

新加坡商大華銀行台北分行「帳戶及服務條款」修訂通知公告

**Publication of Amendment to “TERMS AND CONDITIONS GOVERNING ACCOUNTS AND SERVICES”**

by **United Overseas Bank Limited Taipei Branch**

新加坡商大華銀行台北分行「帳戶及服務條款」修訂通知公告。此項修訂將自公告當日中華民國 114 年 6 月 5 日起生效。

Please check to the amendments to “TERMS AND CONDITIONS GOVERNING ACCOUNTS AND SERVICES”, which will be effective on the publication date on June 5th, 2025.

說明

1. 依據本分行「帳戶及服務條款」之約定，本分行得於本行網站公開揭示或以書面通知修改本分行「帳戶及服務條款」之相關規定。若存戶於收到或視為收到通知告知修訂、刪除、替換或新增後使用帳戶，即應視為已同意並接受，即因而對存戶具約束力。若存戶不同意對本條款和(或)特定條款之修訂，存戶得於修訂和(或)特定條款公告日期起六十(60)日內向本行發出書面通知而將全部帳戶或受影響帳戶結清關閉、終止服務或終止本條款和特定條款。
2. 如立約客戶對此次修訂有任何疑問，歡迎致電客戶暨專案管理部 (代表號 02 2722 3838，分機 633 林小姐或 691 郭小姐)，本分行將竭誠為您服務。

Description

1. According to “Terms and Conditions Governing Accounts and Services”, the Bank may give notice of amendment of these Conditions and/or Specific Terms by declaring such amendment at the Bank’s website or by written notice. If the Customer utilizes the Account after receipt or deemed receipt of the notice informing of the amendment, deletion, replacement or addition, the Customer shall be deemed to have agreed to and accepted the same and it shall bind the Customer accordingly. If the Customer does not agree with the amendment to these Conditions and/or Specific Terms, the Customer may close all Accounts or affected Accounts, terminate the Services or terminate these Conditions and Specific Terms, by giving written notice to the Bank within 60 days from date of publication of the amendments and/or Specific Terms.
2. Shall you have any question on this aforesaid amendment, please feel free to contact our Client Fulfillment & Service at 02 2722 3838 extension 633 (Miss Lin) or extension 691 (Miss Kuo). We shall be happy to help you.

以下彙整本次修訂條款的對照表供參，謹請撥冗詳閱以保障您的權益。

Please read the content of the amendment (as the comparison table below) carefully to safeguard your right.

The subject clauses content before amendment 修訂前的條款內容	The subject clauses content after amendment 修訂後的條款內容	Explanation 說明
<p>第12頁起，至第14頁</p> <p>18. <u>保密義務之免除</u></p> <p>客戶茲不可撤回且無條件地授權 本行得將其持有與客戶有關、或客戶與 本行往來融資、存款、匯款或進行任何交易之資料提供予 (1)向 本行提供專業諮詢或其他服務之人；及 / 或 (2) 本行之總行、其他分行、代表人辦事處、子行、關係事業或總行之控股公司；及 / 或 (3) 中華民國、新加坡及因 本行、 本行之總行、其他分行、代表人辦事處、子行、關係事業或總行之控股公司從事商業活動而取得管轄權國家之金融主管機關、司法機構或其他政府單位；及 / 或 (4) 擬向 本行讓購資產及負債之讓購人，擬與 本行進行合併之併購人，以及其他擬與 本行進行類似交易之人；及 / 或 (5) 其他金融機構、財團法人金融聯合徵信中心或各信用評等機構；及 / 或 (6) 受本行委託處理本約定書下之各項交易及相關服務作業之 本行之其他分行、關係事業、或第三人；及/或 (7) 依相關法令規定應向其揭露之人或依、法院或裁判機關之命令所指定之人；及/或 (8) 本行認為有必要對其揭露之人。</p> <p>客戶茲此放棄依據中華民國銀行法第四十八條銀行保密規定或其他類似之法令、規則、行政命令規定得反對該等揭露之權利。</p>	<p>第12頁起，至第14頁</p> <p>18. <u>保密義務之免除</u></p> <p>客戶茲不可撤回且無條件地授權 本行得將其持有與客戶有關、或客戶與 本行往來融資、存款、匯款或進行任何交易之資料提供予 (1)向 本行提供專業諮詢或其他服務之人；及 / 或 (2) 本行之總行、其他分行、代表人辦事處、子行、關係事業或總行之控股公司；及 / 或 (3) 中華民國、新加坡及因 本行、 本行之總行、其他分行、代表人辦事處、子行、關係事業或總行之控股公司從事商業活動而取得管轄權國家之金融主管機關、司法機構或其他政府單位；及 / 或 (4) 擬向 本行讓購資產及負債之讓購人，擬與 本行進行合併之併購人，以及其他擬與 本行進行類似交易之人；及 / 或 (5) 其他金融機構、財團法人金融聯合徵信中心或各信用評等機構；及 / 或 (6) 受本行委託處理本約定書下之各項交易及相關服務作業之 本行之其他分行、關係事業、或第三人；及/或 (7) 依相關法令規定應向其揭露之人或依、法院或裁判機關之命令所指定之人；及/或 (8) 本行認為有必要對其揭露之人。</p> <p><u>本行並得於防制詐欺犯罪、洗錢防制等特定目的 (例如確認是否有異常交易等等)範圍內得揭露、蒐集、處理或利用客戶身分資訊、帳戶資訊及金融機構往來事項等客戶相關資料 (包括帳戶類型、帳戶狀態、戶名、開戶日期、年齡、職業類別、開戶目的、國籍、登記設立等資料)，並將前揭客戶相關</u></p>	<p>18. <u>保密義務之免除</u> 增加條款文字<u>如左修訂後內容之標示</u>。</p>

