

<重要訊息公告>

親愛的客戶您好，

為降低交易風險及保障帳戶安全，本行自114年11月1日起，存款帳戶金融卡提款相關服務異動如下：

- (一) 第三類數位存款帳戶，金融卡單筆提款限額為等值新臺幣3萬元；每日累計提款限額為等值新臺幣3萬元；如您有較高單筆提款額度需求，可攜帶本人身分證與第二證件正本至本行任一分行臨櫃辦理轉換為一般存款帳戶，惟是否受理將依分行個別審核結果為準，本行保有業務准駁權利。
- (二) 一般存款帳戶、第一、二類數位存款帳戶，金融卡單筆提款限額依機型不同最高為等值新臺幣10萬元；每日累計提款限額為等值新臺幣10萬元。

本行同步修正「帳戶往來暨相關服務總約定書」部分條文內容，並自114年11月1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」修正對照表

修正條文	現行條文	修正說明
<p>伍、金融卡服務 一般約定</p> <p>四、<u>提款、轉帳及國內消費扣款金額之限制</u> <u>客戶使用金融卡在貴行自動化服務設備提款時，依機型不同，每次最高限額為新臺幣(以下同)10萬元、美元1仟元或日圓10萬元，每日最高提款限額為臺、外幣合併計算不得逾等值新臺幣10萬元，惟第三類數位存款帳戶每次及每日之最高提款限額均為等值新臺幣3萬元；客戶使用金融卡於有參加金融資訊系統跨行連線金融單位設置之自動化服務設備提款時，每次最高限額為2萬元(或等值外幣)，每日最高提款限額為10萬元(或等值外幣)，惟第三類數位存款帳戶每日最高提款限額為等值新臺幣3萬元。另每日每卡最高提款總限額為10萬元(或等值外幣)。</u> <u>客戶使用金融卡在貴行或有參加金融資訊系統跨行連線金融單位設置之自動化服務設備進行非約定帳戶轉帳時，每次最高限額為3萬元，每日最高限額為3萬元；進行約定帳戶轉帳時，每次最高限額為200萬元，每日最高限額為300萬元；進行國內消費扣款交易時，每次最高限額為10萬元，每日最高限額為10萬元。惟每日每卡約定轉帳與非約定轉帳金額併計之最高轉帳(含繳費、消費扣款)限額為300萬元。</u></p>	<p>伍、金融卡服務 一般約定</p> <p>四、<u>提款、轉帳及國內消費扣款金額之限制</u> <u>客戶使用金融卡在貴行自動化服務設備提款時，依機型不同，每次最高限額為新臺幣(以下同)10萬元、美元1仟元或日圓10萬元，每日最高提款限額為臺、外幣合併計算不得逾等值新臺幣15萬元；客戶使用金融卡於有參加金融資訊系統跨行連線金融單位設置之自動化服務設備提款時，每次最高限額為2萬元(或等值外幣)，每日最高提款限額為15萬元(或等值外幣)。惟每日每卡最高提款總限額為15萬元(或等值外幣)。</u> <u>客戶使用金融卡在貴行或有參加金融資訊系統跨行連線金融單位設置之自動化服務設備進行非約定帳戶轉帳時，每次最高限額為3萬元，每日最高限額為3萬元；進行約定帳戶轉帳時，每次最高限額為200萬元，每日最高限額為300萬元；進行國內消費扣款交易時，每次最高限額為10萬元，每日最高限額為10萬元。惟每日每卡約定轉帳與非約定轉帳金額併計之最高轉帳(含繳費、消費扣款)限額為300萬元。</u></p>	<p>基於加強防詐與保障客戶帳戶交易之安全，調降本行存戶金融卡每日提款限額。</p>

