



開戶總約定書

General Agreement for Account Opening

印尼商印尼人民銀行

台北分行

PT BANK RAKYAT INDONESIA (PERSERO), TBK

TAIPEI BRANCH

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<p>立約定書人(以下簡稱「存款人」)茲向印尼商印尼人民銀行台北分行(以下簡稱「貴行」)申請開戶往來。於各服務項目適用之範圍內。存款人同意遵守下列各項約定：</p>	<p>The Undersigned (hereinafter referred to as the “Customer”) hereby has applied to open a deposit accounts with PT. Bank Rakyat Indonesia (Persero) Tbk, Taipei Branch (hereinafter referred to as the “Bank”), and the Customer agrees to comply with the following terms and conditions to the extent applicable to the various services:</p>
<p>存款人已經合理期間(不少於五日)審閱開戶總約定書(以下簡稱「本約定書」)。已完全瞭解本約定書內容。且同意與貴行之各項業務往來。將遵守本約定書各項約定。</p>	<p>The Customer has reviewed General Agreement for Account Opening (hereinafter referred to as the “Agreement”) within a reasonable review period (not less than 5 days). The Customer has fully understood the Agreement and agreed to be bound by it.</p>
<p>第一章 一般約定事項 Chapter 1 General Terms and Conditions</p>	
<p>第一條</p> <p>存款人開立帳戶時。應提供貴行所要求之文件。並依「姓名條例」規定。以本名開立帳戶。如為法人開立帳戶。並應載明代表人姓名。另存款人應將簽名或圖章擇一或併行簽蓋於印鑑卡上。憑以驗對。印鑑之使用方法。應由存款人在印鑑卡左端以文字註明之或另以書面約定。貴行有權決定接受所開立帳戶之性質及種類。嗣後留存於貴行資料如有更動。應依貴行規定辦理變更。如存款人於資料更動時未即時依規定辦理變更而致任何不便或遭受損害。由存款人自行負責。</p>	<p>Article 1</p> <p>The Customer shall provide the documents as required by the Bank and open the account in his/her own name in accordance with the provisions of the “Name Act”, if the Customer is a legal entity, the name of the representative of the legal entity shall be expressly specified and additionally the Customer shall sign or/and chop on the specimen signature(s) card (hereafter “Specimen card”) for verification purpose and specify the way to use the signature and / or chop (hereafter “original signature and / or chop”) on the left side of the signature cards or in writing separately. The Bank may decide the types and nature of the deposits to be accepted by it from time to time. In the event of any change to information provided by the Customer to the Bank, the Customer shall follow the Bank’s rules and apply for modification of the information. The Customer shall be held responsible for any inconvenience or damage due to failure to timely modify the information kept with the Bank.</p>
<p>第二條</p> <p>印鑑原則上適用各項存款帳戶、其他帳戶或就上述業務授權他人辦理之授權書類；如另有約定留存者。從其約定。存款人在貴行各項存款所簽蓋有關之書件或取款憑證所簽蓋印鑑。貴行如已盡善良管理人之注意義務辨別核對。認為與存款人原留印鑑相符而處理或支付之後。如有因印鑑、書件之遺失、盜用、詐欺、偽造、變造或塗改等情事而發生之損失。概與貴行無涉。存款人之印鑑。如有遺失或損毀時。請立即向貴行辦理掛失或變更手續。但在存款人向貴行辦妥掛失止付書面申請以前存款被領取。不論是否被人冒領。概由存款人負責。存款人之印鑑如因遺失、被竊或其他情事等。由第三人持有。致被偽造存款人印鑑冒領。非肉眼所能辨認須付款者。應對存款人生清償之效力。貴行概不負責。</p>	<p>Article 2</p> <p>The original signature and / or chop generally applies to a variety of deposit accounts, other accounts, or authorization documents authorizing another person to handle the above business for Customer, unless a different original signature and / or chop has been specified for the above purpose. When Customer sign or uses Customer’ chop on the documents required for a variety of deposit business or on the fund withdrawal request, as long as the Bank has exercised the duty of care of a good faith manager in verifying the signature and/or chop and determined the chop/signature is identical to the original signature and / or chop provided by Customer before honoring the request or releasing the funds, any and all losses arising from or in connection with loss, theft, fraud, forgery, alteration or modification of the chop/signature or document shall have nothing to do with the Bank. In the event of loss or destruction of Customer chop, Customer shall immediately notify the Bank and complete the loss reporting or change procedure, and Customer shall be fully responsible for all fund withdrawals, unauthorized or not, taking place before Customer have submitted a written request to complete the loss reporting and stop payment procedure. If Customer’s chop is held by a third party after loss, theft or for other reason, the third party uses a forged chop to make an</p>

	unauthorized request for fund release, and the forgery is not detected with the naked eye and therefore the request should be honored, the fund release shall be effective and binding on Customer without concern to the Bank.
<p>第三條</p> <p>存款人對於存款之存摺、存單、取款印鑑應自行妥善保管，如有遺失、被竊、被搶或其他脫離占有情事時，存款人應立即依貴行規定辦理掛失止付，在貴行受理掛失止付手續未辦妥前，如印鑑存摺存單係真正，貴行不知情而付款所生之損害，貴行不負責任，存款人仍應負責清償，已經付款者，視同對存款人為給付，已生清償效力。</p>	<p>Article 3</p> <p>The Customer shall safely safeguard passbooks, certificates of deposits, the original signature and / or chop of the accounts. In the event of loss, theft, robbery or any other incidents resulting in loss of possession of any of the above, the Customer shall immediately inform the Bank of the loss and apply for ceasing all payments in accordance with rules of the Bank. Before the procedures of registration for loss and ceasing all payments have been completed, the Bank shall not be held liable for any payment made based on genuine passbooks, certificates and / original signature and / or chop, where the Customer shall be responsible to indemnify. The Bank shall not be liable for compensating any damage due to payment by the Bank on the basis of authentic chop and passbook, certificates of deposit or deposit slips before the Bank's awareness of the loss. Any payments already made without the Bank's awareness of the loss of passbooks, certificates of deposits, the original signature and / or chop shall be deemed made to the Customer with a legal repayment effect.</p>
<p>第四條</p> <p>存款人得隨時要求貴行寄送對帳單予存款人。存款人應於接獲對帳單後立即核對，如有不符，存款人應於接獲對帳單七個營業日內，親至貴行或以書面要求貴行查明，並得出示貴行已付款之票據或單據，否則即認為該對帳單所載為正確無誤，且存款人已接受該對帳單。</p>	<p>Article 4</p> <p>The Customer may from time to time request the Bank to issue the statement of account. The Customer should verify such statement of account immediately after the receipt of the same. In the event of any inconsistency, the Customer should, within 7 business days after the receipt of the statement of account, visit the Bank or by written notice to the Bank to check the balance and be entitled to request the Bank to furnish the bills or proof which evidence the payment, failure of which the statement of account will be deemed correct and accepted by the Customer.</p>
<p>第五條</p> <p>對存入存款帳戶資金或票據之種類及形式，貴行有權決定是否接受。存款人存入之票據，須經貴行認可並由存款人背書後方可存入，其票款貴行係代收性質，須俟兌現後方可支用。倘發生退票及糾葛情事，不論其存款人自行存入或由他人代為存入，所有退票款額貴行得於通知存款人後自存款人帳內如數扣除，一經貴行通知，存款人應即出具蓋妥原留印鑑至貴行換回原退票據，如存款人不來換回或貴行無法通知時，貴行無代辦保全票據上權利手續之義務亦不負擔任何責任。存款人委託貴行所託收之票據於運送途中，若發生票據被盜、遺失或滅失時，存款人同意授權由貴行或付款行有權（但無義務）代理存款人辦理掛失止付及聲請公示催告、除權判決等事宜。</p>	<p>Article 5</p> <p>The Bank has the right to decide whether or not to be accepted the kind and form of funds of negotiable instruments to be deposited. The bill deposited by Customer has to be approved by the Bank and duly endorsed by the Customer before it is deposited into the account, and such bill will be collected by the Bank on behalf of the Customer, and cannot be withdrawn from the account until the money is received. In cases of dishonored bills or disputes, the amount equal to the amount of dishonored bill should be deducted from the Customer's account, irrespective of whether this bill is deposited by the Customer himself or by a third party. Upon notification by the Bank, the Customer should claim back the dishonored bill with a signed receipt affixed with the original signature and / or chop. If the Customer does not claim the dishonored bill or if he cannot be reached by the Bank, the Bank is under no obligation to take any measure for preserving the right and interest of the bill. If the Customer requests the Bank to process bills for collection of which the bills are stolen or lost or destructed in transit, the Customer</p>

