

《玉山個人網路銀行暨行動銀行服務約定條款》修訂對照表

Comparison Table to Amendment of “E.SUN Bank Personal Internet Banking and Mobile Banking Services Agreement”

修正條文 Terms after amendment	現行條文 Terms before amendment	修訂說明 Reasons for amendment
<p>第12條 (立約人連線與責任) Article 12 (Applicant's Connection and Responsibility)</p> <p>立約人使用本服務提供之相關服務，同意悉依貴行下列規定辦理： The Applicant agrees to comply with the Bank's regulations below when using services related to the Services:</p> <p>二、如立約人為存戶時，立約人申請一次性密碼(如：簡訊密碼、語音 OTP 或行動銀行驗證碼)，依下列規定辦理：</p> <p>II. If the Applicant is a depositor, the Applicant may apply for a One Time Password (SMS OTP、Voice OTP or Mobile Banking OTP) using one of the methods:</p> <p>(二)立約人得以下列方式申請行動銀行驗證碼：於行動銀行完成裝置綁定後，以簡訊密碼搭配 SIM 卡認證，或以玉山銀行人臉辨識申請。</p> <p>(II) <u>The Applicant may apply for Mobile Banking OTP in the following ways:</u> <u>After completing Mobile Devices Binding, the procedure may be done through SMS OTP with</u></p>	<p>第12條 (立約人連線與責任) Article 12 (Applicant's Connection and Responsibility)</p> <p>立約人使用本服務提供之相關服務，同意悉依貴行下列規定辦理： The Applicant agrees to comply with the Bank's regulations below when using services related to the Services:</p> <p>二、如立約人為存戶時，立約人申請一次性密碼(如：簡訊密碼、語音 OTP 或行動銀行驗證碼)，依下列規定辦理：</p> <p>II. If the Applicant is a depositor, the Applicant may apply for a One Time Password (SMS OTP、Voice OTP or Mobile Banking OTP) using one of the methods:</p> <p>(二)立約人得以下列方式申請行動銀行驗證碼：於行動銀行以簡訊密碼，並採加強防護機制(如 SIM 卡認證)或憑國民身分證驗證申請。</p> <p>(II) <u>The Applicant must use SMS OTP with enhanced protection mechanism(such as</u></p>	<p>調整行動銀行驗證碼之申請流程，移除身分證驗證，新增「玉山銀行人臉辨識」。</p> <p>The terms have made adjustments to the application about Mobile Banking OTP.</p> <p>The identity verification using the ID card has been removed, and the "Facial Recognition by E.Sun Bank" has been added.</p>

<p align="center"><u>SIM card verification, or by applying through E.SUN Bank Facial Recognition.</u></p>	<p align="center"><u>SIM card verification) or an ID card to apply for Mobile Banking OTP to complete the procedure.</u></p>	
<p>第15條 (交易核對) Article 15 (Transaction Verification)</p> <p>一、貴行於每筆交易指示處理完畢後，以電子文件通知立約人，立約人應核對其結果有無錯誤。如有不符，應於使用完成之日起四十五日內，以電子郵件、電話或其他約定方式通知貴行查明。</p> <p>I. For every instruction processed, the Bank shall notify the Applicant of the outcome via electronic documents. The Applicant shall verify whether such outcomes contain errors. Any inconsistencies must be reported to the Bank within 45 days after the transaction is completed, by e-mail, phone call, or by other method as agreed, for further investigation.</p> <p>二、貴行應於每月對立約人以雙方約定之寄發方式提供立約人上月之交易對帳單（該月無交易時<u>得不寄</u>）：</p> <p>II. The Bank shall deliver a statement of transactions conducted in the previous month to the Applicant on a monthly basis using methods agreed upon by the two parties (<u>The statement shall not be delivered for months where no transactions took place.</u>).</p>	<p>第15條 (交易核對) Article 15 (Transaction Verification)</p> <p>一、貴行於每筆交易指示處理完畢後，以電子文件通知立約人，立約人應核對其結果有無錯誤。如有不符，應於使用完成之日起四十五日內，以電子郵件、電話或其他約定方式通知貴行查明。</p> <p>I. For every instruction processed, the Bank shall notify the Applicant of the outcome via electronic documents. The Applicant shall verify whether such outcomes contain errors. Any inconsistencies must be reported to the Bank within 45 days after the transaction is completed, by e-mail, phone call, or by other method as agreed, for further investigation.</p> <p>二、貴行應於每月對立約人以雙方約定之寄發方式提供立約人上月之交易對帳單（除<u>信用卡對帳單外，其他對帳單該月無交易時不寄</u>），<u>說明如下</u>：</p> <p>II. The Bank shall deliver a statement of transactions conducted in the previous month to the Applicant on a monthly basis using methods agreed upon by the two parties</p>	<p>因應現行信用卡帳單實務作業，微調為共通性文字。</p> <p>In response to the current practical operational matters of credit card statement, the terms modified common words accordingly.</p>

