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|-------|--|------|--|
| 申請書編號 |  | 收件編號 |  |
| 收件日期  |  | 分行別  |  |

## 臺灣銀行信用卡申請書

## Bank of Taiwan Credit Card Application Form

## 申請說明 Description of Application

## 申請資格 Application eligibility

## 正卡 Principal Card :

須年滿 18 歲，非為全職學生且未受監護宣告或輔助宣告之自然人，年收入達新臺幣(以下同)25 萬元以上(一卡通鈦金商旅卡、北科大認同鈦金商旅卡、金鑽商旅白金卡須達 50 萬元以上；綠行卡須達 60 萬元以上)皆可申請。須同時申請授權臺灣銀行新臺幣活期性存款帳戶自動轉帳扣繳信用卡款。All natural persons who have reached the age of 18, are not full-time students or under the order of commencement of guardianship or assistance are eligible to apply for credit cards provided that they have an annual income of TWD 250,000 or more (iPASS Co-Branded Titanium Business Card, NTUT affinity Titanium Business Card, Diamond Platinum Business card require an annual income of TWD 500,000 or more; Green Go Card requires an annual income of TWD 600,000 or more.). Simultaneous application for authorization of direct debit from a TWD deposit account(any demand deposit, demand savings deposit, or general service account) at Bank of Taiwan ("BOT") for credit card payments is also required.

## 正卡申請人所需文件 Documents required for principal card applications

## 1. 身分證明文件 Identification documents :

外籍人士須檢附護照及居留證(有效期限距申請日須滿 1 年以上)。Foreigners must attach their passport and ARC/APRC (with remaining validity of at least one year at the date of application)

※若您持有就業金卡或官員證，您可提供就業金卡或官員證取代居留證。IF you are either a R.O.C. (Taiwan) Employment Gold Cardholder or a Diplomatic ID Cardholder, you may offer either the valid R.O.C.(Taiwan) employment gold card or the valid Diplomatic ID Card in place of the ARC.

## 2. 財力證明文件 Proof of financial capacity of the principal card applicant :

最近 1 年所得扣繳憑單或近期薪資轉帳存摺、薪資證明(如外國收入須提供報稅證明文件)；臺灣銀行或其他行存款證明。Withholding tax statement for the most recent year, passbook showing most recent salary remittances, salary slips, or paychecks (for incomes earned in foreign countries, a tax return certificate must be provided), bank statements issued by the BOT or other banks.

※提供資料愈詳細愈有利信用額度之申請。The provision of more detailed data facilitates the credit limit application process.

## 卡片資訊 Card information

|  |   |                       |
|--|---|-----------------------|
| 申請卡別 Card type   | <input checked="" type="checkbox"/> 僅申請正卡 Principal card application (1):   |                       |
| 連結存款帳號 Linked TWD deposit account<br>※僅限申請富多卡填寫 Only for combo card applications |   | 核對申請人帳號無誤<br><br>經辦人員 |
| 首次領卡方式<br>Credit card delivery method  | <input type="checkbox"/> 分行親領 Pick-up in person at the branch<br><input type="checkbox"/> 掛號郵寄 Registered mail<br><b>(未勾選視為同意分行親領 if no selection is made, it is assumed that the applicant agrees to pick-up in person at the branch)</b><br>(申請連結存款帳號之一卡通導盲犬認同卡(80)、Combo 地球儀白金卡(07)僅限至分行親領 Applications for iPass Guide Dog Affinity Card (80) and Combo Globe Platinum Card (07) with linked TWD deposit account (any demand deposit, demand savings deposit, or general service account) can only select pick-up in person at the branch.)<br>*勾選掛號郵寄，將遞送至申請人於本申請書指定之通訊地址。<br>If registered mail is selected, the card will be sent to the correspondence address specified by the applicant on this application form. |                       |

正卡申請人資訊 Personal data of the principal card applicant

|   |   |                     |                                 |   |            |
|---|---|---------------------|---------------------------------|---|------------|
| 中文姓名<br>Chinese name                              |   | 性別<br>Gender        |                                 | 出生年月日<br>Date of birth                        | yyyy/mm/dd |
| 英文姓名<br>English name                              |   |                     | 手機號碼<br>Mobile number           |   |            |
| 護照號碼<br>Passport No.                              |   |                     | 護照核發日<br>Passport issuance date | yyyy/mm/dd                                    |            |
| 居留證號碼<br>ARC/APRC No                              |   | 國別碼<br>Country code |                                 | 居留目的<br>Purpose of stay                       |            |
| 居留證發卡日期<br>ARC/APRC Date of issue                 | yyyy/mm/dd  |                     |                                 | 居留期限<br>ARC Date of expiry                    | yyyy/mm/dd |
| 居留證地址<br>ARC/APRC address                         |   |                     |                                 | 居留證地址電話<br>Phone number at place of residence |            |
| 居住地址<br>Residential address                       |   |                     |                                 | 居住電話<br>Residential phone number              |            |
| 住宅狀況<br>Housing condition                         | <input type="checkbox"/> 自有住宅有貸款 Self-owned housing with mortgage (M)<br><input type="checkbox"/> 自有住宅無貸款 Self-owned housing without mortgage (O)<br><input type="checkbox"/> 租賃 Leased housing (R) <input type="checkbox"/> 宿舍 Dormitory (E) <input type="checkbox"/> 家族所有 Family-owned housing (P)<br><input type="checkbox"/> 其他 Other (T)   |                     |                                 |   |            |
| 通訊地址<br>Correspondence address                    | <input type="checkbox"/> 同居住地址 Same as residential address (1)<br><input type="checkbox"/> 同居留證地址 Same as ARC/APRC address (2)<br><input type="checkbox"/> 同公司地址 Same as company address (3)  |                     |                                 |   |            |
| 婚姻狀態/子女人數<br>Marital status/number of children    | <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 未婚 Single<br>子女人數 _____ children   |                     |                                 |   |            |
| 教育程度<br>Level of education                        | <input type="checkbox"/> 碩士以上 Master's degree or above (40)<br><input type="checkbox"/> 大學 Bachelor's degree (30)<br><input type="checkbox"/> 專科 Junior college degree (20)<br><input type="checkbox"/> 高中職含以下 Senior or vocational high school degree and below (10)   |                     |                                 |   |            |
| 畢業國小<br>The elementary school that graduated from |   |                     |                                 |   |            |
| 電子信箱<br>E-mail address                            | <p style="text-align: right;"><input type="checkbox"/>無電子信箱 no e-mail address</p> <p><b>為響應環保及方便帳務管理，本人同意申請「電子帳單」服務，本人瞭解並同意本人於臺灣銀行所有的信用卡均自動改為「電子帳單」，並寄送至本人留存之電子信箱。I hereby apply for electronic billing services to make a contribution to environmental protection and facilitate account management. I fully understand and agree that all my BOT credit cards will be automatically converted to electronic billing. All bills will be sent in electronic form to the e-mail address provided by me.</b></p> <p><b>※申請電子帳單者，請務必詳閱本申請書所附信用卡重要告知事項第八點。If you wish to apply for electronic billing, please carefully read Item 8 of the Disclosure Items for BOT Credit Cards attached to this application form.</b></p> <p><b>※若欲申請紙本帳單，請見聲明及同意事項第十點。(如勾選無電子信箱者，則視為同意申請「紙本帳單」服務，同意本人於臺灣銀行所有的信用卡均自動改為「紙本帳單」，並自生效日後之下一期開始寄送至本人於各信用卡卡別分別留存之通訊地址。) If you wish to apply for paper billing, please refer to Item 10 of the Declaration and Matters of Consent. (If “no-email address” is selected, it is assumed that the applicant wishes to apply for paper billing services and agrees</b></p> |                     |                                 |   |            |

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**that all his/her BOT credit cards are automatically converted to paper billing. All bills will be sent in paper form to the correspondence address provided by the applicant for each credit card respectively starting from next billing cycle following the effective date.)**

**正卡申請人職業資料 Occupational information of the principal card applicant**

|                         |   |                              |  |
|-------------------------|---|------------------------------|--|
| 公司名稱<br>Company name    |   |                              |  |
| 公司地址<br>Company address |   | 公司電話<br>Company phone number |  |
| 職業別<br>Occupation       | <input type="checkbox"/> 軍 Military (11) <input type="checkbox"/> 警 Police (12) <input type="checkbox"/> 公 Civil service (13) <input type="checkbox"/> 教 Education (14)<br><input type="checkbox"/> 商 Business (15) <input type="checkbox"/> 專技 Professional and technical skills (16) <input type="checkbox"/> 其他 Other (17)   |                              |  |
| 職稱<br>Job title         | <input type="checkbox"/> 企業負責人 Responsible person of the company (01)<br><input type="checkbox"/> 高階管理職務人員 Top management position (02) <input type="checkbox"/> 一般主管 Regular supervisor (03)<br><input type="checkbox"/> 工程師 Engineer (04) <input type="checkbox"/> 業務人員 Sales specialist (05) <input type="checkbox"/> 一般職員 General staff (06)<br><input type="checkbox"/> 教師 Teacher (09) <input type="checkbox"/> 公職人員 Civil servant (10) <input type="checkbox"/> 外交人員 Diplomatic personnel (12)<br><input type="checkbox"/> 執業律師 Lawyer (13) <input type="checkbox"/> 職業會計師 Accountant (16) <input type="checkbox"/> 其他 Other:::_____ |                              |  |

| 年資<br>Seniority | 年<br>Years | 年薪<br>Annual salary | 萬元<br>(in 10,000TWD) | 其他<br>收入<br>Other income sources | 萬元<br>(in 10,000 TWD) | 資料<br>年月<br>Income data (Y/M) | 年 月<br>(yyyy/mm) | 希望<br>額度<br>Desired credit limit | 萬元<br>(in 10,000 TWD) |
|-----------------|------------|---------------------|----------------------|----------------------------------|-----------------------|-------------------------------|------------------|----------------------------------|-----------------------|
|                 |            |                     |                      |                                  |                       |                               |                  |                                  |                       |

**申請臺灣銀行帳戶自動轉帳扣繳信用卡帳款**

**Authorization of direct debit from BOT account for credit card payments**

正卡申請人同意並授權臺灣銀行，自本人臺灣銀行國內新臺幣活期存款帳戶帳號內存款餘額自動轉帳扣繳因本申請卡別所生之帳款全部應繳金額(T)。The principal card applicant hereby agrees and authorizes direct debits by BOT from the following domestic TWD deposit account(any demand deposit, demand savings deposit, or general service account) at BOT.

帳號 account number: \_\_\_\_\_

**\*授權簽章前，請務必詳閱本申請書所附信用卡重要告知事項第九點。  
Prior to authorizing direct debit by affixing your signature/seal, please carefully read Item 9 of the Disclosure Items for BOT Credit Cards attached to this application form.**

|  |  |
|--|--|
|  |  |
| 原留印鑑<br>Original seal/<br>signature<br>specimens | 銀行驗印<br>Verification of seals/<br>signatures<br>by BOT |

銀行專用欄位※以下為臺灣銀行記錄使用，申請人請勿填寫。

The fields below\* are reserved for internal bank records and are not to be filled out by the applicant.

|                 |   |  |            |
|-----------------|---|--|------------|
| 群組代碼            | <input type="checkbox"/> 一般(01) <input type="checkbox"/> 行員(02) <input type="checkbox"/> 專案(03) <input type="checkbox"/> 保留(04) |  |            |
| 介紹人 Referred by | 員工編號<br>Employee ID   |  | 姓名<br>Name |
| 營業單位            | 經辦  |  | 主辦         |

## 信用卡申請書聲明及同意事項(含個人資料使用個別商議條款)(114.08)

### Credit Card Application Declaration and Matters of Consent (incl. individually negotiated provisions governing the use of personal data) (August 2025)

正卡及附卡申請人(以下簡稱本人)茲瞭解及同意下列事項 The principal card and supplementary card applicant (hereinafter referred to as "I") hereby understands and agrees to the following provisions:

- 一、臺灣銀行股份有限公司於本申請書中簡稱「臺灣銀行」。  
Bank of Taiwan shall be referred to as "Bank of Taiwan" or "BOT" on this application form.
- 二、本人所有填載之內容及所提供之證明文件均正確無誤，且本人業經臺灣銀行告知「臺灣銀行股份有限公司履行個人資料保護法告知義務書」所列事項、「臺灣銀行個人資料保護同意書(歐盟客戶專用)」(如適用)，並瞭解及同意臺灣銀行蒐集、處理及利用個人資料之目的及用途。茲此，本人同意臺灣銀行、財團法人金融聯合徵信中心、財金資訊股份有限公司、台灣票據交換所、財團法人聯合信用卡處理中心、信用卡國際組織及其他經金融監督管理委員會許可設立或營業之機構、其他與臺灣銀行往來之相關機構，依其營業登記項目或章程所定業務需要等特定目的，或於相關法令許可範圍內，得蒐集、處理、國際傳輸及利用本人之個人資料。本人並瞭解及同意臺灣銀行得依其專業判斷，決定前揭告知義務書是否變更，本人亦知悉受臺灣銀行委任處理事務之第三人，將依法令規定保守臺灣銀行與持卡人間往來資料之機密。

I hereby declare that all information provided on this form and all attached supporting documents are true and genuine **and that I have been informed of Notification of Personal Data Protection Act Disclosure Obligations by BOT (hereinafter referred to as "Notification")** and BOT Personal Data Protection Consent Form (Applies only to data subjects within the European Union)(as applicable). I also understand and agree BOT's purpose and use that collect, process, or use of my personal data. I hereby agree that BOT, Joint Credit Information Center, Financial Information Service Co., Taiwan Clearing House, National Credit Card Center of R.O.C., international credit card organizations, and Other business-related institutions may collect, process, use, or carry out the cross-border transfer of my personal data for business purposes or within other legally permitted scopes. I also understand and agree that BOT may decide to amend contents of the aforementioned Notification based on its professional judgment and have duly noted that third parties entrusted by BOT with the handling of relevant affairs maintain the confidentiality of all data on dealings between BOT and the cardholder according to laws and regulations.

