

企業金融銀行服務及產品條款及細則的修訂通知

親愛的客戶，您好：

為提升銀行體驗服務，本行已將部分企業金融銀行產品和服務的條款和條件簡化和合併到一份約定條款中，此份約定條款包括「一般銀行業務條款及細則」、「台灣管轄附約」，以及在有適用之情況下的「服務附約」(包括「台灣服務附約」)。「一般銀行業務條款及細則」、「台灣管轄附約」、「服務附約」(包括「台灣服務附約」)以及「台灣企業客戶投資業務附錄」(如有適用)以下統稱「修訂條款」。修訂條款全部條文約定可點選以下本行官網連結：<https://www.dbs.com.tw/corporate-zh/gbtc-wm> 或掃描下方QR Code。

「修訂條款」修改、簡化且取代現行使用之企業金融開戶總約定書、星展電子銀行服務條款與條件、貿易金融服務以及環球金融市場相關服務之相關既有約定條款，以及企業客戶投資業務約定事項，修改內容涵蓋帳戶、付款、收款、數位管道、貿易金融、環球金融市場相關服務以及各項金融商品交易與黃金帳戶等服務和產品。

附件1 所列出的銀行服務和產品合稱為「適用服務」，並細分為A類及B類。未列於附件1的服務或產品將繼續受其現有條款和條件約束。請注意，星展(台灣)商業銀行股份有限公司各項服務手續費收費標準表並不受影響，您可參考「台灣管轄附約」之「附錄A」。

附件2 列出適用的修訂條款。

附件3 列出「A 類適用服務的主要條款概述」。

「修訂條款」將於2025年3月17日(下稱「生效日」)起生效並取代本行就該項服務及產品現行使用及歷次修訂之各個約定條款版本，除另有書面約定，依據您目前或過去與本行使用的適用服務和/或其他服務與產品的類別，有不同處理方式，請詳參**附件1**說明。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及各項業務往來關係，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/產品/服務者，將視為您已同意並接受本次修訂。

透過本次修訂，將大幅減少您簽名和審核文件的次數，同時精簡語意，並統一適用服務的現有條款和條件，確保各服務的條款保持一致。

本通知之主要目的是方便您審閱和理解修訂條款，並不以任何方式修改、補充或取代修訂條款。

為保障您的權益，請您撥冗閱讀「修訂條款」以及本通知，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。

本通知之中、英文版本有任何不一致之處，悉依中文版本為主。

附件1、2及3內容請點選連結或掃描QR Code

<https://www.dbs.com.tw/corporate-zh/gbtc-sub-communication>



修訂條款全部條文約定請點選連結或掃描QR Code

<https://www.dbs.com.tw/corporate-zh/gbtc-wm>



星展(台灣)商業銀行股份有限公司 敬啟
通知及公告日期：2025/02/17
生效日期：2025/03/17

附件1 「適用服務」

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|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| A類服務 |
| 帳戶服務：開立或管理帳戶及其他相關服務 <ul style="list-style-type: none">• 企業活期存款帳戶 (台幣及外幣)• 企業定期存款帳戶• 企業多幣別帳戶(MCA)• 資金集中管理服務• 利息優化服務• 資金池服務 |
| 付款服務 <p>依照指示所進行的付款服務：</p> <ul style="list-style-type: none">• 國內轉帳服務• 電匯• 自動扣款• 本票、支票、匯票和付款指令• 本行核准的其他付款方式 |
| 收款服務 <ul style="list-style-type: none">• 讓本行或他人支付款項給您：• 授權扣款(DDA) 服務• 應收帳款整合式報表(ENCORE)• 電匯• 支票 <p>注意：虛擬帳戶(VA) 不屬此類，請參照下列特別說明</p> |
| 數位管道服務：透過軟體、電子通訊、網站、網路、應用程式或平台使用服務，例如： <ul style="list-style-type: none">• DBS IDEAL 企業網路銀行 / DBS IDEAL Mobile 企業行動網路銀行• DBS IDEAL CONNECT 主機對傳服務• DBS IDEAL RAPID 企業帳戶即時管理服務• TREASURY DIGITAL 相關服務(包括但不限於FX Online/Treasury API/Treasury eDoc等相關服務) |

企業客戶投資業務：透過本行所提供或同意的方式承作各項金融商品交易及開立黃金帳戶，金融商品包括但不限於：

- 特定金錢信託投資國內外有價證券(如共同基金、外國債券、股票、指數股票型基金、境外結構型商品等)
- 結構型商品
- 外幣組合投資
- 黃金外幣組合投資
- 黃金帳戶
- 外國有價證券買賣
- 其他投資商品

B類服務

貿易金融

- 開具擔保信用狀(SBLC)、銀行保證函(BG) 或跟單信用狀
- 開具背對背跟單信用狀
- 進口融資
- 開具擔保提貨或就運送單據為背書或將之交付，從而放行相關貨品
- 進出口跟單託收
- 處理與跟單信用狀有關的單據
- 出口融資
- 可轉讓跟單信用狀

環球金融市場服務

- 外匯相關環球金融市場交易：涉及即期及遠期外匯交易的產品和服務，並受現行已簽署或同意之星展銀行主協議書(DBS Master Agreement)或ISDA主協議 或授信往來與交易總約定書(Standard Terms and Conditions Governing Facilities Granted by and Transactions entered into with DBS Bank (Taiwan) Ltd)(下稱「交易總約定書」)(依所適用)拘束。
- 星展銀行主協議書(DBS Master Agreement)所涉及之環球金融市場相關交易: 受現行已簽署或同意之星展銀行主協議書拘束之環球金融市場相關的產品與服務。

