

開戶總約定書 114.07A 個人版新舊條款對照

章 條 款	原本條文 生效日期：114.06.30	更新條文 預期生效日期：114.07.28
八 五	<p>一、貴行提款及轉帳金額之限制</p> <p>(一)立約人使用金融卡、指靜脈辨識交易、無卡提款、臉部辨識提款在貴行自動化服務設備提款時，其上限如下：</p> <p>1. 依機種之不同，每次最高限額分別為等值新臺幣叁、或拾貳萬元。如以無卡提款方式辦理時，每次最高限額均為新臺幣叁萬元。</p> <p>2. 每日最高限額為等值新臺幣拾貳萬元，且以金融卡與指靜脈辨識交易、無卡提款、臉部辨識提款之提款限額合併計算，惟指靜脈辨識交易、無卡提款及臉部辨識提款交易之提款</p> <p>1. Restrictions on amount of withdrawal and transfer (1) The upper limit of withdrawals at an automated service equipment of the Bank by means of bankcards, finger vein recognition transaction, cardless service and facial recognition are as follows: a. Subject to type of equipment, the maximum amount of each withdrawal is NTD 30,000, 100,000 or 120,000 or their equivalent. The maximum amount of each cardless withdrawal is NTD 30,000. b. The maximum amount that can be withdrawn in one day is NTD 120,000, which is the aggregate of withdrawals made through bankcard, finger vein recognition transaction, cardless withdrawal transaction and facial recognition withdrawal, provided that the aggregate of the finger vein recognition withdrawals, cardless withdrawals and facial recognition withdrawals in one day should be limited to NTD 30,000. c. The monthly withdrawal limit for finger vein recognition transactions, cardless withdrawals or facial recognition withdrawal transactions, the combined maximum limit is the equivalent of NT\$200,000.</p>	<p>一、貴行提款及轉帳金額之限制</p> <p>(一)立約人使用金融卡、指靜脈辨識交易、無卡提款、臉部辨識提款在貴行自動化服務設備提款時，其上限如下：</p> <p>1. 依機種之不同，每次最高限額分別為等值新臺幣叁、或拾貳萬元。如以無卡提款方式辦理時，每次最高限額均為新臺幣叁萬元。</p> <p>2. 每日最高限額為等值新臺幣拾貳萬元，且以金融卡與指靜脈辨識交易、無卡提款、臉部辨識提款之提款限額合併計算，惟指靜脈辨識交易、無卡提款及臉部辨識提款交易之提款</p> <p>1. Restrictions on amount of withdrawal and transfer (1) The upper limit of withdrawals at an automated service equipment of the Bank by means of bankcards, finger vein recognition transaction, cardless service and facial recognition are as follows: a. Subject to type of equipment, the maximum amount of each withdrawal is NTD 30,000, 100,000 or 120,000 or their equivalent. The maximum amount of each cardless withdrawal is NTD 30,000. b. The maximum amount that can be withdrawn in one day is NTD 120,000, which is the aggregate of withdrawals made through bankcard, finger vein recognition transaction, cardless withdrawal transaction and facial recognition withdrawal, provided that the aggregate of the finger vein recognition withdrawals, cardless withdrawals and facial recognition withdrawals in one day should be limited to NTD 30,000. c. The monthly withdrawal limit for finger vein recognition transactions, cardless withdrawals or facial recognition withdrawal transactions, the combined maximum limit is the equivalent of NT\$200,000. d. For withdrawals from Type III My Way digital</p>

章 條 款	原本條文 生效日期：114.06.30	更新條文 預期生效日期：114.07.28
	<p>限額合併計算每日最高限額為等值新臺幣叁萬元。</p> <p>3. 以指靜脈辨識交易、無卡提款或臉部辨識提款交易之每月提款限額，合併計算最高限額為等值新臺幣貳拾萬元。</p> <p>4. 轉出帳號為 My Way 數位存款帳戶或數位證券帳戶者，每月提款額度最高為等值新臺幣拾貳萬元（包括跨行提款之交易），且不得申請調整每月提款額度。</p>	<p>限額合併計算每日最高限額為等值新臺幣叁萬元。</p> <p>3. 以指靜脈辨識交易、無卡提款或臉部辨識提款交易之每月提款限額，合併計算最高限額為等值新臺幣貳拾萬元。</p> <p>4. <u>自第三類 My Way 數位存款帳戶或第三類數位證券存款帳戶提款者(即轉出帳戶為第三類 My Way 數位存款帳戶或第三類數位證券存款帳戶者)，其每次及每日最高提款額度均為等值新臺幣壹萬元(包括以金融卡、指靜脈辨識交易、無卡提款、臉部辨識提款及跨行提款之交易，應合併計算限額)，而不適用</u> <u>deposit account or Type III digital securities settlement account (i.e. the withdrawal account is Type III My Way digital deposit account or Type III digital securities settlement account), the maximum withdrawal amount per time and per day is the equivalent of NT\$10,000 (including transactions with bankcard, finger vein recognition transaction, cardless withdrawal transaction and facial recognition withdrawal). For withdrawals from Type III My Way digital account or digital securities settlement account, the maximum monthly withdrawal amount is the equivalent of NT\$120,000 (including interbank withdrawal applications). The withdrawal limits set forth in this item shall not be adjusted.</u></p>

