

## 企業金融開戶總約定書修訂公告

### Amendment to General Terms and Conditions Governing Account

親愛的客戶，您好：

本行擬修改現行使用之「開戶總約定書」之「國別條款-臺灣」第7.1條以及第11.2條。修訂及增訂內容如後，變更後之條款將於2017年07月01日起生效。若您不同意本次變更，得以書面通知本行終止開戶總約定書並結清您的帳戶；倘您於上述生效日後繼續使用您於本行之任何帳戶者，將視為您已同意本次變更。

本次修訂內容詳如下列修訂比較表，為保障您的權益，請您撥冗閱讀，若您有任何疑問，歡迎您致電星展企業一線通服務專線 0800-808-889（手機用戶或海外請改撥 +886-2-6612-9889）洽詢。

Dear Customer,

We hereby amend the Clause 7.1 and 11.2 in “Country Terms - Taiwan” of “General Terms and Conditions Governing Account”. The content of the aforesaid amendment are attached as below table for your reference, which will be effective on July 1<sup>st</sup>, 2017. If you disagree with any changes we made, you may end the “General Terms and Conditions Governing Account” and close your account by giving us a notice in writing before the effective date; if you continue to use any of your accounts after we have made the amendment, you will have agreed to the amendment.

The details of the comparison between the original and revised terms are attached as below table. Please read the amendment carefully to safeguard your right. Shall you have any questions on the announcement, please feel free to contact DBS BusinessCare at 0800-808-889 (Mobile users or overseas users please dial +886-2-6612-9889) and we shall be happy to help you.

#### 「開戶總約定書」修訂及增訂內容

#### Content of the amendment to General Terms and Conditions Governing Account

修訂及新增 條文	新修訂條文 企業金融開戶總約定書 Ver15.0	現行條文 企業金融開戶總約定書 Ver14.0
國別條款 - 臺灣 第7.1條	7.1 <u>合約之變更</u> . 本行得隨時依照標準條款第 15 條(本標準條款之變更)及任何相關法令，變更合約條款之內容。如本行變更收費標準表、變更或增設最低帳戶餘額要求、存款起息點、帳戶管理費之相關金額或條件，除該等變	7.1 <u>合約之變更</u> . 本行得隨時依照標準條款第 15 條(本標準條款之變更)及任何相關法令，變更合約條款之內容。如本行變更收費標準表、變更或增設最低帳戶餘額要求、存款起息點、帳戶管理費之相關金額或條件，除該等變

	<p>更係對貴客戶有利者外，本行將於至少 60 日前（或法令所定之任何其他期間）將修改內容公開置放於營業處所或公告於本行網站以代個別通知，貴客戶同意自修改內容公佈之生效日起受其拘束。若貴客戶不同意本行所為之任何變更，貴客戶得隨時終止合約並結清貴客戶之帳戶。若貴客戶於該等變更後繼續使用貴客戶之任何帳戶者，將視為貴客戶已同意該項變更。</p> <p>7.1 <u>Amending the agreement.</u> In line with clause 15 (Amendment of terms and conditions) of the standard terms and any relevant regulations, we may at any time amend these terms and conditions. If we change the fee schedule, change or add the minimum balance required for accounts, change the minimum balance you can earn interest on or change the conditions for charging account management fees and the amount of those fees, <b>we will not tell you separately but will display the changes in our offices or publish them on our official website</b> at least 60 days beforehand (or within any other period set by relevant laws or regulation s), unless we make the change in your favor. <b>You agree to be bound by the terms of these changes from the effective date of each amendment announcement.</b> If you disagree with any change we make, you may at any time end the agreement and close your account. If you continue to use any of your accounts after we have made the amendment, you will have agreed to the amendment.</p>	<p>更係對貴客戶有利者外，本行將於至少 60 日前（或法令所定之任何其他期間）通知貴客戶。若貴客戶不同意本行所為之任何變更，貴客戶得隨時終止合約並結清貴客戶之帳戶。若貴客戶於該等變更後繼續使用貴客戶之任何帳戶者，將視為貴客戶已同意該項變更。</p> <p>7.1 <u>Amending the agreement.</u> In line with clause 15 (Amendment of terms and conditions) of the standard terms and any relevant regulations, we may at any time amend these terms and conditions. If we change the fee schedule, change or add the minimum balance required for accounts, change the minimum balance you can earn interest on or change the conditions for charging account management fees and the amount of those fees, we will tell you at least 60 days beforehand (or within any other period set by relevant laws or regulations), unless we make the change in your favour. If you disagree with any change we make, you may at any time end the agreement and close your account. If you continue to use any of your accounts after we have made the amendment, you will have agreed to the amendment.</p>
<p>國別條款 - 臺灣</p>	<p>11.2 <u>定期性存款提前解約.</u> 貴客戶於定期性存款到期前不得解約。惟，貴客</p>	<p>11.2 <u>定期性存款提前解約.</u> 貴客戶於定期性存款到期前不得解約。惟，貴客</p>

