

新加坡商星展銀行股份有限公司台北分行
企業金融開戶總約定書修訂公告

**Amendment to DBS Bank Ltd., Taipei Branch
General Terms and Conditions Governing Account**

親愛的客戶，您好：

本行擬修改現行使用之企業金融「開戶總約定書」，主要修改部分為開戶總約定書之「標準條款」第3條、「補充條款」第2條及第5條。本次修改後之開戶總約定書及增訂附錄內容於本次變更生效日後將取代之前不同版本的有關約定書。

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

本次修訂內容詳如下列修訂比較表，為保障您的權益，請您撥冗閱讀，若您有任何疑問，歡迎您致電星展企業一線通服務專線+886-2-6606-0302 洽詢。

Dear Customer,

We hereby amend the General Terms and Conditions Governing Account, with the main revision areas of Clause 3 in “Standard Terms”, Clause 2 and Clause 5 in “Supplementary Terms” of “General Terms and Conditions Governing Account”. After the effective date of the amendment, the amended terms and annexes will supersede and replace any relevant terms and conditions adopted earlier.

The content of the aforesaid amendment are attached as below table for your reference, which will be effective on August 1st, 2022. If you disagree with any changes we made, you may end the “General Terms and Conditions Governing Account” and close your account by giving us a notice in writing before the effective date; if you continue to use any of your accounts after the effective date of the amendment, you are deemed to have agreed with the amendment.

The details of the comparison between the original and revised terms are attached as below table. Please read the amendment carefully to safeguard your right. Shall you have any questions on the announcement, please feel free to contact DBS BusinessCare at +886-2-6606-0302 and we shall be happy to help you.

企業金融「開戶總約定書」修訂及增訂內容

Content of the amendment to General Terms and Conditions Governing Account

修訂及新增條文	新修訂條文 企業金融開戶總約定書 Ver4.0	現行條文 企業金融開戶總約定書 Ver3.0
<p>標準條款 第3條 Standard Terms Clause 3</p>	<p>貴客戶帳戶之開立及管理</p> <p>3.1 要求. 就貴客戶於本行開立之任何帳戶或本行向貴客戶提供之任何服務, 本行有權就貴客戶帳戶開立時所需金額、存款餘額、本行將予付息之存款金額與本行得接受之貨幣種類等, 訂定限制條件, 並得訂定並告知貴客戶本行之收費、手續費與一般利率, 以及本行其他要求。若因本行業務之必要或貴客戶變更組織型態, 本行得於事前通知貴客戶後變更貴客戶之帳戶號碼。</p> <p>3.2 資訊. 貴客戶應向本行提供本行為開立並維護貴客戶帳戶而合理所需之一切文件、資訊及授權。這包括為使本行符合「認識客戶」、反洗錢與反恐怖融資之要求, 以及本行所應遵守或同意遵守之其他任何法律及法規之規定所需者。提供予本行之任何文件、資訊或授權如有任何變更, 貴客戶應立即以書面告知本行並提供本行該等變更之佐證文件與證明。</p> <p>3.3 有權簽章人員. 貴客戶應提供本行有關操作貴客戶帳戶之授權書, 貴客戶授權書如有任何變更, 並應以書面立即告知本行。若貴客戶帳戶係由貴客戶之有權簽章人員(即業經貴客戶許可其操作該帳戶之人員)操作者, 貴客戶應提供本行該等人員之姓名及簽樣, 如有任何變更, 並應以書面立即告知本行。若因本行政策或本行所需要或同意遵守之任何法律或法規之規定, 本行無法接受任何有權簽章人員者, 本行將告知貴客戶。</p> <p>3.4 變更有權簽章人員. 本行將依從經本行善意認為係由本行記錄中留存之貴客戶有權簽章人員所為之任何指示。直至本行業已接獲貴客戶書面通知貴客戶有權簽章人員之變更、並有合理時間(自接獲貴客戶通知後至少七個營業日)變更本行記錄為止, 上開規定皆有適用; 其後, 本行將依從新任有權簽章人員之指示行事。</p> <p>3.5 權利負擔. 未經本行事前書面同意, 貴</p>	<p>貴客戶帳戶之開立及管理</p> <p>3.1 要求. 就貴客戶於本行開立之任何帳戶或本行向貴客戶提供之任何服務, 本行有權就貴客戶帳戶開立時所需金額、存款餘額、本行將予付息之存款金額與本行得接受之貨幣種類等, 訂定限制條件, 並得訂定並告知貴客戶本行之收費、手續費與一般利率, 以及本行其他要求。若因本行業務之必要或貴客戶變更組織型態, 本行得於事前通知貴客戶後變更貴客戶之帳戶號碼。</p> <p>3.2 資訊. 貴客戶應向本行提供本行為開立並維護貴客戶帳戶而合理所需之一切文件、資訊及授權。這包括為使本行符合「認識客戶」、反洗錢與反恐怖融資之要求, 以及本行所應遵守或同意遵守之其他任何法律及法規之規定所需者。提供予本行之任何文件、資訊或授權如有任何變更, 貴客戶應立即以書面告知本行並提供本行該等變更之佐證文件與證明。</p> <p>3.3 有權簽章人員. 貴客戶應提供本行有關操作貴客戶帳戶之授權書, 貴客戶授權書如有任何變更, 並應以書面立即告知本行。若貴客戶帳戶係由貴客戶之有權簽章人員(即業經貴客戶許可其操作該帳戶之人員)操作者, 貴客戶應提供本行該等人員之姓名及簽樣, 如有任何變更, 並應以書面立即告知本行。若因本行政策或本行所需要或同意遵守之任何法律或法規之規定, 本行無法接受任何有權簽章人員者, 本行將告知貴客戶。</p> <p>3.4 變更有權簽章人員. 本行將依從經本行善意認為係由本行記錄中留存之貴客戶有權簽章人員所為之任何指示。直至本行業已接獲貴客戶書面通知貴客戶有權簽章人員之變更、並有合理時間(自接獲貴客戶通知後至少七個營業日)變更本行記錄為止, 上開規定皆有適用; 其後, 本行將依從新任有權簽章人員之指示行事。</p> <p>3.5 「信託」帳戶. 若貴客戶以貴客戶名義</p>

