



## 「開戶總約定書(法人戶-彙整版)」修訂公告

親愛的客戶您好，

本行開戶總約定書進行部份修訂並自 114 年 3 月 28 日起開始生效。倘立約人不同意本行之修改，須於前述通知之生效日前終止與本行之帳戶往來關係及本約定書，倘立約人未於生效日期前終止，或生效日期後仍繼續與本行進行各項存款、交易或服務事項往來時，視為立約人已同意該修改之內容。本次條文修訂對照內容列示如下：

修正後條文	原條文內容
<p><b>版本：DM099 <u>11403</u></b> <b>【Version DM099 <u>11403</u>】</b></p> <p>壹、一般約定條款 二八、防制洗錢及打擊資助恐怖主義 貴行為防制洗錢及打擊資助恐怖主義之目的，立約人同意 貴行得依「洗錢防制法」、「資恐防制法」、「銀行業防制洗錢及打擊資恐注意事項」及「銀行防制洗錢及打擊資恐注意事項範本」之相關規定，進行以下措施：</p> <p>(一) 貴行於發現立約人或關聯人為受經濟制裁、外國政府或國際洗錢防制組織認定或追查之恐怖分子或團體者之時，應逕行暫時停止本約定書所載之各項交易與業務關係或逕行關戶，惟貴行須書面通知立約人。</p> <p>(二) 貴行於定期或不定期審查立約人及關聯人身分作業或認為必要時（包括但不限於：懷疑客戶涉及非法活動、疑似洗錢、資恐活動、或媒體報導涉及違法之特殊案件等），得要求立約人於接獲貴行通知後六十天(含)內提供審查所需之必要個人或公司資料、或對交易性質與目的或資金來源進行說明，立約人逾期仍不履行或相關資料及說明未妥適合理者，貴行得逕行暫時停止本契約所載之各項交易與業務關係而無須另通知立約人，或以書面終止本契約或縮短借款期限或視為全部到期，並於書面通知到達時發生效力。</p> <p>(三) 立約人與貴行建立各項業務關係前或經辨識為虛擬通貨及交易業務事業時，立約人應簽署「<u>虛擬通貨平台及交易業務事業同意書</u>」，並應遵循所屬業別之防制洗錢及打擊資恐相關規範。立約人如未簽署<u>虛擬通貨平台及交易業務事業同意書</u>或未遵循所屬業別之防制洗錢及打擊資恐相關規範，貴行除得婉拒建立新業務關係外，並得暫停提供一部或全部之服務或交易或終止與立約人間之契約。</p> <p>(四) <u>立約人與貴行建立各項業務關係前或經辨識為網路借貸平臺業務事業時，立約人應簽署「網路借貸平臺業務事業同意書」，並應遵循所屬業別之防制洗錢及打擊資恐相關規範。立約人如未簽署網路借貸平臺業務事業同意書或未遵循所屬業別之防制洗錢及打擊資恐相關規範，貴行除得婉拒建立新業務關係外，並得暫停提供一部或全部之服務或交易或終止與立約人間之契約。</u></p> <p><b>28.AML and anti-terrorism financing</b> To support the Bank's effort in AML and anti-terrorism financing, the Customer agrees that the Bank may take the following measures in accordance with the relevant requirements under the "Money Laundering Control Act", "Ant Terrorism</p>	<p><b>【版本：DM099 <u>114310</u>】</b> <b>【Version DM099 <u>114310</u>】</b></p> <p>貳、一般約定條款 二八、防制洗錢及打擊資助恐怖主義 貴行為防制洗錢及打擊資助恐怖主義之目的，立約人同意 貴行得依「洗錢防制法」、「資恐防制法」、「銀行業防制洗錢及打擊資恐注意事項」及「銀行防制洗錢及打擊資恐注意事項範本」之相關規定，進行以下措施：</p> <p>(一) 貴行於發現立約人或關聯人為受經濟制裁、外國政府或國際洗錢防制組織認定或追查之恐怖分子或團體者之時，應逕行暫時停止本約定書所載之各項交易與業務關係或逕行關戶，惟貴行須書面通知立約人。</p> <p>(二) 貴行於定期或不定期審查立約人及關聯人身分作業或認為必要時（包括但不限於：懷疑客戶涉及非法活動、疑似洗錢、資恐活動、或媒體報導涉及違法之特殊案件等），得要求立約人於接獲貴行通知後六十天(含)內提供審查所需之必要個人或公司資料、或對交易性質與目的或資金來源進行說明，立約人逾期仍不履行或相關資料及說明未妥適合理者，貴行得逕行暫時停止本契約所載之各項交易與業務關係而無須另通知立約人，或以書面終止本契約或縮短借款期限或視為全部到期，並於書面通知到達時發生效力。</p> <p>(三) 立約人與貴行建立各項業務關係前或經辨識為虛擬通貨及交易業務事業時，立約人應簽署「<u>虛擬通貨平台及交易業務事業同意書</u>」，並應遵循所屬業別之防制洗錢及打擊資恐相關規範。立約人如未簽署<u>虛擬通貨平台及交易業務事業同意書</u>或未遵循所屬業別之防制洗錢及打擊資恐相關規範，貴行除得婉拒建立新業務關係外，並得暫停提供一部或全部之服務或交易或終止與立約人間之契約。</p> <p><b>28.AML and anti-terrorism financing</b> To support the Bank's effort in AML and anti-terrorism financing, the Customer agrees that the Bank may take the following measures in accordance with the relevant requirements under the "Money Laundering Control Act", "Ant Terrorism Financing Law", "Notices for Anti-Money Laundering and Anti-Terrorism for Banks" and "Templates of Notices for Anti-Money Laundering and Anti-Terrorism for Banks":</p> <p>(1) The Bank is entitled to temporarily cease the service and business relationship set forth in the agreement with the Customer or close the account if the Bank discovers any matter of</p>

修正後條文	原條文內容
<p>Financing Law”, “Notices for Anti-Money Laundering and Anti-Terrorism for Banks” and “Templates of Notices for Anti-Money Laundering and Anti-Terrorism for Banks”:</p> <p>(1) The Bank is entitled to temporarily cease the service and business relationship set forth in the agreement with the Customer or close the account if the Bank discovers any matter of the Customer or the related parties being the terrorist(s), or terrorist group recognized by foreign government or international anti-money laundering organization or being under economic sanction provided that the Bank should notify the Customer via written notice.