

〈重要訊息公告〉

親愛的客戶您好，

本行修正「帳戶往來暨相關服務總約定書」部分條文內容，並自113年6月3日起施行，茲將修正內容說明如後。

屆時若有任何問題，歡迎來電洽詢本行各營業單位或本行客服中心(客服專線：0800-688-168、02-2182-1988、02-2182-1968)，並期盼能繼續給予指教與惠顧！

元大商業銀行 敬啟

元大商業銀行「帳戶往來暨相關服務總約定書」修正對照表

修正條文	現行條文	修正說明
<p>叁、新臺幣定期性存款、綜合存款及無摺存款服務</p> <p>一、定期性存款</p> <p>(一)~(六)略</p> <p>(七)新臺幣無存單定存:</p> <p><u>1.客戶至貴行任一營業單位臨櫃辦理申請無存單定期性存款，貴行掣給「新臺幣無存單定期性存款確認書」客戶應妥為保存，若有遺失或毀損時，同意以貴行留存之傳票為憑。</u></p> <p><u>2.客戶同意以貴行每月寄發之前月份對帳單確認存款餘額，並同意若當月存款帳戶無帳務交易往來明細時，貴行於次月得不寄發對帳單。</u></p> <p><u>3.客戶收受對帳單後應立即詳細核對，經發現實際交易與對帳單不符時，應於收受對帳單日起七個營業日內通知貴行查明，逾期未通知者，視為核對無誤。</u></p> <p>(八)其他：</p> <p>1.客戶依貴行大額存款牌告利率存入款項，得自由選擇固定利率或機動利率，但一經選定後，不得中途申請變更。</p> <p>2.客戶選擇機動利率存入後，因貴行新增或取消大額存款牌告利率及變更大額存款額度時，利率適用方式如下：</p> <p>(1)客戶起存時無大額存款機動利率（視為雙方未約定適用大額存款牌告利率），未到期前貴行新增大額存款牌告機動利率者，該存款仍依貴行一般存款牌告機動利率計息。</p> <p>(2)客戶起存時採貴行大額存款牌告機動利率，未到期前貴行取消該大額存款牌告機動利率者，自取消存款牌告日起改按貴行一般存款牌告機動利率計息；貴行大額存款額度變更，客戶原存入之存款到期改適用符合原存款金額之大額存款牌告機動利率計息，若無法適用時改按貴行一般存款牌告機動利率計息。</p> <p>(3)在存款未到期前，欲中途提取時，仍照中途提取計息辦法辦理。</p> <p>(4)餘到期續存、逾期轉期續存及逾期提取，依照貴行有關規定辦理。</p> <p>(7) Non-Certificate NTD Time Deposit</p> <p><u>i. The Customer may apply for Non-Certificate NTD Time Deposit by visiting any of the Bank's business units and should carefully preserve the Non-Certificate NTD Time Deposit Confirmation Letter issued by the Bank. In case that the Confirmation Letter is lost or destroyed, the Customer agrees that the information on the deposit slip preserved by the Bank shall prevail.</u></p> <p><u>ii. The Customer agrees to verify the balance of the deposit by the banking statement of the previous month sent monthly by the Bank, and the statement would not be sent in the following month if there is no any transaction record of the month.</u></p> <p><u>iii. The Customer should review the statement upon receipt. If the Customer discovers any discrepancy between the statement and the actual transaction, he/she shall notify the Bank to verify within seven business days from the day of receipt; if not, the statement is deemed as correct and verified.</u></p> <p>(8) Other:</p> <p>i. The Customer is free to choose between the fixed rate and the floating rate when depositing funds in accordance with the Bank's posted interest rate for large deposits. However, the Customer may not change it midway once the choice is made.</p> <p>ii. After the Customer chooses to deposit at the floating rate, if the Bank adds or cancels a posted interest rate for large deposits and changes the amount which defines a large deposit, the interest rate shall be applied as follows:</p> <p>(i) Where there is no floating rate for large deposits when the Customer's deposit commences (which is deemed that no agreement is made by the two parties on the applicable posted interest rate for large deposits), if the Bank adds an interest rate</p>	<p>叁、新臺幣定期性存款、綜合存款及無摺存款服務</p> <p>一、定期性存款</p> <p>(一)~(六)</p> <p>(七)其他：</p> <p>1.客戶依貴行大額存款牌告利率存入款項，得自由選擇固定利率或機動利率，但一經選定後，不得中途申請變更。</p> <p>2.客戶選擇機動利率存入後，因貴行新增或取消大額存款牌告利率及變更大額存款額度時，利率適用方式如下：</p> <p>(1)客戶起存時無大額存款機動利率（視為雙方未約定適用大額存款牌告利率），未到期前貴行新增大額存款牌告機動利率者，該存款仍依貴行一般存款牌告機動利率計息。</p> <p>(2)客戶起存時採貴行大額存款牌告機動利率，未到期前貴行取消該大額存款牌告機動利率者，自取消存款牌告日起改按貴行一般存款牌告機動利率計息；貴行大額存款額度變更，客戶原存入之存款到期改適用符合原存款金額之大額存款牌告機動利率計息，若無法適用時改按貴行一般存款牌告機動利率計息。