

# 兆豐國際商業銀行國外匯兌之收費標準

## Mega Bank Service Charges for Foreign Exchange Business

109.01.16啟用

Effective:2020/01/16

業 務 項 目		收 費 標 準
一、匯出匯款 Outward Remittance	(一)電匯、信匯 Telegraphic Transfer, Mail Transfer	(1) 匯款手續費: 0.05% 最低 NT\$120 最高 NT\$800 Handling Charge: 0.05% Minimum NT\$120 Maximum NT\$800 (2) 郵電費: 每件電報 NT\$300 Cable Fee: NT\$300 for each cable
	(二)票匯 Demand Draft	(1) 匯款手續費: 0.05% 最低 <u>NT\$200</u> 最高 NT\$800 Handling Charge: 0.05% Minimum <u>NT\$200</u> Maximum NT\$800 (2) 郵電費: 每件電報 NT\$300 Cable Fee: NT\$300 for each cable
二、匯入匯款 Inward Remittance	電匯、信匯、票匯 Telegraphic Transfer, Mail Transfer, Demand Draft	(1) 匯款手續費: 0.05% 最低 NT\$200 最高 NT\$800 Handling Charge: 0.05% Minimum NT\$200 Maximum NT\$800 (2) <u>國內同業解付, 受款人為本行客戶案件: 每筆 NT\$200</u> <u>Beneficiary is depositor at our bank, and other domestic peer</u> <u>processes payment of inward remittance: NT\$200 for each case</u>

<p>三、買入光票 Clean Bill Purchase</p>	<p>(一)一般外幣票據 Foreign currency clean bill</p>	<p>(1) 匯費：0.05% 最低 NT\$200 最高 NT\$800 Handling Charge: 0.05% Minimum NT\$200 Maximum NT\$800</p> <p>(2) 買匯息：(最低收 NT\$300) Discount Interest: Minimum NT\$300 USD 14 天(Days) EUR、JPY、AUD、NZD、HKD 30 天(Days) GBP、CAD 45 天(Days) 其他幣別則視各該幣別之付款情形計算買匯息天數。 但回收天數較長者，得補收差額。 If the period for recovery is longer than above mentioned period, discount interest will be charged according to actual period of recovery. For other currencies, discount interest will be determined by actual payment situation.</p> <p>(3) 郵電費： Cable Fee： A. 美國地區付款之美金票據：每張 NT\$100/每件最低收 NT\$400。 Payer of USD clean bill is within America: NT\$100 for each clean bill/NT\$400 is the minimum fee for each case. B. 美國地區以外之美金票據及雜幣票據：每張 NT\$100/每件最低收 NT\$500(如以國際快遞寄件時按國際快遞價格計收)。 Payer of USD clean bill is not within America/Other foreign currency clean bill: NT\$100 for each clean bill/NT\$500 is the minimum fee for each case. (If clean bill is dispatched by international courier, courier fee will be charged)</p> <p>(4) 國外銀行費用：按實際成本計收。 Fee of overseas bank: It depends on the service charges of overseas bank.</p>
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業 務 項 目	收 費 標 準
(二)美國運通公司所發 行之旅行支票買入 Purchase for Traveler's check issued by American Express	1. 本行售出之旅行支票 Traveler's check sold by our bank (1) 匯費：免收 Handling Charge: Free (2) 買匯息：14 天，但回收天數較長者，得補收差額。(最低收 NT\$100) Discount Interest: 14 Days, If the period for recovery is longer than foregoing period, discount interest will be charged according to actual period of recovery. (Minimum NT\$100) (3) 郵電費：每張 NT\$50 / 每件最低收 NT\$100 Cable Fee: NT\$50 for each traveler's check / Minimum NT\$100 for each case (4) 國外銀行費用：按實際成本計收。 Fee of overseas bank: It depends on the service charges of overseas bank.
	2. 非本行售出之旅行支票 Traveler's check not sold by our bank (1) 匯費：每件 NT\$200 Handling Charge: NT\$200 for each case (2) 買匯息：(最低收 NT\$100) Discount Interest: Minimum NT\$100 USD 14 天(Days) EUR、JPY、AUD、NZD 30 天(Days) GBP、CAD 45 天(Days) 但回收天數較長者，得補收差額。 If the period for recovery is longer than above mentioned period, discount interest will be charged according to actual period of recovery. (3) 郵電費：每張 NT\$100。 Cable Fee: NT\$100 for each traveler's check (4) 國外銀行費用：按實際成本計收。 Fee of overseas bank: It depends on the service charges of overseas bank.

