

個人金融開戶總約定書修訂公告

本個人金融開戶總約定書修訂為新增第七章簽帳金融卡服務約定事項。

中文版

第七章 簽帳金融卡服務約定事項

有關本行星展簽帳金融卡之申請、持有及使用均應依本約定事項規定辦理。本約定事項適用於客戶已簽署本約定書後新申請 / 換發簽帳金融卡之客戶 (下稱「持卡人」) 。本約定事項所稱之「簽帳金融卡」指本行所核發或換發之卡面載明有效期限 (西元月 / 年) 及 MasterCard 國際組織標識之簽帳金融卡。

持卡人得持簽帳金融卡於本行或參加跨行連線金融機構輸入簽帳金融卡國內提款密碼後，於國內其他參加跨行連線金融機構之自動櫃員機為提款、餘額查詢及依各該自動櫃員機可提供之其他服務。交易完成後，得視自動櫃員機所屬行是否提供交易明細表列印服務，或於螢幕上顯示交易明細，供持卡人當場核對。

簽帳金融卡得具有國際金融卡之功能，新申辦簽帳金融卡之持卡人向本行申請且經本行同意後，得以簽帳金融卡於其他金融機構於國外各地設置之自動櫃員機，依各設置自動櫃員機之金融機構之規定，就持卡人於本行開設之新臺幣活期性存款及 / 或外幣活期存款帳戶為現金提領、餘額查詢或轉帳交易。

簽帳金融卡得具有刷卡消費之功能，持卡人向本行申請且經本行同意後，得以簽帳金融卡向特約商店取得商品、服務或其他利益，本行於持卡人消費時由持卡人指定帳戶先保留相關消費金額，於特約商店或收單機構請款時，委託本行將消費款項及相關費用自持卡人指定之帳戶中扣款，以支付特約商店或收單機構。

雙方嗣後往來願遵守下列各約定條款：

一、簽帳金融卡申請及使用之帳戶

(一) 簽帳金融卡之申請人以申請當時已於本行開設新臺幣活期性存款帳戶，且過去未曾被本行拒絕往來者為限。簽帳金融卡有效期限屆滿前，本行將依持卡人申請或主動換發簽帳金融卡。申領具有國際金融卡功能之簽帳金融卡時，相連之提款帳戶得為新臺幣活期性存款及 / 或外幣活期存款帳戶。

(二) 持卡人年齡

(未符合民法規定成年年紀之未成年持卡人)

未成年需要持身分證、第二身分證明 (戶口名簿、健保卡等) 、印章; 並需由家長 (法定代理人) 協助審核開戶。

(符合民法規定成年年紀之持卡人)

請本人攜帶身分證正本、第二身分證明文件正本 (駕照、健保卡等) 、印章。

(三) 申請人收到簽帳金融卡後，應立即在簽帳金融卡上簽名，以降低遭第三人冒用之可能性。

(四) 未滿七歲之未成年人，本行僅核發不具刷卡消費功能之簽帳金融卡。

二、領取、啟用及作廢

(一) 持卡人使用簽帳金融卡之密碼由持卡人於開戶時或換發新卡時在本行自行設定，並立即領取及啟用簽帳金融卡；如有不能當場領取之情事，本行依持卡人要求以郵寄方式寄送簽帳金融卡者，將依持卡人留存之最後通訊地址發送，但不提供寄送至國外地區。

(二) 若持卡人簽帳金融卡遭退回本行者，依本行資訊安全風險控管的考量，本行得將該簽帳金融卡逕行作廢。

(三) 除簽帳金融卡消費交易有特別約定外，持卡人使用簽帳金融卡時，須憑當時有效之國內提款密碼（國內自動櫃員機使用）為之。

三、密碼變更

(一) 持卡人應自行牢記簽帳金融卡提款密碼並與簽帳金融卡分開存放，妥善保密及保管；持卡人如有需要，得隨時憑其原簽帳金融卡提款密碼於他行之自動櫃員機或端末機上自行重新設定簽帳金融卡國內提款，其次數不受限制。

(二) 簽帳金融卡國內提款密碼如於自動櫃員機及網路ATM之使用上輸入連續錯誤三次時，即無法以原簽帳金融卡之國內提款密碼操作自動櫃員機及網路ATM，持卡人須立即親至本行重新設定新的簽帳金融卡國內提款密碼。簽帳金融卡國外提款密碼如於自動櫃員機及電子銀行服務)之使用上輸入連續錯誤五次時，即無法以原簽帳金融卡之國外提款密碼操作自動櫃員機及使用電子銀行服務，持卡人須立即親至本行重新設定新的簽帳金融卡國外提款密碼。就持卡人非因卡片遺失而申請換發之新卡，於持卡人重新設定新密碼前，原國內/國外提款密碼對該換發之新卡仍維持有效。

四、存款

持卡人得以現金透過國內他行自動櫃員機存入本人帳戶，或親臨本行櫃檯辦理相關業務存入本人帳戶，存入本人帳戶之金額不受限制（日後若有修改時，將於本行官網發布）。

五、提款

持卡人得持簽帳金融卡透過國內他行自動櫃員機進行現金提領，持卡人提款時應當場點清。持卡人使用簽帳金融卡於自動櫃員機/端末機交易時，如發生交易差異，應於其發現時立即依本行規定之程序向本行提出查核申請，但除持卡人能提出具體之相反證據者外，該項查核結果概以本行記錄及調查結果為準。持卡人於提出查核申請時所為之聲明或陳述應為真實、正確，否則應依法賠償本行因此等不實資料、陳述所生之各項成本、費用及損失。持卡人使用簽帳金融卡提款時，每日提款次數上限為99次。

六、跨行提款及轉帳金額之限制

(一) 立約人使用簽帳金融卡在參加金融資訊系統跨行連線金融單位設置之自動化服務設備提款時，其上限如下：

1. 每次最高限額為新台幣（以下同）貳萬元。

2. 每日最高限額為拾萬元。

(二) 立約人於約定帳戶轉帳時，其上限如下：

1. 每次最高限額為貳佰萬元。

2. 每日最高限額為參佰萬元。

(三) 立約人於非約定帳戶轉帳時，其上限如下：

1. 每次最高限額為參萬元。

2. 每日最高限額為參萬元。

上揭約定帳戶轉帳每日累計最高限額，係合併所有電子銀行服務交易金額累計控管。

七、提款、轉帳限額、次數之調整及其揭示

第四條、第五條及第六條及所定之金額及次數，本行得視實際需要隨時調整，並於調整生效五日前，以顯著方式於營業處

所及本行網站公開揭示之。

八、存摺補登

臺幣活期性存款帳戶之持卡人領有存摺者，持卡人使用金融卡提款、轉帳或進行非約定帳戶轉帳之次數/金額不受存摺補登限制，持卡人若無補登存摺亦可繼續使用金融卡。

九、持卡人轉帳錯誤，本行協助事項

持卡人使用簽帳金融卡辦理轉帳交易，應仔細檢核入戶之金融機構代號、帳號與金額，倘因持卡人申請或操作轉入之金融機構代號、存款帳號或金額錯誤，致轉入他人帳戶或誤轉金額時，一經持卡人通知本行，本行應即辦理以下事項：

- (一) 依據相關法令提供該筆交易之明細及相關資料。
- (二) 協助通知轉入行協助處理。
- (三) 回報處理情形。

十、交易行為之效力

持卡人瞭解並同意：經由自動櫃員機/端末機使用簽帳金融卡為各項交易時，不須另使用取款條或核對印鑑，持卡人承認所有以簽帳金融卡並配合其簽帳金融卡密碼在自動櫃員機/端末機上所完成之各項交易。持卡人並同意該等經由自動櫃員機/端末機所發生之交易與持卡人於本行櫃檯所為之交易印鑑所為之交易行為，具有同等之效力。

十一、交易時點之認定

跨行交易帳務劃分點：星期一至星期五以下午三點三十分為帳務劃分點。超逾帳務劃分點暨非營業日之交易，均歸屬次一營業日之帳務處理。交易是否係逾時交易，以本行接獲檔案或資料之時間為準。

十二、國內提領外幣

持卡人為成年人且領有國民身分證或外僑居留證之個人，得以本行核發之簽帳金融卡並親臨櫃台提取美金或本行同意之外幣，若自臺幣帳戶扣款，所領取之金額按交易當時本行揭示之現鈔賣出匯率折合新臺幣金額扣帳。

十三、外幣交易授權結匯

持卡人依前條持簽帳金融卡進行外幣交易時，授權存款行為中華民國境內之結匯代理人，依中央銀行相關規定及雙方約定，辦理結匯手續。

十四、終止或暫停提供簽帳金融卡服務

持卡人得隨時終止簽帳金融卡服務，但應親自至本行或以本行認可之其他方式辦理。

如有下列情事之一者，本行得隨時終止簽帳金融卡服務、或暫時停止提供簽帳金融卡之部分或全部功能及網路交易功能：

- (一) 簽帳金融卡遭偽、變造或作為洗錢、詐欺等不法之用途。
- (二) 持卡人之帳戶經依法令規定列為暫停給付、或警示或衍生管制帳戶。
- (三) 持卡人違反法令規定損及本行權益、享有國內跨行提款手續費優惠而異常提領或有其他不法行為。
- (四) 密集異常於國外提款或刷卡消費，且本行未能連絡到持卡人為確認者。
- (五) 持卡人違反本節第21條禁止出借、轉讓或質押之約定。

因停電或電腦系統、自動櫃員機/端末機故障或其他技術上之原因，致簽帳金融卡或電子銀行服務無法操作或使用時，本行得隨時暫停簽帳金融卡及電子銀行銀行之服務，持卡人不得就此向本行為任何請求或主張任何權利。

十五、密碼使用錯誤次數及卡片留置、鎖卡之處理

持卡人使用簽帳金融卡在國內進行交易，如輸入密碼錯誤累計達三次、忘記取回簽帳金融卡、使用已掛失之簽帳金融卡進行交易或其他原因之情形，遭自動化服務設備鎖卡或留置時，除雙方另有約定外，持卡人應親持身分證明文件及原留印鑑分別依下列方式辦理：

(1) 簽帳金融卡遭鎖卡時，得至原開戶行或本行指定處所辦理解鎖。

(2) 簽帳金融卡遭本行留置時，或簽帳金融卡遭他行留置後送回本行時，因交易風險考量，本行將通知客戶並註銷卡片。客戶需親至分行重新申請簽帳金融卡，本行將不收取補卡費用。

