

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」，主要修改部分為附錄一「電話銀行服務約定書」。本次修改後之開戶總約定書及增訂附錄內容於本次變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2020年01月03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 Annex I, "TERMS AND CONDITIONS FOR PHONE BANKING SERVICE." 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 January 3rd, 2020. 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 Ver17.0	現行條文 企業金融開戶總約定書 Ver16.0
國別條款 - 台灣 第10.1條 Country Terms -Taiwan Clause10.1	<p>10.1 依金融消費者保護法，本行將透過本行之內部申訴流程盡力解決申訴爭議。貴客戶並同意本行得將法律所規定之相關資料，於本行營業場所或網站上公告之。貴客戶得透過下列管道向本行申訴：</p> <p>(a) 撥打本行服務或申訴專線：02 6606 0302；或</p> <p>(b) email 至電子郵件信箱： BusinessCareTW@dbs.com</p> <p>10.1 Under the Financial Consumer Protection Act (FCPA), we will try to solve any complaints through our internal complaint procedure. You agree that we may publish the relevant information as required by law at our business premises or on our website. You can send complaints to us by:</p> <p>(a) ringing our service or complaint hotline numbers on 02 6606 0302; or</p> <p>(b) emailing BusinessCareTW@dbs.com</p>	<p>10.1 依金融消費者保護法，本行將透過本行之內部申訴流程盡力解決申訴爭議。貴客戶並同意本行得將法律所規定之相關資料，於本行營業場所或網站上公告之。貴客戶得透過下列管道向本行申訴：</p> <p>(a) 撥打本行服務或申訴專線：0800 808 889 或 02 6612 9889；或</p> <p>(b) email 至電子郵件信箱： BusinessCareTW@dbs.com</p> <p>10.1 Under the Financial Consumer Protection Act (FCPA), we will try to solve any complaints through our internal complaint procedure. You agree that we may publish the relevant information as required by law at our business premises or on our website. You can send complaints to us by:</p> <p>(a) ringing our service or complaint hotline numbers on 0800 808 889 or 02 6612 9889; or</p> <p>(b) emailing BusinessCareTW@dbs.com</p>
附錄一 Annex I	<p>電話銀行服務約定書</p> <p>1. 申請人向星展(台灣)商業銀行股份有限公司(下稱「貴行」)申請「電話銀行服務」者，同意遵守下列各項約定條款。如本約定條款未予規定者，則適用開戶總約定書、星展電子銀行服務條款與條件之有關規定：</p> <p>服務申請：申請人向貴行申請「電話銀行服務」(下稱「本服務」)，經貴行同意本服務之申請後，貴行將發給使用本服務所需之初始密碼函，嗣後申請人得以本服務約定之變更密碼方式逕自透過電話語音方式變更該密碼。本服務之項目包含密碼變更及其他經貴行同意得辦理之電話銀行服務。</p> <p>2. 服務提供：申請人透過電話語音系統登入貴行電話銀行，並由申請人以電話輸入其當時有效之「電話銀行」密碼無誤後，即可轉接客服中心服務專員協助相關服務。</p> <p>3. 密碼：</p> <p>(a) 申請人就本服務密碼應負嚴格保密之責</p>	<p>電話銀行服務約定書</p> <p>1. 申請人向星展(台灣)商業銀行股份有限公司(下稱「貴行」)申請「電話銀行服務」者，同意遵守下列各項約定條款。如本約定條款未予規定者，則適用開戶總約定書之其他規定：</p> <p>服務申請：申請人向貴行申請「電話銀行服務」(下稱「本服務」)，即同時申請「電話語音」及「電話交易」服務，申請人應憑「電話銀行服務」申請書正本及申請人相關公司證明文件及負責人身分證明文件及原留印鑑，向貴行申請。</p> <p>2. 使用方式及範圍：申請人辦妥申請手續並經貴行同意後，隨即由貴行發給使用本服務所需之初始密碼函，嗣後申請人得以本服務約定之變更密碼方式逕自透過電話語音方式變更該密碼，該密碼同時適用於「電話語音」及「電話交易」。本服務之項目包括語音轉帳服務(限新台幣帳戶自行/跨行當日轉帳及新台幣帳戶自行預約轉帳)、餘額查詢、密碼變更、文件傳真服務(係指</p>

