

玉山簽帳金融卡約定條款修訂對照表

修訂條文		現行條文	
<p>第八條 特殊交易 簽帳金融卡消費，以特約商店現場刷卡之連線交易為限，不得使用在未連線或不刷卡之郵購、電話訂購、傳真等其他類似方式訂購商品、取得服務或代付費用等交易。依交易習慣或交易特殊性質，其係以網際網路、行動裝置、自動販賣機等其他類似方式訂購商品、取得服務、代付費用而使用簽帳金融卡付款，玉山銀行得以密碼(含 OTP)或其他得以辨識當事人同一性及確認持卡人意思之方式代之，無須簽帳單或當場簽名。</p> <p><u>自動化設備交易中之「自助加油」交易，屬特殊授權交易，持卡人同意於每次加油時須先自持卡人指定扣款帳戶之可用餘額圈存一定金</u></p>	<p>Article 8 Special transactions All transactions using debit card must be established through the merchant's connected equipment; no purchases or payments shall be made using methods such as mail order, phone order, fax order etc. where the card is not connected to a machine. In accordance with transaction customs or the special nature of transactions, for purchases of products or services or payments made with debit cards via internet, mobile devices, vending machines or other similar methods, the</p>	<p>第八條 特殊交易 簽帳金融卡消費，以特約商店現場刷卡之連線交易為限，不得使用在未連線或不刷卡之郵購、電話訂購、傳真等其他類似方式訂購商品、取得服務或代付費用等交易。依交易習慣或交易特殊性質，其係以網際網路、行動裝置、自動販賣機等其他類似方式訂購商品、取得服務、代付費用而使用簽帳金融卡付款，玉山銀行得以密碼(含 OTP)或其他得以辨識當事人同一性及確認持卡人意思之方式代之，無須簽帳單或當場簽名。</p>	<p>Article 8 Special transactions All transactions using debit card must be established through the merchant's connected equipment; no purchases or payments shall be made using methods such as mail order, phone order, fax order etc. where the card is not connected to a machine. In accordance with transaction customs or the special nature of transactions, for purchases of products or services or payments made with debit cards via internet, mobile devices, vending machines or other similar methods, the Bank</p>

<p><u>額款項(目前設定為新臺幣 2,250元), 持卡人將無法提領或動用該圈存款項, 若特約商店或收單機構於交易完成時傳送實際交易金額至玉山銀行後, 玉山銀行將改為圈存實際交易金額。若特約商店或收單機構於交易完成時未傳送實際交易金額, 將俟特約商店或收單機構於扣款日向玉山銀行請款時, 解除該圈存款項後按實際應付消費款項扣款支付。</u></p>	<p>Bank may use passwords, (including OTP), or other methods to identify the involved party as the cardholder and verify the cardholder's intent instead of sales slips or signature in person..</p> <p><u>For automated equipment transactions, “self-service fuel transactions” are classified as special authorization transactions. The cardholder agrees that, for each refueling transaction, a fixed amount (currently NT\$2,250) shall first be pre-authorized and held from the available balance of the cardholder’s designated debit account. The cardholder shall not withdraw or otherwise use the held amount. Upon</u></p>		<p>may use passwords, (including OTP), or other methods to identify the involved party as the cardholder and verify the cardholder's intent instead of sales slips or signature in person.</p>
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	<p><u>receipt of the actual transaction amount from the merchant or acquiring institution after completion of the transaction, E.SUN Bank will adjust the held amount to the actual transaction amount. If the merchant or acquiring institution fails to transmit the actual transaction amount upon completion, E.SUN Bank will release the held amount and debit the actual payable amount upon settlement when the merchant or acquiring institution submits the transaction for clearing.</u></p>		
<p>第十四條 補發新卡、換發新卡及屆期續發新卡 持卡人發生簽帳金融卡遺失或被竊等情形，並依第十三條規定辦理掛失補發手續後，</p>	<p>Article 14 Card re-issuance, replacement, and renewal upon expiry E.SUN Bank may issue a replacement card</p>	<p>第十四條 補發新卡、換發新卡及屆期續發新卡 持卡人發生簽帳金融卡遺失或被竊等情形，並依第十三條規定辦理掛失補發手續後，</p>	<p>Article 14 Card re-issuance, replacement, and renewal upon expiry E.SUN Bank may issue a replacement card</p>

<p>或污損、消磁、刮傷或其他原因(以下簡稱毀損或滅失)致令簽帳金融卡不堪使用，玉山銀行得依持卡人之申請補發新卡，除毀損或滅失原因係由玉山銀行所致外，持卡人應依本條第二項給付相關費用。持卡人於申請、掛失、補發及使用簽帳金融卡功能時，應依玉山銀行規定繳納相關費用並授權玉山銀行逕自持卡人帳戶扣除，其收費標準，由玉山銀行另訂之。</p> <p>簽帳金融卡自發卡日生效，其有效期限至卡片上所載有效期限之當月末日屆滿。</p> <p>玉山銀行於簽帳金融卡有效期間屆滿前，如未依第十八條終止契約者，<u>應續發新卡供持卡人繼續使用</u>，惟玉山銀行基於風險、安全、持卡人之財務、信用、消費及還款狀況等考量，持卡人同</p>	<p>upon the cardholder's request in the event that the cardholder reports the loss of the debit card in accordance with Article 13, or if the card has been rendered unusable due to smudges, demagnetization, scratches or other reasons (collectively referred to as "damages"). Unless the damages have been caused by E.SUN Bank, the cardholder shall be liable to pay charges listed in Paragraph 2 of this Article.</p> <p>The cardholder shall pay relevant fees when applying for a new card, requesting a replacement card, reporting loss of a card, and using debit card functions.</p> <p>The cardholder</p>	<p>或污損、消磁、刮傷或其他原因(以下簡稱毀損或滅失)致令簽帳金融卡不堪使用，玉山銀行得依持卡人之申請補發新卡，除毀損或滅失原因係由玉山銀行所致外，持卡人應依本條第二項給付相關費用。持卡人於申請、掛失、補發及使用簽帳金融卡功能時，應依玉山銀行規定繳納相關費用並授權玉山銀行逕自持卡人帳戶扣除，其收費標準，由玉山銀行另訂之。</p> <p>簽帳金融卡自發卡日生效，其有效期限至卡片上所載有效期限之當月末日屆滿。</p> <p>玉山銀行於簽帳金融卡有效期間屆滿前，如未依第十八條終止契約者，<u>應通知持卡人至玉山銀行辦理續發新卡手續</u>，惟玉山銀行基於風險、安全、持卡人之財務、信用、消費及還款狀況等</p>	<p>upon the cardholder's request in the event that the cardholder reports the loss of the debit card in accordance with Article 13, or if the card has been rendered unusable due to smudges, demagnetization, scratches or other reasons (collectively referred to as "damages"). Unless the damages have been caused by E.SUN Bank, the cardholder shall be liable to pay charges listed in Paragraph 2 of this Article.</p> <p>The cardholder shall pay relevant fees when applying for a new card, requesting a replacement card, reporting loss of a card, and using debit card functions.</p>
