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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企業金融「開戶總約定書」，主要修改部分為開戶總約定書之「標準條款」第3條、「補充條款」第2條、第4條及第5條、附錄四「星展銀行企業客戶電子對帳單約定條款」及增訂附錄五「外幣交易單證電子郵件自動化通知服務約定條款」。本次修改及增訂內容於本次變更生效日後將取代之前不同版本的有關約定書。

詳細修訂及增訂內容請參考以下修正對照表，變更後之條款將於2022年8月1日起生效。若您不同意本次變更，得於生效日前隨時以書面通知本行終止帳戶往來關係及開戶總約定書，並配合本行辦理終止手續；倘您於上述生效日後繼續使用您於本行之任何帳戶者，將視為您已同意並接受本次變更。

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+886-2-6606-0302 洽詢。

Dear Customer,

We hereby amend the General Terms and Conditions Governing Account, with the main revision areas of Clause 3 in "Standard Terms", Clause 2, Clause 4 and Clause 5 in "Supplementary Terms" of "General Terms and Conditions Governing Account", Annex IV "TERMS AND CONDITIONS FOR CORPORATE CUSTOMER E-STATEMENT SERVICE", and Annex V "TERMS AND CONDITIONS FOR CORPORATE CUSTOMER'S APPLICATION for E-MAIL ADVISING SERVICES OF FOREIGN EXCHANGE DEBIT/CREDIT ADVICE". After the effective date of the amendment, the amended terms and annexes will supersede and replace any relevant terms and conditions adopted earlier.

The content of the aforesaid amendment are attached as below table for your reference, which will be effective on August 1st, 2022. 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 the effective date of the amendment, you are deemed to have agreed with 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 +886-2-6606-0302 and we shall be happy to help you.

**企業金融「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 ver20.0	現行條文 企業金融開戶總約定書 ver19.0
<p>標準條款 第3條 Standard Terms Clause 3</p>	<p>貴客戶帳戶之開立及管理</p> <p>3.1 要求. 就貴客戶於本行開立之任何帳戶或本行向貴客戶提供之任何服務, 本行有權就貴客戶帳戶開立時所需金額、存款餘額、本行將予付息之存款金額與本行得接受之貨幣種類等, 訂定限制條件, 並得訂定並告知貴客戶本行之收費、手續費與一般利率, 以及本行其他要求。若因本行業務之必要或貴客戶變更組織型態, 本行得於事前通知貴客戶後變更貴客戶之帳戶號碼。</p> <p>3.2 資訊. 貴客戶應向本行提供本行為開立並維護貴客戶帳戶而合理所需之一切文件、資訊及授權。這包括為使本行符合「認識客戶」、反洗錢與反恐怖融資之要求, 以及本行所應遵守或同意遵守之其他任何法律及法規之規定所需者。提供予本行之任何文件、資訊或授權如有任何變更, 貴客戶應立即以書面告知本行並提供本行該等變更之佐證文件與證明。</p> <p>3.3 有權簽章人員. 貴客戶應提供本行有關操作貴客戶帳戶之授權書, 貴客戶授權書如有任何變更, 並應以書面立即告知本行。若貴客戶帳戶係由貴客戶之有權簽章人員 (即業經貴客戶許可其操作該帳戶之人員) 操作者, 貴客戶應提供本行該等人員之姓名及簽樣, 如有任何變更, 並應以書面立即告知本行。若因本行政策或本行所需要或同意遵守之任何法律或法規之規定, 本行無法接受任何有權簽章人員者, 本行將告知貴客戶。</p> <p>3.4 變更有權簽章人員. 本行將依從經本行善意認為係由本行記錄中留存之貴客戶有權簽章人員所為之任何指示。直至本行業已接獲貴客戶書面通知貴客戶有權簽章人員之變更, 並有合理時間 (自接獲貴客戶通知後至少七個營業日) 變更本行記錄為止, 上開規定皆有適用; 其後, 本行將依從新任有權簽章人員之指示行事。</p> <p>3.5 權利負擔. 未經本行事前書面同意, 貴客戶不得於本行帳戶設定或同意產生或維持任何權利負擔。若本行同意 貴客戶在本行帳戶設定權利負擔, 本行有權在本行認為適當的情形下設定任何附加條款或條件或向 貴客戶收取費用 (或兩者)。「權利負擔」係指任何抵押權、擔保(固定或浮動)、質權、圈存或其他擔保權益相關之任何有相類似效力之合約或安排。</p> <p>3.6 「信託」帳戶. 若貴客戶以貴客戶名義開立之帳戶係基於「信託」或以「名義人」身分或其他類似身分, 或以資本市場服務執照持有人 (或同等身分) 之身分持有個別客戶帳戶者, 以下規定將有適用。</p> <p>(a) 除身為帳戶持有人之貴客戶以外, 本行將不承認任何人就貴客戶帳戶享有任何利益。</p>	<p>貴客戶帳戶之開立及管理</p> <p>3.1 要求. 就貴客戶於本行開立之任何帳戶或本行向貴客戶提供之任何服務, 本行有權就貴客戶帳戶開立時所需金額、存款餘額、本行將予付息之存款金額與本行得接受之貨幣種類等, 訂定限制條件, 並得訂定並告知貴客戶本行之收費、手續費與一般利率, 以及本行其他要求。若因本行業務之必要或貴客戶變更組織型態, 本行得於事前通知貴客戶後變更貴客戶之帳戶號碼。</p> <p>3.2 資訊. 貴客戶應向本行提供本行為開立並維護貴客戶帳戶而合理所需之一切文件、資訊及授權。這包括為使本行符合「認識客戶」、反洗錢與反恐怖融資之要求, 以及本行所應遵守或同意遵守之其他任何法律及法規之規定所需者。提供予本行之任何文件、資訊或授權如有任何變更, 貴客戶應立即以書面告知本行並提供本行該等變更之佐證文件與證明。</p> <p>3.3 有權簽章人員. 貴客戶應提供本行有關操作貴客戶帳戶之授權書, 貴客戶授權書如有任何變更, 並應以書面立即告知本行。若貴客戶帳戶係由貴客戶之有權簽章人員 (即業經貴客戶許可其操作該帳戶之人員) 操作者, 貴客戶應提供本行該等人員之姓名及簽樣, 如有任何變更, 並應以書面立即告知本行。若因本行政策或本行所需要或同意遵守之任何法律或法規之規定, 本行無法接受任何有權簽章人員者, 本行將告知貴客戶。</p> <p>3.4 變更有權簽章人員. 本行將依從經本行善意認為係由本行記錄中留存之貴客戶有權簽章人員所為之任何指示。直至本行業已接獲貴客戶書面通知貴客戶有權簽章人員之變更, 並有合理時間 (自接獲貴客戶通知後至少七個營業日) 變更本行記錄為止, 上開規定皆有適用; 其後, 本行將依從新任有權簽章人員之指示行事。</p> <p>3.5 「信託」帳戶. 若貴客戶以貴客戶名義開立之帳戶係基於「信託」或以「名義人」身分或其他類似身分, 或以資本市場服務執照持有人 (或同等身分) 之身分持有個別客戶帳戶者, 以下規定將有適用。</p> <p>(a) 除身為帳戶持有人之貴客戶以外, 本行將不承認任何人就貴客戶帳戶享有任何利益。</p> <p>(b) 本行將僅接受貴客戶或貴客戶有權簽章人員就貴客戶帳戶所為存提款項之請求, 以及其他與貴客戶帳戶有關之指示。</p> <p>(c) 為貴客戶受益人之利益管理本帳戶, 乃貴客戶之責任, 本行對此不負任何監控之責。</p> <p>3.6 合夥帳戶. 若貴客戶以合夥之身分開立帳戶, 而該合夥之組成有任何變更, 例如, 由於任一合夥人死亡、破產、退休或其他原因所致者, 貴客戶應立即以書面告知本行。本行得將其餘合夥人或新任合夥人 (或二者)</p>