持卡人使用簽帳金融卡在國外自動化服務設備進行交易，如簽帳金融卡有遭自動化服務設備留置時，持卡人應即向該設備所屬之當地金融機構請求返還簽帳金融卡，如有未能及時取回之事由者，持卡人應依第二十條之約定向本行辦理掛失手續。

十六、 卡片之換發

(一) 簽帳金融卡背面所載之有效期限屆滿前，本行將主動續發新卡予持卡人，且新卡經開卡後，舊卡即行失效。

(二) 持卡人之簽帳金融卡損壞或無法使用時，應將簽帳金融卡繳回本行，並親至本行辦理換發新卡之手續。經本行審核發出新卡之同時，舊卡之功能立即註銷。

(三) 本行得事先於營業場所或網站公告、或以月結單通知持卡人後，僅提供持卡人申請或換發簽帳金融卡。

十七、 費用計收、調整及揭示

持卡人使用簽帳金融卡所為各項交易或服務所生之工本費如下（本條之費用如未標示計價幣別，均以新臺幣計價）：

(一) 交易手續費類：

(1) 國內跨行提款：每筆為新台幣（以下同）0元。

(2) 國內跨行轉帳：交易金額為1至500元者，每日第一筆手續費0元，第二筆起每筆10元；交易金額為501至1,000元者，每筆10元；交易金額為1,001元以上者，每筆15元。

(3) 國內繳費：每次為15元。

(4) 國外提款：依提款帳戶為新臺幣存款帳戶或外幣活期存款帳戶而有不同之收費，詳如第十八條第二項之約定。

(二) 服務費用類：

(1) 卡片解鎖：免費。

(2) 簽帳金融卡掛失暨補卡費：每次為100元。

(3) 換發新卡（到期換發、毀損換發）：免費。

前項費用持卡人同意本行得自持卡人帳戶內扣繳。

第一項費用應以顯著方式於本行營業場所及網站公開揭示。

第一項第二款卡片解鎖或補、換發之服務費用，本行不收取之。持卡人因卡片須解鎖或補、換發，而發生損害者，本行應負賠償責任，但本行證明其就卡片須解鎖或補、換發係不可歸責者，不在此限。

十八、 國際金融卡特別約定

(一) 持卡人如係公司戶時，本行將停止簽帳金融卡之國際金融卡功能。

(二) 開啟本行國際金融卡服務後，持卡人得持簽帳金融卡透過與本行合作之國際組織於國外自動櫃員機提領當地貨幣。持卡人申請國際金融卡服務時得自行選定依下列(1)、(2)或(3)之方式由持卡人於本行開立之帳戶中扣款，如連結帳戶內已無可用餘額或可用餘額不足支付提款金額及手續費時，本行得拒絕該筆提款：

(1) 僅自新臺幣活期性存款提領：本行將依本條第三項約定之匯率換算應扣款之新臺幣金額並加計手續費後，由持卡人之外幣活期性存款帳戶扣款。

(2) 僅自外幣活期存款帳戶同交易幣別之活期存款餘額內提領：持卡人提款時，若在本行之外幣活期存款帳戶有同一幣別之活期存款餘額，且餘額足供當次提領金額及手續費，本行將自該帳戶中扣款供持卡人提領；惟若提款時，持卡人之外幣活期存款帳戶擬提款幣別之可用餘額不足，或無該幣別之活期存款，本行將拒絕該筆提款。

(3) 優先自外幣活期存款帳戶同交易幣別之活存餘額內提領(及扣取手續費)，若提款時持卡人並未有有效之同幣別外幣活期存款帳戶或擬提款幣別活期存款之可用餘額不足，則自持卡人新臺幣活期性存款扣款(須依本條第三項約定之匯率換算應扣款之新臺幣金額並加計手續費)；若遇本行系統維護期間，將一律由持卡人新臺幣活期性存款扣款(須依本條第三項約定之匯率換算應扣款之新臺幣金額並加計手續費)，若新台幣活期性存款帳戶餘額不足時，該筆提款將會失敗。

(4) 國外提款手續費：由持卡人新臺幣活期性存款時，**每次手續費為柒拾伍元**。但若由外幣活期存款帳戶提款時，手續費依當次提領之外幣計價並由外幣活期存款帳戶扣取，每次提領手續費如下表：

提款幣別	手續費	提款幣別	手續費
美金	2.42美金	日圓	275日圓
澳幣	3.36澳幣	瑞士法郎	2.44瑞士法郎
紐西蘭幣	3.58紐西蘭幣	瑞典克朗	21.93瑞典克朗
歐元	2.15歐元	新加坡幣	3.34新加坡幣
人民幣	16.78人民幣	南非幣	34.74南非幣
加拿大幣	3.20加拿大幣	英鎊	1.87英鎊
港幣	18.86港幣	泰銖	79.06泰銖

(三) 持卡人在國外以簽帳金融卡透過當地自動櫃員機以國際網路連結方式提領當地貨幣時，即是授權其所使用網路服務之國際網路清算組織，依當日該組織所列美金與該提領貨幣間之兌換匯率轉換為美金，加計本行依與該組織間約定應給付予該組織之手續費數額(以民國109年9月1日為例，VISA/MasterCard國際組織收取之國外交易服務費為提款金額之1%)後，另授權本行以加計後之總額依提領當日路透社美金兌換臺幣之中價匯率加0.5%，換算為應扣款之新臺幣後結付；但若當次是由外幣活期存款帳戶同交易幣別餘額中提領時，提領金額加計國際網路清算組織之手續費後，由持卡人之外幣活期存款帳戶同交易幣別餘額中扣款，不適用前述再依路透社美金兌換臺幣之中價匯率加0.5%換算為新臺幣之約定。各國際網路清算組織向本行收取之手續費費率可能隨時變更，若有變更將刊載於月結單、或於本行網站或營業場所公告。

(四) 若遇本行系統例行維護時間或不定期維護期間(將於本行網站公告)，可能會有延遲、暫停服務或交易失敗之情事，持卡人於海外提款時，應避免於前述期間辦理。此外，持卡人在國外使用當地自動櫃員機時，依該系統及該機器設備所提供之服務項目及營業時間為限，並遵照當地相關規定辦理。若使用前述之機器設備或服務而衍生相關其它費用(例如設備費用或收單行費用等)，本行將逕由持卡人存款帳戶內扣取。

(五) 持卡人於國外以簽帳金融卡提款時，無論使用任何金融機構之自動櫃員機或任何特約商之端末機，持卡人每日提款累計總額，按現行額度規定，**不得逾新臺幣壹拾五萬元之等值外幣**。

(六) 持卡人在國外以簽帳金融卡提款時，本行有權逕依有關外匯法令之規定，據實代持卡人為結匯申報。

(七) 持卡人瞭解國際金融卡服務需由本行與國際清算組織(包括但不限於MasterCard/VISA國際組織、星展集團星展分銀行之子公司或分支機構等)、海外金融機構、自動櫃員機等共同合作始能辦理，持卡人同意本行於提供此一服務之必要範圍內，得提供簽帳金融卡及持卡人相關資料予前述機構。

十九、 簽帳金融卡之刷卡消費扣款特別約定

(一) 持卡人如需啟用簽帳金融卡之刷卡消費交易功能(簡稱Debit Card)，應向本行申請開啟，並在本行開立之新臺幣活期性存款帳戶為消費交易之扣款帳戶(下稱「指定扣款帳戶」)，且指定扣款帳戶不得為支票存款帳戶、證券帳戶

或是房貸連結帳戶。

(二) 持卡人如係法人、公司戶等非自然人時，本行將不開放申請簽帳金融卡。

(三) 持卡人如為未成年人，得經其法定代理人同意後啟用Debit Card功能。未成年人之法定代理人了解，其同意未成年人啟用Debit Card功能者，即視為同意持卡人以Debit Card所為之刷卡消費行為，本行得依Debit Card相關約定圈存保留消費交易帳款並為扣款給付，法定代理人不得以限制、否認或撤銷Debit Card交易等事由要求本行返還交易帳款及費用。

(四) 持卡人啟用Debit Card功能者，得於國內外貼有MasterCard/VISA 等國際組織貼紙之特約商店出示卡片為刷卡消費、或依第(十二)項特殊交易之約定為刷卡消費。本行得依不同客戶別之持卡人以專屬該客戶別之簽帳金融卡(例如：「星展多幣簽帳金融卡」、「星展豐盛理財簽帳金融卡」、「星展豐盛私人客戶簽帳金融卡」)為刷卡消費時，提供不同之優惠、服務或回饋。但本行信用卡舉辦之各項活動、服務或約定，如無特別註明，則專屬信用卡持卡人參與，簽帳金融卡持卡人不適用之。

(五) 每日Debit Card交易限額：持卡人在國內、外合計每日刷卡消費有累計最高限額之限制，該限額與簽帳金融卡提款、轉帳等限額分開計算。持卡人Debit Card消費金額不得超過「指定扣款帳戶」可用餘額(活期性存款餘額)，且累計不得逾每日Debit Card交易限額。持卡人以外幣為Debit Card交易時，交易之外幣金額將換算為等值新臺幣，計入當日消費交易金額。每日Debit Card交易限額預設如下：

(1) 符合民法規定成年年紀之持卡人：預設為等值新臺幣十萬元

(2) 未符合民法規定成年年紀之未成年持卡人：預設為等值新臺幣伍仟元

(六) 本行應以善良管理人之注意為持卡人處理使用Debit Card交易款項之清償事宜，並自行或由各收單機構與特約商店約定供持卡人使用Debit Card為刷卡消費交易。

(七) 持卡人不得以Debit Card向第三人直接或間接取得資金融通，且不得與第三人或特約商店偽造虛構不實交易行為或共謀詐欺，以Debit Card方式或其他方式折換金錢或取得利益。持卡人如購買高變現性之物品(例如：珠寶、金飾、比特幣等虛擬貨幣或其他類似之商品)，或至財團法人聯合信用卡處理中心列管之風險商店消費、或消費時間、地點或項目有異常而疑有虛偽不實交易或共謀詐欺時，本行保留授權與否之權利，亦得限制或婉拒持卡人使用Debit Card為前述交易。

(八) 若持卡人違反本條第七項或第二十一條約定，對致生之帳款及費用亦應負清償責任。

(九) 持卡人使用Debit Card交易時，應立即查對交易是否無誤，並自行妥善保管簽單收執聯，以供查證之用。

(十) 持卡人於特約商店同意持卡人就原使用Debit Card之交易辦理退貨、取消交易、終止服務、變更貨品或其價格時，應向特約商店索取退款單，經查對無誤後，應於退款單上簽名確認，並自行妥善保管退款單收執聯，以供查證之用。但經持卡人及特約商店同意，得以特約商店自行簽認，並以持卡人保留退貨憑證或其他足資證明文件之方式代之。

