

**開戶申請暨存款往來約定書**

**Application for Account Opening and Depositing Transactions**

戶名 Account Name	中文 Chinese	戶號 CIF (銀行專門欄)	
	英文 English	營利事業統一編號 Business Register No.	

**A. 一般存款約定 General Terms and Conditions**

- 凡在貴行開立之存款戶，不論其種類或幣別，所有存、提款交易均應遵照中華民國相關法規及本約定書之相關事項辦理。本約定書若有未盡事宜，由雙方另行協議訂定之。

All depositors of the Bank shall conduct deposit and withdrawal transactions in accordance with the relevant R.O.C. laws and relevant requirements provided herein, regardless of the type or currency of the accounts. Any matters not discussed herein shall be agreed upon separately by both parties.
- 貴行為因應法律及相關規定之修定及/或中央銀行、主管機關及銀行公會之函釋或因貴行產品變更時，得隨時修改及/或變更本約定書之相關事項，惟每次修改及/或變更，貴行將以顯著之方式於貴行大廳公開揭示，以代通知並供索閱，若存戶為反對意見者，得隨時中止與貴行之帳戶往來及本約定書。

The Bank may amend and/or alter this Agreement from time to time to meet any amendments to laws and the relevant requirements and/or the written interpretation of the Central Bank, competent authorities and the bank's associations, or due to any change in the Bank's products, provided that the Bank shall disclose the amendments and/or alteration in the Bank's lobby in a prominent manner in lieu of notice and make such amendments and/or alterations available for the depositors to read. Wherein any depositors disagree with the amendments and/or alteration, they may terminate account transactions and agreements with the Bank immediately.
- 存戶開戶時，應將真實姓名、職業、住址、通訊處及身份證號碼等資料詳細填寫於開戶申請書；如係商號，應填明負責人姓名、住址及營利事業統一編號，並加蓋公司行號印章，嗣後如有變動或遷移時，應隨時以書面加蓋原留印鑑或依原留存之簽名式樣簽名後，立即通知本行。於收受前述通知前，貴行有權信賴其現有之文件。貴行因信賴前經存戶提供之文件而生之一切損害責任或因此而支出之一切費用，均應由存戶負責。

When opening an account, the depositors shall specify their real names, occupations, addresses, communication addresses and ID card Nos. in the application forms for account opening, and also the responsible persons' names, addresses and business registration Nos. with affixation of the companies' or firms' chops if they are firms. In the case of any change or alteration in such information, they shall immediately give a written notice affixed with the original seal impression or signature as recorded to the Bank. Prior to receipt of the notice referred to in the preceding paragraph, the Bank shall be entitled to rely on the documents presently available. All damages or expenses arising from the documents provided by the depositors which the Bank relies on, if any, shall be borne by the depositors solely.
- 存戶於貴行之各種存款，貴行得隨時用以抵銷存戶積欠貴行或貴行之其他分行之已到期之各種貸款本息或其他任何欠款。

The Bank may offset the depositors' deposits in the Bank against the principal and interest of the various loans or any other balances due from the depositors to the Bank or its branches when the loans or balances are matured from time to time.
- 存戶同意貴行得無須經事先通知，逕自存戶帳內扣除以抵償貴行之各項費用，包括但不限於利息、手續費、郵電費、貼現費及其他應付款項等。

The depositors agree that the Bank may deduct any expenses payable to the Bank directly from the depositors' accounts without prior notice, including but not limited to interests, handling fees, postal and cable service fees, discount rate and other payables, etc.
- 存戶提款時，需由本人或授權之代理人親自為之，並經貴行確認簽章暨身份後，始得為之；存戶之取款憑條不得轉讓。

Withdrawals shall be made by the depositors personally or the agents authorized by the depositors to the Bank and upon identification of the depositors' seals, signatures, and personal identification. The depositors' withdrawal slips shall not be transferred.
- 存戶在貴行開立存款帳戶者，貴行以對帳單確認活期存款戶之存款餘額，並按月寄發對帳單至存戶留存貴行之通訊地址。存戶亦得於營業時日內，要求列印對帳單，以供核對。如存戶發現對帳單之內容有錯誤，應於收到對帳單後十四日內，以書面通知貴行，逾期存戶同意以貴行帳載為準。