(b) 本行將僅接受貴客戶或貴客戶有權簽章人員就貴客戶帳戶所為存款項之請求，以及其他與貴客戶帳戶有關之指示。

(c) 為貴客戶受益人之利益管理本帳戶，乃貴客戶之責任，本行對此不負任何監控之責。

3.7 合夥帳戶。若貴客戶以合夥之身分開立帳戶，而該合夥之組成有任何變更，例如，由於任一合夥人死亡、破產、退休或其他原因所致者，貴客戶應立即以書面告知本行。本行得將其餘合夥人或新任合夥人（或二者）視為具有管理貴客戶帳戶之完全權限，宛如該合夥關係並無任何變更。直至本行接獲其餘任一合夥人、或死亡合夥人之遺囑執行人或遺產管理人或受託人、或破產或無清償能力之合夥人之破產管理人、清算人或類似之管理人等以書面通知並非如此為止，本項規定皆有適用。

Opening and managing your account

3.1 Requirements. For any account you open with us or service we provide to you, we may set limits on how much you need to have in your account when it is opened, credit balances, amounts on which we will pay interest and types of currencies that we may accept, as well as our charges, commission and usual interest rates and any other requirement we may tell you about. We may decide to change your account number if we have to do so in connection with our business, or if you change the constitution of your business. However, we will tell you before we do this.

3.2 Information. You must give us all documents, information and authorisation we reasonably need to open and maintain your account. This includes for the purposes of us meeting 'know your customer', anti-money-laundering and anti-financing-terrorism requirements and any other laws and regulations which we need or agree to keep to. You must tell us promptly, in writing, of any change in any documents, information or authorisation given to us, and give us supporting documents and evidence of any change.

3.3 Authorised signatories. You must give us your mandate for operating your account and tell us promptly, in writing, of any change in your mandate. If your account is operated by your authorised signatories (people you have given permission to operate the account), you must give us their names and specimen signatures and tell us promptly, in writing, if there is any change to them. We will tell you if we cannot accept any authorised signatory due to our policies or any law or regulation which we need to keep to or agree to keep to.

3.4 Changing the authorised signatories. We will act on any instruction which we in good faith believe has come from your authorised signatories we have in our records. This will apply until we have received notice from you, in writing, that there has been a change to your authorised signatories and we have had a reasonable time (at least seven business days from receiving your notice), to change our records, after which we will act on instructions from the new authorised signatories.

3.5 Encumbrances. You cannot create, or allow to arise or remain in force, any encumbrance on your account without our written consent beforehand. If we give you permission to do this, we have the right to set any additional terms and conditions or fees (or both) we think appropriate. An encumbrance is any mortgage, charge (fixed or floating), pledge, lien or other security interest of any kind or other agreement or arrangement that has a similar effect.

3.6 Account 'in trust'. If you open an account in your name 'in trust' or 'as nominee' or in some other similar role, or as a capital markets services licence holder (or the

視為具有管理貴客戶帳戶之完全權限，宛如該合夥關係並無任何變更。直至本行接獲其餘任一合夥人、或死亡合夥人之遺囑執行人或遺產管理人或受託人、或破產或無清償能力之合夥人之破產管理人、清算人或類似之管理人等以書面通知並非如此為止，本項規定皆有適用。

Opening and managing your account

3.1 Requirements. For any account you open with us or service we provide to you, we may set limits on how much you need to have in your account when it is opened, credit balances, amounts on which we will pay interest and types of currencies that we may accept, as well as our charges, commission and usual interest rates and any other requirement we may tell you about. We may decide to change your account number if we have to do so in connection with our business, or if you change the constitution of your business. However, we will tell you before we do this.

