

兆豐國際商業銀行 國際金融業務分行存款開戶總約定書修正前後對照表

修正條文	現行條文
<p>The Undersigned <b>Contractor</b> (hereinafter referred to as the “Depositor”) hereby duly applies to Mega International Commercial Bank. Co., Ltd. Offshore Banking Branch (hereinafter referred to as the “Bank”) for opening the deposit account(s) within the categories enumerated under this Agreement (hereinafter collectively referred to as the “Deposits”, except that the “Deposits” which appear in and below Chapter Two, which refer to the deposits of the respective categories specified therein) and agrees to comply with the common terms and conditions hereunder as well as the clauses respectively applicable to deposits of each category.</p> <p>立約定書人(以下簡稱「存戶」)茲向兆豐國際商業銀行股份有限公司國際金融業務分行(以下簡稱「銀行」)申請開立本契約所列類別之存款帳戶(以下合簡稱「本存款」,但第貳章以下所稱「本存款」,係指各該類別之存款),並同意遵守下列共同約定事項及各該存款類別適用之約定事項。</p>	<p>The Undersigned (hereinafter referred to as the “Depositor”) hereby duly applies to Mega International Commercial Bank. Co., Ltd. Offshore Banking Branch (hereinafter referred to as the “Bank”) for opening the deposit account(s) within the categories enumerated under this Agreement (hereinafter collectively referred to as the “Deposits”, except that the “Deposits” which appear in and below Chapter Two, which refer to the deposits of the respective categories specified therein) and agrees to comply with the common terms and conditions hereunder as well as the clauses respectively applicable to deposits of each category:</p> <p>立約定書人(以下簡稱「存戶」)茲向兆豐國際商業銀行股份有限公司國際金融業務分行(以下簡稱「銀行」)申請開立本契約所列類別之存款帳戶(以下合簡稱「本存款」,但第貳章以下所稱「本存款」,係指各該類別之存款),並同意遵守下列共同約定事項及各該存款類別適用之約定事項。</p>
<p>Chapter One、Common terms and conditions 第壹章、共同約定事項</p>	<p>Chapter One、Common terms and conditions 第壹章、共同約定事項</p>
<p>一、Upon opening an account, the Depositor shall fill up and submit the specimen <b>seal</b> certificate card to the Bank. Unless otherwise instructed by the Depositor, the registered <b>seal</b> impression specimen shown on the specimen <b>seal</b> certificate card shall be the basis when the Depositor withdraws, deposits or makes other transactions regarding the subject “Deposits”.</p> <p>存戶開戶時須填具印鑑卡,並將印鑑卡交付銀行;除存戶另有指示外,有關本存款之提領、存入及其他往來事項,均以印鑑卡上之留存印鑑為憑。</p>	<p>一、Upon opening an account, the Depositor shall fill up and submit the specimen <b>signature</b> certificate card to the Bank. Unless otherwise instructed by the Depositor, the registered <b>signature</b> impression specimen shown on the specimen <b>signature</b> certificate card shall be the basis when the Depositor withdraws, deposits or makes other transactions regarding the subject “Deposits”.</p> <p>存戶開戶時須填具印鑑卡,並將印鑑卡交付銀行;除存戶另有指示外,有關本存款之提領、存入及其他往來事項,均以印鑑卡上之留存印鑑為憑。</p>
<p>五、In case of a change in the name, organization, responsible person or the registered <b>seal</b> impression specimen of the Depositor, the Depositor shall keep the Bank informed forthwith in writing and duly complete the procedures for the change or revocation. A loss incurred before the Depositor completes the aforementioned procedures where the Bank is unaware of such change, if any, shall be solely borne by the Depositor.</p> <p>存戶名稱、組織、負責人或留存印鑑有變更時,應即以書面通知銀行,並辦妥變更或註銷之手續,存戶未依前述方式,而銀行係不知情時,其因此所受之損失由存戶負擔。</p>	<p>五、In case of a change in the name, organization, responsible person or the registered <b>signature</b> impression specimen of the Depositor, the Depositor shall keep the Bank informed forthwith in writing and duly complete the procedures for the change or revocation. A loss incurred before the Depositor completes the aforementioned procedures where the Bank is unaware of such change, if any, shall be solely borne by the Depositor.</p> <p>存戶名稱、組織、負責人或留存印鑑有變更時,應即以書面通知銀行,並辦妥變更或註銷之手續,存戶未依前述方式,而銀行係不知情時,其因此所受之損失由存戶負擔。</p>
<p>八、For a transaction not yet recorded in the passbook or other non-passbook transaction conducted under accords by and between the Depositor and the Bank (including but not limited to inward <b>or</b> outward transfer through phone voice, entrustment upon the Bank to deduct other payments), in the event that the</p>	<p>八、For a transaction not yet recorded in the passbook or other non-passbook transaction conducted under accords by and between the Depositor and the Bank (including but not limited to <b>deposits and withdrawals</b> inward, outward transfer through phone voice, entrustment upon the Bank to deduct <b>payment</b></p>

<p>transaction records shown on the pre-update passbook is found to be different from the computerized data entered into the bank accounts, unless the Depositor could prove the error of the computerized data entered into the bank accounts, the data entered into the bank accounts shall prevail and the Depositor shall not tamper with without authority. When the number of transactions not updated into the passbook exceeds one hundred (100) (This number is subject to adjustment by the Bank in line with its business needs), the Bank system will consolidate all such transactions into one transaction.</p> <p>存戶尚未登摺之交易，或存戶與銀行約定之無摺交易(包括但不限於電話語音轉帳之轉入轉出、委託銀行代扣其他應付款項等)，在未補登前存摺內記載之交易，與銀行帳載資料不符時，除存戶能證明銀行電腦記載錯誤外，以銀行帳載為準，存戶不得自行塗改。未登摺交易筆數累計達100筆時(筆數可能因銀行業務需要而調整)，銀行系統將濃縮整併為一筆交易。</p>	<p><b>of</b> other payments), in the event that the transaction records shown on the pre-update passbook is found to be different from the computerized data entered into the bank accounts, unless the Depositor could prove the error of the computerized data entered into the bank accounts, the data entered into the bank accounts shall prevail and the Depositor shall not tamper with without authority. When the number of transactions not updated into the passbook exceeds one hundred (100) (This number is subject to adjustment by the Bank in line with its business needs), the Bank system will consolidate all such transactions into one transaction.</p> <p>存戶尚未登摺之交易，或存戶與銀行約定之無摺交易(包括但不限於電話語音轉帳之轉入轉出、委託銀行代扣其他應付款項等)，在未補登前存摺內記載之交易，與銀行帳載資料不符時，除存戶能證明銀行電腦記載錯誤外，以銀行帳載為準，存戶不得自行塗改。未登摺交易筆數累計達100筆時(筆數可能因銀行業務需要而調整)，銀行系統將濃縮整併為一筆交易。</p>
<p>九、Where the Depositor inquires into the balance of the deposit account by phone, the Depositor shall faithfully coordinate with the Bank in the inquiries about the Depositor's identity (e.g., the identity certificate <b>no.</b> of the Depositor). The Bank is, nevertheless, not obliged to check and verify whether such acts are taken by the Depositor himself or herself.</p> <p>存戶利用電話查詢存款帳戶餘額時，對於銀行為確認存戶身分所詢問之問題(例如存戶身分證字號)應配合答覆；但銀行無義務辨認該行為是否為存戶本人所為。</p>	<p>九、Where the Depositor inquires into the balance of the deposit account by phone, the Depositor shall faithfully coordinate with the Bank in the inquiries about the Depositor's identity (e.g., the identity certificate <b>#</b> of the Depositor). The Bank is, nevertheless, not obliged to check and verify whether such acts are taken by the Depositor himself or herself.</p> <p>存戶利用電話查詢存款帳戶餘額時，對於銀行為確認存戶身分所詢問之問題(例如存戶身分證字號)應配合答覆；但銀行無義務辨認該行為是否為存戶本人所為。</p>
<p>十、Subject to the consent by the Bank, the Depositor may apply to the Bank for services in the collection of bills(except in New Taiwan Dollars):</p> <ol style="list-style-type: none"> <li>1) After a check collected by the Bank is deposited into the deposit account, the Depositor shall not withdraw the sum until the Bank completes the collection of payment.</li> <li>2) The Depositor shall inquire with the Bank regarding whether a collected check has been dishonored and shall pick up such check which is proved to have been dishonored. The Bank may notify (but is not obliged to) the Depositor to retrieve it. In the event that a collected check is not retrieved within one year after being dishonored, the Bank assumes no responsibility for custody. When a collected check is dishonored, the Depositor shall claim for a reimbursement himself or herself. The Bank is not obliged to maintain or exercise the rights under that check.</li> <li>3) In the event that a collected check is dishonored or develops other disputes,</li> </ol>	<p>十、Subject to the consent by the Bank, the Depositor may apply to the Bank for services in the collection of bills(except in New Taiwan Dollars).</p> <ol style="list-style-type: none"> <li>1) After a check collected by the Bank is deposited into the deposit account, the Depositor shall not withdraw the sum until the Bank completes the collection of payment.</li> <li>2) The Depositor shall inquire with the Bank regarding whether a collected check has been dishonored and shall pick up such check which is proved to have been dishonored. The Bank may notify (but is not obliged to) <b>inform</b> the Depositor to retrieve it. In the event that a collected check is not retrieved within one year after being dishonored, the Bank assumes no responsibility for custody. When a collected check is dishonored, the Depositor shall claim for a reimbursement himself or herself. The Bank is not obliged to maintain or exercise the rights under that check.</li> <li>3) In the event that a collected check is</li> </ol>