<p>(一) 若因不可歸責貴行或發生不可抗力因素以致無法營業、前置作業所需之工作日不足或因系統因素影響資料驗證所需時程，寄發日得往後遞延。</p> <p>(I) The delivery date may be pushed back further if the Bank is unable to operate due to reasons not attributable to the Bank or owing to force majeure, the working days required for preparation works are insufficient, or the schedule required for data verification is affected by system-related factors.</p> <p>(二) 立約人核對後如認為交易對帳單所載事項有錯誤時，應於收受之日起四十五日內，以電子郵件、電話或書面方式通知貴行查明；惟如<u>對信用卡帳單之交易明細有疑問時，應依玉山銀行信用卡約定條款約定之時限與方式辦理。</u></p> <p>(II) The Applicant shall verify all items listed in the transaction statement and report any errors found by e-mail, phone call, or by any other method in written format within 45 days after receiving the statement. <u>If there are any doubts about the transaction details on the credit card statement, it should be handled according to the time limit and method</u></p>	<p><u>(except for credit card statements, no other statements shall be delivered for months where no transactions took place).</u> Details are described as follows:</p> <p>(一) <u>每月第十個營業日前寄發交易對帳單</u>，若因不可歸責貴行或發生不可抗力因素以致無法營業、前置作業所需之工作日不足或因系統因素影響資料驗證所需時程，寄發日得往後遞延。</p> <p>(I) <u>A statement of transactions shall be delivered before the tenth business day of each month.</u> The delivery date may be pushed back further if the Bank is unable to operate due to reasons not attributable to the Bank or owing to force majeure, the working days required for preparation works are insufficient, or the schedule required for data verification is affected by system-related factors.</p> <p>(二) 立約人核對後如認為交易對帳單所載事項有錯誤時，應於收受之日起四十五日內，以電子郵件、電話或書面方式通知貴行查明。</p> <p>(II) The Applicant shall</p>	
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<p style="text-align: center;"><u>specified in Terms and Conditions for E.SUN Bank Credit Cards.</u></p> <p>(III)</p> <p>三、貴行對於立約人之通知，應即進行調查，並於通知到達貴行之日起三十日內，將調查之情形或結果以電子文件方式通知立約人。</p> <p>III. The Bank shall immediately conduct an investigation upon receiving the Applicant's report. The Bank shall inform the Applicant of the outcome of the investigation via electronic document within 30 days after receiving the report.</p> <p>四、立約人對於轉帳交易結果，同意採取自動櫃員機查詢對帳、電話銀行查詢對帳、傳真對帳單、網路查詢對帳、網路列印對帳單、至貴行補登存摺對帳，或由貴行以電子文件或依雙方約定方式通知立約人（若因有非可歸責於貴行之事由致無法遞送時，該月即不再重送）。</p> <p>IV. The Applicant agrees to receive or inquire about transaction results using the following methods: ATM inquiry, Telephone Banking inquiry, account statement via fax, Internet Banking inquiry, account statement printed online, passbook update with the Bank or electronic documents sent by the Bank (in cases where the causes of a delivery failure are not attributable to the Bank, the document will not be resent), or</p>	<p>verify all items listed in the transaction statement and report any errors found by e-mail, phone call, or by any other method in written format within 45 days after receiving the statement.</p> <p>三、貴行對於立約人之通知，應即進行調查，並於通知到達貴行之日起三十日內，將調查之情形或結果以電子文件方式通知立約人。</p> <p>III. The Bank shall immediately conduct an investigation upon receiving the Applicant's report. The Bank shall inform the Applicant of the outcome of the investigation via electronic document within 30 days after receiving the report.</p> <p>四、立約人對於轉帳交易結果，同意採取自動櫃員機查詢對帳、電話銀行查詢對帳、傳真對帳單、網路查詢對帳、網路列印對帳單、至貴行補登存摺對帳，或由貴行以電子文件或依雙方約定方式通知立約人（若因有非可歸責於貴行之事由致無法遞送時，該月即不再重送）。</p> <p>IV. The Applicant agrees to receive or inquire about transaction results using the following methods: ATM inquiry, Telephone Banking inquiry, account statement via fax, Internet Banking inquiry, account statement printed online, passbook update with</p>	
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<p>any method agreed upon by the two parties.</p>	<p>the Bank or electronic documents sent by the Bank (in cases where the causes of a delivery failure are not attributable to the Bank, the document will not be resent), or any method agreed upon by the two parties.</p>	
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