3.2 Information. You must give us all documents, information and authorisation we reasonably need to open and maintain your account. This includes for the purposes of us meeting 'know your customer', anti-money-laundering and anti-financing-terrorism requirements and any other laws and regulations which we need or agree to keep to. You must tell us promptly, in writing, of any change in any documents, information or authorisation given to us, and give us supporting documents and evidence of any change.

3.3 Authorised signatories. You must give us your mandate for operating your account and tell us promptly, in writing, of any change in your mandate. If your account is operated by your authorised signatories (people you have given permission to operate the account), you must give us their names and specimen signatures and tell us promptly, in writing, if there is any change to them. We will tell you if we cannot accept any authorised signatory due to our policies or any law or regulation which we need to keep to or agree to keep to.

3.4 Changing the authorised signatories. We will act on any instruction which we in good faith believe has come from your authorised signatories we have in our records. This will apply until we have received notice from you, in writing, that there has been a change to your authorised signatories and we have had a reasonable time (at least seven business days from receiving your notice), to change our records, after which we will act on instructions from the new authorised signatories.

3.5 Account 'in trust'. If you open an account in your name 'in trust' or 'as nominee' or in some other similar role, or as a capital markets services licence holder (or the equivalent) holding segregated clients' accounts, the following will apply.

(a) We will not recognise any person (other than you as the account holder) as having any interest in your account.

(b) We will accept requests to pay money into and take money out of your account, and other instructions relating to your account, from you or your authorised signatories only.

(c) It is your responsibility to manage this account for the benefit of your beneficiaries, and we have no responsibility to monitor this.

3.6 Partnership account. If you open an account as a partnership, it is your responsibility to tell us promptly, in writing, about any change in the constitution of the partnership, for example, as a result of the death of any partner, being made bankrupt, retiring, or for any other reason. We may treat the remaining partners or the new partners (or both) as having full authority to manage your account as if there had been no change in the partnership. This applies unless we receive notice otherwise, in writing, from one of the remaining partners, the executors or legal personal representatives or trustees of any partner who has died, or the 'trustee in bankruptcy', liquidator or similar



	<p>equivalent) holding segregated clients' accounts, the following will apply.</p> <p>(a) We will not recognise any person (other than you as the account holder) as having any interest in your account.</p> <p>(b) We will accept requests to pay money into and take money out of your account, and other instructions relating to your account, from you or your authorised signatories only.</p> <p>(c) It is your responsibility to manage this account for the benefit of your beneficiaries, and we have no responsibility to monitor this.</p> <p>3.7 Partnership account. If you open an account as a partnership, it is your responsibility to tell us promptly, in writing, about any change in the constitution of the partnership, for example, as a result of the death of any partner, being made bankrupt, retiring, or for any other reason. We may treat the remaining partners or the new partners (or both) as having full authority to manage your account as if there had been no change in the partnership. This applies unless we receive notice otherwise, in writing, from one of the remaining partners, the executors or legal personal representatives or trustees of any partner who has died, or the 'trustee in bankruptcy', liquidator or similar officer of any partner who has been made bankrupt or is insolvent.</p>	<p>officer of any partner who has been made bankrupt or is insolvent.</p>
<p>補充條款 第2.3條 Supplementary Terms Clause 2.3</p>	<p>2.3 本行寄送予貴客戶之對帳單如有遭退回或其他無法送達之情事者，除法律另有規定外，為保護貴客戶帳戶資訊，本行得停止寄送對帳單予貴客戶直至貴客戶親至本行任一分行請求恢復寄送為止。 除法令另有規定者外，若 貴客戶之帳戶於當月無任何交易往來紀錄，本行得免寄送當月對帳單。</p> <p>2.3 If any statement we send to you is returned or cannot be delivered, unless the law says otherwise we may stop sending you statements. This will protect your account information until you call in at one of our branches to ask us to start sending them again. Unless the laws and regulations say otherwise, if there are no transactions on your account during the month, we may not send a statement to you for that month.</p>	<p>2.3 本行寄送予貴客戶之對帳單如有遭退回或其他無法送達之情事者，除法律另有規定外，為保護貴客戶帳戶資訊，本行得停止寄送對帳單予貴客戶直至貴客戶親至本行任一分行請求恢復寄送為止</p> <p>2.3 If any statement we send to you is returned or cannot be delivered, unless the law says otherwise we may stop sending you statements. This will protect your account information until you call in at one of our branches to ask us to start sending them again.</p>
<p>補充條款 第4.1條 Supplementary Terms Clause 4.1</p>	<p>4.1 費用及收費標準表。本行有權就貴客戶之帳戶及本行之產品及服務訂定有關之收費、費用或成本。詳情請參收費標準表（附錄六）。</p> <p>4.1 Fees and fee schedule. We are entitled to set a charge, fee or cost in connection with your account and our products and services. See the fee schedule (Annex VI) for more details.</p>	<p>4.1 費用及收費標準表。本行有權就貴客戶之帳戶及本行之產品及服務訂定有關之收費、費用或成本。詳情請參收費標準表（附錄五）。</p> <p>4.1 Fees and fee schedule. We are entitled to set a charge, fee or cost in connection with your account and our products and services. See the fee schedule (Annex V) for more details.</p>
<p>補充條款 第5.7條 Supplementary Terms Clause 5.7</p>	<p>5.7 籌備處存款帳戶。若籌備處存款帳戶未於開戶完成日起算之6個月內完成正式公司登記，並持辦理公司登記之相關證照及印鑑辦理變更戶名基本資料等相關事宜者，本行得 依其裁量逕行關戶或將該帳戶變更為代表個人個人之存款帳戶。</p> <p>5.7 Preparatory office account. If your organisation is a preparatory office, and you fail to complete the formal corporate registration process or send the relevant licence and signature or chop to us to change the account name and relevant basic information to that of the company within six months from opening the account, we may, as we decide, close the account or change the account name from the preparatory office into an individual account under the name of a representative of the preparatory office.</p>	<p>5.7 籌備處存款帳戶。若籌備處存款帳戶未於開戶完成日起算之6個月內完成正式公司登記，並持辦理公司登記之相關證照及印鑑辦理變更戶名基本資料等相關事宜者，本行得逕將該帳戶變更為代表個人個人之存款帳戶。</p> <p>5.7 Preparatory office account. If your organisation is a preparatory office, and you fail to complete the formal corporate registration process or send the relevant licence and signature or chop to us to change the account name and relevant basic information to that of the company within six months from opening the account, we may, if we decide, change the account name from the preparatory office into an individual account under the name of a representative of the preparatory office.</p>
<p>附錄四 Annex IV</p>	<p>星展銀行企業客戶電子對帳單約定條款 版本日期:2022/03/11</p> <p>貴客戶向星展（台灣）商業銀行股份有限公司（下稱「銀行」）申請「企業客戶電子對帳單」服務（下稱「電</p>	<p>星展銀行企業客戶電子對帳單約定條款 版本日期:2017/10/17</p> <p>貴客戶向星展（台灣）商業銀行股份有限公司（下稱「銀行」）申請「企業客戶電子對帳單」服務（下稱「電</p>