任，不得使第三人知悉或使用，如有違反，申請人應自負一切風險及責任，如致貴行受有任何損害或損失，並應負賠償責任。

(b) 貴行有權認定憑正確密碼所為之指示均係由申請人所為。貴行得執行該等指示，而不需對該密碼是否由申請人使用負任何責任，倘因他人詐欺或未經授權而使用密碼所導致申請人之損失，貴行不負任何責任。

(c) 倘申請人知悉密碼有遭他人盜用、冒用之虞，或未經申請人合法授權之情形，申請人應立即通知貴行辦理密碼掛失手續，停止**本服務**。但貴行於接獲是項通知前，對第三人使用該服務已發生之效力，除貴行有故意或重大過失外，申請人不得以該密碼之使用非經其使用或授權使用以資對抗貴行。

(d) 為保障申請人之權益，如使用語音密碼連續三次錯誤，電腦即自動停止**本服務**，申請人依**貴行所定程序重新申請密碼重置手續後始得繼續使用本服務**。

4. 貴行擬增加或變更**本服務**之服務項目、**作業程序**，或**停止提供本服務**時，得於貴行營業場所或網站公告，不需另行通知或取得申請人之同意，且申請人無需再行簽署本約定條款或其他文件，即得使用該項服務。申請人並同意遵守貴行新增或變更服務有關規定。

5. 如因不可抗力或不可歸責於貴行之事由（包括電腦故障、線路中斷、第三人之行為或疏漏等），**以致未能提供本服務者**，貴行不負賠償責任。

6. 申請人擬終止使用**本服務**，**應依貴行規定之程序辦理**。貴行認為**申請人使用本服務有違反法令或不當往來之情形或本服務有遭他人非法使用之虞時**，貴行得隨時逕行終止**本服務**，而不須另行通知。

7. 申請人同意貴行得將申請人與貴行人員之對話予以錄音。貴行得自行決定保存錄音內容之期間，並得以該錄音作為任何與**服務**有關之證據。

8. 本約定條款同時以中、英文作成。中文版本與英文版本如有衝突或不一致之處，應以中文版本為準。

對帳單等文件)及其他經貴行同意得辦理之項目等電話銀行系統服務。如為申請人新約定之轉入帳戶，一律於申辦日後次一營業日生效。

3. 「**電話語音**」服務係指，申請人透過電話語音系統登入貴行電話銀行，並由申請人以電話輸入其當時有效之「**電話銀行**」密碼無誤後，**即可透過語音功能進行上開服務項目**。

4. 「**電話交易**」服務係指，申請人透過電話語音系統登入貴行電話銀行，並由申請人以電話輸入其當時有效之「**電話銀行**」密碼無誤後，且經由貴行客服中心服務專員(有權、但無義務)確認申請人之相關資料無誤後，即可由客服中心服務專員協助執行上開服務項目。若貴行依合理判斷對申請人所提供資料之真實性或正確性有任何懷疑者，貴行有權拒絕提供「**電話交易**」服務。且貴行有權於其認為必要時，就申請人之電話指示為進一步之確認。

5. 密碼：

(a) 申請人就**本服務**密碼應負嚴格保密之責任，不得使第三人知悉或使用，如有違反，申請人應自負一切風險及責任，如致貴行受有任何損害或損失，並應負賠償責任。

(b) 貴行有權認定憑正確密碼所為之指示均係由申請人所為。貴行得執行該等指示，而不需對該密碼是否由申請人使用負任何責任，倘因他人詐欺或未經授權而使用密碼所導致申請人之損失，貴行不負任何責任。

(c) 倘申請人知悉密碼有遭他人盜用、冒用之虞，或未經申請人合法授權之情形，申請人應立即通知貴行辦理密碼掛失手續，停止**電話銀行服務**。但貴行於接獲是項通知前，對第三人使用該服務已發生之效力，除貴行有故意或重大過失外，申請人不得以該密碼之使用非經其使用或授權使用以資對抗貴行。

(d) 為保障申請人之權益，如使用語音密碼連續三次錯誤，電腦即自動停止該帳戶語音服務，申請人須備妥公司相關證明文件、負責人身分證明文件及原留印鑑等相關文件至貴行重新申請密碼重置手續。