資料透過財金資訊股份有限公司或直接通報或照會相關金融機構或司法機關。

客戶茲此放棄依據中華民國銀行法第四十八條銀行保密規定或其他類似之法令、規則、行政命令規定得反對該等揭露之權利。

18. WAIVER OF CONFIDENTIALITY

THE CUSTOMER HEREBY IRREVOCABLY AND UNCONDITIONALLY CONSENTS THAT THE BANK MAY DISCLOSE ANY AND ALL INFORMATION IN THE BANK'S POSSESSION REGARDING THE CUSTOMER, REMITTANCES, DEPOSITS OR OTHER TRANSACTIONS BY THE CUSTOMER WITH THE BANK OR THE LIKE (INCLUDING WITHOUT LIMITATION, THE DATE THE CUSTOMER'S ACCOUNT WAS OPENED, THE AMOUNT OF THE CUSTOMER'S CAPITAL AND BUSINESS TURNOVER AND RECORDS REGARDING THE CUSTOMER'S DISHONOR RECORD DUE TO INSUFFICIENT FUND, CANCELLATION OF PAYMENT AUTHORIZATION OR "FORECLOSURE" SANCTIONS FROM CLEARING SERVICES) TO (i) PROFESSIONAL ADVISORS OR OTHERS RENDERING SERVICES TO THE BANK AND/OR (ii) THE BANK'S HEAD OFFICE, OTHER BRANCHES, REPRESENTATIVE OFFICES, SUBSIDIARIES, AFFILIATES AND HOLDING COMPANY OF THE HEAD OFFICE AND/OR (iii) REGULATORY, JUDICIAL OR OTHER AUTHORITIES OF THE R.O.C., SINGAPORE OR OF ANY OTHER JURISDICTION IN WHICH THE BANK, THE BANK'S HEAD OFFICE, OTHER BRANCHES, REPRESENTATIVE OFFICES, SUBSIDIARIES, AFFILIATES OR HOLDING COMPANY OF THE HEAD OFFICE DO BUSINESS AND/OR (iv) TO ANY POTENTIAL ACQUIRER OF THE ASSETS AND LIABILITIES OF THE BANK, POTENTIAL MERGER CANDIDATE OF THE BANK, OR THE LIKE, AND/OR (v) OTHER FINANCIAL INSTITUTIONS, THE JOINT CREDIT INFORMATION CENTER OR THE VARIOUS CREDIT