子對帳單」)前，應確認已於合理期間內閱讀、充分了解及同意遵守本星展銀行企業客戶電子對帳單約定條款(下稱「本條款」)。如本條款未予規定者，悉依銀行關於帳戶之各項約定條款(包括但不限於開戶總約定書，含其後之修訂、增補及/或替代條款)及星展電子銀行服務條款與條件之有關規定辦理：

1. 貴客戶得依銀行同意之方式向銀行申請電子對帳單，經銀行同意申請者，由銀行定期將貴客戶之對帳單或服務相關通知以電子方式傳送至貴客戶指定之電子郵件信箱。貴客戶瞭解並同意向銀行申請電子對帳單成功者，電子對帳單將取代企業客戶實體對帳單(下稱「實體對帳單」)之寄發服務，**銀行將於服務申請作業完成後的下個月對帳單寄送日始寄送電子對帳單。**貴客戶並同意電子對帳單之效力與實體對帳單相同，貴客戶不得主張電子對帳單不具書面要件而無效，亦不得主張銀行未履行寄發對帳單或服務相關通知之義務。
2. 貴客戶如向銀行申請終止電子對帳單服務者，自作業完成後之下個月對帳單寄送日，銀行將停止寄送電子對帳單，倘銀行依法令或契約應寄送實體對帳單予貴客戶者，銀行將於下個月對帳單寄送日開始寄送實體對帳單予貴客戶。**倘貴客戶向銀行提出客戶資料約定事項變更或其他申請，導致原指定接收電子對帳單之電子郵件信箱被刪除但貴客戶未另外指定新的電子郵件信箱者，視為貴客戶向銀行申請終止電子對帳單服務，自下個月對帳單寄送日起，銀行將停止寄送電子對帳單，倘銀行依法令或契約應寄送實體對帳單予貴客戶者，銀行將於下個月對帳單寄送日開始寄送實體對帳單予貴客戶。**
3. 貴客戶向銀行申請電子對帳單，貴客戶應確認所指定之電子郵件信箱係正常、有效且可使用，以供銀行寄送電子對帳單或服務相關通知至該指定之電子郵件信箱。指定之電子郵件信箱有異動時，貴客戶應立即依開戶總約定書關於通知之規定通知銀行辦理變更作業。
4. 銀行寄送電子對帳單至貴客戶指定之電子郵件信箱伺服器且未被退回者即視為已送達，但倘非因銀行之故意過失而造成傳送失敗者(包括但不限於貴客戶輸入錯誤之電子郵件信箱地址、貴客戶變更或取消電子郵件地址而未辦理變更、貴客戶端網路設備故障或運作不當等)，則以銀行寄送電子對帳單至貴客戶指定之電子郵件信箱之發送時間視為已送達。貴客戶應自行注意是否定期收到電子對帳單並核對電子對帳單之內容。倘貴客戶未收到電子對帳單，應立即聯絡銀行處理，並依銀行開戶總約定書關於通知之規定變更指定之電子郵件信箱地址。
5. 貴客戶使用電子對帳單時，如因不可歸責於銀行之事由而發生電子對帳單或服務相關通知內容有遺漏、錯誤、被攔截、傳送失敗、傳送遲延時，銀行不負賠償之責任亦不擔保電子對帳單或服務相關通知之確實傳遞、及時性或準確性，惟銀行應提供必要之協助。貴客戶確認並同意儘管銀行將設置合理之安全保障措施，但銀行不擔保傳送予貴客戶之任何電子對帳單或服務相關通知之安全。且貴客戶同意承擔銀行傳送電子對帳單

子對帳單」)前，應確認已於合理期間內閱讀、充分了解及同意遵守本星展銀行企業客戶電子對帳單約定條款(下稱「本條款」)。如本條款未予規定者，悉依銀行關於帳戶之各項約定條款(包括但不限於開戶總約定書，含其後之修訂、增補及/或替代條款)辦理：

