

修訂後內容【紅字表新增文字】	原條款內容【藍字表刪除文字】
<p>共同約定事項 Common Provisions</p> <p>11.1 貴行、往來金融機構、財團法人金融聯合徵信中心、財團法人中小企業保證基金、財團法人海外信用保證基金、財金資訊股份有限公司(包括但不限於其建置之「約定轉入帳號灰名單通報平台」、台灣票據交換所、財團法人聯合信用卡處理中心、證券集中保管公司、受 貴行委託處理銀行往來事務之機構及其他銀行業務相關機構，依其營業登記項目或章程所定業務、防制詐騙、防制洗錢及防制資助恐怖主義之需要等特定目的，得蒐集、處理、國際傳輸、利用及提供立約人之資料(包括但不限於個人及帳戶有關之銀行紀錄、簿冊或交易往來、「被約定轉入帳號」及其「被設定為約定轉入帳號之次數」、帳戶狀態(如：警示帳戶、衍生管制帳戶等)等資料)， 貴行並得自上述機構蒐集立約人之資料，並就所蒐集之資料為處理、國際傳遞及利用。該等資料於 貴行及上述機構蒐集、處理、國際傳遞及利用之期限，立約人同意為各該機構經主管機關核准該等資料檔案之保存期限。</p> <p>The Bank, the financial institutions related to the transactions, Joint Credit Information Center, Small and Medium Enterprise Credit Guarantee Fund of Taiwan, Overseas Credit Guarantee Fund of Taiwan, Financial Information Service Co., Ltd.(including but not limited to the “Designated Account Reporting Platform” it created), Taiwan Clearing House, National Credit Card Center of R.O.C., Taiwan Depository and Clearing Corporation, other institutions commissioned to perform services and other banking related institutions, based on the registered business items or the business needs stipulated in the Articles of Incorporation, prevention of fraud, prevention of money laundering, prevention the financing of terrorism, and other</p>	<p>共同約定事項 Common Provisions</p> <p>11.1 貴行、往來金融機構、財團法人金融聯合徵信中心、財團法人中小企業保證基金、財團法人海外信用保證基金、財金資訊股份有限公司、台灣票據交換所、財團法人聯合信用卡處理中心、證券集中保管公司、受 貴行委託處理銀行往來事務之機構及其他銀行業務相關機構，依其營業登記項目或章程所定業務之需要等特定目的，得蒐集、處理、國際傳輸及利用立約人之資料(包括但不限於個人及帳戶有關之銀行紀錄、簿冊或交易往來等資料)， 貴行並得自上述機構蒐集立約人資料，並就所蒐集之資料為處理、國際傳遞及利用。該等資料於貴行及上述機構蒐集、處理、國際傳遞及利用之期限，立約人同意為各該機構經主管機關核准該等資料檔案之保存期限。</p> <p>The Bank, the financial institutions related to the transactions, Joint Credit Information Center, Small and Medium Enterprise Credit Guarantee Fund of Taiwan, Overseas Credit Guarantee Fund of Taiwan, Financial Information Service Co., Ltd., Taiwan Clearing House, National Credit Card Center of R.O.C., Taiwan Depository and Clearing Corporation, other institutions commissioned to perform services and other banking related institutions, based on the registered business items or the business needs stipulated in the Articles of Incorporation and other specific purposes, may collect, process, transmit internationally and use the Applicant's data (including but not limited to personal and account-related bank records, books or transaction information). The Bank may collect the Applicant's data from the above-mentioned institutions, and process, transmit internationally and use the data. The Applicant agrees that the period that the Bank and the above-mentioned institutions may collect, process transmit internationally and use such information</p>

specific purposes, may collect, process, transmit internationally, use, and provide the information on the Applicant (including but not limited to personal and account-related bank records, books or transaction information, "designated payee account," "the number of arranged transactions to designated payee account," and "account status (e.g. Watch-listed account, Derivative Watch-listed Account)"). The Bank may collect the information on the Applicant from the above-mentioned institutions, and process, transmit internationally, use and provide the information. The Applicant agrees that the period that the Bank and the above-mentioned institutions may collect, process transmit internationally and use such information may be the period for each of the institutions approved by the competent authority to retain such information and files.

12. 立約人(含非個人戶之負責人或代表人) 同意 貴行得為以下各項目的，蒐集、處理、國際傳輸與利用並准許下列第三人在下述所列各目的範圍內利用立約人之個人資料，縱立約人同意上述，立約人得隨時以書面通知 貴行任一營業單位或電話通知 貴行取消該項同意， 貴行將於接獲通知及確認立約人身份後立即受理，並於系統及作業合理期間內依立約人通知辦理。

The Applicant (including the person in charge or representative of a non-personal account) agrees that the Bank may collect, process, internationally send and use the Applicant's personal data for the following purposes, and permit the following third parties to use the personal information of the Applicant within the scope of the purposes mentioned below. Notwithstanding the consent of the Applicant to the content above, the Applicant may still withdraw the consent at any time by informing any business unit of the Bank in writing or by contacting the Bank's online customer service via phone call. The Bank shall, on receiving the notification and confirmation of the identity of the Applicant, respond to the request and take appropriate actions to the system within a reasonable span of time.

- 12.1 提供予財團法人金融聯合徵信中心或其他類似機構，或與立約人往來之金融機構，為各項合於其營業登記項目或章程所訂業務需要等特定目的之利用(包括提供資料予其他第三人)。

may be the period for each of the institutions approved by the competent authority to retain such information and files.

