

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 110 年 4 月 21 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 February 8th, 2021.

說明

1. 依據本行「帳戶及服務條款」之約定，本行得於本行網站公開揭示或以書面通知，來修改本行「帳戶及服務條款」之相關規定。倘客戶不同意本行之修改，得終止與本行之存款關係及帳戶及服務條款。
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 amend any terms and conditions of the agreement “Terms and Conditions Governing Accounts and Services” by declaring such amendment at the Bank’s website or by written notice. If the Customer disagrees with such amendments, the Customer may terminate the deposit relationship with the Bank and this Agreement.
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.

於下面幾頁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 in the following pages) carefully to safeguard your right.

修訂前的條款內容	修訂後的條款內容	說明
<p>條款前言</p> <p>客戶與本行之各項存款帳戶往來（包括各種幣別、期限、種類之存款帳戶之開立及款項存提等事宜），謹同意於其適用範圍內，均遵守下列各項約定；惟，縱使客戶及/或本行簽訂本約定書，本約定書之任何條款皆未加諸本行任何開立或維持任何特定帳戶或者接受任何特定存款之全部或部分之義務，帳戶之開立及存款之接受係全權由本行決定，本行並無義務對客戶揭露或給予任何理由：</p> <p>With reference to the transactions in connection with the various account(s) with the Bank, including the opening of account(s) of any type, with any tenor, in any currency, and the deposit thereto and the withdrawal or transfer therefrom, the Customer hereby agree to be bound by, to the fullest extent possible, the following terms and conditions; provided, that notwithstanding that this Agreement may be executed by the Customer and/or the Bank, nothing herein shall obligate the Bank to open or maintain any particular account or accept any particular deposit or any part of such deposit, such being at the sole discretion of the Bank and without liability on the Bank to disclose or assign any reason to the Customer:</p>	<p>條款前言</p> <p>客戶與本行之各項存款帳戶往來（包括各種幣別、期限、種類之存款帳戶之開立及款項存提等事宜）及服務，謹同意於其適用範圍內，均遵守下列各項約定；惟，縱使客戶及/或本行簽訂本約定書，本約定書之任何條款皆未加諸本行任何開立或維持任何特定帳戶或者接受任何特定存款之全部或部分之義務，帳戶之開立及存款之接受係全權由本行決定，本行並無義務對客戶揭露或給予任何理由：</p> <p>With reference to the transactions in connection with the various account(s) with the Bank, (including the opening of account(s) of any type, with any tenor, in any currency, and the deposit thereto and the withdrawal or transfer therefrom) and services, the Customer hereby agree to be bound by, to the fullest extent possible, the following terms and conditions; provided, that notwithstanding that this Agreement may be executed by the Customer and/or the Bank, nothing herein shall obligate the Bank to open or maintain any particular account or accept any particular deposit or any part of such deposit, such being at the sole discretion of the Bank and without liability on the Bank to disclose or assign any reason to the Customer:</p>	<p>增加 及服務 納入條款前言。</p> <p>Newly add and services in this introduction.</p>

下頁續

修訂前的條款內容	修訂後的條款內容	說明
<p>一、 一般約定事項</p> <p>I. GENERAL TERMS AND CONDITIONS.</p> <p>1. 存款</p> <p>(1) 本行有權決定其開辦收受存款帳戶之種類及性質。</p> <p>(2) 對存入存款帳戶資金或票據之種類及形式，本行有權決定是否接受。客戶存入他行付款之票據時，本行對該票據之處理係代收性質，存入之票據須俟本行實際收訖相關款項後方可起息或支用，且本行對往來銀行或其代理人之故意或過失行為，無需負任何責任。</p> <p>(3) 對各種帳戶及服務，本行得隨時規定收費標準及最低存款金額，請參照本行網頁所載明細。</p> <p>1. DEPOSITS.</p> <p>(1) The Bank may from time to time decide the types and nature of the deposits to be accepted by it.</p> <p>(2) The Bank has the right to decide whether or not to accept the kinds and forms of funds or negotiable instruments to be deposited. Deposits of checks drawn on other banks are accepted subject to collection. THE BANK SHALL NOT BE OBLIGATED TO PAY/CREDIT THE SAME OR PAY INTEREST THEREON UNLESS AND UNTIL PAYMENT IS ACTUALLY RECEIVED BY THE BANK AND THE BANK SHALL NOT BE RESPONSIBLE FOR ANY MISCONDUCT OR NEGLIGENCE OF A CORRESPONDENT BANK OR ITS AGENT.</p> <p>(3) THE BANK MAY FROM TIME TO TIME SET FEE SCHEDULES AND MINIMUM BALANCE REQUIREMENTS FOR VARIOUS TYPES OF SERVICES AND ACCOUNTS. PLEASE REFER TO THE DETAILS PROVIDED AT THE BANK'S WEBSITE.</p>	<p>一、 一般約定事項</p> <p>I. GENERAL TERMS AND CONDITIONS.</p> <p>1. 存款及服務</p> <p>(1) 本行有權決定其開辦收受存款帳戶之種類及性質。</p> <p>(2) 對存入存款帳戶資金或票據之種類及形式，本行有權決定是否接受。客戶存入他行付款之票據時，本行對該票據之處理係代收性質，存入之票據須俟本行實際收訖相關款項後方可起息或支用，且本行對往來銀行或其代理人之故意或過失行為，無需負任何責任。</p> <p>(3) 對各種帳戶及服務，本行得隨時規定之收費標準及最低存款金額，請參照本行網頁所載明細。</p> <p>1. DEPOSITS AND SERVICES.</p> <p>(1) The Bank may from time to time decide the types and nature of the deposits to be accepted by it.</p> <p>(2) The Bank has the right to decide whether or not to accept the kinds and forms of funds or negotiable instruments to be deposited. Deposits of checks drawn on other banks are accepted subject to collection. THE BANK SHALL NOT BE OBLIGATED TO PAY/CREDIT THE SAME OR PAY INTEREST THEREON UNLESS AND UNTIL PAYMENT IS ACTUALLY RECEIVED BY THE BANK AND THE BANK SHALL NOT BE RESPONSIBLE FOR ANY MISCONDUCT OR NEGLIGENCE OF A CORRESPONDENT BANK OR ITS AGENT.</p> <p>(3) THE BANK MAY FROM TIME TO TIME SET WITH RESPECT TO THE FEE SCHEDULES AND MINIMUM BALANCE REQUIREMENTS SET BY THE BANK FOR VARIOUS TYPES OF SERVICES AND ACCOUNTS.</p>	<p>增加 及服務 納入第 1 條約款。</p> <p>自本條約款之(3)刪除 得隨時。</p> <p>Newly add AND SERVICES in this clause.</p> <p>Delete “THE BANK MAY FROM TIME TO TIME SET” in (3) of Clause 1.</p>

PLEASE REFER TO THE DETAILS PROVIDED AT THE BANK'S WEBSITE.

修訂前的條款內容

修訂後的條款內容

說明

右列第 37 條「銀行意外付款」為新增的約款。

37. 銀行意外付款
本行有權要求客戶返還本行誤付給客戶的任何款項，是否誤付款項係由本行決定判斷，本行得要求返還款項以及客戶收到款項之期日始開始計算之利息。

37. BANK ACCIDENTAL PAYMENT.
The Bank is entitled to demand the return of any payment made by the Bank to the Customer by mistake. The Bank has sole discretion to judge whether a payment was mistakenly made and to demand its return and interest from the date that the payment was received by the Customer.

新增第 37 條 **銀行意外付款**
約款

Newly add Clause 37 **BANK ACCIDENTAL PAYMENT.**