遠東國際商業銀行
Far Eastern Int'l Bank

開戶約定書(中英文版)條款修訂前後對照表-114.01版

修訂後內容【紅字表新增文字】	原條款內容【藍字表刪除文字】
共同約定事項 **Common Provisions**	**共同約定事項** **Common Provisions**
22.立約人同意貴行所提供之服務項目、服務時間、轉帳或匯款範圍(包括新臺幣/外幣、約定/非約定、自行/跨行、單筆/單日/每月之轉帳/匯款限額)、金額、次數之限制及於資訊系統故障下之存取款項等，除依法必須另行約定者外，貴行得隨時依主管機關、財金資訊股份有限公司或貴行有關規定之變更而調整或增修之，並得於貴行營業場所公開揭示或於貴行網頁上公告，貴行不須另行通知。 The Applicant agrees that the services, service hours, scope of transfer or remittance (including limits of NTD/other currencies, designated/non-designated, intrabank/interbank,single transaction/daily transaction/monthly transaction,for transfer/remittance), amount, limit of transactions and deposit and withdrawal under information system failure, unless the law provides otherwise, the Bank may make adjustment or add additional terms and conditions in compliance with the change in the rules of the competent authority, Financial Information Service Co., Ltd., or the Bank, and shall disclose such publicly at the premises of the Bank or the website of the Bank without further notice.	22.立約人同意貴行所提供之服務項目、服務時間、轉帳或匯款範圍(包括新臺幣/外幣、約定/非約定、貴行/跨行、單筆/單日/每月之轉帳/匯款限額)、金額、次數之限制及於資訊系統故障下之存取款項等，除依法必須另行約定者外，貴行得隨時依主管機關、財金資訊股份有限公司或貴行有關規定之變更而調整或增修之，並得於貴行營業場所公開揭示或於貴行網頁上公告，貴行不須另行通知。 The Applicant agrees that the services, service hours, scope of transfer or remittance (including limits of NTD/other currencies, designated/non-designated, interbranch/interbank,single transaction/daily transaction/monthly transaction,for transfer/remittance), amount, limit of transactions and deposit and withdrawal under information system failure, unless the law provides otherwise, the Bank may make adjustment or add additional terms and conditions in compliance with the change in the rules of the competent authority, Financial Information Service Co., Ltd., or the Bank, and shall disclose such publicly at the premises of the Bank or the website of the Bank without further notice.

修訂後內容【紅字表新增文字】	原條款內容【藍字表刪除文字】
網路銀行暨行動銀行服務特別約定事項 **Special Provisions for Online Banking and Mobile Banking Services**	**網路銀行暨行動銀行服務特別約定事項** **Special Provisions for Online Banking and Mobile Banking Services**
6.轉帳及匯款限額 Limit of transfer and remittance)	6.轉帳及匯款限額 Limit of transfer and remittance)

6.1 新臺幣及外幣之轉帳限額 Limit of transfers in NTD and foreign currencies 每一新臺幣轉出帳號之轉帳限額為單日跨行轉帳不超過新臺幣參佰萬元，單日自行及跨行轉帳合計不超過新臺幣參佰萬元，惟單日自行轉帳約定轉入本人帳戶則無轉帳金額上限；每一外幣轉出帳號之轉帳限額為單筆及單日自行轉帳不超過等值新臺幣伍佰萬元。 The transfer from a particular payer account in NTD through interbank transaction shall be limited to NT$3,000,000 on a particular day, and the combined transfer through intrabank and interbank transfer shall be limited to NT$3,000,000 on a particular day. However, there is no upper limit of intrabank transfer to the Applicant's own designated account(s) in the Bank on a particular day. The transfer from a particular payer account in foreign currencies shall be limited to the equivalent of NT$5,000,000 in a single transaction and on a particular day in intrabank transaction. 6.2 境內辦理外匯業務之轉帳限額(即新臺幣換匯) Limit of transfer in foreign currencies in onshore transactions (conversion of NTD to foreign currencies) 立約人於境內辦理外匯業務之帳戶，每戶轉出帳號單日累計新臺幣與外幣間換匯限額不超過等值新臺幣伍拾萬元(不含)，如達等值新臺幣伍拾萬元(含)之本人帳戶外匯結匯交易，須於線上填具「外匯收支或交易申報書」後，始可執行換匯交易，並應遵照法令及下列中央銀行公布之事項：1.外匯收支或交易申報辦法。2.銀行業輔導客戶申報外匯收支或交易應注意事項。 For the account(s) used by the Applicant to conduct foreign currency transaction onshore, the amount of transfer from each payer account for conversion of NTD into foreign currencies on a particular day shall be limited to the equivalent of NT$500,000 (exclusive). For transactions amounting to the equivalent of NT$500,000 from the payer account of the Applicant in foreign exchange settlement, the Applicant shall fill in the "Declaration Statement of Foreign Exchange Receipts and Disbursements or Transactions" before proceeding with the foreign exchange transaction, and shall duly observe applicable laws and the rules of the Central Bank specified as follows: 1. Regulations	6.1 新臺幣及外幣之轉帳限額 Limit of transfers in NTD and foreign currencies 每一新臺幣轉出帳號之轉帳限額為單日跨行轉帳不超過新臺幣參佰萬元，單日自行及跨行轉帳合計不超過新臺幣參佰萬元，惟單日自行轉帳約定轉入本人帳戶則無轉帳金額上限；每一外幣轉出帳號之轉帳限額為單筆及單日自行轉帳不超過等值新臺幣伍佰萬元。 The transfer from a particular payer account in NTD through interbank transaction shall be limited to NT$3,000,000 on a particular day, and the combined transfer through intrabank and interbank transfer shall be limited to NT$3,000,000 on a particular day. However, there is no upper limit of intrabank transfer to the Applicant's own designated account(s) in the Bank on a particular day. The transfer from a particular payer account in foreign currencies shall be limited to the equivalent of NT$5,000,000 in a single transaction and on a particular day in intrabank transaction. 6.2 境內辦理外匯業務之轉帳限額(即新臺幣換匯) Limit of transfer in foreign currencies in onshore transactions (conversion of NTD to foreign currencies) 立約人於境內辦理外匯業務之帳戶，每戶轉出帳號單日 貴行累計新臺幣與外幣間換匯限額不超過等值新臺幣伍拾萬元(不含)，如達等值新臺幣伍拾萬元(含)之 貴行本人帳戶外匯結匯交易，須於線上填具「外匯收支或交易申報書」後，始可執行換匯交易，並應遵照法令及下列中央銀行公布之事項：1.外匯收支或交易申報辦法。2.銀行業輔導客戶申報外匯收支或交易應注意事項。 The Applicant may conduct foreign currency transaction onshore, and the amount of transfer from each payer account for conversion of NTD into foreign currencies on a particular day shall be limited to the equivalent of NT$500,000 (exclusive). For transactions amounting to the equivalent of NT$500,000 from the payer account of the Applicant at the Bank in foreign exchange settlement, the Applicant shall fill in the "Declaration Statement of Foreign Exchange Receipts and Disbursements or Transactions" before proceeding with the foreign exchange transaction, and shall duly observe applicable laws and the rules of the Central Bank specified as follows: 1. Regulations Governing the Declaration of Foreign Exchange Receipts and Disbursements or Transactions. 2.

