「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 2025 年 11 月 5 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
壹拾參、電話/網路/行動銀行約定條款 XIII. Telephone/Internet/Mobile Banking Terms and Conditions 十一、新臺幣轉帳作業 （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）： 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。 2.如首次「線上」新增約定之轉入帳號非為立約人同戶名帳戶者，須事先於臨櫃開通線上約定轉入帳號功能方能線上約定。 3.立約人若為個人戶約定轉入組數限制最多為 30 組。 4.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。 5.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。 （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。 （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。 （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。 （五）交易限額、費用 1.『約定帳戶』轉帳非貴行本人帳戶 (1).如約定帳戶為透過「臨櫃」申請之帳戶或透過「線上」申請之他行本人之帳戶:每筆轉帳最高限額為 200 萬元，每日轉帳最高限額為 300 萬元。	壹拾參、電話/網路/行動銀行約定條款 XIII. Telephone/Internet/Mobile Banking Terms and Conditions 十一、新臺幣轉帳作業 （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）： 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)~~。 2.立約人若為個人戶約定轉入組數限制最多為30組。 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。 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。 （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。 （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。 （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。 （五）交易限額、費用 1.『約定帳戶』轉帳非貴行本人帳戶 (1).如約定帳戶為透過「臨櫃」申請之帳戶或透過「線上」申請之他行本人之帳戶:每筆轉帳最高限額為200萬元，每日轉帳最高限額為300萬元。

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(2).如有另其約定者，依其約定。 **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。** **立約人得透過貴行行動銀行或臨櫃申請提升非約定轉帳額度，惟以貴行實際提供之服務內容為限。服務內容(包括但不限於提升之限額、適用範疇)悉依貴行網站公告為準。** **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。** 11. NTD fund transfer (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). a. Those who use a designated account shall completed make written application or application via online service, for the "inward transfer" account. b. If the inward transfer account being set up online for the first time is not under the same account holder's name, the online inward transfer account function shall be applied for in advance over the counter before the account can be set up online. c. If the Customer is an individual, the number of the designated inward transfer accounts is limited to 30 maximum. d. 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. e. 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. (2) The outward-transfer accounts for the phone / internet / mobile banking business will all share the same inward transfer accounts. The Customer agrees that all types of fund transfer transaction mechanism for internet banking or fund transfer services for phone banking as agreed or subsequently applied for or terminated will correspond to the same inward transfer accounts. If the Customer's newly agreed inward transfer account is an account with the same account name currently opened with the Bank, it will become effective upon	**(2).如有另其約定者，依其約定。** **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。** **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。** 11. NTD fund transfer (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). a. Those who use a designated account shall completed make written application or application via online service, for the "inward transfer" account~~(the online inward transfer account function shall be applied for in advance over the counter)~~. b. If the Customer is an individual, the number of the designated inward transfer accounts is limited to 30 maximum. 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. 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. (2) The outward-transfer accounts for the phone / internet / mobile banking business will all share the same inward transfer accounts. The Customer agrees that all types of fund transfer transaction mechanism for internet banking or fund transfer services for phone banking as agreed or subsequently applied for or terminated will correspond to the same inward transfer accounts. If the Customer's newly agreed inward transfer account is an account with the same account name currently opened with the Bank, it will become effective upon application. If the Customer's newly agreed inward transfer account is an account with the same account name currently opened with other banks, and application via online service, it will become effective in the following day.

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application. If the Customer's newly agreed inward transfer account is an account with the same account name currently opened with other banks, and application via online service, it will become effective in the following day. Otherwise, the newly agreed account will become effective in two days. If the outward/inward transfer account is watch listed account or derivative watch listed account，The Bank is entitled to refuse the application. (3) When the Customer executes funds transfer via telephone/internet/mobile banking, all withdrawals will be recorded without bank book. Such withdrawals are however deemed as withdrawals made with withdrawal slips and bank book or withdrawals made with instruments bearing the specimen seal. (4) When transferring funds via this service system, the Customer shall fill out the account number to which the funds will be transferred and account name for the Bank to register. It is the Customer's sole responsibility to ensure the accuracy of such account number and account name. (5) Transaction limit, fees a. The “designated account” to be transferred into is not the account of the Customer with the Bank. (a) If the designated account was not applied for “over the counter”, or the account of the Customer with other banks applied for “online”: no more than NTD2,000,000 for each fund transfer, and no more than NTD3,000,000 in one day in terms) (b) unless otherwise agreed by both parties. b. 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. <u>The Customer may apply to increase the non-designated transfer limit through the Bank’s mobile banking or over the counter, but only within the scope of service actually provided by the Bank. The service details (including but not limited to the increased limit and applicable scope) shall be subject to the Bank’s website announcements.</u> c. Each 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.	Otherwise, the newly agreed account will become effective in two days. If the outward/inward transfer account is watch listed account or derivative watch listed account，The Bank is entitled to refuse the application. (3) When the Customer executes funds transfer via telephone/internet/mobile banking, all withdrawals will be recorded without bank book. Such withdrawals are however deemed as withdrawals made with withdrawal slips and bank book or withdrawals made with instruments bearing the specimen seal. (4) When transferring funds via this service system, the Customer shall fill out the account number to which the funds will be transferred and account name for the Bank to register. It is the Customer's sole responsibility to ensure the accuracy of such account number and account name. (5) Transaction limit, fees a. The “designated account” to be transferred into is not the account of the Customer with the Bank. (a) If the designated account was not applied for “over the counter”, or the account of the Customer with other banks applied for “online”: no more than NTD2,000,000 for each fund transfer, and no more than NTD3,000,000 in one day in terms) (b) unless otherwise agreed by both parties. b. 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. c. Each 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.

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【版本：DM098 11411】 【Version DM098 11411】	【版本：DM098 11409】 【Version DM098 11409】