<p>4. Limitations on the amount of Withdrawals, Transfers and Domestic Purchase Debits <u>When the Customer uses the ATM card to withdraw money from the Bank's automated service machines, the maximum withdrawal amount of each transaction is NTD 100,000, USD 1,000 or JPY 100,000, and the maximum daily withdrawal amount, NTD and foreign currencies combined, is NTD 100,000 (or its equivalent in foreign currencies), varying with different models of machine. The maximum withdrawal amount per transaction and daily withdrawal limits of Type 3 digital deposit account are both NTD 30,000 (or its equivalent in foreign currencies). When the Customer uses the ATM card to withdraw money from automated service machines set up by other financial institutions participating in the Interbank Financial Information System, the maximum withdrawal amount of each transaction is NTD 20,000 (or its equivalent in foreign currencies), and the maximum daily withdrawal amount is NTD 100,000 (or its equivalent in foreign currencies). The maximum withdrawal amount per transaction and daily withdrawal limits of Type 3 digital deposit account are both NTD 30,000 (or its equivalent in foreign currencies). However, the maximum daily withdrawal amount per card is limited to NTD 100,000 (or its equivalent in foreign currencies).</u> <u>When the Customer uses the ATM card to make non-predesignated account transfers at automated service machines of the Bank or set up by other financial institutions participating in the Interbank Financial Information System, the maximum amount per transaction is NTD 30,000, and the maximum amount per day is NTD 30,000; for predesignated account transfers, the maximum amount per transaction is NTD 2 million, and the maximum amount per day is NTD 3 million; for domestic purchase debits, the maximum amount per transaction is NTD 100,000, and the maximum amount per day is NTD 100,000. However, the maximum daily transfer amount (including bill payments and purchase debits), predesignated and non-predesignated accounts combined, per card is limited to NTD 3 million.</u></p> <p>VISA簽帳金融卡約定條款 (五)「每日刷卡消費額度」：係指貴行核給或經雙方另行約定客戶每日累計使用簽帳金融卡刷卡消費之最高限額，但不超過「指定轉帳付款帳戶」之可用餘額(含透支額度)。</p> <p>Terms and Conditions of VISA Debit Cards (5) Daily Spending Limit: The maximum daily cumulative amount of purchases that can be made with the debit card, subject to the balance, <u>(including overdraft facilities)</u>, available in the Designated Debit Account, as approved by the Bank or agreed by the Customer and the Bank.</p>	<p>4. Limitations on the amount of Withdrawals, Transfers and Domestic Purchase Debits <u>When the Customer uses the ATM card to withdraw money from the Bank's automated service machines, the maximum withdrawal amount of each transaction is NTD 100,000, USD 1,000 or JPY 100,000, and the maximum daily withdrawal amount, NTD and foreign currencies combined, is NTD 150,000 (or its equivalent in foreign currencies), varying with different models of machine. When the Customer uses the ATM card to withdraw money from automated service machines set up by other financial institutions participating in the Interbank Financial Information System, the maximum withdrawal amount of each transaction is NTD 20,000 (or its equivalent in foreign currencies), and the maximum daily withdrawal amount is NTD 150,000 (or its equivalent in foreign currencies). However, the maximum daily withdrawal amount per card is limited to NTD 150,000 (or its equivalent in foreign currencies).</u> <u>When the Customer uses the ATM card to make non-predesignated account transfers at automated service machines of the Bank or set up by other financial institutions participating in the Interbank Financial Information System, the maximum amount per transaction is NTD 30,000, and the maximum amount per day is NTD 30,000; for predesignated account transfers, the maximum amount per transaction is NTD 2 million, and the maximum amount per day is NTD 3 million; for domestic purchase debits, the maximum amount per transaction is NTD 100,000, and the maximum amount per day is NTD 100,000. However, the maximum daily transfer amount (including bill payments and purchase debits), predesignated and non-predesignated accounts combined, per card is limited to NTD 3 million.</u></p> <p>VISA簽帳金融卡約定條款 (五)「每日刷卡消費額度」：係指貴行核給或經雙方另行約定客戶每日累計使用簽帳金融卡刷卡消費之最高限額，但不超過「指定轉帳付款帳戶」之可用餘額。</p> <p>Terms and Conditions of VISA Debit Cards (5) Daily Spending Limit: The maximum daily cumulative amount of purchases that can be made with the debit card, subject to the balance available in the Designated Debit Account, as approved by the Bank or agreed by the Customer and the Bank.</p>	<p>敘明可用餘額包含透支額度。</p>
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