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企業金融開戶總約定書修訂公告

Amendment to General Terms and Conditions Governing Account

親愛的客戶，您好：

本行擬修改現行使用之企業金融「開戶總約定書」，主要修改部分為開戶總約定書之補充條款第3條利息，新增三個幣別-瑞典克朗、泰幣與南非幣。本次修改及增訂內容於本次變生效日後將取代之前不同版本的有關約定書。

詳細修訂及增訂內容請參考以下修正對照表，變更後之條款將於2023年8月14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 of the Supplementary Terms item3 Interest, adding 3 currencies-Swedish Krona, Thai Baht and South African Rand. 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 14, 2023. 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 ver21.0	現行條文 企業金融開戶總約定書 ver20.1
補充條款 Supplementary Terms	<p>3 利息</p> <p>3.1 利率及利息之計算. 本行就貴客戶之支票帳戶將不予付息。就活期性存款帳戶，若活期性存款帳戶某日之日終餘額未達最低餘額要求者，本行就該日餘額將不予計息。(最低餘額要求為新臺幣活期性存款：新臺幣壹萬元、新臺幣活期儲蓄存款：新臺幣伍仟元、外幣活期性存款：美元、紐幣、英鎊、加幣、歐元、瑞士法郎、新加坡幣與澳幣-各該幣別壹佰元；港幣、瑞典克朗、泰幣與南非幣-各該幣別壹仟元；日圓-日幣壹萬元；人民幣-人民幣伍佰元。) 就定期性存款帳戶，最低餘額要求為新臺幣定期性存款：新臺幣壹萬元、新臺幣定期性儲蓄存款：新臺幣壹萬元、外幣定期性存款：美元、紐幣、英鎊、加幣、歐元、瑞士法郎、新加坡幣與澳幣-各該幣別壹仟元；港幣、瑞典克朗、泰幣與南非幣-各該幣別壹萬元；日圓-日幣拾萬元；人民幣-人民幣伍仟元。</p> <p>本行將依下列方式計付利息：</p> <p>(a) 新台幣存款：本行將以每年 365 天為基礎，就帳戶之存款餘額計付利息。對於所有相關往來帳戶內之存款，本行將按本行牌告利率每日計息。除另經本行同意者外，所有利息均依存入時起算之實際天數計算 (亦即，牌告利率 ÷ 365 x 存入時起算之實際天數)，並於當月最後一個營業日將之存入貴客戶活期性存款帳戶內 (若該月之末日非營業日，本行仍將計息至當月之最後一個日曆日)。透過自動化設備或網路銀行於非營業時間存入新台幣活期性存款帳戶之現金存款、轉帳及付款，於計算利息時，現金存款、轉帳及付款之當日亦將計息而得計入「存入時起算之實際天數」。</p> <p>(b) 外幣存款：就帳戶之英鎊、港幣、泰幣、南非幣與新加坡幣之存款餘額，本行將以每年 365 天為基礎計付利息，其他外幣存款則以每年 360 天為基礎計付之。對於所有相關外幣往來帳戶內之存款，本行將按本行牌告利率每日計息。除另經本行同意者外，所有利息均依存入時起算之實際</p>	<p>3 利息</p> <p>3.1 利率及利息之計算. 本行就貴客戶之支票帳戶將不予付息。就活期性存款帳戶，若活期性存款帳戶某日之日終餘額未達最低餘額要求者，本行就該日餘額將不予計息。(最低餘額要求為新臺幣活期性存款：新臺幣壹萬元、新臺幣活期儲蓄存款：新臺幣伍仟元、外幣活期性存款：美元、紐幣、英鎊、加幣、歐元、瑞士法郎、新加坡幣與澳幣-各該幣別壹佰元；港幣-港幣壹仟元；日圓-日幣壹萬元；人民幣-人民幣伍佰元。) 就定期性存款帳戶，最低餘額要求為新臺幣定期性存款：新臺幣壹萬元、新臺幣定期性儲蓄存款：新臺幣壹萬元、外幣定期性存款：美元、紐幣、英鎊、加幣、歐元、瑞士法郎、新加坡幣與澳幣-各該幣別壹仟元；港幣-港幣壹萬元；日圓-日幣拾萬元；人民幣-人民幣伍仟元。</p> <p>本行將依下列方式計付利息：</p> <p>(a) 新台幣存款：本行將以每年 365 天為基礎，就帳戶之存款餘額計付利息。對於所有相關往來帳戶內之存款，本行將按本行牌告利率每日計息。除另經本行同意者外，所有利息均依存入時起算之實際天數計算 (亦即，牌告利率 ÷ 365 x 存入時起算之實際天數)，並於當月最後一個營業日將之存入貴客戶活期性存款帳戶內 (若該月之末日非營業日，本行仍將計息至當月之最後一個日曆日)。透過自動化設備或網路銀行於非營業時間存入新台幣活期性存款帳戶之現金存款、轉帳及付款，於計算利息時，現金存款、轉帳及付款之當日亦將計息而得計入「存入時起算之實際天數」。</p> <p>(b) 外幣存款：就帳戶之英鎊、港幣與新加坡幣之存款餘額，本行將以每年 365 天為基礎計付利息，其他外幣存款則以每年 360 天為基礎計付之。對於所有相關外幣往來帳戶內之存款，本行將按本行牌告利率每日計息。除另經本行同意者外，所有利息均依存入時起算之實際天數計算 (亦即，牌告利率 ÷ 365 或 360 x 存入時起算之</p>