6. 申請人以**本服務**之密碼進行轉帳及其他交易，與申請人持存摺及填具取款憑條加蓋原留印

<p>1. The Applicant, who applies “Phone Banking Service” (the “Service”) with DBS Bank (Taiwan) Ltd (the “Bank”), hereby agrees to the terms and conditions as set forth below. For the matters not covered by the Terms and Conditions herein, relative clauses in the General Terms and Conditions Governing Account and Electronic Banking Services Terms and Conditions shall apply. After the Bank accepts the application of the Service filed by the Applicant, the Bank will grant the Applicant an initial password for using the Service. Thereafter, the Applicant may follow the procedure applicable under the Service to change the password over the phone. The Service allows the Applicant to change the password over the phone and provides other services provided by the Bank.</p> <p>2. Service: the Applicant, through the Phone voice system, may log into the Bank’ s Phone Banking Service and connect to the Bank’ s customer service specialists for providing relative services, after correctly entering the then effective “Phone Banking” password by phone.</p> <p>3. Password :</p> <p>(a) The Applicant shall strictly keep confidential the password for the Service and shall not let any third party know or use such password. The Applicant shall be solely liable for any risks and liabilities arising from breach of the aforementioned obligations and shall indemnify the Bank for any damages or loss of the Bank therefrom.</p> <p>(b) The Bank may, at its sole discretion, determine whether the instruction with the correct password is actually made by the Applicant. The Bank may execute such instruction and shall have no responsibility to further verify whether the password is actually entered by the Applicant. The Bank shall not be liable to the Applicant for any damages or loss caused by fraudulent or unauthorized use of the password entered by any</p>	<p>鑑或依其他約定方式進行交易，具有相同效力，其交易後之存款餘額均以貴行電腦之記錄為準。</p> <p>7. 除申請人另有指示外，申請人確認其法定代理人已經申請人合法授權，得代表申請人進行本服務項下之各項交易，倘若申請人有任何疑義，應以書面立即告知貴行。</p> <p>8. 申請人使用本服務辦理語音轉帳或其他交易，經由電話所輸入之帳號、金額及各項資料，並經申請人於語音作業中確認無誤後，交易即屬完成，倘申請人申請指定或操作轉入之存款帳戶或金額等發生錯誤時，由申請人自行負責，概與貴行無關，貴行不負轉回或追還之責；申請人得以本項語音查詢確認交易是否成功，如有疑問應電洽貴行，倘經貴行調查結果，查明交易記錄有不正確情事，貴行應即更正；倘貴行調查未發現有不正確情事，應以貴行電腦之記錄為準。</p> <p>9. 申請人同意就開設於貴行帳戶內之各項存款，辦理本服務。申請人使用本服務進行轉帳時，同意就開設於貴行之新臺幣活期存款帳戶以及新臺幣支票存款帳戶作為轉出帳戶，而轉入帳戶需事先以書面或經貴行同意之其他方式向貴行逐戶申請，惟申請人存款項下之活期存款轉存定期存款者，不在此限。</p> <p>10. 貴行擬增加或變更「電話語音」及「電話交易」服務之服務項目時，得於貴行營業場所或網站公告，不需另行通知或取得申請人之同意，且申請人無需再行簽署本約定條款或其他文件，即得使用該項服務。申請人並同意遵守貴行新增或變更服務有關規定。</p> <p>11. 申請人於貴行營業時間外進行語音轉帳，其帳務概於次一營業日處理，如為預約轉帳則於指定日處理，但如指定日為非營業日時，預約轉帳將於指定日之次一營業日處理。如指定日之存款餘額不足，該預約轉帳交易自動取消。申請人利用本服務之轉帳服務轉入支票存款帳戶，需於每日下午三時前完成轉帳手續，如因延誤而致退票，申請人應自行負責。</p> <p>12. 轉帳金額限制：申請人轉帳如為轉入其開立於貴行之同一申請人名下(係指同一統一編號)之帳戶者，則未設有轉帳金額限制，如為轉入開立於貴行之第三人帳戶或申請人開立於其他銀</p>
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<p>other person.</p> <p>(c) If the Applicant becomes aware of any possible or actual unauthorized use of password, the Applicant shall immediately notify and register such event with the Bank and apply to the Bank for cessation of the Service; provided, however, that for any use of the Service by a third party that has taken effect prior to the Bank's receipt of the foregoing notification, the Applicant shall not assert against the Bank that such use of password is not conducted or authorized by the Applicant in the absence of the Bank's wilful misconduct or gross negligence.</p> <p>(d) In order to protect the right and interest of the Applicant, if the password entered is inaccurate for consecutive three times, the Bank's computer system will immediately and automatically suspend the Applicant from using the Service. The Applicant may apply to reset the password and to continue using the Service by following the procedure prescribed by the Bank.</p> <p>4. If the Bank adds or modifies service items, operating procedures of the Service or ceases to provide the Service, the Bank may post it on the bank premises or website and is not required to notify, or obtain the consent from the Applicant. The Applicant may use the added new services without executing another copy of the Terms and Conditions herein or any other document.</p> <p>5. The Bank shall not be responsible for any losses to the Applicant caused by the Bank's failure to provide the Service due to force majeure or any cause not attributable to the Bank (including computer breakdown, connection interruption or third parties' action or carelessness).