客戶不得於本行帳戶設定或同意產生或維持任何權利負擔。若本行同意 貴客戶在本行帳戶設定權利負擔，本行有權在本行認為適當的情形下設定任何附加條款或條件或向 貴客戶收取費用（或兩者）。「權利負擔」係指任何抵押權、擔保(固定或浮動)、質權、圈存或其他擔保權益相關之任何有相類似效力之合約或安排。

3.6 「信託」帳戶。 若貴客戶以貴客戶名義開立之帳戶係基於「信託」或以「名義人」身分或其他類似身分，或以資本市場服務執照持有人（或同等身分）之身分持有個別客戶帳戶者，以下規定將有適用。

- (a) 除身為帳戶持有人之貴客戶以外，本行將不承認任何人就貴客戶帳戶享有任何利益。
- (b) 本行將僅接受貴客戶或貴客戶有權簽章人員就貴客戶帳戶所為存提款項之請求，以及其他與貴客戶帳戶有關之指示。
- (c) 為貴客戶受益人之利益管理本帳戶，乃貴客戶之責任，本行對此不負任何監控之責。

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

Opening and managing your account

3.1 Requirements. For any account you open with us or service we provide to you, we may set limits on how much you need to have in your account when it is opened, credit balances, amounts on which we will pay interest and types of currencies that we may accept, as well as our charges, commission and usual interest rates and any other requirement we may tell you about.

We may decide to change your account number if we have to do so in connection with our business, or if you change the constitution of

開立之帳戶係基於「信託」或以「名義人」身分或其他類似身分，或以資本市場服務執照持有人（或同等身分）之身分持有個別客戶帳戶者，以下規定將有適用。

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- (b) 本行將僅接受貴客戶或貴客戶有權簽章人員就貴客戶帳戶所為存提款項之請求，以及其他與貴客戶帳戶有關之指示。
- (c) 為貴客戶受益人之利益管理本帳戶，乃貴客戶之責任，本行對此不負任何監控之責。

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Opening and managing your account

3.1 Requirements. For any account you open with us or service we provide to you, we may set limits on how much you need to have in your account when it is opened, credit balances, amounts on which we will pay interest and types of currencies that we may accept, as well as our charges, commission and usual interest rates and any other requirement we may tell you about.

We may decide to change your account number if we have to do so in connection with our business, or if you change the constitution of your business. However, we will tell you before we do this.

3.2 Information. You must give us all documents, information and authorisation we reasonably need to open and maintain your account. This includes for the purposes of us meeting 'know your customer', anti-money-laundering and

your business. However, we will tell you before we do this.

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

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

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

3.5 Encumbrances. You cannot create, or allow to arise or remain in force, any encumbrance on your account without our written consent beforehand. If we give you permission to do this,

anti-financing-terrorism requirements and any other laws and regulations which we need or agree to keep to. You must tell us promptly, in writing, of any change in any documents, information or authorisation given to us, and give us supporting documents and evidence of any change.

