

# 企業簽帳金融卡申請書

Corporate Debit Card Application Form

星展銀行  DBS



# 企業簽帳金融卡申請書

## Corporate Debit Card Application Form

### 申請說明 Application Instructions

●申請資格 Application Eligibility:

DBU 公司且在星展銀行(台灣)開立新台幣活期存款帳戶。企業簽帳金融卡持卡人需為年滿 18 歲之成年人。

DBU companies with a New Taiwan Dollar demand deposit account opened at DBS Bank (Taiwan). Corporate Debit Card holders must be adults aged 18 or older.

●必要文件 Required Documents:

請提供企業簽帳金融卡持卡人最新之身分證正反面影本，如為外籍人士，請提供居留證正反面影本。

Please provide the latest front and back photocopy of the Corporate Debit Card holder's national ID card. For foreign nationals, please provide a photocopy of the front and back of the ARC (Alien Resident Certificate).

●注意事項 Important Notes:

1. 新製發之卡片皆寄送至申請時填寫於企業簽帳金融卡申請書上之公司通訊地址，由公司聯絡窗口代為轉發予持卡人。

All newly issued cards will be mailed to the company correspondence address provided in the Corporate Debit Card application form and forwarded to the cardholder by the company's contact person.

2. 企業簽帳金融卡不提供持卡人 ATM 帳戶餘額查詢、現金存入、約定及非約定轉帳之服務。

The Corporate Debit Card does not provide services for ATM account balance inquiries, cash deposits, or designated/non-designated fund transfers.

3. 企業簽帳金融卡之帳務明細將隨綜合月結單一併寄送，寄送方式依綜合月結單之約定方式辦理。

Corporate Debit Card account statements will be consolidated into corporate monthly statement, and delivered as per current method for the consolidated monthly statement.

4. 敬請申辦 DBS IDEAL 企業網路銀行，能提供即時查詢刷卡消費、帳戶餘額服務及各項卡片自助式管理功能，讓您輕鬆管理卡片，方便又安心。

We recommend applying for DBS IDEAL Corporate Internet Banking, which offers real-time inquiry of card spending, account balances, and various self-service card management functions, making card management easy and secure.

### 收費方式 Fee and Charges

寄送卡片費用 Card delivery fee	每次 Each time	免收手續費 Free
國內跨行提款手續費 Domestic Interbank ATM Withdrawal Fee	每筆 Per transaction	免收手續費 Free
國外提款手續費 Overseas ATM Withdrawal fee	每筆 Per transaction	NT\$75+ 交易金額 1% NT\$75 + 1% of transaction principle amount
跨國 / 國外交易手續費 International / Overseas Transaction Fee	每筆 Per transaction	交易金額 1.5% 1.5% of principle transaction amount
國內繳費 Domestic Bill payment	每筆 Per transaction	NT\$15
卡片掛失暨補卡手續費 Card Loss and Replacement Card Fee	每次 Each time	NT\$100
國內交易調閱簽單手續費 Domestic Transaction Retrieval of Sales Slip Fee	每筆 Per transaction	NT\$50
跨國交易調閱簽單手續費 International Transaction Retrieval of Sales Slip Fee	每筆 Per transaction	NT\$100

「本公司同意受貴行現行經公告於 [https://www.dbs.com.tw/sme-zh/day-to-day/accounts/corporate-debit-card] 的「一般銀行業務條款及細則」、「台灣管轄附約」以及「服務附約 - 企業簽帳金融卡服務約定事項」(各以其不時修訂、補充、替代及 / 或取代的版本為準) 拘束。本公司確認已取得此等現行條款並已獲得合理期間審閱之。」

"This company agrees to be bound by the "General Banking Terms and Conditions", "Taiwan Jurisdiction Schedule", and "Service Schedule - Corporate Debit Card Service Terms and Conditions" (each as may be amended, supplemented, substituted and/or replaced from time to time) currently published by DBS bank at [https://www.dbs.com.tw/sme-zh/day-to-day/accounts/corporate-debit-card]. This company confirms that it has been given such prevailing terms and a reasonable period of time to review them."

