



## 「開戶總約定書」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 2024 年 12 月 2 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>壹拾參、電話/網路/行動銀行約定條款</p> <p>十一、新臺幣轉帳作業</p> <p>(一) 立約人使用電話/網路/行動銀行之轉帳服務須事先以書面或透過自動化設備、網路或其他經貴行同意之方式提出申請約定轉出帳號(不含支票存款帳戶)：</p> <p><u>1. 使用『約定帳戶』轉帳者，轉入帳戶需以書面或線上事前約定完成後始可轉帳(使用線上約定轉入帳號功能服務須先至臨櫃申請開通)。</u></p> <p><u>2. 立約人若為個人戶約定轉入組數限制最多為 60 組。</u></p> <p><u>3. 惟立約人同意以本人在貴行開立同戶名之新臺幣存款帳戶(包含活期性存款及支票存款帳戶)作為約定轉入帳戶，並以開戶申請書、往來業務項目申請(變更)書或以此服務條款為約定之書面證明。</u></p> <p><u>4. 使用簡訊密碼服務(OTP)之非約定轉帳功能，轉入帳號無須事先約定；轉出帳號則亦可透過貴行同意之自動化設備憑晶片金融卡設定之。</u></p> <p>(二) 電話/網路/行動銀行業務之約定轉出帳號均共用相同之約定轉入帳號，立約人同意已約定或嗣後申請或終止之網路銀行各類轉帳交易機制或電話銀行轉帳服務，均對應相同之約定轉入帳號。如新增之約定轉入帳號為貴行同戶名帳戶者，該約定完成後立即生效；透過線上約定之他行同戶名帳戶者，次日生效；非前述帳戶者，該約定於申辦日次兩日生效；若約定之轉出/轉入帳號為警示帳戶等異常狀態者，貴行得拒絕受理申請。</p> <p>(三) 立約人執行電話/網路/行動銀行轉帳交易，其支出係按無摺登錄方式辦理，與憑存摺填具取款憑條或憑票據加蓋原留印鑑之取款具有同等效力。</p> <p>(四) 立約人使用本服務系統轉帳時，應自行填寫指定轉入帳號及戶名供貴行登錄；並自行確認登錄帳號、戶名無誤。</p> <p>(五) <u>交易限額、費用</u></p> <p><u>1. 『約定帳戶』轉帳非貴行本人帳戶</u></p> <p><u>(1). 如約定帳戶為透過「臨櫃」申請之帳戶或透</u></p>	<p>壹拾參、電話/網路/行動銀行約定條款</p> <p>十一、新臺幣轉帳作業</p> <p>(一) 立約人使用電話/網路/行動銀行之轉帳服務須事先以書面或透過自動化設備、網路或其他經貴行同意之方式提出申請約定轉出帳號(不含支票存款帳戶)→使用『約定帳戶』轉帳者，轉入帳戶需以書面申請(使用線上約定轉入帳號功能服務須先至臨櫃申請開通)→惟立約人同意以本人在貴行開立同戶名之新臺幣存款帳戶(包含活期性存款及支票存款帳戶)作為約定轉入帳戶，並以開戶申請書、往來業務項目申請(變更)書或以此服務條款為約定之書面證明→至於立約人使用簡訊密碼服務(OTP)之非約定轉帳功能，轉入帳號無須事先約定；轉出帳號則亦可透過貴行同意之自動化設備憑晶片金融卡設定之。</p> <p>(二) 電話/網路/行動銀行業務之約定轉出帳號均共用相同之約定轉入帳號，立約人同意已約定或嗣後申請或終止之網路銀行各類轉帳交易機制或電話銀行轉帳服務，均對應相同之約定轉入帳號。如新增之約定轉入帳號為貴行同戶名帳戶者，該約定完成後立即生效；透過線上約定之他行同戶名帳戶者，次日生效；非前述帳戶者，該約定於申辦日次兩日生效；若約定之轉出/轉入帳號為警示帳戶等異常狀態者，貴行得拒絕受理申請。</p> <p>(三) 立約人執行電話/網路/行動銀行轉帳交易，其支出係按無摺登錄方式辦理，與憑存摺填具取款憑條或憑票據加蓋原留印鑑之取款具有同等效力。</p> <p>(四) 立約人使用本服務系統轉帳時，應自行填寫指定轉入帳號及戶名供貴行登錄；並自行確認登錄帳號、戶名無誤。</p> <p>(五) <del>立約人申請本項服務之約定轉帳作業其金額限制依貴行規定限額(繳付各項稅費併 ATM 繳稅交易，每筆轉帳最高限額為 200 萬元；每日轉帳最高限額為 300 萬元)→如有另其約定者，依其約定；若申請簡訊密碼服務(OTP)之非約定轉帳作業，其單筆最高限額為新臺幣伍萬元整、每日累計最高限額為新臺幣壹拾萬元整、每月累計最高限額為新臺幣貳拾萬元整。另本系統之各項服務項目、時間、金額限制、作業流程及手</del></p>

