

<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114年6月30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

修正後條文	現行條文	修正說明
<p>帳戶往來暨相關服務總約定書</p> <p>壹、共同服務</p> <p>二十七、客戶(含法人戶負責人/代表人)瞭解並同意貴行、財團法人金融聯合徵信中心、財團法人中小企業信用保證基金、台灣票據交換所、財金資訊股份有限公司、財團法人聯合信用卡中心、卡片國際組織及其他經貴行之主管機關指定之機構暨與貴行有業務往來之機構，均得於其營業目的或法令許可範圍內，對客戶(含法人戶負責人/代表人)之資料為蒐集、處理或國際傳遞及相互交付利用，並得將之提供予其所委任處理營業相關事務或依法合作之人。</p> <p>客戶(含法人戶負責人/代表人)瞭解並同意貴行得於防制詐欺犯罪、洗錢防制等特定目的範圍內，執行下列措施：</p> <p><u>(一)貴行得蒐集、處理或利用客戶之「被約定轉入帳號」及其「被設定為約定轉入帳號之次數」，暨客戶於貴行開立之「金融機構帳號」及「該帳號被約定為轉入帳號之次數」等個人資料，並同意於設定約定轉入帳號作業之範圍內，提供上開個人資料予就該帳號提出約定轉入帳號申請之金融機構；客戶並同意財金資訊股份有限公司於辦理金融機構間之金融資訊交換目的範圍內，得蒐集、處理或利用上開個人資料。</u></p> <p><u>(二)貴行得蒐集、處理或利用客戶身分資訊、帳戶狀態(包括但不限於警示帳戶、衍生管制帳戶、銷戶資訊等)及金融機構往來事項等個人資料，並將上揭個人資料，透過財金資訊股份有限公司通報或照會相關金融機構及司法機關。</u></p> <p>客戶為未成年人或為受監護(輔助)宣告人而由法定代理人或監護(輔助)人代為或同意訂</p>	<p>帳戶往來暨相關服務總約定書</p> <p>壹、共同服務</p> <p>二十七、客戶(含法人戶負責人/代表人)瞭解並同意貴行、財團法人金融聯合徵信中心、財團法人中小企業信用保證基金、台灣票據交換所、財金資訊股份有限公司、財團法人聯合信用卡中心、卡片國際組織及其他經貴行之主管機關指定之機構暨與貴行有業務往來之機構，均得於其營業目的或法令許可範圍內，對客戶(含法人戶負責人/代表人)之資料為蒐集、處理或國際傳遞及相互交付利用，並得將之提供予其所委任處理營業相關事務或依法合作之人。</p> <p>客戶(含法人戶負責人/代表人)瞭解並同意貴行於防制詐騙、防制洗錢等特定目的範圍內，得蒐集、處理或利用客戶之「被約定轉入帳號」及其「被設定為約定轉入帳號之次數」，暨客戶於貴行開立之「金融機構帳號」及「該帳號被約定為轉入帳號之次數」等個人資料，並同意於設定約定轉入帳號作業之範圍內，提供上開個人資料予就該帳號提出約定轉入帳號申請之金融機構；客戶並同意財金資訊股份有限公司於辦理金融機構間之金融資訊交換目的範圍內，得蒐集、處理或利用上開個人資料。客戶為未成年人或為受監護(輔助)宣告人而由法定代理人或監護(輔助)人代為或同意訂立本約定書，或客戶委託代理人代為訂立本約定書時，客戶之法定代理人、監護(輔助)人及代理人，瞭解並同意貴行、財團法人金融聯合徵信中心，得於營業目的或法令許可範圍內，對其個人資料為蒐集、處理、利用及國際傳遞，並得將之提供予其所委任處理營業相關事務或依法合作之人。</p> <p>上開資料保有期限至客戶與貴行之權利義務關係消滅之日後五年止，但客戶之基本資料、</p>	<p>「金融阻詐聯防平台」即時照會機制</p>