章	條款	原本條文 生效日期：114.06.30		更新條文 預期生效日期：114.07.28	
				<u>本款第 1、2 目所訂之每次及每日最高限額之約定。如轉出帳戶為 My Way 數位存款帳戶或數位證券帳戶者，每月提款額度最高為等值新臺幣拾貳萬元（包括跨行提款之交易）本目所訂各項提款額度均不得申請調整。</u>	
八	五	<p>二、跨行提款及轉帳金額之限制</p> <p>(一)立約人使用金融卡、或以預約無卡提款方式在參加金融資訊系統跨行連線金融單位設置之自動化服務設備提款時，其上限如下：</p> <p>1. 每次最高限額為貳萬元。</p> <p>2. 每日最高限額為拾貳萬元，且與前述在</p>	<p>2. Restrictions on amounts of inter-bank withdrawals and fund transfers</p> <p>(1) When you make withdrawals by means of bankcard or scheduled cardless withdrawal via automated service equipment installed by a financial institution with the inter-bank connection of the financial service system, the transaction limits are as follows:</p> <p>a. The maximum amount of each withdrawal is NTD 20,000;</p> <p>b. The maximum amount in one day is NTD 120,000 in the aggregate of inter-bank withdrawals and fund transfers and the aforementioned</p>	<p>二、跨行提款及轉帳金額之限制</p> <p>(一)立約人使用金融卡、或以預約無卡提款方式在參加金融資訊系統跨行連線金融單位設置之自動化服務設備提款時，其上限如下：</p> <p>1. 每次最高限額為貳萬元。</p> <p>2. 每日最高限額為拾貳萬元，且與前述在</p>	<p>2. Restrictions on amounts of inter-bank withdrawals and fund transfers</p> <p>(1) When you make withdrawals by means of bankcard or scheduled cardless withdrawal via automated service equipment installed by a financial institution with the inter-bank connection of the financial service system, the transaction limits are as follows:</p> <p>a. The maximum amount of each withdrawal is NTD 20,000;</p> <p>b. The maximum amount in one day is NTD 120,000 in the aggregate of inter-bank withdrawals and fund transfers and the aforementioned withdrawals and</p>

章 條 款	原本條文 生效日期：114.06.30	更新條文 預期生效日期：114.07.28
	<p>貴行自動化設備提款之每日最高限額合併計算(包括前述指靜脈辨識交易、無卡提款、臉部辨識提款限額之限制)。</p> <p>3. 以預約無卡提款交易之每月最高限額為等值新臺幣貳拾萬元。且與前述在貴行自動化設備提款之每月最高限額合併計算。</p> <p>4. 轉出帳號為 My Way 數位存款帳戶或數位證券帳戶者，每月提款額度最高為等值新臺幣拾貳萬元(包括前述在貴行自動化設備提款之交易)，且不得申請調整每月提款額度。</p>	<p>貴行自動化設備提款之每日最高限額合併計算(包括前述指靜脈辨識交易、無卡提款、臉部辨識提款限額之限制)。</p> <p>3. 以預約無卡提款交易之每月最高限額為等值新臺幣貳拾萬元。且與前述在貴行自動化設備提款之每月最高限額合併計算。</p> <p>4. <u>自第三類 My Way 數位存款帳戶或第三類數位證券存款帳戶提款者(即轉出帳戶為第三類 My Way 數位存款帳戶或第三類數位證券存款帳戶者)，其每次及每日最高提款額度均為等值新臺幣壹萬元(包括以金融卡、指靜脈辨識交</u></p> <p>transfers with the Bank.</p> <p>c. The maximum monthly limit for scheduled cardless withdrawal transactions is the equivalent of NT\$200,000. And calculated together with the aforementioned maximum monthly withdrawal limit from your bank' s automated equipment</p> <p>d. If funds are withdraw from My Way digital deposit account or digital securities settlement account, the maximum monthly withdrawal limit is the equivalent of NTD 120,000 (including the aforementioned withdrawal transactions at inter-bank automated equipment). And the monthly withdrawal limit cannot be adjusted.</p> <p>d. <u>For withdrawals from Type III My Way digital deposit account or Type III digital securities settlement account (i.e. the withdrawal account is Type III My Way digital deposit account or Type III digital securities settlement account), the maximum withdrawal amount per time and per day is the equivalent of NT\$10,000 (including transactions with bankcard, finger vein recognition transaction, cardless withdrawal transaction and facial recognition withdrawal). For withdrawals from Type III My Way digital account or digital securities settlement account, the maximum monthly withdrawal amount is the equivalent of NT\$120,000 (including interbank withdrawal applications). The withdrawal limits set forth in this item shall not be adjusted.</u></p>