- 三、同意臺灣銀行以本人名義開設信用卡帳戶及遵守隨卡附上之信用卡約定條款、一卡通聯名卡特別約定條款，本人瞭解及同意正卡持卡人就附卡持卡人使用信用卡所生應付帳款負連帶清償責任，附卡持卡人僅就該附卡所生應付帳款負清償責任。附卡持卡人如有法定代理人擔任連帶債務人者，該法定代理人應與附卡持卡人連帶清償附卡持卡人使用該附卡所生應付帳款。

**I hereby consent to the creation of a credit card account under my name by BOT and agree to comply with the attached credit card terms and conditions and the special terms and conditions governing iPass co-branded cards. I also understand and agree that the principal cardholder shall bear joint and several liability for amounts payable arising out of the use of the credit card by the supplementary cardholder. The supplementary cardholder shall solely be responsible for the settling of amounts payable associated with the supplementary card. Where the supplementary cardholder has a guardian who is willing to serve as a joint and several debtor, that guardian shall bear joint and several liability together with the supplementary cardholder for amounts payable arising out of the use of said supplementary card by the supplementary cardholder.**

- 四、核卡後，信用卡約定條款、一卡通聯名卡特別約定條款及使用手冊將併同卡片提供本人，本人瞭解自接獲之日起7日內，得通知臺灣銀行解除契約，無須說明理由及負擔任何費用。但已使用卡片者，不在此限。

Upon card approval, the credit card terms and conditions, the special terms and conditions governing iPass co-branded cards, and the credit card handbook shall be provided to me together with the credit card. I fully understand that I may notify BOT of rescission of this contract within 7 days upon receipt of the credit card without providing cause or bearing any costs. This is not applicable to those who already use the credit card.

- 五、本人所申請之卡片一經核發後，不論是否開卡或動用額度，相關紀錄均會登錄財團法人金融聯合徵信中心。

Upon issuance of the card to the applicant, records pertaining to card activation and credit lines shall be kept by the Joint Credit Information Center.

- 六、若未按時依約繳款，臺灣銀行得委外催收或依民事訴訟程序聲請強制執行，並依相關規定登錄財團法人金融聯合徵信中心，可能影響本人未來申辦其他貸款、信用卡之權益，上述紀錄揭露期間，請上財團法人金融聯合徵信中心網站 [www.jcic.org.tw](http://www.jcic.org.tw) 「信用知識介紹/金融機構查詢信用資訊說明/信用資料的揭露期限」查詢。

If I fail to make payments within the time limit prescribed in the contract, BOT may, at its discretion, commission a collection agency or petition for compulsory execution pursuant to civil litigation

procedures. In addition, a record shall be created at the Joint Credit Information Center pursuant to applicable regulations, which may affect my right to apply for other loans or credit cards in the future. The disclosure period for the aforementioned record may be queried by following this path: credit knowledge/description of queries of credit information by financial institutions/disclosure period of credit information on the Joint Credit Information Center website at www.jcic.org.tw.

七、臺灣銀行就本人逾期未清償之債務，依規定得出售予資產管理公司。  
BOT may, at its discretion, sell overdue and outstanding debts owed by me to an asset management company.

八、臺灣銀行主動調高信用正卡持卡人信用額度前，會先徵得正卡持卡人及保證人(如有)書面同意，並於核准後通知正卡持卡人及保證人(如有)。  
Prior to raising the credit limit of the principal cardholder, BOT shall obtain the written approval of the principal cardholder and guarantor (if any). Upon approval, the principal cardholder and guarantor (if any) shall be notified accordingly.

九、臺灣銀行保留申請核准與否之權利。本人所附申請文件及申請表格將不予退還。  
BOT reserves the right to approve or deny application. My application form and all application documents attached hereto will not be returned to me.

十、申請信用卡電子帳單前，正卡申請人確認已審閱本申請書所附臺灣銀行信用卡重要告知事項第八點申請電子帳單應注意事項，已充分瞭解其內容，並同意遵守隨卡附上之臺灣銀行信用卡/達人金融卡電子帳單服務契約約定條款。若不同意申請信用卡電子帳單，則紙本帳單將寄送至正卡申請人指定之帳單地址，臺灣銀行得自次月開始寄送紙本帳單，並同時停止寄發電子帳單。

**Prior to applying for electronic billing, the principal card applicant shall acknowledge that he/she has carefully read Item 8 Important reminders for electronic billing applications of the attached Disclosure Items for BOT Credit Cards and fully understands all relevant contents. He/she shall further agree to comply with the terms and conditions set forth in the attached electronic billing service agreement with BOT Credit Cards/VISA Debit Cards. Where applicants do not consent to electronic billing applications, paper bills shall be sent to the correspondence address specified by the principal card applicant. BOT shall send paper bills starting from the following month and terminate issuing of electronic bills.**

本人同意申請紙本帳單 I hereby apply for paper billing

十一、同意臺灣銀行與本人所持有之聯名/認同卡團體組織合作契約終止時，經臺灣銀行通知本人原合作契約之終止及換發之信用卡種類且本人未於該通知指定之一定期間內通知臺灣銀行表示異議後，臺灣銀行得直接換發該通知所載之信用卡供本人使用，本人仍願遵守本聲明及同意事項及臺灣銀行信用卡契約有關文書(包括但不限於信用卡約定條款、電子帳單服務契約約定條款及使用手冊等)之約定。惟若本人已持有終止合作之聯名/認同卡以外之臺灣銀行信用卡，本人瞭解並同意臺灣銀行得不換發其他信用卡供本人使用。

I understand and agree that BOT may issue the new credit card specified in the notification of termination of the original cooperation agreement with me when cooperation contracts with organizations and institutions for co-branded/affinity cards held by me are terminated, provided that I raise no objections within the time limit prescribed in said notification. I still consent to comply with all provisions set forth in the Declaration and Matters of Consent and documents associated with the BOT Credit Card Contract (including but not limited to credit card terms and conditions, electronic billing service agreement terms and conditions, and credit card handbook). I also understand and agree that BOT may, at its discretion, not issue another credit card to me if I already hold BOT credit card(s) other than the terminated co-branded/affinity card.

十二、同意臺灣銀行不主動寄發預借現金密碼單，若事後欲申請預借現金密碼者，本人得另向臺灣銀行營業單位或撥打臺灣銀行免付費客戶服務專線 0800-025-168 提出申請。

I acknowledge that BOT does not send out cash advance password notices on its own initiative. If I wish to apply for a cash advance password later on, I shall submit an application to a BOT branch or dial the toll-free BOT customer service line at 0800-025-168.

十三、臺灣銀行若發現正卡持卡人未據實告知其全職學生身分，將於通知本人後停止本人使用臺灣銀行信用卡之權利。

Where BOT detects that a principal cardholder has failed to truthfully disclose his/her full-time student status, his/her right to use BOT credit cards shall be revoked upon notification.

十四、正卡申請人同意臺灣銀行得逕以其與臺灣銀行其他業務往來之最近一年所得或財力(包括薪資轉帳)資料審核其信用卡申請，並據以核給或調整信用額度。

**The principal card applicant understands and agrees that BOT may, at its discretion, review and approve his/her credit card application or adjust his/her credit limit based on relevant information obtained through the bank's business dealings with the applicant such as incomes or financial capacity in the most recent year (incl. salary remittances).**

十五、本人瞭解並同意臺灣銀行得利用本人個人資料向本人行銷臺灣銀行之存款、放款、信用卡、保險、基金及衍生性金融商品等金融商品或服務。本人並瞭解，本人得隨時向臺灣銀行提出變更行內行銷意願之要求，其方式及管道包括但不限於：(1)受臺灣銀行行員進行商業行銷時。(2)向臺灣銀行營業單位洽詢。(3)透過臺灣銀行免付費客戶服務專線 0800-025-168。

I understand and agree that BOT may use my personal data for marketing purposes related to BOT's deposit, loan, credit card, insurance, fund, derivatives and other financial products or services. I also understand that I have the right to request changes to my marketing preferences at any time by contacting BOT through various channels, including: (1) when receiving promotions from BOT representatives, (2) inquiring at a BOT branch, or (3) calling the toll-free BOT customer service line at 0800-025-168.

十六、同意臺灣銀行參酌正卡持卡人信用狀況(如職業、財富來源或無擔保債務歸戶後之總餘額超過平均月收入 22 倍、消費繳款紀錄等)之變動情形，經臺灣銀行通知後，得調整其信用額度及預借現金比例，必要時，並得予以暫時停卡。

I understand and agree that BOT may adjust credit limit(s) and cash advance ratio(s) and suspend credit card(s) if deemed necessary in consideration of the credit standing changes of the principal cardholder (e.g., occupation, source of wealth, the total balance of unsecured debts over 22 times the average monthly income upon, and payment records for consumer purchases).

十七、同意並指定信用卡契約(包括但不限於信用卡約定條款、電子帳單服務契約約定條款、使用手冊)之相關通知，臺灣銀行得以電子文件方式提供或寄送至本人於本申請書上留存之電子郵件信箱或手機號碼。如欲以紙本寄送到指定之帳單地址，本人瞭解並同意將另向臺灣銀行營業單位或撥打臺灣銀行免付費客戶服務專線 0800-025-168 提出申請。

I consent to receive notifications associated with the BOT Credit Card Contract (including but not limited to credit card terms and conditions, electronic billing service agreement terms and conditions, and credit card handbook). BOT may, at its discretion, provide notifications in electronic form or send them to the e-mail address or mobile number specified by me on this application form. I understand and agree that I shall submit an application to a BOT branch or dial the toll-free BOT customer service line at 0800-025-168 if I wish to have paper bills sent to my designated billing address.

十八、同意臺灣銀行將信用卡契約有關文書及通知(包括但不限於帳單通知)，向正卡持卡人送達時，即對附卡持卡人發生相同之效力。附卡持卡人瞭解並同意得另向臺灣銀行營業單位或撥打臺灣銀行免付費客戶服務專線 0800-025-168 請求提供附卡消費明細清單或查詢截至當月應負清償責任之金額。

I acknowledge that documents and notifications associated with the BOT Credit Card Contract (including but not limited to billing notifications) are equally legally binding on the supplementary cardholder upon receipt by the principal cardholder. The supplementary cardholder understands and agrees that he/she shall submit an application to a BOT branch or dial the toll-free BOT customer service line at 0800-025-168 if he/she wishes to request transaction details of the supplementary card or inquire about payable amounts accrued until the current month.

十九、同意正、附卡暨正卡持卡人持有臺灣銀行為發卡銀行之所有卡別均共用同一信用額度。

I acknowledge that the principal and supplementary cardholders are entitled to the same shared credit limit for all cards issued by BOT as the issuing bank.

二十、同意申請附加一卡通功能之聯名卡將採記名式且卡片已開啟一卡通自動儲值功能。(一卡通聯名卡專用)

I acknowledge that co-branded cards with iPass functions shall be registered and iPass autoload functions shall be activated. (Only for iPass Co-Branded card)

二十一、本人已詳知並同意遵守本申請書所附臺灣銀行信用卡重要告知事項、一、應付及可能負擔之費用所列之各項費用、利率及違約金計收方式。使用信用卡可能產生之各項費用、循環信用利率及違約金收取標準如下：(1)循環信用年利率：臺灣銀行定儲利率指數(按季)+客戶信用等級適用之加碼利率(4.25%~10.25%)，以銀行法所訂之最高利率為限。(2)違約金：每期 TWD100，最高連續收取期數不得超過 3 期，且同一帳單週期限收取 1 筆違約金。但當期末繳清金額在 TWD1,000(含)以下者，免付違約金。(3)預借現金手續費 每筆預借金額×3%+TWD150。(4)掛失手續費：每卡 TWD200，正、附卡分別計收，HCE 行動信用卡免收。(5)年費：正卡 TWD2,400、附卡 TWD1,200。首年免年費，前 1 年度一般消費 1 筆以上即享次年免年費。(6)其餘手續費詳如本申請書所附臺灣銀行信用卡重要告知事項、一、應付及可能負擔之費用所列之收費標準。

I hereby declare that I have carefully read and agree to fully comply with Item 1 Calculation of Fees, Interest Rates, Liquidated Damages Associated with Payable and Potentially Accrued Fees of the Disclosure Items for BOT Credit Cards attached to this application form. Standards for the charging of fees, credit card interest rates, and liquidated damages that may arise out of credit card use are defined as follows: (1) Credit card interest rate: BOT Adjustable Rate for Consumer Loans (per quarter) + plus a rate defined by the card-holder's credit rating (4.25%~10.25%) limited to the maximum rate as defined in the Banking Act. (2) Liquidated Damages: TWD 100 per cycle for a maximum of three

consecutive cycles (liquidated damages may only be charged once per billing cycle) Where the outstanding amount in the respective cycle is TWD 1,000 or below, no liquidated damages shall be charged. (3) Cash advance service fee: Every cash advance×3%+TWD150 (4) Lost card fee: TWD200 per card (charged separately for the principal and supplementary card). Host Card Emulation (HCE) solutions are exempt from this fee. (5) Annual fee: TWD2,400 and TWD 1,200 for principal and supplementary cards, respectively. The annual fee is waived in the first year. If a minimum of one transaction record exists for the first year, the fee for the second year is also waived. (6) Other payable service fees are listed in detail in Item 1 Fee Standards for Payable and Potentially Accrued Fees of the Disclosure Items for BOT Credit Cards attached to this application form.