### 消費及提款額度限制 Spending and Withdrawal Limits

海內外消費扣款限額 (以每卡計算，得申請調整) Domestic and International Spending Limit (per card. Adjustable upon request.)	每筆 Per transaction	NT\$100,000
	每日 Daily	NT\$200,000
國內提款限額 (每日限額以歸戶計算，不可變更) Domestic Withdrawal Limit (Daily limit calculated per corporate account. Non-adjustable.)	每筆 Per transaction	NT\$20,000
	每日 Daily	NT\$100,000
海外提款限額 (每日限額以歸戶計算，不可變更) Overseas Withdrawal Limit (Daily limit calculated per corporate account. Non-adjustable.)	每筆 Per transaction	NT\$20,000
	每日 Daily	NT\$150,000

### 公司資料 Company Information

公司名稱 Company Name	
統一編號 Uniform Invoice Number	
通訊地址 Correspondence Address	
卡面印製公司英文名稱 Company English Name printed on card 字數限制為 30 字以內 / 以大寫書寫 Limited to 30 characters / in capital letters	
指定企業簽帳卡連結扣款帳戶 (限新台幣活期存款帳戶) Designated Corporate Debit Card linked debit account (Limited to NTD demand deposit account)	

# 企業簽帳金融卡申請書

## Corporate Debit Card Application Form

### 被授權人資料 (即公司簽帳金融卡持卡人) Authorized Person's Information (i.e., Corporate Debit Card Holder)

* 中文姓名 Chinese Name		* 卡面印製英文姓名 English Name Printed on Card 字數限制為 40 字以內 / 以大寫書寫 Limited to 40 characters / in capital letters	
* 行動電話 Mobile Phone		* 生日 Date of birth (DD/MM/YYYY)	
* 電子信箱 Email (數字 0 請以 0 表示; 英文字母請以大寫表示。) Please use 0 for digit 0; please use capital letters for English letters.		* 通訊或戶籍地址 Correspondence or Household Registration Address	
* 身分證字號 (本國籍) ID Card Number (Taiwanese Nationality)		* 居留證號碼 (外國籍) ARC Number (Foreign Nationality)	
* 跨國提款功能連結新台幣活期存款帳戶 International ATM Withdrawal Function linked to NTD Demand Deposit Account			<input type="checkbox"/> 啟用 Enable <input type="checkbox"/> 不啟用 Disable
* 簽帳消費功能連結新台幣活期存款帳戶 Debit Card Spending Function linked to NTD Demand Deposit Account			<input type="checkbox"/> 啟用 Enable <input type="checkbox"/> 不啟用 Disable

