Bank of Taiwan Electronic Financing Services Fee Sheet and 2027 Promotion Offers

※ Any changes to the content below will be disclosed on the Bank's website at least 60 days before the effective date, except where the change is favorable to customers.

Promotion Period: January 1, 2027 – December 31, 2027　　（Announced Date: October 15, 2026）

Internet Banking (including BOT Mobile+ App)		
SERVICES	CHARGES/FEES	2027 Promotion Offers
TWD Intrabank Transfer (between the same bank)	Free of charge	Free of charge
TWD Interbank Transfer (between different banks)	**1. Transfer amounts of TWD 500 or below:** The first transfer per account per calendar day is free of charge (Note); subsequent transfers are TWD 10 per transaction. Note: The first interbank transfer conducted across all available channels — including Internet Banking, Web ATM, Physical ATM, and Telephone Banking — shall be aggregated and treated as a single transaction. 2. **Transfer amounts of TWD 501–1,000:** TWD 10/transaction 3. **Transfer amounts of TWD 1,001 or above:** TWD 15/transaction	**In addition to the one free transfer per account per calendar day for amounts of TWD 500 or below:** **(This promotion does not apply to transactions conducted via Web ATM services.)** 1. **Internet Banking customers:** Internet Banking customers are entitled to one additional free interbank transfer per month. 2. **Payroll customers (see Note 2)**: In addition to the above benefit, payroll customers are entitled to one extra free interbank transfer per month from their payroll account. 3. **Internet Banking customers who hold a Bank of Taiwan credit card (including Visa debit cards):** Customers who spend TWD 3,000 or more in qualifying retail transactions per month on a single card (based on posted transactions) are entitled to three additional free interbank transfers in the following month under the same customer National ID number. This benefit is calculated on a per-card basis, with separate quotas for principal and supplementary cards. 4. Any transfers beyond the above free-transaction limits: TWD 10/ transaction

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		Note 1: Promotion benefits are determined based on the National ID number, not the number of accounts held. Note 2: Payroll customers refer to employees whose employers have entered into a payroll disbursement agreement with Bank of Taiwan, and who maintain a designated payroll account at the contracted branch into which their monthly salaries are automatically deposited.
Tax & Bill Payments	Payments for Bank of Taiwan-collected credit card bills and other taxes/fees via the 'Bill/Tax/Donation Transfer' function: Free of charge Notes: Via Internet Banking Daily limit: TWD 200,000 Via Internet Banking Monthly limit: TWD 500,000 (shared with Internet Banking non-designated account interbank transfers) Amounts exceeding Internet Banking limits may be paid via Web ATM (Web ATM daily limit: TWD 2,000,000)	Free of charge
Foreign Exchange Rate	Posted exchange rates	Preferential exchange rates apply: USD: preferential rate adjustment of TWD0.03. Other currencies: preferential rate adjustment of 2‰.
Intrabank Foreign Exchange Deposit Transfers (in the same currency only)	Between accounts under the same name: Free of charge Between accounts under different names: TWD 150/transaction Note: Over-the-counter charges between accounts under different names: TWD 300/transaction	Transfer fees are waived for transfers between accounts under the same name or different names.

Internet Banking (including BOT Mobile+ App)		
SERVICES	CHARGES/FEES	2027 Promotion Offers
Foreign Exchange Outward Remittance	1. **Handling Charges:** (1) 0.05% of the remittance amount, MIN.TWD 150, MAX.TWD 800. (2) Remittance rejection/ cancellation /amendment: TWD 200/case Note: Actual overseas commission occurring during the process of remittance rejection /cancellation /amendment is borne by the sender. 2. **Cable Fees:** (1) TWD 300 /each (2) Remittance amendment /rejection/ cancellation: TWD300/each Note: When it is necessary to send additional SWIFT messages, additional cable fee (TWD300/each) will be charged. Notes: 1. Any cancellation or amendment request for an outward remittance initiated through Internet Banking must be processed in person at a Bank branch and will be subject to the applicable over-the-counter service charges. 2. Handling charges and cable fees are collected in TWD. If such fees are paid from a Foreign Currency Deposit Account, the TWD-denominated fees will be converted into and debited in the equivalent foreign currency amount based on the prevailing exchange rate. Minor differences may occur due to exchange rate conversion.	1. **Handling Charges:** 0.025% of the remittance amount, MIN.TWD 75, MAX.TWD 400. 2. **Cable Fees:** TWD 300/transaction 3. Total Charges: MIN.TWD 375, MAX.TWD 700/transaction.