<p>四、光票託收 Clean Bill Collection</p>	<p>(一)一般外幣票據 Foreign currency clean bill</p>	<p>(1) 匯費:0.05% 最低 NT\$200 最高 NT\$800 Handling Charge : 0.05% Minimum NT\$200 Maximum NT\$800</p> <p>(2) 買匯息：免收 Discount Interest: Free</p> <p>(3) 郵電費： Cable Fee: A. 美國地區付款之美金票據/本國境內同業為付款行之外幣支票：每張 NT\$100/每件最低收 NT\$400 Payer of USD clean bill is within America/ Payer of foreign currency clean bill is domestic peers: NT\$100 for each clean bill/NT\$400 is the minimum fee for each case. B. 美國地區以外之美金票據及雜幣票據：每張 NT\$100/每件最低收 NT\$500(如以國際快遞寄件時按國際快遞價格計收) Payer of USD clean bill is not within America/Other foreign currency clean bill: NT\$100 for each clean bill/NT\$500 is the minimum fee for each case. (If clean bill is dispatched by international courier, courier fee will be charged)</p> <p>(4) 國外銀行費用：由國外銀行依其收費標準逕自票款扣除。 Fee of overseas bank: It depends on the service charges of overseas bank</p>
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業 務 項 目		收 費 標 準
	(二)美國運通公司所發行之旅行支票託收 Collection for Traveler's check issued by American Express	1. 本行售出之旅行支票 Traveler's check sold by our bank. (1) 匯費：免收 Handling Charge : Free (2) 買匯息：免收 Discount Interest: Free (3) 郵電費：每張 NT\$50 / 每件最低收 NT\$100 Cable Fee: NT\$50 for each traveler's check / Minimum NT\$100 for each case (4) 國外銀行費用：由國外銀行依其收費標準逕自票款扣除。 Fee of overseas bank: It depends on the service charges of overseas bank. 2. 非本行售出之旅行支票 Traveler's check not sold by our bank (1) 匯費：每件 NT\$200 Handling Charge : NT\$200 for each case (2) 買匯息：免收 Discount Interest: Free (3) 郵電費：每張 NT\$100 Cable Fee: NT\$100 for each traveler's check (4) 國外銀行費用：由國外銀行依其收費標準逕自票款扣除。 Fee of overseas bank: It depends on the service charges of overseas bank.
五、代售旅行支票 Sale of Traveler's Check	美金及其他外幣 USD and Other Foreign Currencies	美金、歐元 T/C 手續費：每筆 NT\$100 Comission for sale of USD and EUR T/C: NT\$100 for each case 美金、歐元以外之其他雜幣 T/C 手續費：每筆 NT\$200 Comission for sale of other foreign currencies T/C: NT\$200 for each case
六、兌換外幣現鈔 Exchange for Foreign Banknotes	(1) 以新台幣兌換外幣現鈔：依照掛牌現金賣匯率計價，不另收取手續費。 Exchange TWD for foreign banknotes: Free Handling Charge (2) 外幣現鈔兌換為新臺幣：依照牌告現金買匯率折算為原則，但若屬特殊版本或破污損券之外幣現鈔得酌收雜項手續費， <u>特殊版本收費標準如附件。</u> Exchange foreign banknotes for TWD: Handling Charge may be charged for special versions or damaged foreign banknotes, the service charges are as appendix.	

業 務 項 目		收 費 標 準
七、收/付外幣 現鈔 Deposit/Withdraw Foreign Banknotes	(一)自外幣匯入匯款/光 票買入/光票託收原 幣提領現鈔 Withdraw foreign banknotes from inward remittance/purchase of clean bill/collection of clean bill	按現金賣匯與即期賣匯之價差收取雜項手續費，最低收 NT\$100，其費率如下： 費率 = (現金賣匯 - 即期賣匯) / 現金賣匯 Handling Charge is the differential between selling cash rate and selling spot rate, the minimum is NT\$100, the formula is as follows: Handling Charge rate = (Selling Cash Rate - Selling Spot Rate) / Selling Cash Rate
	(二)以外幣現鈔原幣辦 理匯出匯款 Apply for outward remittance by foreign banknotes	按即期買匯與現金買匯之價差收取雜項手續費，最低收 NT\$100，其費率如下： 費率 = (即期買匯 - 現金買匯) / 現金買匯 Handling Charge is the differential between buying spot rate and buying cash rate, the minimum is NT\$100, the formula is as follows: Handling Charge rate = (Buying Spot Rate - Buying Cash Rate) / Buying Cash Rate
	(三)存款 (以外幣現鈔 原幣存入外匯存款 帳戶) Deposit foreign banknotes into foreign exchange deposit account	按即期買匯與現金買匯之價差收取雜項手續費，最低收 NT\$100，其費率如下： 費率 = (即期買匯 - 現金買匯) / 現金買匯 Handling Charge is the differential between buying spot rate and buying cash rate, the minimum is NT\$100, the formula is as follows: Handling Charge rate = (Buying Spot Rate - Buying Cash Rate) / Buying Cash Rate
	(四)提款 (自外匯存款 帳戶原幣提領現 鈔) Withdraw foreign banknotes from foreign exchange deposit account	按現金賣匯與即期賣匯之價差收取雜項手續費，最低收 NT\$100，其費率如下： 費率 = (現金賣匯 - 即期賣匯) / 現金賣匯 Handling Charge is the differential between selling cash rate and selling spot rate, the minimum is NT\$100, the formula is as follows: Handling Charge rate = (Selling Cash Rate - Selling Spot Rate) / Selling Cash Rate
以收/付原幣現鈔之方式辦理各項匯兌業務者，除上述第七項應收取之費用外，尚應加計本收費標準該項 業務應計收之費用。 If customers apply for foreign exchange business by the method of depositing/withdrawing foreign banknotes, in addition to fee mentioned within item 7 above, the related fee of such business item shall still be collected.		
八、其他 Others	(一)轉匯他行 Remit foreign currency to other domestic peers	依匯出匯款之收費標準辦理。 The service charges are the same as the item of outward remittance.