For the depositors, the Bank will issue the account statement to verify the balance of deposits in the depositors' current accounts, and will send the account statement to the communication addresses recorded by the depositors at the Bank on a monthly basis. The depositors may also ask the Bank to print out the account statement during the Bank's business hours. Where the depositors find any errors in the account statement, they shall provide written notice to the Bank within 14 days upon receipt of the account statement; otherwise, the depositors agree the statement of account printed by the Bank shall apply.
- 存戶存入現金或票據時，須待貴行確實清點後始得入帳，如有短缺或不符之情事，存戶保證立即更正或補足之。

The cash or instruments deposited by the depositors shall be recorded into the account upon verification by the Bank. The depositors guarantee that they will make up any deficiency or correct any discrepancy from time to time.
- 存戶之地址若有變更，應儘快通知貴行，任何貴行郵寄存戶之通知或函件，依存戶最後書面通知貴行之地址為郵寄地址，經通常之郵遞期間，即視為已送達且生效。

Where the depositors' addresses are changed, they shall inform the Bank immediately. The notices or letters mailed by the Bank shall be deemed effective upon the reasonable mailing time after being sent to the latest addresses notified by the depositors to the Bank in writing.

10. 存戶存入之票據，須由存戶背書並經貴行認可後方可存入。存入之票款，係屬貴行代收性質，除經貴行同意，得准先行抵用外，須待貴行收妥後，方可支用。該票據如發生退票及/或糾葛情事，不論係存戶自行存入或由他人代為存入，所有退票款項，貴行得自存戶帳戶內，如數扣除之。一經貴行於合理作業期間內通知後，存戶應即於「取回退票憑單」上加蓋原留印鑑或有權簽樣後，以換回原票據；若存戶未至本行換回或貴行無法通知存戶時，貴行無代辦保全票據上相關權利手續之義務及其他一切責任。
- The depositors' instruments may be deposited into the accounts upon the depositors' endorsement on the instruments and the Bank's recognition. Where the instruments deposited are accepted by the Bank subject to collection, the instruments may be applied upon the Bank's receipt of the payment, unless the Bank agrees that the instruments may be applied beforehand. Where the instruments are bounced and cause any dispute, the Bank may deduct balances of the bounced instruments from the depositors' accounts in full, regardless of whether the instruments are deposited by the depositors personally, or on behalf of the depositors. Upon receipt of the Bank's notice given within a reasonable time limit, the depositors shall affix the original seal impression or authorized signatories into the "bounced instruments request form" to recall the bounced instruments. Where the depositors fail to recall the bounced instruments or give notice, the Bank shall be exempted from the obligation and liability for safeguarding the right vested in the instruments.
11. 經由貴行存入之票據、匯款，如因貴行或其聯行之誤植帳戶、戶名、金額、操作錯誤或電腦設備故障等原因，致誤入存戶帳戶內或有溢付情事者，貴行得逕自該帳戶扣除更正之而無須另行通知存戶，倘該存入款已被支用，一經貴行通知，存戶應立即退還支用款項及相關利息予貴行，不得拖延之。
- Where any instruments or remittance are deposited to bank accounts in error, or overpaid, due to the Bank's or its inter-banks' incorrect input of account numbers, account names or amount, or operation in error, or failure of computer and equipment, the Bank may deduct the amount or make corrections from the accounts directly without prior notice to the depositors. Where the funds as deposited have been disbursed, the depositor shall refund the disbursed funds and relevant interest to the Bank immediately upon receipt of the Bank's notice.
12. 存戶使用之印鑑或取款樣章，如有遺失、被竊、毀損或其他情事時，應依照貴行所訂掛失止付辦法辦理掛失止付。惟貴行在未受理存戶之掛失止付之書面通知以前，不論是否被人冒領，概由存戶自行負責。
- Where the seal impressions or authorized signatories used by the depositors are lost, stolen or damaged, the depositors shall register the loss or theft with the Bank in accordance with the relevant rules defined by the Bank. Prior to the Bank's receipt of the depositors' written notice for the loss and theft, the depositors shall take the responsibility solely and the Bank shall be entitled to ask the depositors for repayment, regardless of whether the payment is falsely received by others.