### 聲明 Declaration

- 被授權人確認上述所有填載之內容及所提供之證明文件均為真實、正確、完整且為最新資料。  
The authorized person confirms that all content filled above and the supporting documents provided are true, accurate, complete, and up-to-date information.
- 被授權人確認已收到星展 (台灣) 商業銀行股份有限公司 (下稱「貴行」) 「個人資料蒐集、處理、利用與國際傳輸告知書」(以下稱「告知書」, 詳如附件, 詳細內容亦登載於銀行網站 ([www.dbs.com.tw](http://www.dbs.com.tw)) 公告)。經貴行人員說明及解釋後, 被授權人聲明並同意貴行及告知書所列之其他「個人資料利用之對象」就告知書所列之特定目的範圍 (包括行銷銀行業務以推介、提供貴行之服務及商品) 內得蒐集、處理、利用及國際傳輸申請人及其負責人提供予貴行的個人資料 (包括但不限於委託第三人蒐集、處理、利用及財團法人金融聯合徵信中心得依法令規定或於其營業登記項目或章程所定業務之需要等特定目的範圍內蒐集、處理及利用被授權人提供之個人資料等), 且同意貴行亦得向前述對象蒐集被授權人提供之個人資料。  
The authorized person confirms receipt of the Notification of Collection, Processing, Utilization and International Transmission of Personal Data (hereinafter called the "Notification", as detailed in the attachment, and the whose full content has been also published at the website of the Bank ([www.dbs.com.tw](http://www.dbs.com.tw))). After explanations by bank staff, the authorized person declares and agrees that the Bank and other "personal data users" listed in the Notification may, within the specific purposes listed in the Notification (including to promote and provide the Bank's services and products), collect, process, use, and internationally transfer the personal data provided by the applicant and its responsible persons to the Bank (including but not limited to entrusting third parties to collect, process, use, and the Financial Joint Credit Information Center may, in accordance with laws and regulations or for the needs of its business registration items or articles of incorporation, collect, process, and use the personal data provided by the authorized person), and agrees that the Bank may also collect personal data provided by the authorized person from the aforementioned parties.
- 被授權人口同意  不同意 (未勾選者, 視為不同意) 貴行得為推介服務或商品、共同行銷及合作推廣等目的, 蒐集、處理、利用及國際傳輸本人之個人資料, 並將該等資料提供予 貴行之關係企業 (詳告知書所列之範圍)、共同行銷及合作推廣之機構、特約商店及受貴行委託之第三人, 並同意前開機構或第三人等得依上述目的蒐集、處理、利用及國際傳輸個人資料。被授權人得隨時致電 貴行客服中心 (電話: (02) 6606 0302) 請求閱覽、要求製給複製本、補充或更正或刪除被授權人之個人資料, 或表示拒絕接受行銷。貴行於接獲拒絕接受行銷通知後, 除法令另有規定外, 將立即停止利用被授權人之個人資料行銷。  
The authorized person  agrees  disagrees (if unchecked, it is deemed to disagree) that the Bank may collect, process, use, and internationally transfer the authorized person's personal data for the purpose of promoting services or products, joint marketing, and cooperative promotion, and provide such data to the Bank's affiliates (as listed in the Notification), joint marketing and cooperative promotion organizations, contracted merchants, and third parties commissioned by the Bank. The authorized person may at any time call the Bank's customer service center (Tel: (02) 6606 0302) to request viewing, obtaining copies, supplementing, correcting, or deleting the authorized person's personal data, and to indicate refusal to accept marketing. The Bank will immediately stop using the authorized person's personal data for marketing after receiving a notification of refusal, unless otherwise provided by law.
- 被授權人同意貴行保留申請核准與否的權利, 且所附文件及申請書將不予退還。  
The authorized person agrees that the Bank reserves the right to approve or reject the application, and that the attached documents and application form will not be returned.

被授權人中文正楷親簽 Authorized Person's Signature : \_\_\_\_\_

日期 Date : \_\_\_\_\_

身分證明文件影本 (正面) Photocopy of Identification Document (Front)	身分證明文件影本 (背面) Photocopy of Identification Document (Back)

# 企業簽帳金融卡申請書

## Corporate Debit Card Application Form

### 被授權人資料 (即公司簽帳金融卡持卡人) Authorized Person's Information (i.e., Corporate Debit Card Holder)

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* 行動電話 Mobile Phone		* 生日 Date of birth (DD/MM/YYYY)	
* 電子信箱 Email (數字 0 請以 0 表示; 英文字母請以大寫表示。) Please use 0 for digit 0; please use capital letters for English letters.		* 通訊或戶籍地址 Correspondence or Household Registration Address	
* 身分證字號 (本國籍) ID Card Number (Taiwanese Nationality)		* 居留證號碼 (外國籍) ARC Number (Foreign Nationality)	
* 跨國提款功能連結新台幣活期存款帳戶 International ATM Withdrawal Function linked to NTD Demand Deposit Account			<input type="checkbox"/> 啟用 Enable <input type="checkbox"/> 不啟用 Disable
* 簽帳消費功能連結新台幣活期存款帳戶 Debit Card Spending Function linked to NTD Demand Deposit Account			<input type="checkbox"/> 啟用 Enable <input type="checkbox"/> 不啟用 Disable

