

Terms and Conditions of Phone Banking Services (10906 Version)

- 一、電話語音密碼係存戶於申請電話語音服務時，由貴行以密碼單交付，存戶對於電話語音密碼之保密應自負全責，且得利用電話語音系統隨時自行變更，次數不受限制。

PIN for phone banking is provided by the Bank through PIN Notification while account holder applies for phone banking services. Account holder shall be fully responsible for confidentiality of PIN for phone banking, and may change PIN via phone banking system without limitation on frequencies of changes.

- 二、立約人利用電話語音系統，台幣存款餘額查詢、利／匯率查詢、匯入（出）匯款查詢、放款餘額／應繳息查詢、申請交易明細傳真及自活期性存款（含支票存款）以一定金額轉存同一存戶之活期儲蓄存款、活期存款、支票存款、定期存款、定期儲蓄存款或轉入事先以書面約定之第三人特定活期性帳戶等功能需鍵入立約人與貴行約定之密碼，密碼經驗證相符者，始予受理。

Where Applicant processes functions of NTD deposit balance search, interest rate/exchange rate search, inward remittance/outward remittance search, loan balance/payable interests search, application for service of faxing transaction details, and transferring certain amount of money from demand deposit (including check deposit) into Applicant's accounts of demand saving deposit, demand deposit, check deposit, time deposit, time saving deposit, or into the third party's demand deposit account previously designated in writing by Applicant, Applicant shall enter the PIN arranged between Applicant and the Bank. The transaction will be processed only after verification of PIN.

- 三、立約人利用電話語音系統所為各項交易或服務所生之工本費如下：

- (一) 跨行轉帳交易手續費：轉帳金額在新臺幣500元以下，每一帳戶皆可享每日一次免手續費優惠；轉帳金額在新臺幣501元至1,000元手續費為每筆 10 元；轉帳金額在新臺幣1,001 元以上手續費為每筆 15 元。
(二) 密碼解鎖：每次50元。

立約人同意依貴行公告之各項服務收費標準支付服務費用，如遇調整各項服務收費標準時，於生效日60日前通知或公告，但有利於立約人者或本約定書其他章節另有規範者不在此限。

The charges for transactions and services through phone banking are listed as below:

(1) Inter-banks transfer commission: The transfer amount is less than NT \$ 500, and each transaction can enjoy a daily fee-free concession; the transfer amount is between NT \$ 501 to NT \$1,000, and the handling fee is NT \$10 each transaction; the transaction fee for transfers above NT \$ 1,001 is NT \$15 per transaction.

(2) PIN unlock: NTD 50/each.

Applicant agrees to pay service charge in accordance with the Fee Schedule published by the Bank. If there is any adjustment to such Fee Schedule, it is required to notify or publish at least 60 days prior to effectiveness, unless otherwise provided which is more beneficial for Applicant or otherwise provided in this Contract.

- 四、立約人利用電話語音系統辦理存款轉帳，得由立約人活期性存款（含支票存款）或定期性存款轉入同一存戶之其他帳戶內，惟定期性存款部分限於綜合存款帳戶內，或活期性存款（含支票存款）得轉入事先以書面約定之第三人特定活期性帳戶。其轉帳與提示存摺並填具取款憑條加蓋原留印鑑或開立支票之轉帳具同等效力。

Where Applicant processes deposit transfer through phone banking, Applicant may transfer from Applicant's demand deposit (including check deposit) or time deposit into Applicant's other accounts, provided that for time deposits, Applicant may only transfer within composite deposit account. Applicant may also transfer from Applicant's demand deposit (including check deposit) into the third party's demand deposit account previously designated in writing by Applicant. The transfer through phone banking has the same effect as transfer by presenting passbook and filled withdrawal slip affixing originally registered seals or by issuance of check.

- 五、立約人利用電話語音系統辦理轉入支票存款、定期存款或定期儲蓄存款、綜合存款到期解約設定或中途解約之作業時間，限於貴行營業時間內辦理。

Applicant's processing of transferring into check deposit, time deposit or time saving deposit, setting termination upon expiry for composite deposit or termination prior to expiry, through phone banking, shall be processed during business hours of the Bank

- 六、立約人利用電話語音系統辦理轉帳，除營業時間下午4:00（含）後暫停轉入當日支票存款不足戶或因電信中斷或電腦離線等事由外，可24小時作業，立約人於貴行營業時間外所為之轉帳交易記帳日悉依貴行接獲檔案或資料之時間為準。

Applicant's processing of transfer transaction through phone banking is available for processing, provided that after 4:00 PM, the processing of transferring into check deposit account with insufficient fund for issued check on that day is suspended, or due to causes such as interruption of telecommunication or internet disconnection of computer, the processing of transfer is not available. The booking date of transfer transaction processed beyond the Bank's business hours, shall be based on the time when the Bank receives files or information.

