

Anti-Fraud Inquiry Form (When applying for Personal Online Banking or Pre-Designated Account Service fill out the Form.)	
1. The purpose of the applying for Personal Online Banking or application for a designated account	<input type="checkbox"/> Normal <input type="checkbox"/> Abnormal
2. Are you acquainted with the beneficiary?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Do you know the person accompanying you? (Ask if the client is a senior citizen and has a companion)	<input type="checkbox"/> Normal <input type="checkbox"/> Abnormal
4. Others	<input type="checkbox"/> Normal <input type="checkbox"/> Abnormal

Attention! Investment shall be made in a lawful way to avoid illegal fund-raising activities which may lead you to significant losses.

◎If any of the above responses appear abnormal or the customer refuses to answer, staff should provide a tactful explanation and request the customer's signature confirming that the matter is unrelated to fraud.

◎If the Bank determines that the customer is likely a victim of fraud, please call the Anti-Fraud Hotline of the National Police Agency (165 or 0800-777-165) or report directly to 110.

Signature: _____

※If no fraud risk is identified and the customer refuses to sign, please check the box below:

- The Bank determines there is no risk of fraud (other fields may be left blank).
 Customer refuses to sign.

5. Personal Internet Banking Verification Service Application (U99)

1. Fast Identity Online (FIDO) 2. Push OTP 3. Mobile Binding

6. Voice mail and E-mail Electronic Statement of Transaction Details (U61E07) [It is recommended that the statements be sent via email. Applicants who have not registered his or her E-mail will receive the statements via post.]

2. Send via E-mail (If not yet registered, please provide: _____) 0. Send via post 1. Suspend

7. Review Period [Please check one either one of the following.]

- The applicant has brought back the Agreement on ____ (yyyy) / ____ (mm) / ____ (dd), and has reviewed all the contents. [Review period of no less than 5 days.]
 The applicant has fully read the contents above when bringing in this agreement.

The Bank has thoroughly explained important content and risk exposure of this Application Form and Service Agreement and Personal Internet Banking Service Agreement and the applicant has fully understood and agreed before signing this Application Form and Service Agreement.

Sincerely,

Land Bank of Taiwan

Applicant's (Customer's) Signature: _____
 ID No: _____
 Contact Number: _____
 Application and Signing Date: ____ (yyyy) ____ (mm) ____ (dd)

Applicant's Specimen Seal

Collected: <input type="checkbox"/> A customer copy of Personal Internet Banking Service Application Form and Service Agreement <input type="checkbox"/> Internet Banking Password Slip: Initial password for Internet Banking <input type="checkbox"/> Internet Banking Password Slip: Password for certificate application <input type="checkbox"/> Notice for Certification IC Card and Certification IC Card Password (TWCA) <input type="checkbox"/> Over-the-counter Payment Receipt (customer copy) <input type="checkbox"/> Service Fee and Handling Charge List for Electronic Financing Service <input type="checkbox"/> Internet Banking Password Slip: Certificate IC Card password reset	Applicant's Specimen Seal
--	---------------------------

[FOR BANK USE ONLY] Please confirm again if all items of the Customers are proceeded correctly. [Please pay close attention: When applying for Personal Online Banking or Pre-Designated Account Service, please fill out the Customer Question Form in person at the bank.] Where there are no changes to the personal data notification version, further notification or registration of the U38 transaction is not necessary. The "Personal Data Notification" column does not require a stamp.

Delivered: <input type="checkbox"/> Internet Banking Password Slip: Initial password for Internet Banking / Password for certificate application <input type="checkbox"/> Internet Banking Password Slip: Certificate IC Card password reset	Confirmed	1. Verify identification and seal. 2. <input type="checkbox"/> Personal Data Notification Process By: _____ 3. <input type="checkbox"/> Performed interbank information check. 4. <input type="checkbox"/> Received fee for Certificate IC Card of NT\$ _____. 5. <input type="checkbox"/> We have processed the required questions for customers at the service counter.	Verifier	Clerk																			
Delivered: <input type="checkbox"/> Certificate IC Card (IC Card setting / IC Card No. Registration) Card No. <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; text-align: center;">0</td> <td style="width: 20px; text-align: center;">0</td> <td style="width: 20px; text-align: center;">5</td> <td style="width: 20px; text-align: center;"> </td> <td style="width: 20px; text-align: center;"> </td> <td style="width: 20px; text-align: center;"> </td> <td style="width: 20px; text-align: center;"> </td> <td style="width: 20px; text-align: center;"> </td> <td style="width: 20px; text-align: center;"> </td> <td style="width: 20px; text-align: center;"> </td> <td style="width: 20px; text-align: center;"> </td> <td style="width: 20px; text-align: center;"> </td> <td style="width: 20px; text-align: center;"> </td> <td style="width: 20px; text-align: center;"> </td> <td style="width: 20px; text-align: center;"> </td> <td style="width: 20px; text-align: center;"> </td> <td style="width: 20px; text-align: center;"> </td> <td style="width: 20px; text-align: center;"> </td> <td style="width: 20px; text-align: center;"> </td> <td style="width: 20px; text-align: center;"> </td> </tr> </table>	0		0	5																		Confirmed	Manager
0	0		5																				
Delivered: <input type="checkbox"/> Notice for Certification IC Card Password (TWCA)	Confirmed																						

Article 1 銀行資訊 Bank information

- 一、 銀行名稱：臺灣土地銀行
Bank Name : Land Bank of Taiwan
- 二、 網址：https://www.landbank.com.tw
Official Website : https://www.landbank.com.tw
- 三、 地址：100007 臺北市中正區館前路 46 號
Address: No.46, Guanqian Road, Zhongzheng District, Taipei 100007
- 四、 傳真號碼：02-23753716
Fax : 02-23753716
- 五、 銀行電子信箱：lbot@landbank.com.tw
E-mail address : lbot@landbank.com.tw

※密碼切勿告知他人 Do not reveal your password to other people.

