

個人金融開戶總約定書修訂公告

版本	修正條文	現行條文	生效日
中文版	第一章一般約定事項 廿二、帳戶及各項服務之暫停與終止 除總約定書另有特別約定，其終止解約另依相關法令及有關約定處理外，銀行得因下列事由之一拒絕與立約人間之業務/服務往來，及(或)暫時停止部分或全部業務/服務往來與交易，及(或)終止本總約定書所載之部分或全部交易與業務/服務關係及(或)運行開戶： (一)法院或主管機關命令終止； (二)依銀行應遵守之任何法令規定，立約人繼續使用帳戶屬非法行為者； (三)立約人遭受清算、更生、破產宣告、重整； (四)立約人使用票據遭拒絕往來、停業或其他行政處分； (五)有具體事實足證立約人信用貶落； (六)銀行依法或依相關約定行使抵銷權； (七)立約人使用銀行服務有不當往來之情形； (八)經銀行研判立約人帳戶有遭他人非法使用之虞，或有將帳戶借予他人使用，作為洗錢、詐欺等不法或不正當之用途，或以詐術損害銀行之信用； (九)立約人違反法令規定損及銀行權益； (十)立約人違反本總約定書之約定，經催告改善或限期請求履行未果者等； (十一)立約人於短期內有連續或密集提領或轉帳等異常狀況發生； (十二)立約人使用銀行帳戶、相關交易及服務事項作為商業用途或非個人使用。「商業用途」係指販售行為或任何以獲利為目的之商業活動或貿易行為； (十三)銀行經財團法人金融聯合徵信中心通知，立約人被列為移民署高風險外籍人士名單或有下列情形時： 1. 非本國籍之立約人經判斷為行方不明、查處收容、收容遭返或經其雇主依就業服務法規定通報行蹤不明者之情形。 2. 非本國籍之立約人向銀行申請開立存款帳戶時所持之居留證(或其他身分證明文件)逾期未辦理展延，且立約人已離境者。 3. 非本國籍之立約人向銀行申請開立薪資轉帳用途之存款帳戶無任何撥薪紀錄達 1 個月以上者。 (十四)立約人經銀行向內政部警政署網頁查詢，查知立約人為失蹤人口者。 (十五)立約人有疑似不法或不當使用帳戶之情事(包括但不限於銀行經司法機關、警調單位及其相關平台(如內政部警政署 165 反詐騙平台)、金融監督管理委員會、財團法人金融聯合徵信中心等相關單位之通知；或經第三人向銀行檢附其向前述司法機關提出告訴或向相關警調單位報案、備案等證明文件)。 立約人之存款帳戶或總約定書終止者，銀行得先以存款餘額抵償立約人對銀行之各項債務後將存款餘額返還立約人，如終止支票存款帳戶時，立約人並應將其未用支票退還銀行。立約人就存款帳戶之終止，不得對銀行為任何之主張或請求(包括但不限於已簽發之支票因帳戶終止而未獲兌現所致者)。	第一章一般約定事項 廿二、帳戶及各項服務之暫停與終止 除總約定書另有特別約定，其終止解約另依相關法令及有關約定處理外，銀行得因下列事由之一拒絕與立約人間之業務/服務往來，及(或)暫時停止部分或全部業務/服務往來與交易，及(或)終止本總約定書所載之部分或全部交易與業務/服務關係及(或)運行開戶： (一)法院或主管機關命令終止； (二)依銀行應遵守之任何法令規定，立約人繼續使用帳戶屬非法行為者； (三)立約人遭受清算、更生、破產宣告、重整； (四)立約人使用票據遭拒絕往來、停業或其他行政處分； (五)有具體事實足證立約人信用貶落； (六)銀行依法或依相關約定行使抵銷權； (七)立約人使用銀行服務有不當往來之情形； (八)立約人帳戶有遭他人非法使用之虞； (九)立約人違反法令規定損及銀行權益； (十)立約人違反本總約定書之約定，經催告改善或限期請求履行未果者等； (十一)立約人於短期內有連續或密集提領或轉帳等異常狀況發生。 (十二)立約人使用銀行帳戶、相關交易及服務事項作為商業用途或非個人使用。「商業用途」係指販售行為或任何以獲利為目的之商業活動或貿易行為。 立約人之存款帳戶或總約定書終止者，銀行得先以存款餘額抵償立約人對銀行之各項債務後將存款餘額返還立約人，如終止支票存款帳戶時，立約人並應將其未用支票退還銀行。立約人就存款帳戶之終止，不得對銀行為任何之主張或請求(包括但不限於已簽發之支票因帳戶終止而未獲兌現所致者)。	2026/1/1
中文版	第二章存款及黃金帳戶約定事項 壹拾壹、終止 如立約人於銀行之活期存款帳戶連續 12 個月無任何交易或立約人被通報已死亡而其繼承人未於被繼承人被通報死亡後 24 個月內來行辦理繼承，且總資產餘額低於新台幣壹仟元整(總資產定義詳本約定書第三章第一條約定)，銀行得以書面通知立約人後，於終止之通知到達時終止本約定書下之各項存款約定運行開戶。	第二章存款及黃金帳戶約定事項 壹拾壹、終止 如立約人於銀行之活期存款帳戶連續 12 個月無任何交易，且總資產餘額為零(總資產定義詳本約定書第三章第一條約定)，銀行得於書面通知立約人後，終止該等帳戶並運行開戶。	2026/1/1

英文版	Chapter 1 General Terms and Conditions XXII. Suspension and Termination of Account and Services Except where this Master Agreement specifies special terms and conditions such that the termination and cancellation hereof shall be handled according to the relevant laws and relevant terms, the Bank may refuse to provide the business/service with the Undersigned, and/or temporarily suspend part of or all business/service activities and transactions with the Undersigned, and/or terminate part of or all transactions and business/service relationships with the Undersigned described in this Master Agreement and/or close his/her/its accounts directly, where: (I) The termination is executed according to the court order or order of a competent authority; (II) The Undersigned's continued use of the account is deemed to be illegal according to any regulatory requirements that should be complied with by the Bank; (III) The Undersigned is subject to liquidation, rehabilitation, bankruptcy declaration, or reorganization; (IV) The check used by the Undersigned is rejected, or the Undersigned is undergoing any suspension of business or other administrative injunction; (V) There are specific facts sufficient to prove that the creditworthiness of the Undersigned is deteriorated; (VI) The Bank exercises the right of set-off according to the laws or according to relevant terms and conditions; (VII) The Undersigned use the Bank's service to facilitate improper dealings; (VIII) The Bank suspects the