</p> <p>(2)The Bank can request the Customer to provide necessary personal or corporate information required for investigation or explanation of the transaction nature or source of fund within 60 days (inclusive) after receiving the notification from the Bank in the event that the Bank believes necessary (including but not limited to the Customer being suspicious of engaging in illegal activities, money laundering, terrorism financing, or being involved in special cases in violation of laws as reported by media) or in regular or irregular review of the identification of the Customer and related parties. If the Customer fails to comply with the said requests or the relevant information and explanation is inappropriate or unreasonable, the Bank may temporarily cease all services and business relationships set forth in this agreement without notifying the clients, or terminate the agreement or shorten the loan period, or deem such period as expired by written notice, which shall take effect upon receiving such written notice.</p> <p>(3)Before the Customer establishes business relationships with the Bank or if the Customer is identified as an enterprise conducting virtual currency and transaction business, the Customer shall sign the Consent Letter for Enterprises Handling Virtual Currency Platform and Transaction Business and comply with relevant anti-money laundering and anti-terrorism financing regulations applicable to the Customer's industry. If the Customer does not sign the Consent Letter for Enterprises Handling Virtual Currency Platform and Transaction Business or fails to comply with relevant anti-money laundering and anti-terrorism financing regulations applicable to the Customer's industry, the Bank may refuse to establish new business relationships, as well as temporarily cease providing a part or all the services or transactions or terminate the contracts between the Customer and the Bank.</p> <p><u>(4) Before the Customer establishes business relationships with the Bank or if the Customer is identified as an Online Peer-to-Peer Lending Platform Operator, the Customer shall sign the Consent Letter for Online Peer-to-Peer Lending Platform Operator and comply with relevant anti-</u></p>	<p>the Customer or the related parties being the terrorist(s), or terrorist group recognized by foreign government or international anti-money laundering organization or being under economic sanction provided that the Bank should notify the Customer via written notice.</p> <p>(2)The Bank can request the Customer to provide necessary personal or corporate information required for investigation or explanation of the transaction nature or source of fund within 60 days (inclusive) after receiving the notification from the Bank in the event that the Bank believes necessary (including but not limited to the Customer being suspicious of engaging in illegal activities, money laundering, terrorism financing, or being involved in special cases in violation of laws as reported by media) or in regular or irregular review of the identification of the Customer and related parties. If the Customer fails to comply with the said requests or the relevant information and explanation is inappropriate or unreasonable, the Bank may temporarily cease all services and business relationships set forth in this agreement without notifying the clients, or terminate the agreement or shorten the loan period, or deem such period as expired by written notice, which shall take effect upon receiving such written notice.