13. 第三人偽造、變造存戶留存於貴行之取款樣章，或變造、塗改取款單或存單向貴行支領款項，貴行如已盡善良管理人之注意義務仍無法辨識時，無須負擔任何賠償責任。
- Where it is impossible for the Bank to identify the depositors' authorized signatories forged or fabricated by a third party, or any forged or altered withdrawal slips or certificates of deposit, upon practicing the reasonable notice, it is not necessary that the Bank be liable for the damages thereof.
14. 若存戶之存款平均餘額低於貴行所訂定之最低存款標準額者，貴行得逕自該帳戶內直接扣取服務手續費。
- Where the average balance of a depositor's account is less than the minimum requirement defined by the Bank, the Bank may deduct the handling fees from the account directly.
15. 存戶存款限於貴行償付。因匯兌或移轉之限制、徵收、天災、人禍、戰爭、內亂或其他不可歸責於貴行之事由，致貴行對存款全部或部份償還不能或償還延遲時，貴行不負責任，貴行之其他分行、子公司或關係企業亦無須負擔任何責任。
- The depositors' deposits may be paid back only by the Bank. Where the Bank fails or delays in paying back, the deposits in whole or in part due to restrictions of foreign exchange or transfer, imposition, natural and man-made calamities, wars, civil strife or other causes not attributed to the Bank, neither the Bank nor its branches, subsidiaries or affiliated companies shall bear any liability.
16. 本約定事項下之各種存款，非經貴行事先書面同意，不得轉讓或質押。
- Without the Bank's prior written consent, none of the various deposits under this Agreement shall be transferred or pledged.
17. 存戶之徵信及個人資料，得由貴行提供與其業務相關之機構、金融同業及財團法人金融聯合徵信中心等單位利用。存戶了解並同意貴行得依「電腦處理個人資料保護法」之規定，就存戶之個人資料，於主管機關核准登記之特定目的範圍內，為蒐集、電腦處理、國際傳遞及利用（包括委託第三人處理、利用）並傳遞予貴行之總行及其同屬總行管轄之其他關係企業或分支機構處理、利用。
- The depositors' credit and personal information may be provided by the Bank to organizations engaged in similar business, financial organizations in the same trade and Joint Credit Information Centers for utilization. The depositors acknowledge and agree that the Bank may collect, computerize, communicate internationally and utilize (including a third party's processing and utilization on a consignment basis) the depositors' personal information, and communicate the information to the Bank's head office and its affiliated companies or branches supervised by the head office, for the specific purposes approved by the competent authority in accordance with the "Computer Processing Personal Data Protection Law".
18. 存戶所使用之帳戶如於一年內未有存、提款記錄，貴行有權將此帳戶轉為「靜止戶」，並自轉為靜止戶之日起，貴行不收手續費用及不予計息。存戶之存款帳戶已成為靜止戶後，貴行得不經通知隨時終止與存戶之各項存款關係並逕自結清該帳戶，若有餘額，存戶可自行領回或依貴行同意之方式扣除返回予存戶所需之相關作業費用後領回，若存戶於貴行尚有其他使用同一印鑑之帳戶時，同意貴行得不經通知逕行將靜止帳戶結清，將餘額集中於單一帳戶。
- Where the accounts used by the depositors have no record of withdrawal or deposit transactions within one year, the Bank shall be entitled to convert the accounts into "dormant accounts". The Bank will stop charging the handling fees and paying interest as of the date when the accounts are converted into "dormant accounts". Where any depositor's account becomes a dormant account, the Bank may terminate the relationship with the depositor and liquidate the account at any time without notice, and in the case of any balance in the account, the depositor may withdraw it voluntarily, or withdraw it in the manner agreed upon by the Bank upon the Bank's deduction of the relevant

operational fees for refunding the balance to the depositor. Where the depositor has another account in the Bank, the depositor shall agree that the Bank may liquidate the account as a dormant account and centralize the balance into a single account without notice.