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<p>意於簽帳金融卡功能終止、停用或發生無法使用之原因時，<u>得不續發新卡予持卡人</u>，其舊卡於有效期限屆至後，將停止簽帳金融卡刷卡簽帳功能與磁條跨國提款功能，惟一般金融卡國內存、提及轉帳、晶片跨國提款功能仍可繼續使用。</p> <p>簽帳金融卡有效期間屆滿前，持卡人如無續用之意願，須於有效期限屆滿前，或於接獲續發新卡九日內依第十八條所定之方式通知玉山銀行終止本契約，無須說明理由及負擔任何費用或價款，但已使用核發新卡者，不在此限。持卡人申請補發新卡或換發新卡或屆期續發新卡者，應依玉山銀行同意之方式辦理新卡開卡手續，舊卡屆期後將無法使用。</p>	<p>also authorizes E.SUN Bank to collect such fees directly from the cardholder's account. These fees may be set at E.SUN Bank's discretion. The debit card is valid from the day it is issued and expires at the end of the month specified on the card. E.SUN Bank shall <u>issue a renewal card to the cardholder for continued use</u> before the debit card expires, unless the underlying agreement is terminated due to reasons described in Article 18. However, E.SUN Bank may, for concerns such as risk, security, cardholder's financial strength, credibility, spending and</p>	<p>考量，持卡人同意於簽帳金融卡功能終止、停用或發生無法使用之原因時，其舊卡於有效期限屆至後，將停止簽帳金融卡刷卡簽帳功能與磁條跨國提款功能，惟一般金融卡國內存、提及轉帳、晶片跨國提款功能仍可繼續使用。</p> <p>簽帳金融卡有效期間屆滿前，持卡人如無續用之意願，須於有效期限屆滿前，或於接獲續發新卡九日內依第十八條所定之方式通知玉山銀行終止本契約，無須說明理由及負擔任何費用或價款，但已使用核發新卡者，不在此限。持卡人申請補發新卡或換發新卡或屆期續發新卡者，應依玉山銀行同意之方式辦理新卡開卡手續，舊卡屆期後將無法使用。</p>	<p>The cardholder also authorizes E.SUN Bank to collect such fees directly from the cardholder's account. These fees may be set at E.SUN Bank's discretion. The debit card is valid from the day it is issued and expires at the end of the month specified on the card. E.SUN Bank shall <u>remind the cardholder to apply for a renewal card issue</u> before the debit card expires, unless the underlying agreement is terminated due to reasons described in Article 18. However, E.SUN Bank may, for concerns such as risk, security, cardholder's financial strength, credibility,</p>
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	<p>repayment history etc, <u>decide not to issue a renewal card to the cardholder if the debit card function is terminated, suspended, or becomes unusable for any reason, and in such case, upon expiry of the old card</u>, stop the debit card function and international withdrawals with magnetic trip function, once it has expired or become unusable for any reason, while retaining ATM functions such as domestic cash withdrawal, deposit, fund transfer and international withdrawal with IC on the old card.</p> <p>When the ATM Card expires and the cardholder don't have the willing of using, the cardholder</p>		<p>spending and repayment history etc, stop the debit card function and international withdrawals with magnetic trip function, once it has expired or become unusable for any reason, while retaining ATM functions such as domestic cash withdrawal, deposit, fund transfer and international withdrawal with IC on the old card. When the ATM Card expires and the cardholder don't have the willing of using, the cardholder must notify E.SUN Bank to terminate by Article 18 without having to state any reasons or bear any charges before the expire or renewal upon expiry within nine days. However,</p>
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	<p>must notify E.SUN Bank to terminate by Article 18 without having to state any reasons or bear any charges before the expire or renewal upon expiry within nine days.</p> <p>However, exceptions are given in situations where the cardholders used new card.</p> <p>The cardholder who apply for Card re-issuance, replacement, and renewal upon expiry should activate a card by E.SUN Bank accepts methods and the expired card are not allow to use.</p>		<p>exceptions are given in situations where the cardholders used new card.</p> <p>The cardholder who apply for Card re-issuance, replacement, and renewal upon expiry should activate a card by E.SUN Bank accepts methods and the expired card are not allow to use.</p>
<p>第十七條 使用之限制 持卡人如有下列事由之一者，玉山銀行無需事先通知或催告，得降低持卡人每日刷卡消費額度或暫停持卡人使用簽帳金融卡部分或</p>	<p>Article 17 Restriction of use E.SUN Bank may reduce the cardholder's daily spending limit or suspend use of the debit card without prior notice if the cardholder exhibits</p>	<p>第十七條 使用之限制 持卡人如有下列事由之一者，玉山銀行無需事先通知或催告，得降低持卡人每日刷卡消費額度或暫停持卡人使用簽帳金融卡部分或</p>	<p>Article 17 Restriction of use E.SUN Bank may reduce the cardholder's daily spending limit or suspend use of the debit card without prior notice if the cardholder exhibits</p>

<p>全部之權利：</p> <ol style="list-style-type: none"> 1. 持卡人違反第五條第二項、第三項或第四項者。 2. 持卡人之指定扣款帳戶存款餘額自應扣款日起連續二個月不足支付應付消費款項時。 3. 持卡人依破產法聲請或被聲請和解、宣告破產、經票據交換所通告拒絕往來者。 4. 持卡人為法人或非法人團體之法定代理人、代表人、管理人者，關於該法人或非法人團體經票據交換所公告拒絕往來、依破產法聲請或被聲請和解、宣告破產、該法人依公司法聲請或被聲請重整、停止營業或清理債務者。 5. 持卡人因刑事而受有期徒刑以上之宣告或沒收主要財產之宣告者。 6. 持卡人如使用簽帳金融卡不當或玉山銀行研判持卡人帳戶有疑似不當使用之情 	<p>any one of the following:</p> <p>I. Violation against Article 5, Paragraphs 2, 3 or 4.</p> <p>II. The cardholder maintains insufficient balance in the direct debit account to pay for purchases for two consecutive months from the payment date.</p> <p>III. The cardholder declares bankruptcy or is declared bankrupt in accordance with the Bankruptcy Act, or has been blacklisted by Taiwan Clearing House.</p> <p>IV. The corporate entity or non-profit organization in which the cardholder serves as a legal representative, representative or manager has been blacklisted by Taiwan Clearing House, declares</p>	<p>全部之權利：</p> <ol style="list-style-type: none"> 1. 持卡人違反第五條第二項、第三項或第四項者。 2. 持卡人之指定扣款帳戶存款餘額自應扣款日起連續二個月不足支付應付消費款項時。 3. 持卡人依破產法聲請或被聲請和解、宣告破產、經票據交換所通告拒絕往來者。 4. 持卡人為法人或非法人團體之法定代理人、代表人、管理人者，關於該法人或非法人團體經票據交換所公告拒絕往來、依破產法聲請或被聲請和解、宣告破產、該法人依公司法聲請或被聲請重整、停止營業或清理債務者。 5. 持卡人因刑事而受有期徒刑以上之宣告或沒收主要財產之宣告者。 6. 持卡人如使用簽帳金融卡不當或玉山銀行研判持卡人帳戶有疑似不當使用之情 	<p>any one of the following:</p> <p>I. Violation against Article 5, Paragraphs 2, 3 or 4.</p> <p>II. The cardholder maintains insufficient balance in the direct debit account to pay for purchases for two consecutive months from the payment date.</p> <p>III. The cardholder declares bankruptcy or is declared bankrupt in accordance with the Bankruptcy Act, or has been blacklisted by Taiwan Clearing House.</p> <p>IV. The corporate entity or non-profit organization in which the cardholder serves as a legal representative, representative or manager has been blacklisted by Taiwan Clearing House, declares</p>
