

台北富邦商業銀行股份有限公司(成立於台灣之有限公司)香港分行  
TAIPEI FUBON COMMERCIAL BANK CO., LTD. (INCORPORATED IN TAIWAN WITH  
LIMITED LIABILITY) HONG KONG BRANCH  
銀行帳戶開戶申請書 (公司帳戶)  
ACCOUNT OPENING FORM (COMPANY ACCOUNT)

- 注意Note: 1. 請用正楷填寫，並在適當地方加上“✓”號  
Please complete in block letters and tick where applicable  
2. 如為合夥帳戶，所有合夥人均須簽署  
All Partners to sign for Partnership Account

**存款保障 Deposit Protection Scheme**

根據《存款保障計劃條例》(香港法例第581章)的規定，只有被界定為“受保障存款”的存款，才會得到存款保障計劃的保障。請參閱香港存款保障委員會網址 <https://www.dps.org.hk/> 細閱存款保障計劃有關條文以了解詳情。

Under the Deposit Protection Scheme Ordinance, only deposit classified as “protected deposit” will be protected under the Deposit Protection Scheme. Please refer to the website of the Hong Kong Deposit Protection Board <https://www.dps.org.hk/> and read the provisions of the Deposit Protection Scheme for details.

受保障的存款 Protection Deposit :

1. 存放於本行的以下存款符合存款保障計劃及受保障存款的資格：

- (a) 儲蓄帳戶存款，即：綜合貨幣月結單存款帳戶
- (b) 年期不超過5年的定期存款帳戶
- (c) 往來帳戶存款
- (d) 用作抵押的存款

1. Please note that the following deposits placed with us are eligible for the DPS and protected deposits pursuant to the Deposit Protection Scheme Ordinance:

- a) Savings Account Deposit, namely: Multi Currency Statement Savings Account
- b) Time Deposit with a term not more than 5 years
- c) Current Account
- d) Secured and pledged deposits of all of the above deposits (i.e. deposit charged to us for the purpose of obtaining a general banking facility).

2. 存款人於每位計劃成員處的最高保障額為港幣500,000元，包括本金及利息。

The maximum protection is up to HK\$500,000 per depositor per scheme member including, both principal and interest.

不受保障的存款 Excluded Deposit :

以下類型的存款不包括在存保計劃內，且不受保障：

- (a) 結構性存款 (例如：外幣掛鉤存款及股票掛鉤存款)；
- (b) 年期超過五年的定期存款；
- (c) 不記名票據 (例如：不記名存款證)；及
- (d) 離岸存款 (例如：存入本行海外/中國大陸辦事處的存款)。

The following types of deposits are excluded from the DPS and not protected:

- a) Structured deposit (e.g. foreign currency linked deposit and equity linked deposit);
- b) Time Deposit with a maturity longer than 5 years;
- c) Bearer instrument (e.g. bearer certificate of deposit); and
- d) Offshore deposits (e.g. deposits with our overseas/Mainland China offices)

<b>帳戶 / 交易類別 Account / Transaction Type (s)</b>
銀行帳戶 Bank Account <input type="checkbox"/> 綜合貨幣月結單存款帳戶(含定期存款) Multi Currency Statement Savings Account(Including Time Deposit) <input type="checkbox"/> 港幣往來戶 HKD Current Account <input type="checkbox"/> 美元往來戶 USD Current Account <input type="checkbox"/> 其他，請述明 Others, please specify _____

<b>客戶資料 Client Information</b>	
客戶名稱 Name of Client	英文 (English)
	中文 (Chinese)
註冊成立 / 登記國家 Country of Incorporation/Registration	成立 / 登記日期 Date of Incorporation/Registration
註冊 / 登記編號 Incorporation/Registration No.	商業登記號碼 Business Registration No.
註冊地址(請填英文地址) Registered Office(please fill in English address)	
營業地址: Place of Business (必填，請填英文地址) Place of Business (please fill in English address)	
通訊地址(請填英文地址) Correspondence Address(please fill in English address)	
電子郵箱 (交易通知寄發用，至多約定三組) Email Address (You can reserved up to 3 email address for the purpose of debit/credit advice receiving.) 第一電子郵箱 Email Address 1 _____ 第二電子郵箱 Email Address 2 _____ 第三電子郵箱 Email Address 3 _____	
電話號碼 (國碼-區碼-號碼-分機) Telephone No. (Country Code-Area Code-Number-Ext.)	傳真號碼 (國碼-區碼-號碼) Fax No. (Country Code-Area Code-Number) <input type="checkbox"/> 不收取交易通知 Not requiring advice
第一聯絡人姓名 1 <sup>st</sup> Contact person	電話號碼 Telephone No.
第二聯絡人姓名 2 <sup>nd</sup> Contact person	電話號碼 Telephone No.

<b>匯出匯款地址 (請選擇一項) Outward Remittance Address (Please choose one of the following)</b>
<input type="checkbox"/> 營業地址 Place of Business <input type="checkbox"/> 通訊地址 Correspondence Address <input type="checkbox"/> 註冊地址(如註冊地址為P.O.BOX者，不適用) Registered Office

**結單寄送方式(請選擇一項) Statements are to be sent by (Please choose one of the following)**

- 郵寄\* By post 寄往send to
- 註冊地址Registered Office
- 通訊地址Correspondence Address
- 營業地址Place of Business
- (\*若您選擇郵寄，則為每月寄送。If you choose "By post", only "Monthly" Statement will be provided)
- e-Statement電子結單 Email address電郵地址:
- 同第\_\_\_\_\_電子郵箱 Refer to Email Address No \_\_\_\_\_
- 其他 Others: \_\_\_\_\_
- 寄發結單頻率(可複選，至多三種) Statement Frequency(Up to 3 frequencies)
- 每日Daily
- 每週Weekly
- 每二週Bi-Weekly
- 每月Monthly

**營業組織 Organization**

- 有限公司Limited Company       上市公司Listed Company       合夥 Partnership
- 獨資 Sole Proprietorship       團體 Assouiation       財團法人 Non-Profit Making

**開戶目的 Purpose of Account**

- 儲蓄及定期Savings/Time Deposit       投資Investment       償還貸款Loan Repayment
- 處理公司賬項Business Settlement       處理公司之間的賬項Intercompany Settlement       其他Others \_\_\_\_\_

**資金來源Source of Funds**

資金來源類型 Types of source of funds	(可選擇多於一個類型Can tick more than one box) <input type="checkbox"/> 公司所有者Business Owner <input type="checkbox"/> 銷售款Sales Proceeds <input type="checkbox"/> 投資回報Return on investment <input type="checkbox"/> 其他，請述明Others, please specify _____
資金來源方式 Means of source of funds	(可選擇多於一個方式Can tick more than one box) <input type="checkbox"/> 支票Cheque <input type="checkbox"/> 匯票Demand Draft <input type="checkbox"/> 電匯Telegraphic Transfer <input type="checkbox"/> 其他，請述明Others, please specify _____
資金來源地 Origins of source of funds	(可選擇多於一個地方及列明主要來源國家Can tick more than one box and specify the major countries,if possible) <input type="checkbox"/> 香港HK <input type="checkbox"/> 中國China <input type="checkbox"/> 美國US <input type="checkbox"/> 其他，請述明Others, please specify _____

**戶口預計每月交易量 Anticipated Monthly Volume and Type of Activity**

存款(包括匯入匯款) Deposits(including inward remittance)	交易量(筆) No. of items :	總金額(港幣) Anticipated Total Amount (HKD) :
支取(包括匯出匯款) Withdrawals(including outward remittance)	交易量(筆) No. of items :	總金額(港幣) Anticipated Total Amount (HKD) :

**員工人數 Number of employees**

- 在香港       1-50       51-100       101-499       more than 500 多於500人
- 在中國內地       1-50       51-100       101-499       more than 500 多於500人
- 在台灣       1-50       51-100       101-499       more than 500 多於500人
- 在其他地區       1-50       51-100       101-499       more than 500 多於500人

**董事(含法人董事)/獨資經營者/合夥人資料 Directors(including Corporate Director)/Sole Proprietors/Partners Information**  
 上市公司可以公開資料取代，免填寫。 Listed company is not required to complete this section if the information requested herein is available in public domain.

(i) 名稱Name _____ / _____ 中文 (Chinese)      英文(English)	護照號碼 / 身分證 Passport No. / ID _____ 國籍Nationality _____ 出生日期Date of Birth _____
(ii) 名稱Name _____ / _____ 中文 (Chinese)      英文(English)	護照號碼 / 身分證 Passport No. / ID _____ 國籍Nationality _____ 出生日期Date of Birth _____
(iii) 名稱Name _____ / _____ 中文 (Chinese)      英文(English)	護照號碼 / 身分證 Passport No. / ID _____ 國籍Nationality _____ 出生日期Date of Birth _____
(iv) 名稱Name _____ / _____ 中文 (Chinese)      英文(English)	護照號碼 / 身分證 Passport No. / ID _____ 國籍Nationality _____ 出生日期Date of Birth _____
(v) 名稱Name _____ / _____ 中文 (Chinese)      英文(English)	護照號碼 / 身分證 Passport No. / ID _____ 國籍Nationality _____ 出生日期Date of Birth _____
(vi) 名稱Name _____ / _____ 中文 (Chinese)      英文(English)	護照號碼 / 身分證 Passport No. / ID _____ 國籍Nationality _____ 出生日期Date of Birth _____
(vii) 名稱Name _____ / _____ 中文 (Chinese)      英文(English)	護照號碼 / 身分證 Passport No. / ID _____ 國籍Nationality _____ 出生日期Date of Birth _____
(viii) 名稱Name _____ / _____ 中文 (Chinese)      英文(English)	護照號碼 / 身分證 Passport No. / ID _____ 國籍Nationality _____ 出生日期Date of Birth _____

**最終擁有帳戶實益人士 The Ultimate Beneficial Owner(s) of the Account**

(i) 名稱 Name \_\_\_\_\_ / \_\_\_\_\_  
                                中文 (Chinese)                                  英文(English)

持有股票百份比 (%) % of Shares Held \_\_\_\_\_ 出生日期Date of Birth \_\_\_\_\_

地址 Address \_\_\_\_\_

多重國籍 Multiple Nationalities  是 Yes  否 No

國籍1 Nationality1 \_\_\_\_\_ 身分證 / 護照 ID / Passport No. \_\_\_\_\_ 簽發地方 Place of Issue \_\_\_\_\_

國籍2 Nationality2 \_\_\_\_\_ 身分證 / 護照 ID / Passport No. \_\_\_\_\_ 簽發地方 Place of Issue \_\_\_\_\_

國籍3 Nationality3 \_\_\_\_\_ 身分證 / 護照 ID / Passport No. \_\_\_\_\_ 簽發地方 Place of Issue \_\_\_\_\_

(ii) 名稱 Name \_\_\_\_\_ / \_\_\_\_\_  
                                中文 (Chinese)                                  英文(English)

持有股票百份比 (%) % of Shares Held \_\_\_\_\_ 出生日期Date of Birth \_\_\_\_\_

地址 Address \_\_\_\_\_

多重國籍 Multiple Nationalities  是 Yes  否 No

國籍1 Nationality1 \_\_\_\_\_ 身分證 / 護照 ID / Passport No. \_\_\_\_\_ 簽發地方 Place of Issue \_\_\_\_\_

國籍2 Nationality2 \_\_\_\_\_ 身分證 / 護照 ID / Passport No. \_\_\_\_\_ 簽發地方 Place of Issue \_\_\_\_\_

國籍3 Nationality3 \_\_\_\_\_ 身分證 / 護照 ID / Passport No. \_\_\_\_\_ 簽發地方 Place of Issue \_\_\_\_\_

(iii) 名稱 Name \_\_\_\_\_ / \_\_\_\_\_  
                                中文 (Chinese)                                  英文(English)

持有股票百份比 (%) % of Shares Held \_\_\_\_\_ 出生日期Date of Birth \_\_\_\_\_

地址 Address \_\_\_\_\_

多重國籍 Multiple Nationalities  是 Yes  否 No

國籍1 Nationality1 \_\_\_\_\_ 身分證 / 護照 ID / Passport No. \_\_\_\_\_ 簽發地方 Place of Issue \_\_\_\_\_

國籍2 Nationality2 \_\_\_\_\_ 身分證 / 護照 ID / Passport No. \_\_\_\_\_ 簽發地方 Place of Issue \_\_\_\_\_

國籍3 Nationality3 \_\_\_\_\_ 身分證 / 護照 ID / Passport No. \_\_\_\_\_ 簽發地方 Place of Issue \_\_\_\_\_

(iv) 名稱 Name \_\_\_\_\_ / \_\_\_\_\_  
                                中文 (Chinese)                                  英文(English)

持有股票百份比 (%) % of Shares Held \_\_\_\_\_ 出生日期Date of Birth \_\_\_\_\_

地址 Address \_\_\_\_\_

多重國籍 Multiple Nationalities  是 Yes  否 No

國籍1 Nationality1 \_\_\_\_\_ 身分證 / 護照 ID / Passport No. \_\_\_\_\_ 簽發地方 Place of Issue \_\_\_\_\_

國籍2 Nationality2 \_\_\_\_\_ 身分證 / 護照 ID / Passport No. \_\_\_\_\_ 簽發地方 Place of Issue \_\_\_\_\_

國籍3 Nationality3 \_\_\_\_\_ 身分證 / 護照 ID / Passport No. \_\_\_\_\_ 簽發地方 Place of Issue \_\_\_\_\_