章	條款	原本條文 生效日期：114.06.30		更新條文 預期生效日期：114.07.28	
二十六	一	開戶驗證方式及交易限制 一、依立約人身分驗證程序之不同，區分為以下類型，各類型交易限制如下：	Account opening verification and transactional limitation 1. The Bank categorizes the transactional limitation into the following types per your identity verification procedures. Please see below for the transactional limitations to each type	<u>易、無卡提款、臉部辨識提款及跨行提款之交易，應合併計算限額)，而不適用本款第 1、2 目所訂之每次及每日最高限額之約定。如轉出帳戶為 My Way 數位存款帳戶或數位證券帳戶者，每月提款額度最高為等值新臺幣拾貳萬元（包括跨行提款之交易）。本目所訂各項提款額度均不得申請調整。</u>	
		類 型	立約 人身	自動化通 路交易限	
		類 型	立約 人身	自動化通 路交易限	

章	條款	原本條文 生效日期：114.06.30					更新條文 預期生效日期：114.07.28				
		分認 證程 序	制	Type	Identity Verification Procedure	Transactional limitations on automated channels	分認 證程 序	制	Type	Identity Verification Procedure	Transactional limitations on automated channels
	第一類 (完整帳戶)	採用 憑證 簽章 且儲 存於 實體 載具 (硬體 憑證) 及視 訊會 議方 式驗 證身 分。	一、無交 易限 制。 二、若未 透過 視訊 會議 方式 驗證 身分 者： (一)限轉 入本 人名 下帳 戶 (例： 定期 存款 或基 金等) 或約	Type 1 (complete account)	Adopting the certificate signature saved in physical devices (hardware certificate) and verifying the identity through video conference.	1. No transaction limitation 2. If not verifying the identity through video conference: (1) You can only transfer inward to your accounts (e.g., time deposit or funds, etc.) or designated account for inward transfer, or can transfer to other accounts within the non- designated transfer limitation or make payments.	採用 憑證 簽章 且儲 存於 實體 載具 (硬體 憑證) 及視 訊會 議方 式驗 證身 分。	一、無交 易限 制。 二、若未 透過 視訊 會議 方式 驗證 身分 者： (一)限轉 入本 人名 下帳 戶 (例： 定期 存款 或基 金等) 或約	Type 1 (complete account)	Adopting the certificate signature saved in physical devices (hardware certificate) and verifying the identity through video conference.	1. No transaction limitation 2. If not verifying the identity through video conference: (1). You can only transfer inward to your accounts (e.g., time deposit or funds, etc.) or designated account for inward transfer, or can transfer to other accounts within the

章 條款		原本條文 生效日期：114.06.30			更新條文 預期生效日期：114.07.28		
		定轉入帳戶，或非約定轉帳交易限額轉入非本人帳戶或繳交各項費用。 (二)不得提高非約定轉帳交易限額。		(2) You cannot raise the transactional limitation of the non-designated transfer.	定轉入帳戶，或非約定轉帳交易限額轉入非本人帳戶或繳交各項費用。 (二)不得提高非約定轉帳交易限額。		non-designated transfer limitation or make payments. (2). You cannot raise the transactional limitation of the non-designated transfer.
			Type 2 (complete account)	1. You can only transfer inward to your accounts (e.g., time deposit or funds, etc.) or designated account for inward transfer, or can transfer to other accounts within the non-designated transfer limitation or make payments. 2. You cannot raise the transactional limitation of the non-designated		Type 2 (complete account)	1. You can only transfer inward to your accounts (e.g., time deposit or funds, etc.) or designated account for inward transfer, or can transfer to other accounts within the non-designated transfer limitation