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<p>事時，得隨時停止或終止持卡人使用卡片，並收回簽帳金融卡予以作廢。</p> <p>7. 持卡人帳戶經通報為警示帳戶者 <u>或持卡人為受裁處告誡者</u>。</p> <p>8. 持卡人受監護或輔助宣告。</p> <p>9. 持卡人如因購買高變現性之物品、在自己服務之商店刷卡消費、至財團法人聯合信用卡處理中心列管之風險特店刷卡消費、或簽帳時間、地點、項目、金額異常(含與持卡人身分、職業、財產所得等背景顯不合理、接獲國際組織或其他銀行風險通報)等情形，而經玉山銀行判斷得合理懷疑為虛偽不實交易、共謀詐欺、偽冒交易、折換金錢、取得不當利益或其他顯不合理等情形時。</p> <p>持卡人如有下列事由之一者，經玉山銀行事先通知或催告後，得降低</p>	<p>bankruptcy or is declared bankrupt under the Bankruptcy Act, undergoes or is forced to undergo restructuring, ceases business operations or is liquidated.</p> <p>V. The cardholder is sentenced for a criminal offense or has main properties seized by the court.</p> <p>VI. The cardholder uses the debit card for inappropriate purposes or E.SUN Bank suspects the cardholder's account to be used for inappropriate purposes. In which case E.SUN Bank may suspend or terminate use of the debit card at any time, and recover the card to have it voided.</p> <p>VII. The cardholder's account <u>is reported</u></p>	<p>事時，得隨時停止或終止持卡人使用卡片，並收回簽帳金融卡予以作廢。</p> <p>7. 持卡人帳戶經通報為警示帳戶者。</p> <p>8. 持卡人受監護或輔助宣告。</p> <p>9. 持卡人如因購買高變現性之物品、在自己服務之商店刷卡消費、至財團法人聯合信用卡處理中心列管之風險特店刷卡消費、或簽帳時間、地點、項目、金額異常(含與持卡人身分、職業、財產所得等背景顯不合理、接獲國際組織或其他銀行風險通報)等情形，而經玉山銀行判斷得合理懷疑為虛偽不實交易、共謀詐欺、偽冒交易、折換金錢、取得不當利益或其他顯不合理等情形時。</p> <p>持卡人如有下列事由之一者，經玉山銀行事先通知或催告後，得降低持卡人</p>	<p>bankruptcy or is declared bankrupt under the Bankruptcy Act, undergoes or is forced to undergo restructuring, ceases business operations or is liquidated.</p> <p>V. The cardholder is sentenced for a criminal offense or has main properties seized by the court.</p> <p>VI. The cardholder uses the debit card for inappropriate purposes or E.SUN Bank suspects the cardholder's account to be used for inappropriate purposes. In which case E.SUN Bank may suspend or terminate use of the debit card at any time, and recover the card to have it voided.</p> <p>VII. The cardholder's account <u>has been</u></p>
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<p>持卡人每日刷卡消費額度或暫停持卡人使用簽帳金融卡部份或全部之權利：</p> <ol style="list-style-type: none"> 1. 持卡人違反第二條第二項，玉山銀行已依原申請時填載資料之聯絡地址、電話通知而無法取得聯繫。 2. 持卡人指定扣款帳戶存款餘額自應扣款日起連續一個月不足支付應付消費款項時。 3. 持卡人違反第四條第一項約定超過指定扣款帳戶內之可用餘額使用簽帳金融卡契約者。 4. 持卡人存款不足而退票，或其為法人或非法人團體之法定代表人、代表人、管理人，而該法人或非法人團體存款不足而退票者。 5. 持卡人遭其他發卡機構暫停使用信用卡或簽帳金融卡之權利或終止信用卡或簽帳金融卡契約者。 6. 持卡人受強制 	<p><u>as an alert account or the cardholder is subject to administrative admonition or disposition by the competent authority.</u></p> <p>VIII. The cardholder is ordered by a court to be subjected to guardianship or assistance.</p> <p>IX. If the purchase involves goods with high liquidity, the store where the cardholder works, or any high-risk merchants identified by the National Credit Card Center of R.O.C., or if the transaction is reasonably suspected as fictitious, fraudulent, counterfeit, exchange for cash, obtainment of illegal profits, or otherwise clearly unreasonable in E.SUN Bank's judgment</p>	<p>卡消費額度或暫停持卡人使用簽帳金融卡部份或全部之權利：</p> <ol style="list-style-type: none"> 1. 持卡人違反第二條第二項，玉山銀行已依原申請時填載資料之聯絡地址、電話通知而無法取得聯繫。 2. 持卡人指定扣款帳戶存款餘額自應扣款日起連續一個月不足支付應付消費款項時。 3. 持卡人違反第四條第一項約定超過指定扣款帳戶內之可用餘額使用簽帳金融卡契約者。 4. 持卡人存款不足而退票，或其為法人或非法人團體之法定代表人、代表人、管理人，而該法人或非法人團體存款不足而退票者。 5. 持卡人遭其他發卡機構暫停使用信用卡或簽帳金融卡之權利或終止信用卡或簽帳金融卡契約者。 6. 持卡人受強制執行或假扣押、假 	<p><u>placed on alert.</u></p> <p>VIII. The cardholder is ordered by a court to be subjected to guardianship or assistance.</p> <p>IX. If the purchase involves goods with high liquidity, the store where the cardholder works, or any high-risk merchants identified by the National Credit Card Center of R.O.C., or if the transaction is reasonably suspected as fictitious, fraudulent, counterfeit, exchange for cash, obtainment of illegal profits, or otherwise clearly unreasonable in E.SUN Bank's judgment due to the unusual time, location, item or amount (including purchases that are obviously not reasonable</p>
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<p>執行或假扣押、假處分或其他保全處分者。</p> <p>7. 持卡人因其他債務關係被提起訴訟，或因涉及刑事事被偵查或起訴者。</p> <p>8. 對玉山銀行(包含總機構及分支機構)其他債務延不償還，或其他債務有延遲繳納本金或利息者。</p> <p>9. 持卡人依約定負有提供擔保之義務而不提供者。玉山銀行於第一項或第二項各款事由消滅後，或經玉山銀行同意持卡人釋明相當理由，或持卡人清償部份款項或提供適當之擔保者，得恢復原核給持卡人每日刷卡消費額度或使用簽帳金融卡之權利。</p>	<p>due to the unusual time, location, item or amount (including purchases that are obviously not reasonable considering the cardholder's background such as identity, occupation and income, or risk reports are received from international organizations or other banks) at which it takes place.</p> <p>E.SUN Bank may reduce the cardholder's daily spending limit or suspend use of the debit card without prior notice if the cardholder exhibits any one of the following:</p> <p>Page 5 of 6</p> <p>I. The cardholder violates Article 2, Paragraph 2, and E.SUN Bank is unable to establish contact using the mailing</p>	<p>處分或其他保全處分者。</p> <p>7. 持卡人因其他債務關係被提起訴訟，或因涉及刑事事被偵查或起訴者。</p> <p>8. 對玉山銀行(包含總機構及分支機構)其他債務延不償還，或其他債務有延遲繳納本金或利息者。</p> <p>9. 持卡人依約定負有提供擔保之義務而不提供者。玉山銀行於第一項或第二項各款事由消滅後，或經玉山銀行同意持卡人釋明相當理由，或持卡人清償部份款項或提供適當之擔保者，得恢復原核給持卡人每日刷卡消費額度或使用簽帳金融卡之權利。</p>	<p>considering the cardholder's background such as identity, occupation and income, or risk reports are received from international organizations or other banks) at which it takes place.</p> <p>E.SUN Bank may reduce the cardholder's daily spending limit or suspend use of the debit card without prior notice if the cardholder exhibits any one of the following:</p> <p>Page 5 of 6</p> <p>I. The cardholder violates Article 2, Paragraph 2, and E.SUN Bank is unable to establish contact using the mailing address and telephone number provided at the time of application.</p> <p>II. The cardholder maintains</p>