• A 類適用服務是什麼？

1. A 類適用服務的主要條款概述，請詳參**附件3**。
2. 自生效日起，修訂條款即適用於A 類服務和產品。
3. 生效日之前所簽訂或指示本行，且尚未完成或執行的A 類服務和產品交易，亦適用修訂條款。
4. 如果您尚未使用A 類服務和產品，則當您申請和 / 或本行向您提供此類服務和產品時，您才會受修訂條款約束。
5. 如果您在生效日或之後繼續使用A類適用服務，您將被視為已接受A類服務的修訂條款。
6. 請注意，既有適用資金池服務的客戶，自生效日起，就資金池服務的相關約定，適用利息優化服務條款約定。

- **B類適用服務是什麼？**

1. 貿易金融- 在生效日或之後申請的貿易金融服務將受修訂條款拘束，新申請表將列明有關修訂條款。
2. 環球金融市場服務- 如果您與本行已簽署星展銀行主協議書(DBS Master Agreement)或ISDA 主協議，則所有既有及新的外匯及環球金融市場服務交易將繼續受該等星展銀行主協議書(DBS Master Agreement)或ISDA 主協議(依所適用)的條款拘束，而非受修訂條款D 部分中所記載的條款拘束。如果您未與本行簽署星展銀行主協議書(DBS Master Agreement)或ISDA主協議，無論您先前是否已簽署或同意任何交易總約定書，若您與本行有任何既存的外匯即期交易(如修訂條款所定義)及/或您與本行進行任何新的外匯即期交易時，關於所有既存及新進行之外匯即期交易，修訂條款D部分中所記載的條款將適用並拘束所有您與本行既存及隨時進行或將進行之外匯即期交易。

縱有前段內容所述，如果發生下列情事之一，您將需要轉換至並適用修訂條款D部分中所記載的條款或經修訂之星展銀行主協議書(DBS Master Agreement)(其構成一般銀行業務條款及細則之一部份)(依所適用)：

- (1) 申請並進行任何不適用已簽署ISDA主協議或星展銀行主協議書(DBS Master Agreement)條款的環球金融市場服務交易；或
- (2) 您或本行要求對已簽署的星展銀行主協議書(DBS Master Agreement)的既有條款進行任何修改，

在發生上述情況時，修訂條款D部分中所記載的條款或經修訂之星展銀行主協議書(DBS Master Agreement) (依所適用)，將適用當時您與本行之間尚未結清的所有環球金融市場服務交易。

此外，當您訂立或使用服務附約 - TREASURY DIGITAL相關服務中的任何服務時，該附約中所記載的條款也適用並拘束所有此類服務。

- **特別說明：**

1. 如果您所使用的本行產品或服務不屬於上述A 類或B 類，則該產品或服務將繼續受其現有條款和細則約束，您無需採取任何行動。
2. 特別說明「虛擬帳戶」服務條款之適用如下，請詳細閱讀：如您是本行既有的虛擬帳戶服務客戶，所有現有的虛擬帳戶申請書相關條款將在生效日後繼續適用，如您於生效日後另行申請額外虛擬帳戶服務，仍適用申請時虛擬帳戶申請書相關條款約定，直至本行日後另行通知您為止，本行現行一般銀行業務條款及細則中關於虛擬帳戶服務條款並不適用於您。虛擬帳戶申請書相關條款未規範部分，仍適用本行一般銀行業務條款及細則，如果虛擬帳戶申請書相關條款與本行一般銀行業務條款及細則、「台灣管轄附約」、「服務附約」(包括「台灣服務附約」)之間有任何不一致之處，除非我們另有說明，否則虛擬帳戶申請書相關條款將在該不一致之處優先適用。

附件2 適用的修訂條款

- 除了一般銀行業務條款及細則和台灣管轄附約外，下列文件中的條款及細則也適用於A類適用服務：

1. 服務附約 - 附加主機對傳服務
2. 服務附約 - Treasury Digital 相關服務
3. 服務附約 - 資金集中管理服務
4. 台灣服務附約 - 新興企業展業帳戶
5. 台灣服務附約 - 社會企業專屬帳戶
6. 台灣服務附約 - 金融業客戶新台幣階梯式利率帳戶
7. 台灣服務附約 - 大型企業暨機構客戶新台幣階梯式利率帳戶
8. 台灣服務附約 - 企業及機構客戶新台幣階梯式利率帳戶
9. 台灣服務附約 - 資金集中管理服務
10. 台灣服務附約 - 附加數位服務
11. 台灣服務附約 - 外幣票據
12. 台灣服務附約 - Treasury Digital 相關服務
13. 台灣企業客戶投資業務附錄 - 企業客戶投資業務

- 除了一般銀行業務條款及細則和台灣管轄附約外，下列文件中的條款及細則也適用於B類適用服務：

1. 服務附約 - 貿易服務
2. 服務附約 - 沉默保兌
3. 台灣服務附約 - 商業本票保證 / 承兌匯票
4. 星展(台灣)商業銀行股份有限公司 服務附約 - 星展銀行主協議書

附件3 「A 類適用服務的主要條款概述」

如本通知所述，本行並未就每項適用服務（依照通知的定義）另訂獨立的修訂條款及細則，而是將適用服務的條款及細則合併成一份主要文件，即「一般銀行業務條款及細則」，與相關補充文件如「台灣管轄附約」、「服務附約」（包括「台灣服務附約」）以及「台灣企業客戶投資業務附錄」（如適用）等（統稱「修訂條款」）。