12. 立約人(含非個人戶之負責人或代表人) 同意 貴行得為以下各項目的，蒐集、處理、國際傳輸與利用並准許下列第三人在下述所列各目的範圍內利用立約人之個人資料，縱立約人同意上述，立約人得隨時以書面通知 貴行任一營業單位或電話通知 貴行網路客服中心取消是項同意，並自 貴行收到該通知之日起一個月後生效。

The Applicant (including the person in charge or representative of a non-personal account) agrees that the Bank may collect, process, internationally send and use the Applicant's personal data for the following purposes, and permit the following third parties to use the Applicant's personal data within the scope of the purposes mentioned below. Despite the Applicant's agreement on the content above, the Applicant may still cancel the agreement at any time by informing any business unit of the Bank in writing or by contacting the Bank's online customer service with phone call. The cancellation takes effect after one month from the day when the Bank is informed.

- 12.1 提供予財團法人金融聯合徵信中心或其他類似機構，或與立約人往來之金融機構，為各項合於其營業登記項目或章程所訂業務需要等特定目的之利用(包括提供資料予其他第三人)。 Providing for the Joint Credit Information Center or other similar institutions, or other financial institutions that the Applicant has transactions with, for the use (provision of the data to other third parties included) that corresponds to

<p>Providing for the Joint Credit Information Center or other similar institutions, or other financial institutions that the Applicant has transactions with, for the use (provision of the data to other third parties included) that corresponds to specific purposes such as their registered business items or the requirements of business under the articles.</p> <p>12.2 一般金融同業徵信、財物資訊交換之目的。 For the purpose of credit and financial information exchange by the general financial industry.</p> <p>12.3 推介、提供立約人之金融產品及服務。 For introduction and provision of financial products and services to the Applicant.</p> <p>12.4 寄送推介金融產品及服務之廣告信函。 For sending advertisement letters to introduce and recommend financial products and services.</p> <p>12.5 准予第三人推介、提供其金融產品及服務予立約人，於推介、提供其金融產品及服務之範圍內。 Permitting the third parties to introduce and provide their financial products and services to the Applicant within the scope of the introduction and provision of their financial products and services.</p> <p>12.6 立約人同意貴行得依法委託第三人處理事務，於該第三人於受任事務之範圍內。 The Applicant agrees that the Bank may, in accordance with laws, commission a third party to handle the matter(s) within the scope of the entrusted matter(s) of the third party.</p> <p>12.7 其他法令准許之各項目的。 Other purposes permitted by the laws and regulations.</p> <p>14. 立約人(個人戶)同意 貴行得以信函、電話、簡訊、電子郵件信箱等方式行銷 貴行之金融產品或服務(如：存款、放款、信用卡、保險及投資理財等)，惟立約人得隨時透過 貴行提供之管道(包括但不限於臨櫃、書面、電話行銷受話時、網路銀行、24小時客戶服務專線02-80731166或免付費客戶服務專線0800-261-732)向 貴行表達拒絕/停止接受行銷。 The Applicant (individual account) agrees that the Bank may sell its financial products or services (e.g. deposit, loans, credit card,</p>	<p>specific purposes such as their registered business items or the requirements of business under the articles.</p> <p>12.2 一般金融同業徵信、財物資訊交換之目的。 For the purpose of credit and financial information exchange by the general financial industry.</p> <p>12.3 推介、提供立約人之產品及服務。 For introduction and provision of products and services to the Applicant.</p> <p>12.4 寄送推介產品及服務之廣告信函。 For sending advertisement letters to introduce and recommend products and services.</p> <p>12.5 准予第三人推介、提供其產品及服務予立約人，於推介、提供其產品及服務之範圍內。 Permitting the third parties to introduce and provide their products and services to the Applicant within the scope of the introduction and provision of their products and services.</p> <p>12.6 立約人同意貴行得依法委託第三人處理事務，於該第三人於受任事務之範圍內。 The Applicant agrees that the Bank may, in accordance with laws, commission a third party to handle the matter(s) within the scope of the entrusted matter(s) of the third party.</p> <p>12.7 其他法令准許之各項目的。 Other purposes permitted by the laws and regulations.</p> <p>新增左列第14條， 原條次第14條至第29條之內容依序順延條次為第15條至第30條。</p>
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<p>insurance, investment, and wealth management services) through correspondence, telephoning, text message, and e-mail. However, the Applicant may express intent to the Bank to reject, discontinue to accept further selling through the channels provided by the Bank (including but not limited to over-the-counter, by correspondence, telephone marketing, online banking, 24-hour customer service hotline on 02-80731166, or the toll free customer service hotline on 0800-261-732).</p> <p>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。</p> <p>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.</p>	<p>21. 立約人同意 貴行所提供之服務項目、服務時間、轉帳範圍、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。</p> <p>The Applicant agrees that the services, service hours, transfer scope, amount, limitation of times given by the Bank and the deposits/withdrawals during the information system failure may be adjusted or amended by the Bank to align with the changes in the relevant regulations of the competent authority, Financial Information Service Co., Ltd., or the Bank, unless otherwise required to be agreed as per the law. Such adjustments or amendments may be disclosed publicly at the premises or announced on the website of the Bank.</p>
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修訂後內容【紅字表新增文字】	原條款內容【藍字表刪除文字】
<p>證券戶委託特別約定事項 Special Provisions for Securities Account Mandate</p> <p>5. 其他依法令或經財政部證券暨期貨管理委員會核定，立約人與證券公司間得以劃撥方式收付(或證券公司代收代付)之款項，立約人均委託貴行依相關規定辦理。倘同時有數筆扣帳款項而存款餘額不敷</p>	<p>證券戶委託特別約定事項 Special Provisions for Securities Account Mandate</p> <p>5. 其他依法令或經財政部證券暨期貨管理委員會核定，立約人與證券公司間得以劃撥方式收付(或證券公司代收代付)之款項，立約人均委託貴行依相關規定辦理。倘同時有數筆扣帳款項而存款餘額不敷時，則以</p>