個人資料使用個別商議條款 Individually negotiated provisions governing the use of personal data

同意 Agree 不同意 Disagree (務必勾選)(如無勾選視為不同意) (Must select; if no selection is made, it is assumed that the applicant disagrees)

臺灣金控股份有限公司及其所屬各子公司(例如臺銀人壽保險股份有限公司、臺銀綜合證券股份有限公司)【以臺灣金控股份有限公司網站公告為準】，於共同行銷目的範圍內蒐集、處理、國際傳輸及利用本人姓名及地址以外之個人資料(包括但不限於電話、手機號碼、電子郵件信箱、出生年月日、身分證統編、信用卡卡號、信用卡有效期限、信用卡交易資料及信用資料等)。(臺灣銀行已將交互運用客戶資料之保密措施載於官網 [www.bot.com.tw](http://www.bot.com.tw)，若有任何疑義，歡迎您撥打臺灣銀行免付費客戶服務專線 0800-025-168)。

Taiwan Financial Holdings Co., Ltd. and its subsidiaries (e.g., Bank Taiwan Life Insurance Co., Ltd., and Bank Taiwan Securities Co., Ltd) may in accordance with official announcements on the Taiwan Financial Holdings Co., Ltd. website collect, process, use, or carry out the cross-border transfer of my personal data other than my name or address (including but not limited to my phone and mobile numbers, e-mail address, date of birth, Personal ID No., credit card number, credit card validity period, credit card transaction data, and credit information) within the scope of co-marketing purposes. (BOT has posted Confidentiality Measures for the exchange of the customer's information on its official website at [www.bot.com.tw](http://www.bot.com.tw); if you have any questions, please call the toll-free BOT customer service hotline at 0800-025-168)

同意 Agree (一卡通聯名卡專用 Only for iPass Co-Branded card)(務必勾選)(如無勾選視為不同意，則無法核發一卡通聯名卡) (Must select; if no selection is made, it is assumed that the applicant disagrees and no iPass co-branded card will be issued) (Only for iPass Co-Branded card)

一卡通票證股份有限公司於記名式一卡通聯名卡行銷、優惠及服務之目的範圍內蒐集、處理、國際傳輸及利用本人個人資料(包括但不限於姓名、身分證統編、出生年月日、帳單地址、電話、手機號碼、電子信箱及信用卡交易資料等)。如不同意將無法核發所申請之聯名/認同卡，建議勾選同意或可以改申請其他卡別，如日後變更為不同意，即視為申請停用該聯名/認同卡，並同意臺灣銀行得轉發其他信用卡(另配合個人資料保護法實施，一卡通票證股份有限公司已將應告知事項載於官網 [www.i-pass.com.tw](http://www.i-pass.com.tw)，若有任何疑義，歡迎您撥打一卡通客服專線(07)791-2000)。

iPass Corporation may collect, process, use, or carry out the cross-border transfer of my personal data (including but not limited to my name, Personal ID No., date of birth, billing address, phone and mobile numbers, e-mail address, and credit card transaction data) within the scope of marketing, special offer, and service purposes associated with registered iPass co-branded cards. If applicants do not consent to this personal data use, co-branded/affinity cards cannot be issued. It is recommended to select "agree" or apply for other card types. A decision to object to this personal data use in the future shall be construed as an application for suspension of said co-branded/affinity card and approval of issuance of another credit card by BOT (iPass Corporation has posted Matters Requiring Notification on its official website at [www.i-pass.com.tw](http://www.i-pass.com.tw) pursuant to the provisions set forth in the Personal Data Protection Act; if you have any questions, please call the iPass customer service hotline at (07)791-2000)

I fully understand that if I object to the aforementioned data collection pursuant to the individually negotiated provisions governing the use of personal data, I may revoke my agreement by dialing the toll-free BOT customer service hotline at 0800-025-168 or by notifying a BOT branch.

本人瞭解如事後不同意上述個人資料使用個別商議條款之資料蒐集，得隨時撥打臺灣銀行免付費客戶服務專線 0800-025-168 或向臺灣銀行營業單位通知取消。

I fully understand that if I object to the aforementioned data collection pursuant to the individually negotiated provisions governing the use of personal data, I may revoke my agreement by dialing the toll-free BOT customer service line at 0800-025-168 or by

※本人確經合理期間詳細審閱並完全了解上述聲明及同意事項內容、本申請書所附臺灣銀行信用卡重要告知事項，並確認上述個人資料使用個別商議條款係經臺灣銀行與本人個別商議後所訂，茲簽名如下以示同意遵守。

I hereby confirm that I have been given reasonable time to carefully review this application form. I fully understand the contents of the aforementioned Declaration and Matters of Consent and the Disclosure Items for BOT Credit Cards attached to this application form. I further confirm that the aforementioned individually negotiated provisions governing the use of personal data have been determined through individual negotiations between me and BOT. My signature below indicates consent to and compliance with all relevant provisions.

申請人已於出具本申請書時審閱下列文件之全部內容(請務必勾選)

The applicant has carefully reviewed all contents of the following documents prior to issuance of this application form (Please select)

- 信用卡申請書聲明及同意事項(114.08)  
Credit Card Application Form Declaration and Matters of Consent (August 2025)
- 臺灣銀行信用卡重要告知事項(113.06)  
Disclosure Items for BOT Credit Cards (June 2024)
- 臺灣銀行股份有限公司履行個人資料保護法告知義務書(114.08)  
Notification of Personal Data Protection Act Disclosure Obligations by BOT (August 2025)

務必簽名  
Signature  
required

|   |            |   |   |
|---|------------|---|---|
| 正卡申請人正楷親筆簽名<br>Personal signature of the principal card applicant in regular script |            |   |   |
|   |            |   |   |
| 日期 Date:  | 年          | 月 | 日 |
|   | yyyy/mm/dd |   |   |

|   |
|---|
| 核對本人親簽無誤<br>Verification of the personal signature of the applicant |
|   |

**謹慎理財 信用無價 Please manage your finances carefully and value your credit.**

信用卡循環信用年利率：本行定儲利率指數(按季) + 客戶信用等級加碼利率(4.25% ~ 10.25%)，基準日為 104 年 12 月 1 日，依電腦評等而定，年息以銀行法所定之最高利率為上限。

Credit card interest rate: BOT Adjustable Rate for Consumer Loans (per quarter) + a rate defined by the cardholder's credit rating (4.25%~10.25%) determined through computer-based ratings and limited to the maximum rate as defined in the Banking Act (Base date: December 1, 2015).

預借現金手續費：預借金額×3% + TWD150。

Cash advance service fee: Every cash advance×3%+TWD150

其他相關費用依本行網站公告。

Other applicable fees are listed on the public website of BOT.

## 臺灣銀行信用卡重要告知事項(113.06)

### Disclosure Items for BOT Credit Cards (June 20243)

#### 一、應付及可能負擔之費用 Payable and potentially accrued fees :

##### (一)年費 Annual fee

- 1.年費收費標準：正卡 **TWD 2,400**；附卡 **TWD 1,200**。  
Annual fee standard: **TWD 2,400** and **TWD 1,200** for principal and supplementary cards, respectively.
- 2.年費免收辦法：首年免年費，前1年度一般消費1筆以上即享次年免年費。  
Annual fee waiver: The annual fee is waived in the first year. If a minimum of one transaction record exists for the first year, the fee for the second year is also waived.

##### (二)循環信用利息及違約金 Credit card interest and liquidated damages

- 1.持卡人未於每期繳款截止日前繳清當期帳單所載之應付帳款全額者，應計付循環信用利息。但繳款後剩餘未付款項不足 **TWD1,000** 者，當期循環信用利息不予計收。  
If a cardholder fails to pay off the total balance due before the payment due date for the current billing cycle, credit card interest is incurred. If the outstanding balance after payment is below **TWD 1,000**, no credit card interest is charged for the current billing cycle.
- 2.各筆循環信用利息之計算，係將每筆「得計入循環信用本金之帳款」，自各筆帳款入帳日起，就該帳款之餘額以各筆帳款於起息日應適用之循環信用利率(以銀行法所定之最高利率為限)計算至該筆帳款結清之日止(元以下四捨五入，以下同)(按日計息)。

For the calculation of the credit card interest, from the date on which each “account that may be included in the principal that incurs credit card interest” is recorded, the balance of the account shall be calculated at the applicable credit card interest rate (limited to the maximum interest rate as stipulated in the Banking Act). Such interest shall be calculated daily until the account is fully settled (rounded to the nearest dollar)(interest shall be calculated on a daily basis).

- 3.臺灣銀行循環信用利息採差別利率浮動計息=臺灣銀行定儲利率指數(按季)+持卡人信用等級適用之加碼利率(4.25%~10.25%)。除依定儲利率指數(按季)變動調整外，臺灣銀行得在上述2.最高利率範圍內，按持卡人之信用狀況，考量臺灣銀行營運成本(含合理利潤)及風險損失成本後，以帳單或持卡人同意之方式通知持卡人適用之循環信用利率。

BOT adopts a differential floating interest rate for the calculation of credit card interest= BOT Adjustable Rate for Consumer Loans (per quarter) + a rate defined by the card-holder's credit rating (4.25%~10.25%). In addition to the adjustable rate for consumer loans (per quarter), BOT may, within the range defined by the maximum interest rate as specified in 2., take into consideration the credit standing of the cardholder and the BOT operating and risk costs (incl. reasonable profits) for the calculation of the credit card interest rate. The cardholder shall be notified of the applicable rate by monthly bill or other methods agreed on by the cardholder.

- 4.持卡人未於每期繳款截止日前付清當期最低應繳金額者，應依上述約定事項計付循環信用利息，並同意臺灣銀行得收取違約金，各期之違約金之計算方式為：

If a cardholder fails to pay the minimum amount due before the payment due date for the current billing cycle, credit card interest shall be calculated pursuant to the aforementioned covenants and BOT shall be authorized to charge liquidated damages which shall be calculated for each billing cycle as follows:

- (1)當期末繳清金額在 **TWD1,000**(含)以下者，免付違約金。

Where the outstanding balance of the current billing cycle is **TWD 1,000** or below, no liquidated damages shall be charged.

- (2)每期固定以 **TWD100** 計付，最高連續收取期數不得超過3期，且同一帳單週期限收取1筆違約金。

Fixed rate of **TWD 100** per cycle for a maximum of three consecutive cycles (liquidated damages may only be charged once per billing cycle)

- 5.當期最低應繳金額為下列各項金額之加總：

The minimum amount due for the current billing cycle is the sum of the following amounts:

- (1)當期新增消費款項及預借現金交易等金額之10%，加計前期末繳之消費款項及預借現金交易等剩餘未繳足應付帳款之5%【本項金額合計如低於 **TWD1,000**，以 **TWD1,000** 計】；

10% of the new charges and cash advance transaction amounts of the current billing cycle plus 5% of the outstanding amount payable consisting of unpaid charges and cash advance transactions of the previous billing cycle (amounts below **TWD 1,000** are rounded up to **TWD 1,000**);

- (2)超過信用額度之全部使用信用卡交易金額；

All credit card transaction amounts in excess of the credit limit;

(3) 累計以前各期逾期未付最低應繳款項之總和；

The sum of overdue unpaid minimum amounts due in previous billing cycles;

(4) 境外投資交易平台交易款項；

Payment for transactions on an overseas investment trading platform；

(5) 每期應付之分期本金；

Payable principal installments for each billing cycle;

(6) 循環信用利息、每期應付之分期利息、遲延利息及違約金；

Credit card interest rate, payable interest installments, deferred interest, and liquidated damages for every billing cycle;

(7) 年費、預借現金手續費、國外交易手續費、掛失手續費、補換發卡手續費等手續費用。

Annual fees, cash advance service fees, foreign transaction service fees, lost card fees, card reissuance fees.

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### 循環信用利息及違約金計算範例說明

### Calculation example for credit card interest and liquidated damages

假設臺灣銀行核給「信用額度」為 TWD100,000，結帳日為每月 1 日，繳款截止日為 15 日，如持卡人使用「循環信用」之功能(亦即只繳部分款項)，其適用之循環信用利率 5 月 1 日至 7 月 31 日為 9.436%、8 月 1 日至 10 月 31 日為 11.436%。

If BOT grants a credit limit of TWD 100,000, the billing date is the first of every month. The payment due date is the 15th. The applicable credit card interest rate is 9.436% for the period from May 1 to July 31 and 11.436% for the period from August 1 to October 31 if the cardholder utilizes the revolving credit function (only partial payment of the payable balance).