</p> <p>6. If the Applicant desires to terminate the Service, he/she/it shall apply for the termination by following the operating procedures prescribed by the Bank. If the Bank deems that the Applicant has any illegal or improper use of the Service or the Service would be used by third parties illegally, the</p>	<p>行之約定帳戶，單筆限額為新台幣貳佰萬元，每日累計最高限額為新台幣參佰萬元；如為申請人於貴行開立之新台幣活期存款帳戶以及外幣活期存款帳戶間之轉帳，每日累計最高限額為不超過等值新台幣伍拾萬元；活期性存款轉定期性存款之最低轉帳金額為每筆新台幣壹萬元，且以仟元為單位，遇有貴行定期存款利率變動時，悉以登帳日貴行調整後最新牌告利率為準。</p> <p>13. 貴行得視實際需要新增或變更服務項目、作業程序、轉帳金額限制及營業時間等，並得停止提供本服務，並於貴行之營業場所或網站公告後實施。</p> <p>14. 如因不可抗力或不可歸責於貴行之事由（包括電腦故障、線路中斷、第三人之行為或疏漏等），以致未能提供本服務或交易延誤、錯誤或無法完成者，貴行不負賠償責任。</p> <p>15. 申請人擬終止使用本服務，應親自以書面辦理。貴行認為申請人有不當往來之情形或電話銀行服務有遭他人非法使用之虞時，貴行得隨時逕行終止本項服務，而不須另行通知。</p> <p>16. 申請人擬變更指定往來之存款帳戶，申請人同意依貴行有關電話銀行服務之帳戶終止及變更手續辦理。在尚未辦妥帳戶終止或變更手續前，其憑有效之密碼進行之交易或使用之服務，仍由申請人負責。</p> <p>17. 申請人同意貴行得將申請人與 貴行人員之對話予以錄音。貴行得自行決定保存錄音內容之期間，並得以該錄音作為任何與交易有關之證據。</p> <p>18. 本約定條款同時以中、英文作成。中文版本與英文版本如有衝突或不一致之處，應以中文版本為準。</p> <p>TERMS AND CONDITIONS FOR PHONE BANKING SERVICE</p> <p>1. The Applicant, who applies to DBS Bank (Taiwan) Ltd (the "Bank") for "Phone Banking Service" , hereby agrees to the terms and conditions as set forth below. For the matters not covered by the Terms and Conditions herein, the General Terms and Conditions Governing Account shall apply.</p>
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	<p>Bank may at any time terminate the Service without any notification to the Applicant.</p> <p>7. The Applicant agrees that the Bank may record any oral and phone conversation between the Applicant and the Bank. The Bank may, in its sole discretion, decide the time period for keeping such record and may use such record as evidence for any matters related to the Services.</p> <p>8. These Terms and Conditions herein are in both Chinese and English. In the event of any conflict or inconsistency between Chinese and English version, the Chinese version shall prevail.</p>	<p>The Applicant if applying for “Phone Banking Service” (“the Service”), which shall be deemed as applying for both “Phone Voice Service” and “Phone Transaction Service” , shall present the original application form for Phone Banking Service, together with the Applicant’ s relevant corporate documents and the chop specimen recorded with the Bank to apply for the Service.</p> <p>2. Usage and Scope: After the Applicant completes the relevant application procedures and the Bank approves the application, the Bank shall grant the Applicant an initial password for using the Service. Thereafter, the Applicant may follow the procedure applicable under the Service to change the password over the phone; such password may be used for both “Phone Voice Service” and “Phone Transaction Service” . The Phone Banking Services allows the applicant to transfer funds by the “Phone Voice Service” (limited to intrabank / interbank same day transfer of funds from a New Taiwan Dollar account and pre-arranged intrabank transfer of funds from a New Taiwan Dollar account), balance checks, change of the password, document fax service (i.e., account statements and etc.), and use other Phone Banking Service by phone agreed by the Bank. The new account designated by the Applicant for receiving funds transfer will become effective on the next business day following the date of application.</p> <p>3. “Phone Voice Service” means the Applicant, through the Phone voice system, logs into the Bank’ s Phone Banking Service, uses the services as specified above through the voice function after correctly entering the then-effective “Phone Banking” password by phone.</p> <p>4. “Phone Transaction Service” means the Applicant, through the Phone voice system, logs into the Bank’ s Phone Banking Service, uses the services as specified above with the assistance of the staff at the Bank’ s customer service center after the Applicant correctly enters the</p>
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then-effective “Phone Banking” password by phone and the above-mentioned staff (who has the right but is not obliged to) verifies the correctness of the Applicant's relevant information. If the Bank has any doubt, after its reasonable determination, on the truthfulness or accuracy of the information provided by the Applicant, the Bank may refuse to provide the “Phone Transaction Service” , and the Bank may, if it deems necessary, take additional steps to further verify the Applicant’ s phone instruction.