19. 存戶所提供予貴行之各項文件及/或資料均為真實、正確、完整且無誤，若有不實或不符之情形發生，存戶願負擔一切相關之法律責任。

The documents and/or information provided by the depositors to the Bank are true, accurate, complete and without false. In the event of any false statement and/or discrepancy in the documents and information, the depositors are willing to bear the relevant legal liability.

20. 本約定事項以中華民國法律為準據法。存戶與貴行間因本約定事項之規定涉訟時，雙方同意以貴行台北分行所在地地方法院為第一審管轄法院，但法律有專屬管轄之特別規定者，不在此限。

This Agreement shall be governed by the R.O.C. laws. Where any dispute arises between the depositors and the Bank from this Agreement, both parties agree that the dispute shall be submitted in the first instance to the Taipei District Court of the R.O.C., unless other special requirements about exclusive jurisdiction are provided under law.

21. 本約定書以中文及英文之方式作成。若中文與英文版本內容有歧異時，應以中文版本為準。

This agreement may be executed in both the Chinese and English languages. In the event of discrepancy between English and Chinese language texts hereof, the Chinese language provision shall prevail.

#### B. 活期存款特別規定 Special requirements about saving deposits

1. 活存存款利息，每半年結算一次滾入本金。存款利息以貴行牌告利率計算，該項利率或有變動，存戶可向貴行詢問現行利率。

The interest accruing on current deposits will be settled and included into the principal every six months. The interest on deposits shall be calculated based on the interest rate published by the Bank. The interest rate is floatable, and the depositors may inquire about the current interest rate.

2. 存戶之存款利息應繳納利息所得稅，依法由貴行代為扣繳；凡合乎免稅規定之存戶，應辦妥免稅手續，方可免扣。

The payable income tax on the interest of the depositors' deposits shall be withheld by the Bank pursuant to law. The depositors who meet tax exemption requirements shall complete the required procedure for tax exemption.

3. 每月存款平均餘額不足時，貴行將按月收取手續費，最新存款餘額及收費標準均置於貴行大廳內，以代通知並供索閱。Where the average balance of the monthly deposits is not sufficient, the Bank will charge handling fees on a monthly basis. The latest deposit balance and charges schedules are made available in the lobby in lieu of notice.

#### C. 定期存款特別規定 Special requirements about time deposits

1. 定期存款利息按實際天數計算，到期日如遇假日則自動順延至下一營業日。

The interest accruing on time deposits shall be calculated according to the actual number of days. Where the date of maturity thereof falls on a holiday, it shall be automatically extended to the following business day.

2. 定期存款中途解約，應將存款全部一次結清。

Where the time deposits are terminated earlier, the deposits shall be liquidated in full.

3. 定期存款中途解約，利息之計算，依財政部頒訂之「定期存款質借及中途解約辦法」及貴行定期存款單所印載之定期存款須知辦理。

Where the time deposits are terminated earlier, the interest accruing thereon shall be calculated in accordance with the "Rules Governing Pledge and Early Termination of Time Deposits" promulgated by the Ministry of Finance and the instructions to time deposits specified in the certificate of time deposit printed by the Bank.

4. 定期存款開戶時，可同時申請到期時自動續存。開戶後，亦可以書面方式申請到期時自動續存。

The depositors may apply for automatic renewal at the same time of opening an account of time deposits. The depositors may also apply for automatic renewal in writing after opening the account.

5. 逾期辦理定期存款轉期續存，

Where the renewal of time deposits is delayed，

a) 逾期部份如未超過一個月，利息得自原到期日起息，到期未提取之利息亦可一併轉存。

if no more than one month, the interest may accrue from the date of maturity retroactively and the interest unclaimed when the deposits are matured may be included in the renewal altogether.

b) 逾期部份若超過一個月，利息自轉存之日起息，其原到期日至轉存前一日之逾期利息，照逾期提取之逾期利息計算。

if more than one month, the interest shall accrue from the date of renewal, and the overdue interest from the date of maturity to the day preceding the renewal shall be calculated based on the interest applicable for overdue claims.

