

個人金融開戶總約定書修訂公告

本行開戶總約定書部分條款修訂如下，修訂條文自 2026 年 1 月 1 日起開始生效施行，生效前仍適用原約定條款。

中文版

修訂條文	現行條文
<p>第三章 星展豐盛理財/星展豐盛私人客戶/星展頂級私人客戶約定事項</p> <p>關於成為星展銀行「星展豐盛理財/星展豐盛私人客戶/星展頂級私人客戶」客戶，立約人同意以下事項：</p> <p>一、總資產門檻及帳戶管理費</p> <p>立約人於銀行之月均額總資產如達等值新台幣參佰萬元以上，得申請成為星展豐盛理財客戶並享有星展豐盛理財之權益；立約人於銀行之月均額總資產如達等值 新台幣參仟萬元以上，得申請成為星展豐盛私人客戶並享有星展豐盛私人客戶之權益；立約人於銀行之月均額總資產如達等值新台幣壹億元以上 且取得銀行高資產客戶資格，得申請成為星展頂級私人客戶並享有星展頂級私人客戶之權益。前述「總資產」係包括立約人於銀行各存款帳戶餘額、各投資商品之投資現值(以參考價格計算之，如無參考價格，則以投資商品之名目本金為計算)及經由銀行投保之各項有效保單所繳交之累計保險費加總計算。若立約人於銀行之月均額總資產 未達上述星展豐盛理財客戶最低要求者，立約人應支付帳戶管理費每月新台幣伍佰元整，立約人並授權銀行得於次月逕自立約人之存款帳戶內直接扣取之，若餘額不足或其他因素無法全額扣取帳戶管理</p>	<p>第三章 星展豐盛理財/星展豐盛私人客戶/星展頂級私人客戶約定事項</p> <p>關於成為星展銀行「星展豐盛理財/星展豐盛私人客戶/星展頂級私人客戶」客戶，立約人同意以下事項：</p> <p>一、總資產門檻及帳戶管理費</p> <p>立約人於銀行之月均額總資產如達等值新台幣參佰萬元以上，得申請成為星展豐盛理財客戶並享有星展豐盛理財之權益；立約人於銀行之月均額總資產如達等值 新台幣參仟萬元以上，得申請成為星展豐盛私人客戶並享有星展豐盛私人客戶之權益；立約人於銀行之月均額總資產如達等值新台幣壹億元以上且取得銀行高資產客戶資格，得申請成為星展頂級私人客戶並享有星展頂級私人客戶之權益。前述「總資產」係包括立約人於銀行各存款帳戶餘額、各投資商品之投資現值(以參考價格計算之，如無參考價格，則以投資商品之名目本金為計算)及經由銀行投保之各項有效保單所繳交之累計保險費加總計算。若立約人於銀行之月均額總資產 未達上述星展豐盛理財客戶最低要求者，立約人應支付帳戶管理費每月新台幣伍佰元整，立約人並授權銀行得於次月逕自立約人之存款帳戶內直接扣取之，若餘額不足或其他因素無法全額扣取帳戶管理</p>

