

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 2025 年 10 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>第三章 星展豐盛理財 / 星展豐盛私人客戶約定事項</p> <p>關於成為星展銀行「星展豐盛理財/星展豐盛私人客戶」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。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費者，銀行得逕行將星展豐盛理財客戶/星展豐盛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/星展豐盛私人客戶於開戶後二個月內終止銀行之所有帳戶</p>

二、特別手續費
 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。

三、其他
 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。

四、立約人同意於其星展豐盛理財客戶/星展豐盛私人客戶/**星展頂級私人客戶**資格終止後，**不影響**其已申請之其他帳戶或服務，**立約人**並同意繼續遵守相關帳戶或服務之約定事項。

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。

三、其他限制
 若星展豐盛理財客戶、星展豐盛私人客戶連續三個月未達上述月均額總資產門檻，銀行得將星展豐盛理財客戶轉變為一般客戶，或將星展豐盛私人客戶轉變為星展豐盛理財客戶 (如月均額總資產達新台幣參佰萬元但未滿參仟萬元)或一般客戶(如月均額總資產未達新台幣參佰萬元)，其原享有之星展豐盛理財客戶或星展豐盛私人客戶優惠亦將隨之終止。

四、立約人同意於其星展豐盛理財客戶/星展豐盛私人客戶資格終止後，其已申請之其他帳戶或服務仍然有效，並同意繼續遵守相關帳戶或服務之約定事項。

第七章 簽帳金融卡服務約定事項

二十四、星展簽帳金融卡手續費率表

星展簽帳金融卡		
簽帳金融卡掛失暨補卡手續費	每次	NT\$100
簽帳金融卡國內交易調閱簽單手續費	每筆	NT\$50
簽帳金融卡跨國交易調閱簽單手續費	每筆	NT\$100
國內跨行提款手續費	每次	NT\$ 0
國內跨行轉帳	每次	交易金額為 1 至 500 元者，每日第一筆手續費 0 元，第二筆起 每筆 10 元；交易金額為 501 至 1,000 元者，每筆 10 元；交易金額為 1,001 元以上者，每筆 15 元。 * 星展豐盛理財客戶/星展豐盛私人客戶/ 星展頂級私人客戶 ，適用以上規範並額外每月免手續費 30 筆。
國內繳費	每次	NT\$15

第七章 簽帳金融卡服務約定事項

星展簽帳金融卡		
簽帳金融卡掛失暨補卡手續費	每次	NT\$100
簽帳金融卡國內交易調閱簽單手續費	每筆	NT\$50
簽帳金融卡跨國交易調閱簽單手續費	每筆	NT\$100
國內跨行提款手續費	每次	NT\$ 0
國內跨行轉帳	每次	交易金額為 1 至 500 元者，每日第一筆手續費 0 元，第二筆起每 10 元；交易金額為 501 至 1,000 元者，每筆 10 元；交易金額為 1,001 元以上者，每筆 15 元。 * 星展豐盛理財客戶/星展豐盛私人客戶，適用以上規範並額外每月免手續費 30 筆。
國內繳費	每次	NT\$15
國外提款手續費	每筆	由持卡人之新臺幣活期性存款提款時，每次手續費 NT\$75+交易金額 1%-國際清算手續費 / 每筆 * 星展豐盛理財客戶/星展豐盛私人客戶，手續費免費+交易金額 1%-國際清算手續費 / 每筆

國外提款手續費	每筆	由持卡人之新臺幣活性存款提款時，每次/每筆手續費 NT\$75+交易金額 1%-國際清算手續費；星展豐盛理財客戶/星展豐盛私人客戶/星展頂級私人客戶，本行手續費免費，但應支付每次/每筆交易金額 1%-國際清算手續費。 如國外提款交易係自持卡人之外幣活性存款帳戶直接扣除該外幣之國外提款交易，則免本行所收取之國外提款手續費。
寄送簽帳金融卡	每次	郵局掛號寄送簽帳金融卡，免費。
* 每月國內外提款手續費優惠次數從當月日曆日二日上午 9 時起算至次月日曆日二日上午 9 時前截止。 * 倘有短期內小額、密集提領或每日跨行提領次數異常情事時，本行得暫停或限制提款手續費之優惠。 * 在國外提領當地貨幣時，國際網路清算組織因不同國際網路連結方式將會另行收取「網路服務手續費」；使用國外自動櫃員機時，當地機構亦可能會收取手續費或服務費。		

第十一章 附錄

壹、各項服務手續費收費一覽表

適用客群		一般客戶	星展豐盛理財 / 星展豐盛私人客戶 / 星展頂級私人客戶
服務項目			
自動化交易服務	國內跨行提款-ATM 註 2	免費	免費
	國內跨行轉帳註 2	交易金額=<NT\$500 且為每帳戶每日第一筆交易，NT\$0	星展豐盛理財 / 星展豐盛私人客戶：每月 30 筆免費註 1 星展頂級私人客戶：每月 101 筆免費註 1
		除有上欄情形之適用外，交易金額=<NT\$1,000，NT\$10 / 每筆	
		交易金額>NT\$1,000，NT\$15 / 每筆	
	跨國提款-ATM	手續費 NT\$100+ 交易金額 1%-國際清算手續費 / 每筆(僅適用金融卡)	本行手續費免費，但應支付交易金額 1%-國際清算手續費 / 每筆
		跨國提款連結台幣帳戶：手續費 NT\$75+ 交易金額 1%-國際清算手續費 / 每筆(僅適用簽帳金融卡)	
		跨國提款連結多幣別帳戶註 7 免手續費(僅適用簽帳金融卡)	
		(國際清算手續費非銀行手續費，將隨國際清算組織之規定而調整)	
票據信用資料查詢	第一類票據信用資料查詢	NT\$100 / 每次	
	第二類票據信用資料查詢	NT\$200 / 每次	
票據	空白支票	三個月活期性存款平均餘額 < NT\$15 萬元，NT\$10 / 每張	

寄送簽帳金融卡	每次	郵局掛號寄送簽帳金融卡，免費。
* 每月國內外提款手續費優惠次數從當月日曆日二日上午 9 時起算至次月日曆日二日上午 9 時前截止。 * 倘有短期內小額、密集提領或每日跨行提領次數異常情事時，本行得暫停或限制提款手續費之優惠。 * 在國外提領當地貨幣時，國際網路清算組織因不同國際網路連結方式將會另行收取「網路服務手續費」；使用國外自動櫃員機時，當地機構亦可能會收取手續費或服務費。		

第十一章 附錄

壹、各項服務手續費收費一覽表

適用客群		一般客戶		星展豐盛理財 / 星展豐盛私人客戶	
服務項目					
自動化交易服務	國內跨行提款-ATM 註 2	免費		免費	
	國內跨行轉帳註 2	交易金額≤NT\$500 且為每帳戶每日第一筆交易，NT\$0		免費 / 每月 30 筆註 1	
		除有上欄情形之適用外，交易金額≤NT\$1,000，NT\$10 / 每筆			
		交易金額>NT\$1,000，NT\$15 / 每筆			
	跨國提款-ATM	手續費 NT\$100+ 交易金額 1%之國際清算手續費 / 每筆(僅適用金融卡)		手續費免費+ 交易金額 1%之國際清算手續費 / 每筆	
		跨國提款連結台幣帳戶：手續費 NT\$75+ 交易金額 1%之國際清算手續費 / 每筆(僅適用簽帳金融卡)			
		跨國提款連結多幣別帳戶註 7 免手續費(僅適用簽帳金融卡)			
		(國際清算手續費非銀行手續費，將隨國際清算組織之規定而調整)			
票據信用資料查詢	第一類票據信用資料查詢	NT\$100 / 每次			
	第二類票據信用資料查詢	NT\$200 / 每次			
票據	空白支票	三個月活性存款平均餘額 < NT\$15 萬元，NT\$10 / 每張			

