

公司戶金融卡約定事項

1 被授權人

被授權人係指由客戶授權持有公司戶金融卡之自然人。

2 金融卡功能

被授權人持有公司戶金融卡者得持公司戶金融卡於國內本行之自動化服務設備享有存、提款、轉帳及餘額查詢等服務，以及於國內其他機構已參加跨行連線之自動化服務設備享有提款、轉帳及餘額查詢等服務。除客戶要求外，本行不提供公司戶金融卡非約定帳戶轉帳之功能。

3 領取、啓用及作廢

- 3.1 客戶如欲親自領取公司戶金融卡、密碼函及辦理啓用登錄手續者，應親持身分證明文件及原留印鑑至本行辦理。客戶另得指示本行將公司戶金融卡及密碼函分別寄送至客戶公司通訊地址或立約人其他指定地址，惟客戶於領取後須辦理啓用登錄手續，始得使用公司戶金融卡。
- 3.2 客戶應先依本行之相關規定於本行設立與公司戶金融卡相連之帳戶後，方能啓用相連帳戶之交易。
- 3.3 客戶自申請日起算逾二個月未領取者，本行得將公司戶金融卡及密碼函逕行作廢。

4 密碼變更

客戶及被授權人了解其使用公司戶金融卡時，須憑當時有效之公司戶金融卡密碼爲之。客戶及被授權人如有需要，得憑其原密碼於本行之自動櫃員機或其他設備自行重新設定密碼，其次數不受限制。

5 存款金額之限制

客戶使用公司戶金融卡以本行自動化服務設備存入本人之帳戶時不受金額之限制。

6 本行提款及轉帳金額之限制：

6.1 客戶使用公司戶金融卡在本行自動服務設備提款時，其上限如下：

- (1) 每次最高限額為新臺幣（以下同）三萬元。
- (2) 每日最高限額為十五萬元。

6.2 客戶於約定帳戶轉帳時，其上限如下：

- (1) 每次最高限額為二百萬元。
- (2) 每日最高限額為三百萬元。

6.3 客戶於非約定帳戶轉帳時，其上限如下：

- (1) 每次最高限額為三萬元。
- (2) 每日最高限額為三萬元。

7 跨行提款及轉帳金額之限制

7.1 客戶使用公司戶金融卡在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，其上限如下：

- (1) 每次最高限額為新臺幣（以下同）二萬元。
- (2) 每日最高限額為十五萬元。

7.2 客戶於約定帳戶轉帳時，其上限如下：

- (1) 每次最高限額為二百萬元。
- (2) 每日最高限額為三百萬元。

7.3 客戶於非約定帳戶轉帳時，其上限如下：

- (1) 每次最高限額為三萬元。
- (2) 每日最高限額為三萬元。

8 提款、轉帳限額、次數之調整及其揭示

前二條所定之金額，本行得視實際需要隨時調整，除法令或主管機關另有規定外，本行應於調整三十日前，以顯著方式於營業處所及本行網站公開揭示之。

9 客戶轉帳錯誤，本行協助事項

客戶轉帳錯誤，本行協助事項客戶使用公司戶金融卡辦理轉帳交易，應仔細檢核入戶之銀行金融機

構代號、帳號與金額，倘因客戶申請或操作轉入之銀行金融機構代號、存款帳號或金額錯誤，致轉入他人帳戶或誤轉金額時，一經客戶得通知本行，由本行應即辦理依法協助以下事項：

- (1) 依據相關法令提供該筆交易之明細及相關資料。
- (2) 協助通知轉入行協助處理。
- (3) 回報處理情形

10 交易差異

客戶經由自動化服務設備為各項交易時，應當場點清或確認，如發生交易差異時，客戶應於交易完成後立即向本行提出查核申請，除客戶以具體證據證明本行登載錯誤外，均應依本行記錄為準。

11 本行或跨行交易之行爲效力

公司戶金融卡於一年內未於自動櫃員機使用（包含查詢、交易及變更密碼等），則卡片無效，需向本行重新申請。

12 交易時點之認定

跨行交易帳務劃分點：星期一至星期五以下午三點三十分為帳務劃分點。超逾帳務劃分點暨非營業日之交易，均歸屬次一營業日之帳務處理。交易是否係逾時交易，以本行接獲檔案或資料之時間為準。

13 終止公司戶金融卡服務

客戶得隨時終止公司戶金融卡服務，但應親自至本行或以書面方式辦理，除公司戶金融卡遺失應辦理掛失外，並應將公司戶金融卡繳還本行。如有下列情事之一者，本行得隨時終止對客戶之公司戶金融卡服務：