章	條款	原本條文 生效日期：114.06.30					更新條文 預期生效日期：114.07.28						
		第二類 (完整帳戶)	連結 立約 人之 貴行 金融 支付 工具 進行 身分 驗 證， 但除 以已 採用 憑證 簽章 且儲 存於 實體 載具 (硬體 憑證) 及視 訊會 議方	一、限轉 入本 人名 下帳 戶 (例： 定期 存款 或信 託等) 或約 定轉 入帳 戶， 或依 非約 定轉 帳交 易限 額轉 入非 本人 帳戶 或繳 交各	Type 3 (Basic account)	signature saved in physical devices (hardware certificate) and the identity is verified through video conference.	transfer.	第二類 (完整帳戶)	連結 立約 人之 貴行 金融 支付 工具 進行 身分 驗 證， 但除 以已 採用 憑證 簽章 且儲 存於 實體 載具 (硬體 憑證) 及視 訊會 議方	一、限轉 入本 人名 下帳 戶 (例： 定期 存款 或信 託等) 或約 定轉 入帳 戶， 或依 非約 定轉 帳交 易限 額轉 入非 本人 帳戶 或繳 交各	Type 3 (Basic account)	opened at the counter unless it is Type I digital account that adopts the certificate signature saved in physical devices (hardware certificate) and the identity is verified through video conference.	2. You cannot raise the transactional limitation of the non-designated transfer.
connecting to your financial payment tools with financial institution to verify the identity.	1. Personal internet banking and mobile banking: (1)Through the Bank's credit card verification: You can only transfer inward to your accounts (e.g., time deposit or funds, etc.) or designated account for inward transfer												

章	條款	原本條文 生效日期：114.06.30					更新條文 預期生效日期：114.07.28				
		式驗 證身 分所 開立 之第 一類 數位 帳戶 以 外， 不包 含未 以臨 櫃方 式開 立之 存款 帳 戶。	項費 用。 二、不得 提高 非約 定轉 帳交 易限 額。			or make payments. (2)Through the review of the Financial Information Service Co. ("FISC") on verification of the deposit account opened at the counter of another bank: a. You can only transfer inward to your accounts (e.g., time deposit or funds, etc.) or designated account for inward transfer, or can transfer to other accounts within the non-		式驗 證身 分所 開立 之第 一類 數位 帳戶 以 外， 不包 含未 以臨 櫃方 式開 立之 存款 帳 戶。	項費 用。 二、不得 提高 非約 定轉 帳交 易限 額。		financial institution or financial Fast-ID to verify the identity. (2). Through the review of the Financial Information Service Co. ("FISC") on verification of the deposit account opened at the counter of another bank <u>or through the FISC "Financial Fast-ID Verification Transfer Center" on verification of financial/self-built</u>
	第 三 類 (基 本 帳	連結 立約 人之 金融 支付 工具	一、個人 網路 銀行 暨行 動銀 行：				第 三 類 (基 本 帳	連結 立約 人之 金融 支付 工具	一、個人 網路 銀行 暨行 動銀 行：		

章	條款	原本條文					更新條文				
		生效日期：114.06.30					預期生效日期：114.07.28				
		戶)	進行身分驗證。	(一) 透過本行信用卡驗證：限轉入貴行本人名下帳戶(例：定期存款或基金等)或繳交各項費用。			designated transfer limitation or make payments. b. You cannot raise the transactional limitation of the non-designated transfer.	戶)	或金融 Fast-ID 進行身分驗證。	(一) 透過本行信用卡驗證：限轉入貴行本人名下帳戶(例：定期存款或基金等)或繳交各項費用。	
			(二) 透過財金公司核驗他行臨櫃			2. Bankcard/phone banking: You can only transfer inward to your designated account for inward transfer or make payments.				(二) 透過財金公司核驗他行臨櫃	
											Fast-ID: a. You can only transfer inward to your accounts (e.g., time deposit or funds, etc.) or designated account for inward transfer, or can transfer to other accounts within the non-designated transfer limitation or make payments. b. You cannot raise the transactional limitation of the non-designated transfer.
											2. Bankcard/phone banking: You can only transfer inward to your

章	條款	原本條文				更新條文					
		生效日期：114.06.30				預期生效日期：114.07.28					
				開立 之存 款帳 戶驗 證： 1、限 轉入 貴行 本人 名下 帳戶 (例:定 期存 款或 基金 等)或 繳交 各項 費 用， 或依 非約 定轉 帳交 易限			開立 之存 款帳 戶驗 證或 透過 財金 公司 「金 融 Fast- ID 驗 證轉 接中 心」 完成 金融/ 自建 Fast- ID 核 驗： 1、限 轉入 貴行 本人			designated account for inward transfer or make payments.	