	<p>agrees the Bank or the Payee Bank (no obligation) on behalf of the Customer to register in writing such loss, theft or destruction and further to apply public summons and the judgment of abridgement rights.</p>
<p>第六條</p> <p>存款人僅以本約定書之約定為憑，授權貴行無須事先通知而逕自存款人存款帳戶內扣帳抵付存款人應付貴行之各項本金、利息、違約金、各項手續費、郵電費、承兌費、貼現息、承諾費、退票違約金、註銷退票紀錄手續費、存入票據退票手續費及其他應付款項等。貴行應將各項服務費收費項目與收費標準於本約定書附錄載明，並應於貴行營業場所及網站公告；各項服務費如有調整，貴行應於生效日六十日前以顯著方式公開揭示於營業場所及登載於貴行網站，或以書面通知存款人，但有利於存款人者，不在此限。</p>	<p>Article 6</p> <p>By agreeing to these terms and conditions of this Agreement, Customer hereby authorize the Bank to directly deduct such funds which Customer shall pay to the Bank from Customer's deposit account, without any prior notice, for payment of Customer's various principals, interests, default penalty, various service charges, postage and wire transfer fees, acceptance fees, discount interests, commitment fees, penalty for bounced checks, service fees for deleting records for bounced checks, service fees for returning of deposited notes payable to the Bank, and other amounts payable. The Bank shall specify all service charges and fee rates in the appendix to this Agreement, and publish this information on the Bank's business premises and / or its website. When there is a change to published service charges or fee rates, the Bank shall publish the information in a conspicuous manner on its business premises and / or website 60 days before the change takes effect or notify Customer of the change in writing except when the change is favorable to the Customer.</p>
<p>第七條</p> <p>存款人於執行本帳戶有關交易事項時，倘涉及須向中央銀行申報外匯之情事，存款人須依有關法令之規定，據實申報並填寫外匯之申報書。於申報外匯時，倘因法令規定之限制或因存款人已用滿相關之外匯額度致不能結匯，由存款人自行負責。貴行有權逕依有關外匯法令之規定，據實代存款人結匯申報，存款人悉數承認，絕無異議。如貴行獲悉存款人已超出其得使用之外匯額度或依法不得辦理時，貴行有權拒絕受理。</p>	<p>Article 7</p> <p>Where the Customer is required to make foreign currency declarations with the Central Bank in respect of transactions carried out in relation to this account, the Customer must make such declarations truthfully and complete the foreign currency declaration forms in accordance with provisions of relevant laws. In the event that the Customer is unable to undertake a foreign currency conversion due to legal restrictions or due to over relevant foreign currency limits, the Customer shall be responsible for such event. The Bank shall be entitled to make truthful declarations on behalf of the Customer, and the Customer shall fully accept all such declarations without objection. Where the Bank is aware that the Customer has exceeded the approved foreign currency limits or is prohibited from engaging in foreign currency transactions for any legal reason, the Bank has the right to refuse to process any proposed transaction.</p>
<p>第八條</p> <p>存款人同意所有國外匯入匯款款項，倘匯款電文指示之英文戶名及帳號與存款人開戶留存之資料符合時，貴行得以原幣撥入存款人帳戶，無須存款人於匯入通知書上簽章，該項匯款一經轉存入戶即視為存款人業已取得該筆款項，絕不因前項通知書未經存款人簽章而對貴行有所抗辯。經由與貴行有匯兌交易之銀行匯入之款項，倘被該匯出行取消或該匯出行不予貴行解匯或因其他理由使貴行未能獲款時，貴行得將該存款人帳戶存入額註銷。</p>	<p>Article 8</p> <p>Where the Customer received the foreign currency inward remittances, the Bank may make the fund directly into the Customer's account if the English name and account number listed on the tele message are identical with the information recorded by the Customer upon opening of the account, without requiring the Customer to sign or chop the inward remittance notice. The Customer shall be deemed to have received such remittance upon it being transferred into the account, and the Customer shall not raise any defenses against the Bank on the ground of the aforementioned notice not being signed or chopped by the Customer.</p> <p>If the Bank, after crediting to the Customer's account the amount received from other banks with remittance transacted relationship with this Bank, cannot obtain the</p>

	<p>money remitted because of cancellation made by such other banks or failure of such other banks to settle with the Bank, or for any other reasons, the Bank may cancel the amount credited to Customer's account.</p>
<p>第九條 為執行各存款帳戶之交易如需將款項自一種幣別兌換成另一種幣別時，應依交易當時貴行即期買入或賣出該外幣之匯率計算，就本約定書下各項帳戶之存款、兌換及交易，存款人應自行負責幣別兌換之申報、核准，並自行承擔各有關外匯匯率變動、兌換限制及兌換損失之風險。</p>	<p>Article 9 Should it become necessary to convert one currency into another currency to execute an account transaction, the Bank shall apply the Bank's then prevailing spot buying/selling exchange rate for such conversion as of the date thereof. The Customer shall be responsible for all approvals, applications or reports required for foreign exchange conversions and all risks with respect to currency fluctuations, foreign exchange conversion, and losses and restrictions in connection with the deposits and transactions of the relevant account(s) (including conversions) shall be borne by Customer.</p>
<p>第十條 存款人若有對貴行之任一債務到期，或經貴行依約主張視為全部到期而未清償之情形，或有違約情事發生時，或存款人涉及以各項帳戶從事非法活動，或貴行得依法或依約行使抵銷權時，貴行得隨時於事前或同時通知存款人，終止本約定書下之各項存款及其他約定。貴行有權依法逕對該等帳戶之存款逕行主張抵銷或為必要之處分或以之抵償存款人對貴行之各項債務，如有行政機關或存款人之債權人對指定之存款帳戶主張合法權益者，亦同。貴行所出具給存款人各項存單或其他憑證應於貴行抵銷或抵償範圍內失其效力視為作廢，且抵銷或抵償之債務內容及先後順序均由貴行自行選定。前述之抵銷如需兌換其他貨幣時，應依貴行之決定，依據抵銷日外匯市場之即期匯率計算之。</p>	<p>Article 10 Once any debt due, or the Bank declares in accordance with the Agreement all debt and unpaid, or any default occurs, or the Customer is engaged in illegal act through relevant account, the Bank may at any time notify the Customer to setoff any sum or sums standing to the credit of any one or more of the accounts under this Agreement in or towards satisfaction of any of the Customer's liabilities to the Bank, and its other branches, whether such liabilities are already due or become due. The Bank has legally right to setoff or take disciplinary action for the Customer to compensate all debt and any Administrative Authorities or Creditor also have right to take the legal action to the specific deposit account. And where such setoff requires the conversion of one currency into another, such conversion shall be calculated at the spot rate exchange prevailing in such foreign exchange market as the Bank shall determine to be relevant on the date of setoff.</p>
<p>第十一條 本約定書內容或相關服務項目有增刪修改時，貴行應於生效日前以顯著方式於貴行營業場所及/或貴行網站上公告其內容，以代通知；倘存款人未向貴行表示異議或辦理終止，並仍繼續與貴行進行各項存款、交易或服務事項之往來時，則視同存款人已同意該增刪修改條款或自動享有該變更後之服務項目。</p>	<p>Article 11 In the event of amendments or modifications to the content of this Agreement or related services, the Bank shall publish the changes, in lieu of a notice, on the Bank's business premises and / or website in a conspicuous manner before the effective date. If Customer fail to file an objection or request a termination to the Bank, and continues Customer's dealings with the Bank including deposits, transactions or services, Customer will be deemed to have consented to these amendments or modifications or will be automatically entitled to new services after the change.</p>
<p>第十二條 存款人同意以訂約時所指明之地址為相關文書之送達處所，倘存款人之地址變更，應即以書面、與貴行新往來業務之申請書或其他經貴行同意方式等通知貴行，並同意依變更後之地址為送達處所；如存款人未以書面或依貴行同意方式等通知變更地址時，貴行仍以訂約時所指明之地址或最後所通知貴行之地址為送達處所。貴行之相關文書發</p>	<p>Article 12 Customer agree the related communications may be sent to the address specified when the Agreement is entered into. In case of a change to Customer's address, Customer shall promptly notify the Bank of the change in writing, or by delivering an application form for new business or services with the Bank, or in any other manner agreed by the Bank, and agrees that communications shall be delivered to the new address. If Customer fail to notify the address change in</p>