<p>時，則以 貴行扣繳作業處理先後順序為準，立約人不得指定或異議。</p> <p>For other payables and receivables between the Applicant and the Securities Firm (or payments to be collected from or paid to the Applicant by the Securities Firm on behalf of others) that the Applicant and the Securities Firm are allowed by the laws or the Securities and Futures Commission, Ministry of Finance to pay or receive by book-entry transfer, the Applicant may entrust the Bank to make or receive such payments in accordance with the relevant regulations. Where there are several payments to be made and the balance of the deposit account is insufficient for such payments, the procedure of the Bank in the priority of deduction to settle transactions shall prevail, and the Applicant shall not designate such order or have any objection thereto.</p>	<p>立約人扣繳作業處理先後順序為準，立約人不得指定或異議。</p> <p>For other payables and receivables between the Applicant and the Securities Firm (or payments to be collected from or paid to the Applicant by the Securities Firm on behalf of others) that the Applicant and the Securities Firm are allowed by the laws or the Securities and Futures Commission, Ministry of Finance to pay or receive by book-entry transfer, the Applicant may entrust the Bank to make or receive such payments in accordance with the relevant regulations. Where there are several payments to be made and the balance of the deposit account is insufficient for such payments, the payments shall be made in the same order as the Applicant's handling of the payments, and the Applicant shall not designate such order or have any objection thereto.</p>
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修訂後內容【紅字表新增文字】	原條款內容【藍字表刪除文字】
<p>金融卡服務特別約定事項</p> <p>Special Provisions for Debit Card Services</p> <p>(19.國內提領外幣)</p> <p>(19.Domestic withdrawal of foreign currencies)</p> <p>立約人須為成年人且領有國民身分證或外僑居留證之個人得使用 貴行金融卡領取外幣，所領取之外幣金額按交易當時 貴行掛牌外幣現鈔賣出匯率折合新臺幣金額扣帳(手續費比照「15.費用計收、調整及揭示」之規定)。</p> <p>The Applicant must be an adult and a bearer of national identification card or an alien resident certificate in order to use the debit card to withdraw foreign currencies. The amount of foreign currencies withdrawn shall be converted into NTD at the posted spot rate for foreign currency selling in cash for debiting the account of the Applicant (the service charge shall be based on Rules of [15. Calculation, adjustment and disclosure of fees]).</p> <p>22.個人資料之使用)</p> <p>(22.Use of personal data)</p> <p>立約人如因使用金融卡提款、轉帳、通匯、繳稅、繳費、消費扣款、金</p>	<p>金融卡服務特別約定事項</p> <p>Special Provisions for Debit Card Services</p> <p>(19.國內提領外幣)</p> <p>(19.Domestic withdrawal of foreign currencies)</p> <p>存款人須為成年人且領有國民身分證或外僑居留證之個人得使用金融卡提領外幣，且所領取之外幣金額按交易當時 貴行掛牌外幣現鈔賣出匯率折合新臺幣金額扣帳。</p> <p>The depositor who shall be an adult and an individual with his/her national identification card or an alien resident certificate may use his/her debit card to withdraw foreign currencies. The amount of the withdrawn foreign currencies shall be converted into NTD at the Bank's selling cash rate at the time of the transaction and then be deducted from his/her account.</p> <p>(22.個人資料之使用)</p> <p>(22.Use of personal data)</p> <p>立約人如因使用金融卡提款、轉帳、通匯、繳稅、繳費、消費扣款、金融</p>

融帳戶查詢等跨行業務之服務，立約人瞭解並授權 同意 貴行 往來金融機構、財團法人中小企業保證基金、財團法人海外信用保證基金、財金資訊股份有限公司(包括但不限於其建置之「約定轉入帳號灰名單通報平台」)、台灣票據交換所、財團法人聯合信用卡處理中心、證券集中保管公司、受 貴行委託處理銀行往來事務之機構及其他銀行業務相關機構，依其營業登記項目或章程所定業務、**防制詐騙、防制洗錢及防制資助恐怖主義**之需要等特定目的，得蒐集、處理、國際傳輸、利用及提供立約人之資料 (包括但不限於個人及帳戶有關之銀行紀錄、簿冊或交易往來、「被約定轉入帳號」及其「被設定為約定轉入帳號之次數」、帳戶狀態(如：警示帳戶、衍生管制帳戶等)等資料)， 貴行並得自上述機構蒐集立約人之資料，並就所蒐集之資料為處理、國際傳遞及利用。該等資料於 貴行及上述機構蒐集、處理、國際傳遞及利用之期限，立約人同意為各該機構經主管機關核准該等資料檔案之保存期限。 貴行非經立約人同意或依其他法令規定，不得將其個人資料提供予上述機構以外之第三人利用。

