

〈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03日起施行，茲將修正內容說明如後。

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」修正條文對照表

修正條文	現行條文	修正說明
<p>帳戶往來重要內容說明書</p> <p>一、略</p> <p>二、【定期存款權利行使及中途解約】若您存的是定期存款，請於<u>定期存款</u>到期日攜帶存單(若有)及原留印鑑到本行辦理提領手續，在<u>定期存款</u>到期日前，你也可以攜帶存單(若有)及原留印鑑辦理中途解約或存單質借。中途解約實際存款期間不滿一個月的話，一律不計算利息，超過一個月，其利息計算方式，依照該筆存款實存的期間，按該存期牌告利率的八折單利計息，但若該筆存款實存期間本行無牌告利率，則按次一較短存期之牌告利率的八折單利計息。</p> <p>(以下略)</p> <p><u>Important Notes for Account Transactions</u></p> <p>2. 【Exercise of Time Deposit Rights and Early Termination】If you hold a time deposit, please bring the deposit certificate (if any) and the specimen seal to the Bank for withdrawal on the maturity date of the time deposit. Before the maturity date of the <u>time</u> deposit, you can also bring the deposit certificate (if any) and the specimen seal to terminate the contract or make a pledged loan. If the actual deposit period is less than one month, no interest will be paid. If it exceeds one month, the interest paid will be calculated at 80 percent of the Bank's published time deposit rate for the actual deposit period, using simple interest. However, if there is no published time deposit rate at the Bank for the actual deposit period, the interest paid will be calculated at 80 percent of the Bank's published time deposit rate for the next shorter term, using simple interest.</p>	<p>帳戶往來重要內容說明書</p> <p>一、略</p> <p>二、【定期存款權利行使及中途解約】若您存的是定期存款，請於存單到期日攜帶存單及原留印鑑到本行辦理提領手續，在存單到期日前，你也可以攜帶存單及原留印鑑辦理中途解約或存單質借。中途解約實際存款期間不滿一個月的話，一律不計算利息，超過一個月，其利息計算方式，依照該筆存款實存的期間，按該檔期牌告利率的八折單利計息，但若該筆存款實存期間在本行沒有牌告利率的話，就要按下一檔(較短期者)牌告利率的八折單利計息。</p> <p>(以下略)</p> <p><u>Important Notes for Account Transactions</u></p> <p>2. 【Exercise of Time Deposit Rights and Early Termination】If you hold a time deposit, please bring the deposit certificate and the specimen seal to the Bank for withdrawal on the maturity date of the deposit certificate. Before the maturity date of the deposit certificate, you can also bring the deposit certificate and the specimen seal to terminate the contract or make a pledged loan. If the actual deposit period is less than one month, no interest will be paid. If it exceeds one month, the interest paid will be calculated at 80 percent of the Bank's published simple time interest rate for the actual deposit period. However, if there is no published time deposit rate at the Bank for the actual deposit period, the interest paid will be calculated at 80 percent of the Bank's next (the shorter term) published simple time interest rate.</p>	<p>配合新增「外匯無存單定期存款」修訂相關約定條款。</p>

帳戶往來暨相關服務總約定書

玖、外匯存款服務

一、外匯活期存款(略)

二、外匯定期存款

(一)~(三)略

(四)掣發存單或確認書

外匯一般定期存款將由貴行掣發存單；惟如採外匯無存單定期存款者，則貴行將掣發「外匯定期存款確認書」，而不另行掣發存單。

(五)外匯無存單定期存款

1. 客戶應妥為保存貴行掣發之「外匯定期存款確認書」，若遺失或毀損時，客戶得以貴行之電子對帳單、網路銀行、行動銀行或電話客服進行查詢。
2. 本業務無掣發存單，客戶不得申請存單掛失、遺失補發或換發存單。
3. 外匯無存單定期存款不得質借或設定質權予第三人。但倘客戶另行設定質權予貴行者，其設定質權、消滅質權、實行質權及質借等事項，悉依貴行規定及與貴行間之約定辦理。
4. 客戶同意貴行每月按客戶前月份往來情形，寄送對帳單供客戶確認；若客戶當月份未有交易往來者，貴行於次月得免寄送對帳單。
5. 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，即視為同意對帳單所載資訊均為正確。
6. 倘因客戶提供錯誤電子信箱或客戶未依貴行規定辦理變更時，經貴行依客戶立約或最後通知貴行之電子信箱寄發對帳單時，即視為送達，並準用前項有關逾期未通知效果之約定。
7. 客戶得親臨貴行營業單位，申請變更為一般外匯存單定期存款或外匯綜合存款。經變更完成後，即悉依變更後之相關約定事項辦理。

