開戶總約定書 114.07A 個人版新舊條款對照

章	条	原本條文		更新條文
		生效日期:114.06.30		預期生效日期:114.07.28
八月	<u> </u>	一、貴行提款及轉帳金 1. Restrictions on amount of withdrawal and transfer	一、貴行提款及轉帳金	1. Restrictions on amount of withdrawal and transfer
		額之限制 (1) The upper limit of withdrawals at an automated	額之限制	(1) The upper limit of withdrawals at an automated
		(一)立約人使用金融 service equipment of the Bank by means of	(一)立約人使用金融	service equipment of the Bank by means of
		卡、指靜脈辨識交易、bankcards, finger vein recognition transaction,	卡、指靜脈辨識交易、	bankcards, finger vein recognition transaction,
		無卡提款、臉部辨識提 cardless service and facial recognition are as	無卡提款、臉部辨識提	cardless service and facial recognition are as follows:
		款在貴行自動化服務 follows:		a. Subject to type of equipment, the maximum amount
		設備提款時,其上限如 a. Subject to type of equipment, the maximum	設備提款時,其上限如	of each withdrawal is NTD 30,000, 100,000 or
		T: amount of each withdrawal is NTD 30,000, 100,000	下:	120,000 or their equivalent. The maximum amount of
		1. 依機種之不同 '每次 or 120,000 or their equivalent. The maximum	1. 依機種之不同,每次	each cardless withdrawal is NTD 30,000.
		最高限額分別為等 amount of each cardless withdrawal is NTD 30,000.	最高限額分別為等	b. The maximum amount that can be withdrawn in
		值新臺幣叁、或 拾 b. The maximum amount that can be withdrawn in		one day is NTD 120,000, which is the aggregate of
		貳萬元。如以無卡提 one day is NTD 120,000, which is the aggregate of	萬元。如以無卡提款	withdrawals made through bankcard, finger vein
		款方式辦理時,每次 withdrawals made through bankcard, finger vein	方式辦理時,每次最	recognition transaction, cardless withdrawal
		最高限額均為新臺recognition transaction, cardless withdrawal	高限額均為新臺幣	transaction and facial recognition withdrawal,
		幣叁萬元。 transaction and facial recognition withdrawal,	叁萬元。	provided that the aggregate of the finger vein
		2. 每日最高限額為等 provided that the aggregate of the finger vein	2. 每日最高限額為等	recognition withdrawals, cardless withdrawals and
		值新臺幣拾貳萬元,recognition withdrawals, cardless withdrawals and		facial recognition withdrawals in one day should be
		且以金融卡與指靜 facial recognition withdrawals in one day should be	且以金融卡與指靜	limited to NTD 30,000.
		脈辨識交易、無卡提 limited to NTD 30,000.	脈辨識交易、無卡提	c. The monthly withdrawal limit for finger vein
		款、臉部辨識提款之 c. The monthly withdrawal limit for finger vein	款、臉部辨識提款之	recognition transactions, cardless withdrawals or
		提款限額合併計算,recognition transactions, cardless withdrawals or	提款限額合併計算,	facial recognition withdrawal transactions, the
		惟指靜脈辨識交易、facial recognition withdrawal transactions, the	惟指靜脈辨識交易、	combined maximum limit is the equivalent of
		無卡提款及臉部辨 combined maximum limit is the equivalent of	無卡提款及臉部辨	· ·
		識提款交易之提款 NT\$200,000.	識提款交易之提款	d. For withdrawals from Type III My Way digital

ikt		西卡 格宁			工次口剂,111十07 / 120 口
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		d. If funds are withdraw from My Way digital			deposit account or Type III digital securities
	最高限額為等值新	deposit account or digital securities settlement		最高限額為等值新	settlement account (i.e. the withdrawal account is
	臺幣叁萬元。	account, the maximum monthly withdrawal limit is		臺幣叁萬元。	Type III My Way digital deposit account or Type III
	3. 以指靜脈辨識交易、	the equivalent of NTD 120,000 (including interbank	3.	以指靜脈辨識交易、	digital securities settlement account), the maximum
	無卡提款或臉部辨	withdrawals). And the monthly withdrawal limit			withdrawal amount per time and per day is the
	識提款交易之每月	cannot be adjusted.		識提款交易之每月	equivalent of NT\$10,000 (including transactions with
	提款限額,合併計算				bankcard, finger vein recognition transaction, cardless
	最高限額為等值新			最高限額為等值新	withdrawal transaction and facial recognition
	臺幣貳拾萬元。			臺幣貳拾萬元。	withdrawal). For withdrawals from Type III My Way
	4. 轉出帳號為 My		4.	自第三類 My Way 數	digital account or digital securities settlement account,
	Way 數位存款帳戶			位存款帳戶或第三	the maximum monthly withdrawal amount is the
	或數位證券帳戶者,			類數位證券存款帳	equivalent of NT\$120,000 (including interbank
	每月提款額度最高			戶提款者(即轉出帳	withdrawal applications). The withdrawal limits set
	為等值新臺幣拾貳				forth in this item shall not be adjusted.
	萬元(包括跨行提款			數位存款帳戶或第	
	之交易),且不得申			三類數位證券存款	
	請調整每月提款額			帳戶者),其每次及	
	度。			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	