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

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

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

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

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

	<p>we have the right to set any additional terms and conditions or fees (or both) we think appropriate. An encumbrance is any mortgage, charge (fixed or floating), pledge, lien or other security interest of any kind or other agreement or arrangement that has a similar effect.</p> <p>3.6 Account 'in trust'. If you open an account in your name 'in trust' or 'as nominee' or in some other similar role, or as a capital markets services licence holder (or the equivalent) holding segregated clients' accounts, the following will apply.</p> <p>(a) We will not recognise any person (other than you as the account holder) as having any interest in your account.</p> <p>(b) We will accept requests to pay money into and take money out of your account, and other instructions relating to your account, from you or your authorised signatories only.</p> <p>(c) It is your responsibility to manage this account for the benefit of your beneficiaries, and we have no responsibility to monitor this.</p> <p>3.7 Partnership account. If you open an account as a partnership, it is your responsibility to tell us promptly, in writing, about any change in the constitution of the partnership, for example, as a result of the death of any partner, being made bankrupt, retiring, or for any other reason. We may treat the remaining partners or the new partners (or both) as having full authority to manage your account as if there had been no change in the partnership. This applies unless we receive notice otherwise, in writing, from one of the remaining partners, the executors or legal personal representatives or trustees of any partner who has died, or the 'trustee in bankruptcy', liquidator or similar officer of any partner who has been made bankrupt or is insolvent.</p>	<p>your authorised signatories only.</p> <p>(c) It is your responsibility to manage this account for the benefit of your beneficiaries, and we have no responsibility to monitor this.</p> <p>3.6 Partnership account. If you open an account as a partnership, it is your responsibility to tell us promptly, in writing, about any change in the constitution of the partnership, for example, as a result of the death of any partner, being made bankrupt, retiring, or for any other reason. We may treat the remaining partners or the new partners (or both) as having full authority to manage your account as if there had been no change in the partnership. This applies unless we receive notice otherwise, in writing, from one of the remaining partners, the executors or legal personal representatives or trustees of any partner who has died, or the 'trustee in bankruptcy', liquidator or similar officer of any partner who has been made bankrupt or is insolvent.</p>
<p>補充條款 第2.3條 Supplementary</p>	<p>2.3 本行寄送予貴客戶之對帳單如有遭退回或其他無法送達之情事者，除法律另有規定外，為保護貴客戶帳戶資訊，本行得停止寄送</p>	<p>2.3 本行寄送予貴客戶之對帳單如有遭退回或其他無法送達之情事者，除法律另有規定外，為保護貴客戶帳戶資訊，本行得停止寄送</p>

<p>Terms Clause 2.3</p>	<p>對帳單予貴客戶直至貴客戶親至本行任一分行請求恢復寄送為止。除法令另有規定者外，若貴客戶之帳戶於當月無任何交易往來紀錄，本行得免寄送當月對帳單。</p> <p>2.3 If any statement we send to you is returned or cannot be delivered, unless the law says otherwise we may stop sending you statements. This will protect your account information until you call in at one of our branches to ask us to start sending them again.</p> <p>Unless the laws and regulations say otherwise, if there are no transactions on your account during the month, we may not send a statement to you for that month.</p>	<p>對帳單予貴客戶直至貴客戶親至本行任一分行請求恢復寄送為止</p> <p>2.3 If any statement we send to you is returned or cannot be delivered, unless the law says otherwise we may stop sending you statements. This will protect your account information until you call in at one of our branches to ask us to start sending them again.</p>
<p>補充條款 第5.7條 Supplementary Terms Clause 5.7</p>	<p>5.7 籌備處存款帳戶。若籌備處存款帳戶未於開戶完成日起算之6個月內完成正式公司登記，並持辦理公司登記之相關證照及印鑑辦理變更戶名基本資料等相關事宜者，本行得依其裁量逕行關戶或將該帳戶變更為代表人個人之存款帳戶。</p> <p>5.7 Preparatory office account. If your organisation is a preparatory office, and you fail to complete the formal corporate registration process or send the relevant licence and signature or chop to us to change the account name and relevant basic information to that of the company within six months from opening the account, we may, as we decide, close the account or change the account name from the preparatory office into an individual account under the name of a representative of the preparatory office.</p>	<p>5.7 籌備處存款帳戶。若籌備處存款帳戶未於開戶完成日起算之6個月內完成正式公司登記，並持辦理公司登記之相關證照及印鑑辦理變更戶名基本資料等相關事宜者，本行得逕將該帳戶變更為代表人個人之存款帳戶。</p> <p>5.7 Preparatory office account. If your organisation is a preparatory office, and you fail to complete the formal corporate registration process or send the relevant licence and signature or chop to us to change the account name and relevant basic information to that of the company within six months from opening the account, we may, if we decide, change the account name from the preparatory office into an individual account under the name of a representative of the preparatory office.</p>

新加坡商星展銀行股份有限公司台北分行 敬啟

公告日期：2022/06/02

生效日期：2022/08/01

DBS Bank Ltd., Taipei Branch

Date of Announcement: 2022/06/02

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