making the Bank unable to collect the payment, the Bank may deduct the payment has been transferred by the Bank from the account and correct the amount straightaway. In the event that amount has been withdrawn by the Depositor, the Depositor shall return that amount to the account forthwith.

- 4) In the event the Depositor deposit a check, the case shall be duly handled in accordance with the terms and conditions set forth under the “Application and Agreement for Purchases of Clean Bills or Collection of Clean Bills” and the Bank’s rules regarding the purchase of clean bills or collection of clean bills.

存戶經銀行同意，得請求銀行辦理新台幣以外票據託收服務：

- (一) 託收票據存入帳戶後，須俟銀行收妥入帳後始能提領。
- (二) 存戶應向銀行查詢託收票據是否有退票情事發生，如遭退票應即來行取回，銀行亦得通知（但無義務）存戶來行取回。  
自退票日起算逾一年仍未取回之託收票據，銀行不負保管責任。託收票據遭退票時，存戶應自行追償，銀行並無代為保全及行使票據權利之義務。
- (三) 託收票據發生退票或其他糾葛情事，致銀行未能收取票款時，其已先入帳之票款，銀行得逕自帳戶內更正扣回；如款項已被存戶提領，存戶應即返還之。
- (四) 存戶存入票據時，應依「買入光票或光票託收申請暨約定書」之約定條款及銀行光票買入及託收相關規定辦理。

dishonored or develops other disputes, making the Bank unable to collect the payment, the Bank may deduct the payment has been transferred by the Bank from the account and correct the amount straightaway. In the event that **the** amount has been withdrawn by the Depositor, the Depositor shall return that amount to the account forthwith.

- 4) **In the event that a check deposited by the Depositor is stolen, missing or destroyed during the delivery of the check to the paying bank, the Depositor shall authorize the Bank or the paying bank to conduct report-for-loss and stop from payment, file the petition for public summons or ex-right judgment. In the event that a financial institution which is entrusted by the Bank fails to retrieve the collected payment or the payment is delayed either in whole or in part for any reason, the Bank is not held responsible except for a factor attributable to the Bank.**

- 5) In the event the Depositor deposit a check, the case shall be duly handled in accordance with the terms and conditions set forth under the “Application and Agreement for Purchases of Clean Bills or Collection of Clean Bills” and the Bank’s rules regarding the purchase of clean bills or collection of clean bills.

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- (四) **存戶存入之票據，於送達付款行途中，若發生票據被盜、遺失或滅失時，授權銀行或付款行辦理掛失止付及聲請公示催告、除權判決等事宜，若銀行轉託代收之金融業者，因故致無法取回代收款項、或發生遲延付款或一部分付款等情事，除係可歸責於銀行之事由所致者外，銀行不負責任。**
- (五) 存戶存入票據時，應依「買入光票或光票託收申請暨約定書」之約定

	條款及銀行光票買入及託收相關規定辦理。
<p>十一、Subject to consent of the Bank, the Depositor may apply to the Bank for <b>interbranch</b> collection and payment services for the subject deposits:</p> <ol style="list-style-type: none"> <li>1) The Depositor shall turn to the <b>Bank</b> to set the withdrawal password through the password machine at the <b>Bank</b> counter in person and may apply to a domestic operation department of the Bank for a change or suspension from use of the withdrawal password. The Depositor agrees to duly proceed with the application process in accordance with the requirements of the Bank.</li> <li>2) The Depositor shall withdraw a deposit based on the passbook, registered <b>seal</b> impression specimen, withdrawal password and withdrawal slips.</li> <li>3) The total accumulated withdrawals by the Depositor through a bank unit other than the department where he or she opened the account everyday shall not exceed the maximum limit amount equal to NT\$3,000,000. Such maximum limit may be, nevertheless, raised in response to a special application which is approved by the Bank.</li> </ol> <p>存戶經銀行同意，得請求銀行辦理本存款之聯行代收付款服務：</p> <ol style="list-style-type: none"> <li>(一) 存戶本人應親至銀行櫃檯密碼機設定提款密碼，並得至銀行國內營業單位申請變更或停用提款密碼；存戶同意依銀行規定辦理各項申請事宜。</li> <li>(二) 提款時應憑存摺、印鑑、提款密碼及取款憑條辦理。</li> <li>(三) 存戶於原開戶單位以外之銀行營業單位提款，每日累計提領金額以等值新臺幣三百萬元為限；惟經特別申請並經銀行同意時，得提高之。</li> </ol>	<p>十一、Subject to consent of the Bank, the Depositor may apply to the Bank for <b>interbank</b> collection and payment services for the subject deposits:</p> <ol style="list-style-type: none"> <li>1) The Depositor shall turn to the <b>bank</b> to set the withdrawal password through the password machine at the <b>bank</b> counter in person and may apply to a domestic operation department of the Bank for a change or suspension from use of the withdrawal password. The Depositor agrees to duly proceed with the application process in accordance with the requirements of the Bank.</li> <li>2) The Depositor shall withdraw a deposit based on the passbook, registered <b>signature</b> impression specimen, withdrawal password and withdrawal slips.</li> <li>3) The total accumulated withdrawals by the Depositor through a bank unit other than the department where he or she opened the account everyday shall not exceed the maximum limit amount equal to NT\$3,000,000. Such maximum limit may be, nevertheless, raised in response to a special application which is approved by the Bank.</li> </ol> <p>存戶經銀行同意，得請求銀行辦理本存款之聯行代收付款服務：</p> <ol style="list-style-type: none"> <li>(一) 存戶本人應親至銀行櫃檯密碼機設定提款密碼，並得至銀行國內營業單位申請變更或停用提款密碼；存戶同意依銀行規定辦理各項申請事宜。</li> <li>(二) 提款時應憑存摺、印鑑、提款密碼及取款憑條辦理。</li> <li>(三) 存戶於原開戶單位以外之銀行營業單位提款，每日累計提領金額以等值新臺幣三百萬元為限；惟經特別申請並經銀行同意時，得提高之。</li> </ol>
<p>十二、<b>Consented by</b> the Bank, the Depositor may apply to the Bank for services of deposits or withdrawals without a passbook:</p> <ol style="list-style-type: none"> <li>1) In case of services of deposits or withdrawals, the Depositor may fill up only the deposit or withdrawal slips in duplicate without the passbook. The Bank will afterwards return one of the slips to the Depositor for archiving.</li> <li>2) The Depositor may proceed with a deposit without a passbook at any domestic business unit of the Bank but may proceed with withdrawals without a passbook only through the department where he or she opened the account. The Depositor is, nevertheless free of such restrictions upon withdrawal without a passbook if he or she has</li> </ol>	<p>十二、<b>Subject to consent of</b> the Bank, the Depositor may apply to the Bank for services of deposits or withdrawals without a passbook:</p> <ol style="list-style-type: none"> <li>1) In case of services of deposits or withdrawals, the Depositor may fill up only the deposit or withdrawal slips in duplicate without the passbook. The Bank will afterwards return one of the slips to the Depositor for archiving.</li> <li>2) The Depositor may proceed with a deposit without a passbook at any domestic business unit of the Bank but may proceed with withdrawals without a passbook only through the department where he or she opened the account. The Depositor is, nevertheless free of such restrictions upon withdrawal</li> </ol>