5. Password :

(a) The Applicant shall strictly keep confidential the password for the Service and shall not let any third party know or use such password. The Applicant shall be solely liable for any risks and liabilities arising from breach of the aforementioned obligations and shall indemnify the Bank for any damages or loss of the Bank therefrom.

(b) The Bank may, at its sole discretion, determine whether the instruction with the correct password is actually made by the Applicant. The Bank may execute such instruction and shall have no responsibility to further verify whether the password is actually entered by the Applicant. The Bank shall not be liable to the Applicant for any damages or loss caused by fraudulent or unauthorized use of the password entered by any other person.

(c) If the Applicant becomes aware of any possible or actual unauthorized use of password, the Applicant shall immediately notify and register such event with the Bank and apply to the Bank for cessation of the Service; provided , however, that for any use of the Service by a third party that has taken effect prior to the Bank’ s receipt of the foregoing notification, the Applicant shall not assert against the Bank that such use of password is not conducted or authorized by the Applicant in the absence of the Bank’ s wilful misconduct or gross

		<p>negligence.</p> <p>(d) In order to protect the right and interest of the Applicant, if the password entered is inaccurate for consecutive three times, the Bank's computer system will immediately and automatically suspend the Applicant from using the Service. The Applicant may apply to reset the password by presenting the relevant corporate documents, the personal identification documents of the responsible person and the signature/chop specimen recorded with the Bank.</p> <p>6. Funds transfers conducted via the Phone Banking Services have the same binding effect as transfer conducted by the Applicant with the presentation of the passbook and a withdrawal slip affixed with the signature/chop specimen recorded with the Bank. The account balance after each such transaction shall be determined according to the Bank's computer records.</p> <p>7. Unless the Applicant instructs the Bank otherwise, the Applicant hereby confirms that its legal representative has been duly authorized to transact with the Bank in respect of the Service on behalf of the Applicant. If the Applicant has any concern over the above arrangement, it should notify the Bank in writing immediately.</p> <p>8. Where the Applicant uses the Phone Banking Service to conduct funds transfers, a transaction is completed after the Applicant has entered by phone the account number, the transaction amount and all other data and confirmed by the Applicant that there is no error. The Applicant shall be solely responsible for any errors in identifying the transfer accounts or the transfer amount and Bank shall not be liable for such error and has no obligation to transfer back or recover the transferred funds, The Applicant may use the Phone Banking Service to confirm whether a transfer has been completed. The Applicant shall contact the Bank if it has any question on the fund transfer. If any incorrectness is found in the transaction records, the Bank shall</p>
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	<p>make the correction immediately. If no incorrectness is found, the Bank’s computer record shall be exclusive and binding.</p> <p>9. The Applicant hereby agrees to apply to Phone Banking Service for the Applicant’s accounts in the Bank. When using the Phone Banking Service for funds transfer, the Applicant agrees to designate all the New Taiwan Dollar demand deposit accounts and New Taiwan Dollar checking accounts in the Bank as debit accounts. The Applicant shall apply in writing or in such other manner as agreed by the Bank to designate each beneficiary accounts. However, transferring the funds from a demand deposit account of the Applicant to a time deposit account of the Applicant is not subject to the limitations set forth in the preceding sentence.</p> <p>10. If the Bank adds additional services to the “Phone Voice Service” and “Phone Transaction Service”, the Bank is not required to notify, or obtain the consent from, the Applicant. The Applicant may use the added services without executing another copy of the Terms and Conditions herein or any other document.