(十一) 特約商店於下列情形得拒絕接受持卡人使用Debit Card為交易：

(1) 卡片為偽造、變造或有破損、斷裂、缺角、打洞、簽名模糊無法辨認或簽名有塗改之情事者。

(2) 卡片有效期限屆至、或業依第二十條辦理掛失、或存款契約已終止者。

(3) 本行已暫停持卡人使用卡片、或暫停使用Debit Card功能者。

(4) 持卡交易之人在簽單上之簽名與卡片上之簽名不符，或得以其他方式證明持卡交易之人非本行同意核發簽帳金融卡之本人者。

(5) 持卡人累計當次交易後，已超過每日Debit Card交易限額或刷卡消費金額超過持卡人「指定扣款帳戶」存款可動

用餘額。

若有前述第(1)、(2)或(4)之情形者，特約商店得拒絕返還該簽帳金融卡。除特定繳費平台或特定自動化系統交易另有收費之規定外，持卡人如遇有特約商店以前述(1)至(5)以外之事由拒絕持卡人使用Debit Card交易、或以使用Debit Card為由要求增加商品或服務價格者，得向本行提出申訴，本行自行或轉請收單機構查明後，將告知持卡人處理情形。

(十二) 以Debit Card為下列特殊交易時，持卡人同意依下列約定辦理：

(1) 依交易習慣或交易特殊性質，持卡人係以網際網路、行動裝置或其他類似方式訂購商品、取得服務、代付費用而使用Debit Card付款等情形，本行得以簡訊動態密碼OTP於交易當時發送至持卡人留存於本行之手機號碼，以驗證持卡人有為交易之行為，無須使用簽單或當場簽名。但依主管機關或國際組織之規定，需經第三方或特定之驗證程序者(例如以Debit Card支付保險費應由財團法人聯合信用卡處理中心為身分驗證等)，本行得不受理持卡人使用Debit Card為該等交易。

(2) 持卡人須以出示卡片並簽名方式結帳之交易，倘國內消費金額於新臺幣三千元以下(日後可能調整，本行將於營業場所或網站公告、或以月結單通知持卡人)或國外消費金額屬於國際信用卡組織規定之免簽名交易者，特約商店得以免簽名方式結帳辦理交易。

(3) 持卡人不得以Debit Card進行離線授權交易(例如：在飛機、船舶、郵購、電話訂購、傳真等交易)及分期付款消費交易。

(4) 自動化設備交易中之「自助加油」交易，因屬特殊授權交易，根據特約商店或MasterCard國際組織之規定，每次加油時須先自持卡人帳戶之可用餘額圈存保留金額(目前大多設為新臺幣二千二百五十元)，持卡人將無法提領或動用該保留款項，若特約商店或收單機構於交易完成時傳送實際交易金額至本行後，本行將改為圈存保留實際交易金額。若特約商店或收單機構於交易完成時未傳送實際交易金額，將俟特約商店或收單機構於扣款日向本行請款時，解除該圈存保留金額後，再按實際應付消費款項扣款支付之。前揭圈存金額，特約商店或MasterCard國際組織得調整之，本行應以顯著方式於本行營業場所或本行網站公開揭示、或以月結單通知持卡人。

(5) 持卡人使用Debit Card在信用卡清算中心、金融資訊服務事業等建置之繳費平台或特定自動化系統交易時，可能有使用之限制或加收手續費之規定，如：聯合信用卡處理中心「公務機關繳費平台」、財金資訊公司之「電子化繳費稅處理平台」、高鐵「自動售票機」、「高鐵售票APP」等應用程式，持卡人使用前應先了解該等限制與收費標準，一經使用各平台或自動化系統交易時，即須遵守其限制及依規定支付手續費。

(十三) 刷卡消費明細：

本行應將Debit Card交易明細記載於綜合月結單，並採按期依與持卡人約定之方式(書面、電子月結單或其他方式)提供予持卡人核對，持卡人亦得隨時透過電子銀行服務或向本行電話銀行客戶服務中心查詢Debit Card交易明細。

(十四) 扣款：

(1) 持卡人於刷卡消費時，本行得先自持卡人「指定扣款帳戶」之可用餘額內將該應付消費交易帳款項暫時予以圈存保留(持卡人無法提領或動用該保留款項)，若該筆交易為跨國/國外交易或其他應支付手續費之交易，國際組織之手續費、國外交易手續費及其他應支付之手續費，亦將圈存保留，俟特約商店或收單機構向本行請款後，本行始於次一營業日(即扣款日)將該應付消費交易帳款及相關手續費扣款支付之。但如特約商店或收單機構自刷卡消費日起三十個營業日止仍未向本行請款，本行得解除圈存該保留款項。若特約商店或收單機構於保留款解除圈存後始向本行請款者，持卡人同意本行得逕自持卡人「指定扣款帳戶」內之可用餘額內扣款支付之，並將明細記載於綜合月結單，無須另行通知。

(2) 前款所稱之扣款日，如遇銀行未對外營業之日，得延長至次一營業日。

(3) 持卡人「指定扣款帳戶」存款餘額於扣款日不足支付應付消費交易帳款或費用時，持卡人應於接獲扣款不足通知後，儘速將不足部分款項存入該「指定扣款帳戶」，且本行得隨時於消費交易帳款及相關費用之範圍內，將「指定扣款帳戶」內所有可用之存款餘額予以扣除。

(4) 前款「指定扣款帳戶」存款餘額不足支付之情形，本行得逐日自持卡人「指定扣款帳戶」扣除存款餘額，直至消費交易帳款及其他費用全部支付清償完畢為止。持卡人並授權本行得選擇逕自持卡人之其他活期性存款帳戶扣款以支付不足之消費交易帳款及費用。

(5) 若持卡人以Debit Card刷卡消費後特約商店或收單機構請款前，取消Debit Card功能者，則持卡人授權本行得選擇由持卡人之任一活期存款帳戶扣款以支付已發生之消費交易帳款及費用。

(十五) 跨國/國外交易手續費及授權結匯：

(1) 持卡人使用Debit Card於國外消費或以外幣為交易時，須支付本行與信用卡國際組織間約定應給付予該國際組織之手續費及以交易金額百分之0.5計算國外交易手續費，交易帳款及手續費得依事先申請之指定扣款帳戶結付。信用卡國際組織收取之手續費可由本行網站查詢，前述加計之交易手續費率本行得調整之，並以顯著方式於營業場所或本行網站上公開揭示、或以月結單通知持卡人。

(2) 「指定扣款帳戶」為新臺幣活期性存款帳戶者，適用下列約定：

(i) 持卡人交易（含辦理退款）授權本行依信用卡國際組織所訂之結匯日匯率直接換算為新臺幣，並加計國際組織之手續費及以交易金額百分之0.5計算之國外交易手續費後結付。

(ii) 若因匯率變動致圈存保留之金額與清算結匯之新臺幣應付帳款不符者，以清算結匯之新臺幣應付帳款為準；且扣款時如「指定扣款帳戶」可用餘額不足支付者，持卡人仍應就清算結匯後之新臺幣應付金額及相關手續費負清償責任，本行並得自指定扣款帳戶或持卡人開立於本行之其他活期性存款帳戶扣除存款餘額，直至帳款及其他費用全部支付清償完畢為止。

(iii) 持卡人授權本行為中華民國境內之結匯代理人，由本行依中央銀行相關規定及雙方約定，辦理Debit Card外幣交易之結匯手續。若持卡人應支付之外幣結匯金額超過法定限額者，立約人應以外幣支付該超過法定限額之款項。

(十六) 停止使用及限制：

(1) 持卡人得隨時通知本行停止使用Debit Card功能。但就停止前已發生之交易等款項仍應依本約定事項負清償責任。

(2) 本行為保障持卡人交易安全及維護銀行權益，持卡人卡號有遭偽冒使用或變造之虞、或接獲國際組織、其他發卡或收單機構風險通報時，或經本行研判持卡人帳戶或Debit Card功能有疑似不當使用之情事時，得於通知持卡人後，暫時停止持卡人使用Debit Card及國外提款功能。

(3) 如有下列事由之一者，本行得基於風險、安全、持卡人之財務、信用、消費及還款狀況等考量，於不停止立約人使用簽帳金融卡於自動化服務設備為查詢、提款及轉帳功能情況下，通知持卡人停止Debit Card功能，或經通知或催告後降低持卡人之每日刷卡消費限額：

(i) 本行依持卡人最後通知之聯絡地址或電話為通知而無法取得聯繫時。

(ii) 持卡人「指定扣款帳戶」餘額自扣款日起連續二個月不足支付應付消費款項及費用時。

(iii) 持卡人受監護或輔助宣告者。

(十七) 刷卡消費交易爭議之處理程序：

(1) 持卡人如與特約商店就有關商品或服務之品質、數量、金額有爭議時，應向特約商店尋求解決，不得以此作為向本行請求返還帳款之依據。

(2) 持卡人於當期月結單結帳日（即月結單列印期間之末日）起60日內，如對交易事項有疑義，得檢具理由及本行要求

之證明文件 (如簽單或退款單收執聯等) 通知本行, 或請本行向收單機構調閱簽單或退款單, 或請求本行就該筆交易依信用卡國際組織之作業規定, 向收單機構或特約商店主張退款。

(3) 本行依本項第(2)款受理後之一定時間內將回覆持卡人處理狀況或進度, 並依調查狀況將該筆扣款臨調回存至持卡人指定連結之活期存款帳戶, 持卡人得動用該回存款項, 亦無需負擔調單手續費, 本行將再向請款特約商店或收單機構求償; 但若經本行調查證明扣款無誤, 或因非可歸責於本行事由而不得扣款, 則本行將聯繫持卡人說明調查結果, 若該筆帳款已回存至持卡人帳戶, 則將扣回該筆金額並向持卡人收取調單手續費。

(4) 持卡人如要求本行向收單機構調閱簽單或退款單時, 應給付調閱簽單手續費, 國內交易每筆調閱簽單手續費為新臺幣50元, 跨國/國外交易每筆調閱簽單手續費為新臺幣100元。如調查結果發現持卡人確係遭人盜刷或帳款疑義非可歸責於持卡人之事由時, 調閱簽單手續費由本行負擔。前述手續費本行得調整之, 並於調整生效六十日前, 以顯著方式於營業場所或本行網站上公開揭示、或以月結單通知持卡人。

