

致本行存款戶：

因應相關主管機關之要求，特通知 貴存款戶本行將調整本行「存款帳戶總約定書」中關於行使「抵銷權」及「終止權」之相關約定，現將下列新、舊約款對照表說明，公告於本行網站、營業廳，供存款戶知悉。修正之約定將於 99 年 3 月 22 日生效。

約款項次	原約定	新約定
A. 一般條款第 8 條	<p>8. 抵銷 Set-off</p> <p>除法令或銀行與存款人特別約定禁止抵銷者外，銀行有權隨時就存款人於銀行之存款主張抵銷，以之償付存款人因各項交易應付予銀行之各種到期或未到期款項。依據相關法律，為能對存款人相關存款帳戶的存款有效依本條款行使抵銷權，存款人並同意於銀行行使抵銷權時，其對銀行就相關帳戶之權利視為到期。</p> <p>Unless otherwise prohibited by any applicable laws and regulations, or by specific agreement between the Depositor and the Bank, the Bank is entitled at any time to set off and apply any and all Deposits of the Account(s) against any and all such sums due or as will become due to the Bank arising from any transaction whatsoever between the Depositor and the Bank. For the purpose of a valid set-off against the Deposits in the relevant Account(s) under this Clause, the Depositor agrees that the Depositor's claim against the Bank under the relevant Account(s) with the Bank shall be deemed due and payable when the Bank exercises the right of set-off.</p>	<p>8. 抵銷 Set-off</p> <p>除法令或銀行與存款人特別約定禁止抵銷者外，銀行有權隨時<u>以事先書面通知予存款人</u>，就存款人於銀行之存款主張抵銷，以之償付存款人因各項交易應付銀行之各種到期未履行之款項，及/或因發生違約情事時，而應視為到期之款項。依據相關法律，為能對存款人相關存款帳戶的存款有效依本條款行使抵銷權，存款人並同意於銀行行使抵銷權時，其對銀行就相關帳戶之權利視為到期。</p> <p>Unless otherwise prohibited by any applicable laws and regulations, or by specific agreement between the Depositor and the Bank, upon prior written notice to the Depositor, the Bank is entitled at any time to set off and apply any and all Deposits of the Account(s) against any and all such sums due, or any and all sums being due to the Bank arising from any event of default or any transaction whatsoever between the Depositor and the Bank. For the purpose of a valid set-off against the Deposits in the relevant Account(s) under this Clause, the Depositor agrees that the Depositor's claim against the Bank under the relevant Account(s) with the Bank shall be deemed due and payable when the Bank exercises the right of set-off.</p>
A. 一般條款第 21 條	<p>21. 終止 Termination</p> <p>存款人得隨時終止帳戶，除非銀</p>	<p>21. 終止 Termination</p> <p><u>除定期存款中途解約應依據相</u></p>

行依據法令或銀行及存款人之約定行使抵銷權外，銀行應將終止帳戶之存款餘額返還存款人。存款人茲同意如存款人帳戶之存款餘額為零並且連續三個月沒有交易記錄者，銀行得依其裁量終止存款人的帳戶。

The Depositor may close any Account(s) with Bank at any time. Unless the Bank is exercising its right of set-off to the extent permitted under any applicable laws, regulations or agreement between the Bank and the Depositor, the Bank shall return the credit balance in the closed Account to the Depositor. The Depositor agrees that the Bank has the right to close the Depositor's Account at its discretion if the Depositor's Account has no credit balance and transactions for three consecutive months.

關法令規定辦理外，存款人得隨時終止帳戶，銀行除依據法令或銀行及存款人之約定行使抵銷權外，銀行應將該終止帳戶之存款餘額返還存款人。存款人茲同意如存款人帳戶之存款餘額為零並且連續三個月沒有交易記錄者，銀行得依其裁量終止存款人的帳戶。

依據法律、法令或法院及/或相關主管機關之命令，銀行得隨時以事先之書面通知存款人終止其帳戶及附隨的服務；惟該終止帳戶之存款餘額則需待依法得領取時，方為支付。

Except that the early uplift of the time deposits shall be subject to the relevant laws and regulations, the Depositor may close any Account(s) with the Bank at any time. Unless the Bank is exercising its right of set-off to the extent permitted under any applicable laws, regulations or agreement between the Bank and the Depositor, the Bank shall return the credit balance in the closed Account to the Depositor. **The Depositor agrees that the Bank has the right to close the Depositor's Account at its discretion if the Depositor's Account has no credit balance and transactions for three consecutive months.**

Upon prior written notice to the Depositor, the Bank has the right to close the Account(s) and terminate the relevant services in any time in accordance with the applicable laws, regulations and orders issued by the courts and/or competent authorities.

Pursuant to the applicable laws, the account balance in such Account(s) shall be returned to the Depositor.

<p>C. 支票存款特別條款第 10 條</p>	<p>10. 銀行保有權利隨時終止帳戶，銀行得隨時停止發給支票簿並要求收回剩餘之空白支票，存款人結清帳戶時應立即將剩餘之空白支票繳還銀行。</p> <p>The Bank reserves the right to close up the checking account at any time, and the Bank may from time to time refuse to issue blank cheques to the Depositor and require the Depositor to return the unused blank cheques to the Bank. In such case, the Depositor should at once return all unused blank cheques to the Bank.</p>	<p>10. 銀行及存款人均有權利隨時終止帳戶。<u>如經銀行事先書面通知存款人終止帳戶</u>，銀行得停止發給支票簿並要求收回剩餘之空白支票。<u>結清帳戶時</u>，存款人應立即將剩餘之空白支票繳還銀行。</p> <p>The Bank <u>and the Depositor have</u> the right to close up the checking account at any time. <u>Upon prior notice to the Depositor, the Bank has the right to close up the checking account and may</u> refuse to issue blank cheques to the Depositor and require the Depositor to return the unused blank cheques to the Bank. In such case, the Depositor should at once return all unused blank cheques to the Bank.</p>
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