(六)中途解約~(八)外匯定期存單質借原幣(略)

(以下略)

General Agreement on Account Transactions and Related Services

帳戶往來暨相關服務總約定書

玖、外匯存款服務

一、外匯活期存款(略)

二、外匯定期存款

(一)~(三)略

(四)中途解約~(六)外匯定期存單質借原幣(略)

(以下略)

General Agreement on Account Transactions and Related Services

為提升客戶服務，新增外匯無存單定期存款相關約定條款。

編號依序調整。

IX. Foreign Currency Deposits Services

1. Foreign Currency Demand Deposits (omitted)

2. Foreign Currency Time Deposits

(1)-(3) omitted

(4) Issuance of Deposit Certificate Or
Confirmation Letter

The Bank will issue the deposit certificate for general Foreign Currency Deposits Services. If the Customer make a non-certificate Foreign Currency Time Deposit, the Bank will issue the “Non-Certificate Foreign Currency Time Deposit Confirmation Letter” (hereinafter referred to as” Confirmation Letter”) instead and will not issue the deposit certificate.

(5) Non-Certificate Foreign Currency Time
Deposit

- i. The Customer should carefully preserve the Confirmation Letter issued by the Bank. In case that the Confirmation Letter is lost or destroyed, the Customer may check the information on the e-statements, via Internet or mobile banking or by calling Customer Service Hotline of the Bank for inquiry.
- ii. This services will not issue the deposit certificate. The Customer may neither report the loss of the deposit certificate, nor request for reissuance/ replacement.
- iii. Non-Certificate Foreign Currency Time Deposit may not be pledged, assigned or collateralized to a third party. If the Customer make the deposit hereunder pledged to the Bank, the matters regarding the pledge (such as the extinguishment, cancellation, execution and the pledged debit) shall be in accordance with the Bank’s relevant business application regulations and the agreement with the Bank.
- iv. The Customer will, as agreed, receive a reconciliation Statement from the Bank every month. The Statement will state details of previous month’s transactions

IX. Foreign Currency Deposits Services

1. Foreign Currency Demand Deposits (omitted)

2. Foreign Currency Time Deposits

(1)-(3) omitted

為提升客戶服務，新增外匯無存單定期存款相關約定條款。

of the Customer and will be used for the Customer to check the time deposit balance. Where the Customer does not have any transaction in that month, the Bank will not send a Statement accordingly.

v. Upon receipt of the Statement, the Customer shall check all details carefully and, in case of finding any discrepancy between the Statement and the actual transaction, the Customer shall notify the Bank of it within 7 business days. Where the Customer fails to notify the Bank of it within the prescribed deadline, it will be deemed that the Customer confirms that all Statement details are correct.

vi. Where the Customer provided the wrong email address or changed the email address without notifying the Bank of it according to the Bank's rules, not only will the Bank send the e-statement to the email address stated in this Agreement or the latest email address informed by the Customer, but also the e-statement will be deemed to have arrived and preceding provision will also be applicable.

vii. The Customer may apply for converting Non-Certificate Foreign Currency Time Deposit into Certificate Foreign Currency Time Deposit or Foreign Currency Consolidated/Comprehensive Deposits at any of the Bank's business units in person. Once the conversion is effective, the terms and conditions of the newly converted deposit shall apply.

(6)Terminated prior to the scheduled maturity~(8)Foreign currency time deposit certificate for pledge (original currency) (omitted)

(following omitted)

(4) Terminated prior to the scheduled maturity~(6) Foreign currency time deposit certificate for pledge (original currency) (omitted)

(following omitted)

編號依序調整。