</p> <p>(3)Before the Customer establishes business relationships with the Bank or if the Customer is identified as an enterprise conducting virtual currency and transaction business, the Customer shall sign the Consent Letter for Enterprises Handling Virtual Currency Platform and Transaction Business and comply with relevant anti-money laundering and anti-terrorism financing regulations applicable to the Customer's industry. If the Customer does not sign the Consent Letter for Enterprises Handling Virtual Currency Platform and Transaction Business or fails to comply with relevant anti-money laundering and anti-terrorism financing regulations applicable to the Customer's industry, the Bank may refuse to establish new business relationships, as well as temporarily cease providing a part or all the services or transactions or terminate the contracts between the Customer and the Bank.</p>

修正後條文	原條文內容
<p><u>money laundering and anti-terrorism financing regulations applicable to the Customer's industry. If the Customer does not sign the Consent Letter for Online Lending Platform Operator or fails to comply with relevant anti-money laundering and anti-terrorism financing regulations applicable to the Customer's industry, the Bank may refuse to establish new business relationships, as well as temporarily cease providing a part or all the services or transactions or terminate the contracts between the Customer and the Bank.</u></p>	
<p>壹、一般約定條款  <u>三十二、久未往來帳戶</u>  <u>立約人開立所有的新臺幣/外幣活期(儲蓄)存款帳戶，一年以上無存提紀錄且餘額未達貴行規定之起息金額，貴行得逕行暫停該同戶所有帳戶交易。立約人如欲恢復使用，應持身分證正本至貴行櫃台或經貴行同意之其他方式辦理，如為公司行號，應持負責人身分證及公司登記證明辦理。</u>  <u>32. Dormant Account</u>  <u>Where all the New Taiwan Dollar/foreign currency demand (savings) deposit accounts opened by the Customer have no deposit or withdrawal records for one year or more and the balance is below the interest calculation threshold specified by the Bank, the Bank may directly suspend all the transactions of the accounts of the same Customer. To resume the use, the Customer shall provide the original ID at the counter of the Bank or handle by other means agreed upon by the Bank. For corporations or firms, the ID of the responsible person and company registration certificates shall be provided.</u></p>	<p>壹、一般約定條款</p>
<p>「防範詐騙宣導、提醒事項」  洗錢防制法第 18 條第 1 項  檢察官於偵查中，有事實足認被告利用帳戶、匯款、通貨或其他支付工具犯第<u>十九條</u>或第<u>二十條</u>之罪者，得聲請該管法院指定六個月以內之期間，對該筆交易之財產為禁止提款、轉帳、付款、交付、轉讓或其他必要處分之命令。其情況急迫，有相當理由足認非立即為上開命令，不能保全得沒收之財產或證據者，檢察官得逕命執行之。但應於執行後三日內，聲請法院補發命令。法院如不於三日內補發或檢察官未於執行後三日內聲請法院補發命令者，應即停止執行。  <u>Article 18 (1) of the Money Laundering Control Act</u>  <u>When a prosecutor obtains sufficient evidence during investigation to believe that an offender has committed an offence prescribed in Articles 19 and 20 by moving property through bank accounts, wire transfers, currency exchanges or other means of payment, the prosecutor may request a court order to prohibit the withdrawal, transfer, payment, delivery and assignment, or to make other necessary disposition of such property, for not more than six months. The prosecutor may, in his or her own authority, stop the above-mentioned transactions, in the event that the situation is urgent and reasonable cause is identified to believe that actions needed to be taken immediately to ensure the integrity of the confiscated property or evidence. However, a court order should be applied for subsequently within three days of the action. In the event that a court order is not issued, or that the prosecutor fails to apply for such an</u></p>	<p>「防範詐騙宣導、提醒事項」  洗錢防制法第 <del>18</del> 條第 1 項  檢察官於偵查中，有事實足認被告利用帳戶、匯款、通貨或其他支付工具犯第<del>十四條</del>及第<del>十五條</del>之罪者，得聲請該管法院指定六個月以內之期間，對該筆交易之財產為禁止提款、轉帳、付款、交付、轉讓或其他必要處分之命令。