其他	三個月活期性存款平均餘額 ≥ NT\$15 萬元，免費		其他	三個月活期性存款平均餘額 ≥ NT\$15 萬元，免費	
	退票違約金	NT\$225 / 每張		退票違約金	NT\$225 / 每張
	退票註記	NT\$150 / 每張		退票註記	NT\$150 / 每張
	偏遠地區託收票據	依受託行(含票交所)收費標準 NT\$26 + 另加 NT\$5 / 每張 (總資產 < NT\$100 萬)		偏遠地區託收票據	依受託行(含票交所)收費標準 NT\$26 + 另加 NT\$5 / 每張 (總資產 < NT\$100 萬)
	託收票據撤票	NT\$100 / 每張		託收票據撤票	NT\$100 / 每張
	票據撤銷付款委託	NT\$100 / 每張		票據撤銷付款委託	NT\$100 / 每張
	票據掛失止付	NT\$150 / 每份		票據掛失止付	NT\$150 / 每份
	調閱 / 複印庫存託收票據	NT\$50 / 每張		調閱 / 複印庫存託收票據	NT\$50 / 每張
	簽發本行支票	NT\$50 / 每張		簽發本行支票	NT\$50 / 每張
	台幣匯出匯款-本行客戶	匯款金額 ≤ NT\$200 萬元，NT\$30 / 每筆 NT\$200 萬元 < 匯款金額，每逾 NT\$100 萬元，加收 NT\$10 / 每筆		台幣匯出匯款-本行客戶	匯款金額 ≤ NT\$200 萬元，NT\$30 / 每筆 NT\$200 萬元 < 匯款金額，每逾 NT\$100 萬元，加收 NT\$10 / 每筆
	台幣匯出匯款-非本行客戶	匯款金額 ≤ NT\$200 萬元，NT\$100 / 每筆 NT\$200 萬元 < 匯款金額，每逾 NT\$100 萬元，加收 NT\$50 / 每筆		台幣匯出匯款-非本行客戶	匯款金額 ≤ NT\$200 萬元，NT\$100 / 每筆 NT\$200 萬元 < 匯款金額，每逾 NT\$100 萬元，加收 NT\$50 / 每筆
	存款餘額證明 / 投資餘額證明	NT\$200 / 每份，第二份起 NT\$100 / 每份		存款餘額證明 / 投資餘額證明	NT\$200 / 每份，第二份起 NT\$100 / 每份
	印鑑掛失 / 印鑑更換 / 存摺補發 / 存單補發	NT\$100 / 每一申請事項		印鑑掛失 / 印鑑更換 / 存摺補發 / 存單補發	NT\$100 / 每一申請事項
	列印傳票	NT\$100 / 每張		列印傳票	NT\$100 / 每張
	列印往來帳戶明細	申請日前一年內，免費 逾一年，NT\$100 / 每份(年) (收費上限 NT\$2,000)		列印往來帳戶明細	申請日前一年內，免費 逾一年，NT\$100 / 每份(年) (收費上限 NT\$2,000)
其他	補發水單	申請日前一個月內，免費。 申請日前一年以內，NT\$50 / 每張。逾一年，NT\$100 / 每張	其他	補發水單	申請日前一個月內，免費。 申請日前一年以內，NT\$50 / 每張。逾一年，NT\$100 / 每張
	補發金融卡/簽帳金融卡	NT\$100 / 每張		補發金融卡/簽帳金融卡	NT\$100 / 每張
	全民健康保險補充保費扣費證明	NT\$100 / 每張		全民健康保險補充保費扣費證明	NT\$100 / 每張
	信用卡掛失止付	每卡 NT\$200 (星展極耀無限卡 / 星展 eco 永續世界商務卡 / 星展飛行世界之極卡 / 星展飛行世界商務卡 / 星展飛行世界卡 / 星展豐盛無限卡 / 星展豐盛晶耀無限卡 / 星展晶耀無限卡 / 星展豐盛御璽卡免收)。		信用卡掛失止付	每卡 NT\$200 (星展極耀無限卡 / 星展 eco 永續世界商務卡 / 星展飛行世界之極卡 / 星展飛行世界商務卡 / 星展飛行世界卡 / 星展豐盛無限卡 / 星展豐盛晶耀無限卡 / 星展晶耀無限卡 / 星展豐盛御璽卡免收)。
	補發魔力卡	NT\$200 / 每張		補發魔力卡	NT\$200 / 每張

	補發車貸清償證明		NT\$200 / 每張		
	車貸客戶變更繳款日		NT\$600 / 每次		
客戶帳戶相關費用	帳戶管理費		-----	未達總資產門檻 ^{註1} ，每月收取 NT\$500	
	特別手續費		-----	開戶後二個月內終止銀行之所有帳戶者，收取 NT\$200	
外幣匯入	手續費	一般匯入款	NT\$200 / 每筆	免費	
		國外票匯 (以台幣計價)	NT\$500 / 每張 (限解付行為本行之匯票，解款為台幣後若需匯至本國他行需另依台幣匯出匯款收費標準計收匯費)		
		國外電匯 (以台幣計價)	NT\$500 / 每筆		
外幣電匯匯出	手續費 (郵電費另計)	匯出	NT\$600 / 每筆	電匯至海外星展集團帳戶：免費 ^{註3}	
				電匯至非海外星展集團帳戶：NT\$600 / 每筆	
		退匯	NT\$300 / 每筆		
		退匯後重匯	NT\$800 / 每筆		
	郵電費	一般匯款	NT\$300 / 每筆 ^{註3}		
		全額到行	NT\$600 / 每筆 ^{註3}		
		改匯/退匯	NT\$300 / 每通		
		取消/查詢/退匯後重匯	NT\$300 / 每通		
外幣票匯匯出 (註:不包含歐元與紐幣)	手續費 (郵電費另計)	匯出	NT\$50 / 每筆		
		改匯	NT\$50 / 每筆 (客戶須退回原開票據，並由本行重行開立另一票據)		
		票匯止付	NT\$1,000 / 每筆		
郵電費 (匯出 / 改匯/ 止付/ 查詢) NT\$300 / 每通 (改匯以 2 通郵電費計收)					
*外幣匯入與匯出除上述費用外，若有國外銀行費用，按實際金額另行計收 ^{註1}					
外幣現鈔	存入與提領	依本行之外匯牌告即期及現鈔匯率之價差收費 (最低 NT\$100 / 筆) 例：客戶提領 USD5,000，手續費即為 5,000i (現鈔匯率 29.225-即期匯率 29.025)=NT\$1,000			