天數計算 (亦即 · 牌告利率 ÷ 365 或 360 x 存入時起算之實際天數) · 並於當月最後一個營業日將之存入貴客戶外匯活期性存款帳戶內 (若該月之末日非營業日 · 本行仍將計息至當月之最後一個日曆日)。

3 Interest

3.1 Interest rates and calculating interest. We do not pay interest on deposits in your cheque account. For demand deposit accounts, if the balance in a demand deposit account at the end of one day falls below the minimum balance requirement, we will not pay interest on the balance for that day. (The minimum balance requirements are New Taiwan dollar (NTD) demand deposit: NTD10,000; NTD demand savings deposit: NTD5,000; foreign-currency demand deposit: United States dollar, New Zealand dollar, pounds sterling, Canadian dollar, euro, Swiss franc, Singapore dollar and Australian dollar: 100 units of the relevant currency; Hong Kong dollar, **Swedish Krona, Thai Baht and South African Rand**: 1,000 units of the relevant currency; Japanese yen: JPY10,000; renminbi (RMB) : CNY 500.) For time deposit accounts, the minimum amount requirements are NTD time deposit: NTD10,000; NTD time savings deposit: NTD10,000; foreign-currency time deposit: United States dollar, New Zealand dollar, pounds sterling, Canadian dollar, euro, Swiss franc, Singapore dollar and Australian dollar: 1,000 units of the relevant currency; Hong Kong dollar, **Swedish Krona, Thai Baht and South African Rand**: 10,000 units of the relevant currency; Japanese yen: JPY100,000; RMB: CNY 5,000.

We will calculate interest in the following ways.

(a) NTD (New Taiwan dollar) deposits: We will calculate interest on account balances based on 365 days per year. We will calculate interest daily on deposits in all current accounts which apply at our board interest rate. Unless we agree otherwise, we will calculate all interest according to the actual number of days since the deposit was made (that is, board rate ÷ 365 x actual number of days since deposit was made), and add this to your demand deposit account on the last business day of the month. (If the last day of the month is not a business day, we will calculate the interest until the last calendar day of the month.) For cash deposits, transfers and payments into NTD demand deposit accounts through cash machines or internet banking outside banking hours, the date on which the cash deposits, transfers and payments are made will also count towards the actual number of days since the deposit was made when calculating interest.

(b) Foreign-currency deposits: We will calculate interest on the account balances of pounds sterling, Hong Kong dollars, **Thai Baht, South African Rand** or Singapore dollars based on 365 days per year. We will calculate interest on deposits made in any other currency based on 360 days per year. We will

實際天數) · 並於當月最後一個營業日將之存入貴客戶外匯活期性存款帳戶內 (若該月之末日非營業日 · 本行仍將計息至當月之最後一個日曆日)。

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	<p>calculate interest daily on deposits in all foreign-currency current accounts which apply at our board interest rate. Unless we agree otherwise, we will calculate all interest according to the actual number of days since the deposit was made (that is, board rate ÷ 365 or 360 x number of days since the deposit was made), and add this to your foreign-currency demand deposit account on the last business day of the month. (If the last day of the month is not a business day, we will calculate the interest until the last calendar day of the month.)</p>	<p>number of days since the deposit was made (that is, board rate ÷ 365 or 360 x number of days since the deposit was made), and add this to your foreign-currency demand deposit account on the last business day of the month. (If the last day of the month is not a business day, we will calculate the interest until the last calendar day of the month.)</p>
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星展(台灣)商業銀行股份有限公司 敬啟

公告日期：2023/08/15

生效日期：2023/08/14

DBS Bank (Taiwan) Ltd

Date of Announcement: 2023/08/15

Effective Date: 2023/08/14