If the Applicant uses a debit card to withdraw the money, transfer the money, make remittance, pay the tax, pay the fee, debit the consumption, inquire about the bank account and other cross-bank services, the Applicant understands and agrees that the Bank, the financial institutions related to the transactions, Small & Medium Enterprise Credit Guarantee Fund of Taiwan, Overseas Credit Guarantee Fund of Taiwan, Financial Information Service Co., Ltd.(including but not limited to the “Designated Account Reporting Platform” it created), Taiwan Clearing House, National Credit Card Center of R.O.C., , Taiwan Depository and Clearing Corporation, other institutions commissioned to perform services, and other banking related institutions, based on the registered business items or the business needs stipulated in the Articles of Incorporation, **prevention of fraud, prevention of money laundering, prevention the financing of terrorism**, and other specific purposes, may collect, process, transmit internationally, **use, and provide the information on the Applicant** (including but not limited to personal and account-related bank records, books or transaction information, “designated payee account,” “the number of arranged transactions to designated payee account,” and “account status (e.g. Watch-listed account, Derivative Watch-listed Account”). The Bank may collect the

帳戶查詢等跨行業務之服務，立約人瞭解並授權 同意 貴行 往來金融機構、財團法人中小企業保證基金、財團法人海外信用保證基金、財金資訊股份有限公司、台灣票據交換所、財團法人聯合信用卡處理中心、證券集中保管公司、受 貴行委託處理銀行往來事務之機構及其他銀行業務相關機構，依其營業登記項目或章程所定業務之需要等特定目的，得蒐集、處理、國際傳輸及利用立約人之資料 (包括但不限於個人及帳戶有關之銀行紀錄、簿冊或交易往來等資料)， 貴行並得自上述機構蒐集立約人資料，並就所蒐集之資料為處理、國際傳遞及利用。該等資料於 貴行及上述機構蒐集、處理、國際傳遞及利用之期限，立約人同意為各該機構經主管機關核准該等資料檔案之保存期限。 貴行非經立約人同意或依其他法令規定，不得將其個人資料提供予上述機構以外之第三人利用。

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information on the Applicant from the above-mentioned institutions, and process, transmit internationally, use and provide the information. The Applicant agrees that the period that the Bank and the above-mentioned institutions may collect, process transmit internationally and use such information may be the period for each of the institutions approved by the competent authority to retain such information and files. The Bank shall not provide personal data to any third party other than the above institutions without the consent of the Applicant or otherwise in accordance with the law.

修訂後內容【紅字表新增文字】	原條款內容【藍字表刪除文字】
<p>電話銀行服務特別約定事項 Special Provisions for Telephone Banking Service</p> <p>2.9 立約人使用本服務辦理轉帳作業，同一營業日內電話語音轉帳、網路銀行、貴行行動銀行轉帳和自動提款機轉帳合併計算，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，貴行及跨行轉帳合計不超過新臺幣伍佰萬元，每一外幣轉出帳號之轉帳限額為單筆及單日 貴行轉帳不超過等值新臺幣伍佰萬元。轉帳額度限制同意由 貴行視實際需要調整，並於 貴行營業場所公告後生效， 貴行不須另行通知。</p> <p>The Applicant may use this service for transfer, and the transaction on the same business day by voice service, online banking, the ATM of the Bank from a particular payer account in NTD in interbank transfer shall be limited to NT\$3,000,000 on a particular day, and limited to NT\$5,000,000 for interbranch and interbank transaction in total. The transfer from each payer account in foreign currencies shall be limited to the equivalent of NT\$5,000,000 in interbranch single transaction and daily transaction. The Applicant agrees that the Bank may adjust the limit of transfer where necessary, which will come into effect on announcement at the premises of the Bank without further notice.</p>	<p>電話銀行服務特別約定事項 Special Provisions for Telephone Banking Service</p> <p>2.9 立約人使用本服務辦理轉帳作業，同一營業日內電話語音轉帳、 貴行行動銀行轉帳和自動提款機轉帳合併計算，跨行轉帳不得逾新臺幣參佰萬元，跨行及遠銀內轉帳合併計算不得逾新臺幣伍佰萬元，轉帳額度限制同意由 貴行視實際需要調整，並於 貴行營業場所公告後生效， 貴行不須另行通知。</p> <p>When the Applicant uses the Service for transfer, the transfers via voice telephony, the Bank's mobile banking and ATM on the same business day shall be aggregated. The amount of any interbank transfer shall not exceed NTD 3 million and the total amount of the interbank and intrabank transfers shall not exceed NTD 5 million. The Applicant agrees that the Bank may adjust the limit of the transfer amount in consideration of the actual requirements and the adjustment shall become effective after being announced at the premises of the Bank. It is not needed for the Bank to make separate notification.</p>