Article 2 契約之適用範圍 Scope of the contract

本契約係個人網路銀行業務服務之一般性共同約定，除個別契約另有約定外，悉依本契約之約定。

This contract is a general agreement for personal internet banking services. Unless otherwise agreed upon in the individual contracts, it shall be in accordance with this contract.

個別契約不得抵觸本契約。但個別契約對立約人之保護更有利者，從其約定。

Individual contracts shall not be conflict against this contract. However, if the individual contract is more beneficial to the protection of the applicant, the individual contract shall prevail.

本契約條款如有疑義時，應為有利於立約人之解釋。

In case of any doubts, the terms of this contract shall be interpreted in favor of the applicant.

Article 3 名詞定義 Definition of terms

- 一、「網路銀行業務」：指立約人端電腦經由網路與貴行電腦連線，無須親赴貴行櫃台，即可直接取得貴行所提供之各項金融服務。"Internet banking" means that the applicant's computer is connected to the bank's computer via the Internet and can directly obtain all financial services provided by the bank without going to your counter in person.
- 二、「電子文件」：指貴行或立約人經由網路連線傳遞之文字、聲音、圖片、影像、符號或其他資料，以電子或其他以人之知覺無法直接認識之方式，所製成足以表示其用意之紀錄，而供電子處理之用者。"Electronic document" refers to the text, voice, picture, image, symbol or other data transmitted by the bank or the applicant through the Internet connection, which is made by means of electronic or other means that people's perception can't directly understand and is used for electronic processing.
- 三、「數位簽章」：指將電子文件以數學演算法或其他方式運算為一定長度之數位資料，以簽署人之私密金鑰對其加密，形成電子簽章，並得以公開金鑰加以驗證者。"Digital signature" refers to the digital data of a certain length calculated by mathematical algorithm or other methods, encrypted by the private key of the signer, forming an electronic signature, and verified by the public key.
- 四、「憑證」：指載有簽章驗證資料，用以確認簽署人身份、資格之電子形式證明。"Certificate" means an electronic form of certificate containing signature verification data to confirm the identity and qualification of the signatory.
- 五、「私密金鑰」：係指具有配對關係之數位資料中，由簽署人保有，用以製作數位簽章者。"Private key" refers to the digital data with matching relationship, which is kept by the signer and used for making digital signature.
- 六、「公開金鑰」：係指具有配對關係之數位資料中，對外公開，用以驗證數位簽章者。"Public key" refers to the digital data with pairing relationship, which is open to the public to verify the digital signature.

Article 4 網頁之確認 Confirmation of website

立約人使用網路銀行前，請先確認網路銀行正確之網址，才使用網路銀行服務；如有疑問，請電貴行客服電話詢問。

Before the contractor uses the online bank, please confirm that the network bank has the correct url before using the internet banking service; If you have any questions, please call your applicant service hotline.

貴行應以一般民眾得認知之方式，告知立約人網路銀行應用環境之風險。

You should inform the applicant of the risks of Internet banking application environment in a way that the general public can understand.

貴行應盡善良管理人之注意義務，隨時維護網站的正確性與安全性，並隨時注意有無偽造之網頁，以避免立約人之權益受損。

The bank shall perform the duty of care of a good administrator, maintain the correctness and security of the website at any time, and pay attention to whether or not there is a forged website at any time to avoid damage to the rights and interests of the contractor.

Article 5 服務項目 Service items

貴行應於本契約載明提供之服務項目，如於網路銀行網站呈現相關訊息者，並應確保該訊息之正確性，其對消費者所負之義務不得低於網站之內容。

The bank shall provide the services as set out in this Contract, such as the person who presents the relevant information on the web banking website and shall ensure that the information is correct and that its obligations to the consumer shall not be lower than the content of the website.

Article 6 連線所使用之網路 Network used for connection

貴行及立約人同意使用網路進行電子文件傳送及接收。

The bank and applicants who agree to use the Internet to send and receive electronic documents.

貴行及立約人應分別就各項權利義務關係與各該網路業者簽訂網路服務契約，並各自負擔網路使用之費用。

The bank and the applicant shall respectively sign a network service contract with the network operator to stipulate the rights and obligations, and bear the cost of network use.

Article 7 電子文件之接收與回應 Receipt and response of electronic documents

貴行接收含數位簽章或經貴行及立約人同意用以辨識身分之電子文件後，除查詢之事項外，貴行應提供該交易電子文件中重要資訊之網頁供立約人再次確認後，即時進行檢核及處理，並將檢核及處理結果，以電子文件通知立約人。

After receiving the electronic documents with digital signatures or with the consent of the bank and the applicant for identification, in addition to the matters to be inquired, the bank shall provide the website of the important information in the electronic documents of the transaction for the applicant to reconfirm, and immediately conduct the inspection and processing, and notify the applicant of the results of the inspection and processing by electronic documents.

貴行或立約人接收來自對方任何電子文件，如無法辨識其身分或內容時，視為自始未傳送。但貴行可確立立約人身份時，應立即將內容無法辨識之事實，以電子文件通知立約人。

The bank or applicant shall be deemed to have not transmitted any electronic documents from the other party if their identity or content cannot be identified. However, when the bank can confirm the identity of the applicant, you should immediately notify the applicant of the unrecognized facts in an electronic document.