7/4 預借現金 TWD10,000(入帳日為 7/7)

Cash advance of TWD 10,000 on July 4 (posting date of July 7)

7/15 簽帳消費 TWD20,000(入帳日為 7/18)

Credit card transaction of TWD 20,000 on July 15 (posting date of July 18)

8/1 臺灣銀行寄送帳單之相關明細計算如下

The details of the BOT billing statement sent out on August 1 are listed as follows：

1. 本期帳款 TWD30,000(10,000+20,000)

Payable amount of TWD30,000(10,000+20,000) for this billing cycle

2. 預借現金手續費 TWD450 [ 150+(10,000×3%) ]

Cash advance service fee of TWD 450 [ 150+(10,000×3%) ]

3. 應繳總金額 TWD30,450(10,000+20,000+450)

Total payable amount of TWD30,450(10,000+20,000+450)

4. 本期最低應繳金額 TWD3,450 { [ (10,000+20,000)×10% ] +450 }

The minimum amount due for the current billing cycle is TWD3,450 { [ (10,000+20,000)×10% ] +450 }

8/15 應繳日持卡人繳付 TWD3,450

TWD3,450 paid by the cardholder on the payment due date of August 15

8/20 持卡人簽帳消費 TWD5,000(入帳日為 8/22)

Credit card transaction of TWD 5,000 authorized by the cardholder on August 20 (posting date of August 22)

9/1 臺灣銀行寄送帳單之相關明細計算如下：

The details of the BOT billing statement sent out on September 1 are listed as follows:

1. 上期結欠金額 TWD27,000(30,450-3,450)

Balance due in the previous cycle amounting to TWD27,000(30,450-3,450)

2. 本期帳款 TWD5,000

Payable amount of TWD 5,000 for this billing cycle

3. 循環息 TWD341

Credit card interest of TWD341

(1) [ 10,000-(3,450-450) ] ×9.436%×57/365=103(7 月 7 日至 9 月 1 日計 57 天)

[ 10,000-(3,450-450) ] ×9.436%×57/365=103(July 7 to September 1 - total of 57 days)

(2) 20,000×9.436%×46/365=238(7 月 18 日至 9 月 1 日計 46 天)

20,000×9.436%×46/365=238(July 18 to September 1 - total of 46 days)

4. 應繳總金額 TWD32,341(27,000+5,000+341)

Total payable amount of TWD32,341(27,000+5,000+341)

5. 本期最低應繳金額 TWD2,191 [ (5,000×10%)+(27,000×5%)+341 ]

The minimum amount due for the current billing cycle is TWD2,191 [ (5,000×10%)+(27,000×5%)+341 ]

9/25 逾繳款截止日繳付 TWD10,341

Settling of overdue payment of TWD10,341 on the payment due date, September 25

10/1 臺灣銀行寄送帳單之相關明細計算如下：

The details of the BOT billing statement sent out on October 1 are listed as follows:

1.上期結欠金額 TWD22,000(32,341-10,341)

Balance due in the previous cycle amounting to TWD22,000(32,341-10,341)

2.循環息 TWD256

Credit card interest of TWD256

(1)(32,341-341-5,000)×9.436%×23/365=161(9月2日至9月24日共計23天)

(32,341-341-5,000)×9.436%×23/365=161(September 2 to 24 - total of 23 days)

(2)(32,341-10,341-5,000)×9.436%×7/365=31(9月25日至10月1日共計7天)

(32,341-10,341-5,000)×9.436%×7/365=31(September 25 to October 1 - total of 7 days)

(3)5,000×11.436%×41/365=64(8月22日至10月1日共計41天)

5,000×11.436%×41/365=64(August 22 to October 1 - a total of 41 days)

3.違約金 TWD100

Liquidated damages of TWD100

4.應繳總金額 TWD22,356(22,000+256+100)

Total payable amount of TWD22,356(22,000+256+100)

5.本期最低應繳金額 TWD1,456 [(22,000×5%)+256+100]

The minimum amount due for the current billing cycle is TWD1,456 [(22,000×5%)+256+100]

10/15 應繳日持卡人繳付 TWD1,000

TWD1,000 paid by the cardholder on the payment due date of October 15

10/20 逾繳款截止日繳付 TWD11,356

Settling of overdue payment of TWD11,356 on the payment due date of October 20

11/1 臺灣銀行寄送帳單之相關明細計算如下：

The details of the BOT billing statement sent out on November 1 are listed as follows:

1.上期結欠金額 TWD10,000(22,356-1,000-11,356)

Balance due in the previous cycle amounting to TWD10,000(22,356-1,000-11,356)

2.循環息 TWD143

Credit card interest of TWD143

(1) [(22,356-256-100)-5,000] ×9.436%×13/365 = 57(5,000×11.436%×13/365) = 20(10月2日至10月14日計13天)

[(22,356-256-100)-5,000] ×9.436%×13/365 = 57(5,000×11.436%×13/365) = 20(October 2 to 14 - total of 13 days)

(2) [(22,356-256-100)-(1,000-256-100)-5,000] ×9.436%×5/365 = 21(5,000×11.436%×5/365) = 8(10月15日至10月19日計5天)

[(22,356-256-100)-(1,000-256-100)-5,000] ×9.436%×5/365 = 21(5,000×11.436%×5/365) = 8(October 15 to 19 - total of 5 days)

(3) [22,356-(1,000+11,356)-5,000] ×9.436%×13/365 = 17(5,000×11.436%×13/365) = 20(10月20日至11月1日計13天)

[22,356-(1,000+11,356)-5,000] ×9.436%×13/365 = 17(5,000×11.436%×13/365) = 20(October 20 to November 1 - total of 13 days)

3.違約金 TWD100

Liquidated damages of TWD100

4.應繳總金額 TWD10,243(10,000 + 143 + 100)

Total payable amount of TWD10,243(10,000 + 143 + 100)

5.本期最低應繳金額 TWD1,243

The minimum amount due for the current billing cycle is TWD1,243

[10,000×5%(本項金額低於TWD1,000·以TWD1,000計)+143+100]=1,243

[10,000×5%(amount below TWD1,000 rounded up to TWD1,000)+143+100]=1,243

(三) 預借現金手續費 Cash advance service fee：每筆預借現金金額 Every cash advance×3%+TWD150

(四) 其他手續費用 Other service fees

| 項目 Item                                       | 收費方式說明 Description of fee collection methods  |
|---|---|
| 國外交易手續費<br>Foreign transaction<br>service fee | (1) 持卡人所有使用信用卡交易帳款均應以新臺幣結付，如交易(含辦理退款)之貨幣非為新臺幣或於國外以新臺幣交易(含於國外之特約商店、網站或於國內所為須經信用卡國際組織清算之交易)時，則授權臺灣銀行依各信用卡國際組織所列之結匯日匯率直接換算為新臺幣，並加收每筆交易金額 <b>1.5%</b> 國外交易手續費後結付；<br>All credit card transaction amounts of the cardholder are payable in TWD. Where the currency in which transactions (incl. refunds) are conducted is not New Taiwan dollars or where transactions are carried out abroad in New Taiwan dollars (incl. contracted merchants or websites in foreign |

| 項目 Item   | 收費方式說明 Description of fee collection methods   |
|---|--|
|   | <p>countries or domestic transactions requiring settlement by international credit card organizations), BOT shall be authorized to directly convert such transactions into New Taiwan dollars according to the exchange rates listed by the international credit card organization on the foreign exchange settlement date. An additional foreign transaction service fee of <b>1.5%</b> shall be charged for each transaction amount;</p> <p>(2)上述國外交易手續費，含臺灣銀行以交易金額 0.5%計算之國外交易服務費及各信用卡國際組織收取之非新臺幣及新臺幣國外交易服務費(目前為交易金額之 1%)。【各信用卡國際組織向臺灣銀行行收取之手續費可能隨時變更，並詳載於帳單或臺灣銀行信用卡網站。】</p> <p>The aforementioned foreign transaction service fee consists of a service fee charged by BOT at 0.5% of the transaction amount and a foreign transaction service fee in New Taiwan dollars and other currencies charged by international credit card organizations (currently 1% of the transaction amount). (The service fees payable by BOT to international credit card organizations are subject to change and are listed in detail on credit card bills or the BOT credit card website)</p> |
| 補發帳單手續費<br>Billing statement reissue fee                  | <p>(1)最近 3 期帳單免收，逾 3 期以前每期收取 <b>TWD100</b> ;<br/>This fee is not charged for bills for the most recent three billing cycles; a fee of <b>TWD 100</b> each is charged for the reissue of older bills;</p> <p>(2)電子帳單免收。<br/>No fee is charged for the reissue of electronic bills.</p>  |
| 調閱簽帳單手續費<br>Charge slip retrieval fee                     | 每筆 <b>TWD100</b> 。<br><b>TWD 100</b> per entry.  |
| 爭議款仲裁手續費<br>Arbitration fee for disputed charges          | <p>每筆 <b>USD500</b>，並依各信用卡國際組織清算日匯率換算為新臺幣向持卡人收取。<br/><b>USD 500</b> per charge Payable by the cardholder upon conversion into New Taiwan dollars according to the exchange rate listed by the international credit card organization on the foreign exchange settlement date.</p>  |
| 溢繳款退還作業費用<br>Processing fee for the return of overpayment | <p>(1)每次收取 <b>TWD100</b> ;<br/><b>TWD 100</b> per instance;</p> <p>(2)申請退還至臺灣銀行國內新臺幣活期性存款帳戶或由臺灣銀行主動將溢繳款項退還者，免收作業費用。<br/>This fee is waived if cardholders apply for deposit of refunds in a BOT domestic TWD deposit account(any demand deposit, demand savings deposit, or general service account) or BOT returns overpayments on its own initiative.</p>  |
| 掛失手續費<br>Lost card fees                                   | <p>(1)每卡 <b>TWD200</b>，正、附卡分別計收；<br/><b>TWD200</b> per card (charged separately for the principal and supplementary card);</p> <p>(2)HCE 行動信用卡免收。<br/>Host Card Emulation (HCE) solutions are exempt from this fee.</p>  |
| 補換發卡手續費<br>Card reissue fee                               | <p>(1)信用卡每卡 <b>TWD150</b>、富多卡每卡 <b>TWD300</b>，正、附卡分別計收；<br/><b>TWD150</b> per credit card, <b>TWD300</b> for Rich Combo Cards (charged separately for the principal and supplementary card) ;</p> <p>(2)HCE 行動信用卡免收。<br/>Host Card Emulation (HCE) solutions are exempt from this fee.</p>   |

※持卡人所適用之循環信用利率、向持卡人收取之年費、各項手續費、循環信用利息及違約金等之計算方式及可能負擔之一切費用，臺灣銀行得每季調整 1 次；如有費用、違約金收取金額調降或取消收取，申請人同意臺灣銀行得隨時調整，不受上述調整頻率之限制，並依臺灣銀行網站最新公告為準。

**BOT may, at its discretion, adjust the applicable credit card interest rate, the calculation method for charged annual fees, service fees, credit card interest, and liquidated damages as well as all potentially accrued fees every quarter. The applicant further agrees that BOT may, at its discretion, reduce or cancel fees and liquidate damages at any time, according to the latest announcements on the BOT official website. The adjustment frequency prescribed above shall not apply to such reductions/cancellations.**

## 二、卡片之使用 Card use :

(一) 持卡人之信用卡屬於臺灣銀行之財產，持卡人應妥善保管及使用信用卡。持卡人應親自使用信用卡，不得以任何方式將信用卡或其卡片資料交付或授權他人使用。

Credit cards are the sole property of BOT. The cardholder shall safe keep and use his/her card with due care. The credit card is for the sole use of the cardholder. Cardholders shall not hand over or authorize third parties to use their credit cards or credit card information by any means.

(二) 持卡人收到信用卡後，應立即在信用卡上簽名，以降低遭第三人冒用之可能性。

Upon receipt of his/her card, the cardholder shall sign it immediately to reduce the risk of unauthorized use by third parties.

(三) 卡片收到後請務必完成開卡作業，持卡人之信用卡方可使用。

The card activation procedures must be completed before the card can be used by the cardholder.

(四) 持卡人就開卡密碼、交易密碼或其他辨識持卡人同一性之方式應予以保密，不得告知第三人。

The cardholder shall keep the card activation password, the transaction password, or other ways to verify the identity of the cardholder strictly confidential and refrain from disclosing related information to third parties.

(五) 持卡人簽帳消費時，請使用與信用卡簽名欄相同之簽名。但臺灣銀行同意免簽名之信用卡交易不在此限。

The signature used for credit card transactions shall be identical to that in the credit card signature panel. BOT hereby agrees that this regulation shall not apply to signatureless transactions.

(六) 持卡人原須以簽名方式完成之交易，倘國內消費金額於 TWD3,000(含)以下或國外消費金額屬於信用卡國際組織規定之免簽名交易者，特約商店得以免簽名方式結帳。

**Credit card transactions require the signature of the cardholder. However, domestic transactions of TWD 3,000 or below or signatureless foreign transactions as stipulated by international credit card organizations may be completed by contracted merchants without signature.**

### 三、付款方法 Payment methods:

(一) 正卡持卡人可授權臺灣銀行自其在臺灣銀行及其他金融機構(不含郵局)開設之國內新臺幣活期性存款帳戶設定自動轉帳扣繳或於臺灣銀行臨櫃、臺灣銀行網路銀行、指定便利商店、自動櫃員機(ATM)繳款或透過全國繳費網、郵局劃撥繳款。詳細繳款說明，請參見臺灣銀行信用卡網站或信用卡使用手冊。

The principal cardholder may authorize BOT to directly debit from either BOT or other financial institutions (but not including Chunghwa Post Co., Ltd.) domestic TWD deposit account(any demand deposit, demand savings deposit, or general service account) or make his/her payments at a BOT bank counter or a designated convenience store or via the BOT online banking platform, ATM services, the e-Bill network, or postal remittance. Please refer to the BOT credit card website or the credit card handbook for more details on payment methods.

(二) 設定以自動轉帳扣繳方式繳款之持卡人，如欲改以其他方式繳款，請於繳款截止日 4 個營業日前繳交，以免重複扣款。

Cardholders who have authorized direct debits for credit card payments shall submit applications for payment method change at least 4 business days prior to the payment due date to avoid duplicate charges.

(三) 繳款後約須 1~4 個營業日才能回復信用額度。

The credit limit shall be restored 1-4 business days after completion of payment.

### 四、信用卡遺失等情形之處理及責任 Responsibilities in case of credit card loss:

(一) 持卡人的信用卡如有遺失、被竊等情形時，應儘速按下列方式辦理掛失手續：

**In the event of loss or theft of a credit card, the cardholder shall complete the following loss/theft reporting procedures in a prompt manner:**

**國內：**請立即以臺灣銀行信用卡網路服務(<https://ecard.bot.com.tw>)或撥打臺灣銀行免付費客戶服務專線 0800-025-168 辦理掛失手續，如經臺灣銀行要求，並應於受通知日起三日內至警察局報案或以書面通知臺灣銀行。

**In Taiwan:** Please instantly complete the loss reporting procedures via the online BOT credit card service platform (<https://ecard.bot.com.tw>) or dial the toll-free BOT customer service line at 0800-025-168. If requested by BOT, the cardholder shall report the loss/theft to the police or notify BOT in writing within 3 days upon receipt of BOT's request.

**國外：**請立即以臺灣銀行信用卡網路服務(<https://ecard.bot.com.tw>)或撥打臺灣銀行付費電話 +886 2 2191 0025 辦理掛失手續。

**Overseas:** Please instantly complete the loss reporting procedures via the online BOT credit card service platform (<https://ecard.bot.com.tw>) or dial the BOT toll hotline at +886 2 2191 0025.

