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企業金融一般銀行業務條款及細則－台灣管轄附約修訂公告

Amendment to the Taiwan Jurisdiction Schedule under the General Banking Terms and Conditions

親愛的客戶，您好：

本行擬修改現行使用之企業金融「一般銀行業務條款及細則－台灣管轄附約」，主要修訂台灣管轄附約有關機密資訊、個人資料及防制詐欺資訊交換之規定，本次修訂之條款於本次修訂生效日後將取代該條款之歷次版本。

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2026年10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一般銀行業務條款及細則，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、產品或服務者，將視為您已同意並接受本次修訂。

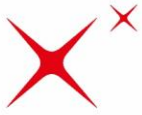
為保障您的權益，請您撥冗閱讀，若您有任何疑問，歡迎您致電星展企業一線通服務專線 +886-2-6606-0302 洽詢。

Dear Customer,

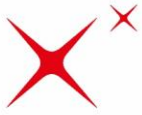
We hereby amend the Taiwan Jurisdiction Schedule under the General Banking Terms and Conditions. The principal amendments relate to confidential information, Personal Data and the exchange of information for fraud prevention purposes. On and after the effective date of these amendments, the revised provisions will supersede and replace all previous versions of those provisions.

The content of the aforesaid amendment is attached as below table for your reference, which will be effective on October 1, 2026. If you disagree with any changes we made, you may end the "General Banking Terms and Conditions" 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.

Please read the amendment carefully to safeguard your rights. 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.

**一般銀行業務條款及細則 – 台灣管轄附約修訂及增訂內容****Content of the amendment to the Taiwan Jurisdiction Schedule under the General Banking Terms and Conditions**

新修訂條文	現行條文
6. 機密資訊與個人資料的揭露 雖有 A 部分第 12 條的規定，但貴客戶同意： 6.1. 蒐集、處理與利用個人資料 本行業已提供個人資料告知書予貴客戶。貴客戶同意本行與個人資料告知書所載的各方得於個人資料告知書所載的地區蒐集、處理、利用及（國際）傳輸個人資料告知書所載貴客戶的任何個人資料。 6.2. 貴客戶同意，本行得為防制詐欺犯罪、洗錢防制、打擊資恐、確認客戶身分、偵測、分析及辨識異常帳戶或交易、採取帳戶或交易控管措施，以及依法辦理通報、照會、查詢或提供相關資訊之目的，於必要範圍內蒐集、處理及利用貴客戶之身分資訊、帳戶資訊（包括但不限於貴客戶所約定之轉入帳號、貴客戶帳號被設定為約定轉入帳號之次數及交易紀錄）、帳戶狀態（包括但不限於警示帳戶、衍生管制帳戶、可疑帳戶、銷戶資訊或其他依法所為之帳戶註記）、交易資訊及其他金融機構往來事項，並得直接或透過財金資訊股份有限公司所建置或營運之金融阻詐聯防平台或其他依法設置之金融資訊交換或聯防機制，向財金資訊股份有限公司、相關金融機構、司法警察機關、檢察機關或其他依法有權之機關通報、報送、照會、查詢、提供、接收、分析或驗證前述資訊。 貴客戶並同意，就約定轉入帳號作業：(1) 貴客戶於本行開立之帳號經其他金融機構之客戶申請設定為約定轉入帳號時，本行得於辦理該約定轉入帳號之設定、查詢或驗證及防制詐欺犯罪或洗錢等必要範圍內，蒐集、處理及利用該帳號、該帳號被設定為約定轉入帳號之次數及帳戶狀態等資訊，並得直接或透過財金資訊股份有限公司所建置或營運之金融資訊交換或聯防機制，將前述資訊提供予受理該約定轉入帳號申請之金融機構。(2) 貴客戶向本行申請將於其他金融機構開立之帳號設定為約定轉入帳號時，本行得於辦理該約定轉入帳號之設定、查詢或驗證及防制詐欺犯罪或洗錢等必要範圍內，直接或透過財金資訊股份有限公司所建置或營運之金融資訊交換或聯防機制，向該帳號所屬金融機構查詢、接收、蒐集、處理及利用該帳號、該帳號被設定為約定轉入帳號之次數及帳戶狀態等資訊。	6. 個人資料 雖有 A 部分第 12.2 條的規定，但貴客戶同意： 6.1. 蒐集、處理與利用個人資料 本行業已提供個人資料告知書予貴客戶。貴客戶同意本行與個人資料告知書所載的各方得於個人資料告知書所載的地區蒐集、處理、利用及（國際）傳輸個人資料告知書所載貴客戶的任何個人資料。 6.2. 第三方的個人資料 貴客戶確認，若貴客戶提供予本行的資訊包含第三人（包括貴客戶的被授權人、董事、監察人、代表人、股東、職員或員工）的任何個人資料，貴客戶皆已將個人資料告知書的內容告知每位此等人士，且此等人士均已同意個人資料告知書的內容。如經本行要求，貴客戶應提供證明文件與證據予本行，證明此等人士業已被告知個人資料告知書的內容及其對此的同意。如本行變更個人資料告知書的任何內容，貴客戶並同意本行得將變動內容通知貴客戶，而貴客戶應將之轉告各此等人士並取得其同意。 6.3. 個人資料的共享 (a) 在法律允許的最大範圍內，貴客戶同意本行得為行銷的目的，將貴客戶的個人資料提供予星展銀行集團或依個人資料告知書所載與本行有業務往來的其他公司或機構。貴客戶得隨時以書面通知本行取消貴客戶對此的同意。 (b) 就第 3 條而言，貴客戶亦同意本行得向第三方服務供應商提供貴客戶、貴客戶的被授權人、董事、監察人、代表人、股東、職員及員工的個人資料。貴客戶確認貴客戶已將個人資料告知書的內容通知此等被授權人、董事、監察人、代表人、股東、職員或員工，且他們業已同意依個人資料告知書的內容蒐集、處理、利用及（國際）傳輸其個人資料。如經本行要求，貴客戶應提供證明文件與證據予本行，證明此等被授權人、董事、監察人、代表人、股東、職員或員工業已被告知個人資料告知書的內容及其對此的同意。 6.4. 信用資訊 在不影響其他任何條款的情況下，貴客戶亦同意本行得基於個人資料告知書所載的目的，向財團法人金融聯合徵信中心、財團法人中小企業信用保證基金、財金資訊股份有限公司、交換所、財團法人聯合信用卡處理中心及其他金融機構、信用機構或政府機構申請查詢貴客戶、貴客戶的被授權人、董事、監察人、代表人、股東、職員或員工的相關資訊。貴客戶並確認，貴客戶已將個人資料告知書的



