高雄銀行「自動化服務約定書」條款修正前後對照表(115.07 版)

修正後條款(中文版)

壹、一般約定事項

二、立約人使用各項自動化服務轉帳，合計每一轉出帳戶限額如下：

(一)使用 ATM、網路 ATM、語音、行動銀行、非以 FXML 憑證放行之網路銀行及企業金融網等自行及跨行轉帳，與繳稅費合計每日交易限額不得超過新臺幣(以下同)300 萬元；惟轉入自行本人帳戶，每日不得超過 2000 萬元。

貳、晶片金融卡服務約定事項

(壹)一般業務

十一、立約人使用金融卡所為下列交易或服務，應收費用如下：

交易手續費/服務費用項目		收費標準
交易類手續費	國內跨行提款	NT5 元/每筆
	國內跨行轉帳	1.個人轉個人/非個人帳戶： (1)NT500 元(含)以下轉帳：每一轉出帳戶各自動化服務(含 ATM、網路 ATM、電話語音、網路銀行及行動銀行等)交易，每日合計得享一次免費優惠，逾優惠次數者，NT10 元/每筆。 (2)NT501~1,000 元轉帳：NT10 元/每筆。 (3)逾 NT1,000 元轉帳：NT15 元/每筆。 2.非個人轉個人/非個人帳戶：NT15 元/每筆。
	CIRRUS 國際提款	NT75 元及交易金額 1.5%之國際組織清算等費用/每筆
	港澳地區金融資訊系統國際提款	NT100 元/每筆
服務類費用	晶片金融卡密碼解鎖(重置)	NT50 元/每卡
	補/換發新卡	NT100 元/每卡

十二、立約人憑金融卡取款提現，國內每次金額以新臺幣佰元為單位，於貴行自動化設備提款每次最高限額為 6 萬元(部分機型限額 3 萬元)，於他行之自動化設備提款每次最高限額為 2 萬，每日最高限額與無卡提款、跨國提款合計為 10 萬元。立約人憑金融卡轉帳或消費扣款，國內每次金額以新臺幣元為單位，約定帳戶自行及跨行轉帳每次最高限額為 200 萬元，每日最高限額為 300 萬元；惟轉入自行本人帳戶，每次不得超過 1000 萬元，每日不得超過 2000 萬元；非約定帳戶轉帳每次及每日最高限額為 3 萬元；繳費(稅)每次最高限額為 200 萬元，每日最高限額為 300 萬元；申請非約定轉帳含消費扣款者，合併交易金額每次及每日最高限額為 3 萬元，立約人亦可於 10 萬元內與貴行單獨約定

修正前條款(中文版)

壹、一般約定事項

二、立約人使用各項自動化服務轉帳，合計每一轉出帳戶限額如下：

(一)使用 ATM、網路 ATM、語音、行動銀行、非以 FXML 憑證放行之網路銀行及企業金融網等自行及跨行轉帳，與繳稅費合計每日交易限額不得超過新臺幣(以下同)300 萬元；惟轉入自行本人帳戶，放寬為每日不得超過 2000 萬元。

貳、晶片金融卡服務約定事項

(壹)一般業務

十一、立約人使用金融卡所為下列交易或服務，應收費用如下：

交易手續費/服務費用項目		收費標準
交易類手續費	國內跨行提款	NT5 元/每筆
	國內跨行轉帳	1.個人轉個人/非個人帳戶： (1)NT500 元(含)以下轉帳：每一轉出帳戶各自動化服務(含 ATM、網路 ATM、電話語音、網路銀行及行動銀行等)交易，每日合計得享一次免費優惠，逾優惠次數者，NT10 元/每筆。 (2)NT501~1,000 元轉帳：NT10 元/每筆。 (3)逾 NT1,000 元轉帳：NT15 元/每筆。 2.非個人轉個人/非個人帳戶：NT15 元/每筆。
	CIRRUS 國際提款	NT75 元及交易金額 1.5%之國際組織清算等費用/每筆
	港澳地區金融資訊系統國際提款	NT100 元/每筆
服務類費用	晶片金融卡密碼解鎖	NT50 元/每卡
	補/換發新卡	NT100 元/每卡