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	<p>address and telephone number provided at the time of application.</p> <p>II. The cardholder maintains insufficient balance in the direct debit account to pay for purchases continuously for one month from the payment date.</p> <p>III. The cardholder violates Article 4, Paragraph 1, and attempts to use the debit card for purchases exceeding the available balance of the direct debit account.</p> <p>IV. The cardholder has checks returned due to insufficient deposit balance; or that the corporate entity or non-profit organization in which the cardholder is the person-in-charge, representative or manager has</p>		<p>insufficient balance in the direct debit account to pay for purchases continuously for one month from the payment date.</p> <p>III. The cardholder violates Article 4, Paragraph 1, and attempts to use the debit card for purchases exceeding the available balance of the direct debit account.</p> <p>IV. The cardholder has checks returned due to insufficient deposit balance; or that the corporate entity or non-profit organization in which the cardholder is the person-in-charge, representative or manager has checks returned due to insufficient deposit balance.</p> <p>V. The cardholder has had credit/debit cards</p>
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	<p>checks returned due to insufficient deposit balance.</p> <p>V. The cardholder has had credit/debit cards suspended or credit/debit card agreements terminated by other card issuers.</p> <p>VI. The cardholder is subjected to enforcement, provisional seizure, provisional disposition or other debt-securing measures.</p> <p>VII. The cardholder is sued for other debt-related disputes, or is investigated or prosecuted for criminal offense.</p> <p>VIII. The cardholder fails repay debts owed to E.SUN Bank (including E.SUN Bank's head office and branches), or exhibits</p>		<p>suspended or credit/debit card agreements terminated by other card issuers.</p> <p>VI. The cardholder is subjected to enforcement, provisional seizure, provisional disposition or other debt-securing measures.</p> <p>VII. The cardholder is sued for other debt-related disputes, or is investigated or prosecuted for criminal offense.</p> <p>VIII. The cardholder fails repay debts owed to E.SUN Bank (including E.SUN Bank's head office and branches), or exhibits delays in repaying principals or interests on debts owed to other creditors.</p> <p>IX. The cardholder fails to fulfill</p>
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	<p>delays in repaying principals or interests on debts owed to other creditors.</p> <p>IX. The cardholder fails to fulfill guarantee obligations in accordance with agreements.</p> <p>E.SUN Bank may reinstate cardholder's daily spending limit or use of the debit card when the situations described in Paragraphs 1 and 2 no longer apply, or if E.SUN Bank accepts the explanations provided by the cardholder, or if the cardholder settles part of the debts owed or provides suitable collaterals.</p>		<p>guarantee obligations in accordance with agreements.</p> <p>E.SUN Bank may reinstate cardholder's daily spending limit or use of the debit card when the situations described in Paragraphs 1 and 2 no longer apply, or if E.SUN Bank accepts the explanations provided by the cardholder, or if the cardholder settles part of the debts owed or provides suitable collaterals.</p>
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玉山悠遊簽帳金融卡特別約定條款修訂對照表

修訂條文		現行條文	
<p>第一條 名詞定義</p> <p>悠遊簽帳金融卡：指玉山銀行與「悠遊卡股份有限公司」（以下簡稱悠遊卡公司）合作發行具有簽帳金融卡及悠遊卡功能之晶片卡；悠遊卡功能為記名式悠遊卡，提供掛失退費之服務；持卡人需同意玉山銀行在核發卡片時提供個人基本資料予悠遊卡公司，以提供持卡人相關服務。</p> <p>悠遊卡：指悠遊卡公司發行以「悠遊卡」為名稱之儲值卡，持卡人得於法令限制範圍內，以所儲存之金錢價值抵付交通運輸、停車場及其他服務或消費；悠遊簽帳金融卡所具有之「悠遊卡」票種為普通卡，之後如有發行其他票種，相關申請規定，悉依悠遊卡公司及玉山銀行所訂標準及最新公告辦</p>	<p>Article 1</p> <p>Terminology</p> <p>Debit Card with EasyCard service: Refers to a chip-based card issued by the Bank in collaboration with "Easycard Corporation" that incorporates functionalities of a debit card and an Easycard. The Easycard functionality is cardholder-specific, which allows the cardholder to stop services and claim refunds if the card is lost. To enable services, the cardholder must agree to provide personal information to Easycard Corporation.</p> <p>Easycard: Refers to a stored value card that Easycard Corporation has issued in the name</p>	<p>第一條 名詞定義</p> <p>悠遊簽帳金融卡：指玉山銀行與「悠遊卡股份有限公司」（以下簡稱悠遊卡公司）合作發行具有簽帳金融卡及悠遊卡功能之晶片卡；悠遊卡功能為記名式悠遊卡，提供掛失退費之服務；持卡人需同意玉山銀行在核發卡片時提供個人基本資料予悠遊卡公司，以提供持卡人相關服務。</p> <p>悠遊卡：指悠遊卡公司發行以「悠遊卡」為名稱之儲值卡，持卡人得於法令限制範圍內，以所儲存之金錢價值抵付交通運輸、停車場及其他服務或消費；悠遊簽帳金融卡所具有之「悠遊卡」票種為普通卡，之後如有發行其他票種，相關申請規定，悉依悠遊卡公司及玉山銀行所訂標準及最新公告辦</p>	<p>Article 1</p> <p>Terminology</p> <p>Debit Card with EasyCard service: Refers to a chip-based card issued by the Bank in collaboration with "Easycard Corporation" that incorporates functionalities of a debit card and an Easycard. The Easycard functionality is cardholder-specific, which allows the cardholder to stop services and claim refunds if the card is lost. To enable services, the cardholder must agree to provide personal information to Easycard Corporation.</p> <p>Easycard: Refers to a stored value card that Easycard Corporation has issued in the name</p>