18. 保密義務之免除 增加條款文字如左修訂後內容之標示。

18. WAIVER OF CONFIDENTIALITY

THE CUSTOMER HEREBY IRREVOCABLY AND UNCONDITIONALLY CONSENTS THAT THE BANK MAY DISCLOSE ANY AND ALL INFORMATION IN THE BANK'S POSSESSION REGARDING THE CUSTOMER, REMITTANCES, DEPOSITS OR OTHER TRANSACTIONS BY THE CUSTOMER WITH THE BANK OR THE LIKE (INCLUDING WITHOUT LIMITATION, THE DATE THE CUSTOMER'S ACCOUNT WAS OPENED, THE AMOUNT OF THE CUSTOMER'S CAPITAL AND BUSINESS TURNOVER AND RECORDS REGARDING THE CUSTOMER'S DISHONOR RECORD DUE TO INSUFFICIENT FUND, CANCELLATION OF PAYMENT AUTHORIZATION OR "FORECLOSURE" SANCTIONS FROM CLEARING SERVICES) TO (i) PROFESSIONAL ADVISORS OR OTHERS RENDERING SERVICES TO THE BANK AND/OR (ii) THE BANK'S HEAD OFFICE, OTHER BRANCHES, REPRESENTATIVE OFFICES, SUBSIDIARIES, AFFILIATES AND HOLDING COMPANY OF THE HEAD OFFICE AND/OR (iii) REGULATORY, JUDICIAL OR OTHER AUTHORITIES OF THE R.O.C., SINGAPORE OR OF ANY OTHER JURISDICTION IN WHICH THE BANK, THE BANK'S HEAD OFFICE, OTHER BRANCHES, REPRESENTATIVE OFFICES, SUBSIDIARIES, AFFILIATES OR HOLDING COMPANY OF THE HEAD OFFICE DO BUSINESS AND/OR (iv) TO ANY POTENTIAL ACQUIRER OF THE ASSETS AND LIABILITIES OF THE BANK, POTENTIAL MERGER CANDIDATE OF THE BANK, OR THE LIKE, AND/OR (v)

OTHER FINANCIAL INSTITUTIONS, THE JOINT CREDIT INFORMATION CENTER OR THE VARIOUS CREDIT RATING AGENCIES AND/OR (vi) OTHER BRANCHES OR AFFILIATES OF THE BANK OR THIRD PARTIES WHICH THE BANK OUTSOURCES THE HANDLING OF CERTAIN TRANSACTIONS AND SERVICES HEREUNDER AND/OR (vii) ANY OTHER PERSON WHERE REQUIRED BY APPLICABLE LAW OR REGULATION OR PURSUANT TO ANY ORDER OF ANY COURT OR ANY TRIBUNAL AND/OR (viii) SUCH OTHER PERSON(S) AS THE BANK MAY CONSIDER NECESSARY FOR ANY PURPOSE WHATSOEVER.

THE CUSTOMER HEREBY WAIVES AND AGREES NOT TO ASSERT THE BANK CONFIDENTIALITY PROVISIONS OF ARTICLE 48 OF THE R.O.C. BANKING LAW OR ANY OTHER LIKE LAWS, REGULATIONS OR DIRECTIVES AS MAY BE RELEVANT TO SUCH DISCLOSURES.

RATING AGENCIES AND/OR (vi) OTHER BRANCHES OR AFFILIATES OF THE BANK OR THIRD PARTIES WHICH THE BANK OUTSOURCES THE HANDLING OF CERTAIN TRANSACTIONS AND SERVICES HEREUNDER AND/OR (vii) ANY OTHER PERSON WHERE REQUIRED BY APPLICABLE LAW OR REGULATION OR PURSUANT TO ANY ORDER OF ANY COURT OR ANY TRIBUNAL AND/OR (viii) SUCH OTHER PERSON(S) AS THE BANK MAY CONSIDER NECESSARY FOR ANY PURPOSE WHATSOEVER.

THE BANK MAY DISCLOSE, COLLECT, PROCESS OR USE CUSTOMER IDENTITY INFORMATION, ACCOUNT INFORMATION AND FINANCIAL INSTITUTION TRANSACTIONS RELATED INFORMATION (INCLUDING ACCOUNT TYPE, ACCOUNT STATUS, ACCOUNT NAME, ACCOUNT OPENING DATE, AGE, OCCUPATION CATEGORY, ACCOUNT OPENING PURPOSE, NATIONALITY, REGISTRATION ESTABLISHMENT, ETC.) WITHIN THE SCOPE OF SPECIFIC PURPOSES SUCH AS FRAUD PREVENTION AND MONEY LAUNDERING PREVENTION (SUCH AS CONFIRMING WHETHER THERE ARE ABNORMAL TRANSACTIONS, ETC.), AND REPORT OR NOTIFY THE RELEVANT FINANCIAL INSTITUTIONS OR JUDICIAL AUTHORITIES THROUGH FINANCIAL INFORMATION CO., LTD. OR DIRECTLY.