1. 貴客戶得依銀行同意之方式向銀行申請電子對帳單，經銀行同意申請者，由銀行定期將貴客戶之對帳單或服務相關通知以電子方式傳送至貴客戶指定之電子郵件信箱。貴客戶瞭解並同意向銀行申請電子對帳單成功者，電子對帳單將取代企業客戶實體對帳單(下稱「實體對帳單」)之寄發服務。貴客戶並同意電子對帳單之效力與實體對帳單相同，貴客戶不得主張電子對帳單不具書面要件而無效，亦不得主張銀行未履行寄發對帳單或服務相關通知之義務。
2. **貴客戶申請電子對帳單服務成功者，若貴客戶原本每月已收取本行的實體對帳單，自申請成功之日起之下二個月對帳單寄送日，銀行將同時寄發實體對帳單及電子對帳單，其後，銀行將停止實體對帳單之寄送，而寄送電子對帳單。**貴客戶如向銀行申請終止電子對帳單服務者，自完成終止手續後之下個月對帳單寄送日，銀行將停止寄送電子對帳單。倘銀行依法令或契約應寄送實體對帳單予貴客戶者，銀行將於下個月對帳單寄送日開始寄送實體對帳單予貴客戶。
3. 貴客戶向銀行申請電子對帳單，貴客戶應確認所指定之電子郵件信箱係正常、有效且可使用，以供銀行寄送電子對帳單或服務相關通知至該指定之電子郵件信箱。指定之電子郵件信箱有異動時，貴客戶應立即依開戶總約定書關於通知之規定通知銀行辦理變更作業。
4. 銀行寄送電子對帳單至貴客戶指定之電子郵件信箱伺服器且未被退回者即視為已送達，但倘非因銀行之故意過失而造成傳送失敗者(包括但不限於貴客戶輸入錯誤之電子郵件信箱地址、貴客戶變更或取消電子郵件地址而未辦理變更、貴客戶端網路設備故障或運作不當等)，則以銀行寄送電子對帳單至貴客戶指定之電子郵件信箱之發送時間視為已送達。貴客戶應自行注意是否定期收到電子對帳單並核對電子對帳單之內容。倘貴客戶未收到電子對帳單，應立即聯絡銀行處理，並依銀行開戶總約定書關於通知之規定變更指定之電子郵件信箱地址。
5. 貴客戶使用電子對帳單時，如因不可歸責於銀行之事由而發生電子對帳單或服務相關通知內容有遺漏、錯誤、被攔截、傳送失敗、傳送遲延時，銀行不負賠償之責任亦不擔保電子對帳單或服務相關通知之確實傳遞、及時性或準確性，惟銀行應提供必要之協助。貴客戶確認並同意儘管銀行將設置合理之安全保障措施，但銀行不擔保傳送予貴客戶之任何電子對帳單或服務相關通知之安全。且貴客戶同意承擔銀行傳送電子對帳單或服務相關通知可能遭未經授權之第三人存取之風險。儘管銀行將設置合理之安全保障措施，銀行不擔保電子對帳單服務之提供不中斷或不存在任何錯誤、電腦病毒或其他惡意、破壞性或損壞性編碼、代理、程式或巨集指令，亦不擔保任何缺陷將獲得改正。



或服務相關通知可能遭未經授權之第三人存取之風險。儘管銀行將設置合理之安全保障措施，銀行不擔保電子對帳單服務之提供不中斷或不存在任何錯誤、電腦病毒或其他惡意、破壞性或損壞性編碼、代理、程式或巨集指令，亦不擔保任何缺陷將獲得改正。

6. 於發生下列任一情形時，銀行得暫停或終止電子對帳單服務。

- 1) 銀行系統設備進行必要之維修及保養者。
- 2) 發生電子通訊設備或資訊軟硬體設備故障或銀行合作之協力廠商之系統或軟硬體設備故障者。
- 3) 由於天災及其他不可抗力之因素，致無法提供服務者。

4) 貴客戶有任何違法使用電子對帳單之情事。

7. 貴客戶同意銀行得隨時修改本條款之相關規定，並依銀行開戶總約定書相關約定於銀行網站或營業場所公告或以書面或其他約定方式通知 貴客戶。倘 貴客戶不同意修改，得於生效日前隨時以書面通知銀行終止本電子對帳單服務。逾期未終止者，視為 貴客戶已同意並接受相關修改。

8. 本條款係以中華民國法律為準據法。貴客戶與銀行因本條款涉訟時，雙方同意以台灣台北地方法院為第一審管轄法院，但法律有專屬管轄規定者從其規定。

TERMS AND CONDITIONS FOR CORPORATE CUSTOMER E-STATEMENT SERVICE

Version Date: March 11th, 2022

You hereby confirm and declare that prior to applying to DBS Bank (Taiwan) Ltd (hereinafter referred to as "We") for the "Corporate Customer E-Statement" Service (hereinafter referred to as the "e-Statement"), you have thoroughly read and understood within the reasonable period and are willing to comply with the Terms and Conditions for Corporate Customer e-Statement (hereinafter referred to as the "Terms and Conditions"). Any matters not provided herein shall be governed by the terms and conditions relating to accounts (including, but not limited to the General Terms and Conditions Governing Account and subsequent amendments, additions and/or changes made thereafter) **and Electronic Banking Services Terms and Conditions:**

1. You may apply for e-Statement service with us in such manner as agreed by us. With our consent to the application, we will regularly send the bank statement or service-related notification by electronic means to the e-mail address specified by you. You understand and agree that upon successful application for the e-Statement with us, e-Statements will take the place of the physical bank statements (hereinafter referred to as the "physical statement") delivery service of the corporate customer **and e-Statement will be sent to you on the statement delivery day in the next month from the date of completion of the application procedures.** You also agree that the e-Statement has the same effect as the physical statement and cannot claim that e-Statements are ineffective as they do not have the requirements for written forms, nor that we do not fulfil our obligation to send bank statements or service-related notifications.