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- 二、被授權人確認已收到星展(台灣)商業銀行股份有限公司(下稱「貴行」)「個人資料蒐集、處理、利用與國際傳輸告知書」(以下稱「告知書」, 詳如附件, 詳細內容亦登載於銀行網站 ([www.dbs.com.tw](http://www.dbs.com.tw)) 公告)。經貴行人員說明及解釋後, 被授權人聲明並同意貴行及告知書所列之其他「個人資料利用之對象」就告知書所列之特定目的範圍(包括行銷銀行業務以推介、提供貴行之服務及商品)內得蒐集、處理、利用及國際傳輸申請人及其負責人提供予貴行的個人資料(包括但不限於委託第三人蒐集、處理、利用及財團法人金融聯合徵信中心得依法令規定或於其營業登記項目或章程所定業務之需要等特定目的範圍內蒐集、處理及利用被授權人提供之個人資料等), 且同意貴行亦得向前述對象蒐集被授權人提供之個人資料。  
The authorized person confirms receipt of the Notification of Collection, Processing, Utilization and International Transmission of Personal Data (hereinafter called the "Notification", as detailed in the attachment, and the whose full content has been also published at the website of the Bank ([www.dbs.com.tw](http://www.dbs.com.tw))). After explanations by bank staff, the authorized person declares and agrees that the Bank and other "personal data users" listed in the Notification may, within the specific purposes listed in the Notification (including to promote and provide the Bank's services and products), collect, process, use, and internationally transfer the personal data provided by the applicant and its responsible persons to the Bank (including but not limited to entrusting third parties to collect, process, use, and the Financial Joint Credit Information Center may, in accordance with laws and regulations or for the needs of its business registration items or articles of incorporation, collect, process, and use the personal data provided by the authorized person), and agrees that the Bank may also collect personal data provided by the authorized person from the aforementioned parties.
- 三、被授權人口同意  不同意  (未勾選者, 視為不同意) 貴行得為推介服務或商品、共同行銷及合作推廣等目的, 蒐集、處理、利用及國際傳輸本人之個人資料, 並將該等資料提供予 貴行之關係企業(詳告知書所列之範圍)、共同行銷及合作推廣之機構、特約商店及受貴行委託之第三人, 並同意前開機構或第三人等得依上述目的蒐集、處理、利用及國際傳輸個人資料。被授權人得隨時致電 貴行客服中心(電話: (02) 6606 0302) 請求閱覽、要求製給複製本、補充或更正或刪除被授權人之個人資料, 或表示拒絕接受行銷。貴行於接獲拒絕接受行銷通知後, 除法令另有規定外, 將立即停止利用被授權人之個人資料行銷。  
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- 四、被授權人同意貴行保留申請核准與否的權利, 且所附文件及申請書將不予退還。  
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被授權人中文正楷親簽 Authorized Person's Signature : \_\_\_\_\_

日期 Date : \_\_\_\_\_

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## Corporate Debit Card Application Form

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* 中文姓名 Chinese Name		* 卡面印製英文姓名 English Name Printed on Card 字數限制為 40 字以內 / 以大寫書寫 Limited to 40 characters / in capital letters	
* 行動電話 Mobile Phone		* 生日 Date of birth (DD/MM/YYYY)	
* 電子信箱 Email (數字 0 請以 0 表示; 英文字母請以大寫表示。) Please use 0 for digit 0; please use capital letters for English letters.		* 通訊或戶籍地址 Correspondence or Household Registration Address	
* 身分證字號 (本國籍) ID Card Number (Taiwanese Nationality)		* 居留證號碼 (外國籍) ARC Number (Foreign Nationality)	
* 跨國提款功能連結新台幣活期存款帳戶 International ATM Withdrawal Function linked to NTD Demand Deposit Account			<input type="checkbox"/> 啟用 Enable <input type="checkbox"/> 不啟用 Disable
* 簽帳消費功能連結新台幣活期存款帳戶 Debit Card Spending Function linked to NTD Demand Deposit Account			<input type="checkbox"/> 啟用 Enable <input type="checkbox"/> 不啟用 Disable

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- 被授權人確認已收到星展 (台灣) 商業銀行股份有限公司 (下稱「貴行」) 「個人資料蒐集、處理、利用與國際傳輸告知書」(以下稱「告知書」, 詳如附件, 詳細內容亦登載於銀行網站 ([www.dbs.com.tw](http://www.dbs.com.tw)) 公告)。經貴行人員說明及解釋後, 被授權人聲明並同意貴行及告知書所列之其他「個人資料利用之對象」就告知書所列之特定目的範圍 (包括行銷銀行業務以推介、提供貴行之服務及商品) 內得蒐集、處理、利用及國際傳輸申請人及其負責人提供予貴行的個人資料 (包括但不限於委託第三人蒐集、處理、利用及財團法人金融聯合徵信中心得依法令規定或於其營業登記項目或章程所定業務之需要等特定目的範圍內蒐集、處理及利用被授權人提供之個人資料等), 且同意貴行亦得向前述對象蒐集被授權人提供之個人資料。  
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日期 Date : \_\_\_\_\_

