

高雄銀行「開戶總約定書」條款修正前後對照表(115.10 版)

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																																																																																																		
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		本行帳戶	NT 3 萬元		現金之限額為NT50萬元(併計以「無卡」、「本存摺帳戶」、「本卡帳戶」、「非本卡帳戶」及「跨行存款交易」存入)。 7.以身分證號或統一編號歸戶統計，同一客戶每日透過存款機存入現金之限額為 NT 300 萬元。 8.手續費一律自該筆存款交易金額扣除。 9.本表所稱之本行，係指高雄銀行。
	非該交易金融卡之他行帳戶	依存入行規定	NT 15 元		

參、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:NT800 元/每張; SimSize 晶片卡:NT1,500 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。

	本行帳戶	NT 3 萬元		金額扣除。 7.本表所稱之本行，係指高雄銀行。
	非該交易金融卡之他行帳戶	依存入行規定	NT 15 元	

參、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。

Other banking cards	The account under the banking card in the transaction.	As required by the receiving bank	NT\$ 15	accounts, interbank deposits, and deposits without card. 7.The daily cash deposit limit via deposit machines per customer aggregated by National ID or Unified Business Number is NT\$3 million. 8.Service charges will be deducted from the amount of current transaction. 9.The Bank as referred to in this sheet is the Bank of Kaohsiung.
	Account of the Bank	NT\$ 30,000		
	Accounts in other banks not affiliated to the banking card used in the transaction.	As required by the receiving bank	NT\$ 15	

THREE. 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. 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.
	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.

Other banking cards	The account under the banking card in the transaction.	As required by the receiving bank	NT\$ 15	transaction. 7.The Bank as referred to in this sheet is the Bank of Kaohsiung.
	Account of the Bank	NT\$ 30,000		
	Accounts in other banks not affiliated to the banking card used in the transaction.	As required by the receiving bank	NT\$ 15	

THREE. 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. 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.
	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.

調整 FXML 憑證載具
「憑證晶片卡」及
「SimSize 晶片卡」
收費標準。

註 1：外幣匯出匯款：DBU 手續費依匯款金額 0.05%計收，最低 NT120 元，最高 NT800 元，郵電費 NT300 元；OBU 匯往他行手續費 US10 元，郵電費 US10 元；匯往貴行 DBU 手續費 US10 元。國外費用為 OUR 時，每筆另外加收國外費用，DBU 依交易時匯率折算為新台幣計收，OBU 折算為美金計收；國外費用需視各國外銀行收費標準而定，貴行得依實際發生狀況隨時調整之，立約人同意按國外銀行實際收取之費用，補繳不足之差額。 註 2：外幣匯入匯款手續費：DBU 依匯款金額 0.05%計收，最低 NT200 元，最高 NT800 元；OBU 他行匯入手續費 US15 元；貴行匯入手續費 US10 元。 前項收費標準於訂約後如有調整者，貴行應於貴行網站之明顯處公告其內容，並以電子郵件或其他約定方式使立約人得知（以下稱通知）調整之內容。第二項之調整如係調高者，貴行應於網頁上提供立約人表達是否同意費用調高之選項。立約人未於調整生效日前表示同意者，貴行將於調整生效日起暫停立約人使用網路銀行/行動銀行一部或全部之服務。立約人於調整生效日後，同意費用調整者，貴行應立即恢復網路銀行/行動銀行契約相關服務。 前項貴行之公告及通知應於調整生效 60 日前為之，且調整生效日不得早於公告及通知後次一年度之起日。	註 1：外幣匯出匯款：DBU 手續費依匯款金額 0.05%計收，最低 NT120 元，最高 NT800 元，郵電費 NT300 元；OBU 匯往他行手續費 US10 元，郵電費 US10 元；匯往貴行 DBU 手續費 US10 元。國外費用為 OUR 時，每筆另外加收國外費用，DBU 依交易時匯率折算為新台幣計收，OBU 折算為美金計收；國外費用需視各國外銀行收費標準而定，貴行得依實際發生狀況隨時調整之，立約人同意按國外銀行實際收取之費用，補繳不足之差額。 註 2：外幣匯入匯款手續費：DBU 依匯款金額 0.05%計收，最低 NT200 元，最高 NT800 元；OBU 他行匯入手續費 US15 元；貴行匯入手續費 US10 元。 前項收費標準於訂約後如有調整者，貴行應於貴行網站之明顯處公告其內容，並以電子郵件或其他約定方式使立約人得知（以下稱通知）調整之內容。第二項之調整如係調高者，貴行應於網頁上提供立約人表達是否同意費用調高之選項。立約人未於調整生效日前表示同意者，貴行將於調整生效日起暫停立約人使用網路銀行/行動銀行一部或全部之服務。立約人於調整生效日後，同意費用調整者，貴行應立即恢復網路銀行/行動銀行契約相關服務。 前項貴行之公告及通知應於調整生效 60 日前為之，且調整生效日不得早於公告及通知後次一年度之起日。	<table><tr><td colspan="2">Gold passbook investment under dollar-cost averaging</td><td colspan="2">Account debit success: NT\$50/transaction.</td></tr><tr><td rowspan="2">FXML Certificate (application or roll-over)</td><td>Personal account</td><td colspan="2">NT\$160 (or the equivalent in USD)/one-year term</td></tr><tr><td>Corporate account</td><td colspan="2">NT\$1,100 (or the equivalent in USD)/one-year term</td></tr><tr><td colspan="2">FXML Certificate carrier</td><td colspan="2">Certificate Smart Card:NT\$800/card ; SimSize Card:NT\$1,500/card (payable over the counter at the time of application)</td></tr><tr><td colspan="2">C3 Business Certificate</td><td colspan="2">NT\$50/ one-year term</td></tr><tr><td colspan="2">OTP text</td><td colspan="2">Domestic mobile phone number: NT\$1/text</td></tr><tr><td colspan="2">Foreign exchange</td><td colspan="2">Charged at the billing rate for foreign exchange at DBU and OBU (Note 1, Note 2)</td></tr><tr><td colspan="2">Subscription/switching/redemption of funds</td><td colspan="2">Billing at the fee rate specified in “Special Trust Fund for Investment in Onshore and Offshore Securities” of the Bank.</td></tr></table> Note 1: Outward remittance in foreign currency: Charged at 0.05% of the amount of remittance at DBU with a minimum charge of NT\$120 and no more than NT\$800, postage at NBT\$300. 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The aforementioned billing standard may be subject to change and the Bank shall post related information at an attractive spot of its website and notify the Contracting Party of the content of change by email or other means as agreed (hereinafter, “Notice”). If the adjustment as stated in paragraph 2 is significant, the Bank shall, on its web page, provide options for the Contracting Party to express their consent or not. If the Contracting Party declines to express consent towards the change before the effective day of adjustment, the Bank shall suspend the Contracting Party’s services eBanking/mobile banking in whole or in part from the effective date of adjustment and beyond. If the Contracting Party agrees with the adjustment after the effective date, the Bank shall resume eBanking/mobile banking related services at once. The Bank shall give announcement or notice 60 days before the effective date. 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