account of the Undersigned is likely to be illegally used by others, or if the account has been lent to others for illegal or improper purposes such as money laundering or fraud, or damaging the Bank's credit by fraudulent means; (IX) The Undersigned violates any laws or regulations such that the interests of the Bank are damaged; or (X) The Undersigned breaches the terms and conditions of this Master Agreement, and after being requested to remedy such breach or to perform his/her/its obligations within a time limit, the Undersigned still fails to do so. (XI) The Undersigned conducts abnormal transactions such as continuous or intensive withdrawal or transfer within a short period of time. (XII) The Undersigned use the Bank's account, relevant transactions and services for commercial use or non-individual use. 「Commercial use」 means any selling behavior, commercial activity, or trading behavior for the purpose of profit-making. (XIII) When the Bank is notified by the Joint Credit Information Center (JCIC) that the Undersigned are listed as a high-risk foreigner by the National Immigration Agency, or any of the following circumstances: 1. The non-ROC Undersigned is deemed as missing, detention, repatriated, or reported missing by their employer in accordance with the Employment Service Act. 2. The non-ROC Undersigned's alien resident certificate (or other identity document(s)) used when applying for opening a deposit account with the Bank has expired without renewal, and the Undersigned has already departed the country. 3. The deposit account opened with the Bank by a non-ROC Undersigned for payroll purposes has no salary disbursement records for more than 1 month. (XIV) When the Bank inquires through the National Police Agency website and confirms that the Undersigned is a missing person. (XV) If the Undersigned is suspected of illegal or improper use of the account (including but not limit to, whether notified by judicial authorities, police/ investigation units and their related platforms (e.g., the National Police Agency's 165 Anti-Fraud Platform), the Financial Supervisory Commission, or the Joint Credit Information Center; or based on evidence submitted to the Bank by a third	Chapter 1 General Terms and Conditions XXII. Suspension and Termination of Account and Services Except where this Master Agreement specifies special terms and conditions such that the termination and cancellation hereof shall be handled according to the relevant laws and relevant terms, the Bank may refuse to provide the business/service with the Undersigned, and/or temporarily suspend part of or all business/service activities and transactions with the Undersigned, and/or terminate part of or all transactions and business/service relationships with the Undersigned described in this Master Agreement and/or close his/her/its accounts directly, where: (I) The termination is executed according to the court order or order of a competent authority; (II) The Undersigned's continued use of the account is deemed to be illegal according to any regulatory requirements that should be complied with by the Bank; (III) The Undersigned is subject to liquidation, rehabilitation, bankruptcy declaration, or reorganization; (IV) The check used by the Undersigned is rejected, or the Undersigned is undergoing any suspension of business or other administrative injunction; (V) There are specific facts sufficient to prove that the creditworthiness of the Undersigned is deteriorated; (VI) The