十二、立約人憑金融卡取款提現，國內每次金額以新臺幣佰元為單位，於貴行自動化設備提款每次最高限額為 6 萬元(部分機型限額 3 萬元)，於他行之自動化設備提款每次最高限額為 2 萬，每日最高限額與無卡提款、跨國提款合計為 10 萬元。立約人憑金融卡轉帳或消費扣款，國內每次金額以新臺幣元為單位，約定帳戶自行及跨行轉帳每次最高限額為 200 萬元，每日最高限額為 300 萬元；惟轉入自行本人帳戶，放寬為每次不得超過 1000 萬元，每日不得超過 2000 萬元；非約定帳戶轉帳每次及每日最高限額為 3 萬元；繳費(稅)每次最高限額為 200 萬元，每日最高限額為 300 萬元；申請非約定轉帳含消費扣款者，合併交易金額每次及每日最高限額為 3 萬元，立約人亦可於 10 萬元內與貴行單

修正後條款(英文版)

TWO. Agreement on Services with Smart Banking Card

(One) Regular Banking Services

XI. The Contracting Party shall pay for the following transactions or service with the use of the Banking Card:

Items of fees for transaction/service		Billing standard
Fees for transactions	Domestic inter-bank withdrawal	NT$5/transaction
	Domestic inter-bank fund transfer	1. Personal to personal/non-personal account: (1) Fund transfer of NT$500 and less: transaction from each type of automated services from the payer account (including ATM, eBanking ATM, telephone voice service, eBanking and mobile banking) will be free of charge for one transaction daily. Any additional transactions will be charged at NT$10/transaction. (2) Fund Transfers at NT$501~1,000: NT$10/transaction. (3) Transfer of more than NT$1,000: NT$15/transaction. 2. Non-personal account to personal/non-personal account: NT$15/transaction.
	Overseas withdrawal through CIRRUS	NT$75 and 1.5% international clearing organization service charge per transaction.
	Cross-border withdrawal at financial	NT$100/transaction.

修正前條款(英文版)

TWO. Agreement on Services with Smart Banking Card

(One) Regular Banking Services

XI. The Contracting Party shall pay for the following transactions or service with the use of the Banking Card:

Items of fees for transaction/service		Billing standard
Fees for transactions	Domestic inter-bank withdrawal	NT$5/transaction
	Domestic inter-bank fund transfer	1. Personal to personal/non-personal account: (1) Fund transfer of NT$500 and less: transaction from each type of automated services from the payer account (including ATM, eBanking ATM, telephone voice service, eBanking and mobile banking) will be free of charge for one transaction daily. Any additional transactions will be charged at NT$10/transaction. (2) Fund Transfers at NT$501~1,000: NT$10/transaction. (3) Transfer of more than NT$1,000: NT$15/transaction. 2. Non-personal account to personal/non-personal account: NT$15/transaction.
	Overseas withdrawal through CIRRUS	NT$75 and 1.5% international clearing organization service charge per transaction.
	Cross-border withdrawal at financial	NT$100/transaction.

說明

晶片金融卡：

1. 原「晶片金融卡密碼解鎖：每卡50元」，修訂為「晶片金融卡密碼解鎖(重置)。每卡50元」。
2. 移除文字「放寬為」，英文翻譯無需調整。

修正後條款(中文版)	修正前條款(中文版)	修正後條款(英文版)	修正前條款(英文版)	說明

消費扣款額度。立約人同意貴行得依實際需要調整最高限額，惟貴行應於調整30日前，以顯著方式於營業場所及貴行網站公告之。

肆、網路銀行/行動銀行服務約定事項

(壹)一般約定事項

十、費用

立約人自使用網路銀行/行動銀行各項服務之日起，願依貴行規定收費標準繳納服務費、手續費及其他費用如下，立約人並同意於臨櫃申請時繳納或授權貴行於進行交易同時逕自立約人之帳戶內扣款；如未記載者，貴行不得收取。

