「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 2026 年 9 月 21 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
壹拾貳、金融卡約定條款 XII.ATM Card Terms and Conditions 【一般約定】 【General Terms】 十三、國內提領／存入外幣 （一） 立約人（不包含在中華民國境內無住所之外國公司、行號、團體、金融機構及專業投資機構），得依本約定書及相關法令規定，持貴行金融卡，於貴行自動化服務設備辦理外幣現鈔之提領、存入或其他貴行公告之相關交易。立約人以新臺幣存款帳戶辦理外幣現鈔提領者，無須另行約定；以外幣存款帳戶辦理外幣現鈔提領或存入者，應依第四項約定辦理。 （二） 立約人透過貴行自動化服務設備辦理外幣現鈔提領時，其提領金額依貴行當時適用之外幣現鈔賣出匯率折合為新臺幣後，自立約人指定之新台幣帳戶扣帳或自立約人約定同幣別外幣帳戶扣取。以外幣帳戶辦理者，將依實際提領之外幣金額辦理扣帳，並依貴行收費標準自新台幣帳戶扣取相關費用。前述提領外幣金額均折合為新台幣後，與立約人使用金融卡於國內外辦理提款、轉帳、消費扣款及非約定帳戶轉帳之交易金額，合併計算相關交易限額，並應遵守貴行公告之交易	壹拾貳、金融卡約定條款 XII.ATM Card Terms and Conditions 【一般約定】 【General Terms】

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限制及限額規定。 （三） 立約人透過貴行自動化服務設備辦理外幣現鈔存入時，僅限存入立約人與貴行約定之同幣別外幣帳戶並依貴行收費標準自新台幣帳戶扣取相關費用。 （四） 立約人如欲以其於貴行開立之外幣存款帳戶，辦理前述外幣現鈔提領或存入交易者，應事先透過貴行自動化服務設備啟用金融卡連結外幣帳戶之約定功能。該功能啟用後，立約人名下符合貴行規定之外幣存款帳戶，均得作為外幣交易帳戶。 （五） 前項金融卡連結外幣帳戶之約定功能，立約人得隨時透過貴行自動化服務設備辦理關閉；功能關閉後，金融卡即不得再辦理與外幣存款帳戶相關之任何交易。惟如立約人外幣存款帳戶結清者，該約定功能亦隨同終止。 （六） 立約人以外幣存款辦理前述交易時，應依貴行公告之「外匯業務收費標準」支付相關手續費或費用；其計收方式、調整及揭示，應依貴行公告之外匯業務收費標準及相關費用規定支付手續費、匯差費用或其他應付費用。 （七） 立約人於貴行自動化服務設備提領外幣現鈔時，若自動化服務設備有扣帳未吐鈔之情況發生（如線路問題等），貴行事後將以立約人於自動化服務設備扣帳幣別及手續費退還予立約人。 13. Domestic Foreign Currency Cash Withdrawal/Deposit (1) The Customer (excluding foreign companies, firms, organizations, financial institutions, and professional institutional investors having no domicile in the Republic of China (Taiwan))	

修正後條文	原條文內容
may, in accordance with this Agreement and applicable laws and regulations, use the Bank's ATM Card to conduct foreign currency cash withdrawals, deposits, or other related transactions announced by the Bank through the Bank's automated service equipment. The Customer may conduct foreign currency cash withdrawals from the Customer's NTD deposit account without prior registration. Where the Customer conducts foreign currency cash withdrawals or deposits through the Customer's foreign currency deposit account, such transactions shall be subject to the registration procedure set forth in Paragraph (4) below. (2) When the Customer conducts a foreign currency cash withdrawal through the Bank's automated service equipment, the withdrawal amount shall be debited from the Customer's designated NTD account based on the Bank's applicable foreign currency cash selling exchange rate, or from the Customer's designated foreign currency account of the same currency. Where a foreign currency account is used, the actual foreign currency amount withdrawn shall be debited, and the relevant fees shall be deducted from the Customer's NTD account in accordance with the Bank's fee schedule. The NTD	

修正後條文	原條文內容
equivalent of the withdrawn foreign currency amount shall be aggregated with the Customer's ATM withdrawals, transfers, debit card purchases, and non-designated account transfers for the purpose of calculating applicable transaction limits, and shall be subject to the transaction restrictions and limits announced by the Bank. (3) When the Customer conducts a foreign currency cash deposit through the Bank's automated service equipment, the funds may only be deposited into the Customer's designated foreign currency account of the same currency maintained with the Bank. Relevant fees shall be deducted from the Customer's NTD account in accordance with the Bank's fee schedule. (4) If the Customer wishes to use a foreign currency deposit account maintained with the Bank to conduct the aforesaid foreign currency cash withdrawal or deposit transactions, the Customer shall first activate the ATM Card linkage function for foreign currency accounts through the Bank's automated service equipment. Upon activation, all foreign currency deposit accounts under the Customer's name that satisfy the Bank's requirements may be used as foreign currency transaction accounts.	