<p>理。</p> <p>自動加值 (Autoload)：指持卡人與玉山銀行約定，於使用悠遊簽帳金融卡之悠遊卡時，因儲值金額不足以支付當次消費，可透過連線式自動加值設備(目前為悠遊卡加值機 AVM 及小額消費端末設備；捷運、貓空纜車、台鐵、<u>台灣高鐵</u>及停車場等非連線式設備，無提供自動加值服務，如有增修使用範圍將依悠遊卡公司網站公告為準)，自悠遊簽帳金融卡之指定帳戶，自動加值一定金額至悠遊卡內；自動加值之效力與持卡人之簽帳金融卡一般消費交易相同。</p> <p>餘額轉置：係指將悠遊簽帳金融卡中「悠遊卡」餘額結清，並轉置至持卡人指定帳戶中，但若餘額為負值時，持卡人同意將該筆負值款項視為一般消費款，計</p>	<p>"Easycard."</p> <p>Easycard holders may store monetary values and use them to pay transportation, parking and other services or goods within the boundaries permitted by law. The "Easycard" functionality attached to a Debit Card with EasyCard service is equivalent to an ordinary Easycard. Any new card types issued on a later date shall be subject to the eligibility criteria of Easycard Corporation and the latest announcements made by the Bank. Autoload: Refers to an arrangement between the cardholder and the Bank that, when using Easycard functions of a Debit Card with EasyCard service,</p>	<p>理。</p> <p>自動加值 (Autoload)：指持卡人與玉山銀行約定，於使用悠遊簽帳金融卡之悠遊卡時，因儲值金額不足以支付當次消費，可透過連線式自動加值設備(目前為悠遊卡加值機 AVM 及小額消費端末設備；捷運、貓空纜車、台鐵及停車場等非連線式設備，無提供自動加值服務，如有增修使用範圍將依悠遊卡公司網站公告為準)，自悠遊簽帳金融卡之指定帳戶，自動加值一定金額至悠遊卡內；自動加值之效力與持卡人之簽帳金融卡一般消費交易相同。</p> <p>餘額轉置：係指將悠遊簽帳金融卡中「悠遊卡」餘額結清，並轉置至持卡人指定帳戶中，但若餘額為負值時，持卡人同意將該筆負值款項視為一般消費款，計入持卡人指定帳</p>	<p>"Easycard."</p> <p>Easycard holders may store monetary values and use them to pay transportation, parking and other services or goods within the boundaries permitted by law. The "Easycard" functionality attached to a Debit Card with EasyCard service is equivalent to an ordinary Easycard. Any new card types issued on a later date shall be subject to the eligibility criteria of Easycard Corporation and the latest announcements made by the Bank. Autoload: Refers to an arrangement between the cardholder and the Bank that, when using Easycard functions of a Debit Card with EasyCard service,</p>
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<p>入持卡人指定帳戶中向持卡人收取；餘額轉置之工作時間約需 45 個工作日。</p> <p>特約機構：指與悠遊卡公司訂定書面契約，約定持卡人得以悠遊卡支付商品、服務對價、政府部門各種款項及其他經主管機關核准之款項者。</p> <p>遞延性商品或服務：係指交易時允諾在特定期間內，提供完成主要給付義務，而非一次性給付之商品或服務。</p>	<p>a certain amount of money is automatically collected from the Principal's account associated with the Debit Card with EasyCard service and added into Easycard balance using connected equipment (including AVM and EDCs for small purchases; ticketing machines at Taipei Metro, Maokong Gondola, Taiwan Railways, <u>Taiwan High Speed Rail</u> and carparks are not connected to the network and hence do not provide Autoload services; refer to the website of Easycard Corporation for the latest availability) whenever the stored value is insufficient to make the current purchase. Autoload</p>	<p>戶中向持卡人收取；餘額轉置之工作時間約需 45 個工作日。</p> <p>特約機構：指與悠遊卡公司訂定書面契約，約定持卡人得以悠遊卡支付商品、服務對價、政府部門各種款項及其他經主管機關核准之款項者。</p> <p>遞延性商品或服務：係指交易時允諾在特定期間內，提供完成主要給付義務，而非一次性給付之商品或服務。</p>	<p>a certain amount of money is automatically collected from the Principal's account associated with the Debit Card with EasyCard service and added into Easycard balance using connected equipment (including AVM and EDCs for small purchases; ticketing machines at Taipei Metro, Maokong Gondola, Taiwan Railways and carparks are not connected to the network and hence do not provide Autoload services; refer to the website of Easycard Corporation for the latest availability) whenever the stored value is insufficient to make the current purchase. Autoload is treated the same</p>
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	<p>is treated the same as any other ordinary purchases made using a debit card.</p> <p>Balance transfer: Refers to the transfer of the "Easycard" balance within the Debit Card with EasyCard service into an account specified by the cardholder. If the Easycard balance is negative, however, the cardholder shall agree to treat this negative balance as an ordinary purchase and have it collected from the designated account. Balance transfer takes approximately 45 working days to complete.</p> <p>Associated merchant: Refers to a merchant that has signed a written agreement with Easycard Corporation to accept Easycards</p>		<p>as any other ordinary purchases made using a debit card.</p> <p>Balance transfer: Refers to the transfer of the "Easycard" balance within the Debit Card with EasyCard service into an account specified by the cardholder. If the Easycard balance is negative, however, the cardholder shall agree to treat this negative balance as an ordinary purchase and have it collected from the designated account. Balance transfer takes approximately 45 working days to complete.</p> <p>Associated merchant: Refers to a merchant that has signed a written agreement with Easycard Corporation to accept Easycards for goods and</p>