修訂後內容【紅字表新增文字】	原條款內容【藍字表刪除文字】
<p>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</p> <p>(1. 銀行資訊) (1.Bank information)</p> <p>1.1 銀行名稱：遠東國際商業銀行股份有限公司(以下稱貴行) Name: Far Eastern International Bank Co., Ltd. (hereinafter referred to as the Bank)</p> <p>1.2 申訴及客服專線：0800-213-198、(02)80731166、0800-261-732 Customer complaint and service hotline: 0800-213-198、(02)80731166、0800-261-732</p> <p>1.3 網址：https://www.feib.com.tw Website: https://www.feib.com.tw</p> <p>1.4 地址：臺北市敦化南路2段207號27樓 Address: 27F., No. 207, Sec. 2, Dunhua S. Rd., Taipei City</p> <p>1.5 傳真號碼：(02)82571800 Fax: (02)82571800</p> <p>1.6 貴行電子信箱：service@feib.com.tw E-mail address: service@feib.com.tw</p> <p>(5.轉帳服務之帳號規範) (5.Regulations governing the accounts for transfer service)</p> <p>5.1 立約人使用本契約轉帳服務，其轉出帳戶均須事先以書面或線上向貴行約定，且以立約人在貴行開立之活期性存款帳戶為依據。 When the Applicant uses the transfer service in this Contract, the transferring account must be designated in writing or online with the Bank in advance and it shall be based on the demand deposit account opened by the Applicant in the Bank.</p> <p>5.2 立約人使用本契約轉帳服務，其轉入帳號非同轉出帳號時均須事先以書面或線上向貴行約定。惟立約人(個人戶)同意以本人於貴行所開立之各活期帳戶作為約定轉入帳戶，並以此服務條款為約定之書面證明。 When the Applicant uses the transfer service of this Contract and the receiving account is not the same as the transferring account,</p>	<p>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</p> <p>(1. 銀行資訊) (1.Bank information)</p> <p>1.1 銀行名稱：遠東國際商業銀行股份有限公司(以下稱貴行) Name: Far Eastern International Bank Co., Ltd. (hereinafter referred to as the Bank)</p> <p>1.2 申訴及客服專線：0800-088-222 Customer complaint and service hotline: 0800-088-222</p> <p>1.3 網址：https://www.feib.com.tw Website: https://www.feib.com.tw</p> <p>1.4 地址：台北市敦化南路2段207號27樓 Address: 27F., No. 207, Sec. 2, Dunhua S. Rd., Taipei City</p> <p>1.5 傳真號碼：(02)82571800 Fax: (02)82571800</p> <p>1.6 貴行電子信箱：service@feib.com.tw E-mail address: service@feib.com.tw</p> <p>(5.帳號規範及轉出帳號之轉帳限額) (5.Account number regulations and limited amount from outward transfer accounts)</p> <p>5.1 立約人使用本契約轉帳服務，其轉出帳戶均須事先以書面或線上向貴行約定，且以立約人在貴行開立之活期性存款帳戶為依據。 When the Applicant uses the transfer service in this Contract, the transferring account must be designated in writing or online with the Bank in advance and it shall be based on the demand deposit account opened by the Applicant in the Bank.</p> <p>5.2 立約人使用本契約轉帳服務，其轉入帳號非同轉出帳號時均須事先以書面或線上向貴行約定。惟立約人(個人戶)同意以本人於貴行所開立之各活期帳戶作為約定轉入帳戶，並以此服務條款為約定之書面證明。 When the Applicant uses the transfer service of this Contract and the receiving account is not the same as the transferring account,</p>

<p>both the account must be designated in writing or online with the Bank in advance. However, the Applicant (individual account) agrees to use the demand deposit account opened by the Applicant in the Bank as the designated receiving account and takes these service terms as the written proof of the Contract.</p> <p>5.3 轉入帳號之金融機構限為參加金融資訊系統跨行轉帳服務之機構，另於本契約約定之轉入帳號，同時適用於「網路銀行」暨「電話暨行動銀行服務」。</p> <p>The financial institution with which the inward account is opened shall be the one participating in the interbank transfer service of financial information system. The designated inward account under the Contract is also applicable to the “online banking service” and the “telephone and mobile banking services.”</p> <p>5.4 轉帳繳納信用卡款卡號限貴行發行之信用卡，本人信用卡均免約定，繳交第三人信用卡款須書面約定，該項約定須至貴行申請欲開放之轉入信用卡卡號。</p> <p>Only the payment under the credit card issued by the Bank can be settled via transfer. Designation is not needed for the credit card of the card holder. A written designation is needed to settle the payment of the credit card issued by a third party. For this written designation, an application shall be filed to the Bank for open-up of the intended credit card number.</p> <p>5.5 繳電信費限貴行合作之電信公司門號。</p> <p>Only payment of the telecommunication fees against the numbers provided by the partner carriers of the Bank is allowed.</p> <p>5.6 基金單筆申購、基金轉換轉帳手續費、定期定額信託、換匯交易之扣款帳號同5.1項之轉出帳號規範；基金贖回、換匯交易之轉入帳號同5.2-5.3項之轉入帳號規範。(均不含支票存款帳號)</p> <p>The accounts for the service fees of lump-sum investment in funds, fund conversion and transfer, deduction of the payment for dollar cost averaging trust investment, and the foreign exchange transaction shall be subject to the outward account requirements in 5.1; the inward account for fund redemption and the foreign exchange transaction shall be subject to the inward account requirements in 5.2 to 5.3. (Both do not include checking accounts.)</p>	<p>both the account must be designated in writing or online with the Bank in advance. However, the Applicant (individual account) agrees to use the demand deposit account opened by the Applicant in the Bank as the designated receiving account and takes these service terms as the written proof of the Contract.</p> <p>5.3 轉入帳號之金融機構限為參加金融資訊系統跨行轉帳服務之機構，另於本契約約定之轉入帳號，同時適用於「網路銀行」暨「電話暨行動銀行服務」。</p> <p>The financial institution with which the inward account is opened shall be the one participating in the interbank transfer service of financial information system. The designated inward account under the Contract is also applicable to the “online banking service” and the “telephone and mobile banking services.”</p> <p>5.4 轉帳繳納信用卡款卡號限貴行發行之信用卡，本人信用卡均免約定，繳交第三人信用卡款須書面約定，該項約定須至貴行申請欲開放之轉入信用卡卡號。</p> <p>Only the payment under the credit card issued by the Bank can be settled via transfer. Designation is not needed for the credit card of the card holder. A written designation is needed to settle the payment of the credit card issued by a third party. For this written designation, an application shall be filed to the Bank for open-up of the intended credit card number.</p> <p>5.5 繳電信費限貴行合作之電信公司門號。</p> <p>Only payment of the telecommunication fees against the numbers provided by the partner carriers of the Bank is allowed.</p> <p>5.6 基金單筆申購、基金轉換轉帳手續費、定期定額信託、換匯交易之扣款帳號同5.1項之轉出帳號規範；基金贖回、換匯交易之轉入帳號同5.2-5.3項之轉入帳號規範。(均不含支票存款帳號)</p> <p>The accounts for the service fees of lump-sum investment in funds, fund conversion and transfer, deduction of the payment for dollar cost averaging trust investment, and the foreign exchange transaction shall be subject to the outward account requirements in 5.1; the inward account for fund redemption and the foreign exchange transaction shall be subject to the inward account requirements in 5.2 to 5.3. (Both do not include checking accounts.)</p> <p>5.7 法人戶須事先以書面約定授權使用之查詢帳號或具有轉帳服務設定</p>
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5.7 法人戶須事先以書面約定授權使用之查詢帳號或具有轉帳服務設定之帳號，查詢存放款得依不同使用者權限開放可查詢之帳戶，且該授權查詢帳號限於貴行開立之存放款帳戶；就轉帳服務，不同使用者開放可轉出之帳戶，其轉入帳號皆相同，不因不同使用者而有異。
The corporate customer shall designate the authorized query account or the account with transfer service settings in writing beforehand. The query account may be open to different users for inquiry about loan and deposit status depending on their access right. The authorized query account is only limited to the deposit or loan account opened with the Bank. As for the transfer service, all the outward accounts open to different users shall have the same inward account number. This shall not have any exceptions due to the difference in users.