(十八) 簽帳金融卡有遺失或被竊之情形時, 持卡人自辦理簽帳金融卡掛失手續後被冒用所發生之刷卡消費損失, 概由本行負擔, 但有下列情形之一者, 持卡人仍應負擔被冒用之損失:

(1) 未於簽帳金融卡簽名致他人冒用者。

(2) 於辦理掛失手續後, 未提出本行所請求之文件, 拒絕協助調查或有其他違反誠信原則之行為者。

(3) 遺失或被竊之簽帳金融卡係由持卡人配偶、親屬、朋友或其同居人、受僱人、代理人所冒用, 但可證明已對冒用人提起告訴者不在此限。

(4) 得知卡片遺失或被竊等情形而怠於立即向本行辦理掛失手續、或於自載有爭議交易或冒用交易的當期月結單結帳日(即月結單列印期間之末日)起逾60日, 仍未通知本行者。

(5) 持卡人違反本條第七項或第二十一條及其他條約定。

(十九) 持卡人瞭解在簽帳金融卡外幣交易之刷卡消費交易功能及相關之優惠、服務或回饋, 係由本行與國際組織(包括但不限於MasterCard/VISA國際組織等)等機構共同合作始能辦理, 持卡人同意本行於提供此一服務及相關優惠或回饋之必要範圍內, 得提供簽帳金融卡及持卡人相關資料予前述機構。

(二十) 持卡人若擬於行動裝置上使用Debit Card功能, 以本行所提供具特定電子設備之支付服務為限, 且持卡人將Debit Card功能註冊綁定於數位支付應用程式(例如:Apple Pay)前, 應先詳閱該支付服務約定條款, 於同意相關條款及本行得將Debit Card卡號、到期日等資訊提供予設備及支付服務提供者後, 始進行註冊或使用服務。如持卡人不同意前述事項, 請勿將本行簽帳金融卡註冊或連結至該應用程式。

二十、 簽帳金融卡遺失、滅失、被竊或其他喪失占有

持卡人應妥為保管簽帳金融卡, 如有簽帳金融卡遺失、滅失、被竊、脫離占有之情事, 或卡號、簽帳金融卡密碼遭他人知悉時, 必須立即透過電話銀行客戶服務中心或電子銀行服務申請掛失並致電客服或親至本行辦理新卡申請。未辦理掛失手續前而遭冒用, 本行已經付款者, 視為對持卡人已為給付, 但他行自動化服務設備所屬金融機構對資訊系統之控管有未盡善良管理人注意義務, 或有其他可歸責之事由, 致持卡人密碼被冒用或盜用者, 仍應由本行負責。

二十一、 出借、轉讓或質押之禁止

簽帳金融卡限由持卡人持有使用, 不得出借、轉讓、質押、贈與或以任何方式交予他人使用, 如有出借、轉讓、質押、贈與或供他人使用等類似情事時, 持卡人應自行負責一切損失及後果。

二十二、 複製或改製之禁止

持卡人瞭解簽帳金融卡之所有權係本行所有, 本行有權決定簽帳金融卡之發放, 持卡人領得簽帳金融卡後應妥善保管, 不得複製或改製, 如有複製或改製簽帳金融卡之行為時, 除依法負刑事責任外, 並應賠償本行因此所遭致之損失。

二十三、 個人資料之使用

持卡人因使用簽帳金融卡提款、轉帳、通匯、繳稅、繳費、消費扣款、金融帳戶查詢等跨行業務之服務，同意本行、該筆簽帳金融卡交易往來之金融機構、財團法人金融聯合徵信中心、財金資訊股份有限公司、收單機構、萬事達國際信用卡組織、威士國際信用卡組織及其他經金融監督管理委員會、農業金融主管機關許可設立或營業之指定機構，在完成上述跨行業務服務之目的內，得依法令規定蒐集、處理、國際傳遞及利用其個人資料。本行非經持卡人同意或依其他法令規定，不得將其個人資料提供予上述機構以外之第三人利用。

星展簽帳金融卡																																		
簽帳金融卡掛失暨補卡手續費	每次	NT\$100																																
簽帳金融卡國內交易調閱簽單手續費	每筆	NT\$50																																
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國內跨行提款手續費	每次	NT\$ 0																																
國內跨行轉帳	每次	交易金額為1至500 元者，每日第一筆手續費0元，第二筆起每10元；交易金額為501至1,000 元者，每筆10 元；交易金額為1,001 元以上者，每筆15 元。 * 星展豐盛理財客戶/星展豐盛私人客戶 每月免費 30 筆。																																
國內繳費	每次	NT\$15																																
國外提款手續費	每筆	由持卡人之新臺幣活期性存款提款時，每次手續費NT\$75+交易金額 1%之國際清算手續費 / 每筆 由外幣活期存款帳戶提款時，手續費依當次提領之外幣計價並由外幣活期存款帳戶扣取，每次提領手續費如下表： <table border="1" data-bbox="774 1276 1492 1702"> <thead> <tr> <th>提款幣別</th> <th>手續費</th> <th>提款幣別</th> <th>手續費</th> </tr> </thead> <tbody> <tr> <td>美金</td> <td>2.42美金</td> <td>日圓</td> <td>275日圓</td> </tr> <tr> <td>澳幣</td> <td>3.36澳幣</td> <td>瑞士法郎</td> <td>2.44瑞士法郎</td> </tr> <tr> <td>紐西蘭幣</td> <td>3.58紐西蘭幣</td> <td>瑞典克朗</td> <td>21.93瑞典克朗</td> </tr> <tr> <td>歐元</td> <td>2.15歐元</td> <td>新加坡幣</td> <td>3.34新加坡幣</td> </tr> <tr> <td>人民幣</td> <td>16.78人民幣</td> <td>南非幣</td> <td>34.74南非幣</td> </tr> <tr> <td>加拿大幣</td> <td>3.20加拿大幣</td> <td>英鎊</td> <td>1.87英鎊</td> </tr> <tr> <td>港幣</td> <td>18.86港幣</td> <td>泰銖</td> <td>79.06泰銖</td> </tr> </tbody> </table> * 星展豐盛理財客戶/星展豐盛私人客戶，手續費免費+交易金額 1%之國際清算手續費 / 每筆	提款幣別	手續費	提款幣別	手續費	美金	2.42美金	日圓	275日圓	澳幣	3.36澳幣	瑞士法郎	2.44瑞士法郎	紐西蘭幣	3.58紐西蘭幣	瑞典克朗	21.93瑞典克朗	歐元	2.15歐元	新加坡幣	3.34新加坡幣	人民幣	16.78人民幣	南非幣	34.74南非幣	加拿大幣	3.20加拿大幣	英鎊	1.87英鎊	港幣	18.86港幣	泰銖	79.06泰銖
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寄送簽帳金融卡	每次	郵局掛號寄送簽帳金融卡，免費。 若客戶要求以快遞寄送簽帳金融卡，依據收件所在地計收快遞費用：台北市NT\$320，新北市NT\$460，台中市NT\$500，高雄市NT\$550，其他地區依快遞公司之報價為準，離島地區及非銀行營業日恕不提供遞送服務。																																

- *每月國內外提款手續費優惠次數從當月日曆日二日上午9時起算至次月日曆日二日上午9時前截止。
- *倘有短期內小額、密集提領或每日跨行提領次數異常情事時，本行得暫停或限制提款手續費之優惠。
- *在國外提領當地貨幣時，國際網路清算組織因不同國際網路連結方式將會另行收取「網路服務手續費」；使用國外自動櫃員機時，當地機構亦可能會收取手續費或服務費。

持卡人應詳細閱讀本約定事項內容，始啟用星展簽帳金融卡 / Debit Card 刷卡消費功能 / 國際金融卡功能。一經啟用星展簽帳金融卡 / Debit Card 刷卡消費功能 / 國際金融卡功能，將視為已完全瞭解與同意並願意遵守本約定事項之內容。

英文版

Terms and Conditions for Debit Cards

The application for, and possession and use of the debit cards issued by the Bank (the "Cards") shall be governed by these terms and conditions (these "Terms"). These Terms also apply to the customers (the "Cardholders") who apply for or exchange for the Cards after signing this Master Agreement. The "Cards" referred to in these Terms mean the debit cards issued or replaced by the Bank with an expiration (month/year) and with the MasterCard label.

After entering the Card's domestic withdrawal personal identification number (the "PIN") at the Bank or other domestic financial institutions participating in inter-bank auto-transaction systems in Taiwan, the Cardholder may use the Card to make withdrawals, balance inquiries and other services available through ATMs of other domestic financial institutions participating in inter-bank auto-transaction systems in Taiwan. The provision of the transaction slip or display of the transaction details on the screen for the Cardholder's verification upon completion of the transaction depends on whether the financial institution operating the ATM provides such service.

The Card can be used by the Cardholder overseas. After applying for initiation of such function and being approved by the Bank, the Cardholder may use the Card to make cash withdrawals, balance inquiries or fund transfers from the Cardholder's NTD Demand Deposit Account and /or Multi-Currency Account opened with the Bank through domestic and overseas ATMs installed by other financial institutions in accordance with the rules of such financial institutions.

The Card can also be used by the Cardholder to make purchases by debiting the amount from the Cardholder's designated account. After applying for initiation of such function and being approved by the Bank, the Cardholder may acquire goods, services or other benefits from the merchants with the Card. When the Cardholder makes a purchase with the Card, the Bank will block the relevant transaction amount in the account designated by the Cardholder, and when the merchant or the acquirer requests the payment, the Bank is authorized to debit the amount of such purchase from the account designated by the Cardholder to make the payment to the merchant or the acquirer. The Cardholder agrees to comply with and be bound by the terms below:

1. Application for the Card and the Designated Account

- (1) Applicants shall be those who have opened an NTD Demand Deposit Account with the Bank and have not been rejected by the Bank in any transaction. Before the expiration date of the Card, the Bank will reissue a new Card to the Cardholder upon the Cardholder's application or by the Bank's own initiative. If the Customer applies for the Card with overseas functions, the deposit account linked to the Card shall be an NTD Demand Deposit Account or/and Multi-Currency Account.

(2) Cardholders who do not meet the age of majority under the Taiwan Civil Code

Minors must present national identity card, second identity certificate (Household Certificate, health insurance card, etc.) and seal, and parents (legal representatives) shall assist to account opening.