Article 8 電子文件之不執行 Non-execution of electronic documents

如有下列情形之一，貴行得不執行任何接收之電子文件：

In case of any of the following circumstances, the bank may not execute any received electronic documents:

- 一、 有具體理由懷疑電子文件之真實性或所指定事項之正確性者。Having specific reasons to doubt the authenticity of electronic documents or the correctness of the specified matters.
- 二、 貴行依據電子文件處理，將違反相關法令之規定者。If the bank processes according to electronic documents, it will violate relevant laws and regulations.
- 三、 貴行因立約人之原因而無法於帳戶扣取立約人所應支付之費用者。The bank is unable to deduct the fees payable by the applicant from the account due to the reasons of the applicant.

貴行不執行前項電子文件者，應同時將不執行之理由及情形，以電子文件或電話通知立約人，立約人受通知後得以電子文件或電話向貴行確認。

If the bank fails to execute the electronic documents referred to in the preceding paragraph, it shall notify the applicant of the reasons and circumstances of the failure by electronic documents or telephone, and the applicant may confirm the failure by electronic documents or telephone to the bank after receiving the notice.

Article 9 電子文件交換作業時限 Time limit for electronic document exchange

電子文件係由貴行電腦自動處理，立約人發出電子文件，經立約人依第七條第一項貴行提供之再確認機制確定其內容正確性後，傳送至貴行後即不得撤回。但未到期之預約交易在貴行規定之期限內，得撤回、修改。

The electronic documents are automatically processed on the bank's computer. The electronic documents sent by the applicant shall not be withdrawn after the content of the electronic documents is confirmed to be correct by the applicant in accordance with the re-confirmation mechanism provided by the bank in paragraph 1 of Article 7. However, the unexpired advance transaction may be withdrawn or modified within the time limit specified by the bank.

如電子文件經由網路傳送至貴行後，於貴行電腦自動處理中已逾貴行營業時間(營業時間：週一至週五上午九點至下午三點三十分)時，貴行應即以電子文件通知立約人，該筆交易將改於次一營業日處理或依其他約定方式處理(個人網路銀行各項業務營業時間詳貴行個人網路銀行網站公告)。

If the electronic documents are sent to the bank via the Internet and have exceeded your business hours (business hours: 9:00 a.m. to 3:30 p.m. from Monday to Friday) in the automatic processing of your computer, you shall notify the applicant of the electronic documents immediately, and the transaction will be processed on the next business day or in other agreed ways (please refer to the bank's business schedule for details of various businesses of personal Internet Banking Announcement of personal internet banking website).

Article 10 費用(詳電子金融業務各項服務手續費收費標準表) Fees (please refer to the table of service charges for e-financial services)

立約人自使用本契約服務之日起，依約定收費標準繳納服務費、手續費及郵電費，並授權貴行自立約人之帳戶內自動扣繳；如未記載者，貴行不得收取。

The applicant shall pay the service fee, handling fee and post and Telecommunications fee in accordance with the agreed fee standard from the date of using the services of this contract, and authorize the bank to automatically withhold the fee from the account of the contractor; if it is not recorded, the bank shall not collect the fee.

前項收費標準於訂約後如有調整者，貴行應於貴行網站之明顯處公告其內容，並以電子文件使立約人得知(以下稱通知)調整之內容。

In the event of any adjustment of the charging standard referred to in the preceding paragraph after the contract is signed, the bank shall publish the contents of the adjustment in an obvious place on your website, and make the applicant aware of the contents of the adjustment (hereinafter referred to as the "notice") by means of electronic documents.

第二項之調整如係調高者，貴行應於網頁上提供立約人表達是否同意費用調高之選項。立約人未於調整生效日前表示同意者，貴行將於調整生效日起暫停立約人使用網路銀行一部或全部之服務。立約人於調整生效日後，同意費用調整者，貴行應立即恢復網路銀行契約相關服務。

If the adjustment mentioned in the second paragraph is an increase, the bank shall provide the option of whether or not the applicant agrees to the increase of the fee on the website. If the applicant does not agree before the effective date of the adjustment, the bank will suspend the use of one or all of the online banking services by the applicant from the effective date of the adjustment. If the applicant agrees to the fee adjustment after the effective date of the adjustment, the bank shall immediately resume the Internet banking contract related services.

前項貴行之公告及通知應於調整生效六十日內為之，且調整生效日不得早於公告及通知後次一年度之起日。

The announcement and notice of the bank mentioned in the preceding paragraph shall be made 60 days before the effective date of the adjustment and the effective date of the adjustment shall not be earlier than the next year after the announcement and notice.

Article 11 立約人軟體安裝與風險 Software and hardware installation and risks of applicants

立約人申請使用本契約之服務項目，應自行安裝所需之電腦軟體、硬體，以及其他與安全相關之設備。安裝所需之費用及風險，由立約人自行負擔。

When applying for the services of this contract, the applicant shall install the required computer software, hardware and other safety related equipment by him/herself. The cost and risk of installation are borne by the applicant.

第一項軟硬體設備及相關文件如係由貴行所提供，貴行僅同意立約人於約定服務範圍內使用，不得將之轉讓、轉借或以任何方式交付第三人。貴行並應於網站及所提供軟硬體之包裝上載明進行本服務之最低軟硬體需求，且負擔所提供軟硬體之風險。

If the software and hardware equipment and related documents in the first paragraph are provided by the bank, the bank only agrees that the applicant can use them within the agreed upon service scope and shall not transfer, lend or deliver them to a third party in any way. The bank shall indicate the minimum software and hardware requirements for the service on the website and the package of the software and hardware provided, and bear the risk of the software and hardware provided.