<p>費者，銀行得逕行將星展豐盛理財客戶/星展豐盛私人客戶/星展頂級私人客戶轉變為一般客戶，其原享有之星展豐盛理財客戶/星展豐盛私人客戶/星展頂級私人客戶優惠將隨之終止。另銀行保留修改總資產門檻、計算方式及帳戶管理費相關約定之權利，修改方式及效力請參見總約定書第一章一般約定事項規定。</p> <p>二、特別手續費</p> <p>星展豐盛理財客戶/星展豐盛私人客戶/星展頂級私人客戶於開戶後二個月內終止銀行之所有帳戶者，應給付銀行手續費新台幣貳佰元整，以彌補銀行之作業成本。</p> <p>三、其他</p> <p>若星展豐盛理財客戶、星展豐盛私人客戶、星展頂級私人客戶連續三個月未達上述月均額總資產門檻、或星展頂級私人客戶不再具備高資產客戶資格，銀行得視客戶之月均額總資產將前述客戶轉變為一般客戶(如月均額總資產未達等值新台幣參佰萬元)、或星展豐盛理財客戶 (如月均額總資產達等值新台幣參佰萬元但未達等值新台幣參仟萬元)、或星展豐盛私人客戶(如月均額總資產達等值新台幣參仟萬元但未達等值新台幣壹億元)，其原享有之星展豐盛理財客戶/星展豐盛私人客戶/星展頂級私人客戶各項權益優惠亦將隨之終止。</p>	<p>費者，銀行得逕行將星展豐盛理財客戶/星展豐盛私人客戶/星展頂級私人客戶轉變為一般客戶，其原享有之星展豐盛理財客戶/星展豐盛私人客戶/星展頂級私人客戶優惠將隨之終止。另銀行保留修改總資產門檻、計算方式及帳戶管理費相關約定之權利，修改方式及效力請參見總約定書第一章一般約定事項規定。</p> <p>二、特別手續費</p> <p>星展豐盛理財客戶/星展豐盛私人客戶/星展頂級私人客戶於開戶後二個月內終止銀行之所有帳戶者，應給付銀行手續費新台幣貳佰元整，以彌補銀行之作業成本。</p> <p>三、其他</p> <p>若星展豐盛理財客戶、星展豐盛私人客戶、星展頂級私人客戶連續三個月未達上述月均額總資產門檻、或星展頂級私人客戶不再具備高資產客戶資格，銀行得視客戶之月均額總資產將前述客戶轉變為一般客戶(如月均額總資產未達等值新台幣參佰萬元)、或星展豐盛理財客戶 (如月均額總資產達等值新台幣參佰萬元但未達等值新台幣參仟萬元)、或星展豐盛私人客戶(如月均額總資產達等值新台幣參仟萬元但未達等值新台幣壹億元)，其原享有之星展豐盛理財客戶/星展豐盛私人客戶/星展頂級私人客戶各項權益優惠亦將隨之終止。</p>				
<p>第十一章 附錄</p> <p>壹、各項服務手續費收費一覽表</p> <table><tr><td>1.星展豐盛理財/星展豐盛私人客戶/星展頂級私人客戶：</td></tr><tr><td>(1)客戶於銀行之月均額總資產如達等值新台幣參佰萬元以上，得</td></tr></table>	1.星展豐盛理財/星展豐盛私人客戶/星展頂級私人客戶：	(1)客戶於銀行之月均額總資產如達等值新台幣參佰萬元以上，得	<p>第十一章 附錄</p> <p>壹、各項服務手續費收費一覽表</p> <table><tr><td>1.星展豐盛理財/星展豐盛私人客戶/星展頂級私人客戶：</td></tr><tr><td>(1)客戶於銀行之月均額總資產如達等值新台幣參佰萬元以上，得</td></tr></table>	1.星展豐盛理財/星展豐盛私人客戶/星展頂級私人客戶：	(1)客戶於銀行之月均額總資產如達等值新台幣參佰萬元以上，得
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<p>申請成為銀行星展豐盛理財客戶並享有星展豐盛理財之相關權益，於銀行之月均額總資產如達等值新台幣參仟萬元以上，得申請成為星展豐盛私人客戶並享有星展豐盛私人客戶之相關權益，於銀行之月均額總資產如達等值新台幣壹億元以上且取得本行高資產客戶資格，得申請成為星展頂級私人客戶並享有星展頂級私人客戶之相關權益。前述「總資產」係包括客戶於銀行各存款帳戶餘額、各投資商品之投資現值（以參考價格計算之，如無參考價格，則以投資商品之名目本金為計算）及經由星展銀行（台灣）投保之各項有效保單所繳交之累計保險費加總計算。月均額總資產若未達上述星展豐盛理財客戶之最低要求者，應支付銀行帳戶管理費每月等值 NT\$500 元整。</p>	<p>申請成為銀行星展豐盛理財客戶並享有星展豐盛理財之相關權益，於銀行之月均額總資產如達等值新台幣參仟萬元以上，得申請成為星展豐盛私人客戶並享有星展豐盛私人客戶之相關權益，於銀行之月均額總資產如達等值新台幣壹億元以上且取得本行高資產客戶資格，得申請成為星展頂級私人客戶並享有星展頂級私人客戶之相關權益。前述「總資產」係包括客戶於銀行各存款帳戶餘額、各投資商品之投資現值（以參考價格計算之，如無參考價格，則以投資商品之名目本金為計算）及經由星展銀行（台灣）投保之各項有效保單所繳交之累計保險費加總計算。月均額總資產若未達上述星展豐盛理財客戶之最低要求者，應支付銀行帳戶管理費每月等值 NT\$500 元整。</p>
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英文版