<p>出後，經通常之郵遞期間，即視為已合法送達。</p>	<p>writing or in a manner agreed by the Bank (such as contacting the Bank's customer service representative), the Bank shall continue to send its communications to the address specified when the Agreement is entered into or the address last known to the Bank. After the Bank has sent the communications, the service of process will be deemed to have been made after an ordinary delivery time.</p>
<p>第十三條 存匯入款如因貴行作業錯誤而入帳，或因貴行、金融同業、台灣票據交換所、財金資訊股份有限公司等相關機構之誤寫帳號、戶名、金額、操作錯誤或電腦設備故障原因，致發生誤入存款人帳內或溢付情事者，貴行得於發現時立即追還並更正之而無須另通知存款人，倘該存匯入款項業經支用，存款人應於貴行通知後立即返還支用款項及貴行所訂之利息。</p>	<p>Article 13 In the event that errors in fund deposit and/or remittance have occurred due to the Bank's operational issue, or funds are deposited when they should not have been or more amount of money is deposited than what should have been because the Bank, other financial institution, Taiwan Clearing House, FISC or other related institution enters an incorrect account number, Customer's name, amount, makes an operational error, or computer equipment breakdown acts up, the Bank may, upon discovery of the issue, immediately recover the amount and make corrections without notifying Customer. If the deposited or remitted funds in question have been withdrawn, Customer shall, upon the Bank's notification, immediately return the funds Customer has withdrawn from the account, plus the interest as determined by the Bank.</p>
<p>第十四條 各活期及外幣存款帳戶最低開戶起存金額、最低存款餘額及臨櫃交易最低金額依貴行公告相關規定辦理。</p>	<p>Article 14 The minimum sums, balance and counter transaction of each demand deposit and foreign currencies deposit are subject to the Bank has published.</p>
<p>第十五條 貴行存款人之利息新臺幣存款依一年三百六十五天(含閏年)或外幣存款依一年三百六十天(含閏年)計算。利息依貴行牌告利率按日機動計息，並於每年六月二十日及十二月二十日依當日營業結束時之帳戶餘額各結算利息乙次，並於次日計入存款人之存款。 每一活期存款帳戶每日餘額未逾起息點(活期存款：新臺幣壹萬元、活期儲蓄存款：新臺幣伍仟元、外幣存款：等值美金伍佰元)者，將不予計算當日存款利息。前開起息點如有變動時，貴行得隨時於六十日前在營業場所及/或貴行網站上公告，但有利於存款人者，不在此限。</p>	<p>Article 15 Interest shall be calculated on the basis of a year of 365 days (including leap year) for New Taiwan Dollar deposits and on the basis of a year of 365 days (including leap year) for foreign currency deposits. Interest is calculated daily and based on the announced interest rate of the Bank, and the interest will be calculated to the account twice a year on June 20th and December 20th based on the account balance on the day-end and paid into the principal on the following day. If the daily balance of each demand deposit account is less than or equal to the minimum balance amount for interest (for demand deposit: NTD 10,000, for demand saving deposit NTD 5,000 and for foreign currencies deposit: USD 500 or its equivalent), interest will not accrue for that day. When there is a change of the minimum balance amount for interest, the Bank may announce such change at the business premises and / or on its website 60 days in advance except when the change is favorable to the Customer.</p>
<p>第十六條 存款人知悉貴行提供之自動化服務，屬經存款人事先同意之非以有形媒介提供之數位內容或一經提供即為完成之線上服務，排除消費者保護法第十九條第一項解除權之適用。</p>	<p>Article 16 Customer are aware that automated services available by the Bank are digital content provided not through tangible medium or are online services that are completed simultaneously upon provision that require Customer's prior authorization, and the right to rescission under Article 19, paragraph 1 of the Consumer Protection Act therefore does not apply to these services.</p>

<p>第十七條</p> <p>存款人願遵守防制洗錢與打擊資恐相關規定，配合貴行之要求，提供實質受益人或行使控制權之人等資訊，並說明逐筆交易之性質、目的及資金來源，如有違反，貴行得逕予暫時停止交易或暫時停止業務關係，或依第十八條之規定終止業務關係。</p>	<p>Article 17</p> <p>The Customer would follow the regulations of Anti-Money Laundering and Combating the Financing of Terrorism. The Customer would follow the requirement from the Bank on providing information of beneficial owners (includes those persons who exercise ultimate effective control over a legal person or arrangement) and explaining purposes and funding resources of every transaction. Once any violation on related rules exists, the Bank may stop the transaction or business relationship temporarily or terminate business relationship based on the article 18 of this chapter hereof.</p>
<p>第十八條</p> <p>除定期性存款或法律另有規定外，貴行與存款人均得隨時終止本約定書下之各項存款約定，並於終止之通知到達時發生效力。屆時，如有餘額，存款人可自行來行領回或於貴行扣除返還餘額予存款人所需之相關作業費用（依貴行公告之收費標準）後領回。</p> <p>存款人不得將帳戶、存摺等借予他人使用，亦不得作為洗錢、詐欺等不法或不正當之用途，或以詐術損害貴行之信用，若法律有規定並經貴行查證屬實，或經貴行研判存款人之帳戶有疑似不當使用之情事或貴行接獲第三人檢附檢舉機關報案、備案證明，或書面申訴時，貴行得立即終止本契約且終止使用相關自動化設備，並得逕行結清存款，存款餘額則待依法得領取者領取時始為支付。存款人向貴行申辦臺幣或外幣活期性存款帳戶結清銷戶事宜時，得憑各該帳戶原留存於貴行之往來印鑑辦理。</p>	<p>Article 18</p> <p>Except for time deposit or unless otherwise provided by law, the Bank and Customer may at any time terminate their Agreement on a variety of deposits under this Agreement, and termination shall take effect upon delivery of the termination notice. Upon termination, if there is a balance in the account, Customer may visit the Bank to receive funds or Customer may receive funds after the Bank has deducted related service fees (based on the fee rates published by the Bank) necessary for return of the balance.</p> <p>Customer shall not allow a third party to use Customer's account, passbook, nor shall Customer use Customer's account, passbook for money laundering, fraud or other illegal or inappropriate purpose, or damage the Bank's credit by fraudulent means. When there are related regulations under the law and the Bank has confirmed the violation after investigation, or the Bank has determined Customer's account is suspicious of improper use, or the Bank has received a third party's written complaint, together with evidence of reporting the issues to the police or judicial authority, the Bank may immediately terminate this Agreement and terminate Customer's use of related automated teller machine, and may directly settle and close the account. Account balance, if any, will only be released to a party entitled to receive the fund under the law. When Customer request the Bank to settle and close Customer's NTD or foreign currency demand deposit account Customer may visit the Bank with the original signature and / or chop.</p>
<p>第十九條</p> <p>除可轉讓定存單是得自由轉讓之存款憑證之外，非經貴行書面同意，存款人不得將存款之債權、存摺、帳戶出售、出租、讓與或設定質權予第三人。</p>	<p>Article 19</p> <p>Except for Negotiable Certificate of Deposit which is a transferable certificate of deposits, without the written consent of the Bank, the Customer shall not sell, lease, assign or create a pledge on account, passbooks, creditor's rights of account to any third party.</p>
<p>第二十條</p> <p>存款人對貴行因商品或服務所生之民事爭議得適用金融消費者保護法之爭議處理程序，但不包括：</p> <ol style="list-style-type: none"> 1. 經法院判決確定，或已成立調處、評議、和解、調解或仲裁； 2. 純屬債務協商、投資表現或定價政策之範圍者； 3. 其他爭議處理機構不予受理之情事。 	<p>Article 20</p> <p>The dispute handling procedures of the Financial Consumer Protection Act shall apply to any civil dispute between a Customer and the Bank over a product or service excluding the following:</p> <ol style="list-style-type: none"> 1. A final and irrevocable court judgment has been rendered on the dispute, or a mediation, ombudsman, compromise, conciliation, or arbitration award has resulted in a successful resolution of the dispute; 2. The Dispute is purely a matter of debt negotiation,