<p>立本約定書，或客戶委託代理人代為訂立本約定書時，客戶之法定代理人、監護(輔助)人及代理人，瞭解並同意貴行、財團法人金融聯合徵信中心，得於營業目的或法令許可範圍內，對其個人資料為蒐集、處理、利用及國際傳遞，並得將之提供予其所委任處理營業相關事務或依法合作之人。</p> <p>上開資料保有期限至客戶與貴行之權利義務關係消滅之日後五年止，但客戶之基本資料、交易歷史資料、未清償債務資料，貴行得永久保存。客戶發現前述資料有錯誤或爭議時，願即檢附相關證明文件送交貴行辦理更正或爭議註記。</p> <p>客戶瞭解並同意貴行得於營業目的或法令許可範圍內，提供客戶有關貴行之產品/服務等行銷業務訊息並得因業務需要將對帳單業務委外處理。</p> <p>I. Common Services</p> <p>27.The Customer (including the responsible person/representative of the corporate account) understands and agrees that the Bank, the Joint Credit Information Center, the Small and Medium Enterprise Credit Guarantee Fund of Taiwan (Taiwan SMEG), Taiwan Clearing House, Financial Information Service Co., Ltd., the National Credit Card Center of R.O.C., card international and other institutions designated by the Bank's authorities and institutions doing business with the Bank may collect, process or internationally transmit and deliver to each other information about the Customer (including the responsible person/representative of the corporate account) for their business purposes or as permitted by law, and may provide such information to any person appointed by the Bank to handle business-related matters or the Bank cooperates with in compliance with law.</p> <p>Within the specific purpose of preventing fraud and abetting money laundering, the Customer (including the responsible person/representative of the corporate account) understands and agrees that <u>the Bank may adopt the following measures:</u></p> <p><u>(1) The Bank may collect, process and use, if any, the information of the pre-designated payee's account(s), how many times the account(s) was pre-designated, the account number(s) of the Customer of the Bank and how many times the account(s) was pre-designated. Furthermore, the Customer agrees to provide the foresaid personal information for the payee's bank(s) within the process of designating account(s). The Customer agrees that Financial Information Service Co., Ltd may collect, process and use the foresaid personal information within the purpose of exchanging financial information between financial institutions.</u></p> <p><u>(2) The Bank may collect, process and utilize the Customer's personal information such as identification details, account status, including but not limited to the information of watch-listed account(s), derivative watch-listed account(s) and account closures, and the transaction records with financial institutions. The Bank may also, through Financial Information Service Co., Ltd, alert and coordinate with the aforementioned information with the relevant financial institution(s) and the judicial authorities.</u></p> <p>In the event that the Customer is a minor or a person declared to be under guardianship (assistance) and the Customer's legal representative or guardian (assistant) has entered into this Agreement on behalf of or with the consent of the Customer, or the Customer has appointed an agent to enter into this Agreement on the Customer's behalf, the Customer's legal representative, guardian/assistant or agent understands and agrees that the Bank and the Joint Credit Information Center may collect, process, use and internationally transmit the Customer's personal information within the scope of business purposes or as permitted by law, and may provide the Customer's personal information to any person appointed by the Bank to handle business-related matters or the Bank cooperates with in compliance with law.</p> <p>The above information will be retained until five years after the expiration of the rights and obligations between the Customer and the Bank, except for the basic information of the Customer, transaction history information and outstanding debt information, which the Bank may keep permanently. If the Customer discovers any errors or disputes in the above information, the Customer agrees to submit relevant supporting documents to the Bank for making corrections or dispute notes.</p> <p>The Customer understands and agrees that the Bank may provide the Customer with marketing information about the Bank's products/services for business purposes or as permitted by law, and that the Bank may outsource bank statements services for business needs.</p>	<p>交易歷史資料、未清償債務資料，貴行得永久保存。客戶發現前述資料有錯誤或爭議時，願即檢附相關證明文件送交貴行辦理更正或爭議註記。</p> <p>客戶瞭解並同意貴行得於營業目的或法令許可範圍內，提供客戶有關貴行之產品/服務等行銷業務訊息並得因業務需要將對帳單業務委外處理。</p> <p>I. 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Furthermore, the Customer agrees to provide the foresaid personal information for the payee's bank(s) within the process of designating account(s). The Customer agrees that Financial Information Service Co., Ltd may collect, process and use the foresaid personal information within the purpose of exchanging financial information between financial institutions.</p> <p>In the event that the Customer is a minor or a person declared to be under guardianship (assistance) and the Customer's legal representative or guardian (assistant) has entered into this Agreement on behalf of or with the consent of the Customer, or the Customer has appointed an agent to enter into this Agreement on the Customer's behalf, the Customer's legal representative, guardian/assistant or agent understands and agrees that the Bank and the Joint Credit Information Center may collect, process, use and internationally transmit the Customer's personal information within the scope of business purposes or as permitted by law, and may provide the Customer's personal information to any person appointed by the Bank to handle business-related matters or the Bank cooperates with in compliance with law.</p> <p>The above information will be retained until five years after the expiration of the rights and obligations between the Customer and the Bank, except for the basic information of the Customer, transaction history information and outstanding debt information, which the Bank may keep permanently. 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