<p>第11.2條</p>	<p>戶得以七日前之書面通知本行中途解約，並得提領該存款全額。於可轉讓定期存單之到期日前，貴客戶不得中途解約。就貴客戶提前解約之定期性存款，本行將按該定期性存款實存期間所適用之牌告利率之 80%計付利息。若貴客戶於本行存入定期性存款後一個月內解約者，本行將不予付息。</p> <p>就轉期續存之定期性存款，如貴客戶於其轉存之到期日前中途解約，本行將按貴客戶轉存該筆存款之日依第 11.2 條所適用之利率予以計息。</p> <p><b>11.2 Ending time deposits early.</b> You must not end a time deposit before its maturity date. However, you can end a time deposit by giving us seven days' notice in writing and you can then withdraw the full amount of the deposit. You cannot end a negotiable certificate of time deposit before its maturity date. For any time deposit you end early, we will pay interest at 80% of the board interest rate that would apply for the holding period of the time deposit. We will not pay interest if you end the time deposit within one month of making the deposit with us.</p> <p>If you end a renewed time deposit before the maturity date under the renewed term, we will calculate the interest at the rate which applied on the date you renewed the time deposit and based on the above clause 11.2.</p>	<p>戶得以七日前之書面通知本行中途解約，並得提領該存款全額。於可轉讓定期存單之到期日前，貴客戶不得中途解約。就貴客戶提前解約之定期性存款，本行將按該定期性存款實存期間所適用之牌告利率之 80%計付利息。若貴客戶於本行存入定期性存款後一個月內解約者，本行將不予付息。</p> <p>中途解約之定期性存款，本行將按以下利率計息：</p> <ul style="list-style-type: none"> <li>(a) 存滿一個月以上未滿三個月：一個月期牌告利率之 80%。</li> <li>(b) 存滿三個月以上未滿六個月：三個月期牌告利率之 80%。</li> <li>(c) 存滿六個月以上未滿九個月：六個月期牌告利率之 80%。</li> <li>(d) 存滿九個月以上未滿一年：九個月期牌告利率之 80%。</li> <li>(e) 存滿一年以上未滿兩年：一年期牌告利率之 80%。</li> <li>(f) 存滿兩年以上：二年期牌告利率之 80%。</li> </ul> <p>就轉期續存之定期性存款，如貴客戶於其轉存之到期日前中途解約，本行將按貴客戶轉存該筆存款之日依第 11.2 條所適用之利率予以計息。</p> <p><b>11.2 Ending time deposits early.</b> You must not end a time deposit before its maturity date. However, you can end a time deposit by giving us seven days' notice in writing and you can then withdraw the full amount of the deposit. You cannot end a negotiable certificate of time deposit before its maturity date.</p>
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	<p>For any time deposit you end early, we will pay interest at 80% of the board interest rate that would apply for the remaining period of the time deposit. We will not pay interest if you end the time deposit within one month of making the deposit with us.</p> <p>We will pay interest at the following rates on time deposits ended early.</p> <p>(a) Deposit period of less than three months but more than one month – 80% of one month’s board interest rate.</p> <p>(b) Deposit period of less than six months but no less than three months – 80% of three months’ board interest rate.</p> <p>(c) Deposit period of less than nine months but no less than six months – 80% of six months’ board interest rate.</p> <p>(d) Deposit period of less than one year but no less than nine months – 80% of nine months’ board interest rate.</p> <p>(e) Deposit period of less than two years but no less than one year – 80% of one year’s board interest rate.</p> <p>(f) Deposit period of more than two years – 80% of two years’ board interest rate.</p> <p>If you end a renewed time deposit before the maturity date under the renewed term, we will calculate the interest at the rate which applied on</p>
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星展(台灣)商業銀行股份有限公司 敬啟

公告日期：2017/04/05

DBS Bank (Taiwan) Ltd

Date of Announcement: 2017/04/05