

個人金融開戶總約定書修訂公告

生效日：2025.12.05

中文版

修訂條文	現行條文
<div>第七章 簽帳金融卡服務約定事項</div> <div>十九、簽帳金融卡之刷卡消費扣款特別約定 (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 交易限額如下： 1.符合民法規定成年年紀之持卡人： (1)持星辰多幣簽帳金融卡者：等值新臺幣十二萬元 (2)持星辰豐盛理財簽帳金融卡者：等值新臺幣二十萬元 (3)持星辰豐盛私人客戶簽帳金融卡者：等值新臺幣五十萬元 2.未符合民法規定成年年紀之未成年持卡人：等值新臺幣伍仟元</div>	<div>第七章 簽帳金融卡服務約定事項</div> <div>十九、簽帳金融卡之刷卡消費扣款特別約定 (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</div>

英文版

修訂條文	現行條文
<div>Chapter 7 Terms and Conditions for DEBIT CARDS</div> <div>XIX. Special Terms and Conditions of Debt Card Transactions via Debit Cards (V) 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 as below: 1. Cardholders who meet the age of majority under the Taiwan Civil Code (1) With DBS Multicurrency Debit Card: NTD 120,000 or its equivalent (2) With DBS Treasures Debit Card: NTD 200,000 or its equivalent (3) With DBS Treasures Private Client Debit Card: NTD 500,000 or its equivalent; and 2. Cardholders who do not meet the age of majority under the Taiwan Civil Code: NTD 5,000 or its equivalent.</div>	<div>Chapter 7 Terms and Conditions for DEBIT CARDS</div> <div>XIX. Special Terms and Conditions of Debt Card Transactions via Debit Cards (V) 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: 1.Cardholders who meet the age of majority under the Taiwan Civil Code: NTD 100,000 or its equivalent; and 2.Cardholders who do not meet the age of majority under the Taiwan Civil Code: NTD 5,000 or its equivalent.</div>