<p>conducted <b>interbranch</b> collection and payment.</p> <p>3) Where the Depositor as a natural person (individual) proceeds with a withdrawal without a passbook, other than the affixing of the original registered <b>seal</b> impression specimen originally archived with the Bank, he or she shall sign on the withdrawal slip in person on-the-spot.</p> <p>4) In the event the Depositor as a juristic (corporate) person proceeds with a withdrawal without a passbook, the responsible person shall sign on the withdrawal slip (the signature is required to be the same with the one preserved on the specimen <b>seal</b> certificate card).</p> <p>In addition, a transfer without passbook can only be permitted in the circumstances of “Remittance or transfer into the account of the Depositor in any business unit of the Bank”, “Remittance into the account of the Depositor in <b>other</b> financial institution”, or “Payment of liability of the Depositor in any business unit of the Bank”.</p> <p>經銀行同意，<b>存戶</b>得請求銀行辦理本存款之無摺存、提款服務：</p> <p>(一) 存戶於存、提款時得不憑存摺，僅填具存、取款憑條一式兩聯，由銀行於辦妥後簽退一聯交存戶收執。</p> <p>(二) 無摺存款得在銀行國內任一營業單位辦理，但無摺提款僅限在原開戶單位辦理，惟已辦理聯行代收付者，不受無摺提款須在原開戶單位辦理之限制。</p> <p>(三) 自然人存戶於無摺提款時，除簽蓋原留存印鑑外，取款憑條並應當場親簽。</p> <p>(四) 法人存戶辦理無摺提款，應由負責人於取款憑條無摺提款親簽處簽名（與印鑑卡留存之簽樣相符）；轉帳限「轉入或匯入存戶在本行任一營業單位之帳戶」、「匯入存戶在其他金融機構之帳戶」或「償付其在本行任一營業單位之債務」。</p>	<p>without a passbook if he or she has conducted <b>interbank</b> collection and payment.</p> <p>3) Where the Depositor as a natural person (individual) proceeds with a withdrawal without a passbook, other than the affixing of the original registered <b>signature</b> impression specimen originally archived with the Bank, he or she shall sign on the withdrawal slip in person on-the-spot.</p> <p>4) In the event the Depositor as a juristic (corporate) person proceeds with a withdrawal without a passbook, the responsible person shall sign on the withdrawal slip (the signature is required to be the same with the one preserved on the specimen <b>signature</b> certificate card).</p> <p>In addition, a transfer without passbook can only be permitted in the circumstances of “Remittance or transfer into the account of the Depositor in any business unit of the Bank”, “Remittance into the account of the Depositor in <b>another</b> financial institution”, or “Payment of liability of the Depositor in any business unit of the Bank”.</p> <p><b>存戶</b>經銀行同意，得請求銀行辦理本存款之無摺存、提款服務：</p> <p>(一) 存戶於存、提款時得不憑存摺，僅填具存、取款憑條一式兩聯，由銀行於辦妥後簽退一聯交存戶收執。</p> <p>(二) 無摺存款得在銀行國內任一營業單位辦理，但無摺提款僅限在原開戶單位辦理，惟已辦理聯行代收付者，不受無摺提款須在原開戶單位辦理之限制。</p> <p>(三) 自然人存戶於無摺提款時，除簽蓋原留存印鑑外，取款憑條並應當場親簽。</p> <p>(四) 法人存戶辦理無摺提款，應由負責人於取款憑條無摺提款親簽處簽名（與印鑑卡留存之簽樣相符）；轉帳限「轉入或匯入存戶在本行任一營業單位之帳戶」、「匯入存戶在其他金融機構之帳戶」或「償付其在本行任一營業單位之債務」。</p>
<p>十四、<b>Not</b> unless agreed upon by the Bank <b>shall the Depositor</b> assign or provide pledge over the creditor’s right of the subject deposit to a third party other than the Bank.</p> <p>非經銀行同意，<b>存戶</b>不得將本存款之債權讓與或設定質權予銀行以外之第三人。</p>	<p>十四、Unless agreed upon by the Bank, <b>the Depositor shall not</b> assign or provide pledge over the creditor’s right of the subject deposit <b>account</b> to a third party other than the Bank.</p> <p><b>存戶</b>非經銀行同意，不得將本存款之債權讓與或設定質權予銀行以外之第三人。</p>

<p>十五、<u>The Depositor is recommended to store his or her passbook, certificate of deposit, password and specimen seal respectively. In case any of such is stolen, missing or destroyed, the Depositor should forthwith apply in writing or by phone to the Bank to report the loss and stop payment procedure and approach the Bank to request in writing a replacement or seal/signature changes. In the event that a withdraw is made for the subject deposit account before the loss is reported and stop payment procedure is done, the Bank assumes no responsibility provided that it verifies the authenticity of the passbook, certificate of deposit and seal/signature presented by the withdrawer, i.e. the payment conducted by the Bank possesses the repayment effect.</u></p> <p><u>存戶對於存摺、存單、密碼及取款印章務須分別保管，如遇被盜，遺失或滅失時，得先以電話或書面方式向銀行辦理掛失止付手續，惟須再以書面方式臨櫃辦理補發或更換印鑑手續，倘存戶帳戶內之款項於辦妥掛失止付手續前遭他人冒領者，如領款人提示之存摺、存單、印鑑簽樣等均真實無誤，銀行所為付款行為對存戶仍生清償效力，銀行對存戶因此所生之損害不負賠償責任。</u></p>	<p>十五、<u>The Depositor shall put his or her passbook, deposit slips, password and signature for withdrawal into respective custody. Whenever any of such is stolen, missing or destroyed, the Depositor shall apply to the Bank in writing forthwith for a report-for-loss and stop from payment and the report-for-loss and stop from payment shall come into effect once all the required procedures are completed in full. In the event that the deposit is withdrawn before the report-for-loss and stop from payment procedures becomes effective, the Bank assumes no responsibility.</u></p> <p><u>存戶對於存摺、存單、密碼及取款印章務須分別保管，如遇被盜，遺失或滅失時，應即向銀行辦理書面掛失止付手續，於其手續辦妥時即生效力。在掛失止付生效前，如發生存款被提領之情事，銀行不負責任。</u></p>
<p>十七、In the event that the Bank, by its discretion, suspects that the subject deposit account has been allegedly misused or used for unlawful purposes, or that the subject deposit account is marked as an account subject to warning, the Bank may discontinue interbank account transfer through phone voice, or through Internet or payment in other electronic means.</p> <p>Upon the occurrence of a fact mentioned in the preceding paragraph, in the event that the balance shown on the deposit account is below the value equivalent to NT\$1,000, the Bank may have the Agreement terminated forthwith, clear up and revoke the account and transfer the balance into “other payable” and duly handle the balance according to law when the Depositor applies for payment.</p> <p>如經銀行研判<u>本存款帳戶</u>有疑似不法或不當使用之情事，或該帳戶經註記為警示帳戶，銀行得停止電話語音轉帳、網路轉帳及其他電子支付轉帳之服務。</p> <p>前項情形，如存款餘額在等值新臺幣一千元以下時，銀行得逕行終止本契約，辦理該帳戶之結清銷戶手續，餘額轉入其他應付款，於存戶申請給付時，依法處理。</p>	<p>十七、In the event that the Bank, by its discretion, suspects that the subject deposit account has been allegedly misused or used for unlawful purposes, or that the subject deposit account is marked as an account subject to warning, the Bank may discontinue, interbank account transfer through phone voice, or through Internet or payment in other electronic means.</p> <p>Upon the occurrence of a fact mentioned in the preceding paragraph, in the event that the balance shown on the deposit account is below the value equivalent to NT\$1,000, the Bank may have the Agreement terminated forthwith, clear up and revoke the account and transfer the balance into “other payable” and duly handle the balance according to law when the Depositor applies for payment.</p> <p><u>本存款帳戶</u>如經銀行研判有疑似不法或不當使用之情事，或該帳戶經註記為警示帳戶，銀行得停止電話語音轉帳、網路轉帳及其他電子支付轉帳之服務。</p> <p>前項情形，如存款餘額在等值新臺幣一千元以下時，銀行得逕行終止本契約，辦理該帳戶之結清銷戶手續，餘額轉入其他應付款，於存戶申請給付時，依法處理。</p>
<p>十八、Under the following situations, the Depositor agrees the Bank shall be entitled to perform the actions hereinafter for the purpose of complying the laws and ordinances concerning anti-money laundering and counter-terrorist financing.</p>	<p>十八、Under the following situations, the Depositor agrees the Bank shall be entitled to perform the actions hereinafter for the purpose of complying the laws and ordinances concerning anti-money laundering and counter-terrorist financing:</p>

