



「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 10 月 29 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 XIII. Telephone/Internet/Mobile Banking Terms and Conditions</p> <p>十二、外匯轉帳/匯款作業</p> <p>(五) 外幣活期存款與新臺幣活期性存款/新臺幣活期儲蓄存款互轉，限轉入立約人本人帳戶，每人每日合併累計貴行各項自動化交易(含電話/網路/行動銀行)及臨櫃交易之結匯金額(結購、結售分開計算)不得逾等值新臺幣伍拾萬元(不含)。如逾限額，則須於網路/行動銀行申請金融憑證並完成線上申報或需親赴貴行臨櫃辦理。</p> <p>(八)涉及新臺幣兌換之外幣匯款交易，每人每日合併累計貴行各項自動化交易(含電話/網路/行動銀行)及臨櫃交易之結匯金額(結購、結售分開計算)不得逾等值新臺幣伍拾萬元(不含)。如逾限額，則須為貴行財管會員身分並於網路/行動銀行申請金融憑證並完成線上申報或親赴貴行臨櫃辦理。涉及外幣與外幣兌換之外幣匯款交易，每筆匯款金額不得逾等值新臺幣叁佰萬元(不含)，每人每日合併貴行各項自動化交易(含電話/網路/行動銀行)之總兌換金額不得逾等值新臺幣玖佰萬元(不含)。未涉及兌換之交易(原幣匯出)，每帳戶每日合併累計貴行網路/行動銀行總匯款金額不得逾等值新臺幣叁佰萬元(不含)。</p> <p>(5)Any conversion/scheduled fund transfer between foreign currency demand deposit account and NTD demand deposit account/ NTD demand saving deposit account must be deposited into the Customer's own accounts. Such transaction, plus all transactions executed via automatic machines(including telephone/internet/mobile banking) and settlements of exchange transactions executed at counters (the amount of Foreign Exchange Purchased or Sold calculated separately), shall not exceed NTD 500,000 (exclusive) or its equivalent per day. If the amount exceeds the limit, the Customer shall apply for a financial certificate through internet/mobile banking and complete the online declaration or visit our branch in person for processing.</p> <p>(8) There is an aggregated cap limit of NTD 500,000 (exclusive) or its equivalence for each Customer on a daily basis for FX remittance involving NTD conversion of all the Bank's automatic</p>	<p>壹拾參、電話/網路/行動銀行約定條款 XIII. Telephone/Internet/Mobile Banking Terms and Conditions</p> <p>十二、外匯轉帳/匯款作業</p> <p>(五) 外幣活期存款與新臺幣活期性存款/新臺幣活期儲蓄存款互轉，限轉入立約人本人帳戶，每人每日合併累計貴行各項自動化交易(含電話/網路/行動銀行)及臨櫃交易之結匯金額(結購、結售分開計算)不得逾等值新臺幣伍拾萬元(不含)。如逾限額，則須於行動銀行申請金融憑證並完成線上申報或需親赴貴行臨櫃辦理。</p> <p>(八)涉及新臺幣兌換之外幣匯款交易，每人每日合併累計貴行各項自動化交易(含電話/網路/行動銀行)及臨櫃交易之結匯金額(結購、結售分開計算)不得逾等值新臺幣伍拾萬元(不含)。涉及外幣與外幣兌換之外幣匯款交易，每筆匯款金額不得逾等值新臺幣叁佰萬元(不含)，每人每日合併貴行各項自動化交易(含電話/網路/行動銀行)之總兌換金額不得逾等值新臺幣玖佰萬元(不含)。未涉及兌換之交易(原幣匯出)，每帳戶每日合併累計貴行網路/行動銀行總匯款金額不得逾等值新臺幣叁佰萬元(不含)。</p> <p>(5)Any conversion/scheduled fund transfer between foreign currency demand deposit account and NTD demand deposit account/ NTD demand saving deposit account must be deposited into the Customer's own accounts. Such transaction, plus all transactions executed via automatic machines(including telephone/internet/mobile banking) and settlements of exchange transactions executed at counters (the amount of Foreign Exchange Purchased or Sold calculated separately), shall not exceed NTD 500,000 (exclusive) or its equivalent per day. If the amount exceeds the limit, the Customer shall apply for a financial certificate through mobile banking and complete the online declaration or visit our branch in person for processing.</p> <p>(8) There is an aggregated cap limit of NTD 500,000 (exclusive) or its equivalence for each Customer on a daily basis for FX remittance involving NTD conversion of all the Bank's automatic</p>

修正後條文	原條文內容
<p>transactions (including phone/internet/mobile) and over-the-counter services (where the settlement for purchase is separated from the settlement for sale). If the amount exceeds the limit, the Customer must be a Wealth Management member of the Bank and shall apply for a financial certificate through internet/mobile banking and complete the online declaration or visit our branch in person for processing. There is a cap limit of NTD 3 million (exclusive) or its equivalence for FX remittance involving foreign currency conversion between different foreign currencies. The aggregated cap limit for each Customer on a daily basis for total conversion amounts of all the Bank's automatic transactions (including phone/internet/mobile) shall not exceed NTD 9 million (exclusive) or its equivalence. For transactions not involving currency conversion (remitted out in original currency), the aggregated cap limit for the total remittance amount in each account of the Bank's internet/mobile banking on daily basis shall not exceed NTD 3 million (exclusive) or its equivalence.</p>	<p>transactions (including phone/internet/mobile) and over-the-counter services (where the settlement for purchase is separated from the settlement for sale). There is a cap limit of NTD 3 million (exclusive) or its equivalence for FX remittance involving foreign currency conversion between different foreign currencies. The aggregated cap limit for each Customer on a daily basis for total conversion amounts of all the Bank's automatic transactions (including phone/internet/mobile) shall not exceed NTD 9 million (exclusive) or its equivalence. For transactions not involving currency conversion (remitted out in original currency), the aggregated cap limit for the total remittance amount in each account of the Bank's internet/mobile banking on daily basis shall not exceed NTD 3 million (exclusive) or its equivalence.</p>
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