<p>貴行對於財團法人金融消費評議中心所作應向金融消費者給付每一筆金額或財產價值在一定額度以下之評議決定，應予接受；評議決定超過一定額度，而金融消費者表明願意縮減該金額或財產價值至一定額度者，亦同。前項一定額度，就投資型金融商品或服務係指壹佰萬元，非投資型金融商品或服務則為壹拾萬元。倘有任何交易糾紛，存款人可向：</p> <ol style="list-style-type: none"> 1. 貴行客戶服務部 (02) 2721-6330 分機 609、傳真(02) 2721-0320 提出申訴； 2. 依相關法令規定向財團法人金融消費評議中心要求進行調處或評議； 3. 向金融監督管理委員會申訴，或向法院提起訴訟。 	<p>investment performance or pricing policy;</p> <ol style="list-style-type: none"> 3. Other matter that the Financial Ombudsman Institution decides not to initiate such dispute handling proceeding. The Bank shall accept any decision by the Financial Ombudsman Institution that requires that the Bank to make to a Consumer payment no more than (including) a certain amount in cash or in property value; this shall also apply if the decision exceeds such as certain amount but the Consumer expressly agrees to reduce the amount in cash or in property value to such a certain amount. "A certain amount" referred to in the preceding paragraph in NTD 1,000,000 for an investment-type financial product/service and / or NTD 100,000 for a non-investment-type financial product/service, respectively. Should there be any dispute between the Customer and the Bank, the Customer may: <ol style="list-style-type: none"> 1. File a complaint with the Bank by calling the direct line for Customer Service Dept. at (02)-2721-6330 ext. 609 and Fax Number (02) 2721-0320. 2. Apply to the Financial Ombudsman Institution to initiate an ombudsman or conciliation proceeding; 3. File a complaint with the Financial Supervisory Commission; or bring a lawsuit at court.
<p>第二十一條</p> <p>存款人存款限由貴行償付。貴行因中華民國政府或其他機關之法律、命令、行為、直接或間接的限制，或因匯兌或移轉之限制、徵收、非自願性之移轉、延期償付、戰爭、內戰、不可抗力或其他不可歸責於貴行之事由，致未能履行本約定書之義務時，貴行及貴行之總行、其他分行、子公司或關係企業毋須為此承擔任何責任或損失或後果。</p>	<p>Article 21</p> <p>Deposit is payable exclusively by and at the Bank. Neither the Bank, nor its head office, other branches, subsidiaries and affiliates shall be liable for any loss, damage or other consequence arising from any failure or inability of the Bank to discharge or perform its obligations hereunder, attributable to any law, regulation, act, or direct or indirect restrictions effected by the government or other authority or R.O.C., or due to restrictions on convertibility of exchange rate or transferability, requisitions, involuntary transfers, moratorium, acts of war or civil strike, or to force majeure or other similar causes beyond the control of the Bank.</p>
<p>第二十二條</p> <p>服務專線：(02) 2721-6330 分機 609</p> <p>傳真：(02) 2721-0320</p> <p>電子信箱 (E-MAIL)：britaipei@corp.bri.co.id</p>	<p>Article 22</p> <p>Customer Service Hotline: (02) 2721-6330 ext. 609 Fax: (02) 2721-0320 E-mail: britaipei@corp.bri.co.id</p>
<p>第二十三條</p> <p>存款人於貴行所往來之業務，依存款保險條例所規範之存款項目為標的範圍內，受中央存款保險公司之存款保險保障。</p>	<p>Article 23</p> <p>Customer's business with the Bank is subject to coverage of deposit insurance by Central Deposit Insurance Corporation (CDIC) as long as it is the deposit protected under the Deposit Insurance Act.</p>
<p>第二十四條</p> <p>貴行得就不同之存款帳戶訂定不同之每月最低平均餘額，平均餘額未達該最低限額者，同意依貴行規定支付手續費，且貴行得逕自存款戶之各帳戶內直接扣取。貴行得隨時加以修改或補充本約定書條款內容和各種帳戶服務費等，惟修改或補充事項，應於生效日前六十日，於貴行營業場所公告及/或貴行網站上公告方式通知，但有利於存款人者，不在此限。如存款人不同意貴行之修改，得於生</p>	<p>Article 24</p> <p>The Bank may, from time to time, establish a minimum monthly average balance for each type of a deposit account. If the Customer fails to meet such minimum monthly average balance, the Bank shall be entitled to the payment of a service charge prescribed by the Bank and to debit same from the Customer's account(s) directly from time to time with the Bank. The Agreement and the various types of services and accounts may be amended or supplemented by the Bank from time to time, and any such amendment or supplement shall</p>

<p>效日前隨時以書面通知貴行，終止與貴行之帳戶往來關係及本約定書，逾期未終止者，視為存款人已同意並接受該等修改。</p>	<p>be announced by the Bank 60 days before the effective date, by public announcement at its business premises and / or on its website, except the amendment is favorable to the Customer. If the Customer disagrees with such amendment, the Customer may at any time notify the Bank to terminate the deposit relationship before the effective date; otherwise, the Customer shall be deemed to have agreed to the amendment.</p>
<p>第二十五條 本約定書以中、英文作成。中文與英文之內容有歧異時以中文為準。</p>	<p>Article 25 This Agreement is made in Chinese and English. In the event of any discrepancy in the meaning between the English and Chinese versions of this Agreement, the Chinese version shall govern.</p>
<p>第二十六條 本約定書以中華民國法律為準據法。存款人與貴行間因本約定書之規定涉訟時，雙方同意以台灣台北地方法院為第一審管轄法院。但不得排除消費者保護法第四十七條或民事訴訟法第四百三十六條之九規定小額訴訟管轄法院之適用。</p>	<p>Article 26 The Agreement shall be governed by, construed and interpreted in accordance with the laws of the R.O.C. Should any disputes or litigation arise over or in connection with this Agreement, the parties hereto agree that the Taipei District Court in Taiwan shall be the court having non-exclusive jurisdiction. It shall not preclude the jurisdiction of the Court for proceedings small claim regulated by Article 47 of the Consumer Protection Act or Article 436-9 of the Code of Civil Procedure.</p>
<p>第二十七條 本約定書各條標題，僅為查閱方便而設，不影響約定書有關條款之解釋、說明及瞭解。</p>	<p>Article 27 Headings of the clauses contained in this Agreement are provided for convenience of reference and shall not affect interpretation, explanation or understanding of the relevant provisions under this Agreement.</p>
<p>第二十八條 本總約定書除雙方任一方終止外，永久有效。約定書內各項業務之各別條款如經部分終止，其他條款仍為有效。其餘各章未約定事項，存款人同意依據本章約定。</p>	<p>Article 28 Unless otherwise terminated by either party, this Agreement shall be effective for an indefinite term. If part of the terms and conditions with respect to a specific service under this Agreement is terminated, all remaining terms and conditions shall continue to be valid. For matters not provided for in any other chapters in this Agreement, Customer agree the terms and conditions of this Chapter shall govern.</p>
<p>第二十九條 本約定書如有未盡事宜，除由雙方另行協議訂定之外，應按照中華民國法令，貴行及各有關機關公布之各項規章及銀行同業一般慣例辦理。</p>	<p>Article 29 Conditions not stipulated in this Agreement shall, in addition to being discussed and agreed by the parties separately, be handled in accordance with the R.O.C. regulations, the Bank's internal rules, rules and regulations promulgated by the relevant authorities, and customs among banks.</p>
<p>第二章 定期存款約定事項 Chapter 2 Terms and Conditions for Time Deposit</p>	
<p>第一條 本存款之利息依每筆定期存款存單上所示之期間、利率及貴行所定之付息單位計算。外幣定期存款期日屆滿後之利息，自屆滿日至解約日之前一日為計算期間，按解約日之該外幣活期存款利率計算。新臺幣定期存款期日屆滿後，存款人逾期提取者，其逾期利息應按提取之日貴行活期存</p>	<p>Article 1 The interest accrued on the deposit shall be calculated based on the interest rate, period and interest denomination fixed by the Bank as described in the Certificate of Time Deposit. If the Customer withdraws the foreign currency deposit after the maturity, the interest rate shall be calculated based on such foreign currency demand deposit rate as of the withdrawal date, in the period between the maturity date and</p>