<p><b><u>without notifying the Depositor:</u></b></p> <ol style="list-style-type: none"> <li>1) Under the circumstances that does not violate the laws and ordinances concerned, the Bank are entitled to refuse or terminate business relationships with the Depositor if the Bank is informed of or assume the funds of the Depositor gained from corruption or abuse of public assets.</li> <li>2) The Bank are entitled to refuse business relationships or close the Depositor's account if the Depositor is under economy sanction or characterized as a terrorist or group identified by foreign government, international organizations concerning anti-money laundering, <b><u>or Ministry of Justice through Directions Governing Anti-Money Laundering and Countering Terrorism Financing.</u></b></li> <li>3) The Bank are entitled to temporarily cease or terminate transaction or business relationships if the Depositor does not cooperate with <b><u>the Bank in a periodical review, declines to produce the information regarding ultimate beneficiary owner or whoever assumes control of the subject account,</u></b> or <b><u>is</u></b> unwilling to explain either the nature and <b><u>the</u></b> purpose of transaction or the source of funds.</li> </ol> <p>存戶如有以下情形之一者，存戶同意銀行<b><u>毋須通知客戶，得逕為下列之處理，以</u></b>遵循防制洗錢及打擊資助恐怖主義等相關法令規範：</p> <ol style="list-style-type: none"> <li>(一) 在不違反相關法令情形下，銀行如果得知或必須假定客戶往來資金來源自貪瀆或濫用公共資產時，得不予接受或斷絕業務往來關係。</li> <li>(二) 存戶受經濟制裁、外國政府或國際洗錢防制組織<b><u>或法務部依「資恐防制法」公告</u></b>認定或追查之恐怖分子或團體，銀行得拒絕業務往來或逕行關戶。</li> <li>(三) 存戶不配合<b><u>銀行</u></b>定期審視、拒絕提供<b><u>實質</u></b>受益人或對客戶行使控制權之人等資訊、對交易之性質與目的或資金來源不願配合說明，銀行得暫時停止交易，或暫時停止或終止業務關係。</li> </ol>	<ol style="list-style-type: none"> <li>1) Under the circumstances that does not violate the laws and ordinances concerned, the Bank are entitled to refuse or terminate business relationships with the Depositor if the Bank is informed of or assume the funds of the Depositor <b><u>are</u></b> gained from corruption or abuse of public assets.</li> <li>2) The Bank are entitled to refuse business relationships or close the Depositor's account if the Depositor is under economy sanction or characterized as a terrorist or group identified by foreign government <b><u>or</u></b> international organizations concerning anti-money laundering.</li> <li>3) The Bank are entitled to temporarily cease or terminate transaction or business relationships if the Depositor does not cooperate with periodical review or unwilling to explain either the nature and purpose of transaction or the source of funds.</li> </ol> <p>存戶如有以下情形之一者，存戶同意銀行<b><u>為</u></b>遵循防制洗錢及打擊資助恐怖主義等相關法令規範，<b><u>得不須通知存戶逕為下列之處理：</u></b></p> <ol style="list-style-type: none"> <li>(一) 在不違反相關法令情形下，銀行如果得知或必須假定客戶往來資金來源自貪瀆或濫用公共資產時，得不予接受或斷絕業務往來關係。</li> <li>(二) 存戶受經濟制裁、<b><u>為</u></b>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，銀行得拒絕業務往來或逕行關戶。</li> <li>(三) 存戶不配合定期審視、拒絕提供<b><u>實際</u></b>受益人或對客戶行使控制權之人等資訊、對交易之性質與目的或資金來源不願配合說明，銀行得暫時停止交易，或暫時停止或終止業務關係。</li> </ol>
<p>二十一、The Depositor agrees that the Depositor's address as shown on the specimen <b><u>seal</u></b> certificate card shall be the address for services of relevant documents. Whenever the Depositor changes the address, the Depositor shall keep the Bank informed in writing or through other agreed upon means forthwith and agrees that the address after such change shall be the address for document service. In the event that the Depositor fails to keep the Bank informed in writing or through other</p>	<p>二十一、The Depositor agrees that the Depositor's address as shown on the specimen <b><u>signature</u></b> certificate card shall be the address for services of relevant documents. Whenever the Depositor changes the address, the Depositor shall keep the Bank informed in writing or through other agreed upon means forthwith and agrees that the address after such change shall be the address for document service. In the event that the Depositor fails to keep the Bank informed</p>

<p>agreed upon means forthwith, the Bank will still serve documents through the address shown on the specimen seal certificate card or the address with which the Bank last served to the Depositor. A notice released through such address shall be deemed as having been lawfully served after a mail drop plus the regular period for mail travel.</p> <p>存戶同意以印鑑卡所載之存戶地址為相關文書之送達處所，倘存戶地址有所變更，存戶應即以書面或其他約定方式通知銀行，並同意改依變更後之地址為送達處所；如存戶未以書面或依約定方式通知變更地址時，銀行仍以印鑑卡所載地址或最後通知存戶之地址為送達處所，於通知發出後，經通常之郵遞期間即推定為已送達。</p>	<p>in writing or through other agreed upon means forthwith, the Bank will still serve documents through the address shown on the specimen seal certificate card or the address with which the Bank last served to the Depositor. A notice released through such address shall be deemed as having been lawfully served after a mail drop plus the regular period for mail travel.</p> <p>存戶同意以印鑑卡所載之存戶地址為相關文書之送達處所，倘存戶地址有所變更，存戶應即以書面或其他約定方式通知銀行，並同意改依變更後之地址為送達處所；如存戶未以書面或依約定方式通知變更地址時，銀行仍以印鑑卡所載地址或最後通知存戶之地址為送達處所，於通知發出後，經通常之郵遞期間即推定為已送達。</p>
<p>二十二、The personal information collected, processed, transmitted internationally, and utilized by the Bank and provided by the Depositor as a natural person (individual) in accordance with this Agreement (hereinafter referred to as “personal information of the Depositor”):</p> <p>1) Where the collection of the “personal information of the Depositor” involves privacy interests of the Depositor, the Bank shall, at the moment when collecting the “personal information of the Depositor”, keep the Depositor expressly informed of the followings in accordance with Article VIII, Paragraph I of the Personal Information Protection Act (hereinafter referred to as the “PIPA”):</p> <ol style="list-style-type: none"> <li>(1) Name of the collector (i.e. Mega International Commercial Bank.).</li> <li>(2) Purposes of collection.</li> <li>(3) Categories of personal information.</li> <li>(4) The duration, region, targets and methods of the utilization of “personal information of the Depositor”.</li> <li>(5) The rights and methods an involved party may exercise in accordance with Article III of the PIPA.</li> <li>(6) The influence to the depositor’s interest in the case the depositor has his or her discretion to decide whether to provide the information and thereby chooses not to.</li> </ol> <p>2) For issues regarding the purposes of the Bank to collect personal information, categories of the personal information, duration, regions, targets, methods and such contents of the utilization of personal information, the Depositor is advised to peruse the Appendix annexed hereto hereunder or</p>	<p><b>Personal Information of the Depositor 存戶個資</b></p> <p>二十二、The personal information collected, processed, transmitted internationally, and utilized by the Bank and provided by the Depositor as a natural person (individual) in accordance with this Agreement (hereinafter referred to as “personal information of the Depositor”):</p> <p>1) Where the collection of the “personal information of the Depositor” involves privacy interests of the Depositor, the Bank shall, at the moment when collecting the “personal information of the Depositor”, keep the Depositor expressly informed of the followings in accordance with Article VIII, Paragraph I of the Personal Information Protection Act (hereinafter referred to as the “PIPA”):</p> <ol style="list-style-type: none"> <li>(1) Name of the collector (i.e. Mega International Commercial Bank.).</li> <li>(2) Purposes of collection.</li> <li>(3) Categories of personal information.</li> <li>(4) The duration, region, targets and methods of the utilization of “personal information of the Depositor”.</li> <li>(5) The rights and methods an involved party may exercise in accordance with Article III of the PIPA.</li> <li>(6) The influence to the depositor’s interest in the case the depositor has his or her discretion to decide whether to provide the information and thereby chooses not to.</li> </ol> <p>2) For issues regarding the purposes of the Bank to collect personal information, categories of the personal information, duration, regions, targets, methods and such contents of the utilization of personal information, the Depositor is advised to peruse the</p>