以下提供適用A類服務的「一般銀行業務條款及細則」、「台灣管轄附約」、「台灣企業客戶投資業務附錄」以及「服務附約」（包括「台灣服務附約」）的概述。本概述旨在幫助（而非取代或更換）您了解修訂條款，並未詳細列明所有修訂條款內容。本行建議您查看完整的修訂條款。

本摘要不以任何方式修改、放棄或替代修訂條款。

除非另有規定，否則一般銀行業務條款及細則中所定義的字詞與本附件的字詞具有相同含義。

I. 一般銀行業務條款及細則

一般銀行業務條款及細則涵蓋有關您與本行銀行業務關係以及本行部分產品和服務的條款及細則。

1. 本文件涵蓋什麼產品和服務？

一般銀行條款和細則包括但不限於以下本行可能提供給您的產品和服務：

| 服務類別 | 說明 |
|----------|-------------------------------------------------------------------------------------------------------------------------------|
| 數位銀行服務 | 透過本行的數位平台使用網路銀行服務及其他數位產品與服務，以及使用選定的第三方數位平台。 |
| 帳戶及相關服務 | <ul style="list-style-type: none">於本行開立及管理帳戶。於本行存入定期存款。進行國內及國際匯款。收款服務，例如授權扣款(DDA)服務。 |
| 環球金融市場服務 | <ul style="list-style-type: none">進行即期與遠期外匯交易。 |

2. 本文件如何使用？

本文件分為如下所載不同部分（均稱為「部分」）：

| 部分 | 分類 | 說明 |
|-----------|------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| A 部分 | 通用條款 | 該部分包含您與本行之間銀行業務關係的相關條款。 |
| B 部分-D 部分 | 服務附約 | 此等部分包含下列各項服務附約： <ul style="list-style-type: none">錯誤！找不到參照來源。 部分（數位管道） - 該部分包含數位管道及數位產品與服務的使用條款。C 部分（帳戶及相關服務） - 該部分包含帳戶及相關產品與服務的相關條款。D 部分（基本金融市場服務） - 該部分包含基本金融市場產品與服務的相關條款。 |
| E 部分 | 通用條款 | E 部分（定義及解釋） - 該部分包含本文件及其他文件（例如管轄附約及其他服務附約）中使用的通用定義。 |

A 部分與 E 部分合稱「**通用條款**」。通用條款應與所適用的管轄附約、服務附約、表單及任何其他修訂或補充前述各項的文件一併解讀。

B 部分至 D 部分及提供予您的任何服務附約中所載與特定產品與服務相關的條款，僅於您申請及 / 或本行向您提供此等產品或服務時有效。

3. 「一般銀行業務條款及細則」的A 部分包含哪些內容？

一般銀行業務條款及細則的 A 部分包括但不限於以下條款：

- (1) 本行有權變更、補充或取代協議條款，包括本行有權單方面權變更、補充或取代對您具有約束力的條款。
- (2) 服務條款，請留意本行對是否向您提供服務以及其提供方式擁有絕對的決定權。
- (3) 您的聲明、保證和承諾。
- (4) 有關您就本行提供的服務向本行作出指示的條款。

- (5) 有關與您的被授權人和代理人的條款，以及有關您、本行及被授權人和代理人之間通訊來往的條款。
- (6) 有關本行與第三方服務提供商和第三方銀行協議和交易的條款，包括您需支付的賠償以及有關本行與第三方服務提供商和第三方銀行協議和交易的免責條款。
- (7) 您支付本行的賠償，包括但不限於因您使用或濫用任何服務或未能遵守協議任何部分所引致的賠償。
- (8) 本行對您或其他人的免責條款，包括但不限於因為服務涉及詐欺或偽造，或有人未經授權使用服務，而導致您或其他人遭受損失。
- (9) 有關制裁、反洗錢、反賄賂、反貪腐和打擊資助恐怖主義法律的條款。
- (10) 有關您授權本行揭露保密資訊的條款，以及有關蒐集、使用和持有個人資料的條款。
- (11) 有關本行立即終止和 / 或暫停本行提供的任何服務的條款，以及有關在事先通知的情況下終止和 / 或暫停任何服務的權利的條款。
- (12) 適用於代表信託或社團、合作企業或非法人團體行事的獨資經營業主、合夥人、受託人或受託管理人的特殊條款。

請注意，「一般銀行業務條款及細則」、「台灣管轄附約」、「服務附約」(包括「台灣服務附約」)以及「台灣企業客戶投資業務附錄」的其他部分也可能包含有關本行對額外賠償的免責條款。

4. 「一般銀行業務條款及細則」的B部分包含哪些內容？

一般銀行業務條款及細則的 B 部分包括但不限於以下條款：

- (1) 有關您以及您的授權人使用數位管道的條款。
- (2) 有關以現狀和現有的方式提供使用數位管道的條款。
- (3) 有關使用本行數位管道時任何身分驗證程序的條款。
- (4) 有關使用本行數位管道時系統、硬體、軟體和安全性要求的條款。
- (5) 有關使用本行數位管道時，本行數位管道所提供的軟體、API、市場數據和其他內容的條款。
- (6) 有關使用本行數位管道時所涉及的客戶自助管理者和內部控制的條款。

5. 「一般銀行業務條款及細則」的C部分包含哪些內容？

一般銀行業務條款及細則的 C 部分包括但不限於以下服務條款：

- (1) 有關您在本行開設的任何帳戶的條款。
- (2) 有關外幣帳戶、多幣別帳戶和聯名帳戶的附加條款。
- (3) 有關受到外匯管制或其他法律限制的貨幣的條款。
- (4) 有關各種收付款形式和票據的條款，包括支票、匯票、本票、電匯、國內轉帳、自動扣款及定期指示等等。
- (5) 有關使用和處理支票的條款。
- (6) 有關自動扣款授權服務、虛擬帳戶服務(如上所述，並不適用於您)和應收帳款整合式報表服務的條款。