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	<p>for goods and services purchased by consumers and any payments allowed by the authority.</p> <p>Deferred goods or services: Refers to transactions where goods or services are delivered over a certain period of time, as compared to one-time delivery.</p>		<p>services purchased by consumers and any payments allowed by the authority.</p> <p>Deferred goods or services: Refers to transactions where goods or services are delivered over a certain period of time, as compared to one-time delivery.</p>
<p>第二條 悠遊卡之使用 開始使用：悠遊簽帳金融卡之悠遊卡功能無須開啟即可使用，新／補／換發悠遊簽帳金融卡之悠遊卡內可用金額為零元；持卡人如欲使用自動加值服務時，應先完成簽帳金融卡開卡及自動加值功能開啟作業。倘持卡人未完成簽帳金融卡開卡作業而使用悠遊簽帳金融卡之悠遊卡功能，仍應對悠遊卡已完成自動加值所生之相關帳款負擔清償之責。自動加值功能一</p>	<p>Article 2 Use of EasyCard Initial use: The Easycard function of a Debit Card with EasyCard service is readily available without activation. A newly issued or replaced Debit Card with EasyCard service has an Easycard balance of zero. To use the Autoload service, the cardholder needs to activate both the debit card and the Autoload function. If the cardholder has used the EasyCard function</p>	<p>第二條 悠遊卡之使用 開始使用：悠遊簽帳金融卡之悠遊卡功能無須開啟即可使用，新／補／換發悠遊簽帳金融卡之悠遊卡內可用金額為零元；持卡人如欲使用自動加值服務時，應先完成簽帳金融卡開卡及自動加值功能開啟作業。倘持卡人未完成簽帳金融卡開卡作業而使用悠遊簽帳金融卡之悠遊卡功能，仍應對悠遊卡已完成自動加值所生之相關帳款負擔清償之責。自動加值功能一</p>	<p>Article 2 Use of EasyCard Initial use: The Easycard function of a Debit Card with EasyCard service is readily available without activation. A newly issued or replaced Debit Card with EasyCard service has an Easycard balance of zero. To use the Autoload service, the cardholder needs to activate both the debit card and the Autoload function. If the cardholder has used the EasyCard function</p>

<p>經開啟後，持卡人嗣後即不得再要求關閉。</p> <p>使用範圍：悠遊卡之使用功能由悠遊卡公司提供，持卡人得憑悠遊卡內儲值之金錢價值，依悠遊卡公司之相關服務條款或悠遊卡公司公告之使用範圍內為特定範圍之消費使用，請參考網址： www.easycard.com.tw。</p> <p>充值方式與限額：悠遊卡可重複充值使用，每卡最高充值限額以悠遊卡公司公告為準(目前每卡最高儲值餘額以新臺幣 10,000 元為上限)，持卡人得以下列方式進行充值：</p> <p>自動充值：持已開啟自動充值功能之悠遊簽帳金融卡進行扣款消費，當悠遊卡餘額不足以支付當次消費時，將透過連線式自動充值設備(目前為悠遊卡充值機 AVM 及小額消費端末設備；捷</p>	<p>without activating the Debit Card, the cardholder should remain liable for any debts of Autoload service. Autoload can not be de-activated after it has been activated by the cardholder.</p> <p>Scope of use: The use of Easycard is granted by Easycard Corporation. The cardholder may spend Easycard balances for purposes outlined in Easycard Corporation's relevant Terms of Service and announcements. For details, please refer to the website: www.easycard.com.tw. Top-up methods and limitations: The Easycard balance can be topped up repeatedly. Card balance is subject to the maximum limit imposed by</p>	<p>經開啟後，持卡人嗣後即不得再要求關閉。</p> <p>使用範圍：悠遊卡之使用功能由悠遊卡公司提供，持卡人得憑悠遊卡內儲值之金錢價值，依悠遊卡公司之相關服務條款或悠遊卡公司公告之使用範圍內為特定範圍之消費使用，請參考網址： www.easycard.com.tw。</p> <p>充值方式與限額：悠遊卡可重複充值使用，每卡最高充值限額以悠遊卡公司公告為準(目前每卡最高儲值餘額以新臺幣 10,000 元為上限)，持卡人得以下列方式進行充值：</p> <p>自動充值：持已開啟自動充值功能之悠遊簽帳金融卡進行扣款消費，當悠遊卡餘額不足以支付當次消費時，將透過連線式自動充值設備(目前為悠遊卡充值機 AVM 及小額消費端末設備；捷</p>	<p>without activating the Debit Card, the cardholder should remain liable for any debts of Autoload service. Autoload can not be de-activated after it has been activated by the cardholder.</p> <p>Scope of use: The use of Easycard is granted by Easycard Corporation. The cardholder may spend Easycard balances for purposes outlined in Easycard Corporation's relevant Terms of Service and announcements. For details, please refer to the website: www.easycard.com.tw. Top-up methods and limitations: The Easycard balance can be topped up repeatedly. Card balance is subject to the maximum limit imposed by</p>
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<p>運、貓空纜車、台鐵、<u>台灣高鐵</u>及停車場等非連線式設備，無提供自動加值服務，如有增修使用範圍將依悠遊卡公司網站公告為準)，自持卡人指定帳戶中自動加值新臺幣 500 元或其倍數之一定金額至悠遊卡。自動加值之範圍、數額及限額，悉依法令規定、悠遊卡公司及玉山銀行所訂標準及最新公告辦理。悠遊卡自動加值免手續費。</p> <p>人工加值：持卡人得於悠遊卡公司指定之特約機構或交通運輸服務詢問處或其他地點以現金加值方式進行悠遊卡加值，每次加值金額為新臺幣 100 元或其倍數。</p> <p>機器加值：持卡人得於悠遊卡公司設置於指定地點（包括，但不限於捷運車站、公民營停車場）之悠遊卡加值機(AVM)及悠遊卡售卡／加值</p>	<p>EasyCard Corporation (the current limit per card is NT\$10,000). The cardholder may top-up Easycard balance using the following methods:</p> <p>Autoload: A Debit Card with EasyCard service with the Autoload function activated will automatically collect multiples of NT\$500 from the Principal's account through the connected Autoload equipment (including AVM and EDCs for small purchases; ticketing machines at Taipei Metro, Maokong Gondola, Taiwan Railways, <u>Taiwan High Speed Rail</u> and carparks are not connected to the network and hence do not provide Autoload services; refer to</p>	<p>運、貓空纜車、台鐵及停車場等非連線式設備，無提供自動加值服務，如有增修使用範圍將依悠遊卡公司網站公告為準)，自持卡人指定帳戶中自動加值新臺幣 500 元或其倍數之一定金額至悠遊卡。自動加值之範圍、數額及限額，悉依法令規定、悠遊卡公司及玉山銀行所訂標準及最新公告辦理。悠遊卡自動加值免手續費。</p> <p>人工加值：持卡人得於悠遊卡公司指定之特約機構或交通運輸服務詢問處或其他地點以現金加值方式進行悠遊卡加值，每次加值金額為新臺幣 100 元或其倍數。</p> <p>機器加值：持卡人得於悠遊卡公司設置於指定地點（包括，但不限於捷運車站、公民營停車場）之悠遊卡加值機(AVM)及悠遊卡售卡／加值</p>	<p>EasyCard Corporation (the current limit per card is NT\$10,000). The cardholder may top-up Easycard balance using the following methods:</p> <p>Autoload: A Debit Card with EasyCard service with the Autoload function activated will automatically collect multiples of NT\$500 from the Principal's account through the connected Autoload equipment (including AVM and EDCs for small purchases; ticketing machines at Taipei Metro, Maokong Gondola, Taiwan Railways and carparks are not connected to the network and hence do not provide Autoload services; refer to the website of Easycard</p>