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# 企業簽帳金融卡申請書

## Corporate Debit Card Application Form

### 被授權人資料 (即公司簽帳金融卡持卡人) Authorized Person's Information (i.e., Corporate Debit Card Holder)

* 中文姓名 Chinese Name		* 卡面印製英文姓名 English Name Printed on Card 字數限制為 40 字以內 / 以大寫書寫 Limited to 40 characters / in capital letters	
* 行動電話 Mobile Phone		* 生日 Date of birth (DD/MM/YYYY)	
* 電子信箱 Email (數字 0 請以 0 表示; 英文字母請以大寫表示。) Please use 0 for digit 0; please use capital letters for English letters.		* 通訊或戶籍地址 Correspondence or Household Registration Address	
* 身分證字號 (本國籍) ID Card Number (Taiwanese Nationality)		* 居留證號碼 (外國籍) ARC Number (Foreign Nationality)	
* 跨國提款功能連結新台幣活期存款帳戶 International ATM Withdrawal Function linked to NTD Demand Deposit Account			<input type="checkbox"/> 啟用 Enable <input type="checkbox"/> 不啟用 Disable
* 簽帳消費功能連結新台幣活期存款帳戶 Debit Card Spending Function linked to NTD Demand Deposit Account			<input type="checkbox"/> 啟用 Enable <input type="checkbox"/> 不啟用 Disable

### 聲明 Declaration

- 被授權人確認上述所有填載之內容及所提供之證明文件均為真實、正確、完整且為最新資料。  
The authorized person confirms that all content filled above and the supporting documents provided are true, accurate, complete, and up-to-date information.
- 被授權人確認已收到星展 (台灣) 商業銀行股份有限公司 (下稱「貴行」) 「個人資料蒐集、處理、利用與國際傳輸告知書」(以下稱「告知書」, 詳如附件, 詳細內容亦登載於銀行網站 ([www.dbs.com.tw](http://www.dbs.com.tw)) 公告)。經貴行人員說明及解釋後, 被授權人聲明並同意貴行及告知書所列之其他「個人資料利用之對象」就告知書所列之特定目的範圍 (包括行銷銀行業務以推介、提供貴行之服務及商品) 內得蒐集、處理、利用及國際傳輸申請人及其負責人提供予貴行的個人資料 (包括但不限於委託第三人蒐集、處理、利用及財團法人金融聯合徵信中心得依法令規定或於其營業登記項目或章程所定業務之需要等特定目的範圍內蒐集、處理及利用被授權人提供之個人資料等), 且同意貴行亦得向前述對象蒐集被授權人提供之個人資料。  
The authorized person confirms receipt of the Notification of Collection, Processing, Utilization and International Transmission of Personal Data (hereinafter called the "Notification", as detailed in the attachment, and the whose full content has been also published at the website of the Bank ([www.dbs.com.tw](http://www.dbs.com.tw))). After explanations by bank staff, the authorized person declares and agrees that the Bank and other "personal data users" listed in the Notification may, within the specific purposes listed in the Notification (including to promote and provide the Bank's services and products), collect, process, use, and internationally transfer the personal data provided by the applicant and its responsible persons to the Bank (including but not limited to entrusting third parties to collect, process, use, and the Financial Joint Credit Information Center may, in accordance with laws and regulations or for the needs of its business registration items or articles of incorporation, collect, process, and use the personal data provided by the authorized person), and agrees that the Bank may also collect personal data provided by the authorized person from the aforementioned parties.
- 被授權人口同意  不同意  (未勾選者, 視為不同意) 貴行得為推介服務或商品、共同行銷及合作推廣等目的, 蒐集、處理、利用及國際傳輸本人之個人資料, 並將該等資料提供予 貴行之關係企業 (詳告知書所列之範圍)、共同行銷及合作推廣之機構、特約商店及受貴行委託之第三人, 並同意前開機構或第三人等得依上述目的蒐集、處理、利用及國際傳輸個人資料。被授權人得隨時致電 貴行客服中心 (電話: (02) 6606 0302) 請求閱覽、要求製給複製本、補充或更正或刪除被授權人之個人資料, 或表示拒絕接受行銷。貴行於接獲拒絕接受行銷通知後, 除法令另有規定外, 將立即停止利用被授權人之個人資料行銷。  
The authorized person  agrees  disagrees (if unchecked, it is deemed to disagree) that the Bank may collect, process, use, and internationally transfer the authorized person's personal data for the purpose of promoting services or products, joint marketing, and cooperative promotion, and provide such data to the Bank's affiliates (as listed in the Notification), joint marketing and cooperative promotion organizations, contracted merchants, and third parties commissioned by the Bank. The authorized person may at any time call the Bank's customer service center (Tel: (02) 6606 0302) to request viewing, obtaining copies, supplementing, correcting, or deleting the authorized person's personal data, and to indicate refusal to accept marketing. The Bank will immediately stop using the authorized person's personal data for marketing after receiving a notification of refusal, unless otherwise provided by law.
- 被授權人同意貴行保留申請核准與否的權利, 且所附文件及申請書將不予退還。  
The authorized person agrees that the Bank reserves the right to approve or reject the application, and that the attached documents and application form will not be returned.