修訂條文	現行條文
<p>Chapter 3 DBS Treasures / DBS Treasures Private Client(星展豐盛私人客戶) / DBS Treasures Private Client(星展頂級私人客戶) Terms and Conditions</p> <p>By becoming DBS Treasures / DBS Treasures Private Client(星展豐盛私人客戶) / DBS Treasures Private Client(星展頂級私人客戶), the Undersigned agrees to the following terms and conditions:</p> <p>I. Total Asset Threshold and Account Management Fee</p> <p>If the Undersigned's monthly average total asset with the Bank reach NTD 3 million or above, he/she may apply to become a DBS Treasures Client and will be entitled to</p>	<p>Chapter 3 DBS Treasures / DBS Treasures Private Client(星展豐盛私人客戶) / DBS Treasures Private Client(星展頂級私人客戶) Terms and Conditions</p> <p>By becoming DBS Treasures / DBS Treasures Private Client(星展豐盛私人客戶) / DBS Treasures Private Client(星展頂級私人客戶), the Undersigned agrees to the following terms and conditions:</p> <p>I. Total Asset Threshold and Account Management Fee</p> <p>If the Undersigned's monthly average total asset with the Bank reach NTD 3 million or above, he/she may apply to become a DBS Treasures Client and will be entitled to</p>

the associated rights and benefits. If the Undersigned's monthly average total asset with the Bank reach NTD 30 million or above, he/she may apply for the DBS Treasures Private Client(星展豐盛私人客戶) and be entitled to the associated rights and benefits. If the Undersigned's monthly average total asset with the Bank reach NTD 100 million or above ~~and he/she qualifies as a high-net-worth client in DBS,~~ he/she may apply for the DBS Treasures Private Client(星展頂級私人客戶) and be entitled to the associated rights and benefits. The aforementioned "total asset" refers to the sum of all deposit account balances, the current market value of all investment products (calculated based on the reference price; if the reference price is unavailable, then the notional amount of the investment product should be used for calculation) and the accumulated premiums paid by the Undersigned for all valid insurance policies through the Bank. If the Undersigned's monthly average total asset with the Bank fails to meet the aforementioned minimum requirements for the DBS Treasures Client, the Undersigned shall pay an account management fee in an amount of NTD 500, and the Undersigned also authorizes the Bank to deduct such amount from the deposit account of the Undersigned directly in the next month. In case of any insufficient balance or other factors such that the account management fee cannot be deducted, the Bank reserves the right to reconvert the DBS Treasures Client /DBS Treasures Private Client(星展豐盛私人客戶) / DBS Treasures Private Client(星展頂級私人客戶) to a general customer, and the associated rights and benefits originally enjoyed by the DBS Treasures Client /DBS Treasures Private Client(星展豐盛私人客戶) / DBS Treasures Private Client(星展頂級私人客戶) shall be terminated accordingly. In addition, the Bank reserves the right to revise the