THE CUSTOMER HEREBY WAIVES AND AGREES NOT TO ASSERT THE BANK CONFIDENTIALITY PROVISIONS OF ARTICLE 48 OF THE R.O.C. BANKING LAW OR ANY OTHER LIKE LAWS, REGULATIONS OR DIRECTIVES AS MAY BE RELEVANT TO SUCH DISCLOSURES.

18. 保密義務之免除 增加條款  
文字如左修訂後內容之標示。

The subject clauses content before amendment 修訂前的條款內容	The subject clauses content after amendment 修訂後的條款內容	Explanation 說明
<p>第14頁起，至第15頁</p> <p>19. <u>個人資料處理</u></p> <p>客戶茲同意 本行得為：(1)處理客戶與 本行之往來交易；(2)向客戶推介或准許第三人向客戶推介各項業務；及 / 或(3)從事相關法令所允許之其他交易，而蒐集、處理及/或利用客戶所提供(或將提供)或本行所取得之個人資料。</p> <p>客戶茲聲明並保證其提供之其董事、監察人、主管、職員或第三人之個人資料，皆已取得各該董事、監察人、主管、職員或第三人對 本行蒐集、處理及/或利用該等個人資料之同意。倘其董事、監察人、主管、職員或第三人對 本行為任何請求時，客戶應負全部法律責任，絕無異議。</p> <p>19. <u>DATA PROCESSING</u></p> <p>THE CUSTOMER HEREBY CONSENTS TO THE BANK'S COLLECTION, PROCESSING AND/OR USE OF ANY AND ALL PERSONAL DATA OF THE CUSTOMER PROVIDED OR TO BE PROVIDED BY THE CUSTOMER TO THE BANK OR OTHERWISE ACQUIRED BY THE BANK FOR THE PURPOSES OF (I) HANDLING THE BANK'S TRANSACTIONS WITH THE CUSTOMER; (II) SOLICITING BUSINESS FROM THE CUSTOMER AND/OR ALLOWING THIRD PARTIES TO SOLICIT BUSINESS FROM THE CUSTOMER; AND/OR (III) SUCH OTHER PURPOSES AS MAY BE PERMITTED BY APPLICABLE LAWS AND REGULATIONS.</p>	<p>第14頁起，至第15頁</p> <p>19. <u>個人資料處理</u></p> <p>客戶茲同意 本行得為：(1)處理客戶與 本行之往來交易；(2)向客戶推介或准許第三人向客戶推介各項業務；<del>及 / 或</del> (3)從事相關法令所允許之其他<u>目的交易</u>，<u>及 / 或(4)個人資料保護告知書所載目的</u>而蒐集、處理及/或利用客戶所提供(或將提供)或本行所取得之個人資料。</p> <p>客戶茲聲明並保證其提供之其董事、監察人、主管、職員或第三人之個人資料，皆已取得各該董事、監察人、主管、職員或第三人對 本行蒐集、處理及/或利用該等個人資料之同意。倘其董事、監察人、主管、職員或第三人對 本行為任何請求時，客戶應負全部法律責任，絕無異議。</p> <p>19. <u>DATA PROCESSING</u></p> <p>THE CUSTOMER HEREBY CONSENTS TO THE BANK'S COLLECTION, PROCESSING AND/OR USE OF ANY AND ALL PERSONAL DATA OF THE CUSTOMER PROVIDED OR TO BE PROVIDED BY THE CUSTOMER TO THE BANK OR OTHERWISE ACQUIRED BY THE BANK FOR THE PURPOSES OF (I) HANDLING THE BANK'S TRANSACTIONS WITH THE CUSTOMER; (II) SOLICITING BUSINESS FROM THE CUSTOMER AND/OR ALLOWING THIRD PARTIES TO SOLICIT BUSINESS FROM THE CUSTOMER; <del>AND/OR</del> (III) SUCH OTHER PURPOSES AS MAY BE PERMITTED BY APPLICABLE LAWS AND REGULATIONS <u>AND/OR (IV) PURPOSES AS SPECIFIED UNDER NOTIFICATION OF PERSONAL INFORMATION PROTECTION.</u></p>	<p>19. <u>個人資料處理</u> 增加條款文字如左修訂後內容之標示。</p>

