

Mega International Commercial Bank, Silicon Valley Branch (hereafter called "the Bank") is authorized to accept deposits as a Wholesale Branch under California Banking Law. As a Wholesale Branch of an overseas bank, our customer's deposits are **not insured by the Federal Deposit Insurance Corporation (FDIC)**. The Bank offers three types of deposit accounts - Checking Account, Money Market Savings Account, and Time Certificates of Deposit Account.

兆豐國際商業銀行矽谷分行(以下簡稱本分行)之營業執照為加州註冊登記之批發性銀行，未加入美國聯邦存款保險，承做之存款業務種類計有支票存款、儲蓄存款與定期存款。

### Checking Account

- \$250,000.00 minimum opening deposit for first account opened subject to Federal Regulation for a wholesale branch (exception: \$20,000.00 minimum opening deposit for non-U.S. resident, non-U.S. business entity, and existing customer)
- Non-interest bearing
- Unlimited check writing
- \$12.00 monthly maintenance fee will be charged from your account on the last business day of the month if the balance falls below \$1,000.00 on any day of a monthly statement period

### 支票存款

- 由於本分行為批發性銀行，依據美國聯邦法令規定，本國人(即美國居民或於美國註冊登記之公司行號)首次開戶存款金額不得低於美金 250,000 元，惟如存款人為外國人或外國註冊登記之公司行號(即非美國居民或非於美國註冊登記之公司行號)，則首次開戶存款最低限額為美金 20,000 元
- 無利息
- 無限量開立支票及轉帳
- 最低存款限額美金 1,000 元；若存戶於每月對帳單週期內任何一日之存款餘額低於規定之存款限額，銀行將酌收帳戶維持費美金 12 元，並於每月最後一個營業日自存款帳戶中扣取。

### Money Market Savings Account

- \$250,000.00 minimum opening deposit for first account opened subject to Federal Regulation for a wholesale branch (exception: \$25,000.00 minimum opening deposit for non-U.S. resident, non-U.S. business entity, and existing customer).
- Interest-bearing account\*\*
- Six (6) withdrawals/transfers per month. A fee of \$12.00 for every transaction paid over the limit of six (6) on any one month's account statement. If the excess transfers occur more than two months during any 12-month period, the bank must close the account and transfer the funds into a checking account.
- \$12.00 monthly maintenance fee will be charged from your account on the last business day of the month if the balance falls below \$1,000.00 on any day of a monthly statement period.

\*\*This is Variable Rate Account. The Bank uses the daily-collected balance method to calculate the interest on your account. This method applied a daily periodic rate to the principal in the account each day. The daily interest calculations are added to the account on the last day of each monthly statement period. If you close your account before interest is credited, you will not receive the accrued interest. At our discretion, we may change the interest rate and Annual Percentage Yield on your account at any time after account opening without notice.

## 儲蓄存款

- 由於本分行為批發性銀行，依據美國聯邦法令規定，本國人 (即美國居民或於美國註冊登記之公司行號) 首次開戶存款金額不得低於美金 250,000 元，惟如存款人為外國人或外國註冊登記之公司行號 (即非美國居民或非於美國註冊登記之公司行號)，則首次開戶存款最低限額為美金 25,000 元
- 給付利息\*\*
- 提領及轉出交易限制 (限制每月提領或轉出交易六次，若存戶於每月對帳單週期中超過六次提領及轉出交易，其超過之筆數，每筆均加收美金 12 元之費用。若存戶於過去十二個月內，每月對帳單週期中超過六次交易之限制達三次以上(含三次)者，本分行將依規定通知存戶關閉此儲蓄存款帳戶，或轉成支票存款帳戶)。
- 最低存款限額美金 1,000 元；若存戶於每月對帳單週期內任何一日之存款餘額低於規定之存款限額，銀行將酌收帳戶維持費美金 12 元，並於每月最後一個營業日自存款帳戶中扣取。