修正後條文	原條文內容
<p><u>過「線上」申請之他行本人之帳戶</u>:每筆轉帳最高限額為 200 萬元，每日轉帳最高限額為 300 萬元。</p> <p>(2).如有另其約定者，依其約定。</p> <p>2.簡訊密碼服務(OTP)之非約定轉帳:每筆最高限額為新臺幣伍萬元整、每日累計最高限額為新臺幣壹拾萬元整、每月累計最高限額為新臺幣貳拾萬元整。</p> <p>3.本系統之各項服務項目、時間、金額限制、作業流程及手續費用計收標準等，概由貴行訂定，及得視實際需要調整，並於貴行網站及營業場所公告，且得輔以於營業場所置放業務簡介供查閱。</p> <p>11. NTD fund transfer</p> <p>(1)For the Customer to use the phone/internet/mobile banking, he/she/it shall make an application in writing or through automated equipment, the Internet, or other means agreed by the Bank in advance on the outward-transfer accounts (excluding the check deposit account).</p> <p>a. Those who use a designated account shall <u>completed</u> make written application <u>or application via online service</u>, for the “inward transfer” account(the online inward transfer account function shall be applied for in advance over the counter).</p> <p>b. <u>If the Customer is an individual, the number of the designated inward transfer accounts is limited to 60 maximum.</u></p> <p>c. The Customer agrees to use the same NTD deposit account opened in the same name with the Bank (including demand account and check deposit account) as the “inward transfer” account, the Customer agrees to use the Account Opening Application, Application for Business (Change services) or this service agreement as the written proof of designation.</p> <p>d. However, the Customer does not need to set up a “inward Transfer” account number for OTP service. The Customer can also set up “ Outward Transfer” account via the automatic services approved by the Bank.</p> <p>...</p> <p>(5)<u>Transaction limit, fees</u></p> <p>a.<u>The “designated account” to be transferred into is not the account of the Customer with the Bank</u></p> <p>(a) <u>If the designated account was not applied for “over the counter”, or the account of the Customer with other banks applied for “online”</u>:(no more than NTD2,000,000 for each fund transfer, and no more than NTD3,000,000 in one day in terms)</p> <p>(b)unless otherwise agreed by both parties.</p> <p>b. OTP-enabled transaction is limited to NTD 50,000 for each non –designated account fund transfer transaction and the accumulated</p>	<p>續費用計收標準等，概由貴行訂定，及得視實際需要調整，並於貴行網站及營業場所公告，且得輔以於營業場所置放業務簡介供查閱。</p> <p>11. NTD fund transfer</p> <p>(1)For the Customer to use the phone/internet/mobile banking, he/she/it shall make an application in writing or through automated equipment, the Internet, or other means agreed by the Bank in advance on the outward-transfer accounts (excluding the check deposit account). Those who use a designated account shall make written application for the “inward transfer” account(the online inward transfer account function shall be applied for in advance over the counter). The Customer agrees to use the same NTD deposit account opened in the same name with the Bank (including demand account and check deposit account) as the “inward transfer” account, the Customer agrees to use the Account Opening Application, Application for Business (Change services) or this service agreement as the written proof of designation. However, the Customer does not need to set up a “ inward Transfer” account number for OTP service. The Customer can also set up “ Outward Transfer” account via the automatic services approved by the Bank.</p> <p>...</p> <p>(5)<del>The amount limit for the designated account fund transfer service as applied for by the Customer shall comply with the — Bank’s fund transfer limitation</del> (no more than NTD2,000,000 for each fund transfer, and no more than NTD3,000,000 in one day in terms <del>of all kinds of tax payment plus tax payment via ATMs</del>) unless otherwise agreed by both parties. OTP-enabled transaction is limited to NTD 50,000 for each non –designated account fund transfer transaction and the accumulated amount shall neither exceed NTD 100,000 per day, nor exceed NTD200,000 per month.</p> <p>Each service item, time, amount restriction, operation procedures and administration fee sEach service item, time, amount restriction, operation procedures and administration fee schedules of this system are subject to the Bank and the Bank may make adjustments when it deems necessary. The adjustments shall be published at the business premises and website of the Bank and the Bank may place business introduction at premises for review.</p>