費用項目		收費標準
台幣跨行轉帳	ATM付款管道	1.個人轉個人/非個人帳戶： (1)NT500元(含)以下轉帳：每一轉出帳戶各自動化服務(含ATM、網路ATM、電話語音、網路銀行及行動銀行等)交易，每日合計得享一次免費優惠，逾優惠次數者，NT10元/每筆。 (2)NT501~1,000元轉帳：NT10元/每筆。 (3)逾NT1,000元轉帳：NT15元/每筆。 2.非個人轉個人/非個人帳戶：NT15元/每筆。
	FXML付款管道	轉帳NT200萬元(含)內：NT20元/每筆；轉帳超過NT200萬元，每增加NT100萬(含)，加收NT10元，未滿NT100萬元者，以NT100萬元計收。
	通匯付款管道	轉帳NT200萬元(含)內：NT30元/每筆；轉帳超過NT200萬元，每增加NT100萬(含)，加收NT10元，未滿NT100萬元者，以NT100萬元計收。
黃金存摺定期定額投資		扣款成功：NT50元/每筆。
FXML憑證(申請或展期)	個人戶	NT160元(或等值美金)/一年期。
	企業戶	NT1,100元(或等值美金)/一年期。
FXML憑證載具		憑證晶片卡:NT700元/每張;SimSize晶片卡:NT1,300元/每張(於臨櫃申請時收取)。
C3軟體憑證		NT50元/一年期。
簡訊OTP動態密碼		國內手機號碼：NT1元/每次。
外匯業務		依DBU及OBU外匯業務手續費收費標準計收(註1、註2)
基金申購/轉換/贖回		依貴行「特定金錢信託投資國內外有價證券」總契約書之相關規定計收。

(貳)個別約定條款

一、行動銀行服務：

(一)立約人需先向貴行申請網路銀行服務，方得開通行動銀行服務。

(參)轉帳作業約定條款

一、本服務所指轉帳種類包含使用但不限於「交易密碼」執行之非電子簽章約定轉帳、使用「FXML憑證」執行之電子簽章約定或非約定轉帳，及使用「OTP動態密碼/晶片金融卡/FIDO」執行之非約定轉帳。「交易密碼」及

獨約定消費扣款額度。立約人同意貴行得依實際需要調整最高限額，惟貴行應於調整30日前，以顯著方式於營業場所及貴行網站公告之。

肆、網路銀行/行動銀行服務約定事項

(壹)一般約定事項

十、費用

立約人自使用網路銀行/行動銀行各項服務之日起，願依貴行規定收費標準繳納服務費、手續費及其他費用如下，立約人並同意於臨櫃申請時繳納或授權貴行於進行交易同時逕自立約人之帳戶內扣款；如未記載者，貴行不得收取。

費用項目		收費標準
台幣跨行轉帳	ATM付款管道	1.個人轉個人/非個人帳戶： (1)NT500元(含)以下轉帳：每一轉出帳戶各自動化服務(含ATM、網路ATM、電話語音、網路銀行及行動銀行等)交易，每日合計得享一次免費優惠，逾優惠次數者，NT10元/每筆。 (2)NT501~1,000元轉帳：NT10元/每筆。 (3)逾NT1,000元轉帳：NT15元/每筆。 2.非個人轉個人/非個人帳戶：NT15元/每筆。
	FXML付款管道	轉帳NT200萬元(含)內：NT20元/每筆；轉帳超過NT200萬元，每增加NT100萬(含)，加收NT10元，未滿NT100萬元者，以NT100萬元計收。
	通匯付款管道	轉帳NT200萬元(含)內：NT30元/每筆；轉帳超過NT200萬元，每增加NT100萬(含)，加收NT10元，未滿NT100萬元者，以NT100萬元計收。
黃金存摺定期定額投資		扣款成功：NT50元/每筆。
FXML憑證(申請或展期)	個人戶	NT160元(或等值美金)/一年期。
	企業戶	NT1,100元(或等值美金)/一年期。
FXML憑證載具		憑證晶片卡:NT700元/每張;SimSize晶片卡:NT1,300元/每張(於臨櫃申請時收取)。
(新增)		
簡訊OTP動態密碼		國內手機號碼：NT1元/每次。
外匯業務		依DBU及OBU外匯業務手續費收費標準計收(註1、註2)
基金申購/轉換/贖回		依貴行「特定金錢信託投資國內外有價證券」總契約書之相關規定計收。

(貳)個別約定條款

一、行動銀行服務：

(一)立約人需先向貴行申請網路銀行服務，方得於「高銀行動e點通」APP線上開通行動銀行服務。

(參)轉帳作業約定條款

一、本服務所指轉帳種類含使用「交易密碼」執行之非電子簽章約定轉帳、使用「FXML憑證」執行之電子簽章約定或非約定轉帳，及使用「OTP動態密碼/晶片金融卡」執行之非約定轉帳。「交易密碼」及「FXML憑證」將併同適用立約

	information systems in Hong Kong and Macao	
Fees for service	Unlock/Reset the smart banking card	NT$50/card
	Replacement of new card	NT$100/card

FOUR. Agreement on eBanking/mobile banking services

(One) General Provision

X. Service charges

The Contracting Party agrees that as of the day eBanking/mobile banking services were used, the Contracting Party shall pay for the relevant services, processing and others at the standard rates set forth by the Bank specified as follows. The Contracting Party further agrees to pay related expenses over the counter at the time of making the application for relevant services or authorize the Bank to debit the Contracting party's account for the payment. The Bank will not charge for anything not being mentioned.