貴客戶同意，財金資訊股份有限公司得於辦理金融機構間金融資訊交換、傳輸、分析、驗證及聯防作業之必要範圍內，蒐集、處理及利用前述資訊。

6.3. 第三方的個人資料 貴客戶確認，若貴客戶提供予本行的資訊包含第三人（包括貴客戶的被授權人、董事、監察人、代表人、股東、職員或員工）的任何個人資料，貴客戶皆已將個人資料告知書的內容告知每位此等人士，且此等人士均已同意個人資料告知書的內容。如經本行要求，貴客戶應提供證明文件與證據予本行，證明此等人士業已被告知個人資料告知書的內容及其對此的同意。如本行變更個人資料告知書的任何內容，貴客戶並同意本行得將變動內容通知貴客戶，而貴客戶應將之轉告各此等人士並取得其同意。

6.4. 個人資料的共享

(a) 在法律允許的最大範圍內，貴客戶同意本行得為行銷的目的，將貴客戶的個人資料提供予星展銀行集團或依個人資料告知書所載與本行有業務往來的其他公司或機構。貴客戶得隨時以書面通知本行取消貴客戶對此的同意。

(b) 就第 3 條而言，貴客戶亦同意本行得向第三方服務供應商提供貴客戶、貴客戶的被授權人、董事、監察人、代表人、股東、職員及員工的個人資料。貴客戶確認貴客戶已將個人資料告知書的內容通知此等被授權人、董事、監察人、代表人、股東、職員或員工，且他們業已同意依個人資料告知書的內容蒐集、處理、利用及（國際）傳輸其個人資料。如經本行要求，貴客戶應提供證明文件與證據予本行，證明此等被授權人、董事、監察人、代表人、股東、職員或員工業已被告知個人資料告知書的內容及其對此的同意。