立約人於契約終止時，如貴行要求返還前項之相關設備，應以契約特別約定者為限。

At the time of termination of the contract, if the bank requires the return of the relevant equipment referred to in the preceding paragraph, it shall be limited to those specifically agreed in the contract.

Article 12 立約人連線與責任 Connection and responsibility of the applicant

貴行與立約人有特別約定者，必須為必要之測試後，始得連線。

If there is a special agreement between the bank and the applicant, you must conduct the necessary tests before connecting.

立約人對貴行所提供之使用者代號、密碼、憑證及其他足以識別身分之工具，應負保管之責。

The applicant shall be responsible for the safekeeping of the user code, password, certificate and other identification tools provided by the bank.

立約人輸入前項使用者代號連續錯誤達五次或密碼連續錯誤達三次時，貴行電腦即自動

停止立約人使用本契約之服務。立約人如擬恢復使用，應儘速辦理相關手續。

When the applicant has entered the user code specified in the preceding paragraph for five consecutive errors or the password for three consecutive errors, the bank's computer will automatically stop the applicant from using the services of this contract. If the applicant intends to resume use, he shall go through the relevant formalities at the counter.

Article 13 交易核對 Transaction check

貴行於每筆交易指示處理完畢後，以電子文件通知立約人。立約人應核對其結果有無錯誤。如有不符，應於使用完成之日起四十五日內，以電子文件或電話通知貴行查明。

After each transaction instruction has been processed, the bank shall notify the applicant by electronic document and the applicant shall check whether or not there is any error in the result. In case of any discrepancy, the bank shall be informed by electronic document or telephone to find out within 45 days after the completion of use.

貴行應於每月對立約人以平信或電子文件寄送上月之交易對帳單(該月無交易時不寄)。The bank shall send the transaction statement of the previous month to the applicant by ordinary mail or electronic document every month (not if there is no transaction on that month). 立約人核對後如認為交易對帳單所載事項有錯誤時，應於收受之日起四十五日內，以電子文件或電話通知貴行查明。

If the applicant considers that there is any error in the transaction statement after checking, he shall notify the bank by electronic document or telephone within 45 days from the date of receipt to find out.

貴行對於立約人之通知，應即進行調查，並於通知到達貴行之日起三十日內，將調查之情形或結果以書面覆知立約人。

The bank shall immediately investigate the notice of the applicant and, within 30 days after the notice reaches the bank, notify the applicant in writing of the circumstances or results of the investigation.

Article 14 電子文件錯誤之處理 Handling of errors in electronic documents

立約人利用本契約之服務，其電子文件如因不可歸責於立約人之事由而發生錯誤時，

貴行應協助立約人更正，並提供其他必要之協助。

In case of any error in the electronic documents of the applicant's use of the services of this contract due to reasons not attributable to the contractor, the bank shall assist the contractor to correct and provide other necessary assistance.

前項服務因可歸責於貴行之事由而發生錯誤時，貴行應於知悉時，立即更正，並同時以電子文件或電話通知立約人。

In the event of any errors in the services referred to in the preceding paragraph due to any reasons attributable to the bank, the bank shall promptly correct it when you become aware of it and at the same time notify the applicant by electronic document or telephone.

立約人利用本契約之服務，其電子文件因可歸責於立約人之事由而發生錯誤時，倘屬立約人申請或操作轉入之金融機構代號、存款帳號或金額錯誤，致轉入他人帳戶或誤轉金額時，一經立約人通知貴行，貴行應即辦理以下事項：

In case of any errors in the electronic documents of the applicant's use of the services of this contract due to the reasons attributable to the applicant, if the applicant applies for or operates the wrong code, deposit account number or amount of the transferred financial institution, resulting in the transfer to another's account or the wrong amount, once the applicant informs you, you shall immediately handle the following matters:

- 一、 依據相關法令提供該筆交易之明細及相關資料。Provide details and relevant information of the transaction in accordance with the relevant laws and regulations.
- 二、 通知轉入行協助處理。Notice the receiving bank to assist in handling.
- 三、 回報處理情形。Report back the handling situation.

Article 15 電子文件之合法授權與責任 Legal authorization and responsibility of electronic documents

貴行及立約人應確保所傳送之對方之電子文件均經合法授權。

The bank and the Contractor shall ensure that the electronic documents transmitted to the other party are legally authorized.

貴行或立約人於發現有第三人冒用或盜用使用者代號、密碼、憑證、私密金鑰，或其他任何未經合法授權之情形，應立即以電話或書面通知他方停止使用該服務並採取防範之措施。

If the bank or the applicant discovers that a third party has fraudulently used or embezzled the user code, password, certificate, private key, or any other situation without legal authorization, it shall immediately notify the other party by phone or in writing to stop using the service and take preventive measures.

貴行接受前項通知前，對第三人使用該服務已發生之效力，由貴行負責。但有下列任一情形者，不在此限：

Before receiving the notice referred to in the preceding paragraph, the bank shall be responsible for the effectiveness of the third party's use of the service. Except for any of the following circumstances:

- 一、 貴行能證明立約人有故意或過失。The bank can prove that the applicant has acted intentionally or is negligent.
- 二、 貴行依雙方約定方式通知交易核對資料或帳單後超過四十五日。惟立約人有特殊事由(如長途旅行、住院等)致無法通知者，以該特殊事由結束日計算四十五日。但貴行有故意或過失者，不在此限。More than 45 days after the bank notifies the transaction to check the data or bill in the way agreed by both parties. However, if the applicant is unable to notify due to special reasons (such as long-distance travel, hospitalization, etc.), 45 days shall be counted from the end date of such special reasons, except for the intentional or negligent ones of the bank.