- 七、立約人利用電話語音系統辦理存款轉帳後，應利用該系統查對餘額是否正確，如對餘額有異議，應於三日內至開戶戶行請求查明，否則推定以貴行電腦內儲存之電子交易紀錄為正確。

After Applicant's processing transfer transaction through phone banking, Applicant shall check on accuracy of balance on such system. If there is any objection on such balance, Applicant shall request for investigation with the branch originally opened the account. Otherwise, the electronic transaction records kept in computer of the Bank shall be deemed as accurate.

- 八、立約人使用電話語音轉帳功能，新增約定轉入帳號於申辦日後次日開始生效，每一轉出帳戶每日最高轉出限額為新臺幣二百萬元整（自動化轉帳限額合併計算），其轉帳限額係併同金融卡、語音轉帳、網銀轉帳及其他電子支付工具之轉帳總額計算。

Where Applicant uses transfer function through phone banking, newly added designated payee A/C No. will be effective on the next day of the application date. The maximum transfer amount for each paying transfer account for each day is NTD 2,000,000 (including maximum amount for ATM transfer), and such maximum transfer amount is the accumulation of total transfer amounts by ATM card, phone banking transfer, internet banking transfer and other electronic payment instruments.

- 九、立約人利用電話語音完成交易後，貴行應於次月寄發對帳單。立約人同意有關本約定書各項業務（含對帳單之印製寄發），貴行得委託第三人或與其他機構合作辦理，惟貴行應善盡資料安全控管之責任。

After Applicant's completion of transaction through phone banking, the Bank shall send statement on the next month. Applicant agrees that the Bank may subcontract all kinds of business in respect of this Contract (including printing and mailing of statement) to the third parties or cooperates with other institution for processing such business, provided that the Bank shall be responsible for security and control of information.

- 十、立約人利用電話語音系統辦理存款轉帳不受需補登存摺方可繼續使用之限制，而立約人使用本項轉帳交易之紀錄，在未補登於存摺前，概以貴行紀錄為準。

For Applicant's processing deposit transfer through phone banking, there is no requirement for Applicant to make up the passbook in order for further use. The transaction records of transfer processed by Applicant through phone banking prior to making up the passbook shall be based on the record in the Bank.

- 十一、使用電話語音系統如輸入密碼不符連續超過三次或密碼遺忘時，立約人需攜帶身分證明文件及原留印鑑向原申請單位申請密碼重設後，方可恢復電話語音服務。

Where Applicant enters wrong PIN for over than three successive times, or Applicant forgets PIN, Applicant shall bring ID certificates and originally registered seals with him and apply with the branch originally opened the account for reset of PIN, in order to resume phone banking service.

- 十二、立約人如使用電話語音系統不當或貴行認為有必要時，得隨時終止立約人使用電話語音系統。

If Applicant improperly uses phone banking system or the Bank determines as necessary, the use of phone banking system by Applicant may be terminated at any time.

- 十三、立約人不願再使用電話語音系統時，應向原申請單位辦理註銷手續。

Where Applicant does not wish to further use phone banking system, Applicant shall apply for cancellation with the originally applied branch.

- 十四、立約人辦理結清銷戶時，電腦自動註銷電話語音系統使用。

Where Applicant applies for closing account, the computer system will automatically cancel Applicant's right for use of phone banking system.

- 十五、申訴專線及客服專線：4499888（行動電話請加04），傳真：04-37010498，電子信箱（E-MAIL）：
service@ms2.tcbbank.com.tw。

**Customer complaint direct line and customer service direct line: 4499888 (+04 for cell phone),
fax:04-37010498, E-mail: service@ms2.tcbbank.com.tw**

- 十六、因本契約涉訟時，雙方同意以貴行主營業所所在地管轄之地方法院為第一審管轄法院，不得排除消費者保護法第47條或民事訴訟法第436條之9規定小額訴訟管轄法院之適用。

Any dispute arising out of or in connection with this Contract shall be submitted to the jurisdiction of district court of city where the Bank's Head Office is located, provided that the provisions under Article 47 of Consumer Protection Law and the jurisdiction regulated for small amount litigation under Article 436-9 of Civil Procedure Law shall not be exempted from application.

- 十七、本約定書若有未盡事宜，悉依有關法令及貴行有關規定辦理。

Any issues not stipulated in this Contract shall be processed in accordance with applicable laws and the Bank's relevant regulations.