Cardholders who meet the age of majority under the Taiwan Civil Code

Applicants must present national identity card, second identity certificate (driver license, health insurance card, etc.), and seal,

- (3) Upon receipt of the Card, the applicant must sign on the Card immediately to reduce the possibility of being used by any third party without authorization.
- (4) The Bank will only issue a Card without debit card transaction function to a person who is below seven years old.

1. Collection, Activation and Invalidation of the Card

1. The PIN of the Card shall be set by the Cardholder in person at the Bank at the time when the Cardholder opens an account

or exchanges for the Card, and the Cardholder shall collect and activate the Card immediately. If the Cardholder is unable to collect the Card at the Bank and requests the Bank to deliver the Card by mail, the Bank shall send the Card to the address of the Cardholder that is last registered with the Bank; however, delivery to a foreign address is not available.

2. Considering the information security risk control of the Bank, the Bank may invalidate the Card if the Card was returned to the Bank.

3. Unless otherwise agreed for a Card transaction, the Cardholder shall use the Card by entering the then effective domestic withdrawal PIN (for domestic ATMs).

ii. Change of PIN

1. The Cardholder shall memorize his/her/its withdrawal PIN and keep it confidential, safe, and separate from the Card. If necessary, the Cardholder may, by using the withdrawal PIN, reset the domestic withdrawal PIN at the ATM operated by other financial institution or the terminal installed by the Bank at any time without any limit on the number of the changes.

2. If the domestic withdrawal PIN has been entered incorrectly three consecutive times at ATM or Web ATM, the original domestic withdrawal Card PIN will no longer be accepted by the ATM or Web ATM. In such case, the Cardholder must immediately visit any branch of the Bank in person to set a new domestic withdrawal PIN.

If the foreign withdrawal PIN has been entered incorrectly five consecutive times at ATM or Internet Banking services, the original foreign withdrawal PIN will no longer be accepted by the ATM or Internet Banking services. In such case, the Cardholder must immediately visit any branch of the Bank in person to set a new foreign withdrawal PIN.

If a new Card is reissued to the Cardholder for any reason other than loss of the Card, the original domestic / foreign withdrawal PIN is still valid for the new Card until the Cardholder sets a new PIN.

iii. Deposits

v. The Cardholder may deposit cash into his/her/its own account at any ATM operated by other domestic financial institution or at any branch of the Bank by applying for related businesses and there will be no limit on the amount of deposits (any subsequent amendment to this clause will be announced at the DBS website). Withdrawals

The Cardholder can withdraw cash with the Card through the ATM operated by other domestic financial institution, and the Cardholder shall check the accuracy on the spot. In case of any discrepancy with regard to any transaction processed via a Card at the ATM or terminal, the Cardholder shall, upon becoming aware of such discrepancy, immediately submit a verification application to the Bank in accordance with the procedures set forth by the Bank. With respect to such verification, the Bank's investigation results and related records shall be conclusive and binding upon the Cardholder unless solid evidence to the contrary is presented by the Cardholder to the Bank. All representations and statements made by the Cardholder in the verification application shall be true and correct in all respects; otherwise, the Cardholder shall be held responsible and indemnify the Bank for any and all costs, expenses, or losses arising from any untrue information or incorrect statements pursuant to the applicable laws and regulations. The maximum number of times the Cardholder may make cash withdrawals via a Card is 99 per day.

vi. Restrictions on Maximum Amount for Withdrawal and Fund Transfer Through ATMs of Other Financial Institutions

1. When the Cardholder uses the Card to make a withdrawal at the ATM operated by a financial institution participating in the financial information interbank connection, the following limit shall apply:

(a) The maximum limit per transaction shall be NTD 20,000.

(b) The daily maximum limit shall be NTD 100,000.

2. When the Cardholder makes a fund transfer to pre-designated account, the following limit shall apply:

(a) The maximum limit per transaction shall be NTD 2 million.

(b) The daily maximum limit shall be NTD 3 million.

3. When the Cardholder makes a fund transfer to non-pre-designated account, the following limit shall apply:

(a) The maximum limit per transaction shall be NTD 30,000.

(b) The daily maximum limit shall be NTD 30,000.

The above daily maximum limit applicable to fund transfers to pre-designated account shall include all internet banking transactions.

vii. Amendments to and Announcement of the Maximum of Amount and Frequency of Withdrawals and Fund Transfers

The amounts and the number of times prescribed in Clauses 4, 5 and 6 may be adjusted by the Bank at any time if necessary, provided that such adjustment shall be announced in a public manner at the Bank's business premises and on the Bank's website five days prior to the effective date of such adjustment.

vii. Update of Passbooks

The number of times the Cardholder who has opened an NTD Demand Deposit Account and received a passbook is allowed to make withdrawals, fund transfers or fund transfers to non-pre-designated accounts by using the Card, as well as the amount of such withdrawals or fund transfers, is not subject to whether or not the Cardholder updates his/her/its passbook. The Cardholder may continue to use the Card without updating the passbook.

viii. The Bank's Assistance for Mistakes by Cardholders concerning Fund Transfers

A Cardholder should carefully verify the code of financial institution, account number of the recipient account and the transfer amount before transferring any funds by using the Card. If the transferred amount is incorrect or the fund has been transferred to a wrong account because the Cardholder provided a wrong code of financial institution, account number or transfer amount, upon notified by the Cardholder, the Bank shall promptly:

- (1) Provide details and relevant information of such transaction in accordance with relevant laws and regulations;
- (2) Assist in asking the recipient bank for further assistance; and
- (3) Inform the Cardholder of the handling status.

x. Validity of Transactions

The Cardholder acknowledges and agrees that, for any and all of the transactions conducted through the Card by using the PIN at an ATM or a terminal, no withdrawal slip or verification of the specimen chop/signature will be required. The Cardholder shall recognize all transactions conducted through the Card by using the PIN at an ATM or a terminal. The Cardholder hereby agrees that all the transactions conducted at an ATM or a terminal shall have the same effect as those conducted at the Bank's counter or those conducted by presenting the specimen chop/signature.

xi. Determination of Transaction Time

The cut-off time for any transaction via the ATMs of other financial institutions shall be 3:30 PM from Monday to Friday. Any transaction made by the Customer after the cut-off time or on a non-banking business day will be effected on the next business day. The time when the Bank receives the file or information in relation to a transaction shall govern the determination of whether the instruction is made before or after the cut-off time.

xii. Foreign Currency Withdrawals through Domestic ATMs

A Cardholder who is an adult having a national identity card or alien resident certificate may use the Card to make withdrawals in U.S. dollars or in other foreign currencies as agreed by the Bank. In the event that the withdrawal is made from an NTD account, the Bank will debit the Cardholder's account for equivalent NTD amount at the cash selling rate of such foreign currencies posted by the Bank.

xiii. Authorization of Foreign Currency Transactions

Whenever a Cardholder uses the Card for any transaction in a foreign currency in accordance with the preceding provision, the Cardholder authorizes the Bank to act as his/her/its foreign exchange settlement agent in the ROC and to handle the foreign exchange settlements pursuant to the relevant regulations issued by the Central Bank of the Republic of China (Taiwan) and the agreement between the Cardholder and the Bank.

xiv. Termination or Temporary Suspension of Card Services

A Cardholder may terminate Card service, at any time, visit the Bank in person or do it in other ways recognized by the Bank. Upon occurrence of any of the following, the Bank may, at any time, terminate Card service or temporarily suspend part or all functions of the Card, or all Internet transaction functions of the Card:

- (1) The Card has been forged or altered or used for money laundering, fraud or other unlawful purposes;
- (2) The Cardholder's account has become a payment-suspended account or watch-listed account or derivative watch-listed account pursuant to the applicable laws or regulations;
- (3) The Cardholder violates any laws or regulations, damages the Bank's rights and interests, makes abnormal withdrawals when enjoying favorable offers of service charges of domestic inter-bank withdrawals, or engages in other unlawful acts;

(4) There are abnormally frequent overseas withdrawals or debit card transactions via the Card, and the Bank is not able to contact the Cardholder for confirmation;

(5) The Cardholder violates Clause 21 of this Section regarding the prohibition of lending, transfer or pledge of Cards.

In case of any outage or any computer or ATM/terminal breakdown, or any other technical problems that disable the operation or use of the Card or the Internet Banking services, the Bank may, at any time, suspend the Card services and the Internet Banking services, in respect of which the Cardholder shall not make any claim or assert any right against the Bank.

xv. Excessive Invalid PIN Entries and Handling of Retained or Locked Cards

When a Cardholder uses his/her/its Card for any transaction in Taiwan and the Card is locked or retained by the ATMs because the Cardholder enters invalid PINs three consecutive times, forgets to retrieve his/her/its Card, uses a lost Card that has been registered with the Bank or due to other causes, unless otherwise agreed by the Bank and the Cardholder, the Cardholder shall in person bring his/her/its identification documents and the chop/signature registered with the Bank to:

- (1) Apply for reactivation at the branch of the Bank where the Cardholder opened an account, or the place designated by the Bank, if the Card is locked; or
- (2) If the Card is retained by the Bank, or is retained by the other bank and the other bank delivers the Card to the Bank, due to transaction risk control purpose, the Bank will notify the Cardholder and cancel the Card. Cardholders should go to a branch of the Bank to apply for a new Card, and the bank will not charge for such a card replacement.

When the Cardholder conducts any transaction at a foreign ATM by using a Card, which is accidentally retained by such ATM, the Cardholder shall forthwith request the local financial institution that installed the ATM to return the Card. In case of any failure to retrieve the Card in a timely manner due to certain reasons, the Cardholder shall register the Card as a lost Card with the Bank pursuant to Clause 20.

xvi. Replacement of Cards

- (1) Prior to the expiration specified on the back of a Card, the Bank will reissue a new Card to the Cardholder on its own initiative; once the new Card is activated, the old one expires.
- (2) In the event that the Card is damaged or cannot function properly, the Cardholder shall return the Card to the Bank and apply for a replacement personally. The old Card will be immediately invalidated upon the new Card being issued by the Bank after its review and approval of such application.
- (3) The Bank may accept only the application or replacement for Cards after it announces the same at its business premises or on its website or notifies Cardholders of the same in Monthly Combined Statements in advance.

xvii. Amount, Adjustment and Announcement of Service Charges

Set forth below is the service charge for the Cardholder's use of the Card in transactions or the card services (unless otherwise specified explicitly, all charges listed in this clause are denominated in NTD):

(1) Transaction fees:

- (a) Domestic interbank withdrawal: NTD 0 per transaction.
- (b) Domestic interbank transfer: NTD 0 for the first transaction and NTD 10 from the second transaction of each account per day where the transfer amount \leq NTD 500; NTD 10 per transaction where transfer amount is between NTD 501 and NTD 1000; NTD 15 per transaction where transfer amount is above NTD 1001.
- (c) NTD15 for each domestic payment.
- (d) The fee for each overseas withdrawal varies between withdrawals from NTD Accounts and those from Multi-Currency Accounts, as provided in Paragraph 2 of Clause 18.