章	條款	原本條文				更新條文			
		生效日期：114.06.30				預期生效日期：114.07.28			
				額轉 入本 人他 行帳 戶或 非本 人帳 戶。 2、不 得提 高非 約定 轉帳 交易 限 額。 二、金融 卡/電話銀 行：限貴 行本人名 下帳戶之 約定轉帳 或繳交各 項費用。				名下 帳戶 (例:定 期存 款或 基金 等)或 繳交 各項 費 用， 或依 非約 定轉 帳交 易限 額轉 入本 人他 行帳 戶或 非本 人帳 戶。 2、不	

章 條款		原本條文 生效日期：114.06.30	更新條文 預期生效日期：114.07.28
			<p>得提高非約定轉帳交易限額。</p> <p>二、金融卡/電話銀行：限貴行本人名下帳戶之約定轉帳或繳交各項費用。</p>
二十六	六 結清銷戶	<p>Closing an account</p> <p>You should bring your ID and the second identity document (e.g., National Health Insurance card or driver's license, etc.) to close your account in person or via online banking.</p>	<p><u>暫停或限制交易或服務使用</u></p> <p>一、<u>立約人於貴行依本章開立之各類數位存款帳戶或數位證券存款帳戶之任一帳戶無任何交易達一年以上(靜止期間)，</u></p> <p><u>Suspension or Restriction of Transactions or Services</u></p> <p><u>You did not made any transaction in any of the various digital deposit account or digital securities settlement deposit account opened with the Bank in accordance with this Chapter for more than one year (referred to as the “inactive period”),you agree that the Bank may, depending upon the severity of the circumstances, temporarily suspend your access to partial or all transactions or services through</u></p>

章	條款	<p>原本條文 生效日期：114.06.30</p>	<p>更新條文 預期生效日期：114.07.28</p>
			<p><u>立約人同意貴行得視情節輕重暫時停止立約人以該帳戶透過自動化設備或服務(包含但不限於自動化設備 ATM、金融卡、電話銀行、網路銀行暨行動銀行服務或其他透過本行網路進行之交易等)進行本約定書部分或全部之交易或使用服務，或將該帳戶透過前述自動化設備或服務進行轉帳、提領及簽帳金融卡消費之日限額予以調降。於前述靜止期間後第一筆交易起算三個月內，貴行亦得採取上述管制措施。本項所稱</u></p> <p><u>automated devices or services (including but not limited to ATM, bankcard, phone banking, online banking, and mobile banking services, or other transactions conducted through the Bank's online platform), or lower the daily limits of transfers or withdrawals via the aforementioned automated devices or services and debit card spending. The Bank may also implement the aforementioned control measures within three months from the first transaction following the inactive period. The transactions referred to in this clause do not include the deposit interest paid by your Bank in accordance with the terms of this agreement.</u></p> <p><u>To lift the aforementioned restrictions, you shall apply to the Bank.</u></p>

章 條 款	原本條文 生效日期：114.06.30	更新條文 預期生效日期：114.07.28
		<p><u>交易不含貴行依約撥付存款利息。</u></p> <p><u>立約人如欲解除前述限制，應向貴行申請，立約人並了解貴行保有核准與否之權利。</u></p>
二十六 七	<p>其他約定事項</p> <p>凡符合貴行所訂資格而開立之數位存款帳戶，應優先適用本章之約定條款；如有其他未盡事宜，悉依本約定書相關約定辦理。</p>	<p>Other Provisions</p> <p>For digital deposit accounts opened after meeting the Bank's qualification, the terms and conditions under this Chapter should be applicable to these accounts. If there are others outstanding, the terms and condition hereunder will apply.</p> <p>結清銷戶</p> <p>立約人持身分證及第二身分證明文件(如健保卡或駕照等)親至貴行或透過網路銀行辦理。</p> <p>Closing an account</p> <p>You should bring your ID and the second identity document (e.g., National Health Insurance card or driver's license, etc.) to close your account in person or via online banking.</p>
二十六 八	<p>(新增)</p>	<p>(NEW)</p> <p>其他約定事項</p> <p>凡符合貴行所訂資格而開立之數位存款帳戶，應優先適用本章之約定條款；如有其他未盡事宜，悉依本約定書相關約定辦理</p> <p>Other Provisions</p> <p>For digital deposit accounts opened after meeting the Bank's qualification, the terms and conditions under this Chapter should be applicable to these accounts. If there are</p>

章	條款	原本條文		更新條文	
		生效日期：114.06.30		預期生效日期：114.07.28	
				理。	others outstanding, the terms and condition hereunder will apply.