**企業背景資料 Background of Business****1. 業務性質 Nature of Business**

- 製造業(請敘明產品種類) Manufacturing, please specify the nature of products offered \_\_\_\_\_
- 零售(請敘明產品種類) Retail, please specify the nature of products offered \_\_\_\_\_
- 進出口 / 批發 (請敘明產品種類) Import/Export Trade/Wholesale , please specify the nature of products offered \_\_\_\_\_
- 個人 / 家居服務(請敘明服務種類) Personal and Household Services , please specify the nature of services offered \_\_\_\_\_
- 建造業Construction       飲食Restaurants       運輸Transport       地產Real Estate
- 資訊科技公司 Information Technology       藝術娛樂Arts,entertainment&recreation       公共服務PublicServices
- 酒店 / 旅館Hotels or Boarding House
- 金融或保險Financial or Insurance       秘書公司/管理顧問公司 Secretarial companies/management consultancies
- 其他，請述明Others, please specify \_\_\_\_\_

**2. 年度營業額 Annual Sale Turnover**

- 港幣HKD     美元USD     人民幣RMB     其他 Others \_\_\_\_\_ 金額 Amount : \_\_\_\_\_

**3. 財務狀況 Financial Position**

估計資產淨值 (即：總資產減總負債) Estimated Networth (i.e. Total Assets less Total Liabilities)

- |   |   |
|---|---|
| <input type="checkbox"/> 少於或等於港幣500,000<br>Less than or equal to HKD500,000       | <input type="checkbox"/> 港幣500,001至港幣 1,000,000<br>HKD500,001 to HKD1,000,000 |
| <input type="checkbox"/> 港幣1,000,001至港幣 5,000,000<br>HKD1,000,001 to HKD5,000,000 | <input type="checkbox"/> 港幣5,000,001或以上<br>HKD5,000,001 or above              |

**4. 平均每月盈利 Average Monthly Profit**

- |   |  |
|---|--|
| <input type="checkbox"/> 少於或等於港幣10,000      Less than or equal to HKD10,000 | <input type="checkbox"/> 港幣10,001至港幣30,000      HKD10,001 to HKD30,000   |
| <input type="checkbox"/> 港幣30,001至港幣50,000      HKD30,001 to HKD50,000      | <input type="checkbox"/> 港幣50,001至港幣100,000      HKD50,001 to HKD100,000 |
| <input type="checkbox"/> 港幣100,001至港幣150,000      HKD100,001 to HKD150,000  | <input type="checkbox"/> 港幣150,001或以上      HKD150,001 or above           |

**傳真暨電子郵件指示 Fax and E-mail Instruction**

是否申請傳真暨電子郵件指示 Whether to apply for fax and e-mail instruction

 否 No  是 Yes (如勾選此, 請填寫P.7~P.9 If ticked, please fill in P.7~P.9)

客戶茲向 貴行申請傳真或電子郵件指示交易服務, 並同意相關作業及一切往來悉依本約定書相關約定條款辦理。申請傳真或電子郵件指示交易服務之項目及約定事項, 依客戶於  內註記 V 之項目及記載內容為準:

The Client requests the Bank to accept instruction transmitted via fax or e-mail and agrees to the terms and conditions herein. The terms and conditions for the application for fax or e-mail instruction services shall be those marked as V in  by the Client and those set out herein:

**1. 交易方式約定【請勾選】 Means of transactions【Please choose】**

客戶得與 貴行約定以下列任一方式進行交易指示:

The Client may agree with the Bank to carry out transactions in any of the following ways.

(i)  傳真指示交易。Fax instruction.(ii)  電子郵件指示交易。約定進行交易指示電子郵件地址。E-mail instruction. The Client agrees the Bank to conduct transaction instructions from the following e-mail address(es).

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

**2. 交易項目約定【請擇一勾選】 Transactions【Please choose one】**

貴行得依據下列個別蓋印或簽署客戶就各該業務約定之往來印鑑 / 簽章之申請書、存取款條、定存單、憑證及 / 或其他單據之傳真或電子郵件文件 (以下簡稱「傳真文件」、「電郵文件」) 受理所指示之交易, 且轉入帳戶不事先約定:

The Bank is authorized to accept specimen chop/signatory applications deposit and withdrawal slips, certificates of fixed deposit, certificates and/or other documents faxed or sent via e-mail to the Bank ("Fax Document" or "E-mail Documents") and which is/are duly signed and chopped by the Client as per the specimens filed with the Bank in relation to the matters in below which include:

(i) 存匯類: 如各項活期性存款帳戶之轉帳、匯款、轉存定存、定存解約 (款項以入戶為原則)、匯款資料錯誤之修改等等各項交易。

Deposit and Remittance: such as transfers from savings account, remittance, transfer to fixed deposit, termination of fixed deposit and transfer thereof to account, amendments of particulars of the remittance, etc.

(ii) 進出口類: 如進出口託收、押匯、開狀 / 修狀、擔保提貨 / 提單背書之申請、進口到單之指示等等各項交易。

Import and Export: such as import and export collection, negotiation, documentary credit opening and amendments thereof, application for shipping guarantee/trust receipt, import bills, etc.

(iii) 授信類: 如放款額度動支、委任保證申請、應收帳款承購暨融資等等各項交易。

Lending: such as facility drawdown, application for guarantee, purchase and finance of account receivables, etc.

(iv) 其他類: 其他本行開放提供傳真服務之業務項目。

Others: other allowed fax transmission services provided by the Bank

適用之交易項目【請選擇一項】 Applicable transaction items【Please choose one of the following】

 全部業務 All services; 部份業務 Partial services【可選擇多於一個業務】【Can tick more than one box】 存匯類 Deposit and Remittance  進出口類 Import and Export  授信類 Lending  其他類 Others**3. 授權扣款帳戶約定 Authorization to debit accounts**

除『授權扣繳 / 入帳約定書』、『應收帳款服務約定書』另有約定外, 客戶授權 貴行得就客戶所有於 貴行開立之存款帳戶 (含簽約後新開帳戶) 依本約定書進行傳真或電子郵件指示交易之扣款作業, 應以傳真或電郵文件上逐筆指示為限。

Apart from the terms which have been specifically agreed in "Debit / Credit Authorization" and "Accounts Receivable Service Agreement", the Client authorizes the Bank to debit from all accounts opened by the Client in the Bank (including new accounts opened after the date hereof) in accordance with the debit instruction made via fax or e-mail pursuant to the terms hereof and the Client shall specify in the fax or e-mail instruction each amount to be debited from each account.

**4. 單筆授權扣款限額約定 Authorized debit limit for single transaction**

客戶瞭解傳真或電子郵件指示交易存在之相關風險, 客戶於自行審慎衡酌交易需求及風險承擔能力後, 與 貴行約定單筆授權扣款限額如下【請擇一勾選】

The Client understands the risks associated to the use of fax or e-mail instruction service, after the Client prudently considers the transaction needs and risk appetite, it stipulates that the limit of single debit amount with the bank is as follows:【Please choose one】

 限等值美金1億元(含)以內 Limited to US\$100 million (up to and inclusive) 限等值美金1,000萬元(含)以內 Limited to US\$10 million (up to and inclusive) 限等值美金100萬元(含)以內 Limited to US\$1 million (up to and inclusive) 其他 \_\_\_\_\_元(含)以內(請填載單筆授權扣款限額)

Others: Limited to US\$ \_\_\_\_\_ (up to and inclusive) (Please fill in a single authorized debit limit for fax or e-mail instruction transaction)

以上限額涉及外幣兌換之交易不逾百分之三之差額係屬容許 (外幣兌換匯率以 貴行換算匯率折算)。

The difference of not more than 3% of the above quota involving foreign currency exchange transactions is allowed (foreign exchange rates are determined by the Bank's exchange rate).

5.照會人員約定 Contact Person				
客戶授權 貴行得向以下人員辦理照會 The Client authorizes the Bank to give notice to the below contact person				
照會人員姓名 Name of contact person	職稱 position	電話號碼(國碼-區碼-號碼-分機) Telephone(Country Code-area code-number-ext.)	流動電話(國碼-區碼) Mobile(Country Code-Number)	電子郵箱 Email address
(1)				<input type="checkbox"/> 同第_____電子郵箱 <input type="checkbox"/> 其他_____
(2)				<input type="checkbox"/> 同第_____電子郵箱 <input type="checkbox"/> 其他_____
(3)				<input type="checkbox"/> 同第_____電子郵箱 <input type="checkbox"/> 其他_____
(4)				<input type="checkbox"/> 同第_____電子郵箱 <input type="checkbox"/> 其他_____
(5)				<input type="checkbox"/> 同第_____電子郵箱 <input type="checkbox"/> 其他_____
(6)				<input type="checkbox"/> 同第_____電子郵箱 <input type="checkbox"/> 其他_____
6.低風險交易約定 Terms for Low Risk Transaction				
<p>客戶瞭解本約定書所稱<u>低風險交易</u>係指相同戶名、相同統一編號之下列交易： The Client understands that <u>low risk transaction referred to in this Agreement means the following transaction with the same account name and same unified number:</u></p> <p>(i) 外匯兌換交易，交割款存入 貴行相同戶名、相同統一編號帳戶； Foreign exchange transactions and settlement that are deposited into an account of the Bank under the same account name and same unified number,</p> <p>(ii) 與 貴行交易項目之同戶名還本付息； Payment of loan principal and interest transactions with the Bank with the same account name,</p> <p>(iii) 活期性存款轉定期性存款交易(不含可轉讓存單)， Transfer of saving deposit to fixed deposit by the same account name (not including Negotiable Certificate of Deposit),</p> <p>並同意依下列約定辦理and the Client agrees to process in accordance with the terms in below: 照會約定Notice【請擇一勾選Please tick one】 <input type="checkbox"/> 免照會No notice required <input type="checkbox"/> 逐筆照會Notice on each transaction</p>				
7.收件確認回覆約定Acknowledgement of receipt【請擇一勾選，未勾選者視為無須回覆訊息】【 Please choose one , unselected who deemed no need to reply】				
<p>客戶同意 貴行依以下約定傳真機號碼或電子郵箱作為 貴行回覆訊息之用。 The Client agrees to assign the following fax number or email for receiving the Bank's reply messages.</p> <p><input type="checkbox"/> 傳真號碼Fax Number (國碼Country Code)_____(區碼Area Code)_____(號碼Number) <input type="checkbox"/> 電子郵箱Email Address_____</p>				



**8.動態密碼驗證機制約定【無申請動態密碼產生器(TOKEN)者不適用本約定】**

**Dynamic Password Authentication Device【Not applicable to non-dynamic password authentication(Token) applicant】**

客戶同意以動態密碼驗證作為傳真暨電子郵件指示交易之辨識密碼（詳傳真暨電子郵件指示交易約定書共通條款第10條及第13至17條），並約定下列動態密碼產生器（以下簡稱TOKEN）之簽收人及其簽樣。同意 貴行收妥下列簽收人簽收之「動態密碼產生器簽收回執聯」後，進行啟用作業，若 貴行未能於客戶申請後14個銀行營業日內收妥「動態密碼產生器簽收回執聯」， 貴行得自動註銷客戶已申請但尚未生效之TOKEN，而不另行通知。簽收人約定如不敷記載時得以黏單為之，客戶應於騎縫上簽章。

The Client agrees to use the dynamic password authentication device for the password of fax and/or e-mail instructions (details in clauses 10, 13-17 of the Common Terms of the Agreement for Fax and E-mail instructions) and confirms as recipient of the below dynamic password authentication device (“the TOKEN”) and its authorized signatory. The Client agrees to the start of the service after the Bank receives “the acknowledgement of receipt of the dynamic password authentication device” in below. **If the Bank does not receive “the acknowledgment of receipt of the dynamic password authentication device” within 14 banking business days after the application, the Bank will cancel the Client’s applied but non-activated TOKEN without further notice.** The signed recipient, if not named, agrees to use the sticky note and the Client shall sign on the sealed envelop.

申請 TOKEN Application for TOKEN：\_\_\_\_\_個piece

簽收Token之簽樣（Signature / Chop Specimen）

簽收人姓名 Name of recipient：\_\_\_\_\_

統一編號 / 身分證字號 Unified No./ID No.：\_\_\_\_\_

聯絡電話 Telephone：\_\_\_\_\_

郵寄地址 Mailing Address：\_\_\_\_\_

（請檢附簽收人身分證明文件及地址證明Please enclose identity document and address proof of the recipient）

**9.集團關係戶共用TOKEN約定Related account sharing of TOKEN【無申請集團關係戶共用TOKEN者不適用本約定】**

**(Not applicable to those not applying for related account sharing of TOKEN)**

客戶向 貴行申請與客戶之關係戶共用TOKEN業務，並同意遵守相關規定，檢附客戶之關係戶授權客戶使用其TOKEN之授權書（即「關係戶授權書」）。 貴行於接獲客戶所為之傳真暨電子郵件指示交易，即得依指示內容執行交易，客戶與關係戶間有關共用TOKEN之約定或糾紛概與 貴行無涉。若客戶或關係戶任一方擬變更或終止本項約定，須以書面通知 貴行。 貴行於接獲該書面通知並完成變更或終止程序前，客戶對於 貴行仍依原約定所執行之交易絕無異議。

The Client applies to the Bank for sharing of the TOKEN with related account and agrees to comply with the Bank’s relevant terms and conditions and enclose the authorization letter by its related account for sharing of the TOKEN (i.e. “Related Account Authorization Letter”). Upon receipt of the Client’s fax or e-mail instruction, the Bank shall execute the transaction in accordance with the instruction and the Bank shall not be responsible for any agreement or dispute for sharing of the TOKEN between the Client and the related account. If any one of the Client or the related account intends to change or terminate this term of agreement, it shall issue written notice to the Bank. Before the Bank received the said written notice and completed the change or termination process, the Client shall not object to any transactions executed pursuant to the original terms of agreement.

