

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 2 月 10 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 10th, 2025.

說明

1. 依據本分行「帳戶及服務條款」之約定，本分行得以於本分行營業大廳明顯公告或於本行網站張貼通知公告其內容之方式，修訂本分行「帳戶及服務條款」之條款。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 prominent display of notice in the banking halls of the Bank or by notice posted on the website of the Bank. 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19頁起，至第21頁</p> <p>36. <u>金融犯罪</u></p> <p>本行有權採取本行認為適當的所有行動，以履行本行在新加坡或其他地方，對於偵查、調查和預防金融犯罪，包括詐欺，洗錢，恐怖主義融資，賄賂，腐敗或逃稅，或執行任何經濟或貿易制裁（“金融犯罪”）有關的任何義務或要求。</p> <p>客戶理解並同意，如客戶直接（或間接）參與從事的任何活動，行為或情況，可能（由本行自行判斷決定）使本行面臨法律或聲譽風險，或實際或潛在的法規監管處分或執法行動，本行將隨時有權在不通知客戶的情況下立即：</p> <p>(a) 終止客戶與本行之間所有契約關係；及</p> <p>(b) 申報並採取本行認為適當的其他行動。</p> <p>（包括本行得暫時停止交易、逕行終止或暫時停止本約定書及/或其所載之各項交易與業務關係：(1)於本行發現客戶或其高階管理人員(包括董事、監事、理事、總經理、財務長、代表人、管理人、合夥人、有權簽章人)、實質受益人為我國或外國(包括新加坡)資恐防制法令指定制裁之個人、法人或團體，或為我國或外國政府或國際組織認定或調查之恐怖分子或團體時，或(2)客戶以本行之帳戶或提供之服務從事非法或疑似洗錢活動，或未按本行要求配合本行認識客戶程序、拒絕提供或說明本行要求之資料及文件（包括但不限於其本身、其高階管理人員或對客戶行使控制權之人及實質受益人之資料及文件）、對交易之性質與目的或資金來源不願配合說明、拒絕提供其透過帳戶或服務所進行之可疑或不尋常交易之相關資料或合理解釋等情事。）</p> <p>客戶承諾不會（直接或間接）發起，從事或進行可能涉及金融犯罪的交易，並同意使本行免受損害，對本行進行賠償，並使本行免於承擔任何及所有可能與客戶違反本承諾有關或</p>	<p>第19頁起，至第21頁</p> <p>36. <u>金融犯罪</u></p> <p>本行有權採取本行認為適當的所有行動，以履行本行在新加坡或其他地方，對於偵查、調查和預防金融犯罪，包括詐欺，洗錢，恐怖主義融資，賄賂，腐敗或逃稅，或執行任何經濟或貿易制裁（“金融犯罪”）有關的任何義務或要求。</p> <p>客戶理解並同意，如客戶直接（或間接）參與從事的任何活動，行為或情況，可能（由本行自行判斷決定）使本行面臨法律或聲譽風險，或實際或潛在的法規監管處分或執法行動，本行將隨時有權在不通知客戶的情況下立即：</p> <p>(a) 終止客戶與本行之間所有契約關係；及</p> <p>(b) 申報並採取本行認為適當的其他行動。</p> <p>（包括本行得暫時停止交易、逕行終止或暫時停止本約定書及/或其所載之各項交易與業務關係：(1)於本行發現客戶或其高階管理人員(包括董事、監事、理事、總經理、財務長、代表人、管理人、合夥人、有權簽章人)、實質受益人為我國或外國(包括新加坡)資恐防制法令指定制裁之個人、法人或團體，或為我國或外國政府或國際組織認定或調查之恐怖分子或團體時，或(2)客戶以本行之帳戶或提供之服務從事非法或疑似洗錢活動，或未按本行要求配合本行認識客戶程序、拒絕提供或說明本行要求之資料及文件（包括但不限於其本身、其高階管理人員或對客戶行使控制權之人及實質受益人之資料及文件）、對交易之性質與目的或資金來源不願配合說明、拒絕提供其透過帳戶或服務所進行之可疑或不尋常交易之相關資料或合理解釋等情事。）</p> <p>客戶承諾不會（直接或間接）發起，從事或進行可能涉及金融犯罪的交易，並同意使本行免受損害，對本行進行賠償，並使本行免於承擔任何及所有可能與客戶違反本承諾有關或</p>	<p>36. <u>金融犯罪</u> 增加條款文字如左修訂後內容之標示。</p>