- (1) 公司戶金融卡遭偽、變造或作為洗錢、詐欺等不法之用途。
- (2) 客戶之帳戶經依法令規定列為暫停給付或警示衍生管制帳戶。
- (3) 客戶違反法令規定、損及本行權益或有其他不法行為。

14 密碼使用錯誤次數及卡片留置、鎖卡之處理

被授權人使用公司戶金融卡進行交易，如輸入密碼錯誤連續達三次、忘記取回公司戶金融卡、使用已掛失之公司戶金融卡進行交易或其他原因之情形，遭自動化服務設備鎖卡或留置時，應由客戶之負責人親持身分證明文件及原留印鑑，或由被授權人親持身分證明文件、客戶原留印鑑及客戶授權書，分別依下列方式辦理：

- (1) 公司戶金融卡遭鎖卡時，得至本行各分行辦理解鎖。
- (2) 公司戶金融卡遭留置時，應自留置之次日起算14個營業日內至本行取回或換發新卡，逾期未取回，本行得將公司戶金融卡註銷。

15 費用計收、調整及揭示

15.1 客戶使用公司戶金融卡所為各項交易或服務所生之工本費如下：

(1) 交易手續費類：

- a. 國內跨行提款：每次為新臺幣（以下同）伍元。
- b. 國內跨行轉帳：每次為壹拾伍元。

(2) 服務費用類：

- a. 卡片解鎖免費。
- b. 補／換發新卡：首次申請公司戶金融卡者，本行提供三張金融卡無須支付開辦費。嗣後申請第四張以上之金融卡或換發、補發時，客戶應填表申請新卡，每張新卡之工本費為壹百元。

前項費用雙方同意自客戶帳戶內自動扣繳。

第一項費用本行以顯著方式於營業場所及本行網站公開揭示。

因非可歸責於客戶之事由致卡片需解鎖及補、換發新卡者，繳回舊卡，免依第一項第二款約定收費。如其係因可歸責於本行者，本行並應對客戶負損害賠償責任。

前項歸責事由，應由本行負舉證責任。

16 公司戶金融卡遺失、滅失、被竊或其他喪失占有

16.1 客戶應妥善保管公司戶金融卡，如有遺失、滅失、被竊或其他喪失占有等情形時，應即依約定方式向本行辦理掛失手續。

16.2 未辦理掛失手續前而遭冒用，本行已經付款者，視為對客戶已為給付。但本行或其他自動化服務設備所屬金融機構對資訊系統之控管有未盡善良管理人注意義務，或有其他可歸責之事由，致立約人密碼被冒用或盜用者，仍應由本行負責。

17 出借、轉讓或質押之禁止

客戶應自行保管使用公司戶金融卡，如有出借、轉讓或質押者，客戶應自負其責。

18 複製或改製之禁止

客戶不得有複製或改製公司戶金融卡之行爲。客戶如有複製、改製或不當使用公司戶金融卡之行爲，除依法負刑責外，並應賠償本行因此所致之損失。

19 公司戶金融卡服務設定

日後針對服務內容之任何更動，客戶須填寫「公司戶金融卡服務申請書」並將正本送達本行，本行核對客戶留存之印鑑無誤即可依據「公司戶金融卡服務申請書」內容變更服務選項。

20 申訴管道

- (1) 本行之客戶服務中心：02-6616-6000
- (2) 本行之申訴專線：02-6633-9838

21 其他約定事項

21.1 本行於提供金融卡服務時，如有故意或過失，應負其責。

21.2 凡有關本行公司戶金融卡之申請、持有及使用，均應優先適用本節約定條款，本節約定未予規定者，則適用總約定書之其他規定。

Business ATM Card Services

1 Appointee

The appointee is a natural person who is authorized by the Customer to be the cardholder.

2 Functions of the ATM Card (the "Card")

The Customer is entitled to the ATM Card Service, in respect of deposits, withdrawals, fund transfers, balance inquiries through the Bank's ATMs in the R.O.C. and the ATM Card Service in respect of withdrawals, fund transfers and balance inquiries through ATM of other financial institutions participating in inter-bank auto-transaction systems in the R.O.C. The non-pre-designated account transfer service on ATMs shall only be provided by the Bank upon the Customer's request.