5.8 立約人欲增修約定帳戶，須以書面或線上辦理變更手續。
If the Applicant wants to add or amend the designated account, the Applicant must process the amendment in writing or online.

(6.轉帳及匯款限額)

(6. 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 貴行及跨行轉帳合計不超過新臺幣伍佰萬元；每一外幣轉出帳號之轉帳限額為單筆及單日 貴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 interbranch and interbank transfer shall be limited to NT\$5,000,000 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 interbranch 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

之帳號，查詢存放款得依不同使用者權限開放可查詢之帳戶，且該授權查詢帳號限於貴行開立之存放款帳戶；就轉帳服務，不同使用者開放可轉出之帳戶，其轉入帳號皆相同，不因不同使用者而有異。

The corporate customer shall designate the authorized query account or the account with transfer service settings in writing beforehand. The query account may be open to different users for inquiry about loan and deposit status depending on their access right. The authorized query account is only limited to the deposit or loan account opened with the Bank. As for the transfer service, all the outward accounts open to different users shall have the same inward account number. This shall not have any exceptions due to the difference in users.

5.8 立約人欲增修約定帳戶，須以書面或線上辦理變更手續。

If the Applicant wants to add or amend the designated account, the Applicant must process the amendment in writing or online.

(6.轉出帳號之轉帳限額)

(6. Limited amount from outward transfer accounts)

6.1 每一轉出帳號之轉帳限額為每日跨行轉帳不得逾新臺幣300萬元，跨行及自行轉帳合計不得逾新臺幣500萬元。

As for the transfer amount from each outward account, the amount of any interbank transfer shall not exceed NTD 3 million per day and the total amount of the interbank and intrabank transfers shall not exceed NTD 5 million.

6.2 DBU每人轉出帳號每日累計新臺幣與外幣間換匯限額，如達等值新臺幣伍十萬元(含)之自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。

If the outward transfer amount from any DBU account exceeds the limit amount of conversion from NT Dollars to foreign currency per person per day to the equivalent of NT\$500,000 (inclusive), "Declaration Statement of Foreign Exchange Receipts and Disbursements or Transactions" shall be completed online before the foreign exchange transaction may be processed.

6.3 立約人辦理有關之DBU 臺外幣之轉帳交易，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收支或交易應注意事項。

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. "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

Limit of remittance in foreign currency

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 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

Limit of transfer for credit card payment

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 interbranch or interbank transactions, and each transaction is limited to NT\$50,000. The

To deal with transfer transactions between NTD and any foreign currency under DBU, the Applicant shall observe laws, regulations and the following announcements of the Central Bank: 1. Regulations Governing the Declaration of Foreign Exchange Receipts and Disbursements or Transactions. 2. Directions for Banking Enterprises while Assisting Customers to Declare Foreign Exchange Receipts and Disbursements or Transactions.

6.4 繳信用卡款、與電信費不論自行或跨行其轉帳限額為每戶每次最高新臺幣伍萬元，每日最高新臺幣壹拾萬元，每月最高新臺幣貳拾萬元，並併入轉帳限額6.1之規範。

For both settlement of credit card payment and telecommunication fees, the amount of each intrabank or interbank transfer shall not exceed NTD 50 thousand per account or NTD 100 thousand per day or NTD 200 thousand per month, and shall be subject to the requirements of limited amount in 6.1.

6.5 基金扣款之轉帳限額同6.1之規範併入計算，惟基金單筆申購部分(含：臺／外幣)，不受轉帳限額限制。

The transfer amount limit for the deduction of the payment in fund investment shall be subject to the requirements in 6.1 with the exception of the lump-sum investment in funds (NTD/foreign currency included).

6.6 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 limit is calculated based on the aggregation of all the transfer amounts from the outward account via automated equipment (ATM, voice telephony, mobile banking, or online banking).