(2) Service fees:

- (a) Unlock a Card: none.
- (b) Debit Card report lost and replacement: NTD 100 each time.
- (c) Issue a new Card (upon expiration or when damaged) to replace the previous one: none.

The Cardholder agrees that the Bank may directly debit the amount from the Cardholder's account.

The services charges listed in Paragraph 1 shall be announced in a conspicuous manner at the Bank's business premises and on its website.

The Bank will not charge the service fees for Card unlock or Card reissuance or replacement listed in Subparagraph 2 of Paragraph 1. The Bank shall be liable to the Cardholder for damages incurred by the Cardholder in the event that the Card needs to be unlocked, reissued or replaced unless the Bank can prove aforementioned situation occurs due to the causes not attributable to the Bank.

xvii. Special Terms and Conditions of International Cards

- (1) The Bank will suspend the functions of an international Card, if the Cardholder is a corporate entity.
- (2) After the activation of the international withdrawal function of an international Card, the Cardholder may use his/her/its international Card to withdraw local currency at an overseas ATM via the international clearing organization to which the Bank belongs. When applying for services of the international Card, the Cardholder may select to debit the amount to be withdrawn from the balance of his/her Account opened with the Bank in any of the following manners (i.e., Subparagraphs (a), (b) or (c) below). If there is no balance or no sufficient fund in such account for the amount to be withdrawn and the service fee, the Bank may refuse to process the withdrawal request:
 - (a) Debit the withdrawal amount from NTD Demand Deposit Account: The Bank will convert the withdrawal amount into NTD at the exchange rate provided in Paragraph (3) of this Clause and debit such NTD amount and the applicable service fees from the Cardholder's NTD Demand Deposit Account.
 - (b) Debit the withdrawal amount from the demand deposits in the same foreign currency in the Multi-Currency Account only: If the Cardholder makes a foreign withdrawal and the balance of the demand deposits in the same foreign currency in his/her Multi-Currency Account is sufficient for such withdrawal plus the applicable service fees, the Bank will debit such amount from the Multi-Currency Account to process the withdrawal request; however, the Bank will refuse such withdrawal request if the Cardholder has no demand deposits in that foreign currency or the available balance of such foreign currency in his/her Multi-Currency Account is insufficient at the moment of withdrawal.
 - (c) First, the Bank will debit the withdrawal amount (and the applicable service fee) from the demand deposits in the same foreign currency in the Multi-Currency Account first. If the Cardholder has no valid Multi-Currency Account at the moment of withdrawal, or the available balance of such foreign currency in his/her Multi-Currency Account is insufficient, then the Bank will debit the withdrawal amount from his/her NTD Demand Deposit Account (the amount to be debited shall be converted into TWD at the exchange rate specified in Paragraph 3 of this Clause, plus a service fee). If the Bank's system is under maintenance, the withdrawal amount will be debited from the Cardholder's NTD Demand Deposit Account (the amount to be debited shall be converted into NTD at the exchange rate specified in Paragraph 3 of this Clause, plus a service fee); if the balance of the NTD Demand Deposit Account is insufficient, the withdrawal will not be made.
 - (d) Transaction fee for each overseas withdrawal: NTD 75 for each withdrawal from the Cardholder's NTD Demand Deposit Account. For each withdrawal from a Multi-Currency Account, the transaction fee, denominated in the same foreign currency as the withdrawal, shall be debited from the Multi-Currency Account in the amount set forth in the following schedule:

Withdrawal Currency	Transaction Fee	Withdrawal Currency	Transaction Fee
USD	USD 2.42	JPY	JPY 275
AUD	AUD 3.36	CHF	CHF 2.44
NZD	NZD 3.58	SEK	SEK 21.93
EUR	EUR 2.15	SGD	SGD 3.34
CNY	CNY 16.78	ZAR	ZAR 34.74
CAD	CAD 3.20	GBP	GBP 1.87
HKD	HKD 18.86	THB	THB 79.06

- (3) If the Cardholder uses his/her/its international Card to make withdrawals in a foreign country by connecting with the international networks at the local ATMs, in order for the Bank to calculate the amount to be debited from the Cardholder's account, the Cardholder shall be deemed as having authorized the international clearing organization which provides the

international network services to convert the local currency into U.S. dollars at the exchange rate posted by the organization on the day the Cardholder makes the withdrawals, plus the handling fee to be paid by the Bank to the organization under the agreement between the Bank and the organization (on September 1, 2020, for example, VISA/MasterCard charges an international transaction service fee at 1% of the amount of the withdrawal), and as having authorized the Bank to convert the foregoing aggregate amount into the NTD amount that should be debited at the middle exchange rate posted by Reuters plus 0.5%. However, such conversion into NTD amount at the middle exchange rate posted by Reuters plus 0.5% as provided in the foregoing sentence shall not apply to any withdrawal the Cardholder makes from the balance of the same foreign currency in the Multi-Currency Account. Instead, the Bank will debit the amount of withdrawal plus the handling fee payable to the international clearing organization directly from the balance of the same foreign currency in the Multi-Currency Account. The handling fees charged by each international clearing organization to the Bank may be subject to change from time to time, and in case of any such change, the Bank will specify such change at the last page of the Monthly Combined Statements or make an announcement on the Bank's website and at business premises.

- (4) The Cardholder should avoid overseas withdrawals during the Bank's regular maintenance period on bank business days) or unscheduled maintenance periods (to be announced on the Bank's website), during which delays, service suspensions or transaction failures may occur. In addition, when the Cardholder uses a local ATM in a foreign country, the service items and the business hours shall be subject to those provided by the system of such overseas ATM and other local regulations shall apply. If there is any other fee arising from such use of overseas ATM or services (e.g., ATM usage fee or acquiring bank fee), it shall automatically be debited from the Cardholder's Account by the Bank.
- (5) When the Cardholder uses the international Card to make withdrawals in a foreign country through an ATM of any financial institution or any terminal of the merchants, the daily aggregate amount in all foreign currencies shall not exceed the equivalent of NTD 150,000.
- (6) When the Cardholder uses his/her/its Card to make withdrawals abroad, the Bank is entitled to report such foreign exchange conversions on the Cardholder's behalf in accordance with applicable foreign exchange laws and regulations.
- (7) The Cardholder acknowledges that the international Card service requires the Bank's cooperation with international clearing organizations (including but not limited to international card associations (MasterCard/ VISA), DBS group and subsidiaries or branches of DBS bank, N.A.), overseas financial institutions, banks providing ATM services. The Cardholder agrees that the Bank may, to the extent necessary for the provision of such service, provide the information regarding the Card and the Cardholder to the aforementioned institutions.

^{xx} Special Terms and Conditions of Debt Card Transactions via Debit Cards

- (1) Cardholders who wish to activate their debit card transaction function ("Debit Card") shall apply to the Bank for such activation and designate an NTD Demand Deposit Account opened with the Bank as the debit account for Debit Card transactions ("Designated Debit Account"). A checking account, securities account or mortgage-linked account may not serve as a Designated Debit Account.
- (2) The Bank will not make available the Debit Card function to Cardholders who are legal entities and corporate customers other than individuals.
- (3) A minor Cardholder may activate the Debit Card function upon his/her guardian's consent. The guardian of a minor understands that his/her consent to the minor's activation of the Debit Card function shall be deemed as agreeing the Debit Card transactions made by the Cardholder, where the Bank may block and then debit the purchase amount pursuant to the agreement relating to Debit Card. The guardian should not require the Bank to return the purchase amount and fees on the grounds of limiting, denying or cancellation such Debit Card transactions.
- (4) Cardholders who activate their Debit Card function may make debit card purchases at any domestic or foreign merchant with international organization stickers such as MasterCard/VISA by showing their Cards or in accordance with Paragraph (12) of this Clause regarding special transactions. The Bank may offer different discounts, services or rewards depending on the Debit Cards owned by different types of Customers by which they conduct Debit Card transactions (such as DBS Advance Debit Card, DBS Treasures Debit Card and DBS Treasures Private Client Debit Card). However, if not particularly specified, the promotional activities held by the Bank, or services or agreements in relation to the Bank's credit cards are

only for the Bank's credit card holders and do not apply to Debit Cardholders.

(5) Maximum Amount of Debit Card Transactions per Day:

There is a limit on the total amount of the Debit Card purchases made by a Cardholder in Taiwan and abroad. Such limit is calculated separately from the limit on withdrawals and fund transfers. The Debit Card purchase made by a Cardholder may not exceed his/her/its outstanding balance in his/her/its Designated Debit Account (the balance in the Demand Deposit Account) and the amount of such purchases in total may not exceed the maximum amount of Debit Card transactions per day. When a Cardholder enters into a Debit Card transaction in a foreign currency, the transaction amount in such foreign currency will be automatically converted into the equivalent New Taiwan Dollars and included in the amount of Debit Card transaction for the given day. The maximum amount of Debit Card transactions per day is set by default as below:

- (a) Cardholders who meet the age of majority under the Taiwan Civil Code: NTD 100,000 or its equivalent; and
- (b) Cardholders who do not meet the age of majority under the Taiwan Civil Code: NTD 5,000 or its equivalent.

(6) The Bank shall handle the repayment of the amounts of Debit Card transactions for Cardholders with due care as a good administrator, and enter into (or cause acquirers to enter into) agreements with merchants to make Debit Card purchases available to Cardholders.

(7) Cardholders shall not directly or indirectly procure any financing from any third party by using their Debit Cards, neither shall they fabricate fraudulent untrue transactions or collude with any third party or merchant in a fraud in order to convert the transactions into monies or obtain any interest by way of using Debit Cards or otherwise. If Cardholders purchase highly-liquid goods (such as jewelry, gold accessories, virtual currencies including Bitcoins or other similar products) or shop at risky stores monitored by the National Credit Card Center of R.O.C. (NCCC) or are suspected of conducting fraudulent untrue transactions or colluding in a fraud due to abnormal purchase timings, places or items, the Bank reserves the right to authorize such transactions and may restrict or decline such transactions to be made by such Cardholders.

(8) Cardholders in violation of Paragraph 7 or Clause 21 herein shall be liable for any consequential payments and expenses.