</p> <p>11. Where the Applicant uses the Service for fund transfers after the normal business hours of the Bank, the requests shall be processed in the next business day. Where the Applicant designates a date for transferring funds, the funds transfer shall be processed on the designated date; provided that if the designated date is not a business day, the fund shall be transferred on the next business day after the designated date. If the account balance on the designated date is insufficient to complete the funds transfer, the transfer request shall be cancelled automatically. If the Applicant uses the Service to transfer funds to a checking account, the Applicant shall complete the transfer procedures by 3:00 pm. of the applicable transfer day and the Applicant shall be solely responsible for dishonor of any check due to delay</p>
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	<p>in completion of such fund transfer procedures.</p> <p>12. There is no limit on funds transfers by the Applicant into an account opened in the same name of the Applicant using the same Government Uniform Invoice number or ID number. For funds transfers to a third party's account at the Bank or an account opened by the Applicant at another bank, the amount of each transfer shall not exceed NT\$2,000,000 and the aggregate amount of such transfers on each day shall not exceed the maximum amount of NT\$3,000,000. For transfers between a New Taiwan Dollar demand deposit account and a foreign currency demand deposit account both opened by the Applicant with the Bank, the aggregate amount of such transfers on each day shall not exceed the maximum amount equivalent to NT\$500,000. The minimum amount for each funds transfer from a demand deposit account to a time deposit account is NT\$10,000 and the total amount shall be integral multiples of NT\$1,000 increments. If adjustments have been made by the Bank with respect to the interest rate for time deposit accounts, the interest shall be calculated based on the prevailing rate on the transfer date after the Bank's adjustments.</p> <p>13. The Bank may add or modify from time to time and at any time the service items, operating procedures, limitation on amount for funds transfer and business hours with respect to the Service or cease to provide the Service as the Bank considers necessary, and may make a public announcement of such information at the Bank's place of business or on its website prior to the effective date of such change.</p> <p>14. The Bank shall not be responsible for any losses to the Applicant caused by the Bank's failure to provide the "Phone voice services" or "Phone transaction services" or to complete transactions due to force majeure or any cause not attributable to the Bank (including computer breakdown or connection interruption).</p>
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	<p>15. If the Applicant desires to terminate the Service, he/she/it shall apply for the termination in person by submitting a written request. If the Bank deems that the Applicant has any improper use of the Service or the Service would be used by third parties illegally, the Bank may at any time terminate the Service without any notification to the Applicant.</p> <p>16. If the Applicant desires to change the relevant designated deposit accounts, he/she/it shall follow the procedure regarding termination and modification of Phone Banking Service required by the Bank. The Applicants shall be responsible for all transactions conducted with an effective password prior to the completion of the procedure for account termination or modifications.</p> <p>17. The Applicant agrees that the Bank may record any oral and phone conversation between the Applicant and the Bank. The Bank may, in its sole discretion, decide the time period for keeping such record and may use such record as evidence for any matters related to the Services.</p> <p>18. These Terms and Conditions herein are in both Chinese and English. In the event of any conflict or inconsistency between Chinese and English version, the Chinese 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：2019/11/04

生效日期：2020/01/03

DBS Bank (Taiwan) Ltd

Date of Announcement: 2019/11/04

Effective Date: 2020/01/03