</p> <p>(3)在存款未到期前，欲中途提取時，仍照中途提取計息辦法辦理。</p> <p>(4)餘到期續存、逾期轉期續存及逾期提取，依照貴行有關規定辦理。</p> <p>(7) Other:</p> <p>i. The Customer is free to choose between the fixed rate and the floating rate when depositing funds in accordance with the Bank's posted interest rate for large deposits. However, the Customer may not change it midway once the choice is made.</p> <p>ii. After the Customer chooses to deposit at the floating rate, if the Bank adds or cancels a posted interest rate for large deposits and changes the amount which defines a large deposit, the interest rate shall be applied as follows:</p> <p>(i) Where there is no floating rate for large deposits when the Customer's deposit commences (which is deemed that no agreement is made by the two parties on the applicable posted interest rate for large deposits), if the Bank adds an interest rate for large deposits before the maturity date, that deposit shall still bear interest at the Bank's posted interest rate for general deposits.</p> <p>(ii) Where the Bank's posted floating rate for large deposits is applied when the Customer's deposit commences, if the Bank cancels the posted floating rate for large deposits before the maturity date, interest shall be calculated at the Bank's posted interest rate for general deposits from the date of cancellation of the posted floating rate for large deposits. If the Bank changes the amount which defines a large deposit, the interest on the Customer's initial deposit upon maturity shall be calculated at the floating rate for large deposits applicable to the initial deposit amount, or at the Bank's posted floating rate for general deposits if it is not applicable.</p> <p>(iii) If the Customer wishes to make a withdrawal before maturity, interest calculation shall follow the same procedure as for early withdrawals.</p> <p>(iv) Renewal at maturity, overdue rollover renewal and overdue withdrawals shall be handled in accordance with the relevant regulations of the Bank.</p>	<p>為提升客戶服務，新增無存單定存之作業。</p>

for large deposits before the maturity date, that deposit shall still bear interest at the Bank's posted interest rate for general deposits.

- (ii) Where the Bank's posted floating rate for large deposits is applied when the Customer's deposit commences, if the Bank cancels the posted floating rate for large deposits before the maturity date, interest shall be calculated at the Bank's posted interest rate for general deposits from the date of cancellation of the posted floating rate for large deposits. If the Bank changes the amount which defines a large deposit, the interest on the Customer's initial deposit upon maturity shall be calculated at the floating rate for large deposits applicable to the initial deposit amount, or at the Bank's posted floating rate for general deposits if it is not applicable.
- (iii) If the Customer wishes to make a withdrawal before maturity, interest calculation shall follow the same procedure as for early withdrawals.
- (iv) Renewal at maturity, overdue rollover renewal and overdue withdrawals shall be handled in accordance with the relevant regulations of the Bank.