6.5. 信用資訊 在不影響其他任何條款的情況下，貴客戶亦同意本行得基於個人資料告知書所載的目的，向財團法人金融聯合徵信中心、財團法人中小企業信用保證基金、財金資訊股份有限公司、交換所、財團法人聯合信用卡處理中心及其他金融機構、信用機構或政府機構申請查詢貴客戶、貴客戶的被授權人、董事、監察人、代表人、股東、職員或員工的相關資訊。貴客戶並確認，貴客戶已將個人資料告知書的內容通知此等被授權人、董事、監察人、代表人、股東、職員或員工，且他們業已同意依個人資料告知書的內容蒐集、處理、利用及（國際）傳輸其個人資料。如經本行要求，貴客戶應提供證明文件與證據予本行，證明此等被授權人、董事、監察人、代表人、股東、職員或員工業已被告知個人資料告知書的內容及其對此的同意。

6. Disclosure of Confidential Information and Personal Data

內容通知此等被授權人、董事、監察人、代表人、股東、職員或員工，且他們業已同意依個人資料告知書的內容蒐集、處理、利用及（國際）傳輸其個人資料。如經本行要求，貴客戶應提供證明文件與證據予本行，證明此等被授權人、董事、監察人、代表人、股東、職員或員工業已被告知個人資料告知書的內容及其對此的同意。

6. Personal Data

Despite what we say in **Clause 12.2** of Part A, you agree that:

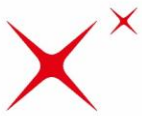
6.1. Collecting, processing and using Personal Data. We have provided to you a Personal Data Notification. You agree that we and the parties named in the Personal Data Notification may collect, process, use and (internationally) transmit any of your Personal Data as specified in the Personal Data Notification in the geographical regions listed in the Personal Data Notification.

6.2. Personal Data of third parties. You confirm that, if the information you have given to us includes any Personal Data of a third party (including your Authorised Person, your director, supervisor, representative, shareholder, officer or employee), you have informed each such party of the contents of the Personal Data Notification and he/she has agreed to the Personal Data Notification. You must give us, upon our request, supporting documents and evidence that such person has been informed of the Personal Data Notification and his/her consent thereto. If we make any changes to the Personal Data Notification, you agree that we may inform you of the changes and you will inform each such person of the changes and obtain his/her consent to the changes.

6.3. Sharing of Personal Data.

(a) To the greatest extent permitted by the Laws, you agree that we may give your Personal Data to the DBS Group or other companies or organisations that have a business relationship with us under the Personal Data Notification for the purposes of marketing. You may at any time cancel your consent to this by sending us a written notice.

(b) For the purposes of Clause 3 above, you also agree that we may provide the Personal Data of you, your Authorised Persons, directors, supervisors, representatives, shareholders, officers and employees to the Third Party Service Providers. You confirm that you have informed such Authorised Persons, directors, supervisors, representatives, shareholders, officers or employees of the contents of the Personal Data Notification and they have agreed to their Personal Data being collected, processed, used and (internationally) transmitted as specified in the Personal Data Notification. You must give us, upon our request, supporting documents and evidence that such Authorised Persons, directors, supervisors, representatives, shareholders, officers or employees



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Despite what we say in **Clause 12** of Part A, you agree that:

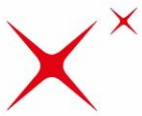
6.1. Collecting, processing and using Personal Data. We have provided to you a Personal Data Notification. You agree that we and the parties named in the Personal Data Notification may collect, process, use and (internationally) transmit any of your Personal Data as specified in the Personal Data Notification in the geographical regions listed in the Personal Data Notification.

6.2. You agree that, for the purposes of preventing fraud, money laundering and terrorist financing, verifying customer identity, detecting, analysing and identifying unusual Accounts or transactions, implementing controls over Accounts or transactions, and making reports, conducting verifications or enquiries, or providing relevant information in accordance with the Laws, we may, to the extent necessary, collect, process and use your identification information, Account information (including, without limitation, any pre-designated beneficiary Account specified by you, the number of times your Account has been registered as a pre-designated beneficiary Account and transaction records), Account status (including, without limitation, any designation as a watch-listed Account, derivative controlled Account or suspicious Account, information relating to Account closure, or any other Account notation made in accordance with the Laws), transaction information and information concerning your dealings with other financial institutions.