<p>款牌告利率折合日息單利計息。惟定期存款到期日至提取日期間，貴行活期存款牌告利率有調整者，應按調整後之牌告利率分段計息。定期性存款最低起存金額依貴行公告相關規定辦理。</p>	<p>the day prior to the withdrawal date. If the Customer withdraws the New Taiwan Dollar deposit after the maturity, the interest rate for the period between the maturity date and the withdrawal date shall be the New Taiwan Dollar demand deposit rate posted by the Bank. In the event the New Taiwan Dollar demand deposit rate posted by the Bank change in the period from the maturity date to the withdrawal date, the interest rate shall be adjusted accordingly. The minimum sums of time deposits are subject to the Bank has published.</p>
<p>第二條 到期日或中途解約時存款人請求以外幣現金提領外幣定期存款者，貴行得視庫存現金情況或依外匯有關法令，按貴行所定之匯率換算支付等值之新臺幣。</p>	<p>Article 2 If the Customer requests to withdraw foreign currency from the Customer's foreign currency time deposit upon maturity or early termination, the Bank may consider its cash volume kept in vault or in accordance with relevant foreign exchange laws pay the aggregated amount in New Taiwan Dollars equivalent to the withdrawal described in the deposit based on the exchange rate fixed by the Bank.</p>
<p>第三條 定期存款到期而為提領時，存款人應持留存之印鑑、身分證或事業團體相關證明文件（證明文件如是影本，應加蓋該存款人印鑑並提示負責人身分證），或經貴行同意之其他文件領取本息。</p>	<p>Article 3 Upon file maturity and withdrawal of the time deposit, the Customer shall present its original signature and / or chop, I.D. card or business license (if a photocopy of the business licensee is presented, such copy shall bear the Customer original signature and / or chop and the I.D. card of its responsible person) or other documents agreed by the Bank, for withdrawal of the principal and the interest on this deposit.</p>
<p>第四條 新臺幣定期存款期日屆滿後，存款人申請逾期轉期續存，逾期一個月以內時，得自原到期日起息；逾期超過一個月時，應自轉存之日起息，轉存利息之利率由存款人及貴行另行議定之。原到期日至轉存前一日之逾期利息，依本章第一條逾期提取之逾期利息計息。</p>	<p>Article 4 In the event that the Customer applies to re-deposit the New Taiwan Dollar within one month after the maturity, the interest shall accrue from the maturity date; otherwise, the interest shall accrue from the date of re-deposit. The interest rate for the re-deposit shall be further negotiated and agreed upon by the Bank and Customer. The interest accrued within the period from the maturity date to the day prior to the date of re-deposit shall be calculated in compliance with article 1 of this chapter hereof.</p>
<p>第五條 外幣定期存款到期前不得提領，但存款人得以之質借，或於七個營業日以前通知貴行中途解約。前述質借及中途解約，應依主管機關相關規定辦理。新臺幣定期存款之質借，應依照主管機關所訂「定期存款質借及中途解約辦法」辦理。</p>	<p>Article 5 The foreign currency deposit shall not be withdrawn before the maturity, unless the Customer holds the foreign currency deposit in pledge or gives the Bank within 7 business days prior written notice for an early termination. The aforesaid pledge and early termination should be made accordance with the regulations effected by authorities of R.O.C. In the event that the New Taiwan Dollar deposit is pledged, the pledge should pursuant to the "Regulations Governing the Pledge and Early Termination of the Time Deposit" promulgated by the authority of R.O.C.</p>
<p>第六條 存款人於定期存款到期日前提前解約者，應於七個營業日前事先通知貴行。定期存款如有中途解約之情事，其手續費及利息之計算均依照主管機關所訂「定期存款質借及中途解約辦法」或其他相關法規辦理。可轉讓定期存款不得</p>	<p>Article 6 The Customer shall provide the Bank within 7 (seven) business day's prior notice in the event that the time deposit is early terminated by the Customer. In the event that the time deposit is early terminated, the handling fees and the interest of such deposit shall be calculated pursuant to the "Regulation Governing the Pledge and Early Termination of</p>

<p>中途解約逾期提取亦不另計息。</p>	<p>the Time Deposit” promulgated by the authority of R.O.C or other appropriate regulations. A Negotiable time deposit may not be terminated prior to its scheduled maturity and no interest is payable after such maturity.</p>
<p>第七條 未到期定期存款如經法院或法務部行政執行署依法強制執行，視為存款人辦理中途解約。</p>	<p>Article 7 If time deposit before maturity is subject to compulsory execution by the court or Administrative Enforcement Agency, Ministry of Justice, it shall be deemed as an early termination by Customer.</p>
<p>第八條 <u>存款人於定期存款到期日前提前解約者，貴行將收取違約金，違約金依主管機關所訂「定期存款質借及中途解約辦法」計算實際應付利息之百分之拾計算，並自應付利息內扣除。</u></p>	<p>Article 8 <u>In the event that the time deposit is early terminated by the Customer, the Bank may charge a default penalty from Customer, the default penalty shall calculate at 10% of the actual payable interest which in accordance with the "Regulations Governing the Pledge and Early Termination of the Time Deposit" promulgated by the authority of R.O.C., and the default penalty is deducted from the actual payable interest.</u></p>
<p>第三章 遵循 FATCA 法案約定條款 Chapter 3 Terms for Compliance with Foreign Account Tax Compliance Act</p>	
<p>第一條 存款人同意遵守美國海外帳戶稅收遵從法案 (Foreign Account Tax Compliance Act, 以下稱「FATCA 法案」、中華民國主管機關或美國主管機關訂定關於或適用於 FATCA 法案之各項規範，以及中華民國主管機關間為遵循 FATCA 法案所簽屬之相關協議 (上開各項規定以下合稱「FATCA 法案相關規定」)。 不合作帳戶係指包括但不限於下列情形之一： 1. 未向貴行提供足以判別帳戶是否為美國帳戶之資訊，或未向貴行提供申報所須之帳戶持有人名稱、地址及稅籍編號等相關文件、資料； 2. 未向貴行提供申報所需之表格或同意書； 3. 法人存款戶未向貴行提供持股超過百分之拾之股東相關資料。</p>	<p>Article 1 The Customer agrees to comply with Foreign Account Tax Compliance Act (hereinafter referred to as the "FATCA") and all Law, regulations, and directives which stipulated by authorities of Republic of China or United States, and all treaties which signed by Government of Republic of China, in order to follow with FATCA (all stipulations stated above hereinafter referred to as the "FATCA related regulations"). Recalcitrant account, includes but not limited to: 1. An account holder that does not comply with reasonable requests for information needed (which includes name, address, Taxpayer Identification Number, and etc.) to determine if the account is a U.S. account, or to report the account to IRS; 2. An account holder that does not provide the application forms or consent letters for reporting; 3. When an account holder is a legal entity, the account holder that does not provide the shareholders' information which the shareholder holds more than 10% (ten percent) of shares of the entity.</p>
<p>第二條 存款人於辦理本約定書各項業務時，應依 FATCA 法案相關規定主動據實告知並提供及依貴行要求提供身分類別之相關文件、資訊。嗣後相關文件、資訊內容倘有變更或有導致存款人是用 FATCA 法案之身分類別變更情形發生時，亦應立即以書面告知貴行。</p>	<p>Article 2 The Customer agrees to comply with FATCA related regulations, to actively notify and provide relevant documents and information of Customer identity to the Bank. If there is any change of relevant documents or information, or any circumstance that changes the Customer's identity afterward, the Customer shall notify the Bank in writing.</p>
<p>第三條 存款人同意貴行遵循 FATCA 法案相關規定或貴行依 FATCA 法案相關規定之主管機關、美國國稅局或遵循 FATCA 法案</p>	<p>Article 3 Subject to FATCA related regulations or demands from authorities, Internal Revenue Service of United States, or other authorities which follow FATCA related regulations, the</p>