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中意				預期生效日期:114.07.28
			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	
			<u>整。</u>	
八王	二、跨行提款及轉帳金	2. Restrictions on amounts of inter-bank	二、跨行提款及轉帳金	2. Restrictions on amounts of inter-bank withdrawals
	額之限制	withdrawals and fund transfers	額之限制	and fund transfers
	(一)立約人使用金融	(1) When you make withdrawals by means of	(一)立約人使用金融	(1) When you make withdrawals by means of
		bankcard or scheduled cardless withdrawal via		bankcard or scheduled cardless withdrawal via
		automated service equipment installed by a financial		automated service equipment installed by a financial
		institution with the inter-bank connection of the		institution with the inter-bank connection of the
	位設置之自動化服務	financial service system, the transaction limits are as		financial service system, the transaction limits are as
	設備提款時,其上限如		設備提款時,其上限如	
	下:	a. The maximum amount of each withdrawal is	下:	a. The maximum amount of each withdrawal is NTD
	1. 每次最高限額為貳	NTD 20,000;	1. 每次最高限額為貳	20,000;
	h.t.	b. The maximum amount in one day is NTD	萬元。	b. The maximum amount in one day is NTD 120,000
		120,000 in the aggregate of inter-bank withdrawals	2. 每日最高限額為拾	in the aggregate of inter-bank withdrawals and fund
		and fund transfers and the aforementioned		transfers and the aforementioned withdrawals and

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	貴行自動化設備提 wit	ithdrawals and transfers with the Bank.		貴行自動化設備提	transfers with the Bank.
	款之每日最高限額 c. '	The maximum monthly limit for scheduled		款之每日最高限額	c. The maximum monthly limit for scheduled cardless
	合併計算(包括前述 car	ardless withdrawal transactions is the equivalent of		合併計算(包括前述	withdrawal transactions is the equivalent of
	指靜脈辨識交易、無NT	T\$200,000. And calculated together with the			NT\$200,000. And calculated together with the
	卡提款、臉部辨識提afc	Forementioned maximum monthly withdrawal limit		卡提款、臉部辨識提	aforementioned maximum monthly withdrawal limit
	款限額之限制)。fro	om your bank's automated equipment		款限額之限制)。	from your bank's automated equipment
	3. 以預約無卡提款交 d.1	If funds are withdraw from My Way digital	3.		d. For withdrawals from Type III My Way digital
		eposit account or digital securities settlement			deposit account or Type III digital securities
	為等值新臺幣貳拾acc	ecount, the maximum monthly withdrawal limit is			settlement account (i.e. the withdrawal account is
	萬元。且與前述在貴the	e equivalent of NTD 120,000 (including the		萬元。且與前述在貴	Type III My Way digital deposit account or Type III
	行自動化設備提款afc	Forementioned withdrawal transactions at inter-			digital securities settlement account), the maximum
	之每月最高限額合 ban	ank automated equipment). And the monthly		之每月最高限額合	withdrawal amount per time and per day is the
	併計算。wit	ithdrawal limit cannot be adjusted.		併計算。	equivalent of NT\$10,000 (including transactions with
	4. 轉出帳號為 My		4.	自第三類 My Way 數	bankcard, finger vein recognition transaction, cardless
	Way 數位存款帳戶			位存款帳戶或第三	withdrawal transaction and facial recognition
	或數位證券帳戶者,			類數位證券存款帳	withdrawal). For withdrawals from Type III My Way
	每月提款額度最高				digital account or digital securities settlement account,
	為等值新臺幣拾貳			戶為第三類 My Way	the maximum monthly withdrawal amount is the
	萬元(包括前述在貴			數位存款帳戶或第	equivalent of NT\$120,000 (including interbank
	行自動化設備提款			三類數位證券存款	withdrawal applications). The withdrawal limits set
	之交易),且不得申			帳戶者),其每次及	forth in this item shall not be adjusted.
	請調整每月提款額			每日最高提款額度	
	度。			均為等值新臺幣壹	
				萬元(包括以金融	
				卡、指靜脈辨識交	