Expense items		Billing standard
Inter-bank fund transfer in TWD	ATM Payment Channel	1. Personal to personal/non-personal account: (1) Fund transfer of NT$500 and less: transaction from each type of automated service from the payer account (including ATM, eBanking ATM, telephone voice service, eBanking and mobile banking) will be free of charge for one transaction daily. Any additional transactions will be charged at NT$10/transaction. (2) Fund Transfer at NT$501~1,000: NT$10/transaction. (3) Transfer of more than NT$1,000: NT$15/transaction. 2. Non-personal account to personal/non-personal account: NT$15/transaction.
	FXML payment channel	Fund transfer at NT$2,000,000 and less: NT$20/transaction. F

	information systems in Hong Kong and Macao	
Fees for service	Unlock the smart banking card	NT$50/card
	Replacement of new card	NT$100/card

FOUR. Agreement on eBanking/mobile banking services

(One) General Provision

X. Service charges

The Contracting Party agrees that as of the day eBanking/mobile banking services were used, the Contracting Party shall pay for the relevant services, processing and others at the standard rates set forth by the Bank specified as follows. The Contracting Party further agrees to pay related expenses over the counter at the time of making the application for relevant services or authorize the Bank to debit the Contracting party's account for the payment. The Bank will not charge for anything not being mentioned.

Expense items		Billing standard
Inter-bank fund transfer in TWD	ATM Payment Channel	1. Personal to personal/non-personal account: (1) Fund transfer of NT$500 and less: transaction from each type of automated service from the payer account (including ATM, eBanking ATM, telephone voice service, eBanking and mobile banking) will be free of charge for one transaction daily. Any additional transactions will be charged at NT$10/transaction. (2) Fund Transfer at NT$501~1,000: NT$10/transaction. (3) Transfer of more than NT$1,000: NT$15/transaction. 2. Non-personal account to personal/non-personal account: NT$15/transaction.
	FXML payment channel	Fund transfer at NT$2,000,000 and less: NT$20/transaction. F

網/行銀相關費用：

新版APP新增安控機制C3軟體憑證

(貳)個別約定條款：

因應新版APP上線，酌修文字並移除舊版APP名稱，通稱為行動

修正後條款(中文版)

「FXML 憑證」將併同適用立約人於貴行「企業金融網」之非電子簽章約定轉帳及電子簽章轉帳等交易。

三、電子簽章轉帳之「FXML 憑證」係由臺灣網路認證股份有限公司所核發，且須另申請「FXML 憑證晶片卡/SimSize 晶片卡」為該憑證之儲存載具，立約人須依貴行公告繳納憑證及憑證載具相關費用。若憑證載具遺失、遭他人竊取、忘記密碼或輸入密碼連續錯誤 3 次遭鎖卡者，應臨櫃申請重製憑證晶片卡，或密碼解鎖；若憑證載具密碼有遭他人知悉之虞，立約人應立即自行變更密碼。

十一、轉帳金額限制：

(一)台幣存款交易：每一轉出帳戶限額如下：

放行安控	轉入帳戶	每筆限額	每日限額	合併各放行安控每日限額	合併其他自動化服務每日限額	每月限額
交易密碼	採臨櫃約定	NT200萬元	NT300萬元	NT300萬元	NT300萬元(註1)	
	採線上約定	NT200萬元	NT300萬元			
OTP/FIDO晶片金融卡	非約定(註2)	NT5萬元	NT10萬元			NT20萬元
OTP/FIDO晶片金融卡	繳稅費	NT5萬元	NT10萬元			NT20萬元
FXML憑證		NT200萬元	NT300萬元			
FXML憑證	採臨櫃約定	NT2,000萬元	NT2,000萬元	NT2,000萬元	跨行交易如採ATM付款管道者：NT300萬元(註3)	
	非約定	NT1,000萬元	NT1,000萬元			

註1：加計其他自動化服務轉帳【含ATM、網路ATM、語音、非以FXML憑證放行之企業金融網轉帳】及繳稅費，合計每日交易限額：NT300萬元；惟轉入自行本人帳戶，每日不得超過新台幣2000萬元(含預約轉帳)。

