

Live more, Bank less

## 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標準條款第4條貴客戶帳戶之存提和第11條賠償本行損失以及補充條款第11條定期性存款帳戶附加條款。本次修改及增訂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2024年3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。

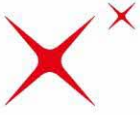
本次修訂內容詳如下列修訂比較表，為保障您的權益，請您撥冗閱讀，若您有任何疑問，歡迎您致電星展企業一線通服務專線+886-2-6606-0302 洽詢。

Dear Customer,

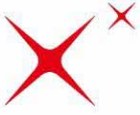
We hereby amend the General Terms and Conditions Governing Account, with the main revision areas of **Clause 4 Payments in and out of your account and Clause 11 Covering us against loss of Standard Terms** and **Clause 11 Extra terms and conditions governing time deposit accounts of Supplementary Terms**. 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 is attached as below table for your reference, which will be effective on March 1, 2024. 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.

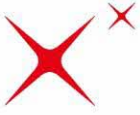
The details of the comparison between the original and revised terms are attached as below table. Please read the amendment carefully to safeguard your right. Shall you have any questions on the announcement, please feel free to contact DBS BusinessCare at +886-2-6606-0302 and we shall be happy to help 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 ver22.0	現行條文 企業金融開戶總約定書 ver21.0
標準條款 Standard Terms	<p><b>4 貴客戶帳戶之存提</b></p> <p><u>4.4 提款.</u></p> <p>(b) 貴客戶得按本行所接受或同意之任何方式自貴客戶帳戶內提取款項。倘經貴客戶請求，本行得（但無義務）允許貴客戶提取與貴客戶帳戶所屬幣別不同之貨幣。若本行允許之，則該筆提款將適用於貴客戶提款當時本行所定之匯率。若貴客戶擬提取或支付某種特定幣別，或提取或支付大額現鈔(以本行判定為主)，或提取或支付某種特定幣別之大額現鈔，該筆提款將視本行持有該幣別之可用現鈔數量而定。然而，在當地法律及法規許可範圍內，貴客戶須提前通知本行此等情事，或本行可能會針對該筆提款或支付設定要求，或貴客戶須同時滿足上列兩項要求。</p> <p>(c) 貴客戶於到期前提前終止或提取固定性或定期性存款需要本行同意，除非依據任何相關法律及法規貴客戶有權進行上述行為。若本行同意貴客戶於到期前提前終止或提取固定性或定期性存款，在當地法律及法規許可範圍內，本行可能支付較少或不支付利息，或設定任何相關條款及條件(包含提前終止或提取的費用)，或本行將同時行使上述兩項權利。</p> <p><b>4 Payments in and out of your account</b></p> <p><u>4.4 Withdrawals.</u></p> <p>(b) You can withdraw money from your account in any way which we accept or agree to. If you ask, we may (but do not have to) allow you to withdraw funds in a different currency from the currency in which your account is held. If we do this, our rate of exchange at the time you withdraw the money will apply. If you want to withdraw money or make a payment in a specific currency or substantial amount (as we decide), or both, this will depend on the cash in that specific currency we have available. However, to the extent permitted by local laws and regulations, you may have to give us notice beforehand, or we may set requirements (or both of these may apply) for these withdrawals or payments from your account.</p> <p>(c) You will need our permission to end or withdraw a fixed or time deposit early, unless you have a right to do so under any relevant laws and regulations. If we allow you to end or withdraw a fixed or time deposit early, to the extent permitted by local laws and regulations, we may pay you less or no interest, set any terms and conditions (including early withdrawal charges), or both.</p>	<p><b>4 貴客戶帳戶之存提</b></p> <p><u>4.4 提款.</u></p> <p>(b) 貴客戶得按本行所接受或同意之任何方式自貴客戶帳戶內提取款項。倘經貴客戶請求，本行得（但無義務）允許貴客戶提取與貴客戶帳戶所屬幣別不同之貨幣。若本行允許之，則該筆提款將適用於貴客戶提款當時本行所定之匯率。若貴客戶擬提取某種特定幣別之大額現鈔，該筆提款將視本行持有該幣別之可用現鈔數量而定。貴客戶須提前通知本行此等情事。</p> <p>(c) 本行得允許貴客戶於到期前提前終止或提取固定性或定期性存款，惟貴客戶應支付補充條款中所約定、或依本行所訂定之費用。</p> <p><b>4 Payments in and out of your account</b></p> <p><u>4.4 Withdrawals.</u></p> <p>(b) You can withdraw money from your account in any way which we accept or agree to. If you ask, we may (but do not have to) allow you to withdraw funds in a different currency from the currency in which your account is held. If we do this, our rate of exchange at the time you withdraw the money will apply. If you want to withdraw a substantial amount of cash in a specific currency, this will depend on the cash in that specific currency we have available. You may have to give us notice beforehand.</p> <p>(c) We may allow you to end or withdraw a fixed or time deposit early, but you would have to pay the charges and costs agreed in the supplementary terms or as we decide.</p>