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<p>機進行現金加值，每次加值金額為新臺幣 100 元或其倍數。</p> <p>卡片效期：悠遊卡與簽帳金融卡之卡片使用效期相同，悠遊簽帳金融卡有效期限屆滿時，悠遊卡功能及自動加值功能亦隨之終止。悠遊卡儲值餘額不計利息，悠遊卡公司除依電子票證發行管理條例第十八條第一項繳存準備金外，其餘款項並依電子票證發行管理條例及相關法令規定已全數交付信託，保障持卡人權益。悠遊卡公司依規定發行悠遊卡所收取之款項交付信託予信託業者時，該信託之委託人及受益人皆為悠遊卡公司而非持卡人，故信託業者系為悠遊卡公司而非為持卡人管理處分信託財產，惟持卡人得請求悠遊卡公司或信託業者提供信託契約相關約定條款</p>	<p>the website of Easycard Corporation for the latest availability) whenever the Easycard balance is insufficient to make the current purchase. The scope and limitation of Autoload services are subject to the latest regulations and announcements by Easycard Corporation and the Bank. The Autoload service does not incur service charges.</p> <p>Manual top-up: The cardholder may top-up Easycard balance with cash at designated traffic offices, associated merchants, and any other locations announced by Easycard Corporation. Each top-up must be a multiple NT\$100.</p> <p>Machine top-up: The cardholder</p>	<p>機進行現金加值，每次加值金額為新臺幣 100 元或其倍數。</p> <p>卡片效期：悠遊卡與簽帳金融卡之卡片使用效期相同，悠遊簽帳金融卡有效期限屆滿時，悠遊卡功能及自動加值功能亦隨之終止。悠遊卡儲值餘額不計利息，悠遊卡公司除依電子票證發行管理條例第十八條第一項繳存準備金外，其餘款項並依電子票證發行管理條例及相關法令規定已全數交付信託，保障持卡人權益。悠遊卡公司依規定發行悠遊卡所收取之款項交付信託予信託業者時，該信託之委託人及受益人皆為悠遊卡公司而非持卡人，故信託業者系為悠遊卡公司而非為持卡人管理處分信託財產，惟持卡人得請求悠遊卡公司或信託業者提供信託契約相關約定條款</p>	<p>Corporation for the latest availability) whenever the Easycard balance is insufficient to make the current purchase. The scope and limitation of Autoload services are subject to the latest regulations and announcements by Easycard Corporation and the Bank. The Autoload service does not incur service charges.</p> <p>Manual top-up: The cardholder may top-up Easycard balance with cash at designated traffic offices, associated merchants, and any other locations announced by Easycard Corporation. Each top-up must be a multiple NT\$100.</p> <p>Machine top-up: The cardholder may top-up</p>
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<p>影本。持卡人對於依規定存放於信託業者之信託財產，就因悠遊卡所產生之債權，有優先於悠遊卡公司之其他債權及股東受償之權利。悠遊卡儲值餘額不可移轉性：簽帳金融卡卡片效期到期續發或毀損補發時，其悠遊卡儲值餘額將無法併同移轉至續發或補發之新卡或其他卡片中，僅得將等值之金額轉計入持卡人指定帳戶中。悠遊卡於特約機構扣款消費時，單筆交易金額以新臺幣 1,000 元為上限，每卡每日交易金額上限為新臺幣 3,000 元，惟繳納政府部門規費及支付公用事業服務費、學雜費、醫藥費、公共運輸(含纜車、公共自行車)、停車等服務費用，或配合政府政策且具公共利益性質經主管機關核准者，交易時無單筆交易金額及單日</p>	<p>may top-up Easycard balance with cash using add value machines (AVM) and other selling machines installed by EasyCard Corporation at designated locations (including but not limited to MRT stations, and public/private carparks). Each top-up must be NT\$100 or a multiple thereof. Card expiry: The Easycard function has the same expiry as the debit card it is attached to. When the Debit Card with EasyCard service expires, both Easycard and Autoload functions will also be terminated. No interest shall accrue on any balance in a Debit Card with EasyCard service. In addition to</p>	<p>影本。持卡人對於依規定存放於信託業者之信託財產，就因悠遊卡所產生之債權，有優先於悠遊卡公司之其他債權及股東受償之權利。悠遊卡儲值餘額不可移轉性：簽帳金融卡卡片效期到期續發或毀損補發時，其悠遊卡儲值餘額將無法併同移轉至續發或補發之新卡或其他卡片中，僅得將等值之金額轉計入持卡人指定帳戶中。悠遊卡於特約機構扣款消費時，單筆交易金額以新臺幣 1,000 元為上限，每卡每日交易金額上限為新臺幣 3,000 元，惟繳納政府部門規費及支付公用事業服務費、學雜費、醫藥費、公共運輸(含纜車、公共自行車)、停車等服務費用，或配合政府政策且具公共利益性質經主管機關核准者，交易時無單筆交易金額及單日</p>	<p>Easycard balance with cash using add value machines (AVM) and other selling machines installed by EasyCard Corporation at designated locations (including but not limited to MRT stations, and public/private carparks). Each top-up must be NT\$100 or a multiple thereof. Card expiry: The Easycard function has the same expiry as the debit card it is attached to. When the Debit Card with EasyCard service expires, both Easycard and Autoload functions will also be terminated. No interest shall accrue on any balance in a Debit Card with EasyCard service. In addition to maintaining</p>
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<p>累積交易金額之上限規定。持卡人不得以 任何方法自行或容許任何人擅自變造悠遊簽帳金融卡，包括但不限於擅自拆解悠遊簽帳金融卡摘取晶片、天線或竄改、干擾悠遊簽帳金融卡上所儲存的軟體及資料。如因可歸責於持卡人之事由而有違反前開約定之情事，致玉山銀行或悠遊卡公司蒙受或產生任何費用、支出、損失或損害者，玉山銀行或悠遊卡公司有權向持卡人請求合理之費用及／或賠償。悠遊簽帳金融卡持卡人於玉山銀行之申請書所載之連絡地址或其他聯絡方式有所變更而未通知者，則以持卡人最後通知之連絡地址或申請表格上所載連絡地址為玉山銀行或悠遊卡公司應為送達之處所。玉山銀行或悠遊卡公司將業務上有</p>	<p>maintaining deposit provision in accordance with Article 18, Paragraph 1 of Act Governing Issuance of Electronic Stored Value Cards, EasyCard Corporation shall be required to transfer any balance in Debit Card with EasyCard service on trust in accordance with the said Act Governing Issuance of Electronic Stored Value Cards and relevant laws and regulations in order to protect the cardholder's interest. Where EasyCard Corporation entrusts the funds collected from issuance of Debit Card with EasyCard service to trust operations, the trustees so entrusted and</p>	<p>累積交易金額之上限規定。持卡人不得以 任何方法自行或容許任何人擅自變造悠遊簽帳金融卡，包括但不限於擅自拆解悠遊簽帳金融卡摘取晶片、天線或竄改、干擾悠遊簽帳金融卡上所儲存的軟體及資料。如因可歸責於持卡人之事由而有違反前開約定之情事，致玉山銀行或悠遊卡公司蒙受或產生任何費用、支出、損失或損害者，玉山銀行或悠遊卡公司有權向持卡人請求合理之費用及／或賠償。悠遊簽帳金融卡持卡人於玉山銀行之申請書所載之連絡地址或其他聯絡方式有所變更而未通知者，則以持卡人最後通知之連絡地址或申請表格上所載連絡地址為玉山銀行或悠遊卡公司應為送達之處所。玉山銀行或悠遊卡公司將業務上有</p>	<p>deposit provision in accordance with Article 18, Paragraph 1 of Act Governing Issuance of Electronic Stored Value Cards, EasyCard Corporation shall be required to transfer any balance in Debit Card with EasyCard service on trust in accordance with the said Act Governing Issuance of Electronic Stored Value Cards and relevant laws and regulations in order to protect the cardholder's interest. Where EasyCard Corporation entrusts the funds collected from issuance of Debit Card with EasyCard service to trust operations, the trustees so entrusted and beneficiaries shall</p>