	補發車貸清償證明		NT\$200 / 每張		
	車貸客戶變更繳款日		NT\$600 / 每次		
星展豐盛理財客戶相關費用	帳戶管理費		-----	未達總資產門檻 ^{註1} ，每月收取 NT\$500	
	特別手續費		-----	開戶後二個月內終止銀行之所有帳戶者，收取 NT\$200	
外幣匯入	手續費	一般匯入款	NT\$200 / 每筆	免費	
		國外票匯 (以台幣計價)	NT\$500 / 每張 (限解付行為本行之匯票，解款為台幣後若需匯至本國他行需另依台幣匯出匯款收費標準計收匯費)		
		國外電匯 (以台幣計價)	NT\$500 / 每筆		
外幣電匯匯出	手續費 (郵電費另計)	匯出	NT\$600 / 每筆	電匯至海外星展集團帳戶：免費 ^{註3}	
				電匯至非海外星展集團帳戶：NT\$600 / 每筆	
		退匯	NT\$300 / 每筆		
		退匯後重匯	NT\$800 / 每筆		
	郵電費	一般匯款	NT\$300 / 每筆 ^{註3}		
		全額到行	NT\$600 / 每筆 ^{註3}		
		改匯/退匯	NT\$300 / 每通		
		取消/查詢/退匯後重匯	NT\$300 / 每通		
外幣票匯匯出 (註:不包含歐元與紐幣)	手續費 (郵電費另計)	匯出	NT\$50 / 每筆		
		改匯	NT\$50 / 每筆 (客戶須退回原開票據，並由本行重行開立另一票據)		
		票匯止付	NT\$1,000 / 每筆		
郵電費 (匯出 / 改匯/ 止付/ 查詢) NT\$300 / 每通 (改匯以 2 通郵電費計收)					
*外幣匯入與匯出除上述費用外，若有國外銀行費用，按實際金額另行計收 ^{註1}					
外幣現鈔	存入與提領	依本行之外匯牌告即期及現鈔匯率之價差收費 (最低 NT\$100 / 筆) 例：客戶提領 USD5,000，手續費即為 5,000i (現鈔匯率 29.225-即期匯率 29.025)=NT\$1,000			

台幣與外幣間現鈔 兌換		交易金額 1% (最低收費 NT\$100/筆)		免收	
外幣光 票	光票 託收 ^{註 4}	手續費	依票面金額 0.05%計收 (每張最低 NT\$200，最高 NT\$800)		
		郵電費	付款行所在地	收費/每筆	
			台灣 / 香港 / 澳門	NT\$200	
			亞洲 / 澳洲	NT\$250	
			美國及其他地區	NT\$300	
(註:不包含歐元及紐幣，且同一付款行，同一幣別，同一申請人視為一筆；另國外銀行費用，按實際金額另行計收)					
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。 (2)上月月均額總資產達等值 NT\$300 萬元（含）以上之星展豐盛理財/星展豐盛私人客戶/星展頂級私人客戶享有上揭相關服務手續費優惠，且額外得享有每月服務手續費減免次數： ● 星展頂級私人客戶上月月均額總資產達等值 NT\$1 億元(含)以上享當月減免 15 次、上月月均額總資產達等值 NT\$1,500 萬元（含）以上享當月減免 10 次、上月月均額總資產達等值 NT\$300 萬元（含）以上享當月減免 5 次。 ● 星展豐盛私人客戶/星展豐盛理財客戶上月月均額總資產達等值 NT\$1,500 萬元(含)以上享當月減免 10 次，上月月均額總資產達等值 NT\$300 萬元（含）以上享當月減免 5 次。 (3)惟前述服務手續費減免次數不適用於以下情況：(1)客戶當次完成服務後總資產未達等值新台幣 300 萬元(含)者，當次服務無法以服務手續費減免次數進行扣抵。(2)外幣匯入(含國外票匯、國外電匯)、外幣電匯匯出/外幣票匯匯出之郵電費與國外銀行費用、外幣光票託收業務不適用服務手續費減免次數。客戶需同時符合：(A)「上個月總資產」達新台幣 300 萬元(含)以上/1,500 萬元(含)以上/1 億元(含)以上；及(B)「當次完成服務後總資產」達等值新台幣 300 萬元(含)以上；與(C)當月可減免之優惠次數尚未使用完畢；且(D)申請減免之項目非屬前述不適用服務手續費減免次數者，始可使用金融服務手續費優惠減免次數進行減免。另如欲就「外幣現鈔存入與提領」享有手續費減免優惠，其減免次數之計算係以等值 US\$5,000 為一計算單位，即客戶如提領 US\$12,000 則其減免次數即以 3 次計算。 (4)星展豐盛理財/星展豐盛私人客戶/星展頂級私人客戶更多詳細優惠內容請參閱本行官網。 2. 跨行轉帳交易每月手續費減免： (1)50 樂活 / 樂利活儲帳戶，享每月 15 筆跨行轉帳免手續費。 (2)升級星禧數位帳戶，2019/6/15 日終前持有本行有效信用卡正卡、持有房屋貸款、汽車貸款、個人貸款且尚未結清或投資產品且尚未贖回之客戶，享跨行轉帳每月 15 筆免手續費，未升級星禧數位帳戶或未符合前列條件之客戶不適用前列轉帳手續費優惠。本行將定期檢視客戶與本行往來情形，若客戶已不符合前列資格，自客戶喪失前開資格起，客戶即不適用手續費減免次數優惠。 (3)薪資轉帳帳戶，享每月 15 筆跨行轉帳免手續費，或依據客戶個別簽定之合約書（委託轉帳代發薪資約定書）辦理。 (4)國內跨行轉帳，每月免費次數係就所有自動化通路交易合併計算。國內跨行轉帳交易超過每月免費次數時，依該項目收費標準收費。					