(二) 持卡人自辦理掛失手續時起被冒用所發生之損失，概由臺灣銀行負擔。但有下列情形之一者，持卡人仍應負擔辦理掛失手續後被冒用之損失：

BOT shall be responsible for all losses caused by unauthorized use of lost/stolen credit cards after completion of loss reporting procedures. However, the cardholder shall still be held responsible for losses caused by unauthorized use of credit cards after completion of loss reporting procedures if one of the following conditions exists:

1. 他人之冒用為持卡人容許或故意將信用卡交其使用者。

The cardholder tolerates such unauthorized use or the card is handed over deliberately to a third party.

2. 持卡人因故意或重大過失將使用自動化設備辦理預借現金或進行其他交易之交易密碼或其他辨識持卡人同一性之方式使他人知悉者。

The cardholder reveals his/her transaction password or other ways to verify the identity of the cardholder to third parties when obtaining cash advances or to carry out other transactions via automated equipment due to intent or gross negligence.

3. 持卡人與他人或特約商店為虛偽不實交易或共謀詐欺者。

The cardholder conspires with a third party or a contracted merchant to forge and falsify transactions or commit fraud.

(三) 自辦理掛失手續時起，持卡人辦理掛失手續前被冒用之自負額以 TWD3,000 為上限。但有下列情形之一者，持卡人免負擔自負額：

The card-holder's liability starting from completing the loss reporting procedures for losses caused by unauthorized use of credit cards prior to completion of these procedures shall be capped at TWD 3,000. The cardholder shall be exempt from such liability if one of the following conditions exists:

1. 持卡人於辦理信用卡掛失手續時起前 24 小時內被冒用者。

Unauthorized use within 24 hours prior to the completion of the credit card loss reporting procedures.

2. 冒用者在簽單上之簽名，以肉眼即可辨識與持卡人之簽名顯不相同或以善良管理人之注意而可辨識與持卡人之簽名不相同者。

It can be determined with the naked eye or if the due diligence of a good administrator is exercised that the signature of the unauthorized user on the sales draft is visibly different from the signature of the cardholder.

3. 冒用者於臺灣銀行同意辦理特定金額內免簽名之特約商店進行免簽名交易，且確認非持卡人本人交易且非持卡人串謀之交易者。

The unauthorized user carries out signatureless transaction(s) at a contracted merchant(s) within a specified amount authorized by BOT for such transactions and it has been verified that such transactions have not been carried out by the cardholder himself/herself and involve no conspiracy between the cardholder and the unauthorized user.

(四) 持卡人有上述(二)但書及下列情形之一，且臺灣銀行能證明已盡善良管理人之注意義務者，持卡人辦理掛失手續前之冒用損失，仍由持卡人負擔，不適用上述(三)超過自負額上限免負擔之約定：

Where cardholders meet one of the provisos set forth in paragraph (二) herein and one of the conditions stipulated below, they shall still be held responsible for losses caused by unauthorized use prior to completion of the loss reporting procedures provided that BOT can prove that it has exercised its due diligence as a good administrator. In this case, the provision stipulating the liability cap in paragraph (三) above shall not be applicable.

1. 持卡人得知信用卡遺失或被竊等情形而怠於立即通知臺灣銀行，或持卡人發生信用卡遺失或被竊等情形後，自當期繳款截止日起已逾 20 日仍未通知臺灣銀行者。

The cardholder becomes aware that his or her credit card has been lost or stolen, but is remiss in promptly notifying BOT, or fails to notify BOT of the loss or theft within twenty (20) days upon the payment due date of the current billing cycle.

2. 持卡人未於信用卡上簽名致他人冒用者。

The cardholder fails to sign his/her credit card, resulting in unauthorized use by a third party.

3. 持卡人於辦理信用卡掛失手續後，未提出臺灣銀行所請求之文件、拒絕協助調查或有其他違反誠信原則之行為者。

The cardholder fails to provide documents requested by BOT, refuses to assist in investigations, or engages in other conduct that violates principles of good faith after completion of credit card loss reporting procedures.

4. 信用卡遺失、被竊或其他喪失占有之情形係因持卡人之配偶、家屬、同住之人、受僱人、代理人、直系血親或四親等內旁系血親、三親等內姻親所致者。但持卡人證明已對其提出告訴者，不在此限。

Credit card loss, theft, or other forms of loss of possession are caused by spouses, family members, co-residents, employees, agents, direct blood relatives, collateral blood relatives within the fourth degree of kinship, and relatives by marriage within the third degree of kinship.

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These provisions shall not apply if cardholders can prove that they have already filed lawsuits against unauthorized users.

- (五)在自動化設備辦理預借現金部分，持卡人辦理掛失手續前之冒用損失，由持卡人負擔，不適用上述(三)超過自負額上限免負擔之約定。

As for cash advances obtained from automated equipment, cardholders shall be held responsible for all losses caused by unauthorized use prior to the completion of loss reporting procedures. In this case, the provision stipulating the liability cap in paragraph (三) above shall not be applicable.

- (六)正卡持卡人辦理掛失手續後，附卡持卡人不得再使用附卡。但附卡持卡人辦理掛失手續後，正卡持卡人仍得繼續使用其正卡。

Upon the completion of the loss reporting procedures by the principal cardholder, the supplementary card shall no longer be used by the supplementary cardholder. However, if the supplementary cardholder carries out the loss reporting procedures, the principal cardholder may continue to use the principal card.

五、信用卡交易帳款疑義之處理程序 Procedures for the handling of disputed charges :

- (一)持卡人於**當期繳款截止日前**，如對帳單所載之交易明細有疑義，得檢具理由及臺灣銀行要求之證明文件(如簽帳單或退款單收執聯等)通知臺灣銀行協助處理，或同意負擔調閱簽帳單手續費每筆 TWD100 後，請臺灣銀行向收單機構調閱簽帳單或退款單。持卡人請求臺灣銀行向收單機構調閱簽帳單或退款單時，約定由持卡人給付調閱簽帳單手續費者，如調查結果發現持卡人確係遭人盜刷或帳款疑義非可歸責於持卡人一事由時，其調閱簽帳單手續費由臺灣銀行負擔。

Where cardholders dispute transaction details listed in the billing statement **prior to the payment due date for the current billing cycle**, they shall notify BOT to assist in the handling thereof by stating their reasons and submitting the supporting documents requested by BOT (such as billing or refund slips) or agree to pay a billing slip retrieval fee of TWD100 per entry for retrieval of a copy of the billing or refund slip from the acquirer of BOT. When the cardholder requests retrieval of a copy of the billing or refund slip from the acquirer of BOT by paying a service fee, BOT assumes responsibility for this fee if the result of the conducted investigation indicates that the cardholder has indeed been the victim of credit card fraud or the disputed charge is not attributable to the cardholder.

- (二)持卡人主張暫停支付時，於其同意依各信用卡國際組織作業規定繳付帳款疑義處理費用後，得請臺灣銀行向收單機構或辦理預借現金機構進行扣款、信用卡國際組織仲裁等主張，並得就該筆交易對臺灣銀行提出暫停付款之要求。

Where the cardholder intends to withhold payment, he/she may ask BOT to request a chargeback from the acquirer or the cash advance provider or claim arbitration by the respective international credit card organization after agreeing to pay a processing fee determined by the international credit card organization for handling disputes. He/she may further request BOT to withhold payment on said transaction.

- (三)因發生疑義而暫停支付之帳款，如持卡人不同意繳付各信用卡國際組織作業規定之帳款疑義處理費用或經臺灣銀行證明無誤或因非可歸責於臺灣銀行之事由而不得扣款時，持卡人於受臺灣銀行通知後應立即繳付之，臺灣銀行並得自原繳款期限之次日起，以當時持卡人應適用之循環信用利率(年息以銀行法所定之最高利率為限)計收利息。

Where payment is withheld on a disputed charge, the cardholder shall complete payment immediately upon receipt of a notice from BOT if the cardholder refuses to pay the aforementioned processing fee for handling disputes or if BOT later finds that the charge is not erroneous or that no chargeback can be granted for reasons attributable to BOT. Interest may be charged by BOT starting from the day following the original payment due date at the then applicable credit card interest rate (limited to the maximum annual rate as defined in the Banking Act) starting from the next day following the original payment due date.

- (四)持卡人與特約商店發生消費糾紛時，臺灣銀行應予協助，有疑義時，並應為有利於消費者之處理。

Where a dispute arises between a cardholder and a contracted merchant, BOT shall offer assistance in resolving such disputes and be an advocate for the consumer.

**持卡人購買商品或服務應注意事項 Important reminders for purchase of products and services by cardholders**

1. 信用卡僅為支付工具，臺灣銀行對買賣商品或服務之瑕疵或履行並不負保證責任，持卡人購買商品或服務應先審慎評估。例如，在購買各行業商品(服務)禮券時，應注意該禮券已依各行業之中央主管機關所訂定型化契約應記載事項規定，提供履約保證。

Credit cards are solely payment instruments. BOT, therefore, assumes no responsibility for product or service defects or performance of transactions. Cardholders shall conduct careful assessments prior to product or service purchases. For instance, when purchasing product (service) gift certificates,

cardholders shall pay attention to performance bonds as prescribed in standard contracts formulated by competent authorities of different industries.

2. 刷卡時，請特別注意帳單或商品/服務合約上所列之交易金額與日期、付款方式(載明信用卡卡號)、個人資料及購買之商品/服務內容是否完整無誤。若購買非銀貨兩訖(預付型)商品/服務時，更應注意商品/服務提供有效期間及條件是否明確記載，務必於交易時確認商品/服務或合約內容完整無誤後，才刷卡簽帳。若為非銀貨兩訖(預付型)產品，帳單或商品/服務合約之原本(或正本)及相關文件(例如購貨證明、收據、使用紀錄收據及表單、會員卡或晶片卡、上課證等)應於刷卡完成時取得上述文件，並保存至商品/服務有效期間屆滿或收到貨品確認無誤。

Please confirm that relevant information in billing statements or product/service contracts such as transaction amounts, dates, payment methods (with specified credit card numbers), personal data, and product/service contents are complete and accurate before swiping your card. Even more importantly, make sure that product/service validity periods and conditions are clearly stipulated. Don't swipe your card or sign the billing slip before verifying that product/service contract contents are complete and error-free. For payment before delivery (prepaid products), the originals (original copies) of billing statements or product/service contracts and related documents (e.g., proof of purchase, receipts, usage record receipt and form, membership card or IC card, and student ID) shall be acquired before the card is swiped. These documents shall be preserved until the product/service validity period expires or the confirmed receipt of goods.

3. 保存每一筆消費簽單，等到帳單寄到時，逐筆核對，如對帳單所載事項有疑義，包括無此筆交易、重覆請款、交易金額有誤、已以其他方式付款等，應立即向特約商店或臺灣銀行詢問並請求處理。

Every billing slip shall be retained until the billing statement is received. Where cardholders wish to contest charges listed in billing statements upon verification (incl. non-existing transactions, duplicate processing, erroneous transaction amounts, payment already completed), they shall immediately inquire with contracted merchants or BOT and request processing.

4. 當購買之商品或服務有未獲提供(含預借現金未吐鈔)之情形時，應先向特約商店或辦理預借現金機構尋求解決，如無法解決時，應依照臺灣銀行信用卡約定條款之規定，檢附上述 2. 列示之相關證明文件主張爭議帳款；如持卡人與商店雙方已取得協議，臺灣銀行將不會接續處理持卡人之爭議帳款。

Where purchased products or services are not received (e.g., undispensed cash advances), a solution shall be sought with contracted merchants or financial institutions providing cash advances. Where disputes cannot be resolved, the cardholder shall submit the certificates and documents specified in Item 2 above to claim disputed charges pursuant to the provisions set forth in the terms and conditions of the BOT Credit Card Contract. Where the cardholder and the merchants reach an agreement, BOT shall cease processing disputed charges claimed by the cardholder.

5. 臺灣銀行受理爭議帳款之客服電話：營業時間(02)2349-3333 轉疑義帳款；非營業時間(02)2191-0025。

BOT customer service lines for controversial charges: During business hours (02)2349-3333 transferred to disputed charges; during non-business hours (02)2191-0025

6. 請持卡人購買非銀貨兩訖(預付型)之商品/服務時，應注意其提供商品/服務期限及主張爭議款扣款期限，以保障自身權益。

When cardholders purchase prepaid products/services (payment before delivery), please pay close attention to time limits governing the provision of products/services and disputed charge and chargeback claims to safeguard their own rights and interests.