註2：線上申請提高非約定轉帳限額(含繳費稅)：NT20萬元/每筆、N20萬/每日、NT50萬/每月，僅適用於即時轉帳。

註3：各項自動化服務【含ATM、網路ATM、語音、網路銀行、行動銀行及企業金融網】之跨行轉帳，如採「ATM付款管道」者，合計每日限額：NT300萬元。

(二)外匯業務交易：

1.「交易密碼」交易：…

(4)前(1)、(2)、(3)目與所有自動化服務採交易密碼之交易金額併計，每一帳戶每日轉出金額不得超過等值NT300萬元；惟轉入自行本人帳戶，每日/每筆不得超過等值NT2,000萬元。

(中間省略…)

3.「C3軟體憑證」交易：
每人(限本國自然人且年滿18歲)每日結購(結售)之上限總額，臨櫃加計所有自動化服務辦理該交易者，限未達等值美金50萬元。

4.未成年已辦理戶籍登記而領有中華民國國民

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人於貴行「企業金融網」之非電子簽章約定轉帳及電子簽章轉帳等交易。

三、電子簽章轉帳之「FXML 憑證」係由臺灣網路認證股份有限公司所核發，且須另申請「FXML 憑證晶片卡」為該憑證之儲存載具，立約人須依貴行公告繳納憑證及憑證載具相關費用。若憑證載具遺失、遭他人竊取、忘記密碼或輸入密碼連續錯誤 3 次遭鎖卡者，應臨櫃申請重製憑證晶片卡，或密碼解鎖；若憑證載具密碼有遭他人知悉之虞，立約人應立即自行變更密碼。

十一、轉帳金額限制：

(一)台幣存款交易：每一轉出帳戶限額如下：

放行安控	轉入帳戶	每筆限額	每日限額	合併各放行安控每日限額	合併其他自動化服務每日限額	每月限額
交易密碼	採臨櫃約定	NT200萬元	NT300萬元	NT300萬元	NT300萬元(註1)	
	採線上約定	NT200萬元	NT300萬元			
OTP晶片金融卡	非約定(註2)	NT5萬元	NT10萬元			NT20萬元
OTP晶片金融卡	繳稅費	NT5萬元	NT10萬元			NT20萬元
FXML憑證		NT200萬元	NT300萬元			
FXML憑證	採臨櫃約定	NT2,000萬元	NT2,000萬元	NT2,000萬元	跨行交易如採ATM付款管道者：NT300萬元(註3)	
	非約定	NT1,000萬元	NT1,000萬元			

註1：加計其他自動化服務轉帳【含ATM、網路ATM、語音、非以FXML憑證放行之企業金融網轉帳】及繳稅費，合計每日交易限額：NT300萬元；惟轉入自行本人帳戶，放寬為每日不得超過新台幣2000萬元。

註2：線上申請提高非約定轉帳限額：NT20萬元/每筆、N20萬/每日、NT50萬/每月，僅適用於即時轉帳。

註3：各項自動化服務【含ATM、網路ATM、語音、網路銀行、行動銀行及企業金融網】之跨行轉帳，如採「ATM付款管道」者，合計每日限額：NT300萬元。

(二)外匯業務交易：

1.「交易密碼」交易：…

(4)前(1)、(2)、(3)目與所有自動化服務採交易密碼之交易金額併計，每一帳戶每日轉出金額不得超過等值NT300萬元；惟轉入自行本人帳戶，放寬為每日/每筆不得超過等值NT2,000萬元。

(中間省略…)

3.未成年已辦理戶籍登記而領有中華民國國民身分證或持有戶口名簿或戶籍謄本、臺灣地

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		und transfer in excess of NT$ 2,000,000, an additional NT$10 will be charge for every increment of NT$1,000,000. Any amount in excess which falls below NT$1,000,000 will be taken as NT$1,000,000 for charging purposes.
	Correspondent channel	Fund transfer at NT$2,000,000 and less: NT$30/transaction. Fund transfer in excess of NT$ 2,000,000, an additional NT$10 will be charge for every increment of NT$1,000,000. Any amount in excess which falls below NT$1,000,000 will be taken as NT$1,000,000 for charging purposes.
Gold passbook investment under dollar-cost averaging		Account debit success: NT$50/transaction.
FXML document (application or roll-over)	Personal account	NT$160 (or the equivalent in USD)/one-year term
	Corporate account	NT$1,100 (or the equivalent in USD)/one-year term
FXML Certificate carrier		Smart Card:NT$700/copy ; SimSize Card:NT$1300/copy (over-the-counter payment at the time ofapplication)
C3 Business Certificate		NT$50/ one-year term
OTP text		Domestic mobile phone number: NT$1/text
Foreign exchange		Charged at the billing rate for foreign exchange at DBU and OBU (Note 1, Note 2)
Subscription/switching/redemption of funds		Billing at the fee rate specified in “Special Trust Fund for Investment in Onshore and Offshore Securities” of the Bank.