<p>check through the Bank’s website.</p> <p>3) According to Article III of the Personal Information Protection Act, for the “personal information of the Depositor” under the Bank’s custody, the Depositor is entitled to exercise the following rights:</p> <p>(1) Except for the situation set forth under the proviso of Article X of the Personal Information Protection Act, the Depositor may inquire with the Bank, request access to or request the Bank to produce and provide duplicates. Nevertheless, the Bank may charge the necessary costs in accordance with Article XIV of the PIPA.</p> <p>(2) Apply to the Bank for supplementation or correction for which, nevertheless, the Depositor is subject to elucidation of the reasons and facts as required under Article XIX of Enforcement Rules of the Personal Information Protection Act.</p> <p>(3) In the event that the Bank is found having violated the PIPA in collection, processing or utilization of the “personal information of the Depositor”, the Depositor may request the Bank to discontinue the collection in accordance with Article XI, Paragraph IV of the PIPA.</p> <p>(4) In accordance with Article XI, Paragraph II of the PIPA, in case of a dispute over the correctness of the personal information, the Depositor may apply to the Bank for discontinuance from processing or utilization of the “personal information of the Depositor”, except an event set forth under the proviso of the Paragraph, nevertheless, where the Bank should expressly remark such dispute in performance of duties or where the Depositor agrees in writing.</p> <p>(5) In accordance with Article XI, Paragraph III of the PIPA, where the specific purposes to collect the personal information cease to exist or the duration for collection expires, the Depositor may apply to the Bank for deletion, discontinuance from processing or utilization of the “personal information of the Depositor” except an event set forth under the proviso of the said Paragraph, nevertheless, where the Bank should expressly remark such</p>	<p>Appendix annexed hereto hereunder or check through the Bank’s website.</p> <p>3) According to Article III of the Personal Information Protection Act, for the “personal information of the Depositor” under the Bank’s custody, the Depositor is entitled to exercise the following rights:</p> <p>(1) Except for the situation set forth under the proviso of Article X of the Personal Information Protection Act, the Depositor may inquire with the Bank, request access to or request the Bank to produce and provide duplicates. Nevertheless, the Bank may charge the necessary costs in accordance with Article XIV of the PIPA.</p> <p>(2) Apply to the Bank for supplementation or correction for which, nevertheless, the Depositor is subject to elucidation of the reasons and facts as required under Article XIX of Enforcement Rules of the Personal Information Protection Act.</p> <p>(3) In the event that the Bank is found having violated the PIPA in collection, processing or utilization of the “personal information of the Depositor”, the Depositor may request the Bank to discontinue the collection in accordance with Article XI, Paragraph IV of the PIPA.</p> <p>(4) In accordance with Article XI, Paragraph II of the PIPA, in case of a dispute over the correctness of the personal information, the Depositor may apply to the Bank for discontinuance from processing or utilization of the “personal information of the Depositor”, except an event set forth under the proviso of the Paragraph, nevertheless, where the Bank should expressly remark such dispute in performance of duties or where the Depositor agrees in writing.</p> <p>(5) In accordance with Article XI, Paragraph III of the PIPA, where the specific purposes to collect the personal information cease to exist or the duration for collection expires, the Depositor may apply to the Bank for deletion, discontinuance from processing or utilization of the “personal information of the Depositor” except an event set forth under the proviso of the said Paragraph, nevertheless, where the Bank</p>
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dispute in performance of duties or where the Depositor agrees in writing.

- 4) In an attempt to exercise all sorts of rights in accordance with Article III of the PIPA as mentioned above, the Depositor may inquire with the Bank's Customer Service Office (0800-016168) or the Bank's website (Website: <https://www.megabank.com.tw/>) for more details about the method to exercise those rights.
- 5) The Depositor may, at his or her discretion, choose whether to provide his or her personal information and the categories of personal information provided. Nevertheless, in the event that the Depositor rejects to provide his or her personal information or personal information of the required categories which are indispensable for the Bank for its business operations or review, the Bank might become unable to conduct necessary review or operation the business or, in turn, be unable to render services or to render better services to the Depositor.

銀行依本條約定蒐集、處理、國際傳輸及利用自然人存戶本人基於本契約提供之個人資料（下稱「存戶個資」）：

- (一) 存戶個資之蒐集，涉及存戶的隱私權益，銀行向存戶蒐集存戶個資時，依據個人資料保護法（以下稱個資法）第八條第一項規定，應明確告知存戶下列事項：
1. 蒐集者名稱（即兆豐國際商業銀行）。
  2. 蒐集之目的。
  3. 個人資料之類別。
  4. 個人資料利用之期間、地區、對象及方式。
  5. 當事人依個資法第三條規定得行使之權利及方式。
  6. 存戶得自由選擇提供個人資料時，不提供將對其權益之影響。
- (二) 有關銀行蒐集存戶個資之目的、個人資料類別及個人資料利用之期間、地區、對象及方式等內容，請存戶詳閱如後附表，或查詢銀行網站。
- (三) 依據個資法第三條規定，存戶就銀行保有之存戶個資得行使下列權利：
1. 除有個資法第十條所規定之例外情形外，得向銀行查詢、請求閱覽或請求製給複製本，惟銀行依個資法第十四條規定得酌收必要成本費用。
  2. 得向銀行請求補充或更正，惟

should expressly remark such dispute in performance of duties or where the Depositor agrees in writing.

- 4) In an attempt to exercise all sorts of rights in accordance with Article III of the PIPA as mentioned above, the Depositor may inquire with the Bank's Customer Service Office (0800-016168) or the Bank's website (Website: <https://www.megabank.com.tw/>) for more details about the method to exercise those rights.
- 5) The Depositor may, at his or her discretion, choose whether to provide his or her personal information and the categories of personal information provided. Nevertheless, in the event that the Depositor rejects to provide his or her personal information or personal information of the required categories which are indispensable for the Bank for its business operations or review, the Bank might become unable to conduct necessary review or operation the business or, in turn, be unable to render services or to render better services to the Depositor.

**The Authorization Regarding the Provision and Acquisition of Personal Information of the Depositor.**

銀行依本條約定蒐集、處理、國際傳輸及利用自然人存戶本人基於本契約提供之個人資料（下稱「存戶個資」）：

- (一) 存戶個資之蒐集，涉及存戶的隱私權益，銀行向存戶蒐集存戶個資時，依據個人資料保護法（以下稱個資法）第八條第一項規定，應明確告知存戶下列事項：
1. 蒐集者名稱（即兆豐國際商業銀行）。
  2. 蒐集之目的。
  3. 個人資料之類別。
  4. 個人資料利用之期間、地區、對象及方式。
  5. 當事人依個資法第三條規定得行使之權利及方式。
  6. 存戶得自由選擇提供個人資料時，不提供將對其權益之影響。
- (二) 有關銀行蒐集存戶個資之目的、個人資料類別及個人資料利用之期間、地區、對象及方式等內容，請存戶詳閱如後附表，或查詢銀行網站。
- (三) 依據個資法第三條規定，存戶就銀行保有之存戶個資得行使下列權利：
1. 除有個資法第十條所規定之例