6. 「一般銀行業務條款及細則」的D部分包含哪些內容？

一般銀行業務條款及細則的 D 部分包括但不限於以下條款：

- (1) 有關本行在同意與您承作外匯交易之情況下所提供的外匯交易類型以及本行交易身份的條款。
- (2) 有關本行如何與您承作外匯交易的條款。
- (3) 有關本行與您承作外匯交易的要求及條件，以及本行有可能對您提出的其他條件或外匯交易限制。
- (4) 有關如何決定和計算適用於任何外匯交易的匯率及支付金額的條款。
- (5) 有關您必須如何就外匯交易付款或出具結算指示的條款，以及如您沒有如此行事時本行可採取的行動。
- (6) 本行向您付款的條件，以及本行對結算保證金可行使的權利。
- (7) 本行可就外匯交易進行調整或採取其他行動的條款，以及您對因此類調整或行動而遭受的任何損失的責任。
- (8) 有關本行提前終止外匯交易、計算終止應付款數額以及提前終止時能行使的權利。
- (9) 您的額外陳述、聲明與保證和承諾，包括與貨幣管制相關的特殊條例。
- (10) 本行對您或他人的免責事項，包括但不限於因傳輸指令過程中發生滅失、延遲或、延遲或被錯誤攔截，或與外匯交易有關的任何要求、指令或指示未被履行而產生的任何責任或損失。
- (11) 有關您與本行訂立並適用於外匯交易的其他協議（例如星展銀行主協議書或ISDA 主協議）與D部分之適用方式。
- (12) 有關外匯交易所涉及的風險型態釋例，以及確認您知悉這些風險。

II. 台灣管轄附約

當您在位處台灣的星展銀行集團成員開立帳戶，或台灣星展集團成員提供您任何相關服務時，服務將受台灣管轄附約約束。一般而言，台灣管轄附約將優先於任何其他修訂條款。

III. 台灣企業客戶投資業務附錄

有關您與本行承作各項金融商品交易、黃金帳戶或使用任何相關服務時，應遵守台灣企業客戶投資業務附錄之各項條款。

IV. 服務附約：

1. 服務附約- 附加主機對傳服務

本文件是有關本行同意向客戶提供附加主機對傳服務（包括但不限於主機對傳服務、星展API服務、客戶API、SWIFT FILEACT服務、遠程數據傳輸服務、託管付款平台服務等）時應適用之條款與條件，包括客戶使用相關服務時，應提供之授權、許可及應配合之事項，以及應遵守之使用限制等約款。

2. 服務附約 - Treasury Digital 相關服務

本文件涵蓋本行同意向客戶提供之 Treasury Digital相關服務(包括但不限於 FX Online、Treasury API、Treasury eDoc等) 的條款和條件。

3. 服務附約 - 資金集中管理服務

本文件載明資金集中管理服務的條款及細則，詳述本服務的概述、參與者的責任以及補償與賠償義務等。

4. 台灣服務附約 - 新興企業展業帳戶

本文件為本行向客戶提供新興企業展業帳戶相關之服務時應適用的條款與條件。

5. 台灣服務附約 - 社會企業專屬帳戶

本文件為本行向客戶提供社會企業專屬帳戶相關之服務時應適用的條款與條件。

6. 台灣服務附約 - 金融業客戶新台幣階梯式利率帳戶

本文件為本行向客戶提供金融業客戶活期存款階梯式利率帳戶相關之服務時應適用的條款與條件。

7. 台灣服務附約 - 大型企業暨機構客戶新台幣階梯式利率帳戶

本文件為本行向客戶提供企業及機構客戶活期存款階梯式利率帳戶相關之服務時應適用的條款與條件。

8. 台灣服務附約 - 企業及機構客戶新台幣階梯式利率帳戶

本文件為本行向客戶提供大型企業暨機構客戶新台幣活期存款階梯式存款利率帳戶相關之服務時應適用的條款與條件。

9. 台灣服務附約 - 資金集中管理服務

本文件載明台灣地區星展集團成員同意向您提供任何與境內及跨境資金集中管理服務相關服務的條款。

10. 台灣服務附約 - 附加數位服務

本文件為本行向客戶提供與附加數位服務(包括SWIFT 報告傳輸服務、星展 e 匯通服務、透過媒體交換自動轉帳 (ACH / eACH) 收款或付款、集團資金調撥相關服務等)相關之服務時應適用的條款與條件，包括但不限於相關服務之申請、變更、暫停或終止、本行提供服務之條件及限制、客戶應配合提供文件、必要資訊以及遵守法令規定等約款。

11. 台灣服務附約 - 外幣票據

本文件適用於本行向客戶買入或代收外幣票據，或向客戶提供本服務附約規定的其他相關服務時適用。

12. 台灣服務附約 - Treasury Digital 相關服務

本文件為本行提供Treasury Digital 相關服務的補充條款，主要涵蓋FX API服務、FX Online 服務、星展IDEAL企業網路銀行主機對傳服務中的外幣跨幣別轉帳匯款服務，以及費用變更和責任限制等。該文件詳細規定了本行提供Treasury Digital 服務的具體條款和條件，以及相應的風險和責任。

Notification of Revised Terms and Conditions for Certain Corporate Banking Services and Products

Dear Valued Customer,

To enhance your banking experience, we have simplified and consolidated the terms and conditions of some of our corporate banking products and services into a single agreement, which comprises of the General Banking Terms and Conditions, the Taiwan Jurisdiction Schedule and, where applicable, the Service Schedules (including the Taiwan Service Schedules). The General Banking Terms and Conditions, the Taiwan Jurisdiction Schedule, the Service Schedules (including the Taiwan Service Schedules) and the Taiwan Corporate Client Investment Business Appendix, where applicable, are collectively referred to as the "**Revised Terms**". The complete terms and conditions of the Revised Terms can be accessed via the following link on our website: <https://www.dbs.com.tw/corporate-zh/gbtc-wm> or by scanning the QR code below.