	<p><b>11 賠償本行損失</b></p> <p><u>11.2 本行不負法律責任之事項.</u></p> <p>(a) 因下列事項而導致本行遲延或未能向貴客戶履行本行之責任者：</p> <p>(ii) 支付系統或通訊系統故障、停電、電腦故障、機械故障、任何軟體程式發生問題或錯誤、或任何政府之限制、干預、緊急程序或任何相關市場暫停交易、民事裁定、恐怖主義活動或威脅行為、天災、戰爭、罷工、<b>貨幣市場、政治因素、金融市場或經濟環境等重大變化</b>或其他超出本行控制範圍之其他情事；或</p> <p><b>11 Covering us against loss</b></p> <p><u>11.2 What we are not legally responsible for.</u></p> <p>(a) Us delaying or failing to carry out our responsibilities to you, if that delay or failure results from:</p> <p>(ii) a payment or communication system failure, power failure, computer breakdown, mechanical fault or failure, problem or fault in any software program, or any government restrictions, intervention, emergency procedures or suspension of trading by any relevant market, civil order, act or threatened act of terrorism, natural disaster, war, strike, <b>a significant change in monetary, political, financial or economic conditions</b>, or other circumstances beyond our control; or</p>	<p><b>11 賠償本行損失</b></p> <p><u>11.2 本行不負法律責任之事項.</u></p> <p>(a) 因下列事項而導致本行遲延或未能向貴客戶履行本行之責任者：</p> <p>(ii) 支付系統或通訊系統故障、停電、電腦故障、機械故障、任何軟體程式發生問題或錯誤、或任何政府之限制、干預、緊急程序或任何相關市場暫停交易、民事裁定、恐怖主義活動或威脅行為、天災、戰爭、罷工或其他超出本行控制範圍之其他情事；或</p> <p><b>11 Covering us against loss</b></p> <p><u>11.2 What we are not legally responsible for.</u></p> <p>(a) Us delaying or failing to carry out our responsibilities to you, if that delay or failure results from:</p> <p>(ii) a payment or communication system failure, power failure, computer breakdown, mechanical fault or failure, problem or fault in any software program, or any government restrictions, intervention, emergency procedures or suspension of trading by any relevant market, civil order, act or threatened act of terrorism, natural disaster, war, strike or other circumstances beyond our control; or</p>
<p><b>補充條款</b> <b>Supplementary Terms</b></p>	<p><b>11 定期性存款帳戶附加條款</b></p> <p><u>11.2 定期性存款提前解約.</u> 貴客戶於定期性存款到期前不得解約。<b>如貴客戶七日前書面通知本行，得提前解約或提領定期性存款，</b>並得提領該存款全額。於可轉讓定期存單之到期日前，貴客戶不得中途解約。就貴客戶提前解約之定期性存款，本行將按該定期性存款實存期間所適用之牌告利率之 80% 計付利息。若貴客戶於本行存入定期性存款後一個月內解約者，本行將不予付息。</p> <p>就轉期續存之定期性存款，如貴客戶於其轉存之到期日中途中途解約，本行將按貴客戶轉存該筆存款之日依第 11.2 條所適用之利率予以計息。</p> <p><b>本行將依相關法律及法規辦理貴客戶提前解約或提領定期性存款。</b></p> <p><b>11 Extra terms and conditions governing time deposit accounts</b></p> <p><u>11.2 Ending time deposits early.</u> You must not end a time deposit before its maturity date. <b>You may end or withdraw a time deposit early if you give us seven days' notice in writing</b> and you can then withdraw the full amount of the deposit. You cannot end a negotiable certificate of time deposit before its maturity date. For any time deposit you end early, we will pay interest at 80% of the board interest rate that would apply for</p>	<p><b>11 定期性存款帳戶附加條款</b></p> <p><u>11.2 定期性存款提前解約.</u> 貴客戶於定期性存款到期前不得解約。惟，貴客戶得以七日前之書面通知本行中途解約，並得提領該存款全額。於可轉讓定期存單之到期日前，貴客戶不得中途解約。就貴客戶提前解約之定期性存款，本行將按該定期性存款實存期間所適用之牌告利率之 80% 計付利息。若貴客戶於本行存入定期性存款後一個月內解約者，本行將不予付息。</p> <p>就轉期續存之定期性存款，如貴客戶於其轉存之到期日中途中途解約，本行將按貴客戶轉存該筆存款之日依第 11.2 條所適用之利率予以計息。</p> <p><b>11 Extra terms and conditions governing time deposit accounts</b></p> <p><u>11.2 Ending time deposits early.</u> You must not end a time deposit before its maturity date. However, you can end a time deposit by giving us seven days' notice in writing and you can then withdraw the full amount of the deposit. You cannot end a negotiable certificate of time deposit before its maturity date. For any time deposit you end early, we will pay interest at 80% of the board interest rate that would apply for the holding period of the time deposit. We will not pay</p>



Live more, Bank less

	<p>the holding period of the time deposit. We will not pay interest if you end the time deposit within one month of making the deposit with us.</p> <p>If you end a renewed time deposit before the maturity date under the renewed term, we will calculate the interest at the rate which applied on the date you renewed the time deposit and based on the above clause 11.2.</p> <p>We will process your request to end or withdraw a time deposit early in accordance with relevant laws and regulations.</p>	<p>interest if you end the time deposit within one month of making the deposit with us.</p> <p>If you end a renewed time deposit before the maturity date under the renewed term, we will calculate the interest at the rate which applied on the date you renewed the time deposit and based on the above clause 11.2.</p>
--	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

星展(台灣)商業銀行股份有限公司 敬啟

公告日期：2024/02/27

生效日期：2024/03/01

DBS Bank (Taiwan) Ltd

Date of Announcement: 2024/02/27

Effective Date: 2024/03/01