針對第二項冒用、盜用事實調查所生之鑑識費用由貴行負擔。

The bank shall be responsible for the authentication costs arising from the investigation of fraud or embezzlement in Paragraph 2.

Article 16 資訊系統安全 Information system security

貴行及立約人應各自確保所使用資訊系統之安全，防止非法入侵、取得、竊改、毀損業務紀錄或立約人個人資料。

You and the applicant shall each ensure the security of the information system used to prevent any illegal intrusion, acquisition, tampering or damage to business records or personal data of the contractor.

第三人破解貴行資訊系統之保護措施或利用資訊系統之漏洞爭議，由貴行就該事實不存在負舉證責任。

In case of a dispute over the third party's breach of the bank's information system protection measures or exploitation of the information system loopholes, the bank shall bear no burden of proof for the fact.

第三人入侵貴行資訊系統對立約人所造成之損害，由貴行負擔。

The damage caused by the third party's invasion of your information system to the applicant shall be borne by the bank.

Article 17 保密義務 Confidentiality

除其他法律規定外，貴行應確保所交換之電子文件因使用或執行本契約服務而取得立約人之資料，不洩漏予第三人，亦不可使用於與本契約無關之目的，且於經立約人同意告知第三人時，應使第三人負本條之保密義務。

Except as otherwise required by law, the bank shall ensure that the electronic documents exchanged are not disclosed to, or used for purposes unrelated to, this contract by obtaining the information of the contractor for the use or performance of the services under this contract, and shall make the third party liable for the confidentiality obligation of this article when the third party is informed with the consent of the applicant.

前項第三人如不遵守此保密義務者，視為本人義務之違反。

If a third party fails to comply with the confidentiality obligation referred to in the preceding paragraph, it shall be deemed as applicant's breach.

Article 18 損害賠償責任 Compensation for damages

貴行及立約人同意依本契約傳送或接收電子文件，因可歸責於當事人一方之事由，致有遲延、遺漏或錯誤之情事，而致他方當事人受有損害時，該當事人應就他方所生之損害負賠償責任。

The bank and the applicant agree that in case of delay, omission or error caused by any reasons attributable to one of the parties in transmitting or receiving electronic documents in accordance with this contract, which causes damage to the other party, such party shall be liable for the damage caused to the other party.

Article 19 紀錄保存 Record keeping

貴行及立約人應保存所有交易指示類電子文件紀錄，並應確保其真實性及完整性。

The bank and the applicant shall keep all electronic records of the transaction instructions and ensure their authenticity and integrity.

貴行對前項紀錄之保存，應盡善良管理人之注意義務。保存期限為五年以上，但其他法令有較長規定者，依其規定。

The bank shall exercise the duty of care of a good administrator in the preservation of the records referred to in the preceding paragraph. The period of preservation shall be more than five years, but other laws and regulations provided for a longer period of time, the provisions shall apply.

Article 20 電子文件之效力 Effectiveness of electronic documents

貴行及立約人同意以電子文件作為表示方法，依本契約交換之電子文件，其效力與書面文件相同。但法令另有排除適用者，不在此限。

The bank and the applicant agree to use electronic documents as the means of expression, and the electronic documents exchanged in accordance with this contract shall have the same effect as the written documents. Unless otherwise excluded by the laws and regulations.

Article 21 立約人終止契約 The applicant's termination of contract

立約人得隨時終止本契約，但應親自或以書面委託代理人至貴行辦理或於個人網路銀行自行註銷。

The applicant may terminate this contract at any time, but shall personally or in writing entrust an agent to handle the cancellation at the bank or at the personal internet bank itself.

Article 22 貴行終止契約 The Bank's termination of contract

除本契約另有約定依其約定外，貴行終止本契約時，須於終止日三十日前以書面通知立約人。

Unless otherwise set forth in the Agreement, the Bank must provide a written notification to inform the contracting party at least 30 days prior to terminating the Agreement.

立約人如有下列情事之一者，貴行得隨時以書面或電子文件通知立約人終止本契約：

In case of any of the following circumstances, the bank may terminate this contract at any time by giving a written or electronic notice to the applicant:

- 一、 立約人未經貴行同意，擅自將契約之權利或義務轉讓第三人者。The applicant transfers the rights or obligations of the contract to a third party without the bank's consent.
- 二、 立約人依破產法聲請宣告破產或消費者債務清理條例聲請更生、清算程序者。The applicant applies for bankruptcy declaration in accordance with the bankruptcy law or for renewal or liquidation procedures in accordance with the regulations on the liquidation of consumer debts.
- 三、 立約人違反本契約第十五條至第十七條之規定者。The applicant violates Articles 15 to 17 of this contract.
- 四、 立約人違反本契約之其他約定，經催告改善或限期請求履行未果者。The applicant violates any other provision of this contract and fails to make correction after a demand for improvement or within the given period.