(Two) Separate Agreement Clauses

I. Mobile Banking Service:

(I)The Contracting Party shall apply for eBanking service with the Bank in the first place before activating mobile banking service.

(Three) Agreement on fund transfer

I. Types of fund transfer under this service include prearranged fund transfer with the use of non-electronic signatures but are not limited to “transaction password”, prearranged transactions with the use of electronic signature like the “FXML Certificate” or transfer without prior arrangement, and other transactions with the use of “OTP/smart banking card/FIDO”. “Transaction password” and “FXML Certificate” will be used in combination with the prearranged transfer with the use of non-

修正前條款(英文版)

		und transfer in excess of NT$ 2,000,000, an additional NT$10 will be charge for every increment of NT$1,000,000. Any amount in excess which falls below NT$1,000,000 will be taken as NT$1,000,000 for charging purposes.
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Gold passbook investment under dollar-cost averaging		Account debit success: NT$50/transaction.
FXML document (application or roll-over)	Personal account	NT$160 (or the equivalent in USD)/one-year term
	Corporate account	NT$1,100 (or the equivalent in USD)/one-year term
FXML document carrier		Smart Card:NT$700/copy ; SimSize Card:NT$1300/copy (over-the-counter payment at the time ofapplication)
ADD		
OTP text		Domestic mobile phone number: NT$1/text
Foreign exchange		Charged at the billing rate for foreign exchange at DBU and OBU (Note 1, Note 2)
Subscription/switching/redemption of funds		Billing at the fee rate specified in “Special Trust Fund for Investment in Onshore and Offshore Securities” of the Bank.

(Two) Separate Agreement Clauses

I. Mobile Banking Service:

(I)The Contracting Party shall apply for eBanking service with the Bank in the first place before activating mobile banking service with the 「BOK Mobile Banking」APP.

(Three) Agreement on fund transfer

I. Types of fund transfer under this service include prearranged fund transfer with the use of non-electronic signatures like the “transaction password”, prearranged transactions with the use of electronic signature like the “FXML document” or transfer without prior arrangement, and other transactions with the use of “OTP/smart banking card”. “Transaction password” and “FXML document” will be used in combination with the prearranged transfer with the use of non-electronic signatures and transfer with electronic signature in th

說明

銀行。

(參)轉帳作業約定條款：

1. 客戶可於網/行銀交易安控設定內，自行選擇使用交易密碼、同登入方式或無需驗證。
2. 增訂憑證載具/SimSize 晶片卡。
3. 新版APP新增安控驗證機制FIDO/C3 軟體憑證。
4. 本行帳戶轉入本人帳戶之每日不得超過新台幣2,000萬元，其限額除即時轉帳外，新增可適用於預約交易。
5. 為便利客戶使用，線上申請提高轉帳限額，其限額除即時轉帳外，新增可適用於繳稅費使用。
6. 為利業務推展及提升客戶交易便利性，爰刪除信託帳戶申購理財商品之交易金額限制。
7. FXML憑證英