The Revised Terms modify, simplify, and replace, among others, the existing General Terms and Conditions Governing Account, DBS Electronic Banking Services Terms and Conditions, the existing terms and conditions in relation to documentary trade services and global financial markets related services, and Corporate Client Investment Business Terms and Conditions. The revisions cover a broad range of services and products, including accounts, payments, collections, digital channels, trade finance, global financial markets related services, and various financial product transactions, including gold accounts.

The banking services and products listed in **Annex 1** are collectively referred to as "**Applicable Services**", which are classified into Category A and Category B. Services or products not listed in Annex 1 will continue to be governed by their existing terms and conditions. Please note that the DBS Bank (Taiwan) Ltd standard tariff remains unaffected; you can refer to Appendix A of the "Taiwan Jurisdiction Schedule".

Annex 2 lists the applicable Revised Terms.

Annex 3 summarises the key terms for Category A Applicable Services.

The Revised Terms will take effect on March 17, 2025 (the "**Effective Date**"), replacing and superseding all prior agreements in relation to the Applicable Services. Unless otherwise agreed in writing, the application of the Revised Terms will be given different treatment in accordance with Annex 1 depending on the services and products you currently or previously utilize. If you do not agree to these changes, you may terminate your account and all business relationships with us in writing before the Effective Date and cooperate with us in the termination process. If you continue to use any account/product/service with us on or after the Effective Date, you will be deemed to have agreed to these revisions.

These revisions simplify the documentation process, reduce the need for signatures and reviews, while standardizing terms and conditions across all Applicable Services.

This notification letter is primarily intended to facilitate your review and understanding of the Revised Terms and does not in any way amend, supplement or replace the Revised Terms.

To protect your rights, please review the Revised Terms and this notification. If you have any questions, please contact DBS BusinessCare at +886-2-6606-0302.

In case of any discrepancy between the Chinese and English versions of this notification letter, the Chinese version shall prevail.

Please click link or scan the QR code for Annex 1, 2, and 3.
<https://www.dbs.com.tw/corporate-zh/gbtc-sub-communication>



Please click link or scan the QR code for the complete Revised Terms.
<https://www.dbs.com.tw/corporate-zh/gbtc-wm>



DBS Bank (Taiwan) Ltd

Notification/ Announcement Date: 2025/02/17

Effective Date: 2025/03/17

Annex 1 “Applicable Services”

| Category A |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Accounts Services: Opening and maintenance of accounts and related services:</p> <ul style="list-style-type: none">• Corporate Demand Deposit Accounts (NTD and Foreign Currency)• Corporate Time Deposit Accounts• Corporate Multi-Currency Account(MCA)• Cash Concentration Service• Interest Optimisation Service• Notional Pooling Service |
| <p>Payables Services:</p> <p>Payment services made on your behalf or instruction:</p> <ul style="list-style-type: none">• Local Currency Remittance Services• Telegraphic Transfers• Direct Debit Payments• Promissory note, cheque, draft and payment order• Other payment methods agreed by us |
| <p>Receivables Services</p> <p>Services involving payments made to you by us or other persons:</p> <ul style="list-style-type: none">• Direct Debit Authorisation (DDA) Services• DBS Enriched Consolidated Receivables (ENCORE)• Telegraphic Transfers• Cheque <p>Note: Virtual Accounts (VA) is not part of this category; see special instructions below.</p> |

Digital Channels Services: Use of services through software, electronic communications, website, network, application or platform such as:

- DBS IDEAL/ DBS IDEAL Mobile
- DBS IDEAL CONNECT
- DBS IDEAL RAPID
- TREASURY DIGITAL services (including, but not limited to, FX Online, Treasury API, and Treasury eDoc)

Corporate Client Investment Business: Transactions in various financial products and gold account opening via methods provided or agreed by the bank. Financial products include, but are not limited to:

- Money trusts investing in domestic and foreign securities (such as mutual funds, foreign bonds, stocks, ETFs, and offshore structured products)
- Structured products
- Dual Currency Structured Product
- Gold linked Dual Currency Structured Product
- Gold accounts
- Foreign securities trading
- Other investment products

Category B

Documentary Trade Services

- Issuance of Standby Letters of Credit (SBLC), Banker's Guarantees (BG) or documentary credits
- Issuance of Back-to-Back documentary credits
- Import financing
- The issuance of shipping guarantees or endorsement or release of transports documents to facilitate the release of goods
- Import or export documentary collection
- Handling of documents in connection with a documentary credit
- Export financing
- Transferable documentary credits

Global Financial Markets Services

- Treasury FX transactions : Services and products involving spot and foreign exchange transactions which is subject to an executed or acknowledged DBS Master Agreement (“**DBS MA**”), ISDA Master Agreement (“**ISDA**”) or Standard Terms and Conditions Governing Facilities Granted by and Transactions entered into with DBS Bank (Taiwan) Ltd (“**Standard Terms**”), as the case may be.
- Global Financial Markets transactions under DBS MA: The Global Financial Markets service(s) and product(s) which is subject to an executed or acknowledged DBS MA.