其情況急迫，有相當理由足認非立即為上開命令，不能保全得沒收之財產或證據者，檢察官得逕命執行之。但應於執行後三日內，聲請法院補發命令。法院如不於三日內補發或檢察官未於執行後三日內聲請法院補發命令者，應即停止執行。  <del>Article 13 (1) of the Money Laundering Control Act</del>  <del>When a prosecutor obtains sufficient evidence during investigation to believe that an offender has committed an offence prescribed in Articles 14 and 15 by using bank accounts, wire transfers, currency exchanges or other means of payment, the prosecutor may request a court order to prohibit the withdrawal, transfer, payment, delivery and assignment, or to make other necessary disposition of such property, for not more than six months. The prosecutor may, in his or her own authority, stop the above-mentioned transactions, in the event that the situation is urgent and reasonable cause is identified to believe that actions needed to be taken immediately to ensure the integrity of the confiscated property or evidence. However, a court order should be applied for subsequently within three days of the action. In the event that a court order is not issued, or that the prosecutor fails to apply for such an order within three</del></p>

修正後條文	原條文內容
<p><u>order within three days of the action, the action should be called to a halt immediately.</u></p>	<p><del>days of the action, the action should be called to a halt immediately.</del></p>
<p>洗錢防制法第 <u>19</u> 條  有第二條各款所列洗錢行為者，處 <u>三年以上十年以下有期徒刑</u>，併科新臺幣一億元以下罰金。<u>其洗錢之財物或財產上利益未達新臺幣一億元者，處六月以上五年以下有期徒刑</u>，併科新臺幣五千萬元以下罰金。  前項之未遂犯罰之。  <u>Article 19 of the Money Laundering Control Act</u>  <u>Anyone involved in money laundering activities prescribed in paragraphs in Article 2 shall be sentenced to imprisonment of not less than three years but not more than ten years, and a fine of not more than NT\$ 100 million shall be imposed. The offender whose money laundering property or property interests do not exceed NT\$100 million, shall be sentenced to imprisonment of not less than six months but not more than five years, and a fine of not more than NT\$ 50 million shall be imposed.</u>  <u>An attempt to commit an offense specified in the preceding paragraph is punishable.</u></p>	<p>洗錢防制法第 <u>14</u> 條  有第二條各款所列洗錢行為者，處 <u>七年</u> 以下有期徒刑，併科新臺幣五<u>百</u>萬元以下罰金。  前項之未遂犯罰之。  <del>前二項情形，不得科以超過其特定犯罪所定最重本刑之刑。</del>  <u>Article 14 of the Money Laundering Control Act</u>  <del>Anyone committing in money laundering activities prescribed in paragraphs in Article 2 shall be sentenced to imprisonment of not more than seven years; in addition, a fine of not more than NT\$ 5 million shall be imposed. An attempt to commit an offense specified in the preceding paragraph is punishable. In circumstance prescribed in the preceding two paragraphs, the penalty may not exceed the maximum punishment administered for the specified crime.</del></p>



修正後條文	原條文內容