You further agree that, in relation to pre-designated beneficiary Accounts: (1) where a customer of another financial institution applies to register an Account opened by you with us as a pre-designated beneficiary Account, we may, to the extent necessary for processing, enquiring into or verifying such registration and for preventing fraud or money laundering, collect, process and use information relating to that Account, the number of times that Account has been registered as a pre-designated beneficiary Account and its Account status, and may, directly or through any financial information exchange or cooperation mechanism established or operated by the Financial Information Service Co., Ltd., provide such information to the financial institution accepting the application for registration of that pre-designated beneficiary Account; and (2) where you apply to us to register an account opened with another financial institution as a pre-designated beneficiary Account, we may, to the extent necessary for processing, enquiring into or verifying such registration and for preventing fraud or money laundering, directly or through any financial information exchange or cooperation mechanism established or operated by the Financial Information Service Co., Ltd., enquire of and receive from the financial institution with which that account is held, and collect, process and use, information relating to that account, the number of

are informed of the Personal Data Notification and their consent thereto.

6.4. Credit information. Without affecting any other clause, you also agree that we may apply to the Joint Credit Information Centre, Small and Medium Enterprise Credit Guarantee Fund, Financial Information Service Corporation, Clearing House, National Credit Card Centre and other financial institutions, credit agencies or government agencies for information relating to you or your Authorised Persons, directors, supervisors, representatives, shareholders, officers or employees for the purposes as set out in the Personal Data Notification. You confirm that you have informed such Authorised Persons, directors, supervisors, representatives, shareholders, officers or employees of the Personal Data Notification and they have agreed to their Personal Data to be collected, processed, used and (internationally) transmitted as specified in the Personal Data Notification. You must give us, upon our request, supporting documents and evidence that such Authorised Persons, directors, supervisors, representatives, shareholders, officers or employees are informed of the Personal Data Notification and their consent thereto.



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times that account has been registered as a pre-designated beneficiary Account and its account status. You agree that the Financial Information Service Co., Ltd. may collect, process and use the foregoing information to the extent necessary for carrying out financial information exchange, transmission, analysis, validation and anti-fraud cooperation among financial institutions.

6.3. Personal Data of third parties. You confirm that, if the information you have given to us includes any Personal Data of a third party (including your Authorised Person, your director, supervisor, representative, shareholder, officer or employee), you have informed each such party of the contents of the Personal Data Notification and he/she has agreed to the Personal Data Notification. You must give us, upon our request, supporting documents and evidence that such person has been informed of the Personal Data Notification and his/her consent thereto. If we make any changes to the Personal Data Notification, you agree that we may inform you of the changes and you will inform each such person of the changes and obtain his/her consent to the changes.

6.4. Sharing of Personal Data.

(a) To the greatest extent permitted by the Laws, you agree that we may give your Personal Data to the DBS Group or other companies or organisations that have a business relationship with us under the Personal Data Notification for the purposes of marketing. You may at any time cancel your consent to this by sending us a written notice.

(b) For the purposes of Clause 3 above, you also agree that we may provide the Personal Data of you, your Authorised Persons, directors, supervisors, representatives, shareholders, officers and employees to the Third Party Service Providers. You confirm that you have informed such Authorised Persons, directors, supervisors, representatives, shareholders, officers or employees of the contents of the Personal Data Notification and they have agreed to their Personal Data being collected, processed, used and (internationally) transmitted as specified in the Personal Data Notification. You must give us, upon our request, supporting documents and evidence that such Authorised Persons, directors, supervisors, representatives, shareholders, officers or employees are informed of the Personal Data Notification and their consent thereto.

6.5. Credit information. Without affecting any other clause, you also agree that we may apply to the Joint Credit Information Centre, Small and Medium Enterprise Credit Guarantee Fund, Financial Information Service Corporation, Clearing House, National Credit Card Centre and other financial institutions, credit agencies or government agencies for information relating to you or your Authorised Persons, directors, supervisors, representatives, shareholders, officers or employees for the purposes as set out in the Personal Data Notification. You confirm that you have informed



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such Authorised Persons, directors, supervisors, representatives, shareholders, officers or employees of the Personal Data Notification and they have agreed to their Personal Data to be collected, processed, used and (internationally) transmitted as specified in the Personal Data Notification. You must give us, upon our request, supporting documents and evidence that such Authorised Persons, directors, supervisors, representatives, shareholders, officers or employees are informed of the Personal Data Notification and their consent thereto.

星展(台灣)商業銀行股份有限公司 敬啟

公告日期：2026/9/30

生效日期：2026/10/1

DBS Bank (Taiwan) Ltd

Date of Announcement: 2026/9/30

Effective Date: 2026/10/1