<p>依個資法施行細則第十九條規定，存戶應適當釋明其原因及事實。</p> <ol style="list-style-type: none"> <li>3. 銀行如有違反個資法規定蒐集、處理或利用存戶個資，依個資法第十一條第四項規定，存戶得向銀行請求停止蒐集。</li> <li>4. 依個資法第十一條第二項規定，個人資料正確性有爭議者，得向銀行請求停止處理或利用存戶個資。惟依該項但書規定，銀行因執行業務所必須並註明其爭議或經存戶書面同意者，不在此限。</li> <li>5. 依個資法第十一條第三項規定，個人資料蒐集之特定目的消失或期限屆滿時，得向銀行請求刪除、停止處理或利用存戶個資。惟依該項但書規定，銀行因執行業務所必須或經存戶書面同意者，不在此限。</li> </ol> <p>(四) 存戶如欲行使上述個資法第三條規定之各項權利，有關如何行使之方式，得向銀行客服(0800-016168)詢問或於銀行網站(網址：<a href="https://www.megabank.com.tw/">https://www.megabank.com.tw/</a>)查詢。</p> <p>(五) 存戶得自由選擇是否提供相關個人資料及類別，惟存戶所拒絕提供之個人資料及類別，如果是辦理業務審核或作業所需之資料，銀行可能無法進行必要之業務審核或作業而無法提供存戶相關服務或無法提供較佳之服務。</p>	<p>外情形外，得向銀行查詢、請求閱覽或請求製給複製本，惟銀行依個資法第十四條規定得酌收必要成本費用。</p> <ol style="list-style-type: none"> <li>2. 得向銀行請求補充或更正，惟依個資法施行細則第十九條規定，存戶應適當釋明其原因及事實。</li> <li>3. 銀行如有違反個資法規定蒐集、處理或利用存戶個資，依個資法第十一條第四項規定，存戶得向銀行請求停止蒐集。</li> <li>4. 依個資法第十一條第二項規定，個人資料正確性有爭議者，得向銀行請求停止處理或利用存戶個資。惟依該項但書規定，銀行因執行業務所必須並註明其爭議或經存戶書面同意者，不在此限。</li> <li>5. 依個資法第十一條第三項規定，個人資料蒐集之特定目的消失或期限屆滿時，得向銀行請求刪除、停止處理或利用存戶個資。惟依該項但書規定，銀行因執行業務所必須或經存戶書面同意者，不在此限。</li> </ol> <p>(四) 存戶如欲行使上述個資法第三條規定之各項權利，有關如何行使之方式，得向銀行客服(0800-016168)詢問或於銀行網站(網址：<a href="https://www.megabank.com.tw/">https://www.megabank.com.tw/</a>)查詢。</p> <p>(五) 存戶得自由選擇是否提供相關個人資料及類別，惟存戶所拒絕提供之個人資料及類別，如果是辦理業務審核或作業所需之資料，銀行可能無法進行必要之業務審核或作業而無法提供存戶相關服務或無法提供較佳之服務。</p>
<p>二十四、The Depositor agrees that to meet the need in its business operations, the Bank may, pursuant to the requirements promulgated by the competent authority, entrust other entities to take charge of business items which may be handled by other entities through entrustment. The Depositor may inquire with the Bank regarding the categories of the personal information disclosed to the trustee during the outsourcing process, the name of the trustee and such information. The Depositor further agrees that the Bank may provide such information to the trustee(s). All such trustee(s) shall still be equally subject to laws and non-disclosure obligations upon processing or utilizing the “personal information of the Depositor”.</p> <p>存戶同意銀行為配合業務需要，得依主</p>	<p><b><u>The Consent to the Bank’s Entrustment with Other Entities</u></b></p> <p>二十四、The Depositor agrees that to meet the need in its business operations, the Bank may, pursuant to the requirements promulgated by the competent authority, entrust other entities to take charge of business items which may be handled by other entities through entrustment. The Depositor may inquire with the Bank regarding the categories of the personal information disclosed to the trustee during the outsourcing process, the name of the trustee and such information. The Depositor further agrees that the Bank may provide such information to the trustee(s). All such trustee(s) shall still be equally subject to laws and non-disclosure obligations upon processing or utilizing the “personal information of the</p>

<p>管機關規定將可委託其他機構處理之業務項目，委託其他機構處理，存戶可向銀行洽詢有關委外作業所揭露於受託機構之資訊種類及受委託機構之名稱等資料，存戶並同意銀行得將其資料提供予受委託機構，受委託機構於處理及利用存戶資料時，仍應依法令規定及保守秘密。</p>	<p>Depositor”. <b><u>The Depositor agrees that, to the extent informed by the preceding articles, the Bank is entitled to collect, process, and utilize the Personal Information of the Depositor.</u></b>  存戶同意銀行為配合業務需要，得依主管機關規定將可委託其他機構處理之業務項目，委託其他機構處理，存戶可向銀行洽詢有關委外作業所揭露於受託機構之資訊種類及受委託機構之名稱等資料，存戶並同意銀行得將其資料提供予受委託機構，受委託機構於處理及利用存戶資料時，仍應依法令規定及保守秘密。</p>
<p>二十七、Where this Agreement gets involved in a litigious act where the involved amount exceeds the amount fixed for small-amount legal procedures as set forth under the Code of Civil Procedure, both parties agree that the district court in the place where the business unit of the <b>Bank</b> with the account getting involved in the litigation or the Taiwan Taipei District Court should be the jurisdictional court for the first instance unless otherwise prescribed by law regarding the exclusive jurisdictional court which such law shall govern.  因本契約涉訟而其金額超逾民事訴訟法所定適用小額程序之金額時，雙方同意以涉訟帳戶所屬銀行營業單位所在地之地方法院或臺灣臺北地方法院為第一審管轄法院。但法律有專屬管轄之規定者，從其規定。</p>	<p>二十七、Where this Agreement gets involved in a litigious act where the involved amount exceeds the amount fixed for small-amount legal procedures as set forth under the Code of Civil Procedure, both parties agree that the district court in the place where the business unit of the <b>bank</b> with the account getting involved in the litigation or the Taiwan Taipei District Court should be the jurisdictional court for the first instance unless otherwise prescribed by law regarding the exclusive jurisdictional court which such law shall govern.  因本契約涉訟而其金額超逾民事訴訟法所定適用小額程序之金額時，雙方同意以涉訟帳戶所屬銀行營業單位所在地之地方法院或臺灣臺北地方法院為第一審管轄法院。但法律有專屬管轄之規定者，從其規定。</p>
<p>Chapter Two、Terms and conditions on deposits <b><u>in foreign exchange</u></b>  第貳章、<b><u>外匯</u></b>存款約定事項</p>	<p>Chapter Two、Terms and conditions on deposits  第貳章、存款約定事項</p>
<p>一、The subject deposit is in the categories that include a variety of “demand deposits <b><u>in foreign exchange</u></b>”, “time deposit <b><u>in foreign exchange</u></b>” and “comprehensive deposits <b><u>in foreign exchange</u></b>” deposited by the Depositor with the Bank.  The term “comprehensive deposits <b><u>in foreign exchange</u></b>” as set forth in the preceding paragraph denotes that the accounts of demand deposits <b><u>in foreign exchange</u></b> and the accounts of time deposits <b><u>in foreign exchange</u></b> without a deposit certificate shall be consolidated into one passbook. The Bank will not issue a deposit certificate or other voucher additionally.  本存款種類包括存戶在銀行往來之各種<b><u>外匯</u></b>活期存款、<b><u>外匯</u></b>定期存款及<b><u>外匯</u></b>綜合存款。前項<b><u>外匯</u></b>綜合存款係指將<b><u>外匯</u></b>活期存款及無存單<b><u>外匯</u></b>定期存款等帳戶綜合登錄於一本存摺內，銀行不另擊發存單或其他憑證。</p>	<p>一、The subject deposit is in the categories that include a variety of “demand deposits”, “time deposit” and “comprehensive deposits” deposited by the Depositor with the Bank.  The term “comprehensive deposits” as set forth in the preceding paragraph denotes that the accounts of demand deposits and the accounts of time deposits without a deposit certificate shall be consolidated into one passbook. The Bank will not issue a deposit certificate or other voucher additionally.  本存款種類包括存戶在銀行往來之各種活期存款、定期存款及綜合存款。  前項綜合存款係指將活期存款及無存單定期存款等帳戶綜合登錄於一本存摺內，銀行不另擊發存單或其他憑證。</p>
<p>二、In the event that the subject deposit is a “demand deposit <b><u>in foreign exchange</u></b>”:  1) Interest rate: The deposit shall accrue interest on a floating basis based on the interest rate for “demand deposits <b><u>in</u></b></p>	<p>二、In the event that the subject deposit is a “demand deposit”:  1) Interest rate: The deposit shall accrue interest on a floating basis based on the interest rate for “demand deposits”</p>