7. 茲就臺灣銀行處理各信用卡國際組織主張爭議帳款之程序(以下簡稱「處理爭議帳款程序」)需要持卡人配合之重要事項，摘要如下：

Important matters pertaining to the handling of procedures of international credit card organizations governing disputed charge claims (hereinafter referred to as "Disputed Charge Processing Procedures") by BOT that require cooperation by the cardholder are summarized as follows:

- (1) 所謂商品或服務未獲提供係指預訂商品未獲特約商店移轉商品或其數量不符或於自動化設備上預借現金而未取得金錢或數量不符，持卡人應備齊相關證明文件於爭議帳款扣款期限截止前 15 個工作日向臺灣銀行提出並主張扣款。持卡人對於同一筆交易僅能向臺灣銀行申請一次爭議帳款，有關信用卡國際組織就商品或服務未獲提供之爭議帳款扣款期限如下：

"Non-receipt of products or services" shall refer to non-delivery of prepaid products by contracted merchants or quantity discrepancies or non-disbursement of cash advances by automated equipment or amount discrepancies. The cardholder shall prepare all required documents and submit them to BOT to claim chargeback at least 15 workdays prior to the deadline for disputed charge and chargeback claims. For the same transaction, cardholders may only contest disputed

charges once. Time limits governing disputed charges and chargebacks for non-delivered products or services stipulated by international credit card organizations are defined as follows:

| 信用卡國際組織<br>International Credit Card Organization | 臺灣銀行向收單機構提出扣款請求之期限<br>Time limit for requests of chargebacks from acquirers of BOT  |
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| Visa  | <p>當服務或商品未提供時，需於交易清算日或服務約定提供日起 120 日曆日(含例、假日)內，且追溯時間不得超過交易清算日之 540 日曆日。<br/>           In case of non-delivery of services or products, such requests shall be made within 120 calendar days (incl. holidays and weekends) following the transaction settlement date or specified service delivery date. Retroactive periods shall not exceed 540 calendar days starting from the settlement date.</p> <p>●服務未提供舉例說明：如 98 年 1 月 15 日以 Visa 卡購買某俱樂部會員資格，但俱樂部在 99 年 2 月 10 日停業，而持卡人之會員資格仍為有效時，臺灣銀行應於 99 年 2 月 10 日起 120 日曆日內，且不超過自該交易清算日起算之 540 日曆日提出扣款請求。<br/>           Example of non-delivered services: A Visa cardholder purchased a club membership with his card on January 15, 2009, but the club ceased operations on February 10, 2010. If the card-holder's membership is still valid, BOT should make a request for chargeback within 120 calendar days following February 10, 2010 (the retroactive period of 540 calendar days starting from the settlement date must not be exceeded).</p> <p>●商品未收到舉例說明：如 99 年 1 月 15 日以 Visa 卡購買傢俱，並約定於 99 年 3 月 15 日將傢俱送至持卡人指定地點交貨，但 3 月 15 日當天商店卻表示無法交貨時，臺灣銀行應於 99 年 3 月 15 日起 120 日曆日內，且不超過自該交易清算日起算之 540 日曆日提出扣款請求。<br/>           Example of non-delivered products: A Visa cardholder purchases furniture on January 15, 2010 with the mutual agreement that the furniture will be delivered to the address designated by the cardholder on March 15, 2010, but the store fails to deliver the furniture on said date. BOT should make a request for chargeback within 120 calendar days following March 15, 2010 (the retroactive period of 540 calendar days starting from the settlement date must not be exceeded).</p> |
| MasterCard  | <p>1. 當商品未收到時，需於交易清算日或商品約定送達日起 120 日曆日內。<br/>           Within 120 calendar days following the transaction settlement date or specified product delivery date in case of non-delivery of products.<br/>           舉例說明：如 99 年 1 月 15 日以 MasterCard 卡購買傢俱，並約定於 99 年 3 月 15 日將傢俱送至持卡人指定地點交貨，但 3 月 15 日當天商店表示無法交貨時，臺灣銀行應於 99 年 3 月 15 日起 120 日曆日內提出扣款請求。<br/>           Example of non-delivered products: A MasterCard cardholder purchases furniture on January 15, 2010 with the mutual agreement that the furniture will be delivered to the address designated by the cardholder on March 15, 2010, but the store fails to deliver the furniture on said date. BOT should make a request for chargeback within 120 calendar days following March 15, 2010.</p> <p>2. 服務未獲提供 Non-delivered services<br/>           (1) 一次性提供服務：需於交易清算日或服務約定提供日起 120 日曆日內。<br/>           One-time services: Within 120 calendar days following the transaction settlement date or specified service delivery date.<br/>           舉例說明：如 98 年 1 月 15 日以 MasterCard 卡支付 98 年 3 月 15 日所提供的服務費用，但 3 月 15 日當天商店表示無法提供服務時，臺灣銀行應於 98 年 3 月 15 日起 120 日曆日內提出扣款請求。<br/>           Example of non-delivered services: A MasterCard cardholder paid service charges on January 15, 2009, but the store failed to deliver the service on March 15, 2009 as previously agreed. BOT should make a request for chargeback within 120 calendar days following March 15, 2009.</p>   |

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|  | <p>(2)服務中斷(非屬一次性提供服務):需於交易清算日或特約商店無法提供服務日起 120 日曆日內,但追溯時間不得超過交易清算日之 540 日曆日(自 111 年 4 月 22 日起調整為 365 日曆日)。</p> <p>Service interruption (not one-time services): Within 120 calendar days following the transaction settlement date or the date on which the contracted merchant stops delivering services (retroactive periods shall not exceed 540 calendar days <b>(this period has been revised to 365 calendar days on April 22, 2022.)</b> starting from the settlement date).</p> <p>舉例說明:如 98 年 1 月 15 日以 MasterCard 卡購買某俱樂部會員資格,但俱樂部在 99 年 2 月 10 日停業,而持卡人之會員資格仍為有效時,臺灣銀行應於 99 年 2 月 10 日起 120 日曆日內,且不得超過自該交易清算日起算之 540 日曆日(自 111 年 4 月 22 日起調整為 365 日曆日)提出扣款請求。</p> <p>Example of non-delivered services: A Visa cardholder purchased a club membership with his card on January 15, 2009, but the club ceased operations on February 10, 2010. If the card-holder's membership is still valid, BOT should make a request for chargeback within 120 calendar days following February 10, 2010 (the retroactive period of 540 calendar days <b>(this period has been revised to 365 calendar days on April 22, 2022.)</b> starting from the settlement date must not be exceeded).</p> |
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註一:交易清算日係指收單機構將該筆交易交付於清算組織進行資料處理的日期,每筆交易清算日持卡人可逕洽臺灣銀行。

Note 1: The term "Transaction Settlement Date" shall refer to the date of handover of information for the said transaction by the acquirer to settlement organizations for processing (cardholders can directly contact BOT to inquire about settlement dates for each transaction)

註二:請注意「處理爭議帳款程序」應以各信用卡國際組織之詳細規則為準。各信用卡國際組織對「處理爭議帳款程序」有制定或變更規則、解釋及仲裁會員機構爭議之最終權限,所以持卡人主張爭議帳款,不表示一定可以退款或對於分期付款未付部分無須再繳款。

Note 2: "Disputed Charge Processing Procedures" are defined as stipulated in detailed regulations of international credit card organizations. International credit card organizations have final authority in the formulation, amendment, or interpretation of "Disputed Charge Processing Procedures" and the arbitration of disputes between member institutions. Hence, when the cardholder claims a disputed charge, it does not necessarily mean that the cardholder will receive a refund or can stop making payment on the unpaid portion of an installment payment plan.

(2)如果持卡人刷卡購買商品/服務的提供期間超過上述信用卡國際組織之規定,則於該期間過後,發生特約商店無法繼續提供商品/服務的情形時,因為持卡人已無法透過信用卡國際組織作業規定處理此類爭議,所以持卡人購買該類商品/服務前,宜審慎評估將來無法獲得商品/服務之風險。

Where delivery periods of products/services purchased by cardholders with their cards exceed the coverage periods specified above, disputes arising out of discontinued delivery of product/services by contracted merchants cannot be handled pursuant to the regulations of international credit card organizations. Prior to the purchase of such products/services, cardholders should therefore carefully evaluate all associated risks.

(3)倘持卡人對於爭議帳款要求臺灣銀行向信用卡國際組織提出仲裁者,持卡人需向臺灣銀行承諾支付仲裁程序可能產生之相關處理費用。(臺灣銀行收取仲裁處理費為 USD500 或等值新臺幣。)惟仲裁結果有利於持卡人,持卡人無需負擔全部或部份仲裁處理費。

Where cardholders request that BOT file for arbitration with the international credit card organization with regard to disputed charges, the cardholder shall commit to payment of all fees and expenses incurred by BOT in the course of such arbitration procedures. (BOT charges an arbitration processing fee of USD 500 or an equivalent amount in New Taiwan dollars) Where the arbitration results are favorable to the cardholder, he/she shall not have to bear all or part of the arbitration processing fee.

#### 六、臺灣銀行委外處理 Outsourcing operations:

臺灣銀行之交易帳款收付業務、資料處理業務或其他與信用卡有關之附隨業務(如資訊系統之資料登錄、處理及輸出,資訊系統之開發、監控及維護,行銷,客戶資料輸入,表單列印、裝封及付交郵寄,表單、憑證等資料保存,卡片製作及送達,帳款催收及法律程序等【含符合特定目的之相關個人資料蒐集、處理、利用及國際傳輸】),於必要時得依金融監督管理委員會規定或經金融監督管理委員會核准,委託適當之第三人或與各信用卡組織之會員機構合作辦理,並依前述目的將各項個人資料提供與該第三人或機構。

BOT may, at its discretion, commission suitable third parties or cooperate with member institutions of credit card organizations in the handling of billing and payment operations, processing of information, and other credit card related operations (e.g. information system data entry, processing and output, information system development, monitoring, and maintenance, marketing, customer data input, form printing, packing, and mailing, preservation of forms, certificates and other documents, card production and delivery, payment collection and legal proceedings, etc.) 【including collection, processing, cross-border transfer and use of personal data for specific purposes】 if deemed necessary subject to approval or regulations set forth by the Financial Supervisory Commission. Personal data may be made available to such third parties or institutions for the aforementioned purposes.

七、未成年人使用信用卡應注意事項 Important reminders for credit card use by minors :

(一)建議申請人在申請臺灣銀行信用卡前，先詳細閱讀臺灣銀行信用卡約定條款，以瞭解雙方權利義務，並衡量自己的經濟能力後消費，以避免因信用過度擴張，導致負債過多無法繳款，產生信用不良之紀錄，為自己造成經濟負擔，無法和金融機構繼續正常往來。

Applicants are advised to carefully read the BOT credit card terms and conditions prior to submission of applications to gain a clear understanding of mutual rights and obligations. It is strongly recommended that applicants assess their financial capacity prior to making purchases to prevent excessive credit expansion, resulting in mounting debts that cannot be paid off, poor credit records, and financial burdens that preclude regular dealings with financial institutions.

(二)信用卡是提供持卡人靈活消費的工具，可以讓持卡人在經濟範圍之內，先滿足消費需求，再視情況，按期付清款項或使用「循環信用」方式分期償還；若臨時急用現金時，還可以向銀行預借現金。使用循環信用及預借現金須支付銀行循環信用利息及預借現金手續費，並且容易擴張信用，請謹慎為之。

Credit cards serve as flexible payment instruments for cardholders allowing them to satisfy their purchase demands within the scope of their financial ability and pay for their purchases in installments in accordance with their individual needs through regular payment of balances due or utilization of revolving credit. In case of an urgent need for cash, cash advances can be obtained from banks. Please be cautious when using revolving credit and cash advances since they require payment of interest and cash advance service fees and tend to result in credit expansion.

(三)持卡人使用信用卡，關於消費事項，應經常與父、母或監護人作良好溝通，並藉由使用信用卡學習自主理財之負責態度。

The cardholder shall frequently communicate with his/her parents or guardian when using his/her credit card for purchases and learn how to take responsibility for his/her financial management through credit card use.

(四)臺灣銀行得依未成年持卡人法定代理人之書面通知及要求，准予調閱未成年持卡人之帳單。臺灣銀行亦得因未成年持卡人法定代理人要求，不經事先通知而調整持卡人之信用額度或暫時停止其使用卡片之權利。

BOT may allow retrieval of the billing statements of the minor cardholder in accordance with written notifications and requests of his/her guardian. BOT may also adjust the credit limit or suspend the card use privileges of the minor cardholder in accordance with requests by his/her guardian.

八、申請電子帳單應注意事項 Important reminders for electronic billing applications :

(一)正卡申請人申請臺灣銀行信用卡電子帳單服務後，身分證字號歸戶下所有及未來新申請之信用卡，都將以電子帳單方式取代郵寄紙本帳單之通知服務。

After principal card applicants apply for electronic billing services for BOT credit cards, electronic billing shall be substituted for mailed paper billing statements for all current and newly issued cards in the future under the same account identified by the applicant's Personal ID No.

(二)電子帳單服務至遲於臺灣銀行受理正卡申請人申請日翌日起第 7 個營業日生效，並於生效後之下一期起開始提供電子帳單。

Applications by principal card applicants for electronic billing services become effective on the 7<sup>th</sup> business day following the day after they are accepted by BOT at the latest. Electronic billing statements are provided starting from the billing cycle following the effective date.

(三)臺灣銀行以正卡申請人申請電子帳單服務留存或指定之電子郵件信箱為電子帳單發送地址，電子帳單發出後未被退回者，即推定已合法送達。

**Electronic billing statements are sent to the e-mail address provided or specified by the principal card applicant when applying for electronic billing services. If electronic billing statements are not returned as undeliverable, they shall be presumed legally delivered.**

(四)連續 3 期無法成功寄達電子帳單時，臺灣銀行得終止電子帳單服務，並恢復寄送紙本帳單至正卡申請人留存於臺灣銀行的通訊地址。若正卡申請人欲重新使用本服務，須再次提出申請。

Where electronic billing statements cannot be successfully delivered for 3 consecutive billing cycles, BOT may terminate electronic billing services and resume mailing of paper billing statements to the correspondence address registered with BOT. Where principal card applicants wish to restore such services, they shall resubmit applications.

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(五)其他應行注意事項，悉依「臺灣銀行信用卡/達人金融卡電子帳單服務契約約定條款」辦理。  
For more information, please refer to BOT Credit Card/VISA Debit Card Electronic Billing Service Terms and Conditions.

九、申請以臺灣銀行帳戶自動扣繳信用卡帳款應注意事項 Important reminders for direct debit from BOT account applications for credit card payments:

(一)正卡申請人得授權臺灣銀行自正卡申請人之臺灣銀行國內新臺幣活期性存款帳戶(以下稱自扣帳戶)內存款餘額扣繳指定卡別信用卡帳款，而無須憑其另行簽具之取款條憑證。

The principal credit card applicant may authorize direct debits by the BOT from the available account balance of his/her domestic TWD deposit account(any demand deposit, demand savings deposit, or general service account) at the BOT (hereinafter referred to as "direct debit account") to settle payments for specified credit cards without signed withdrawal slips.

(二)申請信用卡帳款自動轉帳扣繳作業若於當期信用卡帳單繳款截止日前完成，則當期信用卡帳款可從自扣帳戶扣款。

Where applications for direct debits for credit card payments are completed prior to the payment due date of the current credit card bill, the payment for the current billing cycle may be settled through direct debit from the direct debit account.