<p>洗錢防制法第 <u>20</u> 條</p> <p>收受、持有或使用之財物或財產上利益，有下列情形之一，而無合理來源且與收入顯不相當者，處六月以上五年以下有期徒刑，得併科新臺幣五<u>十</u>萬元以下罰金：</p> <p>一、冒名、以假名<u>或其他與身分相關之不實資訊</u>向金融機構、<u>提供虛擬資產服務或第三方支付服務之事業或人員</u>申請開立帳戶、帳號。</p> <p>二、以不正方法取得、<u>使用</u>他人向金融機構申請開立之帳戶、<u>向提供虛擬資產服務或第三方支付服務之事業或人員申請之帳號</u>。</p> <p>三、規避第<u>八條、第十</u>條至第十三條所定洗錢防制程序。</p> <p>前項之未遂犯罰之。</p> <p>Article <u>20</u> of the Money Laundering Control Act</p> <p><u>In the event of the following circumstances, if anyone accepts, possesses, or uses the property or the benefits of the property without a reasonable account of the origin of such assets, an imprisonment of not less than six months but not more than five years shall be imposed, and a fine of not more than NT\$ 50 million may also be imposed:</u></p> <p><u>1.Opening accounts at financial institutions, applying for accounts to enterprises or persons that provide virtual asset services or third-party payment services in other people's names, under a false name or other false information related to the identity.</u></p> <p><u>2.Using or getting hold of accounts opened by others at financial institutions, accounts applied by others to enterprises or persons that provide virtual asset services or third-party payment services, via improper means.</u></p> <p><u>3.Circumventing anti-money laundering procedures described in Article 8 and Articles 10 to 13.</u></p> <p><u>An attempt to commit an offense specified in the preceding paragraph is punishable .</u></p>	<p>洗錢防制法第 <del>15</del> 條</p> <p>收受、持有或使用之財物或財產上利益，有下列情形之一，而無合理來源<u>且與收入顯不相當</u>者，處六月以上五年以下有期徒刑，得併科新臺幣五<del>十</del>萬元以下罰金：</p> <p>一、冒名<del>或</del>以假名向金融機構申請開立帳戶。</p> <p>二、以不正方法取得他人向金融機構申請開立之帳戶。</p> <p>三、規避第<del>七</del>條至第十條所定洗錢防制程序。</p> <p>前項之未遂犯罰之。</p> <p>Article <del>15</del> of the Money Laundering Control Act</p> <p><del>In the event of the following circumstances, if anyone accepts, possesses, or uses the property or the benefits of the property without a reasonable account of the origin of such assets, and if his or her income is obviously disproportionate to the size of such assets, an imprisonment of not less than six months and not more than five years shall be imposed, and a fine of not more than NT\$ 5 million may also be imposed:</del></p> <p><del>1. Opening accounts at financial institutions in other people's names or under a false name.</del></p> <p><del>2. Getting hold of accounts opened by others at financial institutions, via improper means.</del></p> <p><del>3.Avoiding anti-money laundering procedures described in Articles 7—10.</del></p> <p><del>An attempt to commit an offense specified in the preceding paragraph is punishable.</del></p>
<p>洗錢防制法第 <u>21</u> 條</p> <p>無正當理由收集他人向金融機構申請開立之帳戶、向提供虛擬資產服務或第三方支付服務之事業或人員申請之帳號，而有下列情形之一者，處五年以下有期徒刑、拘役或科或併科新臺幣三千萬元以下罰金：</p> <p>一、冒用政府機關或公務員名義犯之。</p> <p>二、以廣播電視、電子通訊、網際網路或其他媒體等傳播工具，對公眾散布而犯之。</p> <p>三、以電腦合成或其他科技方法製作關於他人不實影像、聲音或電磁紀錄之方法犯之。</p> <p>四、以期約或交付對價使他人交付或提供而犯之。</p> <p>五、以強暴、脅迫、詐術、監視、控制、引誘或其他不正方法而犯之。</p> <p>前項之未遂犯罰之。</p> <p>Article <u>21</u> of Money Laundering Control Act</p> <p><u>1.Committing the offense while using the name of a government agency or civil servant;</u></p> <p><u>2.Committing the offense by using radio, television, electronic communications, the Internet or other means of communication media to disseminate information to the public;</u></p> <p><u>3.Committing the offense by using computer synthesis or other technological methods to create fake images, sounds or electromagnetic recordings of others;</u></p> <p><u>4.Committing the crime by using promises, or quid pro quo, to coerce others to deliver or supply;</u></p> <p><u>5.Committing the crime through the use of rape, coercion, fraud, surveillance, control, enticement or other improper means.</u></p> <p><u>A person attempting to commit the offenses, as described in</u></p>	

修正後條文	原條文內容
<p><u>the preceding paragraph, is subject to a fine.</u></p>	
