

「玉山個人網路銀行暨行動銀行服務約定條款」修正對照表

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修正條文	現行條文	修正說明
<p>第 15 條 (外匯交易服務) Article 15 (Foreign Exchange Trading Services) 三、立約人接受申辦限額及承作時間如下： III. The Applicant accepts the following transaction limits and service hours: (一) 交易額度以營業日劃分。 (I) The transaction amounts are cumulated on daily (business day) basis. 甲、同一存戶同一營業日辦理<u>涉及新臺幣結匯，結購(以新臺幣存款兌換外幣並存入外幣帳戶、新臺幣存款兌換外幣辦理行內轉帳及匯出匯款)、結售(以外幣存款兌換新臺幣存入新臺幣帳戶、外幣匯入匯款兌換存入新臺幣帳戶、提領 PayPal 款項存入新臺幣帳戶)之交易額度為分別計算，計入當日結購、結售額度；非營業日計入次一營業日結購、結售額度。</u> 1. <u>Foreign exchange transactions involving TWD settlement, purchased with TWD (buying foreign currency using TWD deposits and crediting the proceeds to a foreign currency account, intra-bank transfer and outward remittance of foreign currency settled using TWD deposits) and sold for TWD (selling foreign currency using foreign currency deposits and crediting the proceeds to a TWD account, inward remittances in foreign currency sold and deposited in a TWD account, withdrawal of PayPal funds for deposit in a TWD account) conducted by the same depositor on the same business day are separately calculated, and the amounts will be accrued to the transaction limits on foreign exchange purchases and sales involving TWD settlement on the same business day. For the</u></p>	<p>第 15 條 (外匯交易服務) Article 15 (Foreign Exchange Trading Services) 三、立約人接受申辦限額及承作時間如下： III. The Applicant accepts the following transaction limits and service hours: (一) 交易額度以營業日劃分。 (I) The transaction amounts are cumulated on daily (business day) basis. 甲、同一存戶同一營業日辦理<del>買外幣(新臺幣結購入外存、新臺幣存款結購外幣辦理自行轉帳及匯出匯款)、賣外幣(外幣存款結售入新臺幣帳戶、外幣匯入匯款結售存入新臺幣帳戶、提領 PayPal 款項存入新臺幣帳戶)之交易額度為分別計算，計入當日買外幣、賣外幣額度；非營業日計入次一營業日買外幣、賣外幣額度。</del> 1. <del>The transaction amounts in foreign currency buying (buying foreign currency with TWD, transfer and outward remittance of foreign currency settled using TWD deposits) and selling (selling foreign currency deposits and deposit into a TWD account, inward remittances in foreign currency sold and deposited in a TWD account, withdrawal of PayPal funds for deposit in a TWD account) conducted by the same depositor on the same business day are separately calculated, and the amounts will be accrued to the transaction limits on buying and selling foreign currency on the same business day. For the transactions conducted on non-business days, the transaction amounts will be accrued to the transaction limits on buying and selling foreign currency on the next business day.</del> 乙、同一存戶同一營業日辦理原幣交易(行內轉帳、</p>	<p>因應外幣服務之交易情境，調整約款描述文字。(與原交易模式相同)</p>

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<p>transactions conducted on non-business days, the transaction amounts will be accrued to the transaction limits on <u>foreign exchange purchases and sales involving TWD settlement</u> on the next business day.</p> <p>乙、同一存戶同一營業日辦理<u>未涉及新臺幣結匯</u>，原幣交易(行內轉帳、匯出匯款及匯入解款)、幣別轉換交易(<u>外幣兌換外幣、行內轉帳、匯出匯款</u>)額度為分別計算，計入當日原幣交易、幣別轉換交易額度；非營業日計入次一營業日原幣交易、幣別轉換交易額度。