6.7 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，以每一帳號每筆不超過五萬元、每天累積不超過十萬元、每月累積不超過二十萬元為限；立約人(個人戶)如已於行動銀行APP完成申請非約定轉帳額度提高者，執行新臺幣非約定帳戶轉帳限額以每一帳號每筆不超過五十萬元、每天累積不超過五十萬元、每月累積不超過一百萬元為限。

The amount of account transfer to a non-designated account by the Applicant (individual) through online banking/mobile banking app is NT\$50,000 per account per transaction and the daily limit is

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

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。

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

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.

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

NT\$100,000 and monthly limit is NT\$200,000. If the Applicant (individual) has increased the transfer limit to a non-designated account through the mobile banking app, the amount of NTD transfer to a non-designated account is NT\$500,000 per account per transaction, the daily limit is NT\$500,000 and the monthly limit is NT\$1,000,000.

<p>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).</p> <p>(7.網頁之確認) (7. Authentication of website)</p> <p>7.1 立約人使用網路銀行前，請先確認網路銀行正確之網址，才使用網路銀行服務；如有疑問，請電 0800-261-732詢問。 The Applicant shall first confirm the accuracy of the Bank's website address before using the online banking services. If there is any question, please call 0800-261-732 for query.</p> <p>7.2 貴行應以一般民眾得認知之方式，告知立約人網路銀行應用環境之風險。 The Bank should inform the Customer of the risks associated with the use of online banking services in a manner comprehensible to the general public.</p> <p>7.3 貴行應盡善良管理人之義務，隨時維護網站的正確性與安全性，並隨時注意有無偽造之網頁，以避免立約人之權益受損。 The Bank shall perform the duty of care of a good administrator to constantly maintain the accuracy and security of its website, and constantly watch whether any of its webpages has been falsified so as to prevent damage to the interests of the Applicant.</p>	<p>(7.網頁之確認) (7. Authentication of website)</p> <p>7.1 立約人使用網路銀行前，請先確認網路銀行正確之網址，才使用網路銀行服務；如有疑問，請電 0800-088-222詢問。 The Applicant shall first confirm the accuracy of the Bank's website address before using the online banking services. If there is any question, please call 0800-088-222 for query.</p> <p>7.2 貴行應以一般民眾得認知之方式，告知立約人網路銀行應用環境之風險。 The Bank should inform the Customer of the risks associated with the use of online banking services in a manner comprehensible to the general public.</p> <p>7.3 貴行應盡善良管理人之義務，隨時維護網站的正確性與安全性，並隨時注意有無偽造之網頁，以避免立約人之權益受損。 The Bank shall perform the duty of care of a good administrator to constantly maintain the accuracy and security of its website, and constantly watch whether any of its webpages has been falsified so as to prevent damage to the interests of the Applicant.</p>
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修訂後內容【紅字表新增文字】	原條款內容【藍字表刪除文字】
<p>ATM無卡提款約定事項 Provisions for ATM Cardless Withdrawals</p> <p>(6.無卡交易提款限額) (6. Withdrawal limit for cardless transactions)</p> <p>6.1 於貴行自動化服務設備提款時，以新臺幣(以下同)壹仟元為單位，單筆最高提款限額為貳萬元，每日累計提領限額為壹拾萬元，每月累計提領限額為貳拾萬元，與晶片金融卡之提款限額併計。於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，每次最高限額為貳萬元。 When withdrawing cash from the Bank's automatic service equipment, one unit is NTD1,000, each withdrawal limit is</p>	<p>ATM無卡提款約定事項 Provisions for ATM Cardless Withdrawals</p> <p>(6.無卡交易提款限額) (6. Withdrawal limit for cardless transactions)</p> <p>6.1 於貴行自動化服務設備提款時，以新臺幣(以下同)壹仟元為單位，單筆最高提款限額為貳萬元，每日累計提領限額為壹拾伍萬元，每月累計提領限額為肆佰伍拾萬元，與晶片金融卡之提款限額併計。於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，每次最高限額為貳萬元。 When withdrawing cash from the Bank's automatic service equipment, one unit is NTD1,000, each withdrawal limit is</p>