<p><u>洗錢防制法第 22 條</u>  <u>任何人不得將自己或他人向金融機構申請開立之帳戶、向提供虛擬資產服務或第三方支付服務之事業或人員申請之帳號交付、提供予他人使用。但符合一般商業、金融交易習慣，或基於親友間信賴關係或其他正當理由者，不在此限。</u>  <u>違反前項規定者，由直轄市、縣（市）政府警察機關裁處告誡。經裁處告誡後逾五年再違反前項規定者，亦同。</u>  <u>違反第一項規定而有下列情形之一者，處三年以下有期徒刑、拘役或科或併科新臺幣一百萬元以下罰金：</u>  <u>一、期約或收受對價而犯之。</u>  <u>二、交付、提供之帳戶或帳號合計三個以上。</u>  <u>三、經直轄市、縣（市）政府警察機關依前項或第四項規定裁處後，五年以內再犯。前項第一款或第二款情形，應依第二項規定，由該管機關併予裁處之。違反第一項規定者，金融機構、提供虛擬資產服務及第三方支付服務之事業或人員，應對其已開立之帳戶、帳號，或欲開立之新帳戶、帳號，於一定期間內，暫停或限制該帳戶、帳號之全部或部分功能，或逕予關閉。</u>  <u>前項帳戶、帳號之認定基準，暫停、限制功能或逕予關閉之期間、範圍、程序、方式、作業程序之辦法，由法務部會同中央目的事業主管機關定之。警政主管機關應會同社會福利主管機關，建立個案通報機制，於依第二項規定為告誡處分時，倘知悉有社會救助需要之個人或家庭，應通報直轄市、縣（市）社會福利主管機關，協助其獲得社會救助法所定社會救助。</u>  <u>Article 22 of Money Laundering Control Act</u>  <u>No person shall deliver, or make available to another party, the account information that he or she or others filed with a financial institution, or the account number that he or she filed with enterprises or persons providing virtual asset services or third-party payment services. However, this does not apply to those instances that are consistent with general business or financial transaction practices, or those that are based on a relationship of trust between friends and relatives, or other justifiable reasons.</u>  <u>Violators of the preceding provisions shall be reprimanded by the police authorities of the relevant municipalities, counties (cities). The same applies to those who repeat a violation of the preceding provisions within five years after being reprimanded by the authorities.</u></p>	

修正後條文	原條文內容
<p>Any person, who violates the provisions of the first paragraph under one of the following circumstances, shall be punished with imprisonment of up to three years, detention, and/or a fine of up to one million New Taiwan Dollars:</p> <p>1. Committing the crime while making promises or quid pro quo.</p> <p>2. The total number of accounts or account numbers delivered or supplied is three or more.</p> <p>3. Repeating the crime within five years after first being reprimanded by the police authorities of the relevant municipalities, counties (cities), pursuant to the provisions of the preceding paragraph or the fourth paragraph.</p> <p>The circumstances, as described in the first or second subparagraph of the preceding paragraph, shall be sanctioned jointly by the relevant authorities, pursuant to the provisions of the second paragraph.</p> <p>If provisions of paragraph 1 are violated, the said financial institutions, enterprises or persons providing virtual asset services or third-party payment services shall suspend or restrict all or part of the functions of existing accounts or new accounts they intend to open for a period of time, or simply close those accounts.</p> <p>The identification criteria for the aforementioned accounts and account numbers, the duration, scope, procedures, methods, and operating procedures for suspension, restriction of functions, or closure, shall be determined by the Ministry of Justice, in conjunction with the central authorities in charge of the relevant businesses.</p> <p>The competent police authority shall, in conjunction with the competent social welfare authority, establish a case declaration mechanism. Upon the issuance of a warning concerning such activities, in accordance with the provisions of the second paragraph, if an individual or a family is known to be in need of social assistance, they should notify the relevant social welfare authorities in their municipality or county (city) to obtain social assistance, as prescribed in the Public Assistance Act .</p>	