

<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4月21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>帳戶往來重要內容說明書</p> <p>十四、【契約變更終止】</p> <p><u>(一)您可以隨時向本行申請結清存款帳戶，也可以隨時申請或變更各項存款相關服務內容，但是請您依本行相關規定辦理。此外，沒有經過本行的同意，您不可以將存款轉讓或質押給他人。假使本行研判您的帳戶有疑似不當使用的情形，本行可終止您使用金融卡、語音轉帳、網路轉帳及其他電子支付之轉帳，並可以將您的金融卡收回作廢，及限制您帳戶的轉入匯款功能。若您為直轄市、縣（市）政府警察機關裁處告誡之人，本行得於一定期間內，暫停或限制您於本行開立之帳戶、帳號之全部或部分功能，或逕予關閉；若您的帳戶經通報為警示帳戶時，本行得暫停您帳戶的全部交易功能，並得直接將您帳戶的存款結清。</u></p> <p><u>(二)本行認為必要時(包括但不限於懷疑您交易異常、涉及非法活動、疑似從事洗錢或資恐或資助武器擴散活動、拒絕提供媒體報導涉及違法之特殊案件資訊，或本行認為您的經營模式有違法疑慮等情形)，得要求您於本行所定期間內提供必要之資料，或請您對交易性質與目的、資金來源進行說明或提供相關證明文件。若您拒絕或遲延提供上開佐證文件，本行有權對您暫時停止各項業務關係與交易，或終止各項業務關係或逕行關戶而無須另通知。</u></p> <p><u>(三)本行倘發現您涉及非法活動、從事洗錢或資恐或資助武器擴散活動、或您屬於媒體報導涉及違法案件之相關帳戶、或知悉您已被其他金融機構拒絕、或您從事網路借貸平臺業務卻未與您的客戶資金隔離或未對您的客戶採行實名制，或您的經營模式已有違法疑慮，本行有權單方終止各項業務關係或逕行關戶而無須另通知。</u></p>	<p>帳戶往來重要內容說明書</p> <p>十四、【契約變更終止】您可以隨時向本行申請結清存款帳戶，也可以隨時申請或變更各項存款相關服務內容，但是請您依本行相關規定辦理。此外，沒有經過本行的同意，您不可以將存款轉讓或質押給他人。假使本行研判您的帳戶有疑似不當使用的情形，本行可終止您使用金融卡、語音轉帳、網路轉帳及其他電子支付之轉帳，並可以將您的金融卡收回作廢，及限制您帳戶的轉入匯款功能；若您的帳戶經司法、警察機關通報為警示帳戶時，本行得暫停您帳戶的全部交易功能，並得直接將您帳戶的存款結清；如本行發現您為受經濟制裁、外國政府或國際洗錢防制組織認定或追查之恐怖分子或團體者，本行有權對您拒絕業務往來或逕行關戶，倘您不願配合本行之定期審視、或您對交易之性質與目的或資金來源不願配合說明者，本行有權對您暫時停止交易，或暫時停止或終止業務關係。</p>	<p>1. 增訂客戶為警察機關裁處告誡之人之管控措施。</p> <p>2. 配合「銀行與網路借貸平臺業務關係審查食物參考做法」修正網路借貸平臺業者違反相關規定之處置措施。</p>

Important Notes for Account Transactions

14. 【Modification and Termination of the Contract】

(1) You may request the Bank to close your account at any time, and you may also request or change the services related to your deposits at any time, provided that you comply with the Bank's regulations. In addition, you may not transfer or pledge your deposits to another person without the Bank's prior consent. In the event that the Bank determines that your account is being used inappropriately, the Bank may terminate the use of your ATM card, voice transfer, Internet transfer and other electronic payment transfers, and may repossess and nullify your ATM card, and restrict the transfer of funds into your account. In the event that the Customer is subject to reprimand by the police authorities of municipal, county (city), the Bank reserves the right to suspend or restrict all or part of the functions associated with the Customer's account(s) and account number(s), or to close such account(s) at its sole discretion. If your account(s) is reported by the judicial or police authorities as a watch-listed account, the Bank may suspend all transactions of your account(s) and close your account(s) directly.

(2) When the Bank deems it necessary (including, but not limited to, when the Customer is suspected of unusual transactions, involvement in illegal activities, money laundering or terrorism financing or weaponry proliferation, or special cases of illegal activity reported in the media, or the Bank deems that the business operations is suspected of being illegal—the Bank may require the Customer to provide the necessary information within the time period specified by the Bank, or request a description of the nature and purpose of the transactions, the sources of funds, or provide supporting documentation. The Bank reserves the right to suspend business relationships and transactions, or terminate business relationships or close the account without further notice to the Customer if the Customer refuses to provide or delays in providing the aforementioned information.

(3) When the Bank discovers that the Customer is involved in illegal activities, money laundering or terrorism financing or weaponry proliferation, or special cases where the account of the Customer is associated with illegal activity reported in the media, or the Bank is aware that the Customer has been rejected by another financial institution, or the Customer is engaged in peer-to-peer online lending platform services without segregation of its client funds or without requiring its client real-name authentication, or where the Bank considers the Customer's business operations is suspected of being illegal, the Bank may reserve the right to terminate business relationships, or close the account directly without further notice.

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