〈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115年7月20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
伍、金融卡服務 一般約定 二、　金融卡之功能 (一)客戶申領之金融卡具有存款、提款(不含磁條密碼國際提款)、轉帳(不含非約定帳戶轉帳)、繳稅(費)、密碼變更及查詢餘額等一般功能。 客戶之金融卡可在國外(目前限港澳地區)貼有「財金標誌」之自動提款機，輸入「晶片密碼」後，提領港幣、澳門幣或查詢帳戶餘額。 客戶欲使用或停止使用金融卡國內消費扣款、非約定帳戶轉帳、磁條密碼國際提款或繳費功能者，應親持身分證明文件及原留印鑑，至貴行各營業單位辦理，亦得透過網路銀行或其他經貴行認同之方式辦理。磁條密碼由客戶於申請後，自行至貴行自動櫃員機設定。 為保障客戶交易安全，如客戶年滿 65 歲且金融卡繳費功能逾一年未使用者，貴行將停止該卡之繳費功能；如仍有使用繳費功能之必要者，須由客戶再次向貴行提出申請。 (二)客戶於國內金融卡特約商店（財金 Smart Pay、財金(台灣)金融卡標誌）進行消費扣款交易，經使用金融卡並輸入晶片密碼後，視為啟用國內消費扣款服務功能以完成交易。 客戶於實體或虛擬之特約商店進行物品、勞務或其他交易，使用金融卡並輸入晶片密碼，進行消費扣款交易，於完成交易後，該行為與憑存摺及原留印鑑所為之行為，具同等效力，貴行得自客戶帳戶即時扣款，轉入與特約商店約定提供客戶消費扣款事宜之金融機構或特約商店帳戶，惟客戶存款帳戶可用餘額不足或消費帳款金額逾每日規定限額時，貴行並無扣款之義務。 三、(略) **四、提款、轉帳及國內消費扣款金額之限制客戶** **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)。** **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，**	伍、金融卡服務 一般約定 二、　金融卡之功能 (一)客戶申領之金融卡具有存款、提款(不含磁條密碼國際提款)、轉帳(不含非約定帳戶轉帳)、繳稅(費)、密碼變更及查詢餘額等一般功能。 客戶之金融卡可在國外(目前限港澳地區)貼有「財金標誌」之自動提款機，輸入「晶片密碼」後，提領港幣、澳門幣或查詢帳戶餘額。 客戶欲使用或停止使用金融卡國內消費扣款、非約定帳戶轉帳或磁條密碼國際提款功能者，應親持身分證明文件及原留印鑑，至貴行各營業單位辦理，亦得透過網路銀行或其他經貴行認同之方式辦理。磁條密碼由客戶於申請後，自行至貴行自動櫃員機設定。 (二)客戶於國內金融卡特約商店（財金 Smart Pay、財金(台灣)金融卡標誌）進行消費扣款交易，經使用金融卡並輸入晶片密碼後，視為啟用國內消費扣款服務功能以完成交易。 客戶於實體或虛擬之特約商店進行物品、勞務或其他交易，使用金融卡並輸入晶片密碼，進行消費扣款交易，於完成交易後，該行為與憑存摺及原留印鑑所為之行為，具同等效力，貴行得自客戶帳戶即時扣款，轉入與特約商店約定提供客戶消費扣款事宜之金融機構或特約商店帳戶，惟客戶存款帳戶可用餘額不足或消費帳款金額逾每日規定限額時，貴行並無扣款之義務。 三、(略) **四、提款、轉帳及國內消費扣款金額之限制** **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)。** **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**	基於加強防詐與保障客戶帳戶交易之安全，客戶有繳費功能之需求時，需本人向分行申請 為保障客戶交易安全增加控管機制

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。 經貴行自動櫃員機檢視繳費功能轉入帳號為提供虛擬資產服務之事業或人員(VASP)業者之虛擬帳號時，貴行將拒絕該次交易。	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。	
五~七略	五~七略	
八、交易爭議款處理程序 **客戶如與特約商店就有關商品或服務之品質、數量、金額有所爭議時，應向特約商店尋求解決，不得以此作為向貴行請求返還帳款之依據。** 客戶刷卡消費使用簽帳金融卡時，如符合各信用卡組織作業規定之下列特殊情形：如預訂商品未獲特約商店移轉商品或其數量不符、預訂服務未獲提供時，應先向特約商店尋求解決。如無法解決時，應於當期對帳單寄送日起一個月內，檢具貴行要求之相關證明文件，請求貴行就該筆交易以帳款疑義之處理程序辦理。另依簽帳金融卡國際組織對於交易爭議款處理程序規範，交易爭議款應為自消費發生日起 120 日內(含元大銀行作業時間)向簽帳金融卡國際組織提出且單一卡片所聲明之消費爭議以 35 筆消費交易為限。 **客戶未依前款約定通知貴公司者，推定交易或「指定扣款帳戶」之儲金簿或消費款項明細單所載事項無錯誤，日後不得抗辯拒付。** 客戶使用簽帳金融卡進行郵購買賣或訪問買賣交易後，依消費者保護法第十九條規定向特約商店解除契約者，準用前項之約定。 其餘交易爭議之處理程序依據貴行作業規定及簽帳金融卡國際組織之規範。	八、交易爭議款處理程序 **客戶如與特約商店就有關商品或服務之品質、數量、金額有所爭議時，應向特約商店尋求解決，不得以此作為向貴行請求返還帳款之依據。** 客戶刷卡消費使用簽帳金融卡時，如符合各信用卡組織作業規定之下列特殊情形：如預訂商品未獲特約商店移轉商品或其數量不符、預訂服務未獲提供時，應先向特約商店尋求解決。如無法解決時，應於當期對帳單寄送日起一個月內，檢具貴行要求之相關證明文件，請求貴行就該筆交易以帳款疑義之處理程序辦理。 **客戶未依前款約定通知貴公司者，推定交易或「指定扣款帳戶」之儲金簿或消費款項明細單所載事項無錯誤，日後不得抗辯拒付。** 客戶使用簽帳金融卡進行郵購買賣或訪問買賣交易後，依消費者保護法第十九條規定向特約商店解除契約者，準用前項之約定。 其餘交易爭議之處理程序依據貴行作業規定及簽帳金融卡國際組織之規範。	新增國際組織規範以利客戶知悉
九~十一略 十二、契約終止或暫停提供金融卡功能 客戶得隨時終止本金融卡約定，但應親持身分證明文件及原留印鑑，至貴行各營業單位辦理，除金融卡遺失外，並應將金融卡繳還貴行註銷作廢。 如金融卡遭偽、變造或作為洗錢、詐欺等不法之用途，或客戶之帳戶經依法令規定列為暫停給付、警示帳戶或衍生性管制帳戶，或客戶違反法令規定、損及貴行權益或有其他不法行為時，貴行得隨時終止本金融卡約定或暫時停止提供金融卡之功能。 為保障客戶交易安全，如客戶年滿 65 歲且金融卡繳費功能逾一年未使用者，貴行將停止該卡之繳費功能；如仍有使用繳費功能之必要者，須由客戶再次向貴行提出申請。	九~十一略 十二、契約終止或暫停提供金融卡功能 客戶得隨時終止本金融卡約定，但應親持身分證明文件及原留印鑑，至貴行各營業單位辦理，除金融卡遺失外，並應將金融卡繳還貴行註銷作廢。 如金融卡遭偽、變造或作為洗錢、詐欺等不法之用途，或客戶之帳戶經依法令規定列為暫停給付、警示帳戶或衍生性管制帳戶，或客戶違反法令規定、損及貴行權益或有其他不法行為時，貴行得隨時終止本金融卡約定或暫時停止提供金融卡之功能。	