2. Where you apply for termination of the e-Statement service with us, we will stop sending e-Statements to you on the statement delivery day in the next month from the date of completion of the procedures for termination. Where we shall send physical statements to you according to the laws and regulations or contract, we will begin to send physical statements to you on the

6. 於發生下列任一情形時，銀行得停止或終止電子對帳單服務。

- 1) 銀行系統設備進行必要之維修及保養者。
- 2) 發生電子通訊設備或資訊軟硬體設備故障或銀行合作之協力廠商之系統或軟硬體設備故障者。
- 3) 由於天災及其他不可抗力之因素，致無法提供服務者。

4) 貴客戶有任何違法使用電子對帳單之情事。

7. 貴客戶同意銀行得隨時修改本條款之相關規定，並依銀行開戶總約定書相關約定於銀行網站或營業場所公告或以書面或其他約定方式通知 貴客戶。倘 貴客戶不同意修改，得於生效日前隨時以書面通知銀行終止本電子對帳單服務。逾期未終止者，視為 貴客戶已同意並接受相關修改。

8. 本條款係以中華民國法律為準據法。貴客戶與銀行因本條款涉訟時，雙方同意以台灣台北地方法院為第一審管轄法院，但法律有專屬管轄規定者從其規定。

TERMS AND CONDITIONS FOR CORPORATE CUSTOMER E-STATEMENT SERVICE

Version Date: October 17th, 2017

You hereby confirm and declare that prior to applying to DBS Bank (Taiwan) Ltd. (hereinafter referred to as "We") for the "Corporate Customer E-Statement" Service (hereinafter referred to as the "e-Statement"), You have thoroughly read and understood within the reasonable period and are willing to comply with the Terms and Conditions for Corporate Customer e-Statement (hereinafter referred to as the "Terms and Conditions"). Any matters not provided herein shall be governed by the terms and conditions relating to accounts (including, but not limited to the General Terms and Conditions Governing Account and subsequent amendments, additions and/or changes made thereafter):

1. You may apply for e-Statement service with us in such manner as agreed by us. With our consent to the application, we will regularly send the bank statement or service-related notification by electronic means to the e-mail address specified by you. You understand and agree that upon successful application for the e-Statement with us, e-Statements will take the place of the physical bank statements (hereinafter referred to as the "physical statement") delivery service of the corporate customer. You also agree that the e-Statement has the same effect as the physical statement and cannot claim that e-Statements are ineffective as they do not have the requirements for written forms, nor that we do not fulfil our obligation to send bank statements or service-related notifications.

2. **You who have successfully applied for the e-Statement service, where You originally have received the physical statement from us every month, we will send the physical statement and e-Statement at the same time on the statement delivery day in the next two months from the date of a successful application. After that, we will stop sending physical statements and send e-Statements instead.** Where You apply for termination of the e-Statement service with us, we will stop sending e-Statements on the statement delivery day in the next month from the date of completion of the procedures for termination. Where we shall send physical statements to you according to the laws and regulations or contract, We will begin to send physical statements to you on the statement delivery day in the next month.

3. When applying for an e-Statement with us, you shall ensure that the specified e-mail address is working, valid, and available for us to send e-Statements or service-



statement delivery day in the next month instead. Where you apply with us for customer profile or any other changes, causing deleting the specified e-mail address to receive the e-Statement, you shall be deemed to have applied for termination of the e-Statement service with us. We will stop sending e-Statement to you on the statement delivery day in the next month. Where we shall send physical statements to you according to the laws and regulations or contract, we will begin to send physical statements to you on the statement delivery day in the next month instead.

3. When applying for an e-Statement with us, you shall ensure that the specified e-mail address is working, valid, and available for us to send e-Statements or service-related notifications to the specified e-mail address. You shall promptly notify us of any changes in the specified e-mail address in accordance with the notification requirements outlined in the General Terms and Conditions Governing Account

4. Any e-Statements sent by us to the e-mail server specified by you and not returned shall be deemed to have been delivered. However, where the delivery failure is not caused by our intentional or negligent mistakes, (including, but not limited to a wrong e-mail address entered by you, failure to complete procedure for change or cancellation of the e-mail address by you, failure or improper operation of network equipment at your end, and so on), the e-Statement shall be deemed to have been delivered upon the time of sending by us to the e-mail server specified by you. You shall pay attention to whether the e-Statements are received regularly and verify the contents thereof. In case no e-Statement has been received, you shall immediately contact us and change the specified e-mail address in accordance with the notification requirements outlined in the General Terms and Conditions Governing Account.

5. If, for any reason that cannot be attributed to us, any loss, error, interception, transmission failure or transmission delay of e-Statements or service-related notifications arise, we shall neither be liable for damages nor warrant reliable delivery, promptness or accuracy of e-Statements or service-related notifications; nevertheless, we shall provide you with necessary assistance. You declare and agree that, even though we will put reasonable protective measures in place, we do not warrant the security of any e-Statement or service-related notification delivered to you. You also agree to undertake the risks of unauthorized access by third parties to the e-Statements or service-related notification sent by us. Although we will establish reasonable protective measures, no warranty is given by us that services will be provided uninterrupted or free from errors, virus or other malicious, destructive or corrupting codes, agent, program or macros or that any identified defect will be corrected.

6. We have the right to suspend or terminate the e-Statement service under any of the following circumstances:

- 1) Where our system equipment requires necessary repair and maintenance.
- 2) Where there is failure in the electronic communication equipment or information software equipment or in the system or software/hardware equipment of our cooperative contractors.
- 3) Where service cannot be provided due to factors of natural disasters and force majeure events.
- 4) In cases of any illegal use of e-Statements by you.