Article 23 遵循防制洗錢及打擊資恐約定條款 Follows the provisions on prevention and control of money laundering and anti-terrorism

為防制洗錢及打擊資恐之目的，立約人同意貴行得依「洗錢防制法」、「資恐防制法」、「金融機構防制洗錢辦法」等主管機關法令及各業務同業公會規範暨貴行有關規定執行以下措施：

For the purpose of preventing money laundering and combating capital terrorism, the applicant agrees that your bank may implement the following measures in accordance with the laws and regulations of the competent authorities such as "Money Laundering Control Act", "Counter-Terrorism Financing Act", "Regulations Governing Anti-Money Laundering of Financial Institutions" and the specifications of various business trade associations and relevant regulations of your bank:

- 一、 為確認立約人或關聯人(包括但不限於立約人之高階管理人、實質受益人、信託之委託人、信託之受託人、信託之監察人、信託之受益人及交易有關對象，以下同)是否為「資恐防制法」指定制裁之個人、法人或團體，以及外國政府或國際組織認定或追查之恐怖分子或團體(以下稱制裁名單)，立約人或關聯人應即時提供資料供貴行確認，立約人或關聯人如不配合，致貴行未能即時比對，貴行得暫緩或拒絕開戶、辦理各項申請或交易。For the purpose of identifying if the Applicant or the related parties (defined herein below as persons including but not restricted to senior managing official of the Applicant, beneficial owner, settlor, trustee, trust supervisor, beneficiaries and related parties of the transaction) is an individual, legal person or organization sanctioned under the "Counter-Terrorism Financing Act" or terrorists or terrorist groups identified or investigated by a foreign government or an international organization (hereinafter referred to as a "sanctions list"), the Applicant or the related parties should provide the Bank with timely documents. In events where the Applicant or the related parties refuse to provide the required documents, which results in a failure in the identification and verification of the Applicant's identity, the Bank may suspend or decline the opening of accounts, the application for the services or transactions.
- 二、 無論於開戶、辦理各項申請或交易前後，一經貴行發現立約人或關聯人為制裁名單者，無須事先通知，貴行即得拒絕業務往來或逕行終止本契約。Regardless of whether it is before or after account opening, application, or transaction, once the Bank discovers that the contracting party or any related party is on the sanctions list, the Bank may immediately refuse to conduct business or terminate the Agreement without prior notice.
- 三、 立約人如不配合審視、拒絕提供關聯人資訊，對交易之性質與目的或資金來源，去向不願配合說明、拒絕提供審查所需資料或驗證文件等，貴行得暫時停止本契約所載之各項交易，並要求立約人於接獲貴行通知後三十日內提供說明、審查所需資料及驗證文件，逾期未提供者，貴行得以書面終止本契約，並於書面通知到達時

發生效力。If the applicant does not cooperate with the examination, refuses to provide the information of the associate, refuses to cooperate with the description of the nature and purpose of the transaction, refuses to cooperate with the explanation, refuses to provide the necessary data or verification documents for examination, etc., you may suspend the transactions or services contained in this Contract, and require the contractor to provide the explanation within 30 days of receipt of your notice. Review the required data and verification documents, overdue provider, your bank is able to terminate this contract in writing and be effective upon arrival through a written notice.

四、 立約人進行預約交易時，如因貴行依法進行姓名及名稱檢核作業程序發現立約人或關聯人為疑似制裁名單時，貴行得先暫停交易，經調查後如非制裁名單，始得完成後續交易。For scheduled transactions, if the Bank suspects that the Applicant or related parties are in the sanctions list when conducting the name verification, the Bank may suspend the transaction. The subsequent transaction may resume only after the Applicant is proven not to be on the sanctions' list after an investigation.

五、 立約人或關聯人對於因前四款情形所生之損害或損失，不得向貴行請求賠償。The Applicant or related parties are liable for any damage or losses incurred from the preceding 4 items and may not request for a compensation from the Bank.

貴行因業務關係於美國開立有通匯帳戶，立約人同意貴行為配合美國洗錢防制法(Anti-Money Laundry Act of 2020)第 6308 條之規範，倘經美國財政部或司法部要求提供立約人資料(包括但不限於立約人於貴行往來所有業務帳戶紀錄)，貴行得配合辦理。

The Bank has established correspondent accounts in the U.S. to meet business needs. The Applicant agrees that the Bank may provide the Applicant's data (including but not limited to all business and account records with the Bank) if requested by the Department of the Treasury or the Department of Justice of the United States in accordance with Article 6308 of the Anti-Money Laundering Act of 2020.

Article 24 虛擬資產服務事業約定條款 Virtual assets service business agreement terms

立約人不得為提供虛擬資產服務之事業或人員，立約人與貴行建立業務往來關係後，經貴行發現所營事業涉及提供虛擬資產服務者，貴行得拒絕或暫時停止本契約所載之各項申請或交易，或於書面通知立約人後終止本契約，並於書面通知到達時發生效力。The Applicant must not be an entity or individual engaged in virtual asset services. If, after establishing a business relationship, the Bank determines that the Applicant's business involves such services, the Bank may refuse or suspend the applications or transactions under this Agreement, or terminate the Agreement in writing, effective upon delivery of the written notice.

The Applicant shall not claim compensation from the Bank for any damages or losses arising from the foregoing circumstances.

立約人對於因前項情形所生之損害或損失，不得向貴行請求賠償。The Applicant is liable for any damage or losses incurred from the preceding paragraph and may not request compensation from the Bank.

