



臺灣銀行  
BANK OF TAIWAN

# Application and Agreement for Phone Banking Services (for non-natural person only) [2022.05 version]

1. **For the first-time** using the Phone Banking service (hotline: 0203-08999 (landline only) or 02-21811900) of Bank of Taiwan Co., Ltd. ("BOT" or the "Bank"), **the applicant should apply for a Phone Banking PIN to the business unit which the account belongs. The subsequent application (such as funds transfer request) can be made at all business units.**

## 2. Designated Phone Banking account number and PIN service (V64-01)

Designated Phone Banking account number (BOT TWD deposit account or gold passbook account only)	Phone Banking PIN		Resume Phone Banking service
<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> Apply	<input type="checkbox"/> Cancel	<input type="checkbox"/> Apply

● One PIN for one account only; such PIN can only be used to inquire the account information of the designated Phone Banking account.

## 3. TWD Transfer Service (V64-02)

- (1) **Apply for designated account(s) transfer and transfer limit: Single transaction/daily/monthly transfer limit shall be handled in accordance with Paragraph 1 of Article 3 of the Agreement for Phone Banking Services (for non-natural person only).**

Designated TWD Transfer		Daily cumulative limit for designated TWD accounts transfer (Daily maximum limit: TWD 30 million)
Apply	Cancel	
<input type="checkbox"/>	<input type="checkbox"/>	TWD <input type="text"/>

- (2) **Designated beneficiary account: apply for \_\_\_\_\_account(s), cancel \_\_\_\_\_account(s). (Please fill in the number of accounts in letters; do not leave this line blank.)**

**Please check the designated outward account matched to the designated beneficiary account (required, multiple selections are allowed). The designated beneficiary account set forth in the first application and subsequent application, if not cancelled, shall still be valid. The maximum number of designated beneficiary account is 30. If running out of space, please fill in the [Attached Form ] "Application Form for Phone Banking Designated Beneficiary Account".**

Apply	Cancel	Bank code	Designated Beneficiary Account (Please confirm before filling in. BOT is not responsible for checking)	Name of beneficiary(required)	
				The applicant	Not the applicant
1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	
2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	
3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	
4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	
5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	
6	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	

- The accuracy of the designated beneficiary account number will be checked by the beneficiary bank that receive the transfer and BOT is not responsible for checking the information of the designated beneficiary account. The name of beneficiary will only be for identification purpose but not for verification of crediting the fund transferred.
- Designated TWD beneficiary account: It may be a deposit account or other account opened by the applicant or others with BOT or other banks of Taiwan.

## 4. Collection: ☐ The responsible person is the collector ☐ The following person is authorized to be the collector

Name of the Authorized Person	ID Number	<input type="checkbox"/> Phone Banking PIN letter <input checked="" type="checkbox"/> A copy of this application and a copy of the attached agreement	Signature of the collector that has received the PIN letter and application copy	PIN letter and application copy (affixed with oval seal) have been submitted to supervisor for affixing chop (the PIN letter should be submitted to the compliance supervisor or assistant manager)
<input type="text"/>	<input type="text"/>		<input type="text"/>	

## 5. Declaration

After the Bank fully explained the important contents of this Application and the attached "Agreement for Phone Banking Services (for non-natural person only)" [2022.05 version] and disclosed the relevant risks that may be involved in accordance with the relevant provisions of the Financial Consumer Protection Act and its sub laws, the applicant hereby declares that it has fully understood the important contents of the relevant agreed matters and contractual terms and the risks possibly involved, and reviews all the terms in the following ways **(please select one option)**.

- ☐ The applicant has reviewed all the contents of this application and agreement at the time of signing and is willing to comply with them so that the Bank can provide relevant services.
- ☐ The applicant brought back this application and agreement in advance on \_\_\_\_\_ (date) and reviewed the full content, or has downloaded it from BOT's website and reviewed it (the review period is at least 5 days), and agrees to comply with them, so that the Bank can provide relevant services.

Applicant: \_\_\_\_\_

Responsible Person: \_\_\_\_\_ (signature)

Business Registration No.: \_\_\_\_\_

Tel.: \_\_\_\_\_

Application Date: \_\_\_\_\_

**Please affix the specimen signature/seal of the designated Phone Banking account**

The identity of the responsible person and his/her personal signature verified by

Seal verified by

Register

Bank Accountant

Supervisor

## Agreement for Phone Banking Services (for non-natural person only) [2022.05 version]

Article 1 The functions of Phone Banking PIN and the matters requiring your attention are as follows:

- (1) **Before using Phone Banking for the first time, the applicant should change the default Phone Banking PIN and set its own PIN. The Phone Banking PIN should avoid using the same PIN as the applicant's debit card when reset or change the PIN. Furthermore, the Phone PIN shall keep confidential and change irregularly.**
- (2) **After the applicant designates its TWD deposit account or Gold Passbook account as the Phone banking account and applies for the Phone Banking PIN, the applicant can use the Phone Banking system to inquire the account information of the designated Phone Banking account.**

Article 2 The suspension and resumption of Phone Banking services shall be handled in accordance with the following provisions:

- (1) If the applicant uses Phone Banking services of the Bank and **enters incorrect PIN for consecutively three times, the Bank will stop the Phone Banking services to maintain security. If the applicant no longer uses the Phone Banking services of the Bank, the applicant may change the PIN to "9999" (and cancel any scheduled transaction) to stop the Phone Banking services.** If the Phone Banking services are suspended due to the above circumstances and the user intends to resume the service, the applicant should apply for resumption of the Phone Banking services at the Bank.
- (2) If the Bank determines the account used by the applicant for transferring funds via the Bank's Phone Banking services is suspected of being used by criminals as a dummy account to commit crimes or having other illegal or improper use, the Bank may also stop providing the applicant with the Phone Banking services.

Article 3 The TWD transfer service of Phone Banking shall be handled in accordance with the following agreements:

- (1) **The transaction limit of TWD designated accounts transfer is calculated based on the amount of funds transferred from the designated outward account, and the daily maximum aggregate limit for designated account transfer in TWD shall be limited to the amount agreed with the applicant,** provided that it shall not exceed the transfer limits shown in the table below **(transfers between the accounts of the same account holder with the Bank are not subject to the single transfer or monthly transfer limits)** or the relevant provisions announced on the Bank's website (the homepage or Internet Banking website, the same below). The Bank may adjust and set the transfer limits at any time.

Item	Limit per transaction	Daily maximum limit	Monthly maximum limit
TWD designated account transfer	TWD 3 million	TWD 30 million	TWD 90 million

**Note: The daily maximum aggregate limit for transfer and payment of taxes and fees of the Bank's Electronic Banking (Internet Banking, Phone Banking, and Enterprise eBanking Simple Transfer) is TWD 30 million (of which the daily aggregate limit for interbank transfers is TWD 2 million). The monthly maximum aggregate limit is TWD 90 million.**

- (2) **The TWD designated account transfer service provided by Phone Banking refers to funds transfer from the TWD demand deposit account, demand savings deposit account or checking account opened by the applicant with the Bank to the TWD account opened by the applicant or a third party with the Bank or other financial institutions; provided that the applicant should first agree on the designated outward account and the designated beneficiary account with the Bank. All new designated beneficiary accounts shall take effect on the day following the application date unless the new designated beneficiary account is the applicant's account opened with the Bank. Upon completion of each transfer transaction, it is binding on the applicant and cannot be changed.** After the applicant completes the Phone Banking transfer transaction, the Bank will report the account balance through Phone Banking for

the applicant to check. The applicant may also check the transfer transaction result by updating the passbook or via Phone Banking or Internet Banking to check the account balance or transaction details

- (3) **TWD transfer transactions through Phone Banking can be made 24 hours a day, but the applicant who transfers funds to a pre-designated checking account shall complete the transfer procedures before 15:30 on the business day of the Bank. If the check is dishonored because of delay in funds transfer due to reasons attributable to the applicant, the applicant shall be responsible for the delay. The billing day of any transfer transaction made by the applicant outside of the above mentioned business hours shall be subject to the relevant regulations announced by the Bank on its website.**
- (4) **For a scheduled TWD transfer transaction to be executed within the time available by the Bank for scheduled transactions, the applicant must have sufficient funds in the account one day prior to the scheduled transfer date. If the scheduled transfer transaction cannot be completed due to reasons including but not limited to insufficient deposits or the deposit is pledged, set-off, seized, enforced or the Bank ceases to provide the applicant with Phone Banking services in accordance with this Agreement, etc., the scheduled transfer transaction will be automatically cancelled without further notice. If the applicant would like to cancel a scheduled transfer transaction, the applicant should do so before 12:00 midnight on the day before the scheduled transfer date.**
- (5) If the applicant has made more than 104 Phone Banking transfer transactions (excluding balance enquiry and PIN change) under the same TWD deposit account without updating its passbook, the computer system will combine the 104 transactions into the overall balance in the account summary without the details of each transaction.