修正後條文	原條文內容
<p>amount shall neither exceed NTD 100,000 per day, nor exceed NTD200,000 per month.</p> <p><u>c.</u> Each service item, time, amount restriction, operation procedures and administration fee sEach service item, time, amount restriction, operation procedures and administration fee schedules of this system are subject to the Bank and the Bank may make adjustments when it deems necessary. The adjustments shall be published at the business premises and website of the Bank and the Bank may place business introduction at premises for review.</p>	
<p>「防範詐騙宣導、提醒事項」</p> <p>相關法令</p> <p>洗錢防制法第 <u>18</u> 條第 1 項</p> <p>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</u>條<u>或</u>第<u>二十</u>條之罪者，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。</p> <p><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 order within three days of the action, the action should be called to a halt immediately.</u></p> <p>洗錢防制法第 <u>19</u> 條</p> <p>有第二條各款所列洗錢行為者，處<u>三年以上十年以下</u>有期徒刑，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</u>有期徒刑，併科新臺幣五<u>千</u>萬元以下罰金。</p> <p>前項之未遂犯罰之。</p> <p>Article <u>19</u> of the Money Laundering Control Act</p>	<p>「防範詐騙宣導、提醒事項」</p> <p>相關法令</p> <p>洗錢防制法第 <del>13</del> 條第 1 項</p> <p>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>十四</u>條<u>及</u>第<u>十五</u>條之罪者，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。</p> <p><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 days of the action, the action should be called to a halt immediately.</del></p> <p>洗錢防制法第 <u>14</u> 條</p> <p>有第二條各款所列洗錢行為者，處<u>七</u>年以下有期徒刑，併科新臺幣五<u>百</u>萬元以下罰金。</p> <p>前項之未遂犯罰之。</p> <p><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></p> <p>Article <u>14</u> of the Money Laundering Control Act</p>



修正後條文	原條文內容
<p><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></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 <u>20</u> 條 收受、持有或使用之財物或財產上利益，有下列情形之一，而無合理來源者，處六月以上五年以下有期徒刑，得併科新臺幣五<u>千</u>萬元以下罰金： 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、<u>帳號</u>。 二、以不正方法取得、<u>使用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</u>。 三、規避第<u>八條、第十條</u>至第十三條所定洗錢防制程序。 前項之未遂犯罰之。</p> <p>Article <u>20</u> of the Money Laundering Control Act <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> <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> <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> <u>3. Circumventing anti-money laundering procedures described in Article 8 and Articles 10 to 13.</u> <u>An attempt to commit an offense specified in the preceding paragraph is punishable.</u></p>	<p><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> <p>洗錢防制法第 <u>15</u> 條 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<u>百</u>萬元以下罰金： 一、冒名<u>或</u>以假名向金融機構申請開立帳戶。 二、以不正方法取得他人向金融機構申請開立之帳戶。 三、規避第<u>七條</u>至第十條所定洗錢防制程序。 前項之未遂犯罰之。</p> <p>Article <u>15</u> of the Money Laundering Control Act <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> <del>1. Opening accounts at financial institutions in other people's names or under a false name.</del> <del>2. Getting hold of accounts opened by others at financial institutions, via improper means.</del> <del>3. Avoiding anti-money laundering procedures described in Articles 7-10.</del> <del>An attempt to commit an offense specified in the preceding paragraph is punishable.</del></p>

