

玉山銀行開戶總約定書一般約定條款(中英文版) 修正對照表

修訂後	修訂前	說明
<p>第一章 一般約定條款(2025.<u>10</u>版) 第9條 外幣匯入 一、外幣匯款指示入帳，若(一)匯款電文指示之英文戶名及帳號與立約人於 貴行留存之資料相符者，(二)立約人已完成經濟部國貿局英文名稱登記者，立約人無須再與貴行另行約定英文戶名， 貴行得依立約人之指示直接撥入，無須立約人於匯入<u>匯款通知書</u>上簽章，該項匯款一經轉存入戶即視為立約人業已取得該筆款項，立約人不得以匯入匯款通知書指示書未經簽章或通知而對 貴行有所抗辯。若有重複入帳，經 貴行通知後，立約人當立即償還。</p> <p><u>四、貴行得提供外幣匯入匯款電子郵件通知服務(個人戶適用)， 貴行將寄送匯入匯款通知書或交易憑證至立約人留存於 貴行之最後電子郵件信箱，若因立約人電子郵件信箱錯誤、電子信箱空間不足、電子郵件信箱系統故障，或有其他不可歸責於 貴行之事由，以致無法成功寄送，貴行得於知悉後以其他方式(包括但不限於電話方式)另行通知立約人外幣匯入匯款。</u></p> <p><u>五、外幣匯入匯款若涉及我國政府、外國政府或國際洗錢防制組織認定或追查之制裁對象、恐怖分子或團體； 貴行認定匯入匯款解付資訊不足或疑似異常交易者(包括但不限於懷疑涉及非法活動、疑似洗錢、資助恐怖主義活動、高風險地區或媒體報導涉及違法案件等)，立約人須配合 貴行審查提供所需資訊或對交易性質與目的或資金來源進行說明，若不願配合或未合理說明者等，貴行得暫停、婉拒交易或暫停、終止業務關係。</u></p> <p>Chapter 1 General Terms and Conditions (2025.<u>10</u> Version) Article 9 (Inward remittance in foreign currency) I. Upon receiving a foreign currency inward remittance</p>	<p>第一章 一般約定條款(2025.<u>04</u>版) 第9條 外幣匯入 一、外幣匯款指示入帳，若(一)匯款電文指示之英文戶名及帳號與立約人於 貴行留存之資料相符者，(二)立約人已完成經濟部國貿局英文名稱登記者，立約人無須再與貴行另行約定英文戶名， 貴行得依立約人之指示直接撥入，無須立約人於匯入<u>指示書</u>上簽章，該項匯款一經轉存入戶即視為立約人業已取得該筆款項，立約人不得以匯入匯款通知書指示書未經簽章或通知而對 貴行有所抗辯。若有重複入帳，經 貴行通知後，立約人當立即償還。</p> <p><u>四、外幣匯入匯款若涉及我國政府、外國政府或國際洗錢防制組織認定或追查之制裁對象、恐怖分子或團體； 貴行認定匯入匯款解付資訊不足或疑似異常交易者(包括但不限於懷疑涉及非法活動、疑似洗錢、資助恐怖主義活動、高風險地區或媒體報導涉及違法案件等)，立約人須配合 貴行審查提供所需資訊或對交易性質與目的或資金來源進行說明，若不願配合或未合理說明者等，貴行得暫停、婉拒交易或暫停、終止業務關係。</u></p> <p>Chapter 1 General Terms and Conditions (2025.<u>04</u> Version) Article 9 (Inward remittance in foreign currency) I. Upon receiving a foreign currency inward remittance instruction, the Bank may proceed to credit the Principal's account as instructed without the Principal having to specify an English name for the account or acknowledge the inward remittance instruction, if (1) the English name and number of the payee account contained in the remittance instruction matches the Principal's account details; or (2) the payee's information matches the</p>	<p>1. 為提升本行外幣匯入匯款服務體驗，新增顧客可透過電子郵件回覆申報性質後完成入帳作業，故新增服務約定事項。</p> <p>2. 配合實務作業調整文字。</p>

instruction, the Bank may proceed to credit the Principal's account as instructed without the Principal having to specify an English name for the account or acknowledge the inward remittance instruction, if (1) the English name and number of the payee account contained in the remittance instruction matches the Principal's account details; or (2) the payee's information matches the Principal's English name registered at the Bureau of Foreign Trade, Ministry of Economic Affairs. The Principal will be deemed to have received the remittance once it has been credited into the payee's account, and the Principal may not claim otherwise on the grounds that the inward remittance advice was not signed by or advised to the Principal. If the Principal's account is credited twice, the Principal shall immediately return the amount after receiving notice from the Bank.

IV. The Bank may provide an email notification service for foreign currency inward remittances (applicable to individual accounts). The Bank shall send the inward remittance advice or credit certification to the Principal's latest email address on file with the Bank. Due to an error in the Principal's e-mail mailbox, insufficient email mailbox storage, malfunctions in your e-mail mailbox system, or any other reason not attributable to the Bank, the email cannot be successfully delivered, the Bank may, upon becoming aware, notify the Principal through other methods (including but not limited to telephone).

V. Where the foreign currency inward remittance involves sanctioned parties, terrorists, or terrorist organizations identified or investigated by the R.O.C government, foreign governments, or by international anti-money laundering organizations. The Bank determines there is insufficient information for paying the inward remittance proceeds or suspects an abnormal transaction (including but not limited

Principal's English name registered at the Bureau of Foreign Trade, Ministry of Economic Affairs. The Principal will be deemed to have received the remittance once it has been credited into the payee's account, and the Principal may not claim otherwise on the grounds that the inward remittance instruction was not signed by or advised to the Principal. If the Principal's account is credited twice, the Principal shall immediately return the amount after receiving notice from the Bank.

IV. Where the foreign currency inward remittance involves sanctioned parties, terrorists, or terrorist organizations identified or investigated by the R.O.C government, foreign governments, or by international anti-money laundering organizations. The Bank determines there is insufficient information for paying the inward remittance proceeds or suspects an abnormal transaction (including but not limited to suspecting involvement in illegal activities, suspected money laundering, terrorist financing activities, high risk regions, or cases involving violations of the law that are reported by the media), the Principal must cooperate with the Bank by providing information that is necessary for the review or explain the nature and purpose of the transaction or the source of funds. If the Principal does not cooperate or provide a reasonable explanation, the Bank may temporarily suspend or reject the transaction or business relationship.

<p>to suspecting involvement in illegal activities, suspected money laundering, terrorist financing activities, high risk regions, or cases involving violations of the law that are reported by the media), the Principal must cooperate with the Bank by providing information that is necessary for the review or explain the nature and purpose of the transaction or the source of funds. If the Principal does not cooperate or provide a reasonable explanation, the Bank may temporarily suspend or reject the transaction or business relationship.</p>		
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