(9) Cardholders shall check the correctness of every transaction using their Debit Card and keep the receipts properly as evidence for future verification.

(10) Where a merchant agrees that a Cardholder may apply for merchandise return, cancellation of transactions, termination of services or changes of merchandise or its prices, the Cardholder shall demand a refund receipt from the merchant and sign on the same upon confirmation of its correctness, as well as keep the refund receipt properly as evidence for future verification; provided, however, that if agreed by the Cardholder and the merchant, the merchant may sign and confirm the refund on its own, with the Cardholder retaining the sales return voucher or other supporting documentation as an alternative.

(11) A merchant may refuse to accept a Debit Card transaction made by a Cardholder if:

- (a) The Card is forged, altered, torn, cracked, chipped or punched, or with an illegible or altered signature on it;
- (b) The Card has expired or been reported as a lost card according to Clause 20 herein, or the deposit agreement has been terminated;
- (c) The Bank has suspended the Cardholder's use of the Debit Card function;
- (d) The Cardholder's signature on the receipt does not match his/her/its signature on the Card, or the person presenting the Card is not the person to whom the Bank agrees to issue the Debit Card as otherwise evidenced; or
- (e) Including the current transaction to be made by the Cardholder, the total amount of Debit Card transactions he/she/it has made will exceed the maximum amount of Debit Card transactions per day, or the amount of the Debit Card purchase to be made by the Cardholder exceeds the outstanding balance in his/her/its Designated Debit Account.

In case of circumstances described in Subparagraph (a), (b), or (d) hereof, the merchant may refuse to return that Debit Card to the Cardholder.

Except for other charges for transactions via the Card on certain payment platforms or in certain automated system, if the use of the Debit Card by the Cardholder is refused by a merchant by reason other than described from Subparagraphs (a) to (e) above, or if the Cardholder is asked to pay more for the goods or services purchased due to the use of the Card, the Cardholder may register a complaint with the Bank. After receiving such complaint, the Bank will by itself investigate or will

forward the same to the acquirer to investigate the complaint, and inform the Cardholder of the result of such investigation.

(12) The Cardholder agrees to conduct the following special transactions via a Debit Card in compliance with the following terms and conditions:

- (a) Depending on the transaction convention or the special nature of the transaction, when the Cardholder purchases merchandise, receives a service or pays expenses through the Internet or mobile devices or in other similar manner by using his/her/its Debit Card, the Bank may send a One Time Password (OTP) at the time of such transaction to the Cardholder's cell phone number registered with the Bank, to authenticate the transaction behavior of the Cardholder, in lieu of a receipt or the Cardholder's signature in person. However, the Bank is not obligated to accept the use of a Debit Card by the Cardholder in transactions where a third party or a specific verification procedure is required by the competent authorities or international card associations (e.g., the identity verification of insurance premiums paid with a Debit Card should be performed by the National Credit Card Center of the R.O.C.)
- (b) For transactions where the Cardholder must present his/her/its Card and sign on the receipt to pay by Debit Card, if the amount of such transaction made in Taiwan is below NTD 3,000 (which may be subject to change, and any of such change will be announced at the Bank's business premises or website or notified to Cardholders in monthly statements), or if the amount of such transaction made abroad is classified as those that do not require a signature according to the rules of the international credit card associations, the merchant may handle such transaction without requiring a signature.
- (c) The Cardholder should not conduct any off-line authorization transactions (such as on an airplane or a vessel or via mail, telephone or facsimile order) or installment payments by Debit Card.
- (d) As transactions at "self-service gas stations" among automatic machine transactions fall into the scope of the transactions that need special authorization, according to the rules of the merchant or MasterCard, a certain amount of the outstanding balance in the Cardholder's account will be blocked in each self-service pump (mostly NTD 2,250 for now) and therefore the Cardholder will not be able to withdraw or use that blocked amount. After the merchant or the acquirer sends the actual amount of such transaction to the Bank upon completion thereof, the Bank will block and retain such actual amount instead. Should the merchant or the acquirer fail to send the actual amount of such transaction to the Bank upon completion thereof, when the merchant or the acquirer applies to the Bank for reimbursement on the debit date, the Bank will release the blocked amount and reimburse the actual transaction amount. The above blocked amount may be adjusted by the merchant or MasterCard, and such adjustment shall be announced at the Bank's business premises or website in a conspicuous way or notified to Cardholders in monthly statements.
- (e) In transactions via the Debit Card in the payment platforms or certain automated system established by the credit card clearing center and financial information service enterprises, the Cardholder may be subject to certain restrictions or rules for surcharge, such as NCCC's "Credit Card Payment Platform for Public Authorities", Financial Information Service Co., Ltd.'s "Electronic Payment and Tax Processing Platform", Taiwan High Speed Rail's "Automatic Ticket Vending Machine" and applications including "THSR E-TX APP". Prior to any use thereof, the Cardholder must understand such restrictions and fee standards. Upon the use of any of such platforms or automated systems, the Cardholder shall comply with such restrictions and pay the handling fee in accordance with the rules.

(13) Card Purchase Details:

The Bank shall specify the Debit Card transaction details on the Combined Monthly Statement and regularly provide the same for the Cardholder for verification in a manner agreed with the Cardholder (in written, electronic monthly statement or other means). The Cardholder may also check the Debit Card transaction details at any time through the Internet banking or the Bank's telephone banking service center.

(14) Debit:

- (a) When a Cardholder makes a Debit Card purchase, the Bank may temporarily block and retain the amount of such transaction, which the Cardholder will not be able to withdraw or use, in the outstanding balance of the Cardholder's Designated Debit Account. If the transaction is a cross-border/foreign transaction or other transaction wherein a fee is payable, then the fees payable to international card associations, international transaction fees and other fee payable will be blocked as well, until the merchant or the acquirer applies for reimbursement to the Bank, and the

Bank will debit the transaction amount and relevant fees and reimburse the same on the following business day (i.e. the debit date). However, should the merchant or the acquirer fail to apply to the Bank for reimbursement within thirty business days from the card purchase date, the Bank may release the block of such amount.

Should the merchant or the acquirer apply to the Bank for reimbursement after the Bank releases such block, the Cardholder agrees that the Bank may directly debit the amount from the outstanding balance of the Cardholder's Designated Debit Account and record the debit details in the Combined Monthly Statement without further notice.

- (b) The "debit date" referred to in the preceding paragraph may be postponed to the following business day in case of a day when banks are not open for business.
 - (c) Should the balance of the Cardholder's Designated Debit Account not suffice to pay for any amount of the purchase or fees on the debit date, the Cardholder, upon receipt of the notice of an insufficient account balance, shall deposit the deficient amount as soon as practicable, and the Bank may from time to time debit an amount within the transaction amount and relevant fees from all of the outstanding balance of the Designated Debit Account.
 - (d) In case of any insufficient balance in the Designated Debit Account said in the foregoing paragraph, the Bank may debit the Cardholder's Designated Debit Account day by day until the purchase amount and other fees are repaid in full. The Cardholder further authorizes the Bank to directly debit the Cardholder's other Demand Deposit Accounts to pay for the deficient transaction amount and fees.
 - (e) If the Cardholder cancels the Debit Card function after purchasing by Debit Card but before the merchant or the acquirer applies for reimbursement, the Cardholder authorizes the Bank to reimburse the transaction amount and fees having occurred by debiting any of the Cardholder's Demand Deposit Accounts in its discretion.
- (15) Transaction Fees and Authorization for Foreign Exchange Settlement in Cross-border/Foreign Transactions:
- (a) In respect of any transaction conducted outside of Taiwan or denominated in any foreign currency other than New Taiwan Dollar, the Cardholder shall pay a processing fee payable to the international credit card association as agreed between the Bank and such association as well as a foreign transaction fee calculated at 0.5% of the transaction amount. The transaction amount along with the said fees may be debited and paid directly from the Designated Debit Account that the Cardholder has designated in advance. The processing fee charged by the international credit card association is available for inquiries on the Bank's website. The above-mentioned transaction fee may be changed by the Bank, and any such change will be announced at the Bank's business premises or website in a conspicuous way or notified to Cardholders in monthly statements.
 - (b) Where the Designated Debit Account is an NTD Demand Deposit Account, the following provisions shall apply:
 - (i) The Cardholder authorizes the Bank to directly convert the amount of such transaction (including any refund thereof) into New Taiwan Dollar at an exchange rate on the settlement date determined by the international credit card association, plus a fee payable to such association as well as a foreign transaction fee calculated at 0.5% of the transaction amount.
 - (ii) In case of any change in the foreign exchange rate that causes an inconsistency between the blocked amount and the NTD settled amount in a foreign Debit Card transaction or a transaction in a foreign currency carried out by a Cardholder, the NTD settled amount payable shall govern. In addition, in the event of an insufficient balance in the Designated Debit Account when the debit is made, the Cardholder shall still be liable for the NTD settled amount payable and relevant fees, and the Bank may further debit the Designated Debit Account or the balance from the Cardholder's other Demand Deposit Accounts opened with the Bank until full payment of the transaction amount and other fees.
 - (iii) The Cardholder authorizes the Bank to act as his/her/its foreign exchange settlement agent in the ROC, who may conduct foreign exchange settlement procedures for Debit Card transactions in foreign currencies in accordance with relevant rules set forth by the Central Bank of the Republic of China (Taiwan) and the agreement between the parties. If the settled amount in a foreign currency payable by the Cardholder exceeds the statutory limit, the Cardholder shall pay the sum exceeding such limit in such foreign currency.