**Article 4 The Gold Passbook service of Phone Banking shall be handled in accordance with the following provisions:**

- (1) When the applicant's Gold Passbook is under an agreement on **the designated TWD account for purchase/redemption transactions through e-Banking**, the applicant may use the **Phone Banking service with PIN to buy in and sell back gold under the TWD-denominated Gold Passbook.**
- (2) **There is no amount limit per transfer made by the applicant for the buy-in and sell-back of gold under the Gold Passbook which will not be counted into the total daily limit for all TWD funds transfers through the electronic transfer channel.**
- (3) The applicant should go to the home branch for payment of the service fee for personal service phone order transactions, the service fee for purchases under the Systematic Purchase Plan, the debit failure handling fee for the Gold Saving Plan or other fees and charges. **If the applicant has applied for a sell-back transaction before paying the above fees, the applicant hereby authorizes the Bank to deduct the fees from the proceeds received by the applicant from the sell-back transaction.**
- (4) **The Bank may suspend the services of the Gold Passbook of Phone Banking in the event of force majeure or violent fluctuations of international gold market price or foreign exchange rate.**

**Article 5 If the applicant's deposit account is notified as a Watch-listed Account or classified as a Derivative Watch-listed Account, the Bank may suspend its use of the Bank's Electronic Banking (Internet Banking, Phone Banking, Enterprise eBanking Simple Transfer) and other electronic payment transfer services.**

**Article 6 If due to force majeure or other reasons (including but not limited to power failure, disconnection, telecommunications congestion, network transmission interference, computer system failure or damage by a third party, etc.), the applicant's transaction or other instructions are delayed or cannot be completed in accordance with the applicant's instructions, or the Bank is unable to provide Phone Banking system services, the applicant agrees to conduct the transaction through other service channels with the**

**assistance of the Bank.**

- Article 7** When using Phone Banking services, the applicant agrees that the Bank will charge the fees according to the fee and charge standards for Electronic Banking services announced by the Bank or its special offers or discounts, and agrees to authorize the Bank to deduct the fees or charges from the designated outward account of the applicant.
- Article 8** The applicant agrees that the Bank may modify or adjust this agreement or amend the fee and charge standards based on business needs, and the applicant agrees that the Bank may publicly announce the contents of such modification, adjustment or amendment on the Bank's website in a conspicuous place instead of notification to the applicant without the need of further agreement.
- Article 9** The applicant and its responsible person agree that the Bank, Joint Credit Information Center, Financial Information Service Co., Ltd., the holding company of the Bank and other subsidiaries of the holding company, and other institutions that have contractual relationships with the Bank may collect, process, cross-border transmit and use the personal information of the applicant and its responsible person according to the specific purposes of business needs within the scope of the business registration items or the business items provided in their articles of incorporation.
- Article 10** Where the Bank discloses, refers or cross uses the applicant's data for the purpose of joint marketing with all subsidiaries of Taiwan Financial Holdings Co., Ltd. pursuant to law, the applicant may request the Bank to cease the joint use of the applicant's basic information, transaction information or other relevant information through the service channels provided by the Bank (such as via customer service hotline, in writing or in person). Upon receipt of the notice from the applicant and confirmation of the applicant's identity, the Bank shall accept such request immediately, and process the same within a reasonable period of time for system and operation (which will be announced on the Bank's website) according to the notice of the applicant. The applicant who needs to change any information may notify such change to the Bank through the service channel provided by the Bank (such as in writing or over the counter), and the Bank shall promptly handle the same in accordance with its relevant operating rules upon receipt of such notice.
- Article 11** The applicant understands and agrees that for the purpose of preventing money laundering and combating terrorism financing, the Bank shall take the following measures to comply with relevant laws and regulations, and the Bank shall not be responsible for any damage incurred by the applicant or a third party as a result:
- (1) If the Bank discovers that the applicant (including its senior management and beneficial owners) or the transaction counterparties are individuals, non-natural persons or groups listed in the sanction list in accordance with the "Counter-Terrorism Financing Act" by the competent authority, or identified or investigated as a terrorist or terrorist group by foreign government(s) or international money laundering prevention organization(s), the Bank may refuse business transactions or terminate business relationships (including scheduled transactions) without prior notice.
  - (2) The Bank may temporarily suspend the transaction (including scheduled transaction) or temporarily suspend or terminate the business relationship if the applicant does not cooperate with the examination, refuses to provide information about relevant transaction parties, is unwilling to cooperate with the explanation of the nature and purpose of the transaction or the source of funds, or does not cooperate with providing other information required by the Bank.
  - (3) If the Bank discovers that the place of residence, nationality, principal place of operation or place of registration of the applicant or the transaction counterparty is an ultra-high-risk country or region as defined by the Bank, the Bank may terminate the business relationship (including scheduled transactions) at any time without prior notice.
- Article 12** The Bank's website: <https://www.bot.com.tw>. Customer service hotline: 0800025168 ( landline only ) or 02-21910025.

In the event of any inconsistency between the English and Chinese versions of this Agreement, the Chinese version shall prevail.