<p>相關規定之機構要求，而需提供存款人個人資料、帳戶資料及交易資料等資訊時，貴行有權提供此等資訊，毋須再行告知存款人或徵得存款人之同意，倘有資訊不足時，存款人亦同意主動或依貴行之請求立即向貴行提供相關文件、資料。</p>	<p>Bank is authorized to provide basic information (such as name, address, nationality, passport, Taxpayer Identification Number), account information, and any other transaction information of Customer, without giving notice to Customer or acquiring consent from the Customer in advance. If there is any insufficiency of the Customer's information, the Customer shall actively or based on the Bank's request, provide the relevant documents.</p>
<p>第四條</p> <p>存款人同意貴行因依 FATCA 法案相關規定或依 FATCA 法案相關規定之主管機關、美國國稅局、其他機關或遵循 FATCA 法案 相關規定之機構要求，而需對支付予存款人之款項進行扣繳時，貴行有權進行扣繳，該等扣繳款項之比例及範圍應按 FATCA 法案相關規定辦理；如該等扣繳款項，已支付予存款人者，存款人同意無條件返還予貴行，貴行亦得逕自存款人設於貴行之帳戶內支取或應由給付或返還予存款之金額中扣除。</p>	<p>Article 4</p> <p>Where requested by authorities, Internal Revenue Service of United States, or other authorities which follow FATCA related regulations, or to comply with FATCA related regulations, the amount which is payable to the Customer shall be withheld, the Customer authorizes the Bank to withhold and pay out such amount from the Customer's account as requested. The proportion and the range of such withheld amount should be complied with FATCA related regulations. The Customer agrees to return the payable amount unconditionally to the Bank if it has already paid to the Customer, or the Bank can deduct such amount from the Customer's account, or deduct from the amount that should be paid or returned to the Customer's account.</p>
<p>第五條</p> <p>存款人同意並不可撤銷地授權貴行可隨時依 FATCA 法案相關規定結清、轉移存款人設於貴行之帳戶或依 FATCA 法案相關規定為其他處理。倘存款人違反本約定條款、拒絕履行本約定條款之各項義務，貴行有權暫停或終止存款人設於貴行之帳戶全部或部分交易功能或服務。</p>	<p>Article 5</p> <p>The Customer irrevocably authorizes the Bank to close or transfer the Customer's account(s) in the Bank or take other actions according to FATCA related regulations. The Bank has authority to suspend or terminate all or part of transaction functions and services.</p>
<p>第六條</p> <p>如存款人屬法人時，存款人同意，應促使其董事及股東同意並配合辦理本約定條款相關事項，如有違反或拒絕配合之情事，貴行得以存款人違約論處。</p>	<p>Article 6</p> <p>When the Customer is a legal entity, the Customer agrees to have the Board of directors and shareholders approve and comply with this agreement. If there is any violation or declination to comply with this agreement, the Bank can take the Customer as breaching of the agreement.</p>
<p>第七條</p> <p>本約定條款如有未盡事宜，悉依 FATCA 法案相關規定及相關法令辦理。</p>	<p>Article 7</p> <p>Related law and regulations of FATCA should be applied where matters are not mentioned herein.</p>
<p>第四章 個人資料運用告知事項 Chapter 4 Disclosure of use of personal information</p>	
<p>第一條</p> <p>由於個人資料之蒐集，涉及存款人的隱私權益，貴行向存款人蒐集個人資料時，依據個人資料保護法（以下稱個資法）第八條第一項規定，應明確告知存款人下列事項： 非公務機關名稱、蒐集之目的、個人資料之類別、個人資料利用之期間、地區、對象及方式、當事人依個資法第三條規定得行使之權利及方式、當事人得自由選擇提供個人資料時，不提供將對其權益之影響。</p>	<p>Article 1</p> <p>Given that collecting personal information involves Customer's right to privacy, the Bank shall clearly inform Customer of the following when collecting personal information about Customer as required under Article 8, paragraph 1 of the Personal Information Protection Act (hereinafter referred to as the "Protection Act"): Name of non-government agency, purpose of collection, type of personal information, when, where, how and by whom personal information will be used, what rights the person may exercise and how these rights may be exercised under Article</p>

	<p>3 of the Protection Act, and when the person has the option to provide personal information, and what will happen if he or she chooses not to provide information.</p>
<p>第二條</p> <p>貴行蒐集存款人個人資料之目的、個人資料類別及個人資料利用之期間、地區、對象及方式等內容如下所示：</p> <p>1. 各業務特定目的說明：</p> <p>(1) 存匯業務：存款與匯款業務/借款戶與存款戶存借作業綜合管理/票據交換業務/核貸與授信業務/授信業務、徵信、其他經營合於營業登記項目或組織章程所定之業務，或經中央主管機關核准辦理之其他有關業務。</p> <p>(2) 外匯業務：外匯業務/存款與匯款業務/借款戶與存款戶存借作業綜合管理/核貸與授信業務/授信業務、徵信、其他經營合於營業登記項目或組織章程所定之業務，或經中央主管機關核准辦理之其他有關業務。</p> <p>(3) FATCA 法案遵循業務 (即為依法辨識美國稅務居民身分別，暨向美國當局或其他法定對象申報美國稅務居民海外帳戶資料之相關業務)：財稅行政/稅務行政。</p> <p>(4) 財稅行政業務：依金融機構執行共同申報及盡職審查作業辦法 (以下稱 CRS) 所訂之業務。</p> <p>2. 共通特定目的說明：</p> <p>仲裁、訴願及行政救濟、行銷、金融服務業依法令規定及金融監理需要，所為之蒐集處理及利用，含金融爭議處理/金融監督管理與檢查/非公務機關依法定義務所進行個人資料之蒐集處理及利用/契約、類似契約或其他法律關係管理之事務/消費者、存款人管理與服務/消費者保護/商業與技術資訊/帳務管理及債權交易業務/陳情、請願、檢舉案件處理/場所進出安全管理/遵守與配合國內外洗錢防制、打擊恐怖份子調查與美國經濟制裁、美國與全球稅務申報/資(通)訊與資料庫管理/資通安全與管理/調查、統計與研究分析/憑證業務管理(含 OTP 動態密碼)/其他公務機關對目的事業之監督管理/其他金融管理業務/其他經營合於營業登</p>	<p>Article 2</p> <p>Below is the information about the purpose of the Bank's collection of personal information about Customer, type of personal information to be collected, and when, where, how and by whom personal information will be used:</p> <p>1. Description of business-specific purpose:</p> <p>(1) Fund deposit and transfer: Fund deposit and transfer or general management of fund deposit and borrowing by Customer and borrower/ clearing business/loan approval and lending/lending/ credit investigation/other business activities within the scope of business registration or specified in the articles of organization, or other relevant businesses which may be authorized by the Central Competent Authority.</p> <p>(2) Foreign exchange: Foreign exchange/ fund deposit and transfer/ general management of fund deposit and borrowing by Customer and borrower/loan approval and lending/lending/ credit investigation/other business activities within the scope of business registration or specified in the articles of organization, other relevant businesses which may be authorized by the Central Competent Authority.</p> <p>(3) FATCA compliance (to identify type of status of US tax resident, and report information about offshore account of US tax resident to the US government authority or other regulatory authority required by law): Financial tax administration/tax matter administration.</p> <p>(4) Financial tax administration: As required under the Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions (hereinafter referred to as the "CSR").</p> <p>2. Description of specific purpose for all collection: Marketing/collection, processing and use required by law and as needed for financial supervision for financial service enterprises/financial dispute resolution/collection, processing and use of personal information by non-government agency as part of its statutory obligation/management of contract, quasi-contract or other legal relationship/ consumer and customer management and services/consumer protection/commercial and technological information/account management and creditor's rights transaction/information and communication and database management/information and communication security and management/investigation, statistics and research analysis/ other advisory and consulting services.</p>

<p>記項目或組織章程所定之業務/其他諮詢與顧問服務。</p> <p>3. 蒐集之個人資料類別：姓名、身分證統一編號、稅務居住者身分、居住國家/地區、稅籍編號、性別、出生年月日、通訊方式、職業、影像、語音、人像、生物特徵(包含但不限於指紋、指靜脈等)、出生國家及城市、婚姻狀況、家庭成員、收入、所得、資產與投資、信用評等及其他詳如相關業務申請書或契約書之內容，並以貴行與存款人往來之相關業務、帳戶或服務及自存款人或第三人處(例如：財團法人金融聯合徵信中心)所實際蒐集之個人資料為準。</p> <p>4. 個人資料利用之期間： (1) 特定目的存續期間； (2) 依相關法令所定（例如商業會計法等）或因執行業務所必須之保存期間或依個別契約就資料之保存所定之保存年限（以期限最長者為準）。</p> <p>5. 個人資料利用之地區： 第 6 目所列「個人資料利用對象」其國內及國外所在地。</p> <p>6. 個人資料利用之對象： (1) 貴行（含受貴行委託處理事務之委外機構）； (2) 貴行總行所在地（印尼）； (3) 貴行總行之其他海外分支機構所在地； (4) 依法令規定利用之機構； (5) 其他業務相關之機構（例如：通匯行、財團法人金融聯合徵信中心、財團法人聯合信用卡處理中心、台灣票據交換所、財金資訊股份有限公司、信用保證機構、信用卡國際組織、收單機構暨特約商店、財團法人金融消費評議中心、戶政機關、財政部國稅局、業務委外機構等）。 (6) 依法有權機關（包含美國國稅局）或金融監理機關； (7) 存款人所同意之對象（例如貴行共同行銷或交互運用存款人資料之公司、與貴行合作推廣業務之公司等）；</p> <p>7. 個人資料利用之方式： 符合個人資料保護相關法令以自動化機器或其他非自動化之利用方式。</p>	<p>3. Type of personal information to be collected: Name, National ID number, tax resident status, country/territory of residence, tax number, gender, date/month/year of birth, communication method, biometrics (including but not limited to facial features, fingerprints, and finger vein), birth place (country and city), marital status, family members, income, assets and investments and other details described in the application for service or agreement, to the extent that personal information is related to Customer's business with the Bank, Customer's account with the Bank or services provided by the Bank, and personal information has actually been collected from Customer or a third party (e.g. JCIC).</p> <p>4. When personal information will be used: (1) For as long as the specific purpose exists; (2) For the number of years as specified by the applicable law (e.g. the Business Entity Accounting Act) or for such period required for business operation or performance of an individual contract, whichever is longer.</p> <p>5. Where personal information will be used: Domestic and overseas locations of the entities listed in item 6 "By whom personal information will be used".</p> <p>6. By whom personal information will be used: (1) The Bank (including external organization appointed by the Bank to provide services); (2) Location of the Bank's head quarter (Indonesia); (3) Location of the head quarter's overseas branches; (4) Organizations that use information in accordance with law (e.g. financial holding company to which the Bank belongs); (5) Other business related organization (e.g. correspondence bank, JCIC, National Credit Card Center (NCCC), The Taiwan Clearing House, Financial Information Service Co., Ltd. (FISC), credit guarantee organization, international credit card organization, acquirers and contracted merchants, Financial Ombudsman Institution, Household Registration, National Taxation Bureau, business outsourcing agency). (6) Government authority with this power under the law (including the US Internal Revenue Service) or financial supervisory authority; (7) Party with Customer's consent (e.g. company engaging in cross selling or sharing customer information with the Bank, and company partnering with the Bank for business promotion).</p> <p>7. How personal information will be used: By automated machine or otherwise in non-automated manner in consistent with the laws governing personal information protection.</p>
<p>第三條</p> <p>依據個資法第三條規定，存款人就貴行保有存款人之個人資料得行使下列權利：</p>	<p>Article 3</p> <p>As required under Article 3 of the Protection Act, Customer may exercise the following rights to the personal information</p>