• What are the Category A Applicable Services?

1. Please refer to **Annex 3** which summarises the key terms for Category A Applicable Services.
2. In respect of the services and products under Category A, the Revised Terms will apply and will take effect on and after the Effective Date.
3. The Revised Terms apply to the transactions entered into with us and the instructions given to us but yet to be closed or executed prior to the Effective Date.
4. If you are not using the Category A Applicable Services, the Revised Terms will only apply if you subsequently apply for and/or we subsequently provide you with such services and products.
5. You will be deemed to have accepted the Revised Terms in respect of the Applicable Services under Category A if you continue to use such Applicable Services on or after the Effective Date.
6. Existing clients using the applicable Notional Pooling services should note that from the Effective Date, the Interest Optimisation Service terms and conditions will govern Notional Pooling service agreements.

• What are the Category B Applicable Services?

1. **Documentary Trade Services-** New applications for Documentary Trade Services made on and after the Effective Date will be governed by the Revised Terms. The new application forms will be updated in accordance with these Revised Terms.
2. **Global Financial Markets Services-**
If you have entered into a DBS MA or an ISDA with us, all existing and new FX transactions and Global Financial Markets Service transactions will continue to be subject to the terms of that set of DBS MA or an ISDA, as applicable, instead of Part D of the Revised Terms. If you have not signed either a DBS MA or an ISDA with us, notwithstanding whether any Standard Terms was executed or acknowledged by you previously, if you have any existing FX Spot Transaction(s) (as defined in the Revised Terms) with us and/or enter into any new FX Spot Transaction with us, with respect to all existing and new FX Spot Transaction(s), Part D of the Revised Terms shall apply as well as govern any and all existing and new FX Spot Transaction(s) you entered into or to be entered into with us at anytime and from time to time.

Notwithstanding the above, you will be required to transition to and be bound by Part D of the Revised Terms or the revised version of the DBS MA (which forms part of the Revised Terms) (as applicable) if:

- (1) you apply for and enter into any new Global Financial Markets Service transactions which are not covered by an executed ISDA or DBS MA; or
- (2) you or we request for any change in the existing terms of the executed DBS MA.

Upon the occurrence of the above, Part D of the Revised Terms or such revised version of the DBS MA (as applicable) will then govern all Global Financial Markets Service transactions outstanding between you and us at that time.

Further, upon your entry or use of any of the services under the Treasury Digital Service Schedule, the terms contained in such Schedule shall apply as well and govern all such services.

• **Special Instruction :**

1. The products/services that are not covered under the above Category A or Category B will continue to be governed by their existing terms and conditions and no action is needed from you.
2. Special Provisions Regarding Virtual Account (VA) Services: Existing customers utilizing virtual account services will continue to be governed by the terms and conditions stipulated in your respective virtual account application forms post-Effective Date. Any subsequent applications for additional virtual account services on and after the Effective Date shall be subject to the terms and conditions of the respective application forms until further notice from us. Our General Banking Terms and Conditions pertaining to virtual account services shall not apply. In instances where the virtual account application form is silent, our General Banking Terms and Conditions shall apply. In the event of any conflict between the terms and conditions of the virtual account application form and our General Banking Terms and Conditions, the Taiwan Jurisdiction Schedule, the applicable Service Schedules (including the Taiwan Service Schedules), the terms and conditions of the virtual account application form shall prevail unless otherwise expressly specified.

Annex 2 Applicable Revised Terms

- **In addition to the General Banking Terms and Conditions and the Taiwan Jurisdiction Schedule, the terms and conditions as set forth in the following documents also apply to Category A Applicable Services :**

1. Service Schedule - Additional Connectivity Services
2. Service Schedule - Treasury Digital Service
3. Service Schedule – Cash Concentration
4. Taiwan Service Schedule - Entrepreneur Account
5. Taiwan Service Schedule - Social Enterprise Account
6. Taiwan Service Schedule - Non-bank FI Preferential Tier Rates Account

7. Taiwan Service Schedule - Large Corporate Preferential Tier Rates Account
8. Taiwan Service Schedule - Corporate Preferential Tier Rates Account
9. Taiwan Service Schedule - Cash Concentration
10. Taiwan Service Schedule - Additional Connectivity Services
11. Taiwan Service Schedule - Foreign Currency Clean Bills
12. Taiwan Service Schedule - Treasury Digital Service
13. Taiwan Corporate Client Investment Business Appendix - Corporate Client Investment Business

- **In addition to the General Banking Terms and Conditions and the Taiwan Jurisdiction Schedule, the terms and conditions as set forth in the following documents also apply to Category B Applicable Services:**

1. Service Schedule – Trade Services Schedule
2. Service Schedule - Silent Confirmation
3. Taiwan Service Schedule - Commercial Paper Guarantee / Draft Acceptance
4. DBS BANK (TAIWAN) LTD. Service Schedule - DBS Master Agreement

Annex 3 “Summary of the key terms for Category A applicable services”

As stated in the notification letter, instead of having separate terms and conditions for each Applicable Service (as defined in the notification letter), the Revised Terms are set forth in one single agreement, which comprises of the General Banking Terms and Conditions, the Taiwan Jurisdiction Schedule, the applicable Service Schedules (including the Taiwan Service Schedules) and Taiwan Corporate Client Investment Business Appendix.

We set out below an overview and summary of certain key terms of the General Banking Terms and Conditions, Taiwan Jurisdiction Schedule, Taiwan Corporate Client Investment Business Appendix, Service Schedules (including Taiwan Service Schedules) in respect of services and products under Category A which may be applicable to you. This overview and summary is intended to facilitate your review and understanding of the Revised Terms only and does not in any way amend, supplement or replace the Revised Terms. It does not embrace all Revised Terms and we would recommend that you review the Revised Terms in full.