Governing the Declaration of Foreign Exchange Receipts and Disbursements or Transactions. 2. "Directions for Banking Enterprises While Assisting Customers in Declaring Foreign Exchange Receipts and Disbursements or Transactions".	"Directions for Banking Enterprises While Assisting Customers in Declaring Foreign Exchange Receipts and Disbursements or Transactions".
6.3 外幣之匯款限額	6.3 外幣之匯款限額
Limit of remittance in foreign currency	Limit of remittance in foreign currency
每一外幣匯款帳號之匯款限額為單筆自行及跨行匯款合計不超過等值新臺幣伍拾萬元(不含)；單日自行及跨行匯款合計不超過等值新臺幣參佰萬元(含)。	每一外幣匯款帳號之匯款限額為單筆 貴行及跨行匯款合計不超過等值新臺幣伍拾萬元(不含)；單日 貴行及跨行匯款合計不超過等值新臺幣參佰萬元(含)。
The amount for any single transaction for intrabank and interbank remittance from a particular remittance account in foreign currency shall be no more than the equivalent of NT$500,000 (exclusive) in total; the intrabank and interbank remittance transactions on a particular day shall be no more than the equivalent of NT$3,000,000 (inclusive).	The amount for any single transaction from a particular remittance account in foreign currency at the Bank and interbank remittance transaction shall be no more than the equivalent of NT$500,000 (exclusive) in total; remittance transactions at the Bank and interbank transaction on a particular day shall be no more than the equivalent of NT$3,000,000 (inclusive).
6.4 信用卡款繳納之轉帳限額	6.4 信用卡款繳納之轉帳限額
Limit of transfer for credit card payment	Limit of transfer for credit card payment
立約人繳信用卡款與電信費不論自行或跨行轉帳，轉帳限額以每戶單筆不超過新臺幣伍萬元，單日累積不超過新臺幣壹拾萬元，單月累積不超過新臺幣貳拾萬元，並併入新臺幣轉帳限額合併計算。	立約人繳信用卡款與電信費不論 貴行或跨行轉帳，轉帳限額以每戶單筆不超過新臺幣伍萬元，單日累積不超過新臺幣壹拾萬元，單月累積不超過新臺幣貳拾萬元，並併入新臺幣轉帳限額合併計算。
The Applicant may conduct transfer for credit card payment or telecommunication bill payment through intrabank or interbank transactions, and each transaction is limited to NT$50,000. The amount of transaction on a particular day shall be limited to NT$100,000 in accumulation, and shall be limited to NT$200,000 in a particular month in accumulation. In addition, the amount shall be combined with transfer in NTD in calculation.	The Applicant may conduct transfer for credit card payment or telecommunication bill payment through interbranch or interbank transactions, and each transaction is limited to NT$50,000. The amount of transaction on a particular day shall be limited to NT$100,000 in accumulation, and shall be limited to NT$200,000 in a particular month in accumulation. In addition, the amount shall be combined with transfer in NTD in calculation.
6.5 基金扣款之轉帳限額	6.5 基金扣款之轉帳限額
Transfer limit for fund account debit	Transfer limit for fund account debit
基金扣款之轉帳限額併入新臺幣轉帳限額計算，惟基金單筆申購部分(包含新臺幣及外幣)，不受轉帳限額限制。	基金扣款之轉帳限額併入新臺幣轉帳限額計算，惟基金單筆申購部分(包含新臺幣及外幣)，不受轉帳限額限制。
Transfer for account debit of funds shall be combined with the amount of fund transfer in NTD in calculation, but a single transaction for subscription of funds (including denomination in NTD and foreign currencies) is not governed by the transfer limit.	Transfer for account debit of funds shall be combined with the amount of fund transfer in NTD in calculation, but a single transaction for subscription of funds (including denomination in NTD and foreign currencies) is not governed by the transfer limit.
6.6 新臺幣非約定帳戶轉帳限額	6.6 新臺幣非約定帳戶轉帳限額
	Limit of account transfer to non-designated accounts in NTD