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<p>關文書或應為之通知，向持卡人最後通知之連絡地址或申請書所載連絡地址發出後，經通常郵遞之期間，即推定已合法送達。悠遊卡儲值餘額不計利息，並由悠遊卡公司全數辦理信託，保障持卡人權益。</p>	<p>beneficiaries shall be EasyCard Corporation and not the cardholders. As such the trust operation manages and handles the trust asset on behalf of EasyCard Corporation and Terms and Conditions and Important Notes on Debit Card with EasyCard services Page 1 of 4 not the cardholders. However, a cardholder can request that EasyCard Corporation or trust operation to provide photocopies of the relevant provisions in the trust contracts. A cardholder shall have priority over other creditors and shareholders of EasyCard Corporation with respect to repayment of debts incurred by</p>	<p>關文書或應為之通知，向持卡人最後通知之連絡地址或申請書所載連絡地址發出後，經通常郵遞之期間，即推定已合法送達。悠遊卡儲值餘額不計利息，並由悠遊卡公司全數辦理信託，保障持卡人權益。</p>	<p>be EasyCard Corporation and not the cardholders. As such the trust operation manages and handles the trust asset on behalf of EasyCard Corporation and Terms and Conditions and Important Notes on Debit Card with EasyCard services Page 1 of 4 not the cardholders. However, a cardholder can request that EasyCard Corporation or trust operation to provide photocopies of the relevant provisions in the trust contracts. A cardholder shall have priority over other creditors and shareholders of EasyCard Corporation with respect to repayment of debts incurred by EasyCard</p>
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	<p>EasyCard Corporation with respect to the trust assets deposited with trust operation. Non-transferability of Easycard balance: When the debit card is superseded by replacement issue due to expiry or damage, the Easycard balance can not be carried forward into the new card or any type of card. The remaining Easycard balance can only be refunded back into the cardholder's designated account. Purchases with Easycard at any associated merchant are subject to a limit of NT\$1,000 per transaction and NT\$3,000 per day. However, neither the single nor the daily transaction limit applies to government</p>		<p>Corporation with respect to the trust assets deposited with trust operation. Non-transferability of Easycard balance: When the debit card is superseded by replacement issue due to expiry or damage, the Easycard balance can not be carried forward into the new card or any type of card. The remaining Easycard balance can only be refunded back into the cardholder's designated account. Purchases with Easycard at any associated merchant are subject to a limit of NT\$1,000 per transaction and NT\$3,000 per day. However, neither the single nor the daily transaction limit applies to government collections, utility</p>
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	<p>collections, utility bills, tuition fees, medical spending, public transportation (including cable cards and public bicycles), parking fees or any other payments specially approved by the authority. The cardholder may not alter or allow others to alter any part of the Debit Card with EasyCard service, including but not limited to removing the Debit Card with EasyCard service chip, antenna or tamper with data stored inside the Debit Card with EasyCard service. The Bank and Easycard Corporation may claim compensation against the cardholder for any costs, expenses, losses or damages that are</p>		<p>bills, tuition fees, medical spending, public transportation (including cable cards and public bicycles), parking fees or any other payments specially approved by the authority. The cardholder may not alter or allow others to alter any part of the Debit Card with EasyCard service, including but not limited to removing the Debit Card with EasyCard service chip, antenna or tamper with data stored inside the Debit Card with EasyCard service. The Bank and Easycard Corporation may claim compensation against the cardholder for any costs, expenses, losses or damages that are attributable to the</p>
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	<p>attributable to the cardholder's violation against the above terms. If the Debit Card with EasyCard service holder fails to notify the Bank of any changes to the contact address or contact information specified in the application form, the Bank and Easycard Corporation shall continue delivering future correspondences to the cardholder's last known address or the contact address specified in the application form. Once the Bank or Easycard Corporation has sent their correspondences to the cardholder's last known address or to the address specified in the application form, they would be deemed received after the usual time</p>		<p>cardholder's violation against the above terms. If the Debit Card with EasyCard service holder fails to notify the Bank of any changes to the contact address or contact information specified in the application form, the Bank and Easycard Corporation shall continue delivering future correspondences to the cardholder's last known address or the contact address specified in the application form. Once the Bank or Easycard Corporation has sent their correspondences to the cardholder's last known address or to the address specified in the application form, they would be deemed received after the usual time of delivery has</p>
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	of delivery has elapsed. The Easycard balance does not accrue interest, and is protected by Easycard Corporation through a trust arrangement.		elapsed. The Easycard balance does not accrue interest, and is protected by Easycard Corporation through a trust arrangement.
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