集團關係戶統一編號 Related account unified number	集團關係戶名稱 Related account name	集團關係戶統一編號 Related account unified number	集團關係戶名稱 Related account name
(1)		(2)	
(3)		(4)	

**10.往來簽章約定【無須約定者免填】 Specimen Chop/Signature【Not applicable if none】**

客戶同意就本約定項下申請事項，另行與 貴行約定以下往來印鑑/簽章簽署各項約定事項內容之修改。

In respect of the following items, the Client agrees they shall be amended and marked with the specimen chop/signature.

- 1.交易方式約定Means of transactions
- 2.交易項目約定Transactions
- 3.授權扣款帳號約定Authorization to debit account
- 4.單筆授權扣款限額約定Authorized debit limit for single transaction
- 5.照會人員約定Contact Person
- 6.低風險交易約定Terms for Low Risk Transaction
- 7.收件確認回覆約定Acknowledgment of receipt
- 8.動態密碼驗證機制約定Dynamic Password Authentication Device  
（含TOKEN之新增、暫禁解除及掛失等申請include application for new addition, relieve of temporary suspension and report lost of TOKEN）
- 9.集團關係戶共用TOKEN約定Related account sharing of TOKEN

往來印鑑 / 簽章 Specimen Chop / Signature

傳真暨電子郵件交易收件指示Fax and E-mail instruction： 業務組 / 客服主任 Business / CSR (未勾選由作服組收件)(由銀行填寫)

**申請支票簿 (僅適用於往來戶口) Application For Cheque Book (For Current Account Only)**請發給支票簿幣別(Please issue cheque book(s), Currency) :  港幣 HKD  美元 USD 並寄存於本分行, 以便前往領取

Keep at our branch for Client's collection

 並以速遞寄往客戶的通訊地址, 費用由客戶負擔

Send by courier to Client's Correspondence Address, all charges for Client's account

附註: 客戶如帳上有餘額, 於開戶後兩星期內未到指定地點領取支票簿, 支票簿將以速遞寄往客戶的通訊地址, 費用由客戶負擔

Remark: For Clients with positive balance on their accounts fail to collect the cheque books at the designated place within two weeks from the account opening date, cheque books will be mailed to Client's Correspondence Address by courier, and the charges shall be borne by the Clients.

**客戶聲明 Client Declarations**

1. 客戶已經細閱、明白及同意接受由本行所提供的銀行服務條款及細則的約束以及同意本行的個人資料私隱政策聲明的內容, 並承認已收到該等文件乙份。

The Client(s) has/have read, understood and agreed to be bound by the General Terms and Conditions for Banking Service and the Personal Data Privacy Policy Statement provided by us and receipt of a copy of them is acknowledged.

2. 客戶已經細閱、明白及同意接受載列於本開戶表格的傳真暨電子郵件指示交易約定書、以圖章/印章代替親筆簽署彌償書及人民幣帳戶條款及細則的條款約束, 如適用。

The Client(s) has/have read, understood and agreed to be bound by the Agreement for Fax and E-mail Instruction, Indemnity for use of Chop/Seal in lieu of Manual Signature and Terms and Conditions for Renminbi Account (if applicable)

3. 客戶已於合理期間審閱傳真暨電子郵件指示交易約定書全部條款, 尤其對共通約款: 1, 2, 5, 6, 7, 10, 13, 14, 23, 25, 26 等條款經雙方個別商議後, 客戶完全充分瞭解其內容並同意後始蓋章。

The Client has read all the terms of the Agreement for fax and e-mail instruction in reasonable time and fully understands and agrees to the terms herein and thereafter appended his signature herein, and in particular the Client agrees to Common Terms: 1, 2, 5, 6, 7, 10, 13, 14, 23, 25, 26 etc after individually negotiated by both parties.

4. 客戶明白及同意本行可不時將本行的行政、營運、電訊、電腦、數據資料處理、客戶服務及/或其他與本行業務有關的銀行或信貸服務外判予本行的台灣總行及/或第三者服務供應商(不論該供應商是處於香港、台灣或海外)以作本行絕對酌情認為合適的外判活動。客戶也明白及同意本行、本行的台灣總行及/或任何本行委任的服務供應商可能須要按照適用法律的規定履行披露責任, 或因遵行監管或其他管理機構(包括但不限於政府部門、司法機關或稅務機關)所發出並適用於本行、本行的台灣總行或任何本行委任的服務供應商的指引, 向有關法律或指引所指的任何人士提供或披露客戶的個人資料。

The Client(s) understood and agreed that we may from time to time outsource such administrative, operation, telecommunication, computer, data processing, customer services and/or other banking or credit services in connection with our business to our Taiwan Main Branch and/or such third party service provider(s) (whether in Hong Kong, Taiwan or abroad) for such outsourcing activities as we may at our absolute discretion think fit. The Client(s) further understood and agreed that the personal data of the Client(s) may need to be provided or disclosed to any person to whom we, our Taiwan Main Branch and/or any of our appointed service provider(s) is under an obligation to make disclosure under the requirements of any binding law, or under and for the purposes of any guidelines issued by regulatory or other authorities (including but not limited to government departments, judiciary or tax authorities) with which we, our Taiwan Main Branch and/or any of our appointed service provider(s) are expected to comply.

5. 客戶確認上述資料乃屬真確、正確及完整, 並授權本行可向任何方面證實。客戶亦承諾如上述資料有任何改變, 會立即通知本行。

The Client(s) hereby confirm(s) that the information above given is true, correct and complete and authorize(s) us to verify from any source as we may consider fit. The Client(s) also undertake(s) to notify us immediately of any changes to the above information.

6. 客戶已被建議及客戶已經或於有需要時將會就本行提供的任何服務, 本開戶表格、條款及細則及所有其他客戶已經簽署或可能簽署的文件的法律含意尋求獨立的專業意見。

The Client(s) has/have been advised to seek, and the Client(s) has/have done or will do so if needed, independent professional advice on any service provided by us, legal implication of this Account Opening Form, General Terms and Conditions and all other documents the Client(s) has/have signed or may sign.

7. 客戶知悉及確認客戶應不時留意於本行官方網站刊載的通知(包含但不限於最新銀行服務條款及細則或收費表)

The Client(s) acknowledge(s) and confirm(s) that the Client(s) should pay attention to the notice(s) (including but not limited to the latest Terms and Conditions of Banking Services or Fee Table) promulgated on the Bank's official website from time to time.

8. 客戶明白及確認本開戶表格及其他有關文件的中文版本僅供參考, 倘若中英文版本存在差異, 將以英文版本為準。

The Client(s) understand(s) and confirm(s) that the Chinese version of the terms and conditions of this Account Opening Form and all other related documents are for reference only and that the English version there of will prevail if there is inconsistency between the two versions.

授權人員簽署(有限公司適用)/所有合夥人簽署(合夥企業適用)/

獨資經營者簽署(獨資企業適用)及公司章(如有)

Signature(s) of Authorized Person(s) (applicable to limited company) /

Signatures of all Partners (applicable to partnership) / Signature of Sole

Proprietor (applicable to sole proprietorship) and company chop (if any)

對保簽章 Witnessed by: \_\_\_\_\_

日期: 西元 \_\_\_\_\_ 年 \_\_\_\_\_ 月 \_\_\_\_\_ 日  
Date Year Month Date

## 印鑑卡 SIGNATURE CARD

### 銀行帳戶 For Bank Account

帳戶名稱 Account Name

授權人員 Name of Authorized Person(s) (只適用於公司帳戶 for Company Account)

授權人員簽署 (有限公司適用) / 所有合夥人簽署 (合夥企業適用) / 獨資經營者簽署 (獨資企業適用) 及公司章 (如有)

Signature(s) of Authorized Person(s) (applicable to limited company) / Signatures of all Partners (applicable to partnership) / Signature of Sole Proprietor (applicable to sole proprietorship) and company chop (if any)

### 簽字 / 獲授權印記式樣 Specimen Signature/ Authorized Impression

#### 簽署安排 Signing Arrangement

共 \_\_\_\_\_ 式憑 \_\_\_\_\_ 式有效 /  Any \_\_\_\_\_ of \_\_\_\_\_

其他 Other

印章式樣 (公司帳戶專用) Specimen Impression of Seal/Chop (For Company A/C)		<b>銀行專用 BANK USE ONLY</b>	
		<b>客戶 Client / 帳號 Account Number</b>	
		1	
		2	
		3	
		4	
公司章 Company Chop : <input type="checkbox"/> 毋須蓋公司章及公司章不構成簽字的一部份 Company Chop not required and not part of signature. <input type="checkbox"/> 須蓋構成簽字的一部份的公司章。 Company Chop forming part of signature required		5	
		對保簽章 Witnessed by	
空格處請用斜線劃銷 Cross out blank space(s)		開戶 Opened By	批核 Approved By
* 開戶 Open / 更新日期 Replacement date * 刪除不適用者 Delete as appropriate		造影 Image Filing By	批核 Approved By
(1)		(2)	
姓名 Name		姓名 Name	
身分證 / 護照號碼 ID / Passport No.		身分證 / 護照號碼 ID / Passport No.	
職位 Position	電話 Telephone No.	職位 Position	電話 Telephone No.
(3)		(4)	
姓名 Name		姓名 Name	
身分證 / 護照號碼 ID / Passport No.		身分證 / 護照號碼 ID / Passport No.	
職位 Position	電話 Telephone No.	職位 Position	電話 Telephone No.

當客戶及 / 或客戶的授權人員以個人圖章 / 印章代替親筆簽署時，客戶將被視作受載列於本開戶表格的以圖章 / 印章代替親筆簽署彌償書的條款的約束，猶如客戶已簽署了以圖章 / 印章代替親筆簽署彌償書一樣。

Where Client(s) and/or Authorized Person(s) use(s) chop/seal in lieu of manual signature(s), Client(s) is / are deemed to be bound by the terms of the Indemnity for use of Chop/ Seal in lieu of Manual Signature annexed hereto as if Client(s) has/have signed the Indemnity for use of Chop/Seal in lieu of Manual Signature.

## 印鑑卡 SIGNATURE CARD

### 銀行帳戶 For Bank Account

帳戶名稱 Account Name

授權人員 Name of Authorized Person(s) (只適用於公司帳戶 for Company Account)

授權人員簽署 (有限公司適用) / 所有合夥人簽署 (合夥企業適用) / 獨資經營者簽署 (獨資企業適用) 及公司章 (如有)

Signature(s) of Authorized Person(s) (applicable to limited company) / Signatures of all Partners (applicable to partnership) / Signature of Sole Proprietor (applicable to sole proprietorship) and company chop (if any)

### 簽字 / 獲授權印記式樣 Specimen Signature/ Authorized Impression

#### 簽署安排 Signing Arrangement

共 \_\_\_\_\_ 式憑 \_\_\_\_\_ 式有效 /  Any \_\_\_\_\_ of \_\_\_\_\_  
 其他 Other

印章式樣 (公司帳戶專用)

Specimen Impression of Seal/Chop (For Company A/C)

公司章 Company Chop :

毋須蓋公司章及公司章不構成簽字的一部份 Company Chop not required and not part of signature.

須蓋構成簽字的一部份的公司章。Company Chop forming part of signature required

空格處請用斜線劃銷 Cross out blank space(s)

\* 開戶 Open / 更新日期 Replacement date

\* 刪除不適用者 Delete as appropriate

(1)

姓名  
Name

身分證 / 護照號碼  
ID / Passport No.

職位  
Position

電話  
Telephone No.

(3)

姓名  
Name

身分證 / 護照號碼  
ID / Passport No.

職位  
Position

電話  
Telephone No.

#### 銀行專用 BANK USE ONLY

客戶 Client / 帳號 Account Number

1

2

3

4

5

對保簽章 Witnessed by

開戶 Opened By

批核 Approved By

造影 Image Filing By

批核 Approved By

(2)

姓名  
Name

身分證 / 護照號碼  
ID / Passport No.

職位  
Position

電話  
Telephone No.

(4)

姓名  
Name

身分證 / 護照號碼  
ID / Passport No.

職位  
Position

電話  
Telephone No.

當客戶及 / 或客戶的授權人員以個人圖章 / 印章代替親筆簽署時，客戶將被視作受載列於本開戶表格的以圖章 / 印章代替親筆簽署彌償書的條款的約束，猶如客戶已簽署了以圖章 / 印章代替親筆簽署彌償書一樣。

Where Client(s) and/or Authorized Person(s) use(s) chop/seal in lieu of manual signature(s), Client(s) is / are deemed to be bound by the terms of the Indemnity for use of Chop/ Seal in lieu of Manual Signature annexed hereto as if Client(s) has/have signed the Indemnity for use of Chop/Seal in lieu of Manual Signature.

**CERTIFIED EXTRACTS OF MINUTES AND BOARD RESOLUTIONS**

**NAME OF COMPANY:** \_\_\_\_\_

We, the undersigned, hereby certify that the following is a true and correct extracts of the minutes and resolutions of the directors of the Company (duly kept in the minutes book of the Company) duly passed at a Directors' Meeting of the Company duly convened and held at \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, at which a quorum of directors are present and the chairman took the chair of the Meeting.

The following resolutions were unanimously passed: -

1. That demand deposit account(s) (the "Account") be opened with **Taipei Fubon Commercial Bank Co., Limited, Hong Kong Branch** (the "Bank");
2. That all the terms and conditions applicable to the Account and issued by the Bank from time to time be and are approved and accepted;
3. That any \_\_\_\_\_ of \_\_\_\_\_ be and is/are authorized to operate the Account and give instructions to the Bank in respect of any matter or transaction relating to and incidental to the Account;
4. That any \_\_\_\_\_ of \_\_\_\_\_ be and is/are authorized to sign the Account Opening Form and all incidental documents there to.