Article 25 契約修訂 Amendment to the contract

本契約約款如有修改或增刪時，除本契約另有約定外，貴行以貴行網站或於貴行國內各營業單位以業務簡介、海報、金融資訊系統之電腦螢幕顯示設備等方式公告周知或以諸如電子郵件、簡訊等電子文件通知立約人後(以下稱約定通知方式)，立約人於七日內不得異議者，視同承認該修改或增刪約款。但下列事項如有變更，應於變更前六十日內以約定通知方式通知立約人，並於該約定通知方式以顯著明確文字載明其變更事項、新舊約款內容，暨告知立約人得於變更事項生效前表示異議，及立約人未於該期間內異議者，視同承認該修改或增刪約款；並告知立約人如有異議，應於前述得異議時間內通知貴行終止契約：

In case of any amendments, addition or deletion of this contract, unless otherwise agreed in this contract, the applicant does not object, within seven days after the bank has announced the notice by means of its website or telex display equipment of its domestic business units in the form of business profile, posters, financial information system, or by means of electronic documents such as e-mail, SMS, etc., it shall be deemed to recognize the amendment or addition or deletion. However, in case of any change in the following matters, the Contractor shall be notified 60 days prior to the change by means of an agreed upon notice and the contents of the changed matters, the new and old terms shall be clearly stated in the agreed notice, and the Contractor shall be informed that he can express his objection before the change takes effect, and if he fails to do so within that period, the amendment or addition or deletion of the terms shall be deemed to be recognized; and the Contractor shall be informed that in case of any objections, the bank shall be notified to terminate the contract within the aforesaid objection time:

一、 第三人冒用或盜用使用者代號、密碼、憑證、私密金鑰，或其他任何未經合法授權之情形，貴行或立約人通知他方之方式。The third party uses or embezzles the user code, password, certificate, private key, or any other circumstances without legal authorization, the way of the bank or the applicant notifying the other party.

二、 其他經主管機關規定之事項。Other matters prescribed by the competent authority.

Article 26 文書送達 Service of documents

立約人同意以個人網路銀行申請書所載存款帳戶開立時填載之地址為相關文書之送達處所，倘立約人之地址變更，應即以書面通知貴行或於個人網路銀行線上變更，並同意改依變更後之地址為送達處所；如立約人未以書面通知或於個人網路銀行線上變更地址時，貴行仍以立約人載明之地址或最後通知貴行之地址為送達處所。

The applicant agrees to use the address filled in when opening the deposit account in the personal online banking application as the place for service of relevant documents. If the address of the applicant changes, the applicant shall notify the bank in writing or change on the personal online banking, and agree to change the address after change to the place of delivery. If the applicant fails to notify in writing or change the address on the personal online banking, the address of the applicant shall be changed to the place of delivery the place of service shall still be the address specified by the contractor or the last address notified to the bank.

Article 27 存款保險 Deposit insurance

立約人於貴行所往來之業務，依存款保險條例所規範之存款項目範圍內，受中央存款保險公司之存款保險保障。

The business of the applicant with the bank is covered by the deposit insurance of the Central Deposit Insurance Company within the scope of the deposit items regulated by the deposit insurance Ordinance.

Article 28 爭議處理 Disputes resolution

一、 爭議發生時，立約人得向貴行提出申訴，申訴方式如下：In case of a dispute, the applicant may appeal to the bank in the following ways:

(一) 申訴及客服專線：0800-231590、02-23146633

Complaints and consumer service hotline：0800-231590、02-23146633

(二) 線上申訴路徑：土地銀行入口網站 <https://www.landbank.com.tw>關於土銀/意見交流/顧客申訴

Online complaint path: land bank portal
<https://www.landbank.com.tw/AboutLBOT/EMAIL>

二、 立約人如係金融消費者保護法所規範之金融消費者不接受貴行申訴之處理結果，

或申訴逾三十日仍未獲貴行回覆時，得於收受處理結果或期限屆滿之日起六十日內，

向財團法人金融消費評議中心申請評議。If the applicant is a financial consumer regulated by the Financial Consumer Protection Act who does not accept the results of the bank's appeal, or the appeal has not received your reply within 30 days, he may, within 60 days from the date of receiving the result or the expiration of the time limit, apply to the Financial Ombudsman Institution for review.

Article 29 法令適用 Governing law

本契約準據法，依中華民國法律。

The governing law of this contract shall be in accordance with the laws of the Republic of China.

本契約如有未盡事宜，悉依貴行存款業務約定書及有關法令辦理。

Any matters not covered in the Agreement shall be handled in accordance with the Bank's Agreement for Deposits and applicable laws and regulations.

Article 30 法院管轄 Jurisdiction

立約人與貴行因本契約涉訟時，同意以貴行之總行或與客戶有業務往來所屬分支機構

所在地之地方法院為第一審管轄法院，但法律有專屬管轄規定者從其規定。

In case of litigation between the applicant and the bank due to this contract, it is agreed that the local court of the head office of the bank or the place where the branch of the bank has business contact with the applicant is located shall be the court of first instance jurisdiction, but if there are exclusive jurisdiction provisions in the law, such provisions shall prevail.

Article 31 標題 Title

本契約各條標題，僅為查閱方便而設，不影響契約有關條款之解釋、說明及瞭解。

The headings of each article of this contract are for convenience of reference only and shall not affect the interpretation, explanation and understanding of the relevant articles of this contract.

Article 32 契約分存 Counterparts

本契約壹式貳份，由貴行及立約人各執壹份為憑，契約兼有中文與外文，如中英文兩個版本有任何抵觸或不相符之處，應以中文版本為憑。

This contract is made in duplicate, each of which is held by the bank and the contractor. The contract has both Chinese and foreign languages. In case of any conflict or inconsistency between the two versions, the Chinese version shall prevail.

Article 33 其他約定事項 Others

一、 繳納稅款、規費、公用事業費用、立約人本人於貴行信用卡費及貸款本息，立約人免約定轉入帳戶，自動視同約定轉入帳號。To pay taxes, fees, public utility fees, the applicant's own credit card fees and loan principal and interest in the bank, the applicant is exempted from the agreement of the receiving account and automatically deemed as the agreement to the receiving account.