Terms defined in the General Banking Terms and Conditions have the same meaning in this Annex unless the context otherwise requires.

I. THE GENERAL BANKING TERMS AND CONDITIONS

The General Banking Terms and Conditions contains terms and conditions governing your banking relationship with us and certain products and services provided by us.

1. What products and services are covered under this document?

The General Banking Terms and Conditions includes, amongst others, the terms for the following products and services that we may offer to you:

| Type of Service | Description |
|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Digital Banking Services | Use of our digital platforms for online banking services and other digital products and services and use of selected third-party digital platforms. |
| Accounts and Related Services | <ul style="list-style-type: none"> ▪ Opening and maintenance of Accounts with us. ▪ Placing of fixed and/or time deposits with us. ▪ Making domestic and international remittances. ▪ Collection services such as Direct Debit Authorisation (DDA) Services. |
| Global Financial Markets Services | <ul style="list-style-type: none"> ▪ Making spot and forward foreign exchange transactions. |

2. How does this document work?

The General Banking Terms and Conditions is organised into different parts (each a “**Part**”) as follows:

| Part | Classification | Description |
|------------------|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Part A | Common Terms | This Part contains terms governing our banking relationship with you. |
| Parts B-D | Service Schedules | <p>These Parts comprise of the Service Schedules set out below:</p> <ul style="list-style-type: none"> • Part B (Digital Channels) - this Part includes terms governing the use of digital channels and digital products and services. • Part C (Accounts and Related Services) - this Part includes terms for accounts and related products and services. • Part D (Basic Financial Markets Services) - this Part includes terms for basic financial markets products and services. |
| Part E | Common Terms | Part E (Definitions and Interpretation) – this Part contains common definitions used in this document and other documents such as Jurisdiction Schedules and other Service Schedules. |

Part A and Part E are collectively referred to as the "**Common Terms**". The Common Terms should be read together with the applicable Jurisdiction Schedule(s), Service Schedule(s), Form(s) and any other document which amends or supplements the foregoing.

Terms and conditions set out in Part B to Part D relating to certain product and services which you are not using or have not used will only take effect when you apply for and/or we subsequently provide you with such services and products.

3. What is included in Part A of the General Banking Terms and Conditions?

Part A of the General Banking Terms and Conditions includes (but is not limited to) the following terms:

- (1) Terms under which we may make changes, amendments or replacements to the terms in the Agreement (as defined in the General Banking Terms and Conditions). This includes our right to make unilateral changes, amendments or replacements which will be binding on you.
- (2) Terms under which we provide Services to you. You should note that we have absolute discretion on whether to provide any Service to you and how we provide it to you.
- (3) Representations, warranties and undertakings from you.
- (4) Terms relating to your instructions to us in connection with the Services offered or provided by us.
- (5) Terms relating to your Authorised Persons and Agents and terms relating to the communications between you, us and your Authorised Persons and Agents.
- (6) Terms relating to our engagement and dealings with Third Party Service Providers and Third Party Banks. This includes indemnities from you and terms relating to the exclusion of our liability in connection with the engagement and dealings with Third Party Service Providers and Third Party Banks.
- (7) Indemnities from you to us, including (but not limited to) for your use or misuse of any Service or your failure to comply with any part of the Agreement.
- (8) Terms excluding us from liability to you or other persons. This includes (but is not limited to) exclusions of liability where any loss you or any other person may suffer is due to any fraud or forgery in relation to any Service or any unauthorised use of any Service.
- (9) Terms relating to sanctions, anti-money laundering, anti-bribery, anti-corruption and counter-terrorism financing laws.
- (10) Terms under which you authorise us to disclose confidential information and terms relating to the collection, use and the holding of personal data.
- (11) Terms relating to our right to immediately terminate and/or suspend any Service provided by us and to terminate and/or suspend any Service with prior notice.
- (12) Special terms which apply to you if you are a sole proprietor, partnership, trustee / trustee-manager acting on behalf of a trust or a society, co-operative society or unincorporated association.

You should note that other Parts of the General Banking Terms and Conditions, Taiwan Jurisdiction Schedules, Service Schedules (including Taiwan Service Schedules) and Taiwan Corporate Client Investment Business Appendix may also contain additional indemnities and terms relating to the exclusion of our liabilities.

4. What is included in Part B of the General Banking Terms and Conditions?

Part B of the General Banking Terms and Conditions includes (but is not limited to) the following terms:

- (1) Terms relating to your access, and your Authorised Persons' access of the digital channels.
- (2) Terms relating to the provision of digital channels on an as is and as available basis.
- (3) Terms relating to any authentication mechanisms when using our digital channels.

- (4) Terms relating to system, hardware, software and security requirements when using our digital channels.
- (5) Terms relating to the provision of software, APIs, market data and other content when using our digital channels.
- (6) Terms relating to customer self-administrators and internal controls when using our digital channels.

5. What is included in Part C of the General Banking Terms and Conditions?

Part C of the General Banking Terms and Conditions includes (but is not limited to) terms for the following Services:

- (1) Terms relating to any Account that you open with us.
- (2) Additional terms relating to foreign currency accounts, multi-currency accounts and joint accounts.
- (3) Terms relating to currencies which may be subject to exchange controls or other restrictions under law.
- (4) Terms relating to various forms of payments and receipts, including cheques, drafts, pay orders, telegraphic transfers, domestic transfers, direct debit payments, standing instructions and others.
- (5) Terms relating to the use and processing of cheques.
- (6) Terms relating to the direct debit authorisation Service, the virtual account Service (which will not apply to you as noted above), and the consolidated receivables reporting Service.