3 Collection, activation and cancellation

- 3.1 If the Customer would like in person pick up the Card and PIN, and proceed the registration procedure, the Customer needs to go to the designated branch of the Bank with identification documents and official mandate to completed the process. Alternatively, the Bank will send the Card and PIN to the company correspondence address or the designated address in accordance with the Customer's instruction. Upon collection of the Card, the Customer shall be required to undertake the Card registration procedure before being allowed to use the Card.
- 3.2 The Card service will not be available until the Customer opens an account with the Bank connected with the Card in accordance with relevant rules of the Bank.
- 3.3 Where the Customer fails to collect the Card within two (2) months of its application for the same, the Card and PIN shall be cancelled.

4 Change of the PIN

The Customer acknowledges that in order to use the Card, the Customer must use the Card in conjunction with the Customer's then prevailing personal identification number ("PIN"). If necessary, the Customer may change the PIN at any ATM or other equipments of the Bank.

There are no limits with respect to the amount of times for the change of the PIN number.

5 Limits on deposits

There are no limits on the amount of deposit by the Customer at the Bank's ATM using the Card.

6 Limits for withdrawal and transfer

6.1 The limit for cash withdrawal from the Bank's ATM with the Business ATM Card shall be as follows:

- (1) Maximum NT\$30,000 per withdrawal;
- (2) Maximum NT\$150,000 per day.

6.2 The limit for inter-bank transfer to designated bank accounts shall be as follows:

- (1) Maximum NT\$2 million per transaction;
- (2) Maximum NT\$3 million per day.

6.3 The limit for inter-bank transfer to non-designated bank accounts shall be as follows:

- (1) Maximum NT\$30,000 per transaction;
- (2) Maximum NT\$30,000 per day.

7 Limits for cash withdrawal and inter-bank transfer with ATMs of other banks

7.1 The limit for cash withdrawal by the Customer with the Business ATM Card at ATMs of financial institutions which use the inter-bank information network services provided by the FISC shall be as follows:

- (1) Maximum NT\$20,000 per withdrawal;**
- (2) Maximum NT\$150,000 per day.**

7.2 The limit for inter-bank transfer to designated bank accounts shall be as follows:

- (1) Maximum NT\$2 million per transaction;**
- (2) Maximum NT\$3 million per day.**

7.3 The limit for inter-bank transfer to non-designated bank accounts shall be as follows:

- (1) Maximum NT\$30,000 per transaction;**
- (2) Maximum NT\$30,000 per day.**

8 Adjustments on the monetary limit and frequency of withdrawals and transfers and notification thereof

The Bank shall have the discretion to adjust from time to time, the amount as described in the preceding paragraphs. Save where otherwise required by law or the competent authorities, the Bank shall publicly notify the said changes by way of prominently-displayed notices at the Bank's business premises and on the Bank's official website, thirty (30) days before the said adjustment is to take effect.

9 Erroneous transfer by the Customer and the Bank's assistance

The Customer should check carefully the recipient's financial institution bank code, bank account number and amount involved when transferring funds using the business ATM card. Where as a result of the Customer's erroneous application or entry of any of the aforesaid such that the funds are transferred to another person's account or there is an error in the amount of funds transferred, it may inform the Bank, whereupon the Bank shall provide the following assistance in accordance with the law:

- (1) Provide details and relevant information of the said transaction in accordance with the relevant laws and regulations of the said transaction;
- (2) Notify the recipient bank for the latter's assistance Assist to notify the recipient bank.
- (3) Report the handling status.

10 Error during transaction

Where the Customer undertakes various transactions through ATM, it should check or confirm the amount involved on the spot. In the event of error, the Customer should upon the completion of the transaction immediately check with the Bank. Unless the Customer is able to provide specific evidence proving an error on the part of the Bank, all transactions shall be based on the Bank's records.

11 Validity of the Card

If the Card is not used at any ATM for one year (including but not limited to inquires, transactions and changing the PIN)
the Card will become invalid. A reapplication must be filed with the Bank for a new card

12 Determination of transaction date and time

Cut-off time for inter-bank transactions: The accounts cut-off time shall be 3:30 p.m., Mondays to Fridays. All transactions after the said time shall be deemed to be those conducted on the next business date. All questions with respect to whether a transaction is conducted after the cut-off time shall be pursuant to that stated in the Bank's file or information.

13 Termination of the Card service

The Customer may terminate the Card service at any time, provided that it shall do so personally at the Bank or in writing. Save in the case of loss of the business ATM card, the Customer shall return the Card to the Bank upon its termination of the said service, unless the Card is lost and should complete the lost reporting procedure. The Bank may at any time terminate its services provided to the Customer with respect to the business ATM card, under any of the following circumstances:

- (1) The Card has been forged, tampered or used for money laundering or fraud or other illegal purposes;
- (2) The Customer's account has been suspended or listed as an alerted or evolved account in accordance with the law or regulations;
- (3) The Customer has breached the law or conducted itself to the detriment of the Bank's interest or carried out other illegal activities.

