

個人金融開戶總約定書修訂公告

生效日: 2025.11.21

中文版

修訂條文	現行條文
壹、定期性存款約定事項 二、定期性存款屆到期日者： (一)立約人就定期性存款如與銀行約定到期自動解約並轉入名下同幣別之活期存款帳戶者，該筆定期性存款之到期金額將於到期日當日自動轉入約定之活期存款帳戶，並依轉入活期存款帳戶所適用之牌告利率計息。定期性存款之到期日遇例假日或例假日次日一者，則該筆定期性存款之到期金額及計算至到期日之利息將提前於例假日期間自動轉入約定之活期存款帳戶，自到期日起再依活期存款帳戶所適用之牌告利率計息。外幣定期性存款約定期間為七天及十四天期，則不適用前述規定。若定期性存款利息給付金額達「全民健康保險扣取及繳納補充保險費辦法」規定應按適用之補充保險費率扣取補充保險費者，則會於到期日之次一營業日將該筆定期性存款之本金及利息轉入約定之活期存款帳戶，並自到期日起依本行活期存款帳戶適用之牌告利率計息。	壹、定期性存款約定事項 二、定期性存款屆到期日者： (一)立約人就定期性存款如與銀行約定到期自動解約並轉入名下同幣別之活期存款帳戶者，該筆定期性存款之到期金額將於到期日當日自動轉入約定之活期存款帳戶，並依轉入活期存款帳戶所適用之牌告利率計息。定期性存款之到期日遇例假日或例假日次日一者，則該筆定期性存款之到期金額及計算至到期日之利息將提前於例假日期間自動轉入約定之活期存款帳戶，自到期日起再依活期存款帳戶所適用之牌告利率計息。外幣定期性存款約定期間為七天及十四天期，則不適用前述規定。

英文版

修訂條文	現行條文
Section 1 Time Deposit Terms and Conditions II. Time deposit reaching maturity date: (I) Regarding a time deposit account that is set for automatic expiration upon maturity and transfer the amount from such deposit to the demand deposit account in the same currency as agreed by the Undersigned and the Bank, the maturity amount of such time deposit shall be automatically transferred to the designated demand deposit account on the maturity date, and the interest thereon is calculated at the announced interest rate applicable to such demand deposit account. Where the maturity date of the time deposit is a regular holiday or the day immediately following a regular holiday, then the maturity amount of such time deposit and the interest calculated to the maturity date shall be automatically transferred to the designated demand deposit account before the regular holiday period, and upon the maturity date, the interest is then calculated at the announced interest rate applicable to the demand deposit account. The aforementioned terms and conditions do not apply to foreign currency time deposit with a period of seven days or fourteen days. If the interest payment amount for time deposit reaches the threshold specified by the "Regulations Governing the Deduction and Payment of the Supplementary Insurance Premium of the National Health Insurance," requiring the deduction of supplementary insurance premium at the applicable premium rate, then the principal and interest of such time deposit will be transferred to the designated demand deposit account on the business day following the maturity date. Interest will then be calculated from the maturity date at the announced interest rate applicable to the demand deposit account.	Section 1 Time Deposit Terms and Conditions II. Time deposit reaching maturity date: (I) Regarding a time deposit account that is set for automatic expiration upon maturity and transfer the amount from such deposit to the demand deposit account in the same currency as agreed by the Undersigned and the Bank, the maturity amount of such time deposit shall be automatically transferred to the designated demand deposit account on the maturity date, and the interest thereon is calculated at the announced interest rate applicable to such demand deposit account. Where the maturity date of the time deposit is a regular holiday or the day immediately following a regular holiday, then the maturity amount of such time deposit and the interest calculated to the maturity date shall be automatically transferred to the designated demand deposit account before the regular holiday period, and upon the maturity date, the interest is then calculated at the announced interest rate applicable to the demand deposit account. The aforementioned terms and conditions do not apply to foreign currency time deposit with a period of seven days or fourteen days.