台幣與外幣間現鈔 兌換		交易金額 1% (最低收費 NT\$100/筆)		免收	
外幣光 票	光票 託收 ^{註 4}	手續費	依票面金額 0.05%計收 (每張最低 NT\$200，最高 NT\$800)		
		郵電費	付款行所在地	收費/每筆	
			台灣 / 香港 / 澳門	NT\$200	
			亞洲 / 澳洲	NT\$250	
			美國及其他地區	NT\$300	
(註:不包含歐元及紐幣，且同一付款行，同一幣別，同一申請人視為一筆；另國外銀行費用，按實際金額另行計收)					
1. 星展豐盛理財/星展豐盛私人客戶： (1)您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。前述「總資產」係包括您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帳戶之最低要求者，應支付銀行帳戶管理費每月 NT\$500 元整。 (2)上月月均額總資產達等值 NT\$300 萬元（含）以上之星展豐盛理財/星展豐盛私人客戶享有上揭相關服務手續費優惠，且額外得享有每月服務手續費減免次數：上月月均額總資產達等值 NT\$1,500 萬元（含）以上享當月減免 10 次，上月月均額總資產達等值 NT\$300 萬元（含）以上可享當月減免 5 次。惟前述服務手續費減免次數不適用於以下情況：(1) 客戶當次完成服務後總資產未達等值新台幣 300 萬元(含)者，當次服務無法以服務手續費減免次數進行扣抵。(2) 外幣匯入(含國外票匯、國外電匯)、外幣電匯匯出/外幣票匯匯出之郵電費與國外銀行費用、外幣光票託收業務不適用服務手續費減免次數。另如欲就「外幣現鈔存入與提領」享有手續費減免優惠，其減免次數之計算係以等值 US\$5,000 為一計算單位，即客戶如提領 US\$12,000 則其減免次數即以 3 次計算。 (3)星展豐盛理財/星展豐盛私人客戶更多詳細優惠內容請參閱本行官網。 2. 跨行轉帳交易每月手續費減免： (1)50 樂活 / 樂利活儲帳戶，享每月 15 筆跨行轉帳免手續費。 (2)升級星禧數位帳戶，2019/6/15 日終前持有本行有效信用卡正卡、持有房屋貸款、汽車貸款、個人貸款且尚未結清或投資產品且尚未贖回之客戶，享跨行轉帳每月 15 筆免手續費，未升級星禧數位帳戶或未符合前列條件之客戶不適用前列轉帳手續費優惠。本行將定期檢視客戶與本行往來情形，若客戶已不符合前列資格，自客戶喪失前開資格起，客戶即不適用手續費減免次數優惠。 (3)薪資轉帳帳戶，享每月 15 筆跨行轉帳免手續費，或依據客戶個別簽定之合約書（委託轉帳代發薪資約定書）辦理。 (4)國內跨行轉帳，每月免費次數係就所有自動化通路交易合併計算。國內跨行轉帳交易超過每月免費次數時，依該項目收費標準收費。 3. 本行依客戶指示辦理全額到行，但中間行/收款行仍有可能逕自匯款金額內扣取費用，造成該筆匯出款無法全額到達。外幣匯出至海外星展集團帳戶，且符合後列服務範圍者，本行將一律採全額到行方式匯出，並免收匯出郵電費，星展豐盛理財/星展豐盛私人客戶則免收匯					

款、個人貸款且尚未結清或投資產品且尚未贖回之客戶，享跨行轉帳每月 15 筆免手續費，未升級星禧數位帳戶或未符合前列條件之客戶不適用前列轉帳手續費優惠。本行將定期檢視客戶與本行往來情形，若客戶已不符合前列資格，自客戶喪失前開資格起，客戶即不適用手續費減免次數優惠。

(3)薪資轉帳帳戶，享每月 15 筆跨行轉帳免手續費，或依據客戶個別簽定之合約書（委託轉帳代發薪資約定書）辦理。

(4)國內跨行轉帳，每月免費次數係就所有自動化通路交易合併計算。國內跨行轉帳交易超過每月免費次數時，依該項目收費標準收費。

3. 本行依客戶指示辦理全額到行，但中間行/受款行仍有可能逕自匯款金額內扣取費用，造成該筆匯出款無法全額到達。外幣匯出至海外星展集團帳戶，且符合後列服務範圍者，本行將一律採全額到行方式匯出，並免收匯出郵電費，星展豐盛理財/星展豐盛私人客戶/星展頂級私人客戶則免收匯出郵電費及手續費。服務範圍：受款國別為新加坡、香港、中國、印度、印尼、澳洲、越南，且匯出幣別為美金、歐元、英鎊、加拿大幣、瑞士法郎、澳幣、紐西蘭幣、日圓、新加坡幣、港幣。(服務範圍不包含匯出加拿大幣、瑞士法郎至澳洲及匯出加拿大幣、瑞士法郎、紐西蘭幣、港幣至越南)。

4. 外幣光票託收業務，如光票幣別為美元限託收公司行號所開立金額 US\$50,000 (含) 以下且 MICR 磁字號碼清晰之票券，若有損毀、塗改、背書轉讓、曾遭退票等情事之票券均不得受理。本業務僅提供往來期間達 6 個月以上且上月月均額總資產達 NT\$300 萬元 (含) (或等值外幣) 以上之星展豐盛理財客戶/星展豐盛私人客戶/星展頂級私人客戶辦理 (惟 DBS 開立之票券不在此限，均得受理)。

5. 上述所列服務項目之資料文件，如需由外部倉儲單位調閱者，每次申請每份資料 (依月份計算) 另加收調閱費用 NT\$800，申請不同資料類別採分開計費。

6. 上述各項收費適用於消費金融處客戶，國際金融業務分行(OBU)之客戶將以等值外幣計收。

7. 國外提款扣款本行支援之 14 種外幣，免手續費：美金、新加坡幣、歐元、澳幣、加拿大幣、英鎊、瑞士法郎、日幣、港幣、紐西蘭幣、瑞典克朗、泰銖、人民幣、南非幣。

出郵電費及手續費。服務範圍：受款國別為新加坡、香港、中國、印度、印尼、澳洲、越南，且匯出幣別為美金、歐元、英鎊、加拿大幣、瑞士法郎、澳幣、紐西蘭幣、日圓、新加坡幣、港幣。(服務範圍不包含匯出加拿大幣、瑞士法郎至澳洲及匯出加拿大幣、瑞士法郎、紐西蘭幣、港幣至越南)。

4. 外幣光票託收業務，如光票幣別為美元限託收公司行號所開立金額 US\$50,000 (含) 以下且 MICR 磁字號碼清晰之票券，若有損毀、塗改、背書轉讓、曾遭退票等情事之票券均不得受理。本業務僅提供往來期間達 6 個月以上且上月月均額總資產達 NT\$300 萬元 (含) (或等值外幣) 以上之豐盛理財客戶辦理 (惟 DBS 開立之票券不在此限，均得受理)。

5. 上述所列服務項目之資料文件，如需由外部倉儲單位調閱者，每次申請每份資料 (依月份計算) 另加收調閱費用 NT\$800，申請不同資料類別採分開計費。

6. 上述各項收費適用於消費金融處客戶，國際金融業務分行(OBU)之客戶將以等值外幣計收。

7. 國外提款扣款本行支援之 14 種外幣，免手續費：美金、新加坡幣、歐元、澳幣、加拿大幣、英鎊、瑞士法郎、日幣、港幣、紐西蘭幣、瑞典克朗、泰銖、人民幣、南非幣。

增訂條文	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 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 form 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>	<p>Chapter 3 DBS Treasures / DBS Treasures Private Client Terms and Conditions</p> <p>By becoming DBS Treasures / DBS Treasures Private Client, 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 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 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 form 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 to a general customer, and the benefits originally enjoyed by the DBS Treasures Client /DBS Treasures Private Client shall be terminated accordingly. In addition, the Bank reserves the right to revise the 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 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. Other Limitations</p> <p>If a DBS Treasures Client, DBS Treasures Private Client fails to reach the aforementioned monthly average total asset threshold for a period of three months,</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.

II. Special Handling Fee

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.

III. Others

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 .

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.

then the Bank shall have the right to convert the DBS Treasures Client into a general customer, or convert the DBS Treasures Private Client into DBS Treasures Client (if the monthly average total asset reaches NTD 3 million but less than NTD 30 million) or a general customer (if the monthly average total asset fails to reach NTD 3 million), and the customer benefits originally enjoyed by DBS Treasures Client or DBS Treasures Private Client shall be terminated accordingly .

IV. The Undersigned agrees that after his/her qualification as a DBS Treasures Client/ DBS Treasures Private Client 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.