</p> <p>2. <u>Foreign exchange transactions not involving TWD settlement, foreign currency transfers (intra-bank transfer, outward remittance, and inward remittance) and foreign currency exchange (buying foreign currency using foreign currency deposits and crediting the proceeds to a foreign currency account, intra-bank transfer, outward remittance)</u> conducted by the same depositor on the same business day are separately calculated, and the amounts will be accrued to the transaction limits on foreign currency transfers and foreign currency exchange (excluding TWD) on the same business day. For the transactions conducted on non-business days, the transaction amounts will be accrued to the transaction limits on foreign currency transfers and foreign currency exchange (excluding TWD) on the next business days.</p> <p>(二) 涉及新<u>臺幣結匯</u>交易額度為臨櫃及電子化通路交易金額合併計算；<u>未涉及新臺幣結匯</u>交易額度為電子化通路合併計算，交易限額依附錄說明，超過限額之外匯交易可逕洽各營業櫃檯辦理。如有調整時，悉依貴行於電子化服務系統上之說明辦理。</p>	<p>匯出匯款及匯入解款)、幣別轉換交易額度為分別計算，計入當日原幣交易、幣別轉換交易額度；非營業日計入次一營業日原幣交易、幣別轉換交易額度。</p> <p>2. <del>The transaction amounts in foreign currency transfers (in-house transfer, outward remittance, and inward remittance) and foreign currency exchange (excluding TWD) conducted by the same depositor on the same business day are separately calculated, and the amounts will be accrued to the transaction limits on foreign currency transfers and foreign currency exchange (excluding TWD) on the same business day. For the transactions conducted on non-business days, the transaction amounts will be accrued to the transaction limits on foreign currency transfers and foreign currency exchange (excluding TWD) on the next business days.</del></p> <p>(二) <del>買/賣外幣(涉及新台幣結匯)</del>交易額度為臨櫃及電子化通路交易金額合併計算；<del>原幣與幣別轉換</del>交易額度為電子化通路合併計算，交易限額依附錄說明，超過限額之外匯交易可逕洽各營業櫃檯辦理。如有調整時，悉依貴行於電子化服務系統上之說明辦理。</p> <p>(II) <del>The limit on transactions of buying and selling foreign currency (involving settlement in TWD)</del> is total calculated for transactions conducted at the counter and through digital channels. The limit on foreign <del>currency transfers and foreign currency exchange (excluding TWD)</del> is total calculated for transactions conducted through digital channels. The transaction limits shall be in accordance with the appendix. Foreign exchange transactions exceeding the limits may be directly applied for at the counter. Any adjustments shall be handled according to the Bank's explanations within the automated</p>	
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<p>(II) The limit <u>on foreign exchange transactions involving TWD settlement</u> is total calculated for transactions conducted at the counter and through digital channels. The limit on foreign <u>exchange transactions not involving TWD settlement</u> is total calculated for transactions conducted through digital channels. The transaction limits shall be in accordance with the appendix. Foreign exchange transactions exceeding the limits may be directly applied for at the counter. Any adjustments shall be handled according to the Bank's explanations within the automated service system.</p> <p>(三) <u>以新臺幣存款兌換外幣並存入外幣帳戶、以外幣存款兌換新臺幣存入新臺幣帳戶、外幣兌換外幣</u>及行內轉帳交易承作時間為全日 24 小時，匯出匯款及匯入解款交易營業日當日承作時間為 09：00-17：00，外幣定存交易營業日當日承作時間為 02：00-23：55。除匯入解款交易，若超逾上述時間視為預約交易，待預約付款日執行交易。</p> <p>(III) Transactions of <u>buying foreign currency using TWD deposits and crediting the proceeds to a foreign currency account, selling foreign currency using foreign currency deposits and crediting the proceeds to a TWD account, buying foreign currency using foreign currency deposits and crediting the proceeds to a foreign currency account,</u> and foreign currency <u>intra-bank transfer (excluding TWD)</u> can be conducted 24/7. Outward remittance and inward remittance can be conducted from 09:00 to 17:00 on business days, while foreign currency time deposit can be conducted from 02:00 to 23:55 on business days. Except for inward remittance, any other transactions applied outside the said period will be regarded as scheduled transactions and be conducted on scheduled date.