被授權人中文正楷親簽 Authorized Person's Signature : \_\_\_\_\_

日期 Date : \_\_\_\_\_

身分證明文件影本 (正面) Photocopy of Identification Document (Front)	身分證明文件影本 (背面) Photocopy of Identification Document (Back)

### 聲明 Declaration

- 一、本公司及其負責人確認上述申請書資料及所有提供星展（台灣）商業銀行股份有限公司（以下簡稱「星展銀行」或「貴行」）的一切資料及說明，均屬真實、正確、完整且為最新資料。如上開資料或說明有任何變更，本公司承諾會儘速以書面通知貴行並提供相關證明資料。  
The company and its responsible person confirm that all information in the above application form and all documents provided to DBS Bank (Taiwan) Ltd ( "Bank" ) are true, accurate, complete, and up-to-date. If there are any changes to the above information, the company promises to notify the Bank in writing as soon as possible and provide relevant supporting documents.
- 二、本公司同意受貴行現行的「一般銀行業務條款及細則」、「台灣管轄附約」以及「企業簽帳金融卡服務約定事項」（各以其不時修訂、補充、替代及 / 或取代的版本為準）拘束。本公司確認已取得此等現行條款並已獲得合理期間審閱之。  
The company agrees to be bound by the Bank's current "General Banking Terms and Conditions", "Taiwan Jurisdiction Schedule", and "Corporate Debit Card Service Terms and Conditions" (each as may be amended, supplemented, substituted and/or replaced from time to time). The company confirms that it has been given such prevailing terms and a reasonable period of time to review them.
- 三、本公司瞭解且同意貴行保留申請核准與否的權利，且無論企業簽帳金融卡核卡與否，所附文件及申請書將不予退還。  
The company understands and agrees that the Bank reserves the right to approve or reject the application. Regardless of whether the corporate debit card application is approved, the attached documents and application form will not be returned.
- 四、本公司已詳知申請書正面之各項收費標準。本公司了解並同意上列「收費標準」僅供客戶申請企業簽帳金融卡時參考，實際收費標準悉依貴行最新「一般銀行業務條款及細則」、「台灣管轄附約」中「星展（台灣）商業銀行股份有限公司（DBU）各項服務手續費收費標準表 - 資金管理服務」以及貴行最新官網公告為準。  
The company has fully understood corporate debit card fees & charges on the front of the application form. This company understands and agrees that the above "Fees & Charges" are for customer reference only when applying for a corporate debit card, and the actual fee standards shall be subject to the Bank's latest "General Banking Terms and Conditions", "Taiwan Jurisdiction Schedule", and the Bank's latest official website announcements., displayed in "DBS Bank (Taiwan) Ltd. (DBU) Service Fee Schedule - Fund Management Services".
- 五、本申請書及本約定條款同時以中、英文訂立，如文義兩歧時，應以中文本為準。  
This Application and the Terms and Conditions are 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.

### 公司印鑑章

(DBU: 公司經濟部大小章 Company Seal, Authorised Singnatory' s Seal(s))

銀行專用欄位 Bank Use Only

M 1bankID / Employee ID



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全球最佳銀行 2025, 2021, 2019 《歐元雜誌》

全球最佳客戶體驗銀行 2025 《歐元雜誌》

全球最佳企業責任銀行 2025, 2023 《歐元雜誌》

亞洲最安全銀行 2009-2024 《環球金融雜誌》