Chapter 7 Terms and Conditions for DEBIT CARDS

XXIV. DBS Bank Debit Card Transaction Fee

DBS Bank Debit Card		
Lost Debit Card Registration Fee	Each Time	NT\$100

Chapter 7 Terms and Conditions for DEBIT CARDS

DBS Bank Debit Card		
Lost Debit Card Registration Fee	Each Time	NT\$100
Receipt Retrieval Fee for Domestic Debit	Each Transaction	NT\$50

Receipt Retrieval Fee for Domestic Debit Card Transaction	Each Transaction	NT\$50
Receipt Retrieval Fee for International Debit Card Transaction	Each Transaction	NT\$100
Transaction Fee for Domestic Interbank Withdrawal	Each Time	NT\$ 0
Transaction Fee for Domestic Interbank	Each Time	NTD 0 for the first transaction and NTD 10 from the second transaction of each account per day where the transfer amount ≤ NTD 500; NTD 10 per transaction where transfer amount is between NTD 501 and NTD 1000; NTD 15 per transaction where transfer amount is above NTD 1001 . * NTD 0 for 30 transactions per month for DBS Treasures and DBS Treasures Private Client(星展豐盛私人客戶) and DBS Treasures Private Client(星展頂級私人客戶)
Transaction Fee for Domestic Payment of Bills	Each Time	NT\$15
Transaction Fee for Foreign Withdrawal	Each Withdrawal	*NT\$75 for each withdrawal from the Cardholder's NTD Demand Deposit Account + International settlement handling fee of 1% of transaction amount/per time *For DBS Treasures client/DBS Treasures Private client(星展豐盛私人客戶) and DBS Treasures Private Client(星展頂級私人客戶): DBS handling fee is free of charge+ International settlement handling fee of 1% of transaction amount/per time. *If Foreign withdrawal is directly debited from the cardholder's Foreign Currency Demand Deposit Accounts , no DBS handling fee will be charged.
Shipping Cost for Debit Card	Each Time	Delivery of Debit Card by registered mail: Free.
<p>*The number of times a customer may make domestic or foreign withdrawals for free during certain month shall be valid from 9am on the second calendar day of that month to 9am on the second calendar day of the following month.</p> <p>*The Bank may suspend or limit its waiver of transaction fee for withdrawals should there be frequent withdrawals of small amount of cash within a short period of time or abnormally frequent interbank withdrawals on the same day.</p> <p>*When the Cardholder withdraws local currency at an overseas ATM, the international clearing organization will charge a “network service fee” for different international networks. When the Cardholder uses an overseas ATM, the local financial institution may also charge a transaction fee or service fee.</p>		

Chapter 11 Appendix

Section 1 Service and Handling Fee Standards

Card Transaction		
Receipt Retrieval Fee for International Debit Card Transaction	Each Transaction	NT\$100
Transaction Fee for Domestic Interbank Withdrawal	Each Time	NT\$ 0
Transaction Fee for Domestic Interbank	Each Time	NTD 0 for the first transaction and NTD 10 from the second transaction of each account per day where the transfer amount ≤ NTD 500; NTD 10 per transaction where transfer amount is between NTD 501 and NTD 1000; NTD 15 per transaction where transfer amount is above NTD 1001 . * NTD 0 for 30 transactions per month for DBS Treasures and DBS Treasures Private Client
Transaction Fee for Domestic Payment of Bills	Each Time	NT\$15
Transaction Fee for Foreign Withdrawal	Each Withdrawal	*NT\$75 for each withdrawal from the Cardholder's NTD Demand Deposit Account + International settlement handling fee of 1% of transaction amount/per time *For DBS Treasures client/DBS Treasures Private client: handling fee is free of charge+International settlement handling fee of 1% of transaction amount/per time.
Shipping Cost for Debit Card	Each Time	Delivery of Debit Card by registered mail: Free.
<p>*The number of times a customer may make domestic or foreign withdrawals for free during certain month shall be valid from 9am on the second calendar day of that month to 9am on the second calendar day of the following month.</p> <p>*The Bank may suspend or limit its waiver of transaction fee for withdrawals should there be frequent withdrawals of small amount of cash within a short period of time or abnormally frequent interbank withdrawals on the same day.</p> <p>*When the Cardholder withdraws local currency at an overseas ATM, the international clearing organization will charge a “network service fee” for different international networks. When the Cardholder uses an overseas ATM, the local financial institution may also charge a transaction fee or service fee.</p>		

Chapter 11 Appendix

Section 1 Service and Handling Fee Standards

Customer Groups		General Customers	DBS Treasures / DBS Treasures Private Client
Service Items			
Automated Transaction	Domestic Interbank Withdrawal-ATM ^{Note 2}	Free	Free

Customer Groups		General Customers	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)	
Service Items				
Automated Transaction Service	Domestic Interbank Withdrawal-ATM ^{Note 2}	Free	Free	
	Domestic Interbank Transfer ^{Note 2}	Transaction Amount =<NT\$500, NT\$0 /First transaction of each account per day	DBS Treasures / DBS Treasures Private Client(星展豐盛私人客戶): 30 times free per month ^{Note 1} DBS Treasures Private Client(星展頂級私人客戶) : 101 times free per month ^{Note 1}	
		Transaction Amount =<NT\$1,000, NT\$10 /per time		
		Transaction Amount >NT\$1,000, NT\$15 /per time		
	Cross-border Withdrawal -ATM	Handling Fee NT\$100+ International settlement handling fee of 1% of transaction amount/per time (only applicable for ATM card)	Handling fee (free)+ International settlement handling fee of 1% of transaction amount/per time	
		Handling Fee NT\$75+ International settlement fee of 1% of transaction amount / per time (only applicable for debit card)		
		Overseas withdrawals link to FCY CASA ^{Note 7} Free (only applicable for debit card)		
		(International settlement handling fee is not equivalent to the banks' handling fee, and it is adjusted according to the rules of the international settlement organization)		
	Checking Account Credibility Inquiry	Type 1 - Checking Account Credit Inquiry	NT\$100/per time	
		Type 2 - Checking Account Credit Inquiry	NT\$200/per time	
Negotiable Instrument	Check Book	Average balance of demand deposit in three months < NT\$150 thousand, NT\$10/per check		
		Average balance of demand deposit in three months ≥ NT\$150 thousand, Free		
	Bounced Check Handling	NT\$225/per check		
	Annotation of Bounced	NT\$150/per check		

Service	Domestic Interbank Transfer ^{Note 2}		Transaction Amount =<NT\$500, NT\$0 /First transaction of each account per day		Free / 30 times per month ^{Note 1}
			Transaction Amount =<NT\$1,000, NT\$10 /per time		
			Transaction Amount >NT\$1,000, NT\$15 /per time		
		Cross-border Withdrawal -ATM	Handling Fee NT\$100+ International settlement handling fee of 1% of transaction amount/per time (only applicable for ATM card)		Handling fee (free)+ International settlement handling fee of 1% of transaction amount/per time
	Handling Fee NT\$75+ International settlement fee of 1% of transaction amount / per time (only applicable for debit card)				
	Overseas withdrawals link to FCY CASA ^{Note 7} Free (only applicable for debit card)				
	(International settlement handling fee is not equivalent to the banks' handling fee, and it is adjusted according to the rules of the international settlement organization)				
	Checking Account Credibility Inquiry	Type 1 - Checking Account Credit Inquiry	NT\$100/per time		
	Type 2 - Checking Account Credit Inquiry	NT\$200/per time			
Negotiable Instrument	Check Book	Average balance of demand deposit in three months < NT\$150 thousand, NT\$10/per check			
		Average balance of demand deposit in three months ≥ NT\$150 thousand, Free			
	Bounced Check Handling	NT\$225/per check			
	Annotation of Bounced Check	NT\$150/per check			
	Deposit Check Collection	According to the entrusted insitution (including Taiwan	According to the entrusted insitution (including Taiwan Clearing House)'s fee collection standard NT\$26 /per check		