</p> <p>四、未滿十八歲領有中華民國國民身分證之自然人(未成年</p>	<p>service system.</p> <p>(三) <del>買/賣外幣、幣別轉換</del>及行內轉帳交易承作時間為全日 24 小時，匯出匯款及匯入解款交易營業日當日承作時間為 09：00-17：00，外幣定存交易營業日當日承作時間為 02：00-23：55。除匯入解款交易，若超逾上述時間視為預約交易，待預約付款日執行交易。</p> <p>(III) Transactions of <del>buying and selling foreign currency, foreign currency exchange (excluding TWD)</del>, and foreign currency <del>in-house</del> transfer can be conducted 24/7. Outward remittance and inward remittance can be conducted from 09:00 to 17:00 on business days, while foreign currency time deposit can be conducted from 02:00 to 23:55 on business days. Except for inward remittance, any other transactions applied outside the said period will be regarded as scheduled transactions and be conducted on scheduled date.</p> <p>四、未滿十八歲領有中華民國國民身分證之自然人(未成年人)，同一存戶同一營業日，累積<del>買/賣外幣</del>金額限未達等值新臺幣五十萬元；於年滿十八歲，則依貴行之本國自然人限額辦理。</p> <p>IV. When a minor, a natural person under the age of 18 bearing National Identification Card of R.O.C., applies for foreign exchange service through the Services, the cumulated amount of <del>buying and selling foreign currency</del> should be less than NTS\$500,000 in a single business day. Once such an Applicant turns 18, amount limits are subject to the Bank's regulations for Taiwan natural persons.</p>	
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<p>人)，同一存戶同一營業日，累積<u>結購/售</u>金額限未達等值新臺幣五十萬元；於年滿十八歲，則依貴行之本國自然人限額辦理。</p> <p>IV. When a minor, a natural person under the age of 18 bearing National Identification Card of R.O.C., applies for foreign exchange service through the Services, the cumulated amount of <u>foreign exchange purchases and sales involving TWD settlement</u> should be less than NT\$500,000 in a single business day. Once such an Applicant turns 18, amount limits are subject to the Bank's regulations for Taiwan natural persons.</p>																								
<p>附錄、個人網路銀行及行動銀行外幣交易限額說明 Appendix: Foreign Currency Transaction Limits for Personal Internet Banking and Mobile Banking</p> <p>一、涉及新臺幣結匯之交易限額：臨櫃及電子化業務通路交易金額合併計算，交易限額如下：</p> <p>I. <u>Transaction limits for foreign exchange transactions involving TWD settlement</u>: The transaction limits below are the totals calculated for transactions at the counter and through digital channels:</p>	<p>附錄、個人網路銀行及行動銀行外幣交易限額說明 Appendix: Foreign Currency Transaction Limits for Personal Internet Banking and Mobile Banking</p> <p>一、<del>買/賣外幣(涉及新臺幣結匯)</del>交易限額：臨櫃及電子化業務通路交易金額合併計算，交易限額如下：</p> <p>I. <del>Limit on buying and selling foreign currency (involving settlement in TWD)</del>: The transaction limits below are the totals calculated for transactions at the counter and through digital channels:</p>	<p>1. 配合本行每營業日涉及新臺幣結匯累計金額提升至「限未達等值美金 50 萬元」。</p> <p>2. 因提升為美金 50 萬元，該限額為臨櫃及電子化通路合併計算，故刪除註 1。</p> <p>3. 調整註解項次。</p>																						