The subject clauses content before amendment 修訂前的條款內容	The subject clauses content after amendment 修訂後的條款內容	Explanation 說 明
<p>第16頁</p> <p>22. <u>委外處理</u></p> <p>客戶瞭解並同意，於行政院金融監督管理委員會隨時所修訂之金融機構作業委託他人處理應注意事項許可之範圍內，本行得隨時將本約定書下之各項交易及相關服務之作業處理委託 本行之其他分行、代表人辦事處、子行、關係事業或總行之控股公司或第三人辦理。</p> <p>22. <u>OUTSOURCING</u></p> <p>THE CUSTOMER CONSENTS THAT THE BANK MAY FROM TIME TO TIME OUTSOURCE THE HANDLING OF CERTAIN TRANSACTIONS AND SERVICES HEREUNDER TO THE BANK'S OTHER BRANCHES, REPRESENTATIVE OFFICES, SUBSIDIARIES, AFFILIATES AND HOLDING COMPANY OF THE HEAD OFFICE OR THIRD PARTIES TO THE EXTENT PERMITTED BY THE FINANCIAL SUPERVISORY COMMISSION OUTSOURCING GUIDELINES FOR FINANCIAL INSTITUTIONS AS IN EFFECT FROM TIME TO TIME.</p>	<p>第16頁</p> <p>22. <u>委外處理</u></p> <p>客戶瞭解並同意，於行政院金融監督管理委員會隨時所修訂之金融機構作業委託他人處理內部作業制度及程序辦法金融機構作業委託他人處理應注意事項許可之範圍內，本行得隨時將本約定書下之各項交易及相關服務之作業處理委託 本行之其他分行、代表人辦事處、子行、關係事業或總行之控股公司或第三人辦理。</p> <p>22. <u>OUTSOURCING</u></p> <p>THE CUSTOMER CONSENTS THAT THE BANK MAY FROM TIME TO TIME OUTSOURCE THE HANDLING OF CERTAIN TRANSACTIONS AND SERVICES HEREUNDER TO THE BANK'S OTHER BRANCHES, REPRESENTATIVE OFFICES, SUBSIDIARIES, AFFILIATES AND HOLDING COMPANY OF THE HEAD OFFICE OR THIRD PARTIES TO THE EXTENT PERMITTED BY THE <u>REGULATIONS GOVERNING INTERNAL OPERATING SYSTEMS AND PROCEDURES FOR THE OUTSOURCING OF FINANCIAL INSTITUTION OPERATION PROMULGATED BY THE</u> FINANCIAL SUPERVISORY COMMISSION <u>OUTSOURCING GUIDELINES FOR FINANCIAL INSTITUTIONS</u> AS IN EFFECT FROM TIME TO TIME.</p>	<p>22. <u>委外處理</u> 修訂條款文字如左修訂後內容之標示。</p>

The subject clauses content before amendment 修訂前的條款內容	The subject clauses content after amendment 修訂後的條款內容	Explanation 說 明
<p>第37頁與第39頁</p> <p><b>1. 蒐集之目的</b></p> <p>(1) 業務特定目的暨代號：</p> <p>(2) 上開業務之共通特定目的及代號：</p> <p><b>1. Purpose of collection:</b></p> <p><b>(1) Specific Purposes and Corresponding Codes for the Business</b></p> <p><b>(2) Specific Purposes and Corresponding Codes for the Bank</b></p>	<p>第37頁與第39頁</p> <p><b>1. 蒐集之目的</b></p> <p>(1) 業務特定目的暨代號：</p> <p>(2) 上開業務之共通特定目的及代號：</p> <p><u>(3) 防制詐欺犯罪、洗錢防制等特定目的 (例如確認是否有異常交易等等) 。</u></p> <p><b>1. Purpose of collection:</b></p> <p><b>(1) Specific Purposes and Corresponding Codes for the Business</b></p> <p><b>(2) Specific Purposes and Corresponding Codes for the Bank</b></p> <p><u>(3) Specific purposes such as fraud prevention and money laundering prevention (such as confirming whether there are abnormal transactions, etc.).</u></p>	<p>對附錄三 個人資料保護告知書，其中第 1 條 蒐集之目的，<u>增加第(3)款的條款文字如左修訂後內容之標示</u>。</p>