V. ATM Card Services **General Agreements** 2. Functions of the ATM Card **(1) The ATM card can be used for deposit, withdrawal (excluding magnetic stripe PIN international withdrawal), fund transfer (excluding non-predesignated account transfer), tax and other payments, PIN change and balance inquiry.** **The Customer can use the ATM card to withdraw HKD or MOP or check the account balance at ATMs overseas (currently only available in Hong Kong and Macau) with the "Financial Mark" affixed after entering the "Chip PIN".** **If the Customer wishes to use or discontinue these ATM card functions: domestic debit (Smart Pay), non-predesignated account transfer, magnetic stripe PIN international withdrawal or bill payment the Customer shall present his/her identifications and original signature seal to any of the Bank's business units, or through Internet banking or other methods approved by the Bank. The magnetic stripe PIN is set by the Customer at the Bank's ATMs after application.** **For transaction security, if the Customer is aged 65-year-old or above and the bill payment function of the Debit Card has not been used for more than one year, the Bank will suspend the function of such Debit Card. Should the customer still require the bill payment function, the customer must apply to the Bank for reactivation.** **(2) When the Customer makes a domestic debit transaction at a domestic contracted ATM card store (Financial Smart Pay, Financial (Taiwan) ATM Card Mark), he/she will be deemed to have activated the debit service to complete the transaction**	**V. ATM Card Services** **General Agreements** 2. Functions of the ATM Card **(1) The ATM card can be used for deposit, withdrawal (excluding magnetic stripe PIN international withdrawal), fund transfer (excluding non-predesignated account transfer), tax and other payments, PIN change and balance inquiry.** **The Customer can use the ATM card to withdraw HKD or MOP or check the account balance at ATMs overseas (currently only available in Hong Kong and Macau) with the "Financial Mark" affixed after entering the "Chip PIN".** **If the Customer wishes to use or discontinue these ATM card functions: domestic debit (Smart Pay), non-predesignated account transfer or magnetic stripe PIN international withdrawal, the Customer shall present his/her identifications and original signature seal to any of the Bank's business units, or through Internet banking or other methods approved by the Bank. The magnetic stripe PIN is set by the Customer at the Bank's ATMs after application.** **(2) When the Customer makes a domestic debit transaction at a domestic contracted ATM card store (Financial Smart Pay, Financial (Taiwan) ATM Card Mark), he/she will be deemed to have activated the debit service to complete the transaction after using the ATM card and entering the chip PIN.** When the Customer conducts transactions of goods, services or other transactions at physical or virtual contracted stores, using the ATM card and entering the chip PIN to make debit transactions, such act shall have the same effect as using the passbook and the original signature seal upon completion of the transaction. The Bank may debit the Customer's account immediately to the account of the financial institution or contracted store with which the Bank has agreed to provide debit for the Customer's purchase. However, the Bank shall not be obligated to debit the Customer's account if the available balance is non-sufficient or if the	