<p>NTD20,000, the daily accumulative withdrawal limit is NTD100,000, the monthly accumulative withdrawal limit is NTD\$200,000. It shall be calculated along with the cash withdrawal limit of the chip debit card. When withdrawing money through the automatic service equipment set up by cross-bank connection financial institutions of the financial information system, the withdrawal limit is NTD 20,000 each time.</p> <p>6.2 前項所定之金額，貴行得視實際業務需要隨時調整，除法規另有明定外，貴行應於調整5日前，以顯著方式於營業處所及貴行網站公開揭示之。</p> <p>The Bank may adjust the aforesaid amount whenever necessary depending on the actual business requirements. Except as otherwise specified in laws, the Bank shall announce such adjustment openly and visibly at the premises and on the website thereof 5 days prior to the adjustment.</p> <p>(11. 二十四小時服務專線及申訴管道：)</p> <p>(11.24-hour service hotline and complaint channel:)</p> <p>11.1 為保護立約人權益，立約人執行ATM 無卡提款交易時若有任何疑義，請立約人撥打貴行24小時客戶服務專線：(02)80731166或免付費客戶服務專線：0800-261-732。</p> <p>If the Applicant has any questions about execution of ATM cardless withdrawal transactions, please call the Bank's 24-hour service hotline (02)80731166 or toll-free phone number 0800-261-732 to protect the rights and interests of the Applicant.</p>	<p>NTD20,000, the daily accumulative withdrawal limit is NTD150,000, the monthly accumulative withdrawal limit is NTD\$4,500,000. It shall be calculated along with the cash withdrawal limit of the chip debit card. When withdrawing money through the automatic service equipment set up by cross-bank connection financial institutions of the financial information system, the withdrawal limit is NTD 20,000 each time.</p> <p>6.2 前項所定之金額，貴行得視實際業務需要隨時調整，除法規另有明定外，貴行應於調整5日前，以顯著方式於營業處所及貴行網站公開揭示之。</p> <p>The Bank may adjust the aforesaid amount whenever necessary depending on the actual business requirements. Except as otherwise specified in laws, the Bank shall announce such adjustment openly and visibly at the premises and on the website thereof 5 days prior to the adjustment.</p> <p>(11. 二十四小時服務專線及申訴管道：)</p> <p>(11.24-hour service hotline and complaint channel:)</p> <p>11.1 為保護立約人權益，立約人執行ATM 無卡提款交易時若有任何疑義，請立約人撥打貴行24小時客戶服務專線：(02)80731166或免付費客戶服務專線：0800-088-222。</p> <p>If the Applicant has any questions about execution of ATM cardless withdrawal transactions, please call the Bank's 24-hour service hotline (02)80731166 or toll-free phone number 0800-088-222 to protect the rights and interests of the Applicant.</p>
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修訂後內容【紅字表新增文字】	原條款內容【藍字表刪除文字】
<p>信託特別約定事項 Special Provisions for Trust</p> <p>(4.推介產品資料使用特別約定)</p> <p>(4.Special Provisions for Use of the Materials on Recommended Products)</p> <p>4.1 受託人及其委託之第三人得為推介、提供產品或服務之目的，而於該目地範疇內蒐集、處理、國際傳輸及利用委託人之個人資料，並得向委託人寄發行銷郵件或為電話行銷。縱委託人同意上述條款，</p>	<p>信託特別約定事項 Special Provisions for Trust</p> <p>(4.推介產品資料使用特別約定)</p> <p>(4.Special Provisions for Use of the Materials on Recommended Products)</p> <p>4.1 受託人及其委託之第三人得為推介、提供產品之目的，而於該目地範疇內蒐集、處理、國際傳輸及利用委託人之個人資料，並得向委託人寄發行銷郵件或為電話行銷。縱委託人同意上述條款，委託人仍得隨</p>

委託人仍得隨時以書面或電話通知取消該項同意，貴行將於接獲通知及確認委託人身分後立即受理，並於系統及作業合理期間內依委託人通知辦理。

The Trustee and the third party commissioned thereby may collect, process, internationally transmit and use the personal information of the Settlor for the purposes of recommendation and provision of product catalogs or service within the scope of such purposes. The Trustee may also send direct marketing mails to the Settlor or make marketing calls thereto. Despite the Settlor's agreement on the aforesaid terms, the Settlor may still cancel the agreement at any time by informing the Trustee in writing or by phone. The Bank shall take appropriate action on receiving the notification and the confirmation of the identity of the Settlor and respond to the request at the system within a reasonable span of time.

- 4.2 委託人與受益人同意於受託人之關係企業、或與受託人有特約合作關係之第三人推介、提供其產品或服務資訊予委託人之目的範圍內，將受託人得將委託人之個人資料提供予該(等)第三人。縱委託人同意上述條款，委託人仍得隨時以書面或電話通知取消該項同意，貴行將於接獲通知及確認委託人身分後立即受理，並於系統及作業合理期間內依委託人通知辦理。

Where any affiliate companies of the Trustee or any third parties having a contracted partnership with the Trustee recommend products to the Settlor or provide the Settlor with product or service information, the Settlor and beneficiary agree that the Trustee may deliver the personal data of the Settlor to such affiliate companies or the third parties within the scope of the recommendation or provision. Despite the Settlor's agreement on the aforesaid terms, the Settlor may still cancel the agreement at any time by informing the Trustee in writing or by phone. The Bank shall take appropriate action on receiving the notification and the confirmation of the identity of the Settlor and respond to the request at the system within a reasonable span of time.

時以書面或電話通知取消該項同意，並自受託人收到該通知之日起一個月後生效。

The Trustee and the third party commissioned thereby may collect, process, internationally transmit and use the personal data of the Settlor for the purposes of recommendation and provision of product catalogs within the scope of such purposes. The Trustee may also send direct marketing mails to the Settlor or make marketing calls thereto. Despite the Settlor's agreement on the aforesaid terms, the Settlor may still cancel the agreement at any time by informing the Trustee in writing or by phone. The cancellation shall take effect after one month from the date on which the Trustee is informed.

- 4.2 委託人與受益人同意於受託人之關係企業、或與受託人有特約合作關係之第三人推介、提供其產品資訊予委託人之目的範圍內，將受託人得將委託人之個人資料提供予該(等)第三人。縱委託人同意上述條款，委託人仍得隨時以書面或電話通知取消該項同意。此取消通知自受託人收到該通知日起一個月後生效。

Where any facilitate companies of the Trustee or any third parties having a contracted partnership with the Trustee recommend products to the Settlor or provide the Settlor with product information, the Settlor and beneficiary agree that the Trustee may deliver the personal data of the Settlor to such affiliate companies or the third parties within the scope of the recommendation or provision. Despite the Settlor's agreement on the aforesaid terms, the Settlor may still cancel the agreement at any time by informing the Trustee in writing or by phone. The cancellation shall take effect after one month from the date on which the Trustee is informed.