We hereby further certify and confirm that the foregoing resolutions(s) is/are in full force and effect and constitute(s) valid and binding obligations of the Company, and such resolution(s) has/have not been amended, varied, rescinded or revoked, in whole or in part.

Signed by  
Chairman of the meeting: \_\_\_\_\_

Signed by  
Director: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

ID No.: \_\_\_\_\_

ID No.: \_\_\_\_\_

**董事局會議及決議認證摘要**

公司名稱：\_\_\_\_\_

本人等現認證以下是本公司真實及正確的董事局會議記錄及於董事局會議合法通過的決議的摘要（已存檔於本公司的會議記錄冊上），會議是合法召開且有會議法定人數出席並於西元\_\_\_\_\_年\_\_\_\_\_月\_\_\_\_\_日在\_\_\_\_\_（地點）進行及由會議主席主持。

以下決議獲得一致通過：-

1. 本公司於台北富邦商業銀行股份有限公司香港分行（下稱“該銀行”）開立存款帳戶（下稱“帳戶”）；
2. 本公司接受及核准所有不時由該銀行制訂並適用於帳戶的條款及細則；
3. 本公司授權\_\_\_\_\_中的任何\_\_\_\_\_位操作帳戶及就帳戶向該銀行發出交易及其他事項的指示；
4. 本公司授權\_\_\_\_\_中的任何\_\_\_\_\_位簽署與帳戶有關的開戶表格及相關文件。

本人等現進一步認證上述決議具十足效力及作用並構成有效及對本公司具約束性的義務，而該等決議並未被全部或部份地修改、修訂、撤回或撤銷。

會議主席簽署：\_\_\_\_\_ 董事簽署：\_\_\_\_\_

姓名：\_\_\_\_\_ 姓名：\_\_\_\_\_

身分證明文件號碼：\_\_\_\_\_ 身分證明文件號碼：\_\_\_\_\_

**傳真暨電子郵件指示交易約定書**  
**Agreement for Fax and E-mail Instruction**

客戶編號 Client Code:  
\_\_\_\_\_

致：台北富邦商業銀行股份有限公司，香港分行（（下稱“貴行”），此詞語包括貴行的繼承人及承受人）  
To: Taipei Fubon Commercial Bank Co., Ltd., Hong Kong Branch (the "Bank" which expression shall include its successors and assigns)

**共通約款 Common Terms**

客戶確實瞭解使用傳真或電子郵件指示交易存在若干風險，尤其是傳真或電子郵件指示可能由未經許可人士發出或作不當用途，但客戶仍鄭重同意並承諾如下：The Client confirms and understands the risks associated to the use of fax or e-mail instruction service, in particular that the fax or e-mail instruction may be sent out by unauthorized person or utilized for improper purpose, but the Client still solemnly agrees and undertakes as below:

1. 客戶所為之傳真或電子郵件指示，其內容務求清楚正確，倘因指示模糊錯誤而發生誤入帳戶、無法入戶或其他任何錯誤，概由客戶自行負責，與 貴行無涉。客戶並同意 貴行有權逐筆決定接受或拒絕受理傳真或電子郵件指示（包括但不限於因任何原因導致傳真或電郵文件內容或簽章不清無法辨認或其他情事）。（個別商議條款）

The fax or e-mail instruction transmitted by the Client shall be in a clear and accurate form. If, as a result of illegible or erroneous fax or e-mail instruction, payment is paid into an account erroneously or payment cannot be paid into an account or any such other error, the Client shall be personally liable for the same and the Bank accepts no liability therefore. The Client also agrees that the Bank has the rights to accept or refuse any fax or e-mail instruction (including but not limited to refusal as a result of illegible fax or e-mail instruction or any other matters). (Individually negotiated terms)

2. 傳真或電郵文件一經發出，如未得 貴行同意，均不得撤銷或撤回，對於客戶以傳真或電郵文件所為之交易指示或申請，若 貴行已收到傳真或電郵文件，而未能與客戶或客戶指定之人員電話照會， 貴行仍得依該傳真或電郵文件逕行辦理相關交易，對客戶因此所受的所有損失， 貴行不負賠償責任。（個別商議條款）

Once a fax or e-mail document is sent, it cannot be cancelled or withdrawn without the Bank's consent. In respect of any fax or e-mail instruction or application by the Client, if the Bank has received the fax or e-mail document but the Bank cannot contact the Contact Person appointed by the Client, the Bank shall still proceed with the transaction in accordance with the fax or e-mail in the Bank's sole discretion and the Bank shall not be liable to the Client for any loss or damages suffered as a result thereof. (Individually negotiated terms)

3. 客戶應按照 貴行指定之相關申請格式及指定之傳真號碼或電子郵件信箱發送傳真或電子郵件交易指示。

The Client shall follow the instructions given by the Bank on relevant application forms and send its fax or e-mail instructions to the fax number or e-mail address specified by the Bank whenever the Client intends to send fax or e-mail instructions to the Bank.

4. 貴行得充分信任傳真或電郵文件內容及簽章之真實性，客戶充分了解傳真或電郵文件與文件正本可能存在些許落差，但凡 貴行就以肉眼辨識並經依雙方約定方式判斷為具可執行性之傳真或電郵文件所為之各項業務處理，客戶均承認完全符合客戶意思表示，與臨櫃辦理具有相同之效力。客戶並此聲明，除 貴行有故意或重大過失外，對於客戶以傳真或電子郵件指示辦理之任何交易或申請，就該文件真偽及意思表示有效性、正確性之辨識，或就任何電話、電子或其他方式之通訊，在傳送或發送過程中發生任何不正確、中斷、錯失、延誤或故障， 貴行毋須負任何責任。

The Bank shall fully rely on the truthfulness of the contents and signatures in the fax or e-mail instruction document. The Client fully understands there can be discrepancies between the original and the fax or e-mail document, but if it appears to the Bank via human visual verification that the fax or e-mail document is an executable transaction, the Client admits fully the contents of the fax or e-mail document as his instruction and the fax or e-mail document shall be conclusively binding on the Client as if the fax or e-mail document was given over the counter. The Client hereby declares that unless due to the Bank's willful default or gross negligence, the Bank shall accept no liability as to transactions made pursuant to any fax or e-mail instruction or applications whether on its authenticity, validity, accuracy of verification, or any inaccuracy, suspension, error, delay or failure of transmission or distribution.

5. 客戶同意若為有摺戶利用傳真或電子郵件指示辦理取款交易時，得免另行親簽表示無摺取款，並同意 貴行得免憑存摺逕予辦理，不受客戶與 貴行間存款總約定書等須憑存摺取款或無摺取款相關約定之約束。客戶同意存款餘額以貴行帳載為準，並願儘速至 貴行辦理補摺。（個別商議條款）

The Client agrees that if the Client who is a passbook account holder transmits fax or e-mail instruction for funds withdrawal, the Client does not have to separately sign for funds withdrawal without production of passbook and the Bank may process the application without the passbook. The Bank is exempted from the agreement between the Client and the Bank that production of passbook is compulsory for funds withdrawal or any other relevant terms and conditions. The Client agrees that the Bank's records in respect of the deposit balance shall be conclusive evidence thereof and the Client shall update the passbook as soon as possible. (Individually negotiated terms)

6. 客戶有義務審閱及核對 貴行就本約定書項下任何交易及/或其他附帶事項發出之通知書或確認書上的每項記載之準確性。倘若客戶認為任何記載存在錯誤、異常及/或未經授權的情況，客戶必須立即以書面通知 貴行。除非 貴行在列載有關記載的通知書或確認書發出之日期起計60天或其他按 貴行酌情決定的期限內，實際上收到對上述記載的正確、正常或授權提出異議的書面通知，否則所有顯示於此等通知書或確認書上的記載均被視為正確、正常及已獲適當授權。（個別商議條款）

The Client shall approve and verify the correctness of any transactions and/or the records in other related notices or confirmations issued by the Bank in accordance with this Agreement. If the Client is of the view that there is any error, unusualness and/or unauthorized situations, the Client shall forthwith notify the Bank in writing. Unless the Bank actually receives any written notice of objection to the truthfulness, rightfulness or authorizations as abovesaid within 60 days after issue of the notices or confirmations or within such other period as the Bank shall determine, the records in the said notices or confirmations shall be deemed to be true, right and duly authorized. (Individually negotiated terms)

7. 客戶同意於傳真或電子郵件指示交易完成後十四個銀行營業日內，以專人或郵遞方式將正本送達 貴行。在相關文件正本未送達 貴行前，傳真或電子郵件之文件視同正本，與正本之文件、憑證具同等之效力。若以郵遞方式送交正本文件、憑證，郵遞中如不慎遺失，客戶同意另立新文件、憑證送交 貴行，或經 貴行同意於 貴行留存之傳真或電子郵件憑辦文件上簽蓋往來印鑑/簽章免再回補正本，惟視實際需要另依有關法令、規定辦理掛失、止付或補發手續。 貴行於收訖傳真或電子郵件指示後即可按傳真或電子郵件指示作業，不論嗣後 貴行有無收到正本文件。若 貴行收訖並執行之傳真或電子郵件指示與嗣後送達之正本文件之間有任何歧異，應以 貴行收訖並執行之傳真或電子郵件指示為準，客戶絕無異議。（個別商議條款）

The Client agrees to send to the Bank either by hand or by mail the original of the fax or e-mail instruction within 14 business days from

**the date of execution of the relevant transaction. Before the original is received by the Bank, the fax or e-mail transmitted document shall be treated as original and be binding on the Client.** If the original is lost during the mailing process, the Client agrees to provide the Bank with a new original thereof or with the consent of the Bank sign and chop with its specimen chop on the Bank's copy of fax or e-mail transmitted document and thereafter supply the Bank with new original, and if necessary report loss, stopped or apply for replacement in accordance with all applicable laws and rules. Notwithstanding whether or not the Bank receives any original document, the Bank can process the fax or e-mail instruction immediately upon receipt of the fax or e-mail transmitted instruction. If there is any discrepancy between the fax or e-mail transmitted instruction and its original, the fax or e-mail transmitted instruction shall prevail and the Client shall have no objections thereto. (Individually negotiated terms)

8. 客戶瞭解並同意 貴行得隨時以三日前之通知終止本約定書；如客戶未能遵守本約定書或 貴行有關傳真或電子郵件指示交易之規定時， 貴行得不經通知立即終止本約定書，客戶絕無異議。但本約定書之終止並不影響終止前客戶依據本約定書條款對 貴行須負擔的任何責任。

The Client understands and agrees that the Bank has the right to terminate this Agreement by giving 3 days notice to the Client. If the Client fails to comply with the terms herein or as stipulated by the Bank, the Bank is entitled to forthwith terminate this Agreement without prior notice to the Client and the Client waives all its rights to object such termination. The termination of this Agreement shall in no way prejudice or affect any liability of the Client before the termination.

9. 依本約定書所為之傳真或電子郵件指示，其送達時間悉以 貴行實際收訖之紀錄為準。客戶發出傳真或電郵文件的證明，並不能構成 貴行已收訖有關指示的證明。

The Bank shall not be deemed to have received the fax or e-mail instruction unless and until the same have actually reached and been received by the Bank. The Client's fax or e-mail confirmation report shall not be regarded as evidence of receipt of the fax or e-mail instruction by the Bank.

10. 因第三人冒用客戶名義或留存印鑑或動態密碼為本約定書之傳真或電子郵件指示，致客戶受有損害時，除 貴行有故意或重大過失外， 貴行不負任何損害賠償責任。（個別商議條款）

Unless due to the Bank's willful default or gross negligence, the Bank shall not be liable for any loss or damages suffered or sustained by the Client arising out of the fax or e-mail instruction which is made by unauthorized person, forged signature or unauthorized use of the dynamic password. (Individually negotiated terms)

11. 客戶同意對 貴行因依據傳真或電郵文件指示所為或未為之交易、作業或款項支付致生之一切損害予以賠償。

The Client agrees to indemnify and hold harmless the Bank from and against all losses and damages arising out of the Bank's following on the fax or e-mail instruction.

12. 若有關帳戶為聯名存款帳戶或共同借款戶，凡本約定書所稱「客戶」，應指所有及每位聯名存款帳戶之存戶或借款人，且均受本約定書拘束，並就所發出傳真或電子郵件指示及依據該傳真或電子郵件指示進行之一切交易或申請負連帶責任。

If the relevant account is a joint deposit account or a joint loan account, the Client herein shall mean any each and every one of the account holders of the joint account or of the borrowers and this Agreement shall be binding on all of them who shall be jointly and severally liable for any transaction undertaken or requests complied with in accordance with the fax or e-mail instruction.