after using the ATM card and entering the chip PIN. When the Customer conducts transactions of goods, services or other transactions at physical or virtual contracted stores, using the ATM card and entering the chip PIN to make debit transactions, such act shall have the same effect as using the passbook and the original signature seal upon completion of the transaction. The Bank may debit the Customer's account immediately to the account of the financial institution or contracted store with which the Bank has agreed to provide debit for the Customer's purchase. However, the Bank shall not be obligated to debit the Customer's account if the available balance is non-sufficient or if the amount of the Customer's purchase exceeds the daily limit. 3. (omitted) 4. imitations on the amount of Withdrawals, Transfers and Domestic Purchase Debits 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). 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. If the payee's account of bill payment transaction is screened by the Bank's ATM and identified as a virtual account associated with a Virtual Asset Service Provider (VASP), the Bank may decline such transaction. 8. Procedures for Handling Disputed Transaction Payments **If the Customer has a dispute with the contracted merchant over the quality, quantity or amount of the goods or services, the Customer shall seek resolution from the contracted merchant and shall not use this as a basis for requesting a refund from the Bank.** When the Customer uses the debit card to make purchases, if the transaction is under any of the following special circumstances in accordance with the regulations of credit card organizations: the pre-ordered merchandise is not transferred by the contracted merchant or the quantity of the merchandise is incorrect, or the pre-ordered service is not provided, the Customer shall first seek a solution from the contracted merchant. If the problem cannot be solved, the Customer shall, within one month from the delivery date of the current statement, submit the relevant documents required by the Bank and request the Bank to handle the transaction in accordance with the procedures for handling billing disputes. In accordance with the dispute resolution procedures prescribed by international debit card organization, any disputed transaction must be submitted to the relevant organization within 120 days from the transaction date (including processing period of the Bank). Furthermore, the number of disputed transactions that may be claimed in respect of any single Debit Card shall be limited to 35 transactions. **If the Customer fails to notify the Company in accordance with the preceding paragraph, it is presumed that there is no error in the transaction or in the passbook of the Designated Debit Account or in the billing statement, and the Customer may not use this defense to refuse payment in the future.**	amount of the Customer's purchase exceeds the daily limit. 3. (omitted) 4 imitations on the amount of Withdrawals, Transfers and Domestic Purchase Debits 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. 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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. 5.~9. (omitted) 8. Procedures for Handling Disputed Transaction Payments **If the Customer has a dispute with the contracted merchant over the quality, quantity or amount of the goods or services, the Customer shall seek resolution from the contracted merchant and shall not use this as a basis for requesting a refund from the Bank.