- D. 本人/公司 同意 不同意 授權傳真交易指示 (請申請人勾選其一，如不勾選，視為不同意此授權)：

I/We  agree disagree to authorize the fax instruction (please click either one; otherwise, the applicant will be deemed disagreeing with the authorization):

立授權書人 (以下稱申請人) 使用電傳設備 (FACSIMILE COMMUNICATION EQUIPMENT) 向貴行為傳真交易指示，申請人同意如下：

The undersigned ("the applicant") wishes to engage in fax transactions with the Bank via facsimile communication equipment and agrees upon the following terms and conditions:

1. 申請人同意以傳真交易指示時，該交易指示本身即為申請人就各該指示內容及授權之唯一有效文件，申請人應盡合理之注意義務，審閱相關文件。

The applicant agrees that when transaction instruction is given via fax machine, the fax per se shall constitute the only valid evidence for the contents thereof and license given by the applicant, and the applicant shall review the relevant documents with due diligence.

2. 申請人同意貴行依申請人就傳真交易指示之內容所為之任何行為，貴行均不負擔相關法律責任。若貴行依誠信原則對於傳真內容之真實性產生疑慮時，貴行有權不接受該傳真交易指示，且毋須另行通知申請人。

The applicant agrees that the Bank shall not be liable for any conduct required under the applicant's fax transaction

instruction. Where the Bank has a dispute over the validity of the contents thereof in good faith, the Bank is entitled to reject the fax transaction instruction without notifying the applicant separately.

3. 貴行無任何義務核實以申請人名義所給與傳真交易指示之人之身份。任何依傳真指示所為之交易，對於申請人均屬有效，不論申請人是否有實際授權、認知或同意。申請人了解並同意承擔偽造之印鑑或簽名因傳真過程中扭曲、變形、縮小或放大、不清晰而致無從辨識等風險。  
The Bank shall not be obligated to verify the identity of the person giving the fax transaction instruction in the name of the applicant. Any transactions instructed via fax shall have binding effect on the applicant, regardless of whether the applicant has actually licensed, known or approved the transactions. The applicant acknowledges, and agrees to bear, the risk for failure to identify any forged seal impressions or signatures which are distorted, deformed, narrowed or enlarged, or become illegible.
4. 申請人有義務以電話通知貴行該傳真之發送，並以電話確認貴行已收到該傳真交易指示。若無電話確認，貴行有權（但無義務）執行該傳真交易指示。惟貴行在任何情形下，均毋須對未收到之傳真指示負相關責任。  
The applicant shall be obligated to inform the Bank by phone upon sending the fax and confirm the Bank's receipt of the fax by phone. Where the applicant fails to comply with the requirements, the Bank shall be entitled to (but not obligated to) execute the fax transaction instruction. In any event the Bank shall not bear any liability with respect to the fax instruction that is not received by it.
5. 貴行有權（但無義務）要求申請人就其傳真指示於貴行指定之時間內確認。惟貴行得自行決定在沒有書面確認之情形下或得到書面確認以前，執行該傳真交易指示。  
The Bank is entitled to (but not obligated to) ask the applicant to confirm the fax instruction within the time limit designated by the Bank, provided that the Bank may execute the fax transaction instruction without the written confirmation or prior to receiving the written confirmation at its sole discretion.
6. 申請人及貴行之任何一方得隨時終止此授權行為。申請人承諾，就貴行對於終止授權前所為之交易指示直接或間接所產生之任何訴訟、程序、請求、損害、成本等相關費用，由申請人負擔相關之責任及費用。  
Either the applicant or the Bank may terminate the license from time to time. The applicant undertakes the bearing of the relevant liability and expenses with respect to any legal actions, procedures, claims, damages and cost, directly or indirectly, resulting from the transaction instruction executed by the Bank prior to termination of the license.