<table>
<tr><th colspan="3">Internet Banking (including BOT Mobile+ App)</th></tr>
<tr><th>SERVICES</th><th>CHARGES/FEES</th><th>2027 Promotion Offers</th></tr>
<tr><td>Foreign Exchange Time Deposit</td><td>Posted interest rates</td><td>
<table>
<tr><th>Currency</th><th>Tenor</th><th>Promotional Interest Rate</th></tr>
<tr><td>JPY,CNY and CHF</td><td>N/A</td><td>No Promotional Rate</td></tr>
<tr><td>EUR,SEK, HKD,GBP, AUD,CAD, SGD and NZD</td><td>1 month or above</td><td>+0.02% p.a.</td></tr>
<tr><td>USD</td><td>1 month or above</td><td>+0.03% p.a.</td></tr>
<tr><td>ZAR</td><td>1 month or above</td><td>+0.05% p.a.</td></tr>
<tr><td colspan="3">Note:
Upon renewal, the prevailing posted interest rate and the applicable promotional interest rate at the time of renewal shall apply.</td></tr>
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</td></tr>
<tr><td>Fund Subscription</td><td>Fees are governed by the Bank of Taiwan Master Trust Agreement for Non-discretionary Money Trust Investing in Domestic and Foreign Securities between the Trustor and the Bank.</td><td>2027 Promotion Offers:
Domestic funds: 51% discount
Foreign funds: 41% discount
Birthday month(for Natural Person):
Domestic funds: 55% discount
Foreign funds: 45% discount</td></tr>
<tr><td>One-Time Password (OTP) SMS Fee</td><td>TWD 2/SMS message</td><td>Free of charge</td></tr>
<tr><td>Gold Passbook
Single Transaction</td><td>Free of charge</td><td>Free of charge</td></tr>
<tr><td>Gold Passbook
Systematic Purchase Plan</td><td>TWD 100/successful debit transaction</td><td>TWD 50/successful debit transaction
(Effective after March 20, 2023: failed debit transactions are free of charge; debit transactions that failed prior to that date are still subject to the fee.)</td></tr>
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Internet Banking (including BOT Mobile+ App)		
SERVICES	CHARGES/FEES	2027 Promotion Offers
Handling charges for Gold Saving Plan (TWD-denominated)	Creation/Modification fee: TWD 100/ transaction Transaction details inquiry request: TWD 50/month Fees applied upon successful deduction Handling charges: TWD 50/each time	Creation, modification, and transaction details inquiry fees: Free of charge Fees applied upon successful deduction Handling charges: TWD 25/each time
Handling charges for Gold Saving Plan (USD-denominated)	Creation/Modification fee: USD 5/ transaction Transaction details inquiry request: USD 2/month Fees applied upon successful deduction Handling charges: USD 5/each time	Creation, modification, and transaction details inquiry fees: Free of charge Fees applied upon successful deduction Handling charges: USD 2.50/each time
Handling charges for Gold Saving Plan (CNY-denominated)	Creation/Modification fee: CNY 20/ transaction Transaction details inquiry request: CNY 10/month Fees applied upon successful deduction Handling charges: CNY 10/each time	Creation, modification, and transaction details inquiry fees: Free of charge Fees applied upon successful deduction Handling charges: CNY 5/each time
Gold Passbook Limit Order (TWD-denominated)	TWD 50/transaction	TWD 25/transaction
Gold Passbook Limit Order (USD-denominated)	USD 2/transaction	USD 1/transaction
Gold Passbook Limit Order (CNY-denominated)	CNY 10/transaction	CNY 5/transaction

B O T P a y		
SERVICES	CHARGES/FEES	2027 Promotion Offers
TWD Interbank Transfer via QR Code Scan	TWD 15/transaction	Fees shall be charged in accordance with the Taiwan Pay preferential fee schedule applicable in 2027.

Web ATM	
SERVICES	CHARGES/FEES
TWD Intrabank Transfer (between the same bank)	1. **Bank of Taiwan IC ATM Card:** Free of charge 2. **Other-bank IC ATM Card:** TWD 15/transaction
TWD Interbank Transfer (between different banks)	1. **Bank of Taiwan IC ATM Card:** Except for the first transfer per account per calendar day for amounts of TWD 500 or below (free of charge), all other transfers: TWD 10/ transaction. 2. **Other-bank IC ATM Card:** TWD 15/ transaction ※ **Notes: Web ATM is an extension of Internet services. Interbank transfer waivers that apply to Bank of Taiwan IC ATM Cards at Physical ATMs do NOT apply to Web ATM.**
Tax & Bill Payments	1. **Bank of Taiwan IC ATM Card:** Payments for Bank of Taiwan-collected credit card bills, telecom fees, and other charges via 'Bill/Tax/Donation Transfer' function: Free of charge. Payments for non-Bank of Taiwan-collected credit card bills or using the 'Transfer' function: Charged at interbank transfer rates. 2. **Other-bank IC ATM Card:** Fees are as follows:

SERVICES	**Other-bank IC ATM Card: CHARGES/FEES**
Bank of Taiwan EasyGo – Online Payment for Foreign Currency Cash Purchases	TWD 15/transaction
Bank of Taiwan-collected credit card bills	TWD 15/transaction
Bank of Taiwan-collected telecom fees	TWD 8/transaction (Asia Pacific Telecom: TWD 15/transaction)
Taiwan Power Company electricity bills	Free of charge
Taipei City water bills	Free of charge
Taiwan Water Corporation water bills	TWD 15/transaction
National Health Insurance premiums	TWD 3/transaction

	Bank of Taiwan-collected charitable donations	TWD 5/transaction
	Bank of Taiwan-collected tuition & fees	TWD 3/transaction
	NTU Yunlin Branch Hospital	TWD 10/transaction
	Joseph Royal Clinic	Free of charge
	All taxes	Free of charge
	Other charges	TWD 15/ transaction

Telephone Banking		
SERVICES		CHARGES/FEES
TWD Interbank Transfer (between different banks)	Transfer Amount: TWD 500 or below	The first transfer per account per calendar day is free of charge (Note); subsequent transfers: TWD 10/transaction. Note: The first interbank transfer conducted across all available channels — including Internet Banking, Web ATM, Physical ATM, and Telephone Banking — shall be aggregated and treated as a single transaction.
	Transfer Amount: TWD 501–1,000	TWD 10/transaction
	Transfer Amount: TWD 1,001 or above	TWD 15/transaction

In the event of any inconsistency between the English and Chinese versions of these fee standards, the Chinese version shall prevail.