7. You agree that we may amend the relevant provisions of the Terms and Conditions and notify you via posting it on our website and place of business, in writing or in other manners as agreed in accordance with the relevant requirements outlined in the General Terms and Conditions Governing Account. If you disagree with such changes, you may, at any time before the effective date of such changes terminate the e-Statement services by written notice to us. You shall be deemed to have consented to and accepted

related notifications to the specified e-mail address. You shall promptly notify us of any changes in the specified e-mail address in accordance with the notification requirements outlined in the General Terms and Conditions Governing Account.

4. Any e-Statements sent by us to the e-mail server specified by you and not returned shall be deemed to have been delivered. However, where the delivery failure is not caused by our intentional or negligent mistakes, (including, but not limited to a wrong e-mail address entered by you, failure to complete procedure for change or cancellation of the e-mail address by you, failure or improper operation of network equipment at your end, and so on), the e-Statement shall be deemed to have been delivered upon the time of sending by us to the e-mail server specified by you. You shall pay attention to whether the e-Statements are received regularly and verify the contents thereof. In case no e-Statement has been received, you shall immediately contact us and change the specified e-mail address in accordance with the notification requirements outlined in the General Terms and Conditions Governing Account.

5. If, for any reason that cannot be attributed to us, any loss, error, interception, transmission failure or transmission delay of e-Statements or service-related notifications arise, we shall neither be liable for damages nor warrant reliable delivery, promptness or accuracy of e-Statements or service-related notifications; nevertheless, we shall provide you with necessary assistance. You declare and agree that, even though we will put reasonable protective measures in place, we do not warrant the security of any e-Statement or service-related notification delivered to you. You also agree to undertake the risks of unauthorized access by third parties to the e-Statements or service-related notification sent by us. Although we will establish reasonable protective measures, no warranty is given by us that services will be provided uninterrupted or free from errors, virus or other malicious, destructive or corrupting codes, agent, program or macros or that any identified defect will be corrected.

6. We have the right to suspend or terminate the e-Statement service under any of the following circumstances:

- 1) Where our system equipment requires necessary repair and maintenance.
- 2) Where there is failure in the electronic communication equipment or information software equipment or in the system or software/hardware equipment of our cooperative contractors.
- 3) Where service cannot be provided due to factors of natural disasters and force majeure events.
- 4) In cases of any illegal use of e-Statements by you.

7. You agree that we may amend the relevant provisions of the Terms and Conditions and notify you via posting it on our website and place of business, in writing or in other manners as agreed in accordance with the relevant requirements outlined in the General Terms and Conditions Governing Account. If you disagree with such changes, you may, at any time before the effective date of such changes terminate the e-Statement services by written notice to us. You shall be deemed to have consented to and accepted such changes if the service is not terminated within the prescribed period.

8. The Terms and Conditions shall be governed by and construed in accordance with the laws of R.O.C. Both of us agree that any litigation arising from the Terms and Conditions shall be submitted to the jurisdiction of the Taipei District Court of the R.O.C. for the first instance unless the exclusive jurisdiction is otherwise provided by law.



	<p>such changes if the service is not terminated within the prescribed period.</p> <p>8. The Terms and Conditions shall be governed by and construed in accordance with the laws of R.O.C. Both of us agree that any litigation arising from the Terms and Conditions shall be submitted to the jurisdiction of the Taipei District Court of the R.O.C. for the first instance unless the exclusive jurisdiction is otherwise provided by law.</p>	
附錄五 Annex V	<p>外幣交易單證電子郵件自動化通知服務約定條款 版本日期:2021/11/12</p> <p>貴客戶向星展(台灣)商業銀行股份有限公司(以下簡稱「本行」或「星展銀行(台灣)」)申請外幣交易單證電子郵件自動化通知服務(以下簡稱「本服務」)。請本行將貴客戶外匯交易之買賣匯水單及其他交易憑證(下稱「外幣交易單證」)之電子文件傳送至貴客戶於本申請書指定之電子郵件信箱。取代紙本文件。貴客戶瞭解於申請本服務後。本行將不再另行郵寄或提供紙本的外幣交易單證予貴客戶。</p> <p>1. 貴客戶茲聲明已於合理期間詳細閱讀、瞭解及同意本外幣交易單證電子郵件自動化通知服務約定條款。確認本行已依金融消費者保護法第十條規定向貴客戶充分說明本服務之各約定事項並已充分揭露相關風險。</p> <p>2. 貴客戶同意以電子郵件方式收受星展銀行(台灣)傳送外幣交易單證至貴客戶於本申請書指定之有效電子郵件信箱。貴客戶於本申請書指定之電子郵件信箱或其他申請事項有變更。貴客戶應以本申請書或其他本行同意之方式通知本行變更事宜。新申請與變更均自本行作業完成日起立即生效。除非本行確實收到該項變更通知。該等變更對本行不生效力。</p> <p>3. 除貴客戶另有書面指示。貴客戶於本申請書變更電子郵件信箱者。本申請書所載之電子郵件信箱及指定接收的文件種類將全部取代貴客戶之前各次向本行指定之電子郵件信箱。</p> <p>4. 貴客戶應自行確保指定供作接收通知之電子郵件信箱得隨時收取郵件。並應自行負責通知內容可能因傳送而洩密之風險。不論任何原因。倘本行不能依貴客戶之要求而傳送電子郵件通知。或於傳送過程中有遺失、誤傳、或洩露之事情發生時。本行均不須負任何責任。</p> <p>5. 貴客戶瞭解並接受本行透過網際網路電子郵件傳遞的外幣交易單證已經過「加密」處理。於法令允許的最大範圍內。貴客戶同意本行得免於承擔因電子郵件通知被未經授權者取得或遭篡改之責任。本行同時不需負擔因電子郵件通知而造成貴客戶之任何損失或損害。</p> <p>6. 貴客戶承諾不使本行因依本申請書約定提供電子郵件通知至貴客戶指定之電子郵件信箱而發生或遭受任何損害、損失、責任或其他索賠。</p> <p>7. 除貴客戶另外勾選逐筆寄送外。貴客戶同意並瞭解本行係按營業日以批次方式傳送外幣交易單證至貴客戶於本申請書指定之電子郵件信箱。如貴客戶未勾選或貴客戶新開戶而尚未勾選逐筆寄送者。視為貴客戶同意本行按營業日以批次方式傳送外幣交易單證。</p>	(無) (None)