13. 客戶申請傳真或電子郵件指示交易服務時，得選擇使用「TOKEN」產生之動態密碼（以下簡稱「OTP」）作為約定之識別密碼，客戶了解OTP為可提供客戶使用內部授權之安全控管解決方案，並同意OTP與 貴行約定之往來印鑑/簽章具同等效力，有雙重驗證效果。（個別商議條款）

When the Client applies for fax or e-mail instructions services, it shall use the "TOKEN" to generate dynamic password (the "OTP") as authentication for this Agreement. The Client understands that the OTP is only a security measure for internal authorization safety, and the Client agrees that the OTP is as valid as the specimen chop/signature filed with the Bank, and it has double authentication effect. (Individually negotiated terms)

14. 貴行於收受客戶之傳真或電子郵件指示時，若已履行核對TOKEN序號及其OTP之義務後，則 貴行有權認定該傳真或電子郵件指示係經客戶完全授權而發出，並無須再行查證，且對客戶具拘束力。客戶並同意，對一切因 貴行收受並認定OTP正確之傳真或電子郵件指示而進行之傳真或電子郵件指示交易， 貴行無須負任何責任。客戶同意 貴行除確認TOKEN序號及其OTP外，並無義務與責任確認發出傳真或電子郵件指示人員之身分。（個別商議條款）

When the Bank receives fax or e-mail instruction from the Client and the Bank has fulfilled its duty to check the TOKEN serial number and its OTP, the Bank has the power to admit such fax or e-mail instruction as duly authorized and issued by the Client which shall be binding on the Client, and the Bank does not have to make further verification. The Client agrees that the Bank shall have no liability on transactions executed pursuant to any fax or e-mail instructions received by the Bank with correct OTP. The Client agrees that the Bank does not have any duty and obligation to confirm the identity of the person who give the fax or e-mail instruction save and except the verification of the TOEKN serial number and its OTP. (Individually negotiated terms)

15. 客戶同意自行指定一名或數名被授權人作為TOKEN之持有者，負責進行傳真或電子郵件指示交易，並保證採取一切必要之安全與保密措施以確保TOKEN及其OTP僅可供客戶或客戶指定之被授權人操作使用。

The Client agrees to nominate a person or several authorized persons as holder of the TOKEN and be responsible for giving the fax or e-mail instructions and the Client guarantees to take all necessary safety and security measures to ensure the TOKEN and its OTP are only accessible by the Client or its authorized person.

16. 若TOKEN或其OTP已洩漏或被竊盜，客戶應立即通知 貴行，並採取必要之因應措施以避免或減少可能發生之損害。

If the TOKEN or its OTP is leaked or stolen, the Client shall give notice to the Bank immediately and shall take all necessary steps to avoid or minimize any possible loss.

17. 客戶若不當使用或由第三人不當使用TOKEN序號及其OTP，均願自負其責。

If the Client or any third party use the TOKEN and its OTP inappropriately, it shall bear all liabilities.

18. 客戶在每次發出傳真或電子郵件指示時需採用 貴行規定之各項傳真或電子郵件指示交易申請書，或於所出具扣款憑證文件之正本上適當加註「傳真或電子郵件指示扣款」字樣或類似文義後再行傳真或寄送電子郵件，以供 貴行注意是否重複扣帳，惟經 貴行同意者，客戶可依實際情況變更或增補相關欄位。

For every fax or e-mail instruction, the Client shall use the fax or e-mail instruction application form of the Bank or original debit form of the Bank endorsed with "Fax or E-mail Debit Instruction" or similar wordings before transmitting the fax or e-mail to remind the Bank whether there will be double debit. The Client may vary or add the columns in the fax or e-mail instruction application form only with the consent of the Bank.

19. 貴行於營業時間後收訖之傳真或電子郵件指示， 貴行有權遞延至次一營業日處理。如屬 貴行規定應憑客戶出具之文件正本辦理



之交易，於正本在 貴行營業時間內送達 貴行後始得辦理。

The Bank has the power to execute any fax or e-mail instruction received by the Bank during business hour by the next business day. If it is a transaction which the Bank requires original document from the Client, it will be dealt after the Bank's receipt of the said original document during business hour.

20. 貴行應對涉及帳戶或服務的資料予以保密，但有權將任何該等資料提供給外判予香港或香港以外的聯營公司、總行代理人或其他人士營業所在地之金融監管機構或執法機構，以遵守其關於資料方面的規定或要求，如：對外判予香港或香港以外的聯營公司、總行代理人或其他人士之營業所在地變更時應向客戶發出通知。

The Bank shall keep confidential all information related to accounts or services, but it has the power to supply such information to outsourced Hong Kong or foreign associated companies, agents or other parties of main branch or monetary authority or enforcement agencies in other business locations in order to comply with its rules and requests in relation to such information. The Bank will notify the Client if there is a change in the business locations of outsourced Hong Kong or foreign associated companies or agents or other parties of main branch.

21. 倘若客戶是個人， 貴行使用客戶個人資料時會受到香港規管私人資料使用的《個人資料（私隱）條例》的約束。

If the Client is a living individual, the Bank's use of your personal data shall be governed by Hong Kong's Personal Data (Privacy) Ordinance.

22. 在受所有適用的法律、規則、規例、指引、通函及守則規管的前提下， 貴行有權將服務的任何部分以 貴行認為合適的方式外判予香港或香港以外的聯營公司、總行代理人或其他人士。外判的範圍包括但不限於數據傳輸及處理、內部支援或其他服務。惟 貴行須對外判事項承擔責任。

Subject to all applicable laws, rules, regulations, guidelines, notices and policies, the Bank has the power to outsource any part of the services to Hong Kong or foreign related accounts, agents or other parties of main branch as it deems appropriate. Outsourcing shall include but not limited to data transmission and processing, internal support or other services. Notwithstanding that, the Bank shall be responsible for outsourced activities.

23. 本約定書受香港特別行政區法律管轄並按其詮釋。因本約定書有關之一切債務及相關事宜發生爭議或糾紛時，應本於誠信原則協商解決，若協商不成而涉訟，立約定書人願受香港特別行政區法院的非專屬司法管轄權管轄，但可在任何具司法管轄權的法院執行本約定書。（個別商議條款）

This Agreement shall be governed by and construed in all respects in accordance with the laws of Hong Kong. All liabilities and related arguments or disputes shall be amicably negotiated and if non-negotiable the Client irrevocably submits to the non-exclusive jurisdiction of Hong Kong courts but the Bank shall be entitled to enforce this Agreement in courts of other competent jurisdiction. (Individually negotiated terms)

24. 客戶同意本約定書中文譯本僅供參考，並不適用於本約定的詮釋。在一切用途上，均以本約定書的英文本為準。

The Client agrees that the Chinese version of this Agreement is for reference only and shall not affect interpretation of this Agreement. In the event of inconsistency between the Chinese version and English version of this Agreement, the English version shall prevail.

25. 若 貴行推出新產品或變更服務項目時，客戶同意 貴行得視需要修訂本約定書，置於營業處所供索閱或以 貴行網站公告供查閱以代通知，客戶得於公告日起至指定變更之日之期間內終止「傳真暨電子郵件指示交易申請書暨約定書」之效力，逾期未終止者，同意願逕受該公告之內容拘束。客戶簽立本約定書後，再向 貴行申請變更約定事項時，均願遵守本約定書之相關條款，並簽署 貴行訂定之相關變更申請書類以代約定，毋須另行簽立約定書。（個別商議條款）

In the event that the Bank launches new products or revises the service, the Client agrees that the Bank is entitled to make amendments to this Agreement and the said amendments will be displayed in the prominent place of the Bank's office premises or published on the Bank's official website instead of a separate notification. The Client shall terminate the "Application and Agreement for Fax and E-mail Instruction" within the date of announcement to the designated amendment date, failing which the Client agrees to the terms of the amendments. After the Client signed this Agreement, if the Client applies to change the terms herein, the Client shall comply with the relevant terms of this Agreement and sign the Bank's form of agreement of application for change, and the Client does not have to sign a new Agreement. (Individually negotiated terms)

26. 立約人與 貴行於本約定書簽訂前已簽訂之所有有關傳真暨電子郵件指示交易暨相關之約定，雙方同意自 貴行發出接納本約定書之通知日起自動終止（未曾簽訂前開有關傳真暨電子郵件指示交易暨相關約定者，本條不適用）。（個別商議條款）

The Client and the Bank agree that any previous documents or agreements related to fax and e-mail Instruction will be immediately superseded/cancelled upon the notification from the Bank to the Client on the effectiveness of this Agreement. (This term is not applicable to client who has not signed any documents or agreements related to fax and e-mail Instruction before). (Individually negotiated terms)

27. 本約定書未盡事宜，由雙方另行協議訂定之。

With respect to any matters not expressly stated in this Agreement, it shall be separately negotiated between the parties.

**以圖章 / 印章代替親筆簽署彌償書**  
**Indemnity for use of Chop/Seal in lieu of Manual Signature**

客戶編號 Client Code:  
\_\_\_\_\_

致：台北富邦商業銀行股份有限公司，香港分行（下稱“貴行”，此詞語包括貴行的繼承人及受讓人）

To: TAIPEI FUBON COMMERCIAL BANK CO., LTD., HONG KONG BRANCH (the "Bank", which expression shall include its successors and assigns)

1. 鑑於貴行接受本人 / 本人等及 / 或本人 / 本人等的授權人員使用個人圖章 / 印章（下稱“獲授權印記”）代替親筆簽署，本人 / 本人等，帳戶持有人，謹此不可撤銷地及無條件地向貴行保證及承諾如下：-

In consideration of the Bank's acceptance of the use of personal chop/seal (the "Authorized Impression") in lieu of manual signature(s) by me/us and/or by my/our authorized person(s), I/we, the account holder(s), hereby irrevocably and unconditionally warrant to and undertake with the Bank that:-

- (i) 針對關乎開立於貴行的帳戶（下稱“貴行帳戶”）及 / 或由貴行提供的服務，包括但不限於任何金融服務或交易（下稱“貴行服務”）的任何性質的轉帳、付款、提款、交易或運作（無論屬任何性質）而言，無論由任何人蓋上，單憑獲授權印記本身即構成足夠及終局性的授權，並對本人 / 本人等具有終局性的約束力；

The Authorized Impression by itself, by whomsoever affixed, shall be sufficient and conclusive authority for any transfer, payment or withdrawal or transaction or operation of whatever nature concerning the account(s) (the "Account") maintained with the bank and/or the service including, without limitation, any financial service or transactions (the "Service") provided by the Bank and shall be conclusively binding on me/us;

- (ii) 貴行並無責任去證實：-

(a) 獲授權印記是否真實或曾被偽造；或

(b) 獲授權印記的蓋印是否已獲本人 / 本人等的授權或已為本人 / 本人等所知悉。

The Bank shall have no obligation to verify whether:-

(a) the Authorized Impression is genuine or forged; or

(b) the Authorized Impression has been affixed with my/our authority or knowledge.

- (iii) 本人 / 本人等對於以蓋印獲授權印記形式代替本人 / 本人等的親筆簽署形式運作貴行帳戶及 / 或使用貴行服務所涉及、導致或引起的所有風險及損失將承擔全部責任；

I/We shall assume full responsibility for all risks and losses of whatever nature involved in or caused or occasioned by operating the Account and/or using the Service by means of the Authorized Impression in lieu of my/our manual signature(s);

- (iv) 倘若在任何時候，本人 / 本人等的獲授權印記遺失或被竊，或本人 / 本人等知道或有合理的理由相信或懷疑本人 / 本人等的獲授權印記可能被用作非法用途，則本人 / 本人等將立刻以書面通知貴行有關的事宜。若貴行在收到前述通知之後，但在有合理機會作出回應之前，容許貴行帳戶及 / 或貴行服務按任何指引運作或使用，則貴行毋須承擔任何責任；

I/We shall promptly notify the Bank in writing if at any time the Authorized Impression shall be lost or stolen or I/we shall become aware or have reasonable ground to believe or to suspect that the Authorized Impression may be subject to unauthorized use and the Bank shall accept no responsibility for allowing the Account to be operative and/or the Service to be used before the Bank has had a reasonable opportunity to respond after the Bank had received such notice;

- (v) 貴行對接受本人 / 本人等在本彌償書內的指示或按該等指示行事而引起的任何損失或損害毋須負責；

The Bank will not be liable for any loss or damage whatsoever arising out of the Bank's acceptance of or acting upon my/our instructions herein;

- (vi) 倘若因為貴行接受本人 / 本人等在本彌償書內的指示及按該等指示行事，而導致對貴行採取或使貴行蒙受或招致任何訴訟、法律程序、訟案、損失、損害、索償、支出（法律上或其他）、利息、費用及收費，則本人 / 本人等保證貴行不致蒙受上述各項的損害並對貴行作出充分彌償。

I/We shall hold the Bank harmless and keep the Bank fully indemnified against all actions, proceedings, suits, losses, damages, claims, expenses (legal and otherwise), interests, costs and charges whatsoever which may be brought against the Bank or suffered or incurred by the Bank howsoever arising out of the Bank's acceptance of or acting upon my/our instructions herein.

2. 本人 / 本人等授權貴行借記任何本人 / 本人等於貴行的帳戶，以解除本人 / 本人等於本彌償書項下對貴行的責任。

The Bank is authorized to debit any of my/our account(s) with the Bank in discharge of my/our liability to the Bank hereunder.

3. 當貴行帳戶的持有人或貴行服務使用者多於一個人時，本彌償書的保證、承諾及彌償均被視作由所有帳戶持有人或服務使用者共同及分別地作出。

Where the Account consists of or the Service's user is more than one person, the warranty, undertaking and indemnity given herein shall be deemed to be given by all the holders of the Account or the users of the Service jointly and severally.

4. 倘若本彌償書的中英兩種語言版本之間存在差異，以英文版本為準。

In the event of any inconsistency between the Chinese and English versions of this Indemnity, the English version shall prevail.

5. 本彌償書在各方面均受香港法律管轄並依據香港法律解釋。本人 / 本人等不可撤銷地接受香港法院的非專屬司法管轄權管轄，但貴行可在貴行選擇的其他有司法管轄權的法院強制執行本彌償書。

This Indemnity shall be governed by and construed in all respects in accordance with Hong Kong law. I/We irrevocably submit to the non-exclusive jurisdiction of the Hong Kong Courts but the Bank shall be entitled to enforce this Indemnity in courts of other competent jurisdiction as the Bank may select.