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(5) The Customer may deactivate the ATM Card linkage function for foreign currency accounts at any time through the Bank's automated service equipment. Upon deactivation, the ATM Card may no longer be used for transactions related to foreign currency deposit accounts. If the Customer closes the foreign currency deposit account, such linkage function shall terminate automatically. (6) When conducting the aforesaid transactions through a foreign currency deposit account, the Customer shall pay the applicable handling fees, exchange spread charges, and other fees in accordance with the Bank's Foreign Exchange Service Fee Schedule and related regulations. (7) If, during a foreign currency cash withdrawal transaction through the Bank's automated service equipment, the account is debited but cash is not dispensed due to communication problems or other system-related reasons, the Bank shall refund the debited amount and applicable fees to the Customer in the currency originally debited. 十四、外幣交易授權及結匯 （一） 立約人依前條約定，持金融卡於貴行自動化服務設備辦理外幣交易時，同意授權貴行為其中華民國境內之結匯代理人，並依中央銀行相關法令規定及本約定書之約定，代為辦理結匯申	

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報事項。 （二） 立約人同意，貴行自動化服務設備完成外幣交易後所列印之交易明細表，得作為交易證明文件；除法令另有規定或貴行另行提供者外，貴行不再另行提供外幣交易水單或其他交易憑證。 14. Authorization for Foreign Currency Transactions and Foreign Exchange Settlement (1) When conducting foreign currency transactions via the Bank's automated service equipment using the ATM Card pursuant to the preceding Article, the Customer authorizes the Bank to act as the Customer's foreign exchange settlement agent within the Republic of China (Taiwan) and to handle foreign exchange settlement declarations in accordance with applicable Central Bank regulations and this Agreement. (2) The Customer agrees that the transaction record printed by the Bank's automated service equipment upon completion of a foreign currency transaction may serve as proof of such transaction. Unless otherwise required by law or separately provided by the Bank, no foreign exchange memo, exchange settlement slip, or other transaction certificate will be issued.	
十五、契約終止或暫停提供金融卡功能 15. Termination of the agreement or suspension of ATM card	~~十三~~、契約終止或暫停提供金融卡功能 ~~13~~. Termination of the agreement or suspension of ATM card

修正後條文	原條文內容
十六、密碼使用錯誤次數及卡片留置、鎖卡之處理 16. Error passwords, possession and lock of cards	~~十四~~、密碼使用錯誤次數及卡片留置、鎖卡之處理 ~~14~~. Error passwords, possession and lock of cards
十七、費用計收、調整及揭示 17. Collection, adjustment and disclosure of service fee	~~十五~~、費用計收、調整及揭示 ~~15.~~ Collection, adjustment and disclosure of service fee
十八、金融卡遺失、滅失、被竊或其他喪失占有 18. Loss, destruction or theft of ATM card or loss of possession	~~十六~~、金融卡遺失、滅失、被竊或其他喪失占有 ~~16~~. Loss, destruction or theft of ATM card or loss of possession
十九、出借、轉讓或質押之禁止 19. Ban on lending, transfer or pledge	~~十七~~、出借、轉讓或質押之禁止 ~~17~~. Ban on lending, transfer or pledge
廿、複製或改製之禁止 20. Ban on duplication or alternation	~~十八~~、複製或改製之禁止 ~~18.~~ Ban on duplication or alternation
廿一、個人資料之使用 21. Utilization of personal data	~~十九~~、個人資料之使用 ~~19.~~ Utilization of personal data
廿二、立約人使用金融卡提款……。 22. When the Customer withdraws……	~~廿~~、立約人使用金融卡提款……。 ~~20.~~ When the Customer withdraws……
廿三、立約人得指定……。 23. The Customer may designate ……	~~廿一~~、立約人得指定……。 ~~21.~~ The Customer may designate ……
廿四、櫃員機及端末機因…… 24. If the Bank is unable ……	~~廿二~~、櫃員機及端末機因…… ~~22.~~ If the Bank is unable ……
廿五、立約人因使用櫃員機…… 25. If the Customer does not ……	~~廿三~~、立約人因使用櫃員機…… ~~23.~~ If the Customer does not ……
廿六、立約人使用金融卡…… 26. When the Customer uses ATM card ……	~~廿四、~~立約人使用金融卡…… ~~24.~~ When the Customer uses ATM card ……
廿七、貴行因作業需要得調整…… 27. The Bank may adjust functions ……	~~廿五~~、貴行因作業需要得調整…… ~~25.~~ The Bank may adjust functions ……
廿八、立約人就金融卡…… 28. If the Customer has any ……	~~廿六~~、立約人就金融卡…… ~~26~~. If the Customer has any ……
廿九、其他約定事項 本約款若有未盡事宜…… 29. Others If this Agreement is not comprehensive……	~~廿七~~、其他約定事項 本約款若有未盡事宜…… ~~27~~. Others If this Agreement is not comprehensive……
【版本：DM098 11509】 【Version DM098 11509】	【版本：DM098 11~~506~~】 【Version DM098 11~~506~~】