14 Retention or locking up of card as a result of erroneous entry of PIN

number

Where the authorized person erroneously enters the PIN three consecutive times while using the business ATM card, or duly forgets to recover the business ATM card, or uses the Card which has been reported lost or for other reasons, such that the Card is locked or retained by the ATM unless otherwise agreed between the Customer and the Bank, the Customer's person-in-charge should personally present him/herself at the Bank with his/her identity card and original seal, or an authorized person should present him/herself at the Bank with his/her identity card, the Customer's specimen seal and its letter of authorization, to undertake the following:

- (1) In the case of the Card being locked, an application may be made at any of the Bank's branches;
- (2) In the case of retention of the business ATM card, an application should be made to the Bank for recovery of the said card or issuance of replacement card within 14 business days from the date following its retention. The Bank shall cancel the Card if no application is made within the said period.

15 Collection and adjustment of bank charges and notification thereof

15.1 The Bank shall impose charges with respect to the Customer's use of the Card for various services:

(1) Transaction fees:

- a. Domestic cash withdrawal from other banks: NT\$ 5 per transaction;
- b. Domestic transfer through/to other banks: NT\$15 per transaction.

(2) Service charges:

- a. No charges for unlocking the Card;

b. Replacement / issuance of new card: The Bank shall provide three (3) business ATM cards free of charge during the initial application. It shall levy a charge of NT\$100 per card for every new card, either in exchange or as replacement from the fourth card onward. The Customer shall

be required to complete an application form as if it were applying for a new card.

Both parties agree that the aforesaid charges shall be automatically deducted from the Customer's bank account.

Fees in the first paragraph hereof shall be publicly disclosed in a conspicuous manner at the business places and on the website of the Bank.

Where for reasons not attributable to the Customer the Card is required to undergo unlocking and replacement or issuance of new cards in exchange for the return of the old card, the same shall be carried out free of charge. Where the aforesaid is caused by reasons attributable to the Bank, the Bank shall be liable to compensate the Customer with respect to any damages incurred.

The Bank shall have the burden of proof with respect to attribution of reasons referred to in the preceding paragraph.

The service charges under Clause 15.1(2) will not apply if the Customer is not attributable for the occurrences of unlocking, replacement or issuance of new cards. The Bank shall be liable to compensate the Customer with respect to any damage incurred provided, however that the Bank proves the damage is not attributable to the Bank.

16 Loss, destruction, theft or other loss of possession of the Card

16.1 The Customer shall safeguard the Card. In the event of loss, destruction, theft or other loss of possession of the same, the Customer shall undertake loss registration in accordance with agreed procedure.

16.2 The aforesaid agreed manners are subject to the safety and convenience of the customer own consideration.

16.3 Where the Card has been used by others and payment has been made by the Bank before the Customer undertakes loss registration procedure, the latter shall be deemed to have agreed to the Bank's said payment.

Notwithstanding the aforesaid, where the Bank or other financial institutions to which the ATM belongs have failed to exercise due care and diligence with respect to their supervision of the information system, or where the Customer's PIN was being used or stolen by others for reasons attributable to the said parties, the Bank shall still be liable.

17 Prohibition on lending, transferring or pledging of the Card

The Customer shall exercise due care and diligence with respect to the custody of the Card. It shall bear all responsibility in the event of loan, transfer or pledge of the same.

18 Prohibition on duplication or tampering

The Customer is prohibited from duplicating or tampering the Card. Where the Customer is found by the Bank to have duplicated, tampered or improperly used the business ATM card, it shall, in addition to being liable under criminal law, be required to indemnify the Bank with respect to any losses incurred as a result thereof.

19 Service Maintenance

The Customer must fill in the 'Business ATM Card Application Form' while changing the ATM Service and the Bank needs to verify the specimen seal then changing while the chop is correct.

20 Customer Contact Hot Line

(1) The Bank's hotline: 02-6616-6000

(2) Complaint hotline: 02-6633-9838

21 Other provisions

21.1 Regarding the ATM Card Services, the Bank shall be liable for negligent acts or willful misconducts.

21.2 These amended clauses shall apply first with respect to the application, possession or use of the Card.

Matters not provided herein shall be governed by other terms and conditions of the Master Agreement.