6. What is included in Part D of the General Banking Terms and Conditions?

Part D of the General Banking Terms and Conditions includes (but is not limited to) the following terms:

- (1) Terms relating to the types of foreign exchange transactions that we may provide as basic financial markets products and services, and the capacity in which we act when we provide them.
- (2) Terms relating to how we will enter into foreign exchange transactions with you.
- (3) Terms relating to the requirements we may impose as conditions to entering into foreign exchange transactions with you, and limits we may impose on your foreign exchange transactions.
- (4) Terms relating to how the rates that apply to any foreign exchange transaction, and the amounts payable under them, will be determined and calculated.
- (5) Terms relating to how you must make payments, or provide settlement instructions for payments, for foreign exchange transactions and our rights if you fail to do so.
- (6) Terms setting out the conditions to our obligations to make payments to you, and our rights with respect to settlement deposits.
- (7) Terms under which we may make adjustments to, or take other action in relation to, foreign exchange transactions and your liability for any loss we incur as a result of such adjustment or action.

- (8) Terms relating to our rights to immediately terminate foreign exchange transactions, and calculate amounts payable and exercise other rights on such early termination.
- (9) Additional representations, warranties and undertakings from you including special provisions relating to currency controls.
- (10) Terms excluding us from liability to you or other persons. This includes (but is not limited to) exclusions of liability arising from any loss or delay in the transmission or wrongful interception of any order or for any failure to fulfil any request, order or instruction.
- (11) Terms relating to the application of other agreements you may enter into with us, such as a DBS Master Agreement or an ISDA Master Agreement, to foreign exchange transactions.
- (12) Terms disclosing risk of loss and other risks in dealing in foreign exchange transactions and your acknowledgements in respect of those risks.

II. TAIWAN JURISDICTION SCHEDULE

The Taiwan Jurisdiction Schedule will apply where you open an Account with a DBS Group Member located in Taiwan or where a DBS Group Member located in Taiwan provides you with any Service. Generally it will take precedence over any other Revised Terms.

III. TAIWAN CORPORATE CLIENT INVESTMENT BUSINESS APPENDIX

The Taiwan Corporate Client Investment Business Appendix outlines the terms and conditions to be followed by you when trading financial products, applying for gold account with the Bank, and utilizing any related services with the Bank.

IV. SERVICE SCHEDULE :

1. Service Schedule- Additional Connectivity Services

This Service Schedule outlines the terms and conditions governing the Bank's provision of supplementary additional connectivity services (including but not limited to Host to Host Services, DBS API Services, Customer API, SWIFT FILEACT Service, Remote Data Transmission Service, Hosted Payment Platform Service etc.) to clients. The terms and conditions cover client authorizations, permissions, and cooperation required for service usage, as well as applicable usage restrictions.

2. Service Schedule- Treasury Digital Service

This Service Schedule outlines the terms and conditions governing our provision of Treasury Digital related services (including, without limitation, FX Online, Treasury API, Treasury eDoc etc.) to you.

3. Service Schedule – Cash Concentration

This Service Schedule sets out terms and conditions for the cash concentration services, detailing the service overview, participant responsibilities, and indemnity and compensation obligations, etc.

4. Taiwan Service Schedule - Entrepreneur Account

This Service Schedule sets out the terms under which we provide Entrepreneur Account services to you.

5. Taiwan Service Schedule - Social Enterprise Account

This Service Schedule sets out the terms under which we provide Social Enterprise Account services to you.

6. Taiwan Service Schedule - Non-bank FI Preferential Tier Rates Account

This Service Schedule sets out the terms under which we provide Non-bank FI Preferential Tier Rates Account services to you.

7. Taiwan Service Schedule - Large Corporate Preferential Tier Rates Account

This Service Schedule sets out the terms under which we provide Large Corporate Preferential Tier Rates Account services to you.

8. Taiwan Service Schedule - Corporate Preferential Tier Rates Account

This Service Schedule sets out the terms under which we provide Corporate Preferential Tier Rates Account services to you.

9. Taiwan Service Schedule - Cash Concentration

This Service Schedule sets out the terms under which a DBS Group Member located in Taiwan has agreed to provide you with any Service in relation to domestic and cross-border cash concentration Services.

10. Taiwan Service Schedule - Additional Connectivity Services

This Service Schedule outlines supplemental terms and conditions applicable to additional digital services (including SWIFT Report Transmission Service, DBS DigiDocs Service, Collection or Payment Through Automated Clearing House (ACH/eACH) Service, Centralised Multi-Bank Remittance Service etc.) provided by the Bank to clients. The terms and conditions cover the application, modification, suspension or termination of services; the conditions and restrictions on the Bank's provision of relevant services; required documents and information from clients, and the obligation to comply with laws and regulations.

11. Taiwan Service Schedule - Foreign Currency Clean Bills

This Service Schedule applies when the bank purchases or collects foreign currency instruments on behalf of clients, or provides other related services as defined in the Service Schedule.

12. Taiwan Service Schedule - Treasury Digital Service

This Service Schedule outlines the supplemental terms and conditions applicable to Treasury Digital related services, mainly including FX API service, FX Online service and DBS IDEAL Corporate Connectivity FX Transaction with FCY cross-currency payment and changes of fees and exclusion and restriction of liability etc. This Service Schedule outlines in detail the specific terms and conditions under which we provide Treasury Digital services, as well as the corresponding risks and responsibilities.