



General Guide to Account Holder 顧客須知

E.SUN Commercial Bank LTD, Singapore branch (hereafter as “the Bank”) provides this general guide to account holders for acquiring overall ideas about the Bank’s products and services.

玉山銀行新加坡分行(以下稱”本行”)提供此須知給予存款顧客，謹此通知相關應注意事項。

I. **Delivery Methods of Transaction/Instructions 交易指示遞送方式**

1. By e-mail 電子郵件: SG_FS@esunbank.com

※ An account holder must have signed “Customer Indemnity”, and then is allowed to e-mail or fax transaction instructions to the Bank. Furthermore, the account holder’s e-mail addresses or fax number using for transaction instructions must be registered with the Bank in advance.

※憑傳真/電郵指示辦理者須先完成簽署「交易指示切結書」，且同時與本行約定辦理電郵或傳真交易指示的電郵地址或傳真號碼。

2. By Fax 傳真: +65 6636-3113
3. By Mail/Courier 郵寄或快遞

Address 收件地址：8 Marina Boulevard, Tower 1 #09-01 Marina Bay Financial Centre,
Singapore 018981

Attn: E.SUN Bank Singapore Branch Operation Team

4. By Submission to the Bank in person 親自遞交正本申請書/指示至本行

Address 本行地址：8 Marina Boulevard, Tower 1 #09-01 Marina Bay Financial Centre, Singapore 018981

5. By Internet Banking 網路銀行: <https://gib.esunbank.com/SG/>

The Bank’s Global Internet Banking (GIB) users with transaction functions only.

使用者需申請網路銀行交易功能。

※Call-Back Confirmation 交易電話照會

Except by internet banking, upon receiving a transaction application form/instruction from customer(s), the Bank is going to conduct a call-back phone confirmation to your delegated person(s) and record to ensure your request/instruction is correct and truly authorised. The transaction will only be processed after a phone call-back is duly completed. 除網路銀行交易外，本行收到交易指示後，將與指定人員電話照會及錄音，確保內容與授權無誤後進行後續處理。

II. **Cut-off Time of Transactions 交易截止時間**

Transaction Method 交易方式	Type 交易種類	Cut-off Time 截止時間
Internet Banking 網路銀行	All 不限	09:00 ~15:30
Hard copy/Fax/Email instruction 正本/傳真/電郵	Remittance 匯款	09:00 ~15:30
	Deposit/Internal Transfer 存款/行內轉帳	09:00 ~ 16:00

III. **Deposit 存款業務**

The Bank provides Demand Account, Time Deposit and Investment Account without providing cash service. 僅提供活期存款、定期存款及投資等存款類帳戶，無現金服務。



1. Demand Account 活期存款

- (1) A demand account is a zero-interest bearing account. The account is allowed to deposit and withdraw funds freely, but a cheque book is not available on this account.

活期存款不支付利息，無支票服務。

- (2) Initial Deposit Amount 起存額

Equivalent to USD500,000.00 (US dollars five hundred thousand) 等值美金 50 萬元。

- (3) If an account does not deposit the initial funds after three (3) months since the account-opening notice is sent, the Bank is eligible to close the account without prior notice in accordance with “the Standard Terms and Conditions Governing Accounts”.

自開戶完成通知寄送後，未於 3 個月內存入資金，本行得依「新加坡分行存款總約」之約定逕行銷戶並終止往來，不另行通知。

2. Time Deposit 定期存款

- (1) Time Deposit Tenor 定存期間

Four various tenors of Time Deposit:

(a) one-month, (b) three-month, (c) six-month and (d) twelve-month.

定存天期：1、3、6、12 月

- (2) Minimum Placement Amount 最低起存額

A. For SGD: SGD250,000.00 (Singapore dollars two hundred fifty thousand)

B. For other currencies: equivalent to USD100,000.00 (US dollars one hundred thousand)

星幣定存起存為 25 萬元，其餘幣別為等值 10 萬美元。

- (3) Premature Withdrawal 提前解約

A. Deposit tenor less than one(1) month, the interest will not be paid. 未滿 1 個月者，不予計息

B. Deposit tenor equal to or more than one(1) month but before its maturity, fifty percent (50%) of accrued interest will be paid at the board rate of its initial deposit date or premature withdrawal date, which is lower.