	Check		
	Deposit Check Collection	According to the entrusted insitution (including Taiwan Clearing House)'s fee collection standard NT\$26 + plus additional NT\$5/per check (Total Asset <NT\$1 million)	According to the entrusted insitution (including Taiwan Clearing House)'s fee collection standard NT\$26 /per check
	Deposited Check Withdrawal	NT\$100/per check	
	Cancellation of Check Payment Entrustment	NT\$100/per check	
	Report Loss of Check and Stop Payment	NT\$150/per case	
	Retrieval of Post Dated Check (PDC) Images	NT\$50 /per check	
	Issuance of Cashier Order	NT\$50 /per check	
	NTD Outward Remittance DBS TW customer	Remittance amount ≤ NT\$2 million, NT\$30 /per transaction NT\$2 million < Remittance amount, an addition of NT\$10 is collected for each NT\$1 million in excess /per transaction	
	NTD Outward Remittance Non-DBS TW customer	Remittance amount ≤ NT\$2 million, NT\$100 /per transaction NT\$2 million < Remittance amount, an addition of NT\$50 is collected for each NT\$1 million in excess /per transaction	
	Deposit Balance Certificate/Investment Balance Certificate	NT\$200/per copy, NT\$100/per copy for second copy and above	
Others	Report Loss of Seal/Change of Seal Re-issuance of Passbook/Re-issuance	NT\$100/each application	
		Clearing House)'s fee collection standard NT\$26 + plus additional NT\$5/per check (Total Asset <NT\$1 million)	
	Deposited Check Withdrawal	NT\$100/per check	
	Cancellation of Check Payment Entrustment	NT\$100/per check	
	Report Loss of Check and Stop Payment	NT\$150/per case	
	Retrieval of Post Dated Check (PDC) Images	NT\$50 /per check	
	Issuance of Cashier Order	NT\$50 /per check	
	NTD Outward Remittance DBS TW customer	Remittance amount ≤ NT\$2 million, NT\$30 /per transaction NT\$2 million < Remittance amount, an addition of NT\$10 is collected for each NT\$1 million in excess /per transaction	
	NTD Outward Remittance Non-DBS TW customer	Remittance amount ≤ NT\$2 million, NT\$100 /per transaction NT\$2 million < Remittance amount, an addition of NT\$50 is collected for each NT\$1 million in excess /per transaction	
Others	Deposit Balance Certificate/Investment Balance Certificate	NT\$200/per copy, NT\$100/per copy for second copy and above	
	Report Loss of Seal/Change of Seal Re-issuance of Passbook/Re-issuance of Deposit Slip	NT\$100/each application	
	Printing of Voucher	NT\$100/per paper	
	Printing of Account Statement	Free (if within one year before the application date) After one year, NT\$100/per copy (year) (maximum fee collection of NT\$2,000)	

	of Deposit Slip			
	Printing of Voucher		NT\$100/per paper	
	Printing of Account Statement	Free (if within one year before the application date)		
		After one year, NT\$100/per copy (year) (maximum fee collection of NT\$2,000)		
	Re-issuance of Transaction Receipt	Free (if within one month before the application date)		
		Within one year before the application ate, NT\$50 / per sheet. Exceeding one year, NT\$100 / per sheet		
	Re-issuance of ATM/Debit Card		NT\$100/per card	
	National Health Insurance Premium Payment Deduction Certificate		NT\$100/per paper	
	Credit Card Report Loss and Stop Payment		NT\$200/per card (exempted for DBS Insignia infinite Card/ DBS Cash eco world business Card/ DBS Travel World Elite Card/ DBS Travel World Business Card / DBS Treasures Infinite Card/ DBS Vantage Infinite Card/DBS Treasures SIGNATURE BUSINESS Card)	
	Re-issuance of MORE Card		NT\$200/per card	
	Re-issuance of Car Loan Settlement Certificate		NT\$200/per paper	
	Car Loan Customer Change of Payment Date		NT\$600/per time	
Account Relevant Fees	Account Management Fee		-----	Less than total asset threshold ^{Note 1} , NT\$500 is collected monthly
	Special Handling Fee		-----	Terminate all accounts with the Bank within two months after account opening, NT\$200 is collected
Foreign Currency Inward Remittance	Handling Fee	General Inward Remittance	NT\$200 /per transaction	Free
		Overseas D/D (In NTD)	(limited to draft with the Bank as the paying bank and after payment in NTD, if further remittance to other banks in the R.O.C., remittance fee is to be further collected according to the NTD outward remittance fee standards)	

	Re-issuance of Transaction Receipt	Free (if within one month before the application date)		
		Within one year before the application ate, NT\$50 / per sheet. Exceeding one year, NT\$100 / per sheet		
	Re-issuance of ATM/Debit Card	NT\$100/per card		
	National Health Insurance Premium Payment Deduction Certificate	NT\$100/per paper		
	Credit Card Report Loss and Stop Payment	NT\$200/per card (exempted for DBS Insignia infinite Card/ DBS Cash eco world business Card/ DBS Travel World Elite Card/ DBS Travel World Business Card / DBS Treasures Infinite Card/ DBS Vantage Infinite Card/DBS Treasures SIGNATURE BUSINESS Card)		
	Re-issuance of MORE Card	NT\$200/per card		
	Re-issuance of Car Loan Settlement Certificate	NT\$200/per paper		
	Car Loan Customer Change of Payment Date	NT\$600/per time		
	DBS Treasures Client Relevant Fees	Account Management Fee		-----
Special Handling Fee		-----	Terminate all accounts with the Bank within two months after account opening, NT\$200 is collected	
Foreign Currency Inward Remittance	Handling Fee	General Inward Remittance	NT\$200 /per transaction	Free
		Overseas D/D (In NTD)	(limited to draft with the Bank as the paying bank and after payment in NTD, if further remittance to other banks in the R.O.C., remittance fee is to be further collected according to the NTD outward remittance fee standards)	
		Overseas T/T (In NTD)	NT\$500 /per transaction	
Foreign Currency Outward	Handling Fee (Cable)	Outward Remittance	NT\$600 /per transaction	T/T to overseas DBS account: Free ^{Note 3} T/T to non-DBS account: NT\$600 /per transaction

		Overseas T/T (In NTD)	NT\$500 /per transaction	
Foreign Currency Outward T/T	Handling Fee (Cable fee not included)	Outward Remittance	NT\$600 /per transaction	T/T to overseas DBS account: Free ^{Note 3} T/T to non-DBS account: NT\$600 /per transaction
		Remittance Rejection	NT\$300 /per transaction	
		Re-remittance after Rejection	NT\$800 /per transaction	
	Cable Fee	General Remittance	NT\$300 /per transaction ^{Note 3}	
		Full Payment	NT\$600 /per transaction ^{Note 3}	
		Amendment /Rejection of Remittance	NT\$300 /per transaction	
		Cancellation/Inquiry/ Re-remittance after Rejection	NT\$300 /per transaction	
	Handling Fee (Cable fee not included)	Outward Remittance	NT\$50 /per transaction	
		Amendment of Remittance	NT\$50 /per transaction (Customer is required to return the originally issued draft, and the Bank then reissues another draft)	
		Draft Stop Payment	NT\$1,000 /per transaction	
Foreign Currency Draft Remittance (Note: EUR and NZD are excluded)	Cable Fee (Outward Remittance/Amendment of Remittance / Stop Payment/ Inquiry)		NT\$300 / per request (Amendment of Remittance, cable fee is calculated as 2 requests for fee collection.	