<table>
<tr><th>修正後條款(中文版)</th><th>修正前條款(中文版)</th><th>修正後條款(英文版)</th><th>修正前條款(英文版)</th><th>說明</th></tr>
<tr>
<td>身分證或持有戶口名簿或戶籍謄本、臺灣地區相關居留證或外僑居留證證載有效期限一年以上之自然人，每筆結匯金額限未達等值新臺幣 50 萬元。
(三)黃金存摺交易：每一帳戶申購、回售及轉帳金額合計限額如下：
1.「交易密碼」交易：每日限額等值 NT300 萬元。
2.「FXML 憑證」交易：每日限額等值 NT3,000 萬元；加計「交易密碼」交易，每日限額等值 NT3,300 萬元。
(四) 刪除</td>
<td>區相關居留證或外僑居留證證載有效期限一年以上之自然人，每筆結匯金額限未達等值新臺幣 50 萬元。
(三)黃金存摺交易：每一帳戶申購、回售及轉帳金額合計限額如下：
1.「交易密碼」交易：每日限額等值 NT300 萬元。
2.「FXML 憑證」交易：每日限額等值 NT3,000 萬元；加計「交易密碼」交易，每日限額等值 NT3,300 萬元。
(四)基金交易：每一信託帳戶基金申購【含台幣信託及外幣信託，不含定期(不)定額基金申購】合計限額如下：
1.「交易密碼」交易：每日限額等值 NT2,000 萬元。
2.「FXML 憑證」交易：每日限額等值 NT3,000 萬元；加計「交易密碼」交易，每日限額等值 NT3,000 萬元。</td>
<td>electronic signatures and transfer with electronic signature in the “corporate banking network” at the Bank by the Contracting Party.
III. The “FXML certificate” for transfer with electronic signature is issued by TWCA, and it is necessary to apply for the “FXML certificate smart card/SimSize Card” as the storage carrier of the document. The Contracting Party shall pay for the document and the document carrier and related fees as announced by the Bank. In case of the missing document carrier, theft of the document carrier, or forgetting the password, or wrong password entry 3 times in a row, the card will be locked. The Contracting Party shall then reapply for the document smart card or unlock the password. If the document carrier password is leaked to a third party, the Contracting Party shall change the password.

XI. Fund transfer amount limit:
(I)Transactions of TWD deposits: the limit for each payer account is specified below of release
<table>
<tr><th>Security control for release</th><th>Transferred to account</th><th>Limit for each transaction</th><th>Daily limit</th><th>Combined daily limit of release under security control</th><th>Combined daily limit of all other automated services.</th><th>Monthly limit</th></tr>
<tr><td rowspan="2">Transaction password</td><td>Over-the-counter Agreement</td><td>NT$2,000,000</td><td>NT$3,000,000</td><td rowspan="6">NT$3,000,000</td><td rowspan="6">NT$3,000,000 (Note1)</td><td></td></tr>
<tr><td>Online arrangement</td><td>NT$2,000,000</td><td>NT$3,000,000</td><td></td></tr>
<tr><td>OTP/FIDO
Smart banking card</td><td>Not prearranged (Note2)</td><td>NT$50,000</td><td>NT$100,000</td><td>NT$200,000</td></tr>
<tr><td>OTP/FIDO</td><td rowspan="3">Tax and fee payment</td><td>NT$50,000</td><td>NT$100,000</td><td>NT$200,000</td></tr>
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<tr><td>Not prearranged</td><td>NT$10,000,000</td><td>NT$10,000,000</td><td></td></tr>
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</table>
Note 1: The daily transaction limit is NT$3,000,000 including other</td>
<td>文名稱由FXML document修訂為FXML Certificate。</td>
</tr>
</table>