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(二)國內聯行間(含 OBU)外幣匯款 Foreign currency remittance between domestic branches of Mega Bank(OBU is included)	匯款手續費及郵電費均減半。 Half of Handling Charge and cable fee.
(三)轉帳予他人 Transfer foreign currency to other account within Mega Bank	匯款手續費:每筆 NT\$100。 Handling Charge : NT\$100 for each transfer.
(四)轉償還貸款 Repayment for loan	不收費。 Free.
(五)各種查詢、退匯、改匯等申請案件 Each kind of inquiry, rejection of remittance and application of re-remitting money	<p>1. 電、信匯改匯/退匯： Application of re-remitting money/Rejection of remittance for telegraphic transfer and mail transfer:</p> <p>(1) 雜項手續費 <u>NT\$120</u> Handling Charge : <u>NT\$120</u></p> <p>(2) 郵電費 NT\$300 Cable Fee: NT\$300</p> <p>2. 匯票辦理退匯:郵電費 <u>NT\$300</u> Refund of payment for demand draft: <u>NT\$300</u></p> <p>3. 查詢：電、信匯案件因收款人未收到匯款，申請查詢者，酌收郵電費 NT\$300，倘國外同業另有計收費用，則另行加計，惟匯款問題可歸責於本行時，則免收費用。 Inquiry: Applying for inquiry due to non-receipt of fund for telegraphic transfer or mail transfer, the cable fee is NT\$300, in addition, the service charges of overseas bank will be collected additionally. If the remittance problem is caused by our bank, the above mentioned cable fee is free.</p>
(六)匯票之掛失止付 Report lost of draft(chegue)	<p>(1) 雜項手續費： NT\$100 Handling Charge : NT\$100</p> <p>(2) 郵電費 NT\$600 Cable Fee: NT\$600</p> <p>(3) <u>國外銀行費用：依國外銀行實際收取之費用計收。</u> <u>Fee of overseas bank: It depends on the service charges of overseas bank.</u></p>

註：

Notes:

一、外幣現鈔非屬本國貨幣，銀行受理特殊版本鈔券/非屬國際流通之舊版鈔券/破污損鈔券，均必須回售予外商銀行或以託收方式經由外商銀行處理後續作業。但礙於部份國家對於鈔券的回收條件較為嚴格，導致銀行買入/託收的特殊版本鈔券/非屬國際流通之舊版鈔券/破污損鈔券遭外商銀行拒絕回售/託收，因此本行有權依鈔券之實際狀況判斷加收處理費用或拒絕受理。(特殊版本/舊版/破污損外幣鈔券收兌/託收-收費標準如附件)

Regarding foreign currency notes that are not our national currency, when our bank buys special versions of notes/old versions of notes that are not circulating internationally/damaged notes, it shall sell back the notes to foreign banks, or the notes shall be processed by foreign banks through the collection mechanism.

However, since some countries have stricter requirements for accepting notes, the special versions of notes/old versions of notes that are not circulating internationally/damaged notes bought or collected by our bank may be refused by foreign banks; therefore, our bank has the right to decide to buy or collect notes based on the actual condition of the notes or to refuse to accept the notes; additional processing fees may need to be charged based on the actual processing situation in foreign countries. (“Special Versions/Old Versions/Damaged Foreign Currency Banknotes Exchange/Collection Service Fees” is as appendix)

二、旅行支票：非美國運通公司發行之旅行支票買入/託收比照「一般外幣票據」買入/託收之收費標準計收。惟因該類旅行支票其求償程序複雜、國外費用較高、回收天數較長，甚至無法經由銀行向發行公司請求兌付，因此本行有權依該等旅行支票之實際狀況判斷酌收相關費用，並採託收方式辦理，或拒絕受理。

Traveler's Check: Purchase/Collection of traveler's check not issued by American Express is charged according to the service charges of “Purchase/Collection of Foreign Currency Clean Bill “. The claiming procedure is much more complicated for these kinds of traveler's checks, the overseas bank charge is higher, and the period of recovery is also longer. In certain situations, bank can not claim for reimbursement from issuing institution. Thus, our bank have the right to collect related charges and conduct by collection, moreover, we have the right to reject application according to actual condition of these kinds of traveler's check.

三、本行三家機場分行臨櫃交易則另依其收費標準計收手續費。

There will be addition service charges about certain services at counters in three airport branches of our bank, for the details, please contact our airport branches.