<ol style="list-style-type: none"> 1. 除有個資法第十條所規定之例外情形外，得向貴行查詢、請求閱覽或請求製給複製本，惟貴行依個資法第十四條規定得酌收必要成本費用； 2. 得向貴行請求補充或更正，惟依個資法施行細則第十九條規定，存款人應適當釋明其原因及事實； 3. 可要求貴行停止收集、處理或使用個人信息，並刪除所提供的個人信息。但是，當貴行根據法定義務履行義務時，前述情形可能不適用； 4. 貴行如有違反個資法規定蒐集、處理或利用存款人之個人資料，依個資法第十一條第四項規定，存款人得向貴行請求停止蒐集； 5. 依個資法第十一條第二項規定，個人資料正確性有爭議者，得向貴行請求停止處理、利用及/或國際傳輸存款人之個人資料。惟依該項但書規定，貴行因執行業務所必須並註明其爭議或經存款人書面同意者，不在此限； 6. 依個資法第十一條第三項規定，個人資料蒐集之特定目的消失或期限屆滿時，得向貴行請求刪除、停止處理、利用及/或國際傳輸存款人之個人資料。惟依該項但書規定，貴行因執行業務所必須或經存款人書面同意者，不在此限。 	<p>about Customer maintained by the Bank:</p> <ol style="list-style-type: none"> 1. Except for the exceptions provided under Article 10 of the Protection Act, to inquire, request review or production of copies of information, for which the Bank may charge fees to cover the necessary costs in accordance with Article 14 of the Protection Act; 2. To request amendments or corrections to the Bank, for which Customer shall provide adequate explanations of reason and fact as required under Article 19 of the Enforcement Rules of the Protection Act; 3. <u>To request the Bank to discontinue collection, processing or using the personal information, and delete the personal information provided. However, the preceding sentence may not be applicable when it is necessary for the Bank to perform the duty according to the legal obligation.</u> 4. In the event the Bank is in violation of the Protection Act when collecting, processing or using personal information about Customer, Customer may ask the Bank to stop its collection in accordance with Article 11, paragraph 4 of the Protection Act; 5. As provided in Article 11, paragraph 2 of the Protection Act, if there is a dispute over accuracy of personal information, Customer may ask the Bank to stop its processing, use and/or cross-border transmission of personal information about Customer, except that, as stated in the proviso of that paragraph, processing, use or cross-border transmission of information is necessary for the Bank's business operation and the dispute has been documented, or otherwise agreed by Customer in writing; 6. As provided in Article 11, paragraph 3 of the Protection Act, when the specific purpose for collection of personal information no longer exists or the period expires, Customer may ask the Bank to delete, stop processing, use and/or cross-border transmission of personal information about Customer, except, as stated in the proviso of that paragraph, processing, use and cross-border transmission are necessary for the Bank's business operation or Customer have otherwise agreed in writing.
<p>第四條</p> <p>存款人如欲行使上述個資法第三條規定之各項權利，有關如何行使之方式，得向貴行客服 (02-2721-6330) 詢問。</p>	<p>Article 4</p> <p>If Customer intend to exercise the rights provided under Article 3 of the Protection Act, as described above, please contact the Bank's customer service (02-2721-6330) to get information about how to exercise the rights.</p>
<p>第五條</p> <p>存款人得自由選擇是否提供相關個人資料及類別，惟存款人所拒絕提供之個人資料及類別，如果是辦理業務審核或作業所需之資料，貴行可能無法進行必要之業務審核或作業而無法提供存款人相關服務或無法提供較佳之服務。</p>	<p>Article 5</p> <p>Customer have the options to decide whether to provide related personal information and what type of information to be provided. If, however, Customer refuse to provide such personal information or such type of information that is required for business review or operation, the Bank may not be able to proceed with the necessary business review or operation and is therefore unable to provide related services or is unable to provide better services to Customer.</p>

<p>第六條</p> <p>關於貴行為第二條第一項第三款所載 FATCA 遵循業務之特定目的需蒐集、處理及利用之個人資料，如存款人不同意提供或提供資料不足，貴行必須依 FATCA 規定將存款人帳戶列為 FATCA 「不合作帳戶」(Recalcitrant Account) 而得自存入存款人名下屬 FATCA 法案所規範金融商品特定帳戶之款項中扣繳百分之參拾之美國稅款，貴行並得依約對存款人提前終止所有屬 FATCA 法案規範金融商品之契約、帳戶、往來業務關係及提供之相關服務。</p>	<p>Article 6</p> <p>For personal information to be collected, processed and used by the Bank for the specific purpose for the FATCA compliance under article 2-1.-(3), if Customer refuse to provide this information or provides less than required information, the Bank is required under the FATCA to identify Customer's account as Recalcitrant Account under the FATCA, which will enable the Bank to withhold 30% (thirty percent) US taxes from the funds deposited in the financial product account, governed by the FATCA, under the name of Customer. The Bank may further early terminate all the contracts, accounts, business relationship and services relating to the financial products governed by the FATCA with Customer in accordance with the agreement.</p>
<p>第七條</p> <p>存款人同意貴行提供各項業務、金融商品或服務的相關訊息，及寄送各項業務之消費、行銷或優惠活動訊息；如存款人拒絕同意，貴行即無法提供前述各項訊息。</p>	<p>Article 7</p> <p>Customer agree that the Bank may provide information about a variety of business service, offers, financial products or services, and send information about consumption, marketing or promotion campaign relating to a variety of business activities. If Customer withhold this consent, the Bank will not be able to provide any of the above information.</p>

印尼商印尼人民銀行台北分行各項業務手續費收取標準

PT. Bank Rakyat Indonesia (Persero) Tbk., Taipei Branch Fee Schedule

一般項目 General Service		收費標準/新臺幣 Fee Charge/NTD
臺幣匯款 NTD remittance	跨行轉帳匯款 (每筆匯款金額最高為伍仟萬元) Inter-bank transfer remittance (Upper limit for each remittance is NTD 50,000,000)	匯款金額貳佰萬元以下者，每筆參拾元，匯款金額超過貳佰萬元時，每超過壹佰萬元（未滿壹佰萬元者，以壹佰萬元計算）加收拾元 NTD 30 per transaction below NTD 2,000,000, and an additional NTD 10 for each NTD 1,000,000 over NTD 2,000,000 (for amount less than NTD 1,000,000, calculated as NTD 1,000,000)
	跨行現金匯款 (每筆匯款金額最高為伍仟萬元) Inter-bank cash remittances (Upper limit for each remittance is NTD 50,000,000)	(1) 貴行存款人：匯款金額貳佰萬元以下者，每筆參拾元，匯款金額超過貳佰萬元時，每超過壹佰萬元（未滿壹佰萬元者，以壹佰萬元計算）加收拾元 Customer of the Bank: NTD 30 per transaction under NTD 2,000,000, and an additional NTD 10 for each NTD 1,000,000 over NTD 2,000,000 (for amount less than NTD 1,000,000, calculated as NTD 1,000,000). (2) 非貴行存款人：匯款金額貳佰萬元以下者，每筆壹佰元，匯款金額超過貳佰萬元時，每超過壹佰萬元（未滿壹佰萬元者，以壹佰萬元計算）加收伍拾元 Not Customer of the Bank: NTD 100 per transaction under NTD 2,000,000, and an additional NTD 50 for each NTD 1,000,000 over NTD 2,000,000 (for amount less than NTD 1,000,000, calculated as NTD 1,000,000).
帳戶證明 Certificate of account	存款餘額證明 Certificate of deposit balance	第一份伍拾元，第二份以上每份貳拾元 NTD 50 for the first copy, NTD 20 for the second one or more
	持有本行帳戶證明 Bank Reference	每件壹佰元 NTD 100 per item
掛失補發 Loss	存單/存摺掛失補發 Lost report and application for reissuance of passbook/ certificate of deposit	每件壹佰元 NTD 100 per item
	印鑑變更/掛失 Change of Signature	每件壹佰元 NTD 100 per item
資料調閱 Reprint data	查詢歷史交易明細/對帳單 Account statement/Account history record of deposit	(1) 十五年內交易明細：二十頁內(含)每次壹佰元；超過二十頁每頁加收伍元 Within 15 years: NTD 100 per item within 20 pages, NTD 5 per page for more than 20 pages (2) 超過十五年交易明細：二十頁內(含)每次貳佰元；超過二十頁每頁加收伍元 Over 15 years: NTD 200 per item within 20 pages, NTD 5 per page for more than 20 pages
	調閱影印傳票/文件 Copies of Slips/Documents	(1) 調印一年內之傳票/文件者，每張酌收壹佰元 NTD 100 per page for Slips/Documents within two