修正後條文	原條文內容
<p>洗錢防制法第 <u>21</u> 條 無正當理由收集他人向金融機構申請開立之帳戶、向 <u>提供</u> 虛擬 <u>資產服務</u> 或第三方支付服務 <u>之事業或人員</u> 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> <ol style="list-style-type: none"> <li>一、冒用政府機關或公務員名義犯之。</li> <li>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。</li> <li>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。</li> <li>四、以期約或交付對價使他人交付或提供而犯之。</li> <li>五、以強暴、脅迫、詐術、監視、控制、引誘或其他不正方法而犯之。</li> </ol> <p>前項之未遂犯罰之。</p> <p>Article <u>21</u> of Money Laundering Control Act <u>A person who, without a legitimate reason, collects other people's account details, as filed with financial institutions, accounts filed with enterprises or persons providing virtual asset services or third-party payment services, and who does any of the following, shall be punished with imprisonment of up to five years, or with detention, and/or with a fine of up to NT\$ 30 million:</u></p> <ol style="list-style-type: none"> <li><u>1. Committing the offense while using the name of a government agency or civil servant;</u></li> <li><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></li> <li><u>3. Committing the offense by using computer synthesis or other technological methods to create fake images, sounds or electromagnetic recordings of others;</u></li> <li><u>4. Committing the crime by using promises, or quid pro quo, to coerce others to deliver or supply;</u></li> <li><u>5. Committing the crime through the use of rape, coercion, fraud, surveillance, control, enticement or other improper means.</u></li> </ol> <p><u>A person attempting to commit the offenses, as described in the preceding paragraph, is subject to a fine.</u></p>	<p>洗錢防制法第 <del>15-1</del> 條 無正當理由收集他人向金融機構申請開立之帳戶、向虛擬 <del>通貨平台及交易業務之事業</del> 或第三方支付服務業申請之帳號，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> <ol style="list-style-type: none"> <li>一、冒用政府機關或公務員名義犯之。</li> <li>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。</li> <li>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。</li> <li>四、以期約或交付對價使他人交付或提供而犯之。</li> <li>五、以強暴、脅迫、詐術、監視、控制、引誘或其他不正方法而犯之。</li> </ol> <p>前項之未遂犯罰之。</p> <p>Article <del>15-1</del> of Money Laundering Control Act <del>A person who, without justifiable cause, collects other people's account details as filed with financial institutions, account numbers filed with businesses handling virtual currency platforms or transactions, or account numbers filed with third-party payment services, and who does any of the following, shall be punished with imprisonment of up to five years, or with detention, and/or with a fine of up to NT\$30 million:</del></p> <ol style="list-style-type: none"> <li><del>1. Committing the offense while using the name of a government agency or civil servant;</del></li> <li><del>2. Committing the offense by using radio, television, electronic communications, the Internet or other means of communication media to disseminate information to the public;</del></li> <li><del>3. Committing the offense by using computer synthesis or other technological methods to create fake images, sounds or electromagnetic recordings of others;</del></li> <li><del>4. Committing the crime by using promises, or providing quid pro quo, to make others to deliver or supply;</del></li> <li><del>5. Committing the crime through the use of rape, coercion, fraud, surveillance, control, enticement or other improper means.</del></li> </ol> <p><del>A person attempting to commit the offenses as described in the preceding paragraph, is subject to a punishment.</del></p>
<p>洗錢防制法第 <u>22</u> 條 任何人不得將自己或他人向金融機構申請開立之帳戶、向 <u>提供</u> 虛擬 <u>資產服務</u> 或第三方支付服務 <u>之事業或人員</u> 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。</p> <p>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。</p> <p>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：一、期約或收受對價而犯之。</p> <p>二、交付、提供之帳戶或帳號合計三個以上。</p>	<p>洗錢防制法第 <del>15-2</del> 條 任何人不得將自己或他人向金融機構申請開立之帳戶、向虛擬 <del>通貨平台及交易業務之事業</del> 或第三方支付服務業申請之帳號交付、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。</p> <p>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。</p> <p>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：</p> <ol style="list-style-type: none"> <li>一、期約或收受對價而犯之。</li> <li>二、交付、提供之帳戶或帳號合計三個以上。</li> </ol>

修正後條文	原條文內容
<p>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。</p> <p>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。</p> <p>違反第一項規定者，金融機構、<u>提供虛擬資產服務及第三方支付服務之事業或人員</u>，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。</p> <p>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。</p> <p>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。</p> <p>Article <u>22</u> of Money Laundering Control Act</p> <p><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></p> <p><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> <p><u>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:</u></p> <p><u>1. Committing the crime while making promises or quid pro quo.</u></p> <p><u>2. The total number of accounts or account numbers delivered or supplied is three or more.</u></p> <p><u>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.</u></p> <p><u>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.</u></p> <p><u>If provisions of paragraph 1 are violated, the said financial institutions, enterprises or persons providing virtual asset services or third-party</u></p>	<p>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。</p> <p>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。</p> <p>違反第一項規定者，金融機構、<u>虛擬通貨平台及交易業務之事業</u>及第三方支付服務業者，<u>得</u>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。</p> <p>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。</p> <p>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。</p> <p>Article <del>15-2</del> of Money Laundering Control Act</p> <p><del>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 or others filed with businesses handling virtual currency platforms or transactions 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.</del></p> <p><del>Violators of the preceding provisions shall be reprimanded by the police authorities of the relevant municipalities or counties (cities). The same applies to those who repeat a violation of the preceding provisions within five years after being reprimanded by the authorities.</del></p> <p><del>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 NT\$1 million:</del></p> <p><del>1. Committing the crime while making promises or receiving quid pro quo.</del></p> <p><del>2. The total number of accounts or account numbers delivered or supplied is three or more.</del></p> <p><del>3. Repeating the crime within five years after first being reprimanded by the police authorities of the relevant municipalities or counties (cities), pursuant to the provisions of the preceding paragraph or the fourth paragraph.</del></p> <p><del>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.</del></p> <p><del>If a person violates the provisions of the first paragraph, the said financial institutions, businesses handling virtual currency platforms or transactions and third-party payment service providers may suspend or restrict all or part of the functions of the existing, or in the process of being established,</del></p>

修正後條文	原條文內容
<p><u>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.</u></p> <p><u>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.</u></p> <p><u>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.</u></p>	<p><del>accounts or account numbers for a period of time, or simply close those accounts at their discretion.</del></p> <p><del>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.</del></p> <p><del>The competent police authority shall, in conjunction with the competent social welfare authority, establish a case reporting mechanism. Upon reprimanding 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 stipulated in the Public Assistance Act.</del></p>