角影	\{	原本條文 生效日期:114.06.30	更新條文 預期生效日期: <u>114.07.28</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。
	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: 類 立約 自動化通 型 人身 路交易限	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	開戸驗證方式及交易 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: 類 立約 自動化通 型 人身 路交易限 Account opening verification and transactional limitation and transactional limitati

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		分認 證程 序	制	Туре	Identity Verification Procedure	limi	nsactional tations on omated channels		分認 證程 序	制	Туре	Identity Verification Procedure	limi	nsactional itations on omated channels		
	第一類烷整帳戶	採憑簽且存實載硬憑及訊議式證分用證章儲於體具體證視會方驗身。	一、、、、、、、、、、、、、、、、、、、、、、、、、、、、、、、、、、、、、、	Type 1 (complete account)	Adopting the certificate signature saved in physical devices (hardware certificate) and verifying the identity through video conference.	1. 2. (1)	No transaction limitation If not verifying the identity through video conference: 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 nondesignated transfer limitation or make payments.	第一類完整帳戶	採憑簽且存實載硬憑及訊議式證分用證章儲於體具體證視會方驗身。	一二二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二	Type 1 (complete account)	Adopting the certificate signature saved in physical devices (hardware certificate) and verifying the identity through video conference.	1. 2.	No transaction limitation 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		

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	定轉			(2)	You cannot raise			定轉				non-
	入帳				the transactional			入帳				designated
	戶,				limitation of the			戶,				transfer
	或依				non-designated			或依				limitation or
	非約				transfer.			非約				make
	定轉		Connecting	1.	You can only			定轉				payments.
	帳交		to your		transfer inward			帳交				(2). You cannot
	易限		financial		to your accounts			易限				raise the
	額轉		payment		(e.g., time			額轉				transactional
	入非		tools in the		deposit or funds,			入非				limitation of
	本人		Bank to		etc.) or			本人				the non-
	帳戶		verify the		designated			帳戶				designated
	或繳		identity. It		account for			或繳				transfer.
	交各	Type 2	does not		inward transfer,			交各		Connecting	1.	You can only
	項費	(complete	include the		or can transfer to			項費		to your		transfer inward to
	用。	account)	deposit		other accounts			用。		financial		your accounts
	(二)不得	account)	account not		within the non-			(二)不得		payment		(e.g., time deposit
	提高		opened at the		designated			提高	Type 2	tools in the		or funds, etc.) or
	非約		counter		transfer			非約	(complete	Bank to		designated
	定轉		unless it is		limitation or			定轉	account)	verify the		account for inward
	帳交		Type I		make payments.			帳交	account)	identity. It		transfer, or can
	易限		digital	2.	You cannot raise			易限		does not		transfer to other
	額。		account that		the transactional			額。		include the		accounts within
			adopts the		limitation of the					deposit		the non-designated
	 		certificate		non-designated					account not		transfer limitation

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712 (連結	一、限轉		signature	transfer.		連結	一、限轉		opened at		or make payments.	
		立約	入本		saved in			立約	入本		the counter	2.	You cannot raise	
		人之	人名		physical			人之	人名		unless it is		the transactional	
		貴行	下帳		devices			貴行	下帳		Type I		limitation of the	
		金融	戶		(hardware			金融	戶		digital		non-designated	
		支付	(例:		certificate)			支付	(例:		account that		transfer.	
		工具	定期		and the			工具	定期		adopts the			
		進行	存款		identity is			進行	存款		certificate			
		身分	或信		verified			身分	或信		signature			
	第	驗	託等)		through		第	驗	託等)		saved in			
	<u> </u>	證,	或約		video		=	證,	或約		physical			
	類	但除	定轉		conference.		類	但除	定轉		devices			
	(完	以已	入帳		Connecting	1. Personal internet	(完	以已	入帳		(hardware			
	整	採用	戶,		to your	banking and	整	採用	戶,		certificate)			
	帳	憑證	或依		financial	mobile banking:	帳	憑證	或依		and the			
	戶)	簽章	非約		payment	(1)Through the	戶)	簽章	非約		identity is			
		且儲	定轉		tools with	Bank's credit card		且儲	定轉		verified			
		存於	帳交	Type 3	financial	verification:		存於	帳交		through			
		實體	易限	(Basic	institution to	You can only		實體	易限		video			
		載具	額轉	account)	verify the	transfer inward to		載具	額轉		conference.			
		(硬體	入非		identity.	your accounts		(硬體	入非		Connecting	1.	Personal internet	
		憑證)	本人			(e.g., time deposit		憑證)	本人	Type 3	to your		banking and	
		及視	帳戶			or funds, etc.) or		及視	帳戶	(Basic	financial		mobile banking:	
		訊會	或繳			designated account		訊會	或繳	account)	payment	(1).	Through the Bank's	
		議方	交各			for inward transfer		議方	交各		tools with		credit card	