T/T	fee not included)	Remittance Rejection	NT\$300 /per transaction	
		Re-remittance after Rejection	NT\$800 /per transaction	
	Cable Fee	General Remittance	NT\$300 /per transaction ^{Note 3}	
		Full Payment	NT\$600 /per transaction ^{Note 3}	
		Amendment /Rejection of Remittance	NT\$300 /per transaction	
		Cancellation/Inquiry/ Re-remittance after Rejection	NT\$300 /per transaction	
Foreign Currency Draft Remittance (Note: EUR and NZD are excluded)	Handling Fee (Cable fee not included)	Outward Remittance	NT\$50 /per transaction	
		Amendment of Remittance	NT\$50 /per transaction (Customer is required to return the originally issued draft, and the Bank then reissues another draft)	
		Draft Stop Payment	NT\$1,000 /per transaction	
	Cable Fee (Outward Remittance/Amendment of Remittance / Stop Payment/ Inquiry)		NT\$300 / per request (Amendment of Remittance, cable fee is calculated as 2 requests for fee collection.	

^{Note 1} **Foreign Currency Remittance in addition to the cable fee, in case of overseas bank service charge, additional fee is collected according to the actual amount

**Foreign Currency Remittance in addition to the cable fee, in case of overseas bank service charge, additional fee is collected according to the actual amount)

Note 1

Foreign Currency Cash	Deposit and Withdrawal		The standard fee-collection is based on the cash deposit amount and exchange-rate differential announced at the Customers’ acceptance (minimum of NT\$100/ per transaction) For example: Customer withdraws USD5,000, then the handling fee is 5,000 $\hat{}$ (29.225-29.025) = NT\$1,000				
			Spot exchange rate		Cash exchange rate		
			Currency	Ask Price	Bid Price	Ask Price	Bid Price
			USD	29.02500	28.92500	29.22500	28.72500
			Cash Exchange between NTD and Foreign Currency		1% of transaction amount (minimum fee collection of NT\$100/ per transaction)		Free

Foreign Currency Clean Bill	Clean Collectio n	Note 4	Handling Fee	0.05% of check's face value (minimum of NT\$200 per check, and maximum of NT\$800)			
				Cable Fee	Paying Bank Location		Fee/per transaction
					Taiwan/Hong Kong/Macau		NT\$200
					Asia/ Australia		NT\$250
					America and Other Regions		NT\$300
(Notice: EUR and NZD are excluded. Cheque of the same paying bank, same currency and same applicant are treated as one transaction. Overseas bank's service charge is collected additionally according to the actual amount.)							

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):

(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 reference price is not available, then the notional amount of the investment product is used for calculation) and the accumulated premium paid by

Foreign Currency Cash	Deposit and Withdrawal		The standard fee-collection is based on the cash deposit amount and exchange-rate differential announced at the Customers’ acceptance (minimum of NT\$100/ per transaction) For example: Customer withdraws USD5,000, then the handling fee is 5,000Î (29.225-29.025) = NT\$1,000				
			Spot exchange rate		Cash exchange rate		
			Currency	Ask Price	Bid Price	Ask Price	Bid Price
				USD	29.02500	28.92500	29.22500
Cash Exchange between NTD and Foreign Currency		1% of transaction amount (minimum fee collection of NT\$100/ per transaction)		Free			
Foreign Currency Clean Bill	Clean Collectio n ^{Note 4}	Handling Fee	0.05% of check’s face value (minimum of NT\$200 per check, and maximum of NT\$800)				
		Cable Fee	Paying Bank Location		Fee/per transaction		
			Taiwan/Hong Kong/Macau		NT\$200		
			Asia/ Australia		NT\$250		
			America and Other Regions		NT\$300		
(Notice: EUR and NZD are excluded. Cheque of the same paying bank, same currency and same applicant are treated as one transaction. Overseas bank’s service charge is collected additionally according to the actual amount.)							

1. DBS Treasures / DBS Treasures Private Clients:

(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 and become eligible to enjoy relevant rights and benefits of DBS Treasures Private Client. 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 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.

(2) DBS Treasures/DBS Treasures Private Clients with the monthly average total asset in the previous month reaching above equivalent NT\$ 3 million (inclusive) are entitled to enjoy the aforementioned relevant service handling fee discount and are entitled to additional number of service handling fee exemptions per month. The Customers with the previous month’s monthly average total asset reaching above equivalent

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.

(2) 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) with the monthly average total asset in the previous month reaching above equivalent NT\$ 3 million (inclusive) are entitled to enjoy the aforementioned relevant service handling fee discount and are entitled to additional number of service handling fee exemptions per month.

- DBS Treasures Private Client(星展頂級私人客戶) with the previous month's monthly average total asset reaching above equivalent NT\$ 100 million (inclusive) are entitled to 15 times of exemption of fee collections in the current month and customers with the previous month's monthly average total asset reaching above equivalent NT\$ 15 million (inclusive) are entitled to 10 times of exemption of fee collections in the current month and customers with the previous month's monthly average total asset reaching above equivalent NT\$3 million (inclusive) are entitled to 5 times of exemption of fee collections in the current month.

- DBS Treasures Private Client(星展豐盛私人客戶)/ DBS Treasures Client with the previous month's monthly average total asset reaching above equivalent NT\$ 15 million (inclusive) are entitled to 10 times of exemption of fee collections in the current month and customers with the previous month's monthly average total asset reaching above equivalent NT\$3 million (inclusive) are entitled to 5 times of exemption of fee collections in the current month.

(3) However, the times of exemption of fee collections is not applicable for below condition: (1) if total asset is under equivalent NT\$3 million (inclusive) after the service is provided by the Bank, the service handling fee exemption is not applicable when customer apply for this service; (2) foreign currency inward remittance (T/T / D/D), foreign currency outward T/T and draft remittance cable fee, overseas bank service charge, foreign currency clean collection service, the service handling fee exemption is not applicable. **To qualify for an exemption of financial service fee collection, clients must simultaneously meet the following criterion: (A) Total assets of at least NT\$3 million or NT\$15 million or NT\$100 million in the previous month; (B) Total assets equivalent to at least NT\$3 million after completion of the current service; (C) Unused fee waivers remaining for the current month; and (D) The service requested is not among those excluded from the fee waiver program.** In addition, for "Foreign Currency Cash Deposit and Withdrawal" customers are entitled to the exemption of the handling fee. The number of times of exemption is calculated based on the equivalent value of US\$5,000 as one calculation unit, *i.e.*, if a customer withdraws US\$12,000, then the number of times of exemption is calculated as 3 times.