(16) Suspension of use and limitations:

- (a) A Cardholder may suspend the use of his/her/its Debit Card function by giving notice to the Bank. However, the Cardholder shall still be liable for the amount of transactions having occurred by the time when such suspension takes effect.
 - (b) To protect the Cardholder's transaction security and maintain the Bank's rights and interests, the Bank may suspend the Cardholder's use of the Debit Card and foreign withdrawal function upon notice to the Cardholder, if there is suspicion over the card number being counterfeited or forged, if the Bank receives any risk report from the international card association, other issuer or acquirer, or if the Bank determines that the Cardholder's account or Debit Card function is suspected of being misused.
 - (c) The Bank may, given the risk, security or the Cardholder's financial, credit, consumption and repayment conditions, suspend the Debit Card function upon notice to the Cardholder, or lower the maximum amount of Debit Card purchases per day, or, upon notice or demand to the Cardholder, without suspending the Cardholder's access to the inquiry, withdrawal and fund transfer functions at ATMs using his/her/its Debit Card, if:
 - (i) The Bank is unable to contact the Cardholder by giving notice to the address or the telephone number as last notified by the Cardholder;
 - (ii) The balance in the Cardholder's Designated Debit Account is inadequate for paying for the purchase amount and fees for consecutive two months; or
 - (iii) The Cardholder is declared to be under guardianship or assistance.
- (17) Suspension of use and limitations:
- (a) When a Cardholder has a dispute with a merchant over the quality, quantity or amount of the goods or services purchased, the Cardholder should seek to resolve the dispute with the merchant and may not use it as the basis to request the Bank to return the amount purchased.
 - (b) If a Cardholder has any doubt concerning the transaction issues, the Cardholder should, within 60 days from the billing date of the current Monthly Statement (i.e. the last day of the period when Monthly Statement is printed), notify the Bank by providing reasons and the supporting documentation as requested by the Bank (such as a receipt or refund receipt), or ask the Bank to retrieve the receipt or the refund receipt from the acquirer, or ask the Bank to claim a chargeback against the acquirer or the merchant.
 - (c) The Bank will reply to the Cardholder about the handling status or progress within a certain period of time after the acceptance of such notice under Subparagraph (b) and deposit the debited amount back into the NTD Demand Deposit Account designated by the Cardholder, so that the Cardholder may use such re-deposited amount without paying for the receipt retrieval fee, and then the Bank will claim damages against the merchant or acquirer applying for the reimbursement. However, in the event of an accurate debit as evidenced by the Bank's investigation or failure to debit the account not attributable to the Bank's fault, the Bank will contact the Cardholder and explain the investigation result to him/her/it. If such sum of money has been re-deposited into the Cardholder's account, the Bank will debit such sum and charge the Cardholder for a receipt retrieval fee.
 - (d) A Cardholder who asks the Bank to retrieve a receipt or refund receipt from the acquirer shall pay a receipt retrieval fee of NTD50 (for a domestic transaction) or NTD100 (for a cross-border/foreign transaction). If, according to the investigation result, the Card is used by other person without authorization or the doubt about the transaction is not attributable to the Cardholder, such fee will be borne by the Bank. Such fee may be subject to change by the Bank, and prior to 60 days of such change taking effect, such change will be announced at the Bank's business premises or website in a conspicuous way or notified to Cardholders in monthly statements.
- (18) If a Cardholder's Debit Card is lost or stolen, any loss incurred by any unauthorized use of the Debit Card after the report of the loss by the Cardholder shall be borne by the Bank; provided, however, that the Cardholder shall still be responsible for such loss arising from the unauthorized use, if:
- (a) Such unauthorized use is due to failure to sign on the Debit Card;
 - (b) After reporting the loss, the Cardholder fails to submit the documentation requested by the Bank, or refuse to assist with the investigation, or act otherwise in violation of the good faith;

- (c) The lost or stolen Debit Card is used by his/her/its spouse, relative or friend, or domestic partner, employee or agent without authorization, unless there is evidence that a lawsuit has been brought against such unauthorized user;
- (d) The Cardholder fails to promptly report the loss of the Card to the Bank upon becoming aware of his/ her/its Card being lost or stolen, or fails to notify the Bank within 60 days of the billing date of the current Monthly Statement specifying the disputed or unauthorized transaction (i.e. the last day of the period when Monthly Statement is printed); or
- (e) The Cardholder breaches Paragraph 7 of this Clause or Clause 21 and other clauses hereof.

(19) The Cardholder acknowledges that the card transaction function and relevant benefits, services or rewards in respect of foreign currency transactions on the Debit Card are subject to the cooperation of the Bank with international card associations (including but not limited to MasterCard and VISA). The Cardholder agrees that the Bank may provide the information regarding the Debit Card and the Cardholder to the aforesaid institutions to the extent necessary for the provision of such service and relevant benefits or rewards.

(20) The Cardholder who wishes to use the Debit Card function on his/her mobile device may only use the payment service provided by the Bank with the specific electronic devices, and should read the terms and conditions of the payment service before registering/adding to a digital payment application (e.g., Apple Pay) the Debit Card function. Such service may be registered or used only after the Cardholder has agreed to the terms and conditions and that the Bank may provide the Debit Card number, expiry date and other information to the device and payment service provider. If the Cardholder does not agree to the above, please do not register Debit Card or link it to such application.

xx. Loss, Destruction, Theft or Dispossession

The Customer shall keep the Card with proper care. If the Card is lost, destroyed, stolen, or otherwise out of the Cardholder's possession or the Card number or password of the Card is known to other persons, the Cardholder shall promptly register it as a lost Card through the DBS Phone Banking services or Internet Banking services and call customer service or visit the Bank in person to apply for new Card. Any payments made by the Bank for any fraudulent use of the Card before the loss of the Card has been registered with the Bank will be deemed as payments made to the Cardholder. However, if the unauthorized use of password was caused by the failure of other financial institutions which operate the ATMs to manage and control its computer systems with the due care of a good administrator or by other causes attributable to the Bank or such other financial institutions, the Bank shall be responsible for any and all such losses arising therefrom.

xxi. Prohibition of Lending, Transfer or Pledge of Cards

The Card shall be used by the Customer only and shall not be lent, transferred, pledged, gifted or otherwise used by a third party. Any and all losses or consequences arising from the above improper uses shall be borne solely by the Cardholder.

xxii. Prohibition of Reproduction or Alteration of the Cards

The Cardholder acknowledges that the ownership of the Card belongs to the Bank and that the Bank shall have the right to determine any and all matters relating to the issuance of the Card. The Cardholder shall be responsible for the safekeeping of the Card. Where the Cardholder reproduces or alters the Card, the Cardholder shall be criminally liable for such acts and be liable for any and all losses of the Bank arising therefrom.

xxiii. Use of Cardholder's Personal Information

The Cardholder hereby agrees that the Bank, any financial institution in connection with the transaction by using the Card, the Joint Credit Information Center, the Financial Information Service Corporation Ltd., acquirers, MasterCard Inc., Visa Inc. and other institution designated by the Financial Supervisory Commission or agriculture finance authorities may, for the purposes of rendering services for inter-bank transactions (including making withdrawals, fund transfers, remittances, paying taxes or fees, debit for purchases or making balance inquiries), collect, process, internationally transmit or use the Cardholder's personal information. Unless agreed by the Cardholder or otherwise provided by applicable laws and regulations, the Bank shall not disclose the Cardholder's personal information to any third party other than the aforementioned institutions.

DBS Bank Debit Card																														
Lost Debit Card Registration Fee	Each Time	NT\$100																												
Receipt Retrieval Fee for Domestic Debit Card Transaction	Each Transaction	NT\$50																												
Receipt Retrieval Fee for International Debit Card Transaction	Each Transaction	NT\$100																												
Transaction Fee for Domestic Interbank Withdrawal	Each Time	NT\$ 0																												
Transaction Fee for Domestic Interbank	Each Time	NTD 0 for the first transaction and NTD 10 from the second transaction of each account per day where the transfer amount ≤ NTD 500; NTD 10 per transaction where transfer amount is between NTD 501 and NTD 1000; NTD 15 per transaction where transfer amount is above NTD 1001 . * NTD 0 for 30 transactions per month for DBS Treasures and DBS Treasures Private Client																												
Transaction Fee for Domestic Payment of Bills	Each Time	NT\$15																												
Transaction Fee for Foreign Withdrawal	Each Withdrawal	*NT\$75 for each withdrawal from the Cardholder's NTD Demand Deposit Account + International settlement handling fee of 1% of transaction amount/per time *For each withdrawal from a Multi-Currency Account, the transaction fee, denominated in the same foreign currency as the withdrawal, shall be debited from the Multi-Currency Account in the amount set forth in the following schedule <table border="1" data-bbox="742 1176 1364 1444"> <thead> <tr> <th>Withdrawal Currency</th> <th>Transaction Fee</th> <th>Withdrawal Currency</th> <th>Transaction Fee</th> </tr> </thead> <tbody> <tr> <td>USD</td> <td>USD 2.42</td> <td>JPY</td> <td>JPY 275</td> </tr> <tr> <td>AUD</td> <td>AUD 3.36</td> <td>CHF</td> <td>CHF 2.44</td> </tr> <tr> <td>NZD</td> <td>NZD 3.58</td> <td>SEK</td> <td>SEK 21.93</td> </tr> <tr> <td>EUR</td> <td>EUR 2.15</td> <td>SGD</td> <td>SGD 3.34</td> </tr> <tr> <td>CNY</td> <td>CNY 16.78</td> <td>ZAR</td> <td>ZAR 34.74</td> </tr> <tr> <td>CAD</td> <td>CAD 3.20</td> <td>GBP</td> <td>GBP 1.87</td> </tr> </tbody> </table> *For DBS Treasures client/DBS Treasures Private client: handling fee is free of charge+International settlement handling fee of 1% of transaction amount/per time.	Withdrawal Currency	Transaction Fee	Withdrawal Currency	Transaction Fee	USD	USD 2.42	JPY	JPY 275	AUD	AUD 3.36	CHF	CHF 2.44	NZD	NZD 3.58	SEK	SEK 21.93	EUR	EUR 2.15	SGD	SGD 3.34	CNY	CNY 16.78	ZAR	ZAR 34.74	CAD	CAD 3.20	GBP	GBP 1.87
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Shipping Cost for Debit Card	Each Time	Delivery of Debit Card by registered mail: Free. If the customer requests to send Debit Card by courier, the shipping rate may differ depending upon the location of the shipping address: NT\$320 for Taipei, NT\$460 for New Taipei City, NT\$500 for Taichung City and NT\$550 for Kaohsiung City. For shipment to other locations, the shipping cost shall be determined by the rate quoted by the courier company. No shipment is provided to offshore islands or on any non-banking business day.																												
*The number of times a customer may make domestic or foreign withdrawals for free during certain month shall be valid from 9am on the second calendar day of that month to 9am on the second calendar day of the following month. *The Bank may suspend or limit its waiver of transaction fee for withdrawals should there be frequent withdrawals of small amount of cash within a short period of time or abnormally frequent interbank withdrawals on the same day. *When the Cardholder withdraws local currency at an overseas ATM, the international clearing organization will charge a "network service fee" for different international networks. When the Cardholder uses an overseas ATM, the local financial institution may also charge a transaction fee or service fee.																														

The Cardholder shall read the contents of these Terms carefully before activating DBS bank Debit Card transaction function/International card function. Upon activating DBS bank Debit Card transaction function/International card function, the Cardholder shall be deemed to have fully understood and agreed to and is willing to comply with the contents of these Terms.

星展銀行（台灣）敬上