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

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示人	II			<u> </u>	• 114.00.30						"頂别生%□ □	1男・114.07.28			
	戶)	進行	(一) 透過				designated	戶)	或金	(一) 透過				<u>Fast-ID</u> :	
		身分	本行				transfer		融	本行				a.You can only	
		驗	信用				limitation or		Fast-	信用				transfer inward to	
		證。	卡驗				make		ID進	卡驗				your accounts	
			證:				payments.		行身	證:				(e.g., time deposit	
			限轉			1	b. You cannot		分驗	限轉				or funds, etc.) or	
			入貴				raise the		證。	入貴				designated	
			行本				transactional			行本				account for	
			人名				limitation of			人名				inward transfer,	
			下帳				the non-			下帳				or can transfer to	
			戶(例:				designated			戶(例:				other accounts	
			定期				transfer.			定期				within the non-	
			存款			2.	Bankcard/phone			存款				designated	
			或基				banking: You			或基				transfer limitation	
			金等)				can only transfer			金等)				or make	
			或繳				inward to your			或繳				payments.	
			交各				designated			交各				b.You cannot raise	
			項費				account for			項費				the transactional	
			用。				inward transfer			用。				limitation of the	
			(二) 透過				or make			(二)透過				non-designated	
			財金				payments.			財金				transfer.	
			公司							公司			2.	Bankcard/phone	
			核驗							核驗				banking: You can	
			他行							他行				only transfer	
			臨櫃							臨櫃				inward to your	

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開立			開立		designated
之存			之存		account for inward
款帳			款帳		transfer or make
戶驗			戶驗		payments.
證:			證 <u>或</u>		
1、限			透過		
轉入			財金		
貴行			<u>公司</u>		
本人			「金		
名下			<u>融</u>		
帳戶			Fast-		
(例:定			<u>ID 驗</u>		
期存			證轉		
款或			接中		
基金			心」		
等)或			<u>完成</u>		
繳交			金融/		
各項			<u>自建</u>		
費			Fast-		
用,			<u>ID 核</u>		
或依			<u>驗</u> :		
非約			1、限		
定轉			轉入		
帳交			貴行		
易限			本人		

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

145		百七枚 立				工次口剂:111 中 07 / 1 20 口	
章解	原本條文			更新條文			
示人			l I			預期生效日期:114.07.28	
					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。		
二六	· ·	Clasias as account	暫停	或限制	交易或服	Suspension or Restriction of Transactions or Services	
+	結清銷戶	Closing an account	務使	<u>Ħ</u>			
$\overline{\mathcal{N}}$	◎口/月 <i>则</i> 分/一					You did not made any transaction in any of the	
	立約人持身分證及第	You should bring your ID and the second identity	` <u> </u>	立約人	於貴行依	various digital deposit account or digital securities	
	二身分證明文件(如健	document (e.g., National Health Insurance card or	2	本章開	立之各類	settlement deposit account opened with the Bank in	
	保卡或駕照等)親至貴	driver's license, etc.) to close your account in person	172	数位存	款帳戶或	accordance with this Chapter for more than one year	
	行或透過網路銀行辦	or via online banking.	15			(referred to as the "inactive period"), you agree that	
	理。		<u> </u>	ラ之任	一帳戶無	the Bank may, depending upon the severity of the	
	生		1	王何交	易達一年	circumstances, temporarily suspend your access to	
						partial or all transactions or services through	

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

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		
				交易不含貴行依 約撥付存款利息。 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。		
二十六		凡符合貴行所訂資格	Other Provisions 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上武架昭等) 報 云 告	Closing an account 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.	
二十六		(新增)	(NEW)	其他約定事項 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	Other Provisions 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	

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	
			理。 others outstanding, the terms and	
			condition hereunder will apply.	