The subject clauses content before amendment 修訂前的條款內容	The subject clauses content after amendment 修訂後的條款內容	Explanation 說明
<p>第40頁與第41頁</p> <p><b>3. 個人資料利用之期間、地區、對象及方式</b></p> <p>(3) 對象：本行、本行總行及其海外分支機構、通匯行、金融聯合徵信中心、臺灣票據交換所、財金資訊公司、收單機構、信用保證機構、業務委外機構、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、本行交互運用客戶資料之公司、本行合作推廣之單位、其他與本行有業務往來之機構、依我國或外國法令有調查權機關或金融監理機關、與中華民國簽訂稅務用途資訊交換及相互提供其他稅務協助條約或協定之外國政府或國際組織、任何相關借款人(主債務人)、保證人、抵押人、擔保人、出質人或任何與台端相關對本行負擔義務或提供擔保之其他人。</p> <p>(3) Parties: the Bank, the Bank's head office and overseas branches, correspondent banks, Joint Credit Information Center (JCIC) , The Taiwan Clearing House (TWNCH) , Financial Information Service Co., Ltd. (FISC), Card Acceptor, Credit Guarantee Fund, outsourcing institution for business of the bank, the recipients of personal information via international transmission unrestricted by the central competent authority, the entities partnered with the Bank for co-marketing or cooperative promotion efforts, other organizations having business relationship with the Bank, the authorities vested with powers of investigation by law of the Republic of China or foreign jurisdictions or financial supervisory authorities, the foreign governments or international organizations with which the government of the Republic of China has executed a treaty or agreement relating to tax information exchange and mutual provision of other taxation assistance, and any related borrower (main debtor), guarantor, mortgagor, chargor, pledgor or any other person who has undertaken liability or provided security related to your account (s) with the Bank.</p>	<p>第40頁與第41頁</p> <p><b>3. 個人資料利用之期間、地區、對象及方式</b></p> <p>(3) 對象：本行、本行總行及其海外分支機構、通匯行、金融聯合徵信中心、臺灣票據交換所、財金資訊股份有限公司、<u>相關金融機構、司法機關</u>、收單機構、信用保證機構、業務委外機構、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、本行交互運用客戶資料之公司、本行合作推廣之單位、其他與本行有業務往來之機構、依我國或外國法令有調查權機關或金融監理機關、與中華民國簽訂稅務用途資訊交換及相互提供其他稅務協助條約或協定之外國政府或國際組織、任何相關借款人(主債務人)、保證人、抵押人、擔保人、出質人或任何與台端相關對本行負擔義務或提供擔保之其他人。</p> <p>(3) Parties: the Bank, the Bank's head office and overseas branches, correspondent banks, Joint Credit Information Center (JCIC) , The Taiwan Clearing House (TWNCH) , Financial Information Service Co., Ltd. (FISC), <u>relevant financial institutions, judicial authorities</u>, Card Acceptor, Credit Guarantee Fund, outsourcing institution for business of the bank, the recipients of personal information via international transmission unrestricted by the central competent authority, the entities partnered with the Bank for co-marketing or cooperative promotion efforts, other organizations having business relationship with the Bank, the authorities vested with powers of investigation by law of the Republic of China or foreign jurisdictions or financial supervisory authorities, the foreign governments or international organizations with which the government of the Republic of China has executed a treaty or agreement relating to tax information exchange and mutual provision of other taxation assistance, and any related borrower (main debtor), guarantor, mortgagor, chargor, pledgor or any other person who has undertaken liability or provided security related to your account (s) with the Bank.</p>	<p>對附錄三 個人資料保護告知書，其中第 3 條 個人資料利用之期間、地區、對象及方式，增加第(3)款的條款文字<u>如左修訂後內容之標示</u>。</p>