<p>本公司擬在 貴行開立存款帳戶，並遵照主管機關所核定公佈有關存款處理辦法及履行 貴行之存款往來約定相關事項，除另有變更之書面通知外， 貴行可憑與「存款往來印鑑卡」相符之取款憑證，自該帳戶餘額中支付之。</p> <p>The Company hereby opens the account of deposits in the Bank and agrees to comply with the relevant rules governing deposits authorized by the competent authority and to perform the relevant requirements on the transactions of deposits defined by the Bank. Unless otherwise provided in a separate written notice, the Bank may deduct payment from the balance of the account with the withdrawal slip consistent with the "certificate of seal impression for deposits" directly.</p> <p style="text-align: center;">此致 新加坡商星展銀行台北分行 DBS Bank Ltd., Taipei Branch</p>	<p>(同經濟部登記印鑑) (identical to the seal impression registered with the Ministry of Economic Affairs)</p> <p style="text-align: right;">申請人：_____ 日期：_____</p> <p style="text-align: right;">Applicant Date</p>
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Attended by	Checked by
For CIB Dept Use	For OPS Dept Use

戶號 CIF

## 存款往來印鑑卡 Specimen Signature Card of Deposit Account

戶名 Account Name	中文 Chinese			印鑑卡啟用日 Effective Date	
	英文 English			營利事業統一編號 Business Registration No	
負責人 Representative			身分證字號 ID No.	出生日期 Date of Birth	
登記地址 Business Registration Address				電話 Telephone No	
郵寄地址 Mailing Address				傳真 Fax No.	

簽章樣式：下列簽章共\_\_\_\_\_式，取款時憑任\_\_\_\_\_式有效

	金額以外之修改章 Authorized signature for alteration instructions alteration other than amount

本人/公司同意遵守 貴行之存款往來約定事項，並授權 貴行可憑本印鑑卡相符之簽章所簽發之取款憑證，從本人/公司帳戶之存款餘額內支付。另，本人/公司開設於 貴行之存款帳戶，茲同意由下列簽章人出名簽發；若因此所發生之一切糾紛，本人/公司應負相關之責。

I/We hereby agree to abide by the terms and conditions of deposit account(s) and authorize DBS Bank Ltd, Taipei Branch to honor all payment instructions signed in accordance with the stated signature requirement. In addition, I/We hereby agree to authorize the following persons to sign the withdraw slip and/or payment instructions from that deposit account(s) opened in DBS Bank Ltd, Taipei Branch. I/We shall be responsible for related liabilities arising from all disputes on the terms and conditions of the deposit account(s).

被授權簽章人基本資料 Particulars of Authorized Signatories				(同經濟部登記印鑑) (Same as Business Registration specimen)
姓名 Name	出生日期 Date of Birth	職稱 Title	身分證 / 護照號碼 ID / PP No.	
1.				
2.				
3.				
4.				
5.				
存戶簽章 Authorized Signature(s)				



新加坡商星展銀行台北分行

- 台北分行 Domestic Banking Unit Branch
- 國際金融業務分行 Offshore Banking Unit Branch

For Bank Use		
Type : <input type="checkbox"/> Saving Account	Currency: <input type="checkbox"/> TWD	A/C No. : Start Date :
	<input type="checkbox"/> USD	A/C No. : Start Date :
	<input type="checkbox"/> JPY	A/C No. : Start Date :
	<input type="checkbox"/> EUR	A/C No. : Start Date :
	<input type="checkbox"/> Other _____	A/C No. : Start Date :
<input type="checkbox"/> Fixed Deposit	Currency: <input type="checkbox"/> TWD	Start Date :
	<input type="checkbox"/> USD	Start Date :
	<input type="checkbox"/> JPY	Start Date :
	<input type="checkbox"/> EUR	Start Date :
	<input type="checkbox"/> Other _____	Start Date :
<input type="checkbox"/> Others		

Attended by	Checked by
For CIB Dept Use	For OPS Dept Use