**Supplemental Terms and Conditions of Banking Service**  
**銀行服務條款及細則補充條款**  
**Terms and Conditions for Renminbi Account (these- “Terms and Conditions” )**  
**人民幣帳戶條款及細則 (「本條款及細則」)**

Taipei Fubon Commercial Bank Co., Ltd, Hong Kong Branch (the “Bank”) may provide RMB Services to Customer from time to time, in which event the following terms and conditions shall apply in relation to such RMB Services:

以下的條款及細則將適用於台北富邦商業銀行股份有限公司香港分行（「本行」）不時向客戶提供之「人民幣服務」：

1. The Bank may, in relation to the RMB Services, offer from time to time to its customers in general services in relation to any or all of the following RMB Accounts: RMB Savings Account(s), RMB Current Account(s) and / or RMB Time Deposit Account(s).  
「本行」可就其「人民幣服務」不時提供予其一般客戶以下一個或多個「人民幣帳戶」服務：「人民幣結單儲蓄存款帳戶」、「人民幣往來存款帳戶」及 / 或「人民幣定期存款帳戶」。
2. In relation to any RMB Account maintain with the Bank:
  - (i) the provisions of the Terms and Conditions of Banking Service, to the extent not inconsistent with the provisions of these Terms and Conditions, shall continue in full force and effect; and
  - (ii) in the event of any inconsistency between the provisions of these Terms and Conditions and the provisions of General Terms and conditions for Accounts and Services, these Terms and Conditions will prevail.就任何在「本行」開立的「人民幣帳戶」：
  - (i) 「銀行服務條款及細則」之條款及細則，仍對「客戶」有效及具完全法律效力（與「本條款及細則」條款有不一致之處者除外）。
  - (ii) 如「本條款及細則」與「銀行服務條款」兩者條款有不一致之處，概以「本條款及細則」為準。
3. The Bank shall have the right to refuse or at any time terminate the provision of any RMB Services to any Customer without prior notice (except as may be otherwise required in the Applicable Regulations) and without giving any reasons.  
「本行」有權拒絕或隨時終止向任何「客戶」提供任何「人民幣服務」，並毋須事先通知（「適用規定」另有要求除外）或給予任何理由。
4. The Bank reserves the right to introduce additional terms and conditions applicable to the RMB Accounts and / or RMB Services, terminate the provision of any RMB Services, cancel any RMB Account and / or transfer or convert any amount in any RMB Account in order to comply with the Bank’s agreement with the clearing bank or domestic agent bank and the Applicable Regulations without prior notice except as may be otherwise required in the Applicable Regulations.  
「本行」保留權利隨時增補應用於「人民幣帳戶」及 / 或「人民幣服務」之額外條款及條件、終止提供「人民幣服務」，取消「人民幣帳戶」及從「人民幣帳戶」轉帳或兌換款項至另一帳戶，以便符合「本行」與清算行或「境內代理銀行」之協議及「適用規定」，並毋須事先通知（「適用規定」另有要求除外）。
5. The Bank has the right to report all or any transactions and information relating to the Customers, any RMB Account and RMB Services to the relevant authorities as required by the Bank’s agreement with the clearing bank or domestic agent bank and the Applicable Regulations without prior notice (except as may be otherwise required in the Applicable Regulations) and without giving any reasons.  
「本行」有權按「本行」與清算行或「境內代理銀行」之協議及「適用規定」之要求向有關機構匯報所有或任何有關「客戶」、任何「人民幣帳戶」及「人民幣服務」之交易及資料，並毋須事先通知（「適用規定」另有要求除外）或給予任何理由。
6. Interest is payable on the credit balance in the RMB Savings Account and RMB Time Deposit Account(s) at such rate as determined by the Bank from time to time. No interest is payable on the credit balance in the RMB Current Account.  
「人民幣結單儲蓄存款帳戶」及「人民幣定期存款帳戶」支付利息，應付利息乃根據「本行」不時釐定之利率按貸方結餘計算。「人民幣往來存款帳戶」貸方結餘概不附利息。
7. Cheques are accepted for deposit into any RMB Account in relation to trade settlement or such other purposes as may be allowed by the relevant authorities from time to time. All cheques and other monetary instruments accepted for deposit are credited subject to final payment. The Bank reserves the right to charge the RMB Current Account with items which are subsequently returned unpaid.  
任何「人民幣帳戶」接受任何「人民幣」支票存款用於進行貿易結算或由有關權力機構允許的其他用途。凡存入支票及其他票據，雖已入帳，仍須經收妥後方能作實。如遇退票，「本行」保留在「人民幣往來帳戶」內照數扣除有關款額的權利。
8. For the avoidance of doubt, (and without affecting the other rights of the Bank under any other provisions of these Terms and Conditions and those of the Terms and Conditions of Banking Service), the Customer agrees that if any Services requested by the Customer involves any Transaction comprises a Currency Conversion the currencies in relation thereto include RMB, the Bank may at any time, in its absolute and sole discretion and without incurring any liability whatsoever, decline or cease to provide to the Customer the Services that may involve such Transaction.  
為免疑問，（並在不影響「本行」於「本條款及細則」及「銀行服務條款及細則」其他條款項下的其他權利的前提下），「客戶」同意若任何「客戶」要求提供的「服務」涉及之「交易」含「人民幣」「貨幣兌換」，「本行」有絕對權利隨時拒絕或停止提供可能涉及該等「交易」之「服務」予「客戶」，且無須就此承擔任何責任。
9. The Customer shall fully indemnify the Bank and keep the Bank harmless, from time to time on demand, against any and all losses, damages, costs (including legal costs on a full indemnity basis), expenses, charges, actions, suits, proceedings, claims or demands whatsoever ( ‘Liabilities’ ) which may be brought against the Bank, or which the Bank may suffer or incur in connection with or as a result of any act or omission in relation to the Bank’s performance of its duties and / or obligations in relation to any RMB Account and / or Service, except to the extent that such Liabilities result or arise directly from the Bank’s negligence, wilful default or fraud. This indemnity shall continue notwithstanding the termination of the relevant RMB Account

and / or Service.

「客戶」須向「本行」作出全面保償，並使「本行」免遭因其執行職務所造成的結果或任何與「人民幣帳戶」相關的行為或不行為而導致的損害，繼而令「本行」產生的任何及所有損失、損壞、費用（包括所有法律費用）、支出、手續費、行動、起訴、訴訟、索償或其他任何索償等的損害（「責任」），惟直接由「本行」的疏忽、故意錯失或欺詐行為引起的「責任」則除外。不論有關之人民幣帳戶及 / 或服務終止與否，本保償條款將繼續有效。

10. (i) In connection with any banking transactions denominated in RMB cleared or settled through the RMB clearing and settlement system established in Hong Kong, the Customer acknowledges, agrees and declares that:

有關經由「香港」人民幣結算系統交收或結算的「人民幣」銀行交易帳項，「客戶」確認、同意及聲明如下：

(I) the operation of the RMB clearing and settlement system will be subject to the RMB Clearing House Rules (including without limitation the Operating Procedures referred to therein) (as the same may be modified from time to time);

人民幣結算系統會依據人民幣交換所規則（包括但不限於其中提及的操作程序）（包括其不時的修訂）運作；

(II) the Customer have no claim or recourse whatsoever against the Bank arising from, in connection with or as a result of occurrence of the following event resulting in any delay or interruption or suspension of RMB services to the Customers or disclosure of our customer information to a third party:

「客戶」不得因以下事情導致「本行」向「客戶」提供之服務有所延誤、受干擾或中止，或將「客戶」之資料向第三方披露，而向「本行」提出任何索償：

(1) If the position squaring transactions of RMB clearing bank in the China Interbank Foreign Exchange Market are delayed or cannot be closed in time due to system failures or other reasons;

若因系統故障及其它原因造成「本行」之人民幣清算行在內地銀行間外匯交易市場平盤交易延遲或不能及時交割；

(2) If the RMB clearing bank is unable to provide remittance services for the Bank due to inability to connect, or delay in connecting, with the Mainland's relevant funds transfer system because of system failures or other reasons;

若因系統故障及其它原因造成「本行」之人民幣清算行未能或延遲與內地的資金轉移系統連接而不能為「本行」提供匯款服務時；

(3) If the RMB clearing bank temporarily suspends the RMB clearing services to the Bank; and

若人民幣清算行暫停為「本行」辦理人民幣清算服務；及

(4) the RMB clearing bank may request the Bank to provide any information relating to the Customer's transactions and other information relating to the Customer.

「本行」可以向人民幣清算行提供其「客戶」的交易資料和信息。

(III) the Hong Kong Monetary Authority shall not owe any duty or incur any liability to the Customer or any other person in respect of any claim, loss, damage or expense (including without limitation, loss of business, loss of business opportunity, loss of profit or special, indirect or consequential loss) even if the Hong Kong Monetary Authority knew or ought reasonably to have known of their possible existence) of any kind or nature whatsoever arising in whatever manner directly or indirectly from or as a result of:

香港金融管理局毋須對「客戶」或任何人士由於下列原因直接或間接引致的任何索償、損失、損害或開支（包括但不限於業務損失、業務機會損失、利潤損失或特殊、間接或相應引致的損失）（即使香港金融管理局已知或理應知道其可能存在）負上任何義務或承擔任何法律責任：

(1) anything done or omitted to be done by the Hong Kong Monetary Authority bona fide or by the settlement institution of the RMB clearing and settlement system, Hong Kong Interbank Clearing Limited ("HKICL"), any Member (as defined in the RMB Clearing House Rules) or any other person in the management, operation or use (including without limitation, the termination and / or suspension of the settlement institution, the Clearing Facilities (as defined in the RMB Clearing House Rules) or any such Member) of the Clearing House (as defined in the RMB Clearing House Rules) or the Clearing Facilities (as defined in the RMB Clearing House Rules) or any part of any of them;

香港金融管理局（在出於真誠的情況下）或人民幣結算系統的結算機構、香港銀行同業結算有限公司、任何成員（定義見人民幣交換所規則）或其他任何人士在管理、運作或使用（包括但不限於已被終止及 / 或暫停結算機構、交換設施（定義見人民幣交換所規則）或任何該等成員）交換所（定義見人民幣交換所規則）或交換設施（定義見人民幣交換所規則）或其中任何部份所作出或沒有作出的任何事情；

(2) without prejudice to (1) above, the giving of any consent, notice, advice or approval in relation or pursuant to the RMB Clearing House Rules (including without the limitation the Operating Procedures referred to therein) (as the same may be modified from time to time).

在不違反上述(1)點的情況下，任何有關或根據人民幣交換所規則（包括但不限於其中提及的操作程序）（包括其不時的修訂）所發出的同意、通告、通知書或批准。

(ii) The Customer agrees that:

「客戶」同意：

(I) cheques drawn by the Customer which have been paid may, after having been recorded in electronic form, be retained by the collecting bank or HKICL for such period as is stated in the rules relating to the operation of the Clearing House (as defined in the RMB Clearing House Rules) and after this, they may be destroyed by the collecting bank or HKICL as the case may be; and

由「客戶」所開出並已獲支付的支票，在以電子形式予以記錄後，可由代收銀行或香港銀行同業結算有限公司保留，保留期為與結算所（定義見人民幣交換所規則）操作有關的規則所列明的期間，而在該期間之後，代收銀行或香港銀行同業結算有限公司（視屬何情況而定）可銷毀該等支票；及

(II) the Bank is authorised to contract inter alia with collecting banks and HKICL in accordance with the terms in paragraph (I).

「本行」獲授權按照(I)段條款與包括代收銀行及香港銀行同業結算有限公司訂立合約。

(iii) The Customer declares and agrees that:

「客戶」聲明及同意：

(I) the RMB Account is not used by the Customer as an operating account normally used by a Designated Business Customers.

在「本行」開立的帳戶不是被「客戶」用作指定商戶的通常業務運作的帳戶。

(II) the Bank may at its absolute discretion refuse or terminate any Customer's application for trade settlement matters related services in connection with the RMB Services.

「本行」有權隨時不接受或拒絕任何客戶在「人民幣服務」中提供貿易結算服務的申請。

(III) cross-border flows of RMB from RMB Accounts is determined by the Mainland authorities. The Customer agrees that if any such fund remittances to the Mainland cannot be effected or are not accepted by the banks and authorities in the Mainland, the Bank may deposit such fund into the RMB Account or Hong Kong dollar account of the Customer (converted at the Bank's RMB-Hong Kong dollar exchange rate). The Customers will pay to the Bank all fees, charges and cost of conversion of the RMB in relation to such remittances.

由「人民幣帳戶」匯出的跨境人民幣資金，內地監管當局負責審核。若任何此等匯款不能完成或不被內地的銀行和內地監管當局接受，「客戶」同意「本行」有權決定把該筆匯款存入「客戶」在「本行」的「人民幣帳戶」或以「本行」的人民幣港元兌換價兌換成港元存入「客戶」港元帳戶，「客戶」同意支付「本行」有關的費用、收費及兌換人民幣上所產生的費用。

(IV) on RMB foreign exchange reversed transaction due to rejected or cancelled RMB trade transaction, the Customer should not gain from such reversed foreign exchange transaction and the Customer is responsible for the loss relating to such foreign exchange reversed transaction (if any).

如因為涉人民幣貿易交易取消 / 被拒而需將人民幣轉回其他貨幣，「客戶」不應從此等外匯交易中賺取利潤而「客戶」有責任承受此等外匯交易可能導致的損失。

11. The Customer may request the RMB Services subject to the procedures specified by the Bank from time to time (including, without limitation, the means or medium through which the Customer shall give instructions or the Bank shall provide the RMB Services). The Bank may specify and vary from time to time the scope and extent of any of the RMB Services.