<table border="1"> <thead> <tr> <th rowspan="2">Time 時間 身分別 Identity</th> <th colspan="2">營業日 Business day</th> <th>非營業日 Non-business day</th> </tr> </thead> <tbody> <tr> <td>9:00~15:30</td> <td>00:00-09:00 15:30-24:00 (註 1) (Note 1)</td> <td>00:00-24:00 (註 2) (Note 2)</td> </tr> <tr> <td>個人(含持居留證一年以上之非居民) Individual, including foreigners with</td> <td>未達等值美金 50 萬元 Less than the equivalent of</td> <td>未達等值新臺幣 50 萬元 Less than the equivalent</td> <td>未達等值新臺幣 50 萬元 Less than the equivalent</td> </tr> </tbody> </table>	Time 時間 身分別 Identity	營業日 Business day		非營業日 Non-business day	9:00~15:30	00:00-09:00 15:30-24:00 (註 1) (Note 1)	00:00-24:00 (註 2) (Note 2)	個人(含持居留證一年以上之非居民) Individual, including foreigners with	未達等值美金 50 萬元 Less than the equivalent of	未達等值新臺幣 50 萬元 Less than the equivalent	未達等值新臺幣 50 萬元 Less than the equivalent	<table border="1"> <thead> <tr> <th rowspan="2">Time 時間 身分別 Identity</th> <th colspan="2">營業日 Business day</th> <th>非營業日 Non-business day</th> </tr> </thead> <tbody> <tr> <td>9:00~15:30</td> <td>00:00-09:00 15:30-24:00 (註 2) (Note 2)</td> <td>00:00-24:00 (註 3) (Note 3)</td> </tr> <tr> <td>個人(含持居留證一年以上之非居民) Individual, including foreigners with</td> <td>未達等值美金 25 萬元 (註 1) Less than the equivalent</td> <td>未達等值新臺幣 50 萬元 Less than the equivalent</td> <td>未達等值新臺幣 50 萬元 Less than the equivalent</td> </tr> </tbody> </table>	Time 時間 身分別 Identity	營業日 Business day		非營業日 Non-business day	9:00~15:30	00:00-09:00 15:30-24:00 (註 2) (Note 2)	00:00-24:00 (註 3) (Note 3)	個人(含持居留證一年以上之非居民) Individual, including foreigners with	未達等值美金 25 萬元 (註 1) Less than the equivalent	未達等值新臺幣 50 萬元 Less than the equivalent	未達等值新臺幣 50 萬元 Less than the equivalent	
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	US\$ <u>500,000</u>	of NT\$500,000	of NT\$500,000		of US\$ <del>250,000</del> (Note 1)	of NT\$500,000	of NT\$500,000
公司、行號、團體 Companies and business firms	個人網路銀行： 未達等值美金 <u>50</u> 萬元 Personal Internet Banking: Less than the equivalent of US\$ <u>500,000</u>	個人網路銀行： 未達等值新臺幣 50 萬元 Personal Internet Banking: Less than the equivalent of NT\$500,000		公司、行號、團體 Companies and business firms	個人網路銀行： 未達等值美金 <del>25</del> 萬元 Personal Internet Banking: Less than the equivalent of US\$ <del>250,000</del>	個人網路銀行： 未達等值新臺幣 50 萬元 Personal Internet Banking: Less than the equivalent of NT\$500,000	
	行動銀行：未達等值新臺幣 50 萬元 Mobile Banking: Less than the equivalent of NT\$500,000				行動銀行：未達等值新臺幣 50 萬元 Mobile Banking: Less than the equivalent of NT\$500,000		
非居民 Non-resident	未達等值新臺幣 50 萬元 Less than the equivalent of NT\$500,000			非居民 Non-resident	未達等值新臺幣 50 萬元 Less than the equivalent of NT\$500,000		
未成年人 Minor				未成年人 Minor			
<p>(註1) 每營業日 00:00-09:00 或 15:30-24:00 之<u>結購/售</u>交易，併計當日臨櫃及電子化通路<u>結購/售</u>交易額度，累計限未達等值新臺幣 50 萬元。</p> <p>(Notes 1) “Less than the equivalent of NT\$500,000” applies to <u>foreign exchange transactions involving TWD settlement</u> which conducted within 00:00-09:00 or 15:30-24:00, <u>the</u> transaction amount will be accrued to the transaction limits on <u>foreign exchange purchases and sales involving TWD</u></p>				<p><del>(註1) 未達等值美金 25 萬元為電子化通路合併計算限額，其餘為臨櫃及電子化通路交易金額合併計算。</del></p> <p><del>(Notes 1) “Less than the equivalent of US\$250,000” applies when a transaction is conducted through digital channels, “Less than the equivalent of NT\$500,000” applies to all transactions, either conducted at the counter or conducted through digital channels.</del></p> <p>(註2) 每營業日 00:00-09:00 或 15:30-24:00 之<u>買/賣</u></p>			