the associated rights and benefits. If the Undersigned's monthly average total asset with the Bank reach NTD 30 million or above, he/she may apply for the DBS Treasures Private Client(星展豐盛私人客戶) and be entitled to the associated rights and benefits. If the Undersigned's monthly average total asset with the Bank reach NTD 100 million or above and he/she qualifies as a high-net-worth client in DBS, he/she may apply for the DBS Treasures Private Client(星展頂級私人客戶) and be entitled to the associated rights and benefits. The aforementioned "total asset" refers to the sum of all deposit account balances, the current market value of all investment products (calculated based on the reference price; if the reference price is unavailable, then the notional amount of the investment product should be used for calculation) and the accumulated premiums paid by the Undersigned for all valid insurance policies through the Bank. If the Undersigned's monthly average total asset with the Bank fails to meet the aforementioned minimum requirements for the DBS Treasures Client, the Undersigned shall pay an account management fee in an amount of NTD 500, and the Undersigned also authorizes the Bank to deduct such amount from the deposit account of the Undersigned directly in the next month. In case of any insufficient balance or other factors such that the account management fee cannot be deducted, the Bank reserves the right to reconvert the DBS Treasures Client /DBS Treasures Private Client(星展豐盛私人客戶) / DBS Treasures Private Client(星展頂級私人客戶) to a general customer, and the associated rights and benefits originally enjoyed by the DBS Treasures Client /DBS Treasures Private Client(星展豐盛私人客戶) / DBS Treasures Private Client(星展頂級私人客戶) shall be terminated accordingly. In addition, the Bank reserves the right to revise the