引起的任何形式的責任、索賠、義務、損失、損害、處罰、法律行動、判決、訴訟、成本、費用（包括但不限於全額賠償的法律費用）及支出。

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對於不配合審視、拒絕提供實質受益人或對客戶行使控制權之人等資訊、對交易之性質與目的或資金來源不願配合說明等客戶，本行得暫時停止交易、或暫時停止或終止業務關係；銷戶則依據銀行內部所訂之作業程序辦理。

36. FINANCIAL CRIME

The Bank shall be entitled to take all actions the Bank considers appropriate in order for the Bank to meet any obligation or requirement, either in Singapore or elsewhere, in connection with the detection, investigation and prevention of financial crime including fraud, money laundering, terrorism financing, bribery, corruption, or tax evasion or the enforcement of any economic or trade sanction (“Financial Crime”).

The Customer understand and agree that if any activities, conduct or circumstances the Customer is involved in (directly or indirectly) may, in the sole and absolute discretion of the Bank, expose the Bank to legal or reputational risk, or actual or potential regulatory or enforcement actions, the Bank shall at any time, without giving any reason or notice to the Customer, have the right to immediately:

- (a) terminate all contractual relationships the Customer has with the Bank; and
- (b) make reports and take such other actions as the Bank may deem appropriate,

(including that the Bank may suspend any transaction or terminate or suspend this Agreement and/or all transactions and business relationships with the Customer contemplated by this Agreement (1) upon discovering that any of the Customer or its senior management (including its director, supervisor, director (for a civil association), general manager, chief financial officer,

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36. 金融犯罪 增加條款文字如左修訂後內容之標示。

representative, administrator, partner and authorized signatory) or beneficial owners is one of the individuals, legal persons or organizations subject to the sanctions under the counter-terrorism financing laws and regulations of the Republic of China or foreign jurisdictions (including Singapore), or any of them is a terrorist or terrorist group determined or investigated by the government of Republic of China, foreign governments or international organizations; or (2) if the Customer uses the account opened with the Bank or services for any illegal activities or suspicious money laundering activities, or if the Customer, upon the Bank's request, fails to cooperate with the Bank in the Bank's know-your-customer process, or refuses to provide or give explanations of all information and/or documents required by the Bank (including but not limited to the information or documents in relation to itself, its senior management or persons controlling it and beneficial owners), or fails to cooperate in explaining the nature and purpose of any transaction or the source of funds, or refuses to provide the relevant information or reasonable explanations with respect to suspicious or unusual transactions, etc., conducted through the account opened with the Bank or the use of the services offered by the Bank).

The Customer undertakes that the Customer will not initiate, engage in or effect a transaction (directly or indirectly) that may involve Financial Crime and agree to hold the Bank harmless, indemnify the Bank and keep the Bank indemnified from and against any and all liabilities, claims, obligations, losses, damages, penalties, actions, judgments, suits, costs (including, but not limited to, legal costs on a full indemnity basis), expenses and disbursements of any kind whatsoever which the Bank may suffer or incur in connection with or arising from any breach by the Customer of this undertaking.

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[The Bank may temporarily stop the transactions\(s\) or suspend or terminate the business relationship with the Customer who fail to cooperate in the Customer due diligence, refuse to provide information about the ultimate beneficial owner or the person exercising controlling power over the Customer, or be unwilling to](#)

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	<u>provide explanations for the nature and purpose of the transaction or the source of funds. Account closure shall be processed in accordance with the internal operating procedures set by the Bank.</u>	
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