		<p>years</p> <p>(2) 如傳票/文件儲存於貴行外者·需另收取往來之實際車馬費·最低收取費用為貳佰元</p> <p>If Slips/Documents are in storage outside the Bank, actual costs occurred will be charged besides the above fees, minimum per trip</p>
其他 Other	<p>存款帳戶管理費</p> <p>Saving account administration fee</p>	<p>公司戶：每月伍佰元 (當月平均存款餘額達壹萬元以上免收)</p> <p>Corporate Customer: NTD 500 per month (Those with an average of the month demand deposit of more than NTD 10,000, the charge will be waived.)</p>
	<p>存款帳戶代收/扣繳費用</p> <p>Saving account collection/withholding fee</p>	<p>每筆伍拾元</p> <p>NTD 50 per transaction</p>
	<p>存款結清銷戶</p> <p>Settle and close account</p>	<p>開戶未滿三個月：伍佰元</p> <p>Settle and close account within 3 months after account opening: NTD 500</p>
	<p>定存質權設定通知、質權解除及實行質權</p> <p>Notification of term deposit pledged, release of pledge, execution of pledge</p>	<p>以存單設定質權予貴行辦理質押借款或第三人者·每筆存單收壹佰元</p> <p>Pledged Certificate of Deposit to the bank or third party for loan, NTD 100 per Certificate of Deposit</p>
	<p>調閱個人資料</p> <p>Request for personal file</p>	<p>每次收貳佰元</p> <p>NTD 200 for each application</p>

外匯項目 Foreign Exchange Service		收費標準 Fee Charge
外幣現鈔 Foreign currency	買賣外幣現鈔 Purchase and sale of foreign currencies	貴行存款人 Customer of the Bank : (1) 新臺幣兌換其他外幣：免手續費 From NTD to other currencies: Free (2) 其他外幣兌換新臺幣或其他外幣： From foreign currency to NTD or other currencies 美金：美金金額乘百分之壹計收新臺幣，最低壹佰元 USD: USD amount × 1% and charge that amount in NTD. Minimum charge: NTD 100 其他外幣：外幣金額乘即期匯率乘百分之貳計收新臺幣，最低壹佰元 Other currencies: Foreign currency × Spot exchange rate × 2% and charge the amount in NTD. Minimum charge: NTD 100 非貴行存款人 Not Customer of the Bank : (1) 新臺幣兌換其他外幣：每次壹佰元 From NTD to other currencies: NTD 100 per transaction (2) 其他外幣兌換新臺幣或其他外幣： From foreign currency to NTD or other currencies 美金：美金金額乘百分之參拾計收新臺幣，最低壹佰元 USD: USD amount × 30% and charge that amount in NTD. Minimum charge: NTD 100 其他外幣：外幣金額乘即期匯率乘百分之貳計收新臺幣，最低壹佰元 Other currencies: Foreign currency × Spot exchange rate × 2% and charge the amount in NTD. Minimum charge: NTD 100
	外匯存款存入 Deposit of foreign currencies	外幣現鈔存入按貴行牌告即期匯率與現鈔買賣匯率之差額計收現鈔處理費 Cash processing fee for deposit of foreign currencies is calculated based on the difference between the spot exchange rate posted by the Bank and the buy/sell exchange rate of cash.
	外匯存款提領 Withdrawal of foreign currencies deposit	外幣現鈔提領按貴行牌告即期匯率與現鈔買賣匯率之差額計收現鈔處理費 Cash processing fee for withdrawal of foreign currencies is calculated based on the difference between the spot exchange rate posted by the Bank and the buy/sell exchange rate of cash
匯出匯款 Outward Remittance	電匯(印尼) Telex outward remittance (to Indonesia)	個人戶 Individual Customer : (1) 貴行存款人：每件壹佰伍拾元 Customer of the Bank: NTD 150 per transaction (2) 非貴行存款人：每件參佰元 Not Customer of the Bank: NTD 300 per transaction

		<p>企業戶 Corporate Customer :</p> <p>每件捌佰元·惟交易日為印尼國定假日者·每件需加收捌佰元</p> <p>NTD 800 per transaction, however, the transaction day is national holiday in Indonesia, additional NTD 800 will be charged for each transaction</p>
	<p>電匯(其他國家) Telex outward remittance (to other country)</p>	<p>(1) 手續費：百分之零點零伍；每件最低壹佰元·最高捌佰元</p> <p>Processing fee: 0.05% per transaction ; Minimum per transaction NTD 100, Maximum per transaction NTD 800</p> <p>(2) 郵電費：以 SWIFT 發電報參佰元/筆</p> <p>Cable fee: NTD 300 for each SWIFT message</p> <p>(3) 全額匯款：除手續費及一通郵電費外·另加收取柒佰伍拾元</p> <p>Additional fee for full amount to beneficiary bank service: Including processing fee and cable fee for one message; charges NTD 750 per transaction additionally</p> <p>備註：持外幣現鈔匯出者·按貴行規定標準加收現鈔處理費·持外幣光票匯出者·應先辦妥買入光票手續·外幣結算平台收費與電匯相同·可承作幣別依財金公司公告為主</p> <p>Remark: Those who remit cash in foreign currency will be charged an additional cash processing fee in accordance with Fee Schedule of the Bank. Using clean bills for remittance shall have purchased clean bills at the Bank. The fee charge for Real Time Gross Settlement (RTGS) and telex outward remittance are the same, with regard to currency types could be processed through RTGS are announced by FISC</p>
	<p>票匯 Draft outward remittance</p>	<p>(1) 手續費：百分之零點零伍；每件最低壹佰元·最高捌佰元</p> <p>Processing fee: 0.05 % per transaction; Minimum USD5, Maximum per transaction USD30; minimum per transaction NTD 100, Maximum per transaction NTD 800</p> <p>(2) 郵電費：票匯每張收取參佰元</p> <p>Cable fee: NTD 300 per draft</p>
	<p>退匯/改匯 Cancellation/Amendment of remittance</p>	<p>(1) 電匯：以 SWIFT 發電報參佰元/筆</p> <p>Telex outward remittance: NTD 300 per SWIFT message</p> <p>(2) 票匯每張收取參佰元</p> <p>Draft outward remittance: NTD 300 per draft</p>
	<p>轉匯 Transfers to other bank</p>	<p>辦理轉匯之手續費用一律自原匯入款金額內扣除</p> <p>Processing fee for transfers is deducted from the remittance amount</p> <p>轉匯其他銀行每筆等值美金參拾元</p> <p>Transfers to other banks other than Bank: USD30 per</p>

		transaction 轉匯貴行海外分行每筆等值美金貳拾伍元 Transfers to Bank's overseas branches: USD25 per transaction
	關聯銀行匯出匯款(即與印尼人民銀行雙邊設帳) Outward remittance to related Bank (others Branch of PT. Bank Rakyat Indonesia (Persero) Tbk.)	每件美金貳拾伍元 USD25 per transaction
匯入匯款 Inward remittance	匯入匯款 Inward remittance	(1) 貴行存款人：每件百分之零點零伍、最低貳佰元、最高捌佰元 Customer of the Bank: 0.05% per transaction; Minimum per transaction NTD 200, Maximum per transaction NTD 800 (2) 非貴行存款人：每件壹仟元 Not Customer of the Bank: NTD 1,000 per transaction