(4) For further details on the benefits for 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), please visit our Bank's website.

2. Interbank fund transfer transaction monthly handling fee exemption:

- (1) 50+ and Savings Plus Account, the account is entitled to 15 times of interbank transfer handling fee exemptions per month.
- (2) Upgrade DBS Digital account as of 2019/6/15, customer has valid DBS primary credit card, Mortgage loan, Auto loan, Personal loan not yet pay off or investment product not yet redeemed, can enjoy 15 times inter-bank fund transfer waiver per month. If account didn't upgrade or customer does not meet any of the criteria above,

NT\$ 15 million (inclusive) are entitled to 10 times of exemption of fee collections in the current month and customers with the previous month's monthly average total asset reaching above equivalent NT\$3 million (inclusive) are entitled to 5 times of exemption of fee collections in the current month. **However, the times of exemption of fee collections is not applicable for below condition: (1) if total asset is under equivalent NT\$3 million (inclusive) after the service is provided by the Bank, the service handling fee exemption is not applicable when customer apply for this service; (2) foreign currency inward remittance (T/T / D/D), foreign currency outward T/T and draft remittance cable fee, overseas bank service charge, foreign currency clean collection service, the service handling fee exemption is not applicable.** In addition, for "Foreign Currency Cash Deposit and Withdrawal" customers are entitled to the exemption of the handling fee. The number of times of exemption is calculated based on the equivalent value of US\$5,000 as one calculation unit, *i.e.*, if a customer withdraws US\$12,000, then the number of times of exemption is calculated as 3 times.

(3) DBS Treasures/DBS Treasures Private Clients' domestic interbank withdrawal-ATM, when it exceeds the number of free exemptions, the fee is collected according to the fee standards for such item.

(4) For further details on the benefits for DBS Treasures/DBS Treasures Private Clients, please visit our Bank's website.

2. Interbank fund transfer transaction monthly handling fee exemption:

- (1) 50+ and Savings Plus Account, the account is entitled to 15 times of interbank transfer handling fee exemptions per month.
- (2) Upgrade DBS Digital account as of 2019/6/15, customer has valid DBS primary credit card, Mortgage loan, Auto loan, Personal loan not yet pay off or investment product not yet redeemed, can enjoy 15 times inter-bank fund transfer waiver per month. If account didn't upgrade or customer does not meet any of the criteria above, is not applicable for fee waiver.
- (3) Payroll account is entitled to 15 times of interbank transfer handling fee exemptions per month, or based on payroll contracts signed individually.
- (4) For the domestic interbank transfer, the number of times of exemption per month is calculated consolidated for all automated channel transactions. When it exceeds the monthly number of times the exemption, the fee is calculated according to the fee standards of such item.

3. The foreign currency outward remittance amount may not Pay in Full even if customers instruct such service due to the interbank/beneficiary bank may charge the service fee from the remittance amount directly. For foreign currency outward remittance to overseas DBS account and complying with the following scope of service, the Bank will adopt the full amount method for the outward remittance, and the outward remittance cable fee is exempted, DBS Treasures / DBS Treasures Private Clients are entitled to the exemption of the outward remittance cable fee and handling fee. Scope of service: Beneficiary countries of Singapore, Hong Kong, China, India, Indonesia, Australia, Vietnam, and the outward remittance currency is in USD, EUR, GBP, CAD, CHF, AUD, NZD, JPY, SGD, and HKD. Out of scope: CAD & CHF are not available for Australia. CAD, CHF, NZD, and HKD are not available for Vietnam.

4. For foreign currency clean collection service, if the clean bill currency is in USD, it is limited to the collection of bills of the amount less than US\$50,000 (inclusive) issued by a company/firm and the MICR code shall be clearly visible. Bills subject to any damage, alternation, negotiable endorsement, record of bouncing check are

<p>is not applicable for fee waiver.</p> <p>(3) Payroll account is entitled to 15 times of interbank transfer handling fee exemptions per month, or based on payroll contracts signed individually.</p> <p>(4) For the domestic interbank transfer, the number of times of exemption per month is calculated consolidated for all automated channel transactions. When it exceeds the monthly number of times the exemption, the fee is calculated according to the fee standards of such item.</p> <p>3. The foreign currency outward remittance amount may not Pay in Full even if customers instruct such service due to the interbank/beneficiary bank may charge the service fee from the remittance amount directly. For foreign currency outward remittance to overseas DBS account and complying with the following scope of service, the Bank will adopt the full amount method for the outward remittance, and the outward remittance cable fee is exempted, 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) are entitled to the exemption of the outward remittance cable fee and handling fee. Scope of service: Beneficiary countries of Singapore, Hong Kong, China, India, Indonesia, Australia, Vietnam, and the outward remittance currency is in USD, EUR, GBP, CAD, CHF, AUD, NZD, JPY, SGD, and HKD. Out of scope: CAD & CHF are not available for Australia. CAD, CHF, NZD, and HKD are not available for Vietnam.</p> <p>4. For foreign currency clean collection service, if the clean bill currency is in USD, it is limited to the collection of bills of the amount less than US\$50,000 (inclusive) issued by a company/firm and the MICR code shall be clearly visible. Bills subject to any damage, alternation, negotiable endorsement, record of bouncing check are not accepted. This service is only available to 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) with a transaction corresponding period above 6 months and the previous month's average total asset amount above NT\$ 3 million (inclusive) (or equivalent foreign currency). (However, bills issued by DBS are not restricted by such limitation, and such bills are acceptable.)</p> <p>5. For the files and documents of the aforementioned service items, if there is a need for retrieval by the external warehousing unit, an additional retrieval fee of NT\$800 shall be collected for each application of each set of documents (calculated according to the month), and fees are calculated separately for the application of different document types.</p> <p>6. The aforementioned fee collections are applicable to the customers of the Consumer Financial Division. Customers of Offshore Banking Unit (OBU) will be charged in equivalent foreign currency.</p> <p>7. Overseas withdrawals link to FCY CASA (supported 14 currencies), free: USD, SGD, EUR, AUD, CAD, GBP, CHF, JPY, HKD, NZD, SEK, THB, CNY, ZAR</p>	<p>not accepted. This service is only available to Treasures Clients with a transaction corresponding period above 6 months and the previous month's average total asset amount above NT\$ 3 million (inclusive) (or equivalent foreign currency). (However, bills issued by DBS are not restricted by such limitation, and such bills are acceptable.)</p> <p>5. For the files and documents of the aforementioned service items, if there is a need for retrieval by the external warehousing unit, an additional retrieval fee of NT\$800 shall be collected for each application of each set of documents (calculated according to the month), and fees are calculated separately for the application of different document types.</p> <p>6. The aforementioned fee collections are applicable to the customers of the Consumer Financial Division. Customers of Offshore Banking Unit (OBU) will be charged in equivalent foreign currency.</p> <p>7. Overseas withdrawals link to FCY CASA (supported 14 currencies), free: USD, SGD, EUR, AUD, CAD, GBP, CHF, JPY, HKD, NZD, SEK, THB, CNY, ZAR</p>
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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09月19日