(三)授權辦理信用卡帳款自動轉帳扣繳者，臺灣銀行將於每期信用卡帳單繳款截止日次 1 營業日從自扣帳戶轉帳扣繳，若自扣帳戶存款不足額時，將再連續 3 個營業日就自扣帳戶內之存款餘額繼續扣繳，倘仍因故無法扣繳者不再另行補扣。

**Where direct debits for credit card payments have been authorized, BOT shall directly debit the designated account on the business day following the payment due date of every billing statement. Where the account balance is insufficient, direct debiting from the available balance in the direct debit account shall be continued for 3 consecutive business days. Where direct debiting is still not possible, no further attempts shall be made.**

(四)若自扣帳戶性質上屬綜合存款戶，且該帳戶開啟定期性存款質借功能，則應注意：若扣繳當日自扣帳戶活期存款金額不足扣繳時，臺灣銀行將依開戶總約定書之約定就不足之金額自動由自扣帳戶的定期性存款金額借款支用扣繳。

**Where the direct debit account is a general service account and the time deposit pledge function has been activated, the cardholder shall be aware that BOT may directly debit the time deposit amount pursuant to the Account Opening Agreement if the demand deposit balance is insufficient on the date of direct debit to make up the difference.**

(五)自扣帳戶持有人(即正卡申請人)如擬變更轉帳扣繳金額或欲終止授權臺灣銀行自動轉帳扣繳指定卡別信用卡帳款時，得另向臺灣銀行營業單位辦理變更或終止信用卡帳款自動轉帳扣繳服務。經臺灣銀行受理並完成終止手續後，臺灣銀行僅需於信用卡帳單上不再註明自扣帳戶帳號而無須另行通知。

Where the direct debit account holder (the principal card applicant) wishes to alter the direct debit amount or terminate the authorization to settle payments for specified credit cards through direct debits, he/she shall apply for such alteration or termination of direct debit services with a BOT branch. Upon acceptance of the application and completion of the termination procedures, BOT shall only be required to stop listing the direct debit account number on credit card billing statements without providing further notice.

十、連結一卡通功能應注意事項 Important reminders for linkage of iPass functions :

(一)一卡通聯名卡之一卡通功能為普通卡票種，且均為記名式儲值卡(以下稱一卡通)，可提供掛失退費之服務。

The iPass function of iPass Co-branded cards is not only a general type card but also a registered stored value card (hereinafter referred to as "iPass") that allow the holder to claim a refund upon completion of loss reporting procedures.

(二)一卡通聯名卡自動儲值功能已預設為開啟，且一卡通儲值餘額為零。持卡人即使未完成信用卡開卡，倘已使用一卡通聯名卡自動儲值功能，持卡人仍應就一卡通已完成自動儲值所生之相關帳款負擔清償之責。

The autoload function of iPass Co-branded cards is activated by default with a stored value balance of zero. Where cardholders use the autoload function of the iPass Co-branded cards prior to completion of the card activation procedures, they shall be liable for repayment of all amounts payable incurred through this function.

(三)於使用一卡通聯名卡之一卡通時，因儲值餘額不足以支付當次消費或低於一定金額時，可透過自動儲值設備，自一卡通聯名卡之信用卡信用額度中，自動儲值一定金額至一卡通內，自動儲值之效力與持卡人信用卡刷卡消費相同。儲值餘額最低限制及自動儲值數額，悉依一卡通票證股份有限公司(以下稱一卡通公司)網站(網址：www.ipass.com.tw)及臺灣銀行網站網址：www.bot.com.tw)公告為準。

Where cardholders use the iPass of the iPass Co-branded cards, and the available balance is insufficient for the current purchase or below a certain amount, a clearly specified amount thereof is automatically

loaded to the iPass via autoloading equipment through the credit limit of credit card function of the iPass Co-branded cards. The effect of both autoloading and payment with credit card shall be equally authentic. For the smallest autoloading amount and stored value, please refer to iPass corporation (hereinafter referred to as "iPass Co.") website (www.i-pass.com.tw) and BOT website (www.bot.com.tw).

- (四)一卡通聯名卡之一卡通有效期限與信用卡相同，信用卡有效期限屆至時，一卡通及自動儲值功能亦隨之終止。

The expiration date of both iPass and credit card function of iPass Co-branded cards shall be the same. When the credit card function expires, the iPass and autoloading function shall also be terminated.

- (五)一卡通聯名卡完成掛失手續前及其後 3 小時內，如一卡通儲值餘額遭扣款或被冒用所發生之損失，由持卡人自行負擔；完成掛失手續前 24 小時至完成掛失手續後 3 小時內，遭冒用自動儲值之損失，悉依臺灣銀行信用卡約定條款辦理，完成掛失手續後 3 小時起，遭冒用自動儲值及一卡通扣款所發生之損失，概由一卡通公司負擔。持卡人同意，掛失卡片將按持卡人完成掛失手續時間起算 3 小時後之一卡通公司儲值餘額紀錄，先扣除臺灣銀行因遭冒用自動儲值負擔之損失金額(即完成掛失手續前 24 小時至完成掛失手續後 3 小時內，由臺灣銀行依臺灣銀行信用卡約定條款負擔者，該款項將返還與臺灣銀行)後，再行辦理餘額轉置作業。餘額轉置之作業時間約需 40 個工作日(實際轉置天數視一卡通聯名卡之信用卡帳單結帳週期而定)。

The cardholder shall bear all losses caused by unauthorized debiting or use of available balances prior or within 3 hours after completion of loss reporting procedures. The losses caused by unauthorized autoloading of available balances within the period starting 24 hours before and ending 3 hours after completion of loss reporting procedures shall be handled in accordance with BOT Credit Card Terms and Conditions. Where unauthorized autoloading, debiting, or use occurs after this time limit, iPass Co. shall be liable for all incurred losses. The cardholder agrees that the remaining iPass balance 3 hours after completion of the loss reporting procedures shall be transfer balance to the credit card account associated with said card after deduction of unauthorized autoloading amounts that BOT is liable for (pursuant to BOT credit card terms and conditions, BOT bears full liability for such amounts within the period starting 24 hours before and ending 3 hours after completion of loss reporting procedures; Such amounts will be deducted back to BOT.) within 40 business days upon completion of loss reporting procedures (the actual number of days shall be determined in accordance with credit card billing cycles).

- (六)持卡人透過將卡片置於「一卡通票卡查詢機」或至捷運各車站服務詢問處或至一卡通公司網站，得免費查詢一卡通儲值餘額及最近六筆交易紀錄，如有一卡通交易相關問題，亦可電洽一卡通公司客服電話：07-791-2000；持卡人如對一卡通自動儲值之日期及金額有疑義，得於**當期帳單繳款截止日前**，依臺灣銀行要求之文件通知臺灣銀行查證處理。

The cardholder may place the card on the "iPass inquiry machine" or visit the service inquiry office of each MRT station or the iPass Co. website to inquire free about the balance of iPass and the last six transactions. If there is any question related to iPass transactions, the cardholder may call the iPass Co. customer service hotline at 07-791-2000. Where the cardholder disputes either the date or the balance of autoloading, he/she shall notify BOT to provide assistance by submitting the documents requested by BOT **prior to the payment due date of the current billing cycle.**

- (七)其他應行注意事項，悉依「臺灣銀行一卡通聯名卡特別約定條款」辦理。

For more information, please refer to BOT iPass Co-branded Card Terms and Conditions.

#### 十一、連結金融卡功能應注意事項 Important reminders for linkage of ATM card functions:

- (一)領取卡片與晶片密碼函後，請立即至臺灣銀行自動櫃員機(ATM)啟用卡片並將密碼函內預設之晶片密碼重新設定。

Upon receipt of the card and chip PIN notice, please immediately activate the card and reset the default PIN at a BOT ATM.

- (二)卡片密碼等同印鑑，請熟記，並勿透露或寫在卡片上，密碼與卡片請分開保管，避免被盜用。Your card password is equivalent to your seal, please remember it, and do not disclose this password or write it on your card. The password and the card shall be stored separately to avoid unauthorized use.

- (三)請定期變更卡片密碼，並避免使用出生年月日或身分證統一編號等資料作為密碼，且於自動櫃員機(ATM)輸入密碼時以手遮蓋。

Please regularly change your password and avoid using your birth date or Personal ID No. as your password. Cover the keypad with your hand when entering your password at an ATM.

- (四)使用金融卡至國外自動櫃員機(ATM)提領現金時，須輸入 4 位數磁條密碼(須另外申請)，且於國外自動櫃員機(ATM)提款時，輸入 4 位數密碼後需按 ENTER 鍵。

When withdrawing cash from an ATM in a foreign country with your ATM card, you must enter a 4-digit magnetic stripe PIN (separate application required) followed by pressing the ENTER key.

- (五)晶片密碼錯誤達臺灣銀行晶片金融卡服務約定書規定次數，將被鎖卡，請攜帶卡片、身分證、明文件及原留印鑑親赴臺灣銀行營業單位辦理解鎖，解鎖後可繼續使用；磁條密碼輸入錯誤

遭鎖卡或遺忘密碼，將無法操作，請攜帶卡片、身分證明文件及原留印鑑親赴臺灣銀行營業單位辦理換卡。

The card is locked if the wrong chip PIN is entered a specified number of times as stipulated in the BOT IC Debit Card Service Agreement. Please unlock your card for future transactions at a BOT branch by presenting your card, identity documents, and the registered seal. If your card has been locked because you have entered the wrong magnetic stripe PIN or forgotten your password, please apply for the issue of a replacement card at a BOT branch by presenting your unusable card, identity documents, and the registered seal.

- (六)於國外自動櫃員機(ATM)交易，卡片被機器留置時，請立即向自動櫃員機(ATM)所屬機構要求處理。如無法取回卡片，請您立即辦理卡片掛失，並於回國後，親赴臺灣銀行營業單位辦理補發新卡手續。

If your card is retained by an ATM in a foreign country, please immediately request assistance from the institution that operates the ATM. Where the card cannot be retrieved, please immediately report the loss and apply for a replacement card at a BOT branch after your return to Taiwan.

- (七)於國內自動櫃員機(ATM)交易，如有卡片被機器留置時，請立即向自動櫃員機(ATM)所屬機構要求處理。被留置之卡片會被退回原存款開戶行，臺灣銀行將儘速通知您來領取。

If your card is retained by an ATM in Taiwan, please immediately request assistance from the institution that operates the ATM. The retained card will be returned to the card issuer. BOT will promptly notify you to retrieve your card.

- (八)其他應行注意事項，悉依「臺灣銀行晶片金融卡服務約定書」辦理。

For more information, please refer to BOT IC ATM Card Service Terms and Conditions.

## 十二、其他 Other：

- (一)臺灣銀行信用卡優惠詳細內容及使用規範載於信用卡使用手冊並公告於信用卡網站，除臺灣銀行依規定或臺灣銀行信用卡約定條款公告或通知持卡人權益、優惠或服務期間及適用條件外，臺灣銀行得每季調整其他持卡人權益、優惠或服務期間及適用條件。

Details pertaining to promotions and special offers and relevant regulations governing the use of BOT credit cards are specified in the credit card handbook and made public on the credit card website. BOT shall publicly announce or notify cardholders and may implement quarterly adjustments of their rights and interests, promotions and special offers, service periods, and applicable criteria pursuant to relevant BOT credit card terms and conditions.

- (二)信用卡持卡人留存於臺灣銀行之資料(包括但不限於姓名、聯絡地址、電話、職業或職稱等)有所變動時，應通知臺灣銀行。臺灣銀行有權隨時透過財團法人金融聯合徵信中心或經持卡人同意之方式查詢持卡人信用狀況(包括但不限於持卡人所有於金融機構之信用額度及負債情形)，若持卡人有債務負擔或信用額度增加之情形，持卡人應依臺灣銀行之要求，提供經臺灣銀行認可之最新財務資料，以證明其對所有債務之清償來源。

**BOT shall be notified of changes of personal data previously provided to BOT by cardholders (including but not limited to names, correspondence addresses, phone numbers, occupations, or job titles) in a prompt manner. BOT reserves the right to determine the credit standing (including but not limited to credit limits and debt levels at all financial institutions) of cardholders through inquiries with the Joint Credit Information Center or through other means agreed on by the cardholder. In case of increased debt levels or credit limits, the cardholder shall provide the latest financial information subject to approval by BOT in accordance with the bank's regulations to prove his/her debt settlement ability.**

## 十三、上述條款未盡事宜，適用臺灣銀行信用卡約定條款。

For matters not specifically covered herein, relevant provisions set forth in BOT Credit Card Terms and Conditions shall apply.

## 謹慎理財 信用無價 Please manage your finances carefully and value your credit.

信用卡循環信用年利率：本行定儲利率指數(按季)+客戶信用等級加碼利率(4.25%~10.25%)，基準日為104年12月1日，依電腦評等而定，年息以銀行法所定之最高利率為上限。

Credit card interest rate: BOT Adjustable Rate for Consumer Loans (per quarter) + a rate defined by the cardholder's credit rating (4.25%~10.25%) determined through computer-based ratings and limited to the maximum rate as defined in the Banking Act (Base date: December 1, 2015).

預借現金手續費：預借金額×3%+TWD150。

Cash advance service fee: Every cash advance×3%+TWD150

其他相關費用依本行網站公告。

Other applicable fees are listed on the public website of BOT

## 臺灣銀行股份有限公司履行個人資料保護法告知義務書(114.08)

### Notification of Personal Data Protection Act Disclosure Obligations by Bank of Taiwan (August 2025)

臺灣銀行股份有限公司(以下稱本行)依據個人資料保護法(以下稱個資法)第八條第一項、第九條第一項(如適用)規定應明確告知臺端下列事項:

The Bank of Taiwan (BOT) is required by Article 8, paragraph 1 and Article 9, paragraph 1 (where applicable) of the "Personal Data Protection Act" (PDPA) to clearly disclose to you the following matters:

一、有關本行蒐集臺端個人資料之目的請臺端詳閱下列附表。

The purposes for which BOT collects your personal data (for further information, see the Appendix at the bottom of this Statement).