8. 貴客戶瞭解並同意本行得依法令或主管機關命令、業務需求隨時調整、變更或終止本服務及有關約定條款。除依法令或主管機關命令應立即調整、變更或終止者外，本行應於調整生效日三十日前以顯著方式於營業場所或網站上公開揭示其內容。但就收費標準之變更，除對貴客戶有利者外，本行應於調整生效日六十日前以顯著方式於營業場所或網站上公開揭示其內容。如貴客戶不同意該等變更，得於調整生效日前隨時以書面通知本行終止本服務。

9. 倘電子郵件通知內容與本行之內部紀錄有出入時，除非本行之內部紀錄有明顯之錯誤，否則仍應以本行之內部紀錄所載為準。貴客戶並同意遵守本行開戶總約定書、星展電子銀行服務條款與條件、匯出匯款約定書條款暨注意事項及其他與本服務有關之各約定條款。

10. 本申請書同時以中、英文訂立，如文義兩歧時，應以中文本為準。

TERMS AND CONDITIONS FOR CORPORATE CUSTOMER'S APPLICATION for E-MAIL ADVISING SERVICES OF FOREIGN EXCHANGE DEBIT/CREDIT ADVICE

Version Date: November 12th, 2021

You apply to the Bank for E-mail Advising Services of Foreign Exchange Debit/Credit Advice (the "Service"), and request the Bank to send the electronic advice of the Applicant's foreign exchange debit/credit advice (the "advice") to the Applicant's designated email address in this form, instead of the paper documents. The Applicant understands that after applying for the Service, the Bank will no longer mail or provide paper advice to the Applicant.

1. You hereby declare that the TERMS AND CONDITIONS FOR CORPORATE CUSTOMER'S APPLICATION for E-MAIL ADVISING SERVICES OF FOREIGN EXCHANGE DEBIT/CREDIT ADVICE have been duly received, read within a reasonable period, understood and accepted. You hereby confirm that the Bank has fully explained the provisions set forth in this form and has fully disclosed relevant risks to the Applicant in accordance with Article 10 of the Financial Consumer Protection Act.

2. You agree to receive foreign exchange debit/credit advice from the Bank via email, which is to be sent to the valid designated e-mail address provided in this form by the Applicant. Any newly setup or changes to the designated e-mail address or other items in this form should take effect immediately once the setup or change process is completed by the Bank. Unless and until such notice is received by the Bank in writing or other method agreed by the Bank, such change of designated e-mail address or other items shall not be binding on the Bank.

3. Unless you instruct the Bank in writing otherwise, should you apply for change of e-mail address in this form, the e-mail address and relevant documents to be received as designated in this form will fully replace those designated e-mail address filed with the Bank previously in its entirety.

4. You shall be solely responsible for availability of the e-mail addresses designated for receiving e-mail advices from time to time and for all risks to confidentially with respect to the information contained in e-mail advices arising from such transmission. The Bank shall not be liable for whatsoever reasons for any failure in sending e-mail advices as requested or any loss, mis-dispatch or disclosure of such information in the process of transmission of such information.

5. You understand and accept that any advice sent via electronic mail through internet is encrypted by the Bank. To the fullest extent permitted by applicable laws, you agree to exempt the Bank from any responsibility for any risks of



	<p>unauthorized access or alteration to any electronic mail advices, and any loss or damage arising therefrom, or otherwise in connection with any electronic mails.</p> <p>6. You shall hold the Bank harmless from and against any and all damages, losses, liabilities and/or claims of whatsoever nature arising from or otherwise in connection with the Bank's providing this Service of e-mail advices to you pursuant to this form.</p> <p>7. You agree to receive foreign exchange debit/credit advice via email designated in this form based on the box ticked. You agree to have the notice by batch if no tick and for new account opener and adopt relevant new functions offered by Bank from time to time once the setup is completed by Bank.</p> <p>8. You understand and agree that the Bank may adjust, amend or terminate the Service and these terms and conditions at any time in accordance with the laws and regulations, regulatory orders, and business needs. Except for those items required immediate adjustments, amendment or termination in accordance with the laws and regulations or regulatory orders, the Bank shall publicly disclose its contents in a prominent manner on Bank's business premises or on the website 30 days before the effective date of the amendment. However, with regard to any changes to the fee schedule, except for those that are beneficial to the Applicant, the Bank shall publicly disclose its contents in a prominent manner on Bank's business premises or on the website 60 days before the effective date of the amendment. If you do not agree to such changes, you may terminate the Service at any time before the effective date of the amendment.</p> <p>9. If there is any discrepancy between the content of the email advice and the Bank's internal records, unless there are obvious errors in the Bank's internal records, the internal records of the Bank shall prevail. You also agree to abide by the Bank's General Terms and Conditions Governing Account, DBS Electronic Banking Services Terms and Conditions, Terms and Conditions and Attention Matters for Outward Remittance and other agreed terms and conditions related to the Service.</p> <p>10. This form is executed in both English and Chinese. In the event of any inconsistency or conflict between the English and Chinese versions, the Chinese language version shall prevail.</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：2022/06/02

生效日期：2022/08/01

DBS Bank (Taiwan) Ltd
Date of Announcement: 2022/06/02
Effective Date: 2022/08/01