\*\*儲蓄存款帳戶的利率取決於存戶每日可使用餘額，以單利計算利息，並於每月對帳單週期之最後一個營業日給付利息，如果存戶於給付利息前關閉帳戶，該月將不計息。開戶後，利率(複年利率)或有變動，恕不另行通知。

## Time Certificates of Deposit (“TCD”)

- \$250,000.00 minimum opening deposit for first account opened subject to Federal Regulation for a wholesale branch (exception: \$10,000.00 minimum opening deposit for non-U.S. resident, non-U.S. business entity, and existing customer)
- TCD maturities are from 7 days to 1 year or more and penalties may be applied for early withdrawal
- Interest is paid at maturity on a simple interest bases

## 定期存款

- 由於本分行為批發性銀行，依據美國聯邦法令規定，本國人 (即美國居民或於美國註冊登記之公司行號) 首次開戶存款金額不得低於美金 250,000 元，惟如存款人為外國人或外國註冊登記之公司行號 (即非美國居民或非於美國註冊登記之公司行號)，則首次開戶存款最低限額為美金 10,000 元
- 定期存款期間為七天以上至一年期不等，存戶若提前解約須繳付罰金
- 定期存款以單利計算利息並於到期日支付

## What you need to open a deposit account 開存款戶所需文件

### Individual:

- 2 pieces of ID ( US Driver's License, Passport or Major Credit Card)
- Signature Card ([download](#))
- Disclosure Statement
  - Checking Account ([download](#))
  - Savings Account ([download](#))
  - Time Certificates of Deposit Account ([download](#))
- E-mail Request
  - Account Statement ([download](#))
  - Debit/Credit/TCD Renewal Advice ([download](#))

- Certification of Unlawful Internet Gambling ([download](#))
- W-8 BEN (**for non-US residents**) ([download](#))
- Fax Agreement ([download](#))

#### 個人戶:

- 個人身分證明文件二式 (如身分證、護照、美國駕照或信用卡等)
- 簽樣卡 ([下載](#))
- 存款說明協議書
  - 支票存款 ([下載](#))
  - 儲蓄存款 ([下載](#))
  - 定期存款 ([下載](#))
- 電子郵件通知申請書
  - 對帳單 ([下載](#))
  - 匯入款/匯出款/定期存單續存 ([下載](#))
- 非法網路博奕聲明書 ([下載](#))
- 外國人免稅聲明書 W-8 BEN (**非美國居民使用**) ([下載](#))
- 傳真協議書 ([下載](#))

#### Corporation:

(Business name contains “company”, “corporation”, “incorporated”, or an abbreviation)

- EIN (Employer Identification Number)
- 2 pieces of ID of each signing officers (US Driver's License, Passport or Major Credit Card)
- Articles of Incorporation as filed with and stamped by the appropriate state official
- By Laws of Incorporation
- Fictitious Name Certificate or Certificate of Trade Name, if the account name differs from the name on the Articles of Incorporation
- Signature Card ([download](#))
- Disclosure Statement
  - Checking Account ([download](#))
  - Savings Account ([download](#))
  - Time Certificates of Deposit Account ([download](#))
- E-mail Request
  - Account Statement ([download](#))
  - Debit/Credit/TCD Renewal Advice ([download](#))
- Certification of Unlawful Internet Gambling ([download](#))
- W-8 BEN (**for non-US business entity**) ([download](#))
- Fax Agreement ([download](#))

#### 公司戶 (一般股份有限公司):

- 公司稅籍編號
- 公司有權簽章人個人證明文件二式( 如身分證、護照、美國駕照或信用卡等)
- 公司執照與營利事業登記證等相關證明文件
- 公司章程
- 簽樣卡 ([下載](#))
- 存款說明協議書
  - 支票存款 ([下載](#))
  - 儲蓄存款 ([下載](#))
  - 定期存款 ([下載](#))
- 電子郵件通知申請書
  - 對帳單 ([下載](#))

- 匯入款/匯出款/定期存單續存 (下載)
- 非法網路博奕聲明書 (下載)
- 外國人免稅聲明書 W-8 BEN (非美國註冊登記之公司行號使用) (下載)
- 傳真協議書 (下載)