Limit of account transfer to non-designated accounts in NTD 立約人(個人戶)於網路銀行/行動銀行APP執行新臺幣非約定帳戶轉帳限額，以每一帳號單筆不超過新臺幣伍萬元、單日累積不超過新臺幣壹拾萬元、單月累積不超過新臺幣貳拾萬元為限；立約人(個人戶)如已於行動銀行APP完成申請非約定帳戶轉帳限額提高者，執行新臺幣非約定帳戶轉帳限額以每一帳號單筆不超過伍拾萬元、單日累積不超過伍拾萬元、單月累積不超過壹佰萬元為限。 Transactions of the Applicant (individual account) through online banking/mobile banking APP to non-designated accounts in NTD shall be limited to NT$50,000 from a particular account in a single transaction, and NT$100,000 on a particular day in accumulation, and NT$200,000 in a particular month in accumulation. If the Applicant (individual account) has applied for a higher limit of transactions to non-designated accounts via mobile banking APP and conducts transaction in NTD to non-designated account, the limit of each transaction will be limited to NT$500,000, and NT$500,000 on a particular day in accumulation, and NT$1,000,000 in a particular month in accumulation to a particular account.	立約人(個人戶)於網路銀行/行動銀行APP執行新臺幣非約定帳戶轉帳限額，以每一帳號單筆不超過新臺幣伍萬元、單日累積不超過新臺幣壹拾萬元、單月累積不超過新臺幣貳拾萬元為限；立約人(個人戶)如已於行動銀行APP完成申請非約定帳戶轉帳限額提高者，執行新臺幣非約定帳戶轉帳限額以每一帳號單筆不超過伍拾萬元、單日累積不超過伍拾萬元、單月累積不超過壹佰萬元為限。 Transactions of the Applicant (individual account) through online banking/mobile banking APP to non-designated accounts in NTD shall be limited to NT$50,000 from a particular account in a single transaction, and NT$100,000 on a particular day in accumulation, and NT$200,000 in a particular month in accumulation. If the Applicant (individual account) has applied for a higher limit of transactions to non-designated accounts via mobile banking APP and conducts transaction in NTD to non-designated account, the limit of each transaction will be limited to NT$500,000, and NT$500,000 on a particular day in accumulation, and NT$1,000,000 in a particular month in accumulation to a particular account.
6.7 其他 Others 新臺幣及外幣之約定或非約定轉帳限額係以轉出帳戶使用自動化設備(自動提款機、電話語音、行動銀行、網路銀行)之轉帳金額合併計算。 The transfer amount of designated accounts and non-designated accounts in NTD and other currencies will be based on the combined account balance of the payer account via automated devices (ATM, voice service, mobile banking, and online banking).	6.7 其他 Others 新臺幣及外幣之約定或非約定轉帳限額係以轉出帳戶使用自動化設備(自動提款機、電話語音、行動銀行、網路銀行)之轉帳金額合併計算。 The transfer amount of designated accounts and non-designated accounts in NTD and other currencies will be based on the combined account balance of the payer account via automated devices (ATM, voice service, mobile banking, and online banking).
30.法院管轄 Court of jurisdiction 因本契約而涉訟者，貴行及立約人同意以臺灣臺北地方法院為第一審管轄法院。 For any litigation arising from or connecting to the Contract, the Bank and the Applicant agree that Taiwan Taipei District Court	30.法院管轄 Court of jurisdiction 因本契約而涉訟者，貴行及立約人同意以臺灣臺北地方法院為第一審管轄法院，但不得排除消費者保護法第四十七條或民事訴訟法第四百三十六條之九規定小額訴訟 管轄法院之適用。 For any litigation arising from or connecting to the Contract, the

shall be the court of jurisdiction for the first instance.	Bank and the Applicant agree that Taiwan Taipei District Court shall be the court of jurisdiction for the first instance.However, the application of Article 47 of the Consumer Protection Act or Article 436-9 of the Taiwan Code of Civil Procedure on small claim court may not be excluded.