<p><b>foreign exchange</b>” promulgated by the Bank. In case of the Bank’s adjustments of interest rate during the period of deposit, it will accrue interest based on the post-adjustment interest rate.</p> <p>2) The minimum amount to accrue interest: If the daily final balance of the deposit in the account of a single currency is below the minimum amount to accrue interest as specified by the Bank, it accrues no interest. If the final balance of deposit in that account reaches the minimum amount to accrue interest as specified by the Bank, it will take \$100 as the unit to accrue interest. The fraction below \$100 shall not be counted.</p> <p>3) Method to accrue interest: On a daily basis. Namely, the total of the deposit balance of every day that is up to the minimum amount shall be multiplied by the interest rate per annum, and then divided by 360, to obtain the amount of daily interest. The interest so accrued shall be settled by the Bank on a semi-annual basis (20, June and 20, December) and be counted into the principal on the ensuing business day.</p> <p>本存款如為外匯活期存款：</p> <p>(一) 計息利率：依銀行牌告之外匯活期存款利率機動計息；在存款期間內，遇銀行利率調整時，改按調整後之利率計息。</p> <p>(二) 起息金額：單一幣別帳戶每日最終存款餘額未達銀行規定起息金額者，不予計息；已達銀行規定起息金額者，以百元整數為計息單位，不足百元部分不予計入。</p> <p>(三) 計息方式：按日計息，即每日達前款標準之存款餘額之和乘以年利率再除以360即得利息額，並由銀行於每半年(6月20日及12月20日)結算付息並於次營業日滾入本金。</p>	<p>promulgated by the Bank. In case of the Bank’s adjustments of interest rate during the period of deposit, it will accrue interest based on the post-adjustment interest rate.</p> <p>2) The minimum amount to accrue interest: If the daily final balance of the deposit in the account of a single currency is below the minimum amount to accrue interest as specified by the Bank, it accrues no interest. If the final balance of deposit in that account reaches the minimum amount to accrue interest as specified by the Bank, it will take \$100 as the unit to accrue interest. The fraction below \$100 shall not be counted.</p> <p>3) Method to accrue interest: On a daily basis. Namely, the total of the deposit balance of every day that is up to the minimum amount shall be multiplied by the interest rate per annum, and then divided by 360, to obtain the amount of daily interest. The interest so accrued shall be settled by the Bank on a semi-annual basis (20, June and 20, December) and be counted into the principal on the ensuing business day.</p> <p>本存款如為活期存款：</p> <p>(一) 計息利率：依銀行牌告之活期存款利率機動計息；在存款期間內，遇銀行利率調整時，改按調整後之利率計息。</p> <p>(二) 起息金額：單一幣別帳戶每日最終存款餘額未達銀行規定起息金額者，不予計息；已達銀行規定起息金額者，以百元整數為計息單位，不足百元部分不予計入。</p> <p>(三) 計息方式：按日計息，即每日達前款標準之存款餘額之和乘以年利率再除以360即得利息額，並由銀行於每半年(6月20日及12月20日)結算付息並於次營業日滾入本金。</p>
<p>三、In the event that the subject deposit is a “time deposit <b>in foreign exchange</b>”:</p> <p>1) Interest rate: The deposit shall accrue interest on a fixed basis based on the interest rate for “time deposits <b>in foreign exchange</b>” promulgated by the Bank on the day the time deposit is made. When the original time deposit is renewed, it will accrue interest for the renewed deposit based on the time deposit interest rate promulgated by the Bank for <b>foreign exchange</b> on the day of renewal.</p> <p>2) Except a deposit with a 2-day~6-day duration or on a weekly basis, the deposit will accrue interest on a monthly basis for the part up to one month in full (i.e., the principal multiplied by interest rate per annum and number of months and then divided by 12, to obtain the amount of interest). The fraction of less than one</p>	<p>三、In the event that the subject deposit is a “time deposit”:</p> <p>1) Interest rate: The deposit shall accrue interest on a fixed basis based on the interest rate for “time deposits” promulgated by the Bank on the day the time deposit is made. When the original time deposit is renewed, it will accrue interest for the renewed deposit based on the time deposit interest rate promulgated by the Bank for <b>the currency</b> on the day of renewal.</p> <p>2) Except a deposit with a 2-day~6-day duration or on a weekly basis, the deposit will accrue interest on a monthly basis for the part up to one month in full (i.e., the principal multiplied by interest rate per annum and number of months and then divided by 12, to obtain the amount of interest). The fraction of less than one</p>

<p>month shall accrue interest on a daily basis (i.e., the principal, multiplied by the interest rate per annum and number of days and then divided by 360, to obtain the amount of interest). The interest shall be paid in a lump-sum when due, or on a monthly basis as agreed upon, respectively. The Depositor agrees that the deposit shall be only deposited (remitted) into the account of the Depositor himself or herself if the deposit is not settled upon maturity or terminated before maturity by the Depositor himself or herself in person.</p> <ol style="list-style-type: none"> <li>3) The Depositor may turn to the Bank, the unit where he or she originally opened the account, to pledge the deposit for a loan. The terms and conditions for the pledged loan shall be further negotiated and determined by and between both parties.</li> <li>4) In the event that the Depositor intends to terminate this Agreement before maturity, the Depositor shall inform the Bank seven (7) days preceding the termination. Then the interest shall be accrued and paid according to the period of actual deposit and at 80% of the latest interest rate promulgated by the Bank. In case of a deposit in a 2-day~6-day duration or on a weekly basis, it accrues no interest for the period before maturity. In case of a deposit in a term equal to or longer than one month, it accrues no interest either if the period of actual deposit is less than one month.</li> <li>5) Except those specifying the date of maturity, the Depositor may, as well, apply for an automatic renewal of the deposit upon expiry at the time of the deposit or before its expiry. The renewed term shall be in the same duration as the original time deposit. Upon renewal of the deposit, the interest shall be accrued based on the interest rate promulgated by the Bank at that time.</li> <li>6) In case of a time deposit in the terms of one, two, three weeks or a term of designated date of maturity while the Depositor does not proceed with the renewal procedures upon expiry, the deposit shall be renewed upon renewal based on the interest rate promulgated by the Bank on the day of renewal to start accrual of interest on that day. The overdue interest for the period starting from the original date of maturity until the day preceding renewal shall be accrued and paid by the Bank's demand deposit interest rate of the <b>foreign</b> currency on that day. In case of the Depositor of time deposits in the term(s) beyond those mentioned in the preceding paragraph fails to proceed with the renewal procedures upon maturity, the deposit accrues interest from the date of the original maturity if the</li> </ol>	<p>month shall accrue interest on a daily basis (i.e., the principal, multiplied by the interest rate per annum and number of days and then divided by 360, to obtain the amount of interest). The interest shall be paid in a lump-sum when due, or on a monthly basis as agreed upon, respectively. The Depositor agrees that the deposit shall be only deposited (remitted) into the account of the Depositor himself or herself if the deposit is not settled upon maturity or terminated before maturity by the Depositor himself or herself in person.</p> <ol style="list-style-type: none"> <li>3) The Depositor may turn to the Bank, the unit where he or she originally opened the account, to pledge the deposit for a loan. The terms and conditions for the pledged loan shall be further negotiated and determined by and between both parties.</li> <li>4) In the event that the Depositor intends to terminate this Agreement before maturity, the Depositor shall inform the Bank seven (7) days preceding the termination. Then the interest shall be accrued and paid according to the period of actual deposit and at 80% of the latest interest rate promulgated by the Bank. In case of a deposit in a 2-day~6-day duration or on a weekly basis, it accrues no interest for the period before maturity. In case of a deposit in a term equal to or longer than one month, it accrues no interest either if the period of actual deposit is less than one month.</li> <li>5) Except those specifying the date of maturity, the Depositor may, as well, apply for an automatic renewal of the deposit upon expiry at the time of the deposit or before its expiry. The renewed term shall be in the same duration as the original time deposit. Upon renewal of the deposit, the interest shall be accrued based on the interest rate promulgated by the Bank at that time.</li> <li>6) In case of a time deposit in the terms of one, two, three weeks or a term of designated date of maturity while the Depositor does not proceed with the renewal procedures upon expiry, the deposit shall be renewed upon renewal based on the interest rate promulgated by the Bank on the day of renewal to start accrual of interest on that day. The overdue interest for the period starting from the original date of maturity until the day preceding renewal shall be accrued and paid by the Bank's demand deposit interest rate of the currency on that day. In case of the Depositor of time deposits in the term(s) beyond those mentioned in the preceding paragraph fails to proceed with the renewal procedures upon maturity, the deposit accrues interest from the date of the original maturity if the Depositor</li> </ol>
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Depositor completes the renewal procedures within ten (10) days overdue (referring to beyond the date of maturity of the deposit) based on the interest rate promulgated by the Bank prevalent on the date of renewal. In the event that the Depositor is more than ten (10) days overdue in renewing the deposit, the deposit shall be renewed and interest shall be accrued starting from the date of renewal based on the interest rate promulgated by the Bank prevalent on the date of renewal. The overdue interest for the period starting from the original date of maturity until the day preceding renewal shall be accrued and paid by the Bank's demand deposit interest rate of the **foreign** currency on that day.