** When the Customer uses the debit card to make purchases, if the transaction is under any of the following special circumstances in accordance with the regulations of credit card organizations: the pre-ordered merchandise is not transferred by the contracted merchant or the quantity of the merchandise is incorrect, or the pre-ordered service is not provided, the Customer shall first seek a solution from the contracted merchant. If the problem cannot be solved, the Customer shall, within one month from the delivery date of the current statement, submit the relevant documents required by the Bank and request the Bank to handle the transaction in accordance with the procedures for handling billing disputes. **If the Customer fails to notify the Company in accordance with the preceding paragraph, it is presumed that there is no error in the transaction or in the passbook of the Designated Debit Account or in the billing statement, and the Customer may not use this defense to refuse payment in the future.** After the Customer uses the debit card to conduct a mail-order transaction or a door-to-door sale, if the Customer rescinds the contract with the contracted merchant in accordance with Article 19 of the Consumer Protection Act, the provisions of the preceding paragraph shall apply. Other transaction disputes shall be handled in accordance with the Bank's operational regulations and the regulations of the international debit card organizations.	

After the Customer uses the debit card to conduct a mail-order transaction or a door-to-door sale, if the Customer rescinds the contract with the contracted merchant in accordance with Article 19 of the Consumer Protection Act, the provisions of the preceding paragraph shall apply. Other transaction disputes shall be handled in accordance with the Bank's operational regulations and the regulations of the international debit card organizations. 9-11. (omitted) 12. Termination of Contract or Suspension of ATM Card Services The Customer may terminate this ATM Card Agreement at any time. However, the Customer should present his/her/its identifications and original signature seal to any of the Bank's business units to apply for the termination and return the card to the Bank for cancellation and invalidation unless the card is lost. The Bank may terminate this ATM Card Agreement or suspend the functions of the ATM card at any time if the card has been forged, altered, or used for illegal activities, such as money laundering or fraud; or if the Customer's account has been put on the list of payment suspension, alert, or associated control accounts according to law; or if the Customer violates the law, impairs the interest of the Bank or engages in other illegal activities. **For transaction security, if the Customer is aged 65-year-old or above and the bill payment function of the Debit Card has not been used for more than one year, the Bank will suspend the function of such Debit Card. Should the customer still require the bill payment function, the customer must apply to the Bank for reactivation.**	9-11. (omitted) 12. Termination of Contract or Suspension of ATM Card Services The Customer may terminate this ATM Card Agreement at any time. However, the Customer should present his/her/its identifications and original signature seal to any of the Bank's business units to apply for the termination and return the card to the Bank for cancellation and invalidation unless the card is lost. The Bank may terminate this ATM Card Agreement or suspend the functions of the ATM card at any time if the card has been forged, altered, or used for illegal activities, such as money laundering or fraud; or if the Customer's account has been put on the list of payment suspension, alert, or associated control accounts according to law; or if the Customer violates the law, impairs the interest of the Bank or engages in other illegal activities.	