<p>total asset criteria and account management fee-related requirements at any time. For the revision methods and effect, please refer to Chapter 1 General Terms and Conditions of the Master Agreement.</p> <p>II. Special Handling Fee</p> <p>If a DBS Treasures Client /DBS Treasures Private Client(星展豐盛私人客戶) / DBS Treasures Private Client(星展頂級私人客戶) terminates all of his/her accounts at the Bank within two months after the account opening, he/she shall pay a handling fee of NTD 200 to the Bank in order to compensate for the operating cost incurred by the Bank.</p> <p>III. Others</p> <p>If a DBS Treasures Client, DBS Treasures Private Client(星展豐盛私人客戶) / DBS Treasures Private Client(星展頂級私人客戶) fails to reach the aforementioned monthly average total asset threshold for a period of three months, or if DBS Treasures Private Client(星展頂級私人客戶) no longer qualifies as a high-net-worth client in DBS, then the Bank shall have the right to convert the Client into a general customer(if the Client's monthly average total asset fails to reach NTD 3 million), or DBS Treasures Client (if the Client's monthly average total asset reaches NTD 3 million but less than NTD 30 million), or DBS Treasures Private Client(星展豐盛私人客戶)(if the Client's monthly average total asset reaches NTD 30 million but less than NTD 100 million), and the associated rights and benefits originally enjoyed by DBS Treasures Client or DBS Treasures Private Client(星展豐盛私人客戶) or DBS Treasures Private Client(星展頂級私人客戶) shall be terminated accordingly .</p>	<p>total asset criteria and account management fee-related requirements at any time. For the revision methods and effect, please refer to Chapter 1 General Terms and Conditions of the Master Agreement.</p> <p>II. Special Handling Fee</p> <p>If a DBS Treasures Client /DBS Treasures Private Client(星展豐盛私人客戶) / DBS Treasures Private Client(星展頂級私人客戶) terminates all of his/her accounts at the Bank within two months after the account opening, he/she shall pay a handling fee of NTD 200 to the Bank in order to compensate for the operating cost incurred by the Bank.</p> <p>III. Others</p> <p>If a DBS Treasures Client, DBS Treasures Private Client(星展豐盛私人客戶) / DBS Treasures Private Client(星展頂級私人客戶) fails to reach the aforementioned monthly average total asset threshold for a period of three months, or if DBS Treasures Private Client(星展頂級私人客戶) no longer qualifies as a high-net-worth client in DBS, then the Bank shall have the right to convert the Client into a general customer(if the Client's monthly average total asset fails to reach NTD 3 million), or DBS Treasures Client (if the Client's monthly average total asset reaches NTD 3 million but less than NTD 30 million), or DBS Treasures Private Client(星展豐盛私人客戶)(if the Client's monthly average total asset reaches NTD 30 million but less than NTD 100 million), and the associated rights and benefits originally enjoyed by DBS Treasures Client or DBS Treasures Private Client(星展豐盛私人客戶) or DBS Treasures Private Client(星展頂級私人客戶) shall be terminated accordingly .</p>
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<p>IV. The Undersigned agrees that after his/her qualification as a DBS Treasures Client/ DBS Treasures Private Client(星展豐盛私人客戶) / DBS Treasures Private Client(星展頂級私人客戶) is terminated, his/her other accounts or services having been applied for shall still be valid, and he/she also agrees to continue to comply with the terms and conditions of the relevant accounts and services.</p>	<p>IV. The Undersigned agrees that after his/her qualification as a DBS Treasures Client/ DBS Treasures Private Client(星展豐盛私人客戶) / DBS Treasures Private Client(星展頂級私人客戶) is terminated, his/her other accounts or services having been applied for shall still be valid, and he/she also agrees to continue to comply with the terms and conditions of the relevant accounts and services.</p>
<p>Chapter 11 Appendix</p> <p>Section 1 Service and Handling Fee Standards</p> <div data-bbox="210 539 1093 1308" style="border: 1px solid black; padding: 10px;"> <p>1. DBS Treasures / DBS Treasures Private Client(星展豐盛私人客戶)/DBS Treasures Private Client(星展頂級私人客戶):</p> <p>(1) If your monthly average total asset at the Bank reaches above equivalent NT\$ 3 million, you may apply to become the DBS Treasures Client and become eligible to enjoy relevant rights and benefits of DBS Treasures. If your monthly average total asset at the Bank reaches above equivalent NT\$ 30 million, you may apply for the DBS Treasures Private Client(星展豐盛私人客戶) and become eligible to enjoy relevant rights and benefits of DBS Treasures Private Client(星展豐盛私人客戶). If your monthly average total asset at the Bank reaches above equivalent NT\$ 100 million and with high net worth client qualification in DBS, you may apply for the DBS Treasures Private Client(星展頂級私人客戶) and become eligible to enjoy relevant rights and benefits of DBS Treasures Private Client(星展頂級私人客戶). The aforementioned “total asset” refers to the sum of all deposit account balances, all investment current values of investment products (calculated based on the reference price; if</p> </div>	<p>Chapter 11 Appendix</p> <p>Section 1 Service and Handling Fee Standards</p> <div data-bbox="1149 539 2031 1308" style="border: 1px solid black; padding: 10px;"> <p>1. DBS Treasures / DBS Treasures Private Client(星展豐盛私人客戶)/DBS Treasures Private Client(星展頂級私人客戶):</p> <p>(1) If your monthly average total asset at the Bank reaches above equivalent NT\$ 3 million, you may apply to become the DBS Treasures Client and become eligible to enjoy relevant rights and benefits of DBS Treasures. If your monthly average total asset at the Bank reaches above equivalent NT\$ 30 million, you may apply for the DBS Treasures Private Client(星展豐盛私人客戶) and become eligible to enjoy relevant rights and benefits of DBS Treasures Private Client(星展豐盛私人客戶). If your monthly average total asset at the Bank reaches above equivalent NT\$ 100 million and with high-net-worth client qualification in DBS, you may apply for the DBS Treasures Private Client(星展頂級私人客戶) and become eligible to enjoy relevant rights and benefits of DBS Treasures Private Client(星展頂級私人客戶). The aforementioned “total asset” refers to the sum of all deposit account balances, all investment current values of investment products (calculated based on the reference price; if</p> </div>

reference price is not available, then the notional amount of the investment product is used for calculation) and the accumulated premium paid by the DBS Bank (Taiwan) for the purchase of all valid insurance policies on behalf of the Customer. If the monthly average total asset is less than the minimum requirement for the aforementioned DBS Treasures Client account, and it is required to pay the bank account management fee of NT\$500 per month.

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星展 (台灣) 商業銀行股份有限公司 敬啟
開始公告日：2025年12月1日