**Sole Proprietorship:**

(An unincorporated business owned by an individual)

- SSN or EIN (Employer Identification Number)
- 2 pieces of ID of each signing officers (US Driver's License, Passport or Major Credit Card)
- Business License
- Fictitious Name Certificate or Certificate of Trade Name, if the account name differs from the name on the Articles of Incorporation
- Other required documents will be provided by the Bank and must be presented at time of opening an account, please contact the Bank for information

**Partnership - General:**

(An unincorporated business owned by 2 or more people and a partnership in the name of the individuals or a fictitious name)

- EIN (Employer Identification Number)
- 2 pieces of ID of each signing officers (US Driver's License, Passport or Major Credit Card)
- Certificate of Partnership as filed with and stamped by the appropriate state official
- Partnership Agreement
- Fictitious Name Certificate or Certificate of Trade Name, if the account name differs from the name on the Partnership Agreement
- Other required documents will be provided by the Bank and must be presented at time of opening an account, please contact the Bank for information

**Partnership - Joint Venture:**

(If a partnership is any combination of individuals, partnerships, or corporations)

- EIN (Employer Identification Number)
- 2 pieces of ID of each signing officers (US Driver's License, Passport or Major Credit Card)
- Certificate of Partnership as filed with and stamped by the appropriate state official
- Joint Venture Agreement
- Corporate Resolution (if joint venture partners are corporations)
- Fictitious Name Certificate or Certificate of Trade Name, if the account name differs from the name on the Partnership Agreement
- Other required documents will be provided by the Bank and must be presented at time of opening an account, please contact the Bank for information

**Limited Liability Company:**

(Business name contains "LLC")

- EIN (Employer Identification Number)
- 2 pieces of ID of each signing officers (US Driver's License, Passport or Major Credit Card)
- Articles of LLC as filed with and stamped by the appropriate state official

- LLC Operating Agreement
- Fictitious Name Certificate or Certificate of Trade Name, if the account name differs from the name on the Articles of LLC
- Other required documents will be provided by the Bank and must be presented at time of opening an account, please contact the Bank for information

**Limited Partnership:**

(Business name contains “LP” and a partnership with general and limited partners)

- EIN (Employer Identification Number)
- 2 pieces of ID of each signing officers (US Driver's License, Passport or Major Credit Card)
- Certificate of Limited Partnership as filed with and stamped by the appropriate state official
- Fictitious Name Certificate or Certificate of Trade Name, if the account name differs from the name on the Certificate of Limited Partnership
- Limited Partnership Operating Agreement
- Articles of LLC as filed with and stamped by the appropriate state official (only if general partner is LLC)
- Other required documents will be provided by the Bank and must be presented at time of opening an account, please contact the Bank for information

**Limited Liability Partnership:**

(Business name contains “LLP”)

- EIN (Employer Identification Number)
- 2 pieces of ID of each signing officers (US Driver's License, Passport or Major Credit Card)
- Certificate of Limited Liability Partnership or Certificate of Registration as filed with and stamped by the appropriate state official
- Fictitious Name Certificate or Certificate of Trade Name, if the account name differs from the name on the Certificate of Limited Liability Partnership
- Limited Liability Partnership Operating Agreement
- Articles of LLC as filed with and stamped by the appropriate state official (only if general partner is LLC)
- Other required documents will be provided by the Bank and must be presented at time of opening an account, please contact the Bank for information

Some restrictions may apply. For more detailed information regarding our deposit products and services, please contact the branch at **(408)283-1888**, our customer service representatives available 9:00 a.m. – 4:00 p.m. Pacific Time, Monday through Friday (except holidays).

查詢本分行帳戶及服務之詳盡資料，包括開戶表格、利率、收費及計算方式等，請電 **(408)283-1888** 與客戶服務專員聯絡。每週一至週五(國定假日除外)上午九時至下午四時 (美國西岸太平洋標準時間)。

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