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		Note 1: The daily transaction limit is NT$3,000,000 including other automated fund transfer services [including ATM, Internet ATM, voice, corporate banking fund transfer not released under FXML certificate]. For transfer to the accounts of the Contracting Party of the Bank, the daily limit is NT$20,000,000. (Including pre-arranged transfers) Note 2: Online application for a higher limit of fund transfer without prior arrangement (Including fees and taxes): NT$200,000/transaction, NT$200,000/day, NT$500,000/month, and applicable only to real-time fund transfer. Note 3: Inter-bank fund transfer through automated services [including ATM, Internet ATM, voice, eBanking, mobile banking, and corporate banking network] through "ATM payment channel" is limited to NT$3,000,000/day. (II)Foreign exchange: 1.Transactions with "transaction password": (Intentionally Omitted…) 3.Transactions with "C3 Business Certificate": The daily limit for exchange (sell exchange) transactions per person (limited to domestic natural persons aged 18 and above) including transactions over the counter and automated services is the equivalent of US$500,000. 4.Natural persons who are under age and have been issued the citizen identity card of the Republic of China with household registration and household registration record or household registration transcript, resident visa of Taiwan or resident visa of foreign nationals with validity of more than one year is limited to the equivalent of NT$500,000 for each transaction of foreign exchange settlement. (III)Gold passbook transactions: the total limit of each account in subscription, redemption, and transfer is specified below: 1.Transaction with the use of "transaction password": the daily limit is the equivalent of NT$3,000,000. 2.Transaction with the use of "FXML certificate": the daily limit is the equivalent of NT$3,000,000, and will be equivalent of NT$33,000,000 if the transactions with the use of "transaction password" are included. (IV)DELETE (IV)The amount of time deposits from the transfer of fund from comprehensive	automated fund transfer services [including ATM, Internet ATM, voice, corporate banking fund transfer not released under FXML certificate]. For transfer to the accounts of the Contracting Party of the Bank, the daily limit is NT$20,000,000. Note 2: Online application for a higher limit of fund transfer without prior arrangement: NT$200,000/transaction, NT$200,000/day, NT$500,000/month, and applicable only to real-time fund transfer. Note 3: Inter-bank fund transfer through automated services [including ATM, Internet ATM, voice, eBanking, mobile banking, and corporate banking network] through "ATM payment channel" is limited to NT$3,000,000/day. (II)Foreign exchange: 1.Transactions with "transaction password": (Intentionally Omitted…) 3.Natural persons who are under age and have been issued the citizen identity card of the Republic of China with household registration and household registration record or household registration transcript, resident visa of Taiwan or resident visa of foreign nationals with validity of more than one year is limited to the equivalent of NT$500,000 for each transaction of foreign exchange settlement. (III)Gold passbook transactions: the total limit of each account in subscription, redemption, and transfer is specified below: 1.Transaction with the use of "transaction password": the daily limit is the equivalent of NT$3,000,000. 2.Transaction with the use of "FXML certificate": the daily limit is the equivalent of NT$3,000,000, and will be equivalent of NT$33,000,000 if the transactions with the use of "transaction password" are included. (IV)Fund trade: The total limit of subscription of fund units in each trust account [including the trust in TWD and foreign currency, excluding the amount for the subscription of fund under the dollar-cost averaging principle and investment in variable amount at regular intervals] is specified below: 1.Transaction with the use of "transaction password": the daily limit is the equivalent of NT$20,000,000. 2.Transaction with the use of "FXML certificate": the daily limit is the equivalent of NT$30,000,00). if the transactions with the use of "transaction password" is included, the daily limit is the equivalent of NT$30,000,000. (V) The amount of time deposits from the transfer of fund from comprehensive	

修正後條款(中文版)	修正前條款(中文版)	修正後條款(英文版)	修正前條款(英文版)	說明
		passbook deposit account in TWD is limited to NT$10,000 per transaction. (V) The amount of comprehensive deposits in foreign currency from the transfer of fund from comprehensive current deposit account of the same currency, or comprehensive time deposit in foreign currency through the buy exchange of TWD is limited to the minimum amount for opening different time deposit accounts in respective foreign currencies. The term of time deposit shall be based on the number of days per term in respective foreign currencies as posted. (VI)Restriction of CNY transactions at: 1.For deposit of CNY through sell exchange (buy exchange) by natural persons, and the exchange between CNY and other foreign currencies for deposit, the daily limit of buy (sell) exchange in CNY, including over-the-counter transactions and all automated services is the equivalent of CNY20,000. Any subsequent change will be governed by the rules and regulations of the Central Bank. 2.Natural persons who remit funds in CNY to Mainland China shall be limited to those who have been issued the citizen identity card of the Republic of China. The nature of the remittance shall be routine items. The daily limit of remittance through over-the-counter transactions and all automated services is CNY80,000. Any subsequent change will be governed by the rules and regulations of the Central Bank.	passbook deposit account in TWD is limited to NT$10,000 per transaction. (VI)The amount of comprehensive deposits in foreign currency from the transfer of fund from comprehensive current deposit account of the same currency, or comprehensive time deposit in foreign currency through the buy exchange of TWD is limited to the minimum amount for opening different time deposit accounts in respective foreign currencies. The term of time deposit shall be based on the number of days per term in respective foreign currencies as posted. (VII)Restriction of CNY transactions at: 1.For deposit of CNY through sell exchange (buy exchange) by natural persons, and the exchange between CNY and other foreign currencies for deposit, the daily limit of buy (sell) exchange in CNY, including over-the-counter transactions and all automated services is the equivalent of CNY20,000. Any subsequent change will be governed by the rules and regulations of the Central Bank. 2.Natural persons who remit funds in CNY to Mainland China shall be limited to those who have been issued the citizen identity card of the Republic of China. The nature of the remittance shall be routine items. The daily limit of remittance through over-the-counter transactions and all automated services is CNY80,000. Any subsequent change will be governed by the rules and regulations of the Central Bank.	