Bank exercises the right of set-off according to the laws or according to relevant terms and conditions; (VII) The Undersigned use the Bank's service to facilitate improper dealings; (VIII) The account of the Undersigned is likely to be illegally used by others; (IX) The Undersigned violates any laws or regulations such that the interests of the Bank are damaged; or (X) The Undersigned breaches the terms and conditions of this Master Agreement, and after being requested to remedy such breach or to perform his/her/its obligations within a time limit, the Undersigned still fails to do so. (XI) The Undersigned conducts abnormal transactions such as continuous or intensive withdrawal or transfer within a short period of time. (XII) The Undersigned use the Bank's account, relevant transactions and services for commercial use or non-individual use. 「Commercial use」 means any selling behavior, commercial activity, or trading behavior for the purpose of profit-making. When the deposit account of the Undersigned or this Master Agreement is terminated, the Bank may set off and apply the deposit balance to all debts of the Undersigned owed to the Bank, and return the remaining deposit balance back to the Undersigned. To terminate a check deposit account, the Undersigned shall also return his/her/its unused checks back to the Bank. For the termination of the deposit account, the Undersigned shall not make any contentions or claims against the Bank (including but not limited to the checks having been issued but cannot be cashed due to the termination of the account).	2026/1/1
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	party, including complaints filed with the aforementioned judicial authorities or reports/ filings made to relevant police investigation units. When the deposit account of the Undersigned or this Master Agreement is terminated, the Bank may set off and apply the deposit balance to all debts of the Undersigned owed to the Bank, and return the remaining deposit balance back to the Undersigned. To terminate a check deposit account, the Undersigned shall also return his/her/its unused checks back to the Bank. For the termination of the deposit account, the Undersigned shall not make any contentions or claims against the Bank (including but not limited to the checks having been issued but cannot be cashed due to the termination of the account).		
英文版	Chapter 2 Terms and Agreements for Deposit/Gold Account Section 11 Termination <u>The Bank may, after giving a written notice to the Undersigned, terminate and close the Undersigned's all accounts upon arrival of such notice if the Undersigned has no transaction of the deposit account for twelve consecutive months or the Undersigned's heirs do not visit the Bank to proceed inheritance within 24 months after the Undersigned was reported as death, and his or her balance of the total asset with the Bank is below NTD1,000 (Definition of total asset please refer to Article 1 of Chapter 3 of this Account Opening Master Agreement).</u>	Chapter 2 Terms and Agreements for Deposit/Gold Account Section 11 Termination <u>The Bank may, after giving a written notice to the Undersigned, terminate and close the Undersigned's demand deposit account if he/she/it has no transaction of the demand deposit account for twelve consecutive months and his/her/its balance of the total asset with the Bank is zero (Definition of total asset please refer to Article 1 of Chapter 3 of this Master Agreement).</u>	2026/1/1