逾 1 個月者，以承作時或解約時的牌告孰低者 5 折計息。

3. Bank Statement and Advice 對帳單及水單

- (1) The Bank will provide monthly Bank Statement and Transaction Advice to customers' designated address with the Bank. 本行將依顧客約定方式寄送對帳單及交易水單。

- (2) The Statement and Advice are sent with encrypted files to your designated email address. Please follow the instruction and entry your passwords to open it. 請依照指示並輸入密碼開啟電郵附件的對帳單或水單。

IV. Remittance 匯款服務

1. The Bank provides eight (8) currencies involving Australian dollars (AUD), Renminbi(CNY), EURO(EUR), Pound sterling(GBP), Hong Kong dollars(HKD), Japanese yens(JPY), Singaporean dollars(SGD), and US dollars(USD).

Other currencies request, please contact your Relationship Manager for further assistance.

本行提供澳幣、人民幣、歐元、英鎊、港幣、日圓、新幣及美金共 8 種幣別多元匯款服務；其他匯款幣別匯款需求請洽顧客經理。



2. In accordance with “The Standard Terms and Conditions Governing Accounts”, customer shall provide our required documents upon received a request for AML checking sake.
依「新加坡分行存款總約」及本行洗錢防制相關規定，顧客須配合提供本行檢視所需文件。
3. It usually takes one (1) to two (2) business days to have funds remitted; it will probably take longer than that if the financial institutes are located in remote areas. Except US dollars and Singaporean dollars being able to value on the same transaction day, other currencies will be valued T+2 days.
匯款時間平均約 1-2 個工作天，偏遠地區或區域型銀行所需時間更長。除美金及新幣可當天作業外，其他幣別作業則須 2 個工作天。
4. The Bank is not a member of Singapore real time gross settlement, MAS Electronic Payment System (MEPS). 本行沒有參加新加坡當地清算系統(MEPS).

V. Interest Rate 計息利率

The board rate is disclosed at the Bank’s official workplace. The interest rate is updated from time to time.
牌告利率資訊揭露於本行營業場所並隨時更新。

VI. Charges 收費標準

The latest pricing schedule is disclosed on our official website. 最新收費標準請詳閱官網公告資訊

VII. Periodic Review 帳戶定期檢視

The Bank conducts account review on a regular basis. Our customer is obliged to provide their updated certificates and required documents. Failure to complete the periodic review will result in your account being blocked.

本行定期進行顧客帳戶檢視，顧客須配合提供相關文件。未能於指定期間內完成檢視者，帳戶將可能被暫時禁止使用。

VIII. Dormant account 靜止戶

1. A “Dormant Account” means an account which has not had active transactions initiated by customers and has not been account reviewed for consecutive 18 months. The account meets the above-mentioned criteria is classified and marked as dormant account. The account is not allowed to operate and conduct any transactions other than posting interest and administration fees et cetera.

帳戶連續 18 個月無顧客發動之交易且未經定期檢視，將轉為“靜止戶”。除本行計收費用及給付利息外，靜止戶將無法進行任何交易。

2. The Accountholder will not be allowed to initiate any transaction with a dormant account. If you intend to reactivate your dormant account, please contact your account manager for further assistance. After completion of your account review, your account will be able to be reactivated.

靜止戶帳戶不得進行任何交易，若欲恢復帳戶請聯繫您的顧客經理辦理帳戶恢復相關事宜。

IX. Account Closure 銷戶

1. The client may request to terminate relationship with the Bank. 顧客可主動提出銷戶申請



2. The Bank may terminate relationship with the accountholder in accordance with “the Standard Terms and Conditions Governing Accounts”.

依「新加坡分行存款總約」，本行可主動結束往來關係。

X. Insured Deposit 存款保障

All deposits held in the accounts with the Bank are not insured by SDIC.

本行所有存款並無受到新加坡存款保險公司的保障。

- The latest General Guide will be disclosed on our official website from time to time. For enquiries or feedback, you may call the Bank at +65-6533-1313 or email to SG_CM@email.esunbank.com.tw

上述事項如有調整，將於本行網站公告最新版本。如有任何問題或建議歡迎致電：+65-6533-1313 或電郵 SG_CM@esunbank.com。

- This Guide is written in Chinese and in English. In the event of any discrepancy between the two aforementioned versions, the English version shall prevail in determining the spirit, intent, and meaning of this Guide.

本須知以中文和英文書寫。如果上述兩個版本之間有任何差異，以英文版本為準，以決定本通知的精神、意向和含義。