「客戶」可根據「本行」不時具體規定之程序（包括但不限於「客戶」給與指示或「本行」提供「人民幣服務」之途徑或媒介）要求提供「人民幣服務」。「本行」可不時具體規定並更改任何「人民幣服務」之範圍及幅度。

12. The Bank reserves the right to revise any fees and charges from time to time. Please contact the Bank for details.

「本行」保留不時修訂任何費用及收費之權利。請聯絡「本行」以索取詳情。

13. The terms and conditions, specifications and information applicable to any RMB Account and RMB Services are to be determined and may be amended by the Bank from time to time including without limited to the Bank's agreement with the clearing bank or domestic agent bank and the Applicable Regulations. The notice may be given by display, advertisement or other means as the Bank thinks fit and shall be binding on the Customers.

「本行」可根據但不限於與清算行或境內代理銀行之協議及「適用規定」不時訂定或修改適用於「人民幣帳戶」及「人民幣服務」之條款及條件、細節及資料。有關通知可通過展示、廣告或「本行」認為適合之其他途徑發出，並對「客戶」有拘束力。

14. If any provision of these Terms and Conditions is not or ceases to be legal, valid, binding or enforceable, the legality, validity, binding effect or enforceability of the remaining provisions shall not be affected.

倘若「本條款及細則」的任何條款不是或停止成為合法的、有效的、有約束力的或可強制執行的條款，則餘下的條款的合法性、有效性、具約束力或可強制執行性皆不受影響。

15. These Terms and Conditions shall be governed by the laws of Hong Kong. Each of the Bank and the Customer submits to the non-exclusive jurisdiction of the Hong Kong courts. Without limiting the foregoing, all RMB Accounts, the interest thereon, deposit charges and other matters relating thereto, shall be governed by the applicable laws of Hong Kong, and by the Bank's by-laws, regulations and practices as the foregoing are now in effect or as hereafter amended, enacted or adopted.

「本條款及細則」須受「香港」法律管轄。「本行」及「客戶」各自接受「香港」法院非專屬司法管轄權管轄；在不限制上文的前提下，所有「人民幣帳戶」及其利息，存款費用及其他有關事項，皆受現行或日後修訂、制定或採納「香港」有關法律及「本行」的條款及細則及實務的約束。

16. In these Terms and Conditions, unless the context otherwise requires, the terms and expressions appearing herein shall have the following meanings:

在「本條款及細則」中，除文義另有所指外，本文件所用詞彙具有以下涵義：

“Applicable Regulations” means any law, regulation or order, or any rule, direction, guideline, code, notice, restriction or the likes (whether or not having the force of law) issued by any regulatory authority, government agency, clearing or settlement bank or body exchange or professional body in whatever part of the world (including, without limitation, Hong Kong and the Mainland China) applicable from time to time;

「適用規定」指不時適用之任何法律、規定、法令，或任何在世界各地（包括但不限於「香港」及「中國內地」）監管機關、政府機構、清算或結算行或交易機構或專業機構發佈之任何（不論是否具有法律效力）規則、指示、指引、守則、通知、限制或類似規定；

“Business Day” means a day (other than a Sunday and public holiday) on which the Bank is generally open for business.

「營業日」指「本行」的一般營業日子（星期日及公眾假期除外）；

“Customer” means the corporation in whose name the RMB Savings Account, the RMB Current Account and / or RMB Time Deposit Account is opened and includes its lawful successor;

「客戶」指開立「人民幣結單儲蓄存款帳戶」、「人民幣往來存款帳戶」及 / 或「人民幣定期存款帳戶」之機構，包括其合法承繼人；

“Hong Kong” means the Hong Kong Special Administrative Region of the People's Republic of China;

「香港」指中華人民共和國香港特別行政區；

“Hong Kong dollar” or “HKD” means the lawful currency of Hong Kong for the time being;

「港元」 / 「HKD」指「香港」現行的法定貨幣；

“Mainland China” means the People’s Republic of China (excluding Hong Kong, Macau Special Administrative Region and Taiwan);

「中國內地」指中華人民共和國（不包括「香港」、澳門特別行政區及台灣）；

“Renminbi” or “RMB” means the lawful currency of the Mainland China for the time being;

「人民幣」 / 「RMB」指「中國內地」現行的法定貨幣；

“RMB Current Account” means the RMB current account opened and maintained by the Customer with the Bank;

「人民幣往來存款帳戶」指「客戶」於「本行」開立之「人民幣往來存款帳戶」；

“RMB Savings Account” means the RMB savings or deposit account opened and maintained by the Customer with the Bank;

「人民幣結單儲蓄存款帳戶」指「客戶」於「本行」開立之「人民幣」儲蓄或存款帳戶；

“RMB Time Deposit Account” means the RMB time deposit account opened and maintained by the Customer with the Bank. The tenor, term, amount, basis, treatment and payment of interest for RMB deposit in the account will be determined by the Bank in accordance with the Bank’s usual practice and notice of the same will, at the time a deposit is made;

「人民幣定期存款帳戶」指「客戶」於「本行」開立之「人民幣」定期存款帳戶。帳戶的存款期限、條款、金額、準則、利息的處理和支付，均由「本行」根據其一般慣例訂定，「客戶」在存款時會收取有關該類資料的通知；

“RMB Services” means any banking services or other services provided by the Bank to the Customer as permitted by the Applicable Regulations in relation to RMB from time to time;

「人民幣服務」指「本行」不時依據「適用規定」所容許並向「客戶」提供有關「人民幣」的銀行服務或其他服務；

“RMB Accounts” mean the RMB Current Account, the RMB Savings Account and RMB Time Deposit Account, and “RMB Account” means any of them.

「人民幣帳戶」指「人民幣往來存款帳戶」、「人民幣結單儲蓄存款帳戶」及「人民幣定期存款帳戶」，「人民幣帳戶」指其任何一個帳戶。

Note 附註：

All the information set out in these Terms and Conditions is provided to the best of the Bank’s knowledge and understanding of the relevant law, rules, regulations, directions and guidelines governing or otherwise applicable to the RMB Accounts or the RMB Services. Please refer to any updates that may be published or issued by the Bank from time to time including notices that are placed at the Bank. Please also visit the Bank or contact the staff of the Bank for the most updated information on the above.

「本條款及細則」載列所有資料乃根據「本行」對管轄或適用於「人民幣帳戶」或「人民幣服務」之有關法律、規則、規定、指示以及規定指引所知及理解而提供。請參考「本行」不時公佈或發出之任何更新資料，包括置於「本行」之通知。閣下亦可親臨「本行」或與「本行」職員聯絡以索取與上述內容有關的最新資料。

Should there be any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

「本條款及細則」之中、英文文義如有歧異，概以英文為準。

## Taipei Fubon Commercial Bank Terms and Conditions on Performance of the Notification Obligation under the Personal Data Protection Act

- 一、親愛的客戶您好，由於個人資料之蒐集，涉及當事人的隱私權益，台北富邦商業銀行(以下稱本行)向當事人蒐集個人資料時，依據個人資料保護法(以下稱個資法)第八條第一項規定(如屬間接蒐集之個人資料者則為個資法第九條第一項規定)，應明確告知當事人下列事項：
- (一)非公務機關名稱
  - (二)蒐集之目的
  - (三)個人資料之類別
  - (四)個人資料利用之期間、地區、對象及方式
  - (五)當事人依個資法第三條規定得行使之權利及方式
  - (六)當事人得自由選擇提供個人資料時，不提供將對其權益之影響。
1. Considering confidentiality of the collection of your personal data, in respect to the paragraph one of Article 8 of Personal Information Protection Act (the "Act") ; in the cases of indirectly collect personal data, it is the paragraph 1, Article 9 of the Act, Taipei Fubon Commercial Bank Co., Ltd. (the "Bank" ) shall clearly inform you following issues:
- (1) the name of non-government agency;
  - (2) purpose of collection;
  - (3) classification of personal data;
  - (4) time period, areas, parties and way of the use of personal data;
  - (5) rights of the party and ways to exercise them prescribed in Article 3 of the Act;
  - (6) you may decide to provide personal data or not and the impact of nondisclosure of personal data.
- 二、個人資料之來源(經本行間接取得之個人資料者適用)：
- (一)代理、代表或輔助當事人之人。
  - (二)本行基於合作推廣等關係往來之第三人或於本行各樣業務內所委託往來之第三人。
  - (三)當事人自行公開或其他合法公開資料。
2. Source of personal data (applicable for personal data indirectly collected by the Bank).
- (1) The agent, representative, or assistant of the data subject.
  - (2) Third parties partnered with the Bank for business promotion or third parties engaged by the Bank for outsourcing activities.
  - (3) The data disclosed by the data subject in public domain or collected from a legal and open source.
- 三、有關本行蒐集當事人個人資料之目的、類別及利用之期間、地區、對象及方式等內容，請當事人詳閱如後附表。
3. With regard to your personal data to be collected by the Bank, please refer to the Annex for detail purpose of collection, classification of personal data and period, areas, parties and way of the use of your personal data.
- 四、依據個資法第三條規定，當事人就本行保有當事人之個人資料得行使下列權利：
- (一)除有個資法第十條所規定之例外情形外，得向本行查詢、請求閱覽或請求製給複製本，惟本行依個資法第十四條規定得酌收必要成本費用。
  - (二)得向本行請求補充或更正，惟依個資法施行細則第十九條規定，當事人應適當釋明其原因及事實。
  - (三)本行如有違反個資法規定蒐集、處理或利用當事人之個人資料，依個資法第十一條第四項規定，當事人得向本行請求停止蒐集。
  - (四)依個資法第十一條第二項規定，個人資料正確性有爭議者，得向本行請求停止處理或利用當事人之個人資料。惟依該項但書規定，本行因執行業務所必須，或經當事人書面同意，並註明其爭議者，不在此限。
  - (五)依個資法第十一條第三項規定，個人資料蒐集之特定目的消失或期限屆滿時，得向本行請求刪除、停止處理或利用當事人之個人資料。惟依該項但書規定，本行因執行業務所必須或經當事人書面同意者，不在此限。
4. According to Article 3 of the Act, you may exercise following rights with regard to your personal data collected by the Bank:
- (1) Except the situation stated in the Article 10 of the Act, you may inquire and request for a review or make duplications of your personal data but the Bank may charge necessary handling fee in terms of Article 14 of the Act.
  - (2) You may request to supplement or correct your personal data but in terms of Article 19 of the enforcement rule of the Act, you shall explain the reason and fact properly.
  - (3) In terms of the 4th paragraph of Article 11 of the Act, you may request the Bank to discontinue the collection in the cases where a violation of this Act occurred during collecting, processing or using your personal data.
  - (4) In terms of the 2nd paragraph of Article 11 of the Act, in the event of a dispute regarding the accuracy of personal data, you may request the Bank to discontinue processing or using your personal data. However, the preceding sentence may not be applicable when it is necessary for the performance of business duty or it is agreed by you in writing and the dispute has been recorded.
  - (5) In terms of the 3rd paragraph of Article 11 of the Act, you may request the Bank to delete, discontinue processing or using your personal data when the specific purpose no longer exists or time period expires. However, the preceding sentence may not be applicable when it is necessary for the performance of business duty or has been agreed by you in writing.
- 五、當事人如欲行使上述權利，有關如何行使之方式，得向本行客服(02)8751-6665及各分行臨櫃查詢。
5. With regard to how to exercise your rights prescribed in Article 3 of the Act., you may contact the Bank's customer service at (02)8751-6665 or call on any reception enquiry of the BANK.
- 六、當事人之個人資料由本行直接蒐集時，當事人得自由選擇是否提供相關個人資料，惟當事人若拒絕提供相關個人資料，如果該等資料或類別屬於辦理業務審核或作業所需之資料，本行將無法進行必要之審核及處理作業，致無法提供相關服務，敬請見諒。
6. When the Bank directly collect your personal data, you are in the position to decide whether providing your personal data. However, the Bank may not be able to provide you relevant services or better services if the Bank may not process necessary checking in terms of the operation requirement due to the lack of your personal data. Your understanding is appreciated.
- 七、有關個人資料保護法告知義務內容，如因法令更新異動或情事而有修訂必要時，本行有權隨時修改內容。本行得以書面、電話、簡訊、電子郵件、傳真、電子文件或其他足以使當事人知悉或可得知悉知方式(包括但不限於以前述方式提供詳載本告知書之本行網址)通知當事人，並將修訂後內容公告於本行網站。

7. The Bank reserves the right to revise the contents of the Terms and Conditions on the Personal Data Notification under the Act when it is necessary to amend due to changes of laws and regulations or charges in circumstances. The Bank may notify you in writing or by phones, text messages, emails, faxes, electronic documents or other ways that make the information known or available to you, including but not limited to, via the ways of notification mentioned above, providing the link or address of the Bank' s website on which the content of this Personal Data Notification in posted, and post the revised content on the Bank' s website.