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<p><u>settlement</u> conducted at the counter or through digital channels on the same business day.</p> <p>(註2) 非營業日 00:00-24:00 之<u>結購/售</u>交易，計入次一營業日臨櫃及電子化通路<u>結購/售</u>交易限額，累計限未達等值新臺幣 50 萬元。</p> <p>(Notes 2) “Less than the equivalent of NT\$500,000” applies to <u>foreign exchange transactions involving TWD settlement</u> which conducted on non-business day, <u>the</u> transaction amount will be accrued to the transaction limits on <u>foreign exchange purchases and sales involving TWD settlement</u> conducted at the counter or through digital channels on the next business days.</p> <p>二、<u>未涉及新臺幣結匯之交易限額</u>：電子化通路合併計算限額。營業日公司、行號、團體、個人(含未成年人與非居民)原幣交易(含行內轉帳、匯出匯款及匯入解款)、<u>幣別轉換交易(含外幣兌換外幣、行內轉帳及匯出匯款)</u>，分別累計限未達等值美金 25 萬元；非營業日交易金額，分別累積計入次一營業日原幣交易、幣別轉換交易限額。</p> <p>II. <u>Transaction limits for foreign exchange transactions not involving TWD settlement</u>: The transaction limits are the totals calculated for transactions through digital channels. The cumulative amount of <u>foreign currency transfers (intra-bank transfer, outward remittance, and inward remittance) and foreign currency exchange (buying foreign currency using foreign currency deposits and crediting the proceeds to a foreign currency account, intra-bank transfer, outward remittance)</u> conducted by the same company, business firm, group, or individual (including minors and non-residents) may not exceed the equivalent of US\$250,000 on the same business day. For the transactions conducted on non-business days, the transaction amounts will be accumulated to the limit on foreign currency transfers and foreign currency exchange (excluding TWD) on the next business day.</p>	<p><u>外幣</u>交易，併計當日臨櫃及電子化通路<u>買/賣外幣</u>交易額度，累計限未達等值新臺幣 50 萬元。</p> <p>(Notes 2) “Less than the equivalent of NT\$500,000” applies to <del>transactions of buying and selling foreign currency</del> which conducted within 00:00-09:00 or 15:30-24:00. <del>The</del> transaction amount will be accrued to the transaction limits on <del>buying and selling foreign currency</del> conducted at the counter or through digital channels on the same business day.</p> <p>(註3) 非營業日 00:00-24:00 之<u>買/賣外幣</u>交易，計入次一營業日臨櫃及電子化通路<u>買/賣外幣</u>交易限額，累計限未達等值新臺幣 50 萬元。</p> <p>(Notes 3) “Less than the equivalent of NT\$500,000” applies to <del>transactions of buying and selling foreign currency</del> which conducted on non-business day. <del>The</del> transaction amount will be accrued to the transaction limits on <del>buying and selling foreign currency</del> conducted at the counter or through digital channels on the next business days.</p> <p>二、<u>外幣交易限額</u>：電子化通路合併計算限額。營業日公司、行號、團體、個人(含未成年人與非居民)原幣交易(含行內轉帳、匯出匯款及匯入解款)及<u>幣別轉換交易</u>，分別累計限未達等值美金 25 萬元；非營業日交易金額，分別累積計入次一營業日原幣交易、幣別轉換交易限額。</p> <p>II. <del>Limitations on foreign currency transactions (excluding TWD)</del>: The transaction limits are the totals calculated for transactions through digital channels. The cumulative amount of <del>in-house transfer, outward remittance, inward remittance, and foreign currency exchange</del> conducted by the same company, business firm, group, or individual (including minors and non-residents) may not exceed the equivalent of US\$250,000 on the same business day. For the transactions conducted on non-business days, the transaction amounts will be accumulated to the limit on foreign currency transfers and foreign currency exchange (excluding TWD) on the next</p>
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