本存款如為**外匯**定期存款：

- (一) 計息利率：依開立定期存款當日銀行牌告之**外匯**定期存款利率固定計息。原定期存款續約時，續約之計息利率依續約當日銀行牌告之**外匯**定期存款利率計息。
- (二) 除以2至6天為期別或以週為期別外，足月部分按月計息（即本金乘以年利率、月數，再除以十二即得利息額），不足月部分按日計息（即本金乘以年利率、日數，再除以360即得利息額），到期時一次付息，或個別約定按月領息。存戶同意本存款到期結清或中途解約，非存戶本人親自辦理者，限存（匯）入本人帳戶。
- (三) 存戶得向銀行原開戶之單位辦理質借，質借之條件由雙方另行議定之。
- (四) 如需中途解約時，應於七日前通知銀行，利息按實存期間比照相近天期銀行牌告之存款利率八成計付，但以2至6天為期別或以週為期別者，未到期不計息；以一個月以上為期別者，實存期間未滿一個月亦不予計息。
- (五) 除指定到期日者外，存戶得在存入時或存款到期前申請自動轉期，並以原定期存款之同期別為限。轉期時按當時公告之利率計息。
- (六) 一、二、三週及指定到期日之定期存款到期未辦理續存手續者，辦理續存時概以續存日本行牌告利率自續存日起息續存。至於原到期日至續存前一日之逾期息按當日本行該**外**幣之活期存款利率計付。前款期別以外之各期別定期存款存戶未於到期日辦理續存手續者，其於逾期（指逾存款到期日）十日以內辦妥轉期續存手續者，得以原到期日為起息日，並依續存日本行牌告利率計息；如超過十日者，續存時概以續存日本行牌告利率自續存日起息續存，至於原到期日至續存前一日之逾期息按當日本行該**外**幣之活期存款利率計付。

completes the renewal procedures within ten (10) days overdue (referring to beyond the date of maturity of the deposit) based on the interest rate promulgated by the Bank prevalent on the date of renewal. In the event that the Depositor is more than ten (10) days overdue in renewing the deposit, the deposit shall be renewed and interest shall be accrued starting from the date of renewal based on the interest rate promulgated by the Bank prevalent on the date of renewal. The overdue interest for the period starting from the original date of maturity until the day preceding renewal shall be accrued and paid by the Bank's demand deposit interest rate of the currency on that day.

本存款如為定期存款：

- (一) 計息利率：依開立定期存款當日銀行牌告之定期存款利率固定計息。原定期存款續約時，續約之計息利率依續約當日銀行牌告之定期存款利率計息。
- (二) 除以2至6天為期別或以週為期別外，足月部分按月計息（即本金乘以年利率、月數，再除以十二即得利息額），不足月部分按日計息（即本金乘以年利率、日數，再除以360即得利息額），到期時一次付息，或個別約定按月領息。存戶同意本存款到期結清或中途解約，非存戶本人親自辦理者，限存（匯）入本人帳戶。
- (三) 存戶得向銀行原開戶之單位辦理質借，質借之條件由雙方另行議定之。
- (四) 如需中途解約時，應於七日前通知銀行，利息按實存期間比照相近天期銀行牌告之存款利率八成計付，但以2至6天為期別或以週為期別者，未到期不計息；以一個月以上為期別者，實存期間未滿一個月亦不予計息。
- (五) 除指定到期日者外，存戶得在存入時或存款到期前申請自動轉期，並以原定期存款之同期別為限。轉期時按當時公告之利率計息。
- (六) 一、二、三週及指定到期日之定期存款到期未辦理續存手續者，辦理續存時概以續存日本行牌告利率自續存日起息續存。至於原到期日至續存前一日之逾期息按當日本行該幣**別**之活期存款利率計付。前款期別以外之各期別定期存款存戶未於到期日辦理續存手續者，其於逾期（指逾存款到期日）十日以內辦妥轉期續存手續者，得以原到期日為起息日，並依續存日本行牌告利率計息；如超過十日者，續存時概以續存日本行牌告利率自續存日起息續存，至於原到期日至續存前一日之逾期息按當日本行該幣**別**之活期存款利率計付。

<p>四、The currencies for deposit <b><u>in foreign exchange</u></b>, the minimum amount to open an account, minimum amount to accrue interest under this Agreement are subject to adjustment, determination and amendment by the Bank at its own discretion. The Bank shall, nevertheless announce such adjustment, determination and amendment to the public through the website and at its business premises. While the Bank considers it necessary, the Bank may inform the Depositor of such adjustment, determination and amendment in writing or by other means.</p> <p>本契約項下之<b><u>外匯</u></b>存款幣別、最低開戶金額、起息金額等，得由銀行自行調整、訂定及修改，但銀行應於網站公告及營業場所公開揭示。銀行認有必要時，得以書面或其他方式通知存戶。</p>	<p>四、The currencies for deposit, the minimum amount to open an account, minimum amount to accrue interest under this Agreement are subject to adjustment, determination and amendment by the Bank at its own discretion. The Bank shall, nevertheless announce such adjustment, determination and amendment to the public through the website and at its business premises.</p> <p>While the Bank considers it necessary, the Bank may inform the Depositor of such adjustment, determination and amendment in writing or by other means.</p> <p>本契約項下之存款幣別、最低開戶金額、起息金額等，得由銀行自行調整、訂定及修改，但銀行應於網站公告及營業場所公開揭示。銀行認有必要時，得以書面或其他方式通知存戶。</p>
<p>Attn: Mega International Commercial Bank. Co., Ltd. Offshore Banking Branch</p> <p><b><u>Contractor (i.e., the Depositor):</u></b> (Signed with <b><u>seal</u></b>) (Which should be identical to the <b><u>specimens appearing in the box of signature/seal</u></b> of the Depositor archived by the Bank )</p> <p>Identity Certificate <b><u>No./Corporate Identity Code:</u></b> <b><u>Signature/ seal affixed by legal representative:</u></b></p> <p>Signature /seal affixed by the custodian/<b><u>assistant:</u></b></p> <p>Date of application: _____</p> <p>此致 兆豐國際商業銀行股份有限公司國際金融業務分行</p> <p><b><u>立約定書人</u></b> (即存戶) 簽章： (與印鑑卡「存戶簽章」<b><u>留存之簽樣</u></b>相符) 身分證字號/統一編號： <b><u>法定代表人簽章：</u></b></p> <p>監護人/輔助人簽章： 申請日期：中華民國 年 月 日</p>	<p>Attn.: Mega International Commercial Bank. Co., Ltd. Offshore Banking Branch</p> <p><b><u>Applicant:</u></b> (Signed with <b><u>signature</u></b>) (Which should be identical to the <b><u>signature of the Depositor on the SPECIMEN SIGNATURE CARD</u></b> archived by the Bank )</p> <p>Identity certificate <b><u>#/Corporate Identity Code:</u></b> <b><u>Signed with signature / seal by the Agent authorized to open the Account:</u></b> <b><u>(Account opening by the Agent with complete disposing capacity)</u></b></p> <p>Signature /seal affixed by the <b><u>statutory agent</u></b>/custodian: Date of application: _____</p> <p>此致 兆豐國際商業銀行股份有限公司國際金融業務分行</p> <p><b><u>立申請人</u></b> (即存戶) 簽章： (與印鑑卡存戶簽章相符) 身分證字號/統一編號： <b><u>開戶代理人簽章：</u></b> <b><u>(完全行為能力人授權開戶)</u></b> <b><u>法定代理人</u></b>/監護人/輔助人簽章： 申請日期：中華民國 年 月 日</p>
<p><b><u>Sign after Receipt</u></b> <b><u>簽收欄</u></b> <b><u>Contractor/Custodian/Assistant states that he/she has properly received the original copy of this Agreement after completion and confirmed by signature or seal affixed herewith.</u></b> <b><u>立約定書人/監護人/輔助人聲明於本約定書簽訂完成後，已收妥約定書正本，特此簽名或蓋章確認。</u></b></p>	<p>--</p>