附表 Appendix Table

特定目的說明			
業務類別 Business Operation Classification	業務特定目的及代號 Business Specific Purposes and Codes		共通特定目的及代號 Common Specific Purposes and Codes
<b>一、存匯業務</b> 1. Deposit/ Remittance Service	022 外匯業務 022 Foreign Exchange Business	036 存款與匯款業務 036 Deposit and Remitting	154 徵信 154 Reference
	067 信用卡、現金卡、轉帳卡或電子票證業務(含金融卡業務) 067 Credit Card, Cash Card, Debit Card or Electronic Value-stored Card Business (including ATM Card)		
	082 借款戶與存款戶存借作業綜合管理 082 Operation of integrated management among the borrowing households with The Depositor saved business		112 票據交換業務 112 Negotiation Instrument Exchange Business
	181 其他經營合於營業登記項目或組織章程所定之業務 181 Other business operation in accordance with the business registration project or organization Prospectus		
<b>二、授信業務</b> 2. Credit Services	022 外匯業務 022 Foreign Exchange Business	067 信用卡、現金卡、轉帳卡或電子票證業務 (含金融卡業務) 067 Credit Card, Cash Card, Debit Card or Electronic Value-stored Card Business	
	082 借款戶與存款戶存借作業綜合管理 082 Operation of integrated management among the borrowing households with The Depositor saved business		088 核貸與授信業務 088 Lending and Trust Business
	106 授信業務 106 Credit Business	111 票券業務 111 Bills Business	
	126 債權整貼現及收買業務 126 Claims the whole discounting and trading business		154 徵信 154 Reference
	181 其他經營合於營業登記項目或組織章程所定之業務 181 Other business operation in accordance with the business registration project or organization Prospectus		
<b>三、信用卡業務</b> 3. Credit Card Services	022 外匯業務 022 Foreign Exchange Business	067 信用卡、現金卡、轉帳卡或電子票證業務 (含金融卡業務) 067 Credit Card, Cash Card, Debit Card or Electronic Value-stored Card Business	
	082 借款戶與存款戶存借作業綜合管理 082 Operation of integrated management among the borrowing households with The Depositor saved business		
	088 核貸與授信業務 088 Lending and Trust Business	106 授信業務 106 Credit Business	154 徵信 154 Reference
	181 其他經營合於營業登記項目或組織章程所定之業務 181 Other business operation in accordance with the business registration project or organization Prospectus		
<b>四、外匯業務</b> 4. Foreign Exchange Services	022 外匯業務 022 Foreign Exchange Business	036 存款與匯款業務 036 Deposit and Remitting	
	082 借款戶與存款戶存借作業綜合管理 082 Operation of integrated management among the borrowing households with The Depositor saved business		
	088 核貸與授信業務 088 Lending and Trust Business	106 授信業務 106 Credit Business	154 徵信 154 Reference
	181 其他經營合於營業登記項目或組織章程所定之業務 181 Other business operation in accordance with the business registration project or organization Prospectus		

五、有價證券業務 5. Securities Services	036 存款與匯款業務 036 Deposit and Remitting	037 有價證券與有價證券持有人登記 037 Registration of securities and securities holders	
	044 投資管理 044 Investment Management	082 借款戶與存款戶存借作業綜合管理 082 Operation of integrated management among the borrowing households with The Depositor saved business	
	088 核貸與授信業務 088 Lending and Trust Business	106 授信業務 106 Credit Business	111 票券業務 111 Bills Business
	112 票據交換業務 112 Negotiation Instrument Exchange Business	154 徵信 154 Reference	
	166 證券、期貨、證券投資信託及顧問相關業務 166 Securities, Futures, Securities Investment Trusts and Consultants Related Business		
	177 其他金融管理業務 177 Other Financial Administrative Business		
	181 其他經營合於營業登記項目或組織章程所定之業務 181 Other business operation in accordance with the business registration project or organization Prospectus		
六、財富管理業務 6. Wealth Management Services	022 外匯業務 022 Foreign Exchange Business	036 存款與匯款業務 036 Deposit and Remitting	
	044 投資管理 044 Investment Management	068 信託業務 068 Trust Business	154 徵信 154 Reference
	082 借款戶與存款戶存借作業綜合管理 082 Operation of integrated management among the borrowing households with The Depositor saved business	094 財產管理 094 Property Management	
	166 證券、期貨、證券投資信託及顧問相關業務 166 Securities, Futures, Securities Investment Trusts and Consultants Related Business		
	181 其他經營合於營業登記項目或組織章程所定之業務 181 Other business operation in accordance with the business registration project or organization Prospectus		
七、保險代理人業務 7. Insurance Agent Services	001 人身保險 001 Life and Health Insurance	065 保險經紀、代理、公證業務 065 Insurance Broker, Agent and Notary Business	
	093 財產保險 093 Property Insurance	181 其他經營合於營業登記項目或組織章程所定之業務 181 Other business operation in accordance with the business registration project or organization Prospectus	
八、其他經營合於營業登記項目或組織章程所定之業務，或經中央主管機關核准辦理之其他有關業務(例如：保管箱業務、黃金存摺業務、電子金融業務、代收付業務、共同行銷或合作推廣業務、衍生性商品業務...等。) 8. Other services in line with business registration or Articles of Incorporation, or other services permitted by the central competent authority (e.g. safe deposit box service, gold passbook services, electronic banking services, collection and payment agent services, financial cross-selling business or joint promotion services, derivatives services, etc.)			
蒐集個人資料類別 Classification of Personal information Collection	識別類 (C001辨識個人者、C002辨識財務者、C003政府資料中之辨識者)；特徵類 (C011個人描述)；家庭情形 (C021家庭情形、C023家庭其他成員之細節)；社會情況 (C031住家及設施、C032財產、C038職業)；教育、考選、技術或其他專業 (C052資格或技術)；受僱情形 (C061現行之受僱情形、C062僱用經過、C064工作經驗、C068薪資與預扣款)；財務細節 (C081收入、所得、資產與投資、C082負債與支出、C083信用評等、C084貸款、C086票據信用、C088保險細節、C089社會保險給付、就養給付及其他退休給付、C091資料主體所取得之財貨或服務、C092資料主體所提供之財貨或服務、C093財務交易)；商業資訊(C101資料主體之商業活動、C102約定或契約、C103與營業有關之執照)等。具體事項如姓名、身分證統一編號、使用者識別帳號 UID、護照號碼、性別、出生年月日、通訊方式、照片、生物特徵(包含但不限於相貌、指紋、指		

<p>蒐集個人資料類別 Classification of Personal information Collection</p>	<p>靜脈、聲音、影像等)、金融機構帳戶帳號、信用卡資料、電子支付帳戶帳號、線上活動資訊(包括瀏覽本行網站、其他網站或平台或 APP 所為網路行為而產生之資訊，包括但不限於 IP 位址、Cookie ID、系統/設備/裝置資訊、識別碼、使用時間、使用的瀏覽器、瀏覽及點選資料紀錄等)及其他詳如相關業務申請書或契約書或所檢附有關證件及資料之內容，並以本行與客戶往來之相關業務、帳戶或服務及自客戶或第三人處（包括但不限於下列「個人資料利用對象」等本行得蒐集、處理及利用者）所實際蒐集之個人資料(包括但不限於帳務、交易、信用、保險、投資及親屬等資料)為準，且包括現在及未來提供或變更之資料。</p> <p>Code Types of identification (C001 Type for identifying individuals, C002 Type for identifying finance, C003 Type for identifying in government data) ; Types of characteristic (C011 Individual description) ; Code Family (C021 Family, C023 Details about other family member) ; Code Social conditions (C031 Residence and facilities, C032 Properties, C038 Occupation) ; Code Education, examination, technique or other profession (C052 Qualification or technique) ; Code Employment (C061 Current status of employment, C062 Employment experiences, C064 Working experiences, C068 Salaries and withholding amount) ; Code Details concerning finance (C081 Earning, income, property and investment, C082 Liabilities and expenditure, C083 Credit Ratings, C084 Loans, C086 Credit of note, C088 Details concerning insurance, C089 Social insurance benefits, veterans care benefits or any other retirement benefits, C091 Goods or services obtained by data subject, C092 Goods or services provided by data subject, C093 Financial deals) ; Code Business information (C101 Data subject's business activities, C102 Agreement or contract, C103 License relating to business), etc. Specific items such as name, ID number, UID, passport number, gender, date of birth, mode of communication, photo, biometric data (including but not limited to face, fingerprints, finger veins, sound, image etc.), financial institution account number, credit card information, electronic payment account number, information on online activities (including information generated from the browsing of the Bank's website, access to other websites or platform, or internet activities conducted via APPs; information collected including but not limited to the IP address, Cookie ID, system/ equipment/ installation information, SID code, time of use, browser used, and records about browsing and click-on activities), and other details as specified in the relevant business application, contract, or documents attached to the business application or contract. The contents of the personal data (including but not limited to billing, transaction, credit, insurance, investment and family members' information and the updated information provided afterwards) actually collected by the Bank in connection with the Bank's business, accounts or services with the Customer and from the Customer or third parties (including but not limited to those whom the Bank may collect, process and use as set out below under "Subjects of Personal Data Use") shall be final and binding.</p>
<p>個人資料利用期間 Time period of Using the Personal information</p>	<p>特定目的存續期間、依相關法令所定(例如商業會計法等)或因執行業務所必須之保存期間或依個別契約就資料之保存所定之保存年限。(以期限最長者為準)</p> <p>Term associated with specific purposes or in accordance with law (e.g. Business Entity Accounting Act) or the preservation period necessary for required business operations or preservation period as prescribed under individual contract (whichever preserves the longest).</p>
<p>個人資料利用地區 Area of Using the Personal information</p>	<p>下揭利用對象之國內及國外所在地。</p> <p>Domestic and overseas places of business of the parties listed below.</p>
<p>個人資料利用對象 parties of Using the Personal information</p>	<ol style="list-style-type: none"> <li>1. 本行(含總行、國內外分行、代表處、營業處所、單位、擬受讓或繼受本行權利之人、受本行委託處理事務之委外機構、提供本行關於業務經營之各種服務之第三方服務提供者及其員工(包括但不限於受僱人/代理人/使用人/履行輔助人)等)及本行所屬金融控股公司；</li> <li>2. 依法令規定利用之機構；</li> <li>3. 其他業務相關之機構或其他與本行有往來之機構(如：往來之金融機構、通匯行、財團法人金融聯合徵信中心、財團法人聯合信用卡處理中心、台灣票據交換所、銀行公會、財金資訊股份有限公司、信用保證機構、中央存款保險股份有限公司、財團法人中小企業信用保證基金、勞工保險局、信用卡國際組織及其代碼化服務平台、行動支付業者、收單機構暨特約商店、電信業者、電子支付機構、通訊軟體業者(如：提供 LINE 通訊軟體之台灣連線股份有限公司等)、APP 業者、臺灣證券交易所、證券櫃檯買賣中心、臺灣集中保管結算所股份有限公司、中央登錄公債清算銀行、實體債券保管機構、儲蓄互助社、未受中央目的事業主管機關限制之國際傳輸個人資料之接收者)；</li> <li>4. 依國內外法令之有權政府機關、金融監理機關、稅務機關或司法檢調機關(如：戶政機關、金融監督管理委員會、財團法人金融消費評議中心、依美國洗錢防制法第 6308 條之美國財政部或司法部等)；</li> <li>5. 客戶所同意之對象（如與本行合作推廣業務之公司等）。</li> <li>6. 上述所列個人資料利用對象，亦為本行蒐集、處理個人資料之來源。</li> </ol>

個人資料利用對象 parties of Using the Personal information	<ol style="list-style-type: none"> <li>1. The Bank (including head offices, domestic and foreign branches, representative offices, business premises, intended transferees or successors of the Bank's rights, outsourcing service providers engaged by the Bank, third-party service providers and their employees (including but not limited to employees/agents/users/performance assistants) for the Bank's various services in connection with the operation of its business), and the financial holding company the Bank belongs to.</li> <li>2. Organizations which may use in accordance with applicable laws and regulations.</li> <li>3. Other business-related organizations or other institutions with which the Bank has dealings (such as financial institutions having business with the Bank, correspondent banks, Joint Credit Information Center (JCIC), National Credit Card Center of R.O.C. (NCCC), Taiwan Clearing House (TWNCH), The Bankers Association of the Republic of China, Financial Information Service Co., Ltd. (FISC), Credit Guarantees Institutions, Central Deposit Insurance Corporation, Small &amp; Medium Enterprise Credit Guarantee Fund of Taiwan, Bureau of Labor Insurance, international credit card organizations and their token service platforms, mobile payment operators, acquirer institutions and merchants, telecommunications operators, e-payment institutions, communication software operators (such as LINE Taiwan Limited which provides LINE communication software etc.), APP operators, Taiwan Stock Exchange (TWSE), Taipei Exchange (TPEX), Taiwan Depository &amp; Clearing Corporation, book-entry central government bond clearing banks, physical bond custodians, Credit Union, recipients of international transfers of personal data that are not restricted by the central competent authority in charge of the intended business)</li> <li>4. Competent government authorities, financial supervisory authorities, tax authorities or judicial/ prosecutorial investigation agencies according to domestic or foreign laws (such as household registration authorities, Financial Supervisory Commission, Financial Ombudsman Institution and the U.S. Department of the Treasury or the Department of Justice exercising power according to Section 6308 of the US Anti-Money Laundering Act etc.).</li> <li>5. Counterparts consented by you (e.g. companies which may jointly promote with the Bank).</li> <li>6. The above subjects allowed to use personal data use subjects listed above are also the sources of personal data collected and processed by the Bank.</li> </ol>
個人資料利用方式 Way of Using the Personal information	符合個人資料保護相關法令以自動化機器或其他非自動化之利用方式，包括但不限於書面或電子、國際傳輸等。 Means of use through automated devices or non-automated means in accordance with law with personal data protection laws, including but not limited to users via writing, electronic or international transmission.

客戶編號： Client Code : _____	申請日期： Application date : _____			
客戶經理： Account Manager : _____				
審查： Checked by : _____	日期： Date : _____			
覆檢： Reviewed by : _____	日期： Date : _____			
批核： Approved by : _____	日期： Date : _____			
開戶日期： Date of A/C opened : _____				
Witnessed by	Data Input by	Input Checked by	CO checked	AML checked