關悠遊聯名卡之使用除願遵守貴行信用卡約定條款外,並願遵守悠遊聯名卡特別約定條款:(約定條款於核卡後隨同寄出。申請人得向貴行先行索閱,或於貴行網站自行下載)The cardholder hereby applies to KGI Commercial Bank Co., Ltd. (hereinafter referred to as the "Bank") for an Easy co-branded card with credit card and EasyCard functions. For the use of the Easy co-branded card, the cardholder is willing to abide by the credit card terms and conditions of the Bank and the special terms and conditions for Easy co-branded card. (The terms and conditions will be mailed out after approval of card, and the applicant may ask the Bank to provide the same in advance, or download them from the Bank's website)
- 一、悠遊聯名卡之悠遊卡功能無須開啓即可使用,新/補/換發悠遊聯名卡之悠遊卡內可用金額為零元;自107年10月1日起,持卡人新申請之悠遊聯名卡,其自動加值功能將預設為開啓,開啓後即無法再關閉;如欲使用自動加值服務時,應先完成信用卡開卡作業。The EasyCard function of the Easy co-branded card can be used without activation. The available amount in the EasyCard for the new/reissued/renewed Easy co-branded card is zero; starting from October 1, 2018, for the new Easy co-brand, the automatic value-added function of the card will be turned on by default, and it cannot be turned off once it is turned on. If you want to use the automatic value-added service, please complete the credit card opening procedure first.
  - 二、持已開啓自動加值功能之悠遊聯名卡進行扣款消費,當悠遊卡餘額不足以支付當次消費或低於一定金額時,將透過自動加值設備自信用卡額度中自動加值新臺幣500元或其倍數之一定金額至悠遊卡。自動加值之數額及限額,悉依法令規定、悠遊卡公司及貴行所訂標準辦理。悠遊卡自動加值免手續費。If you hold an Easy co-branded card with the automatic value-added function for debit consumption, and the balance of the EasyCard is not enough to cover the current consumption or is less than a certain amount, a certain amount of NTD500 or its multiple will be automatically added from the credit card limit through the automatic value-adding device to the EasyCard. The automatic value-added amount and limit shall be handled in accordance with the laws and regulations, the standards set by the EasyCard Corporation and the Bank. Adding value for EasyCard automatically is free of handling fee.
  - 三、悠遊卡儲值餘額不計利息,並由悠遊卡公司全數辦理信託,保障持卡人權益。

The stored value balance of the EasyCard does not count interest, and is under the trust handled by the EasyCard Corporation in full to protect the rights and interests of the cardholders.

- 四、悠遊聯名卡係屬貴行所有,持卡人應盡善良管理人之注意使用並保管該卡,避免卡片遺失、被竊、詐取、滅失或遭第三人占有,並應防止他人獲悉持卡人卡之相片相關資訊。Easy co-branded card is owned by the Bank. Cardholders shall use and keep the card with the due care of a good administrator to avoid loss, theft, fraud, destruction or possession by a third party, and prevent others from knowing the card-related information of the cardholder.
- 五、悠遊聯名卡如有遺失、被竊或有其他喪失占有情事時(以下簡稱遺失之情形),持卡人應儘速通知貴行辦理悠遊聯名卡掛失停用手續,並繳交掛失停用手續費,停止悠遊卡之功能。有關持卡人掛失停用及自負額相關權利義務,悉依貴行信用卡約定條款之規範辦理。If the Easy co-branded card is lost, stolen, or otherwise lost possession (hereinafter referred to as the "lost"), the cardholder shall notify the Bank as soon as possible to complete the loss reporting and deactivation procedures for the Easy co-branded card, submit the loss reporting and deactivation procedure fee, and stop the function of the EasyCard. The rights and obligations related to the loss reporting and deactivation of the cardholder as well as self-deducted amount shall be handled in accordance with the credit card terms and conditions of the Bank.
- 六、悠遊聯名卡完成前項掛失手續後三小時內,悠遊卡扣款被冒用所發生之損失,由持卡人自行負擔,儲值餘額將於完成掛失手續後約40個工作日,按悠遊卡公司掛失後三小時系統紀錄之儲值餘額,扣除由貴行負擔遭冒用自動加值之金額(該款項將返還予貴行),如有剩餘餘額,將退還至持卡人信用卡帳戶中,但若掛失後三小時系統紀錄之儲值餘額為負值時,不論自動加值功能是否已開啓,持卡人同意將該筆負值款項視為一般消費款,計入持卡人信用卡帳戶中向持卡人收取。Within three hours after the loss reporting procedure of the Easy co-branded card mentioned in the preceding paragraph is completed, the cardholder shall bear the loss caused by fraudulent use of the EasyCard deduction. The stored value balance, based on the stored value balance recorded by the system three hours after the loss reporting of the EasyCard corporation, deducting the amount fraudulently used for automatic value-added as borne by the Bank (the money will be returned to the Bank), will be refunded to the cardholder's credit card account approximately 40 business days after the completion of the loss report procedure, if any. However, if the stored value balance recorded by the system three hours after loss reporting is negative, regardless of whether the automatic value-added function is turn on, the cardholder agrees to treat the negative value as a general consumption payment and such amount will be credited to the cardholder's credit card account and charged to the cardholder.
- 七、持卡人依本約定條款應付之作業處理費、手續費及其他費用等,將列入持卡人信用卡應付帳款中併同請款。惟當持卡人自行向悠遊卡公司申請終止契約作業或悠遊卡書面交易紀錄時,悠遊卡公司得向持卡人收取手續費或逕自悠遊卡之儲值餘額中扣抵,手續費金額依悠遊卡公司之「悠遊卡約定條款」辦理。The processing fees, handling fees, and other fees payable by the cardholder in accordance with this terms and conditions will be included in the cardholder's credit card account payable and requested at the same time. However, when the cardholder applies to the EasyCard Corporation to terminate the contract or for the written transaction record of the EasyCard, the EasyCard Corporation may charge the cardholder a handling fee or deduct it from the stored value of the EasyCard directly. The amount of the handling fee should be handled in accordance with the "Terms and Conditions for Easy" of the EasyCard Corporation.
- 八、悠遊聯名卡之悠遊卡使用,除本約定條款已有規定者外,說明若有未盡事宜,悉依貴行信用卡約定條款與悠遊卡公司之「悠遊卡約定條款」及其他相關公告規定等辦理。For the use of the EasyCard of the Easy co-branded card, except for those stipulated in this terms and conditions, matters not covered herein shall be handled in accordance with the credit card terms and conditions of the Bank and Terms and Conditions for EasyCard and other relevant announcement requirements of the EasyCard Corporation.

## 謹慎理財 信用至上 Prudent financial management Credit first

信用卡循環信用年利率6.25%~15%(定期依本行電腦評等而定),預借現金手續費:每筆預借金額x3.5%+100元,其他相關費用請參閱本行網站公告,循環利率基準日:104/9/1

The annual interest rate of the revolving credit of the credit card is 6.25% ~ 15% (regularly determined by the Bank's computer rating); cash advance handling fee: each advance loan amount x 3.5% + NTD100; for other related fees please refer to the Bank's website announcement. The record date of the revolving interest rate: September 1, 2015.