二、蒐集之個人資料類別:姓名、身分證統一編號、性別、出生年月日、通訊方式、交易、帳務、教育及其他詳如相關業務申請書或契約書之內容,並以本行與客戶往來之相關業務、帳戶或服務及自客戶或第三人處(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。

Types of personal data collected: Full name, national ID number, gender, date of birth, contact method, transactions, account information, educational attainments, and the content of applications or contracts pertaining to other related services. Moreover, such data shall in principle be either the details of business, accounting, and service matters connected with dealings between BOT and the customer, or personal data that are actually collected from the customer or a third party (e.g. the Joint Credit Information Center).

三、個人資料利用之期間:

Duration of personal data usage:

(一)特定目的存續期間。

Duration of specific purpose.

(二)依相關法令所定(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)

As mandated by applicable legislation (e.g. Business Entity Accounting act), the retention period required for the conduct of business, or the records retention periods stipulated by specific contracts (with the longest retention period taking precedence).

四、個人資料利用之地區:下列「個人資料利用之對象」欄位所列之利用對象其國內及國外所在地。

Geographical extent of personal data usage: The domestic and overseas locations of the parties listed immediately below in the "Parties allowed to use the data" section.

五、個人資料利用之對象:

Parties allowed to use the data:

(一)本行(含受本行委託處理事務之委外機構)。

BOT (including any outside institution to which BOT may outsource the handling of matters).

(二)依法令規定利用之機構(如:本行母公司或所屬金融控股公司等)。

Institutions allowed by law to use the data (e.g. BOT or the financial holding company to which it belongs).

(三)其他業務相關之機構(如:通匯行(含原始匯款行、解款行、中間銀行等)、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、財團法人台灣票據交換所、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等)。

Other business-related institutions (e.g. correspondent banks <including originator banks, beneficiary banks, and intermediary banks>, Joint Credit Information Center, National Credit Card Center of R.O.C., Taiwan Clearing House, Financial Information Service Co., credit guarantee institutions, international credit card organizations, card acquirers, and participating merchants).

(四)國內外依法有權機關、金融監理機關、美國政府機關。

The entitled institutions or financial supervisory agencies in accordance with domestic and foreign laws and regulations, the U.S Government.

(五)臺端所同意之對象(如:本行共同行銷或交互運用客戶資料之公司、與本行合作推廣業務之公司、與本行有業務往來之保險公司/機構等)。

Parties to whom you have given consent (e.g. companies that engage with BOT in cross-selling or joint use of each other's customer data, companies that engage with BOT in cooperative business promotion, and any other correspondent insurance companies/financial institutions).

六、個人資料利用之方式:

Method of personal data usage:

(一)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。

Any automated or non-automated usage method that complies with personal data protection legislation.

(二)國際傳輸。

Cross-border transfer.

七、依據個資法第三條規定,臺端就本行保有臺端之個人資料得行使下列權利:

Article 3 of the PDPA empowers you to exercise the following rights with regard to your personal data that is held by BOT:

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- (一)除有個資法第十條但書規定之情形外，得向本行查詢、請求閱覽或請求製給複製本，惟本行依個資法第十四條規定得酌收必要成本費用。  
the right (except where any of the conditions set out in the proviso of Article 10 of the PDPA is present) to query or access your personal data and ask BOT for copies thereof, provided that BOT may charge a fee to cover necessary costs in accordance with the provisions of Article 14 of the PDPA;
- (二)得向本行請求補充或更正，惟依個資法施行細則第十九條規定，臺端應適當釋明其原因及事實。  
the right to supplement or correct your personal data, provided that you must adequately explain (in accordance with the provisions of Article 19 of the "Enforcement Rules of the Personal Data Protection Act") why this is necessary;
- (三)本行如有違反個資法規定蒐集、處理或利用臺端之個人資料，依個資法第十一條第四項規定，臺端得向本行請求刪除、停止蒐集、處理、利用。  
if BOT violates the PDPA in collecting, processing, or using your personal data, you are empowered by Article 11, paragraph 4 of the PDPA to ask BOT to delete the data and stop collecting, processing, or using it;
- (四)依個資法第十一條第二項規定，個人資料正確性有爭議者，應主動或依臺端之請求停止處理或利用。但因執行業務所必須，或經臺端書面同意，並註明其爭議者，不在此限。  
Article 11, paragraph 2 of the PDPA provides that in the event of a dispute regarding the accuracy of the personal data, BOT shall, on its own initiative or upon your request, cease processing or using the personal data, unless the processing or use is either necessary for the conduct of business or has been agreed to by you in writing and the dispute has been recorded;
- (五)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，得向本行請求刪除、停止處理或利用臺端之個人資料。惟依該項但書規定，本行因執行業務所必須或經臺端書面同意者，不在此限。  
Article 11, paragraph 3 of the PDPA provides that when the specific purpose of data collection no longer exists, or upon expiration of the relevant time period, you may ask BOT to erase or cease processing or using your personal data, however, the proviso of that paragraph provides that the preceding does not apply if the processing or use is necessary for the conduct of business or has been agreed to by you in writing.
- 八、臺端得自由選擇是否提供相關個人資料及類別，惟臺端所拒絕提供相關之個人資料及類別，如果是辦理業務審核或作業所需之資料，本行可能無法進行必要之業務審核或作業而無法提供臺端相關服務或無法提供較佳之服務，敬請見諒。  
You may freely choose whether to provide related personal data, and if so, which types. However, if you refuse to provide personal data that is needed to conduct business or review the conduct of business, BOT may be unable to engage in necessary conduct of business or necessary review of the conduct of business, and thus unable to provide you with related services or unable to provide relatively good services. Your understanding is requested.
- 九、臺端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，請向本行各營業單位、免費客服專線(0800-025-168)洽詢。  
If you wish to exercise the aforementioned rights set out in Article 3 of the PDPA, for more information on how to exercise those rights, please call our free-of-charge customer service hotline (0800-025-168) to contact the proper BOT department.
- 十、個人資料之來源(如適用個資法第九條第一項者)：如當事人之法定代理人、輔助人或經由與本行進行合作推廣或共同行銷、交互運用客戶資料之單位、或其他與本行有業務往來之保險公司/機構提供。  
Sources of personal data (where Article 9 of the PDPA is applicable): May be a party's statutory agent or assistant; or entities that engage with BOT in cooperative business promotion, cross-selling, or joint use of each other's customer data; or any other correspondent insurance companies/financial institutions.

\* 附表 Appendix :

| 特定目的說明 Meaning of the term "specific purpose" |   |   |
|---|---|---|
| 業務類別<br>Type of business                      | 業務特定目的暨代號<br>Special purpose and code number of business  | 共通特定目的暨代號<br>Specific purposes and corresponding codes for BOT as a whole   |
| 存匯業務<br>Deposit and remittance businesses     | 022外匯業務 Foreign exchange<br>036存款與匯款業務 Deposit and remittance<br>067信用卡、現金卡、轉帳卡或電子票證業務 Credit card, cash card, debit card, and electronic stored value card business<br>082 借款戶與存款戶存借作業綜合管理 Operation of integrated management among the borrowing households with depositors saved business<br>112票據交換業務 Negotiation Instrument Exchange Business<br>181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(如：保管箱業務、黃金存摺業務、信託業務、數位金融業務、代理收付業務、代銷或承銷有價證券、共同行銷或合作推廣業務)<br>Other business operation in accordance with the business registration project or organization Prospectus(e.g. safety deposit box business, gold passbook business, trust business, digital finance business, proxy receipts and payments business, distribution or underwriting of securities, and cross-selling or cooperative business promotion) | 040 行銷 Marketing (including financial cross-selling business)<br>059 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 Financial service industry's collection and processing information in accordance with laws and needs for financial supervision<br>060 金融爭議處理 Financial dispute resolution<br>061 金融監督、管理與檢查 Financial supervision, administration<br>063 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 Non-government agency collect or process personal information under legal obligations<br>069 契約、類似契約或其他法律關係管理之事務 Contract, contract-like or other legal relation matters<br>090 消費者、客戶管理與服務 Consumer, Customer |
| 外匯業務<br>Foreign Exchange business             | 022外匯業務 Foreign exchange<br>036存款與匯款 Deposit and remittance<br>082 借款戶與存款戶存借作業綜合管理 Operation of integrated management among the borrowing households with depositors saved business<br>088核貸與授信業務 Lending and trust business<br>106授信業務 Credit business<br>154徵信 Reference<br>181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(如：數位金融業務、代理收付業務、合作推廣業務...等)<br>Other business operation in accordance with the business registration project or organization Prospectus (e.g. digital finance business, proxy receipts and payments business, and cooperative business promotion)   |   |
| 信用卡業務<br>Credit Card business                 | 022外匯業務 Foreign exchange<br>067信用卡、現金卡、轉帳卡或電子票證業務 Credit card, cash card, debit card, and electronic stored value card business<br>082 借款戶與存款戶存借作業綜合管理 Operation of integrated management among the borrowing households with depositors saved business<br>088核貸與授信業務 Lending and trust business<br>106授信業務 Credit business<br>154徵信 Reference<br>181其他經營合於營業登記項目或組織章程所定之業務，或   |   |

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|                                      | 經中央主管機關核准辦理之其他有關業務(如：信用卡發卡與收單業務)Other business operation in accordance with the business registration project or organization Prospectus y (e.g. credit card issuing and acquiring business)   | Management and Service<br>091 消費者保護 Consumer Protection<br>098 商業與技術資訊 Business and Technical Information<br>104 帳務管理及債權交易業務 Account management and debt trading business<br>113 陳情、請願、檢舉案件處理 Petition and petition reported matters handling<br>126 債權整貼現及收買業務 Claims the whole discounting and trading business<br>136 資(通)訊與資料庫管理 Information (Communication) and database Management<br>137 資通安全與管理 Information and Communication Security and Management<br>157 調查、統計與研究分析 Investigation, statistics and research analysis<br>177 其他金融管理業務 Other financial administrative business<br>182 其他諮詢與顧問服務 Other Consulting and Consultant Services |
| 授信業務<br>Credit business              | 022 外匯業務 Foreign exchange<br>065 保險代理業務 Insurance agency business<br>067 信用卡、現金卡、轉帳卡或電子票證業務 Credit card, cash card, debit card, and electronic stored value card business<br>082 借款戶與存款戶存借作業綜合管理 Operation of integrated management among the borrowing households with depositors saved business<br>088 核貸與授信業務 Lending and trust business<br>106 授信業務 Credit business<br>111 票券業務 Bills business<br>154 徵信 Reference<br>181 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(如：保證發行公司債、辦理國內保證業務)Other business operation in accordance with the business registration project or organization Prospectus (e.g. guaranteeing of the issuance of corporate bonds, conduct of domestic guaranty business)   |   |
| 財富管理業務<br>Wealth Management business | 022 外匯業務 Foreign exchange<br>036 存款與匯款業務 Deposit and remittance<br>044 投資管理 Investment management<br>065 保險代理業務 Insurance agency business<br>068 信託業務 Trust business<br>082 借款戶與存款戶存借作業綜合管理 Operation of integrated management among the borrowing households with depositors saved business<br>094 財產管理 Property management<br>166 證券、期貨、證券投資信託及顧問相關業務 Securities, futures, securities investment trusts and consultants related business<br>181 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(如：黃金存摺業務、數位金融業務、共同行銷或合作推廣業務)Other business operation in accordance with the business registration project or organization Prospectus (e.g. gold passbook business, digital finance business, and cross-selling or cooperative business promotion) |   |
| 信託業務<br>Trust business               | 022 外匯業務 Foreign exchange<br>036 存款與匯款業務 Deposit and remittance<br>044 投資管理 Investment management<br>068 信託業務 Trust business<br>082 借款戶與存款戶存借作業綜合管理 Operation of integrated management among the borrowing households with depositors saved business<br>094 財產管理 Property management<br>112 票據交換業務 Negotiation Instrument Exchange Business  |   |



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|---|--|---|
|   | <p>166證券、期貨、證券投資信託及顧問相關業務 Securities, futures, securities investment trusts and consultants related business</p> <p>181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(如：保管業務、簽證業務及公司債受託人業務)Other business operation in accordance with the business registration project or organization Prospectus (e.g. safety deposit box business, attestation business, and corporate bond trustee business)</p>  | <p>其他：犯罪預防 ( 包括但不限於執行全球洗錢防制及打擊資恐措施、防制詐騙 )、刑事偵查、美國 AMLA 第 6308 條之相關事務。 Others: Crime prevention (including but not limited to global AML/CFT measures and Anti-fraud), investigation of a violation criminal law of U.S., and other matters under U.S. Anti-Money Laundering Act Sec.6308.</p> |
| <p>保險代理業務</p>   | <p>022外匯業務 Foreign exchange</p> <p>036存款與匯款業務 Deposit and remittance</p> <p>065保險代理業務 Insurance agency business</p> <p>067信用卡、現金卡、轉帳卡或電子票證業務 Credit card, cash card, debit card, and electronic stored value card business</p> <p>082借款戶與存款戶存借作業綜合管理 Operation of integrated management among the borrowing households with depositors saved business</p> <p>088核貸與授信業務 Lending and trust business</p> <p>106授信業務 Credit business</p> <p>181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( 如：數位金融業務、共同行銷業務等 ) Other business operation in accordance with the business registration project or organization Prospectus (e.g. digital finance business, and cross-selling)</p>             |   |
| <p>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<br/>Other lines of business set out in the business registration or articles of incorporation, or approved by the central competent authority</p> | <p>181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(如：數位金融業務、代理收付業務、經主管機關核准辦理之衍生性金融商品業務、投資有價證券、承銷有價證券、自營有價證券、短期票券經紀及自營業務、提供有價證券發行/募集顧問服務、辦理有價證券簽證、辦理債券自行買賣業務、共同行銷 )Other business operation in accordance with the business registration project or organization Prospectus (e.g. digital finance business, proxy receipts and payments business, financial derivatives business authorized by the competent authority, securities investment, securities underwriting, securities dealing, short-term bills brokerage and dealing business, advisory services for the issuance/offering of securities, certification of securities, proprietary trading of bonds, and cross-selling)</p> |   |

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