二、 立約人因故須暫停憑證服務時，可於個人網路銀行線上或臨櫃辦理停用。如立約人於貴行營業時間外有緊急暫停憑證服務之需求，可先撥打貴行客服電話辦理停用，次一營業日再親至貴行補辦書面手續。When the applicant needs to suspend the certificate service for some reason, he / she can apply for suspension on the Internet banking line or on the counter. If the applicant needs to suspend the certificate service outside the business hours of the bank, he / she can call your applicant service number to handle the suspension first, and then go to the bank to complete the written procedures in person on the next business day.

三、 每次申請憑證使用期限為一年，期滿前一個月內可申請憑證更新，更新交易完成後，延長使用期限一年，嗣後亦同。如憑證過期即為無效，須至貴行櫃檯重新申請。立約人申請之憑證，除得於約定範圍內使用，尚得使用於臺灣網路認證股份有限公司網站公告之應用範圍內，除此之外，立約人不得將該憑證作其他目的之使用。The service life of each application certificate is one year, and the renewal of the certificate can be applied for within one month before the expiry. After the completion of renewal transaction, the service life is extended for one year, and the same later. If the certificate expires, it will be invalid. Please re-apply at the counter of the bank. The certificate applied by the applicant shall be used within the agreed scope and the application scope announced on the website of TWCA. In addition, the applicant shall not use the certificate for other purposes.

四、 立約人同意貴行及安全認證機構於履行契約及其他經營合於營業登記項目或組織章程所定業務之需要等特定目的之範圍內，蒐集、處理及利用(含國際傳輸，以下同)立約人之個人資料。The Applicant agrees that the Bank and authentication authorities may, for purposes related to contract performance or other business activities within the scope of registered operations or organizational bylaws, collect, process, and use (including international transmission) the Applicant's personal data.

五、 如經貴行研判帳戶有疑似不法或不當使用之情事時，貴行得無須事先通知逕自終止本契約，並得對立約人採取必要之控管措施。立約人對於因前開情形所生之損害或損失，不得向貴行請求賠償。If the Bank determines that an account is suspected of illegal or improper use, it may terminate this Agreement without prior notice and take necessary control measures. The Applicant shall not claim compensation for any resulting damages or losses.

六、 立約人同意貴行得將立約人與貴行往來轉帳明細對帳單之列印、封裝及寄發等作業委託第三人辦理，並同意貴行提供立約人資料予受貴行委任處理事務之第三人。The Applicant agrees that the Bank may appoint a third party to handle the printing, archiving and sending of the Applicant's transaction statements at the Bank and agrees that the Bank may provide the appointed third party with the Applicant's information.

七、 立約人同意貴行於防制詐騙及防制洗錢等特定目的範圍內，得蒐集、處理或利用「被約定轉入帳號」及其「被設定為約定轉入帳號之次數」、帳戶狀態(包括但不限於警示帳戶、衍生管制帳戶等)等個人資料；立約人並同意財金資訊股份有限公司於辦理金融機構間之金融資訊交換目的範圍內，得蒐集、處理或利用上開個人資料。The Customer agrees that the Bank may, for the specific purposes of anti-fraud and anti-money laundering, collect, process, and use the Customer's personal information, such as the "Designated Payee Account," the "number of times that it is set as a Designated Payee Account," and the state of the account (including, but not limited to, watch-listed account and derivative watch-listed account). The Customer also agrees that Financial Information Service Co., Ltd. may, for the purposes of financial information exchange among financial institutions, collect, process, and use the aforementioned personal information.

※ **Do not reveal your password to other people.**

(115.05 version) No.:

Second Slip Customer copy

The Applicant (the Customer) applies for the Personal Internet Banking Service of Land Bank of Taiwan and agrees to comply with the terms and condition in the "Personal Internet Banking Service Agreement". All future dealings between both parties will comply with the following terms:

※ Account No. for the application of the following services: [12 digits. Account of the specimen seal, hereinafter referred to as the Account.]

1. Personal Internet Banking Services Agreement (U81NBSV)

(1) Items: 1. Apply 2. Cancel 3. Reset Password 4. Modify Service Items

(2) If the box 1 or 4 is checked, please check the following items:

1. Email Notification: E-mail Address: _____

2. Payment Service: Apply Cancel

(No payment application is required for paying the bank's loan and credit card bills under the same name.)

3. Online Application for Designated Transfer: Apply Cancel

4. Accounts held by the same person can be Apply Cancel used for pre-designated accounts:
 (Pre-designated accounts are only available for New Taiwan Dollar accounts and can be set up under the same name, except for digital deposit accounts.)

Please provide E-mail address for first time application. The voice mail and E-mail address used for electronic statement of transaction details will be changed jointly with this modification.

2. XML Certificate Service Agreement (U82NBCA)

(1) Certificate Representative Account: [Please leave blank if it is the same as the Account.]

(2) Items: 1. Apply 2. Cancel 3. Suspend 4. Resume 5. Change account 7. Reset password
 (Should the certificate be canceled or suspended before a scheduled transaction, the transaction will be deemed failed.)

(3) If the box 1 or 5 is checked, please fill in the account No. (Please cross-out excessive boxes.)

Check		No.	Account No.	Specimen seal of the account	Verifier	Check		No.	Account No.	Specimen seal of the account	Verifier
Apply	Cancel					Apply	Cancel				
		1						2			

3. Certificate IC Card Service Agreement (XML Certificate IC Card password reset.)

Please provide Certificate IC Card No.: 0 0 5

4. Transfer Service Agreement (U83)

(1) **Non-designated Account Transfer: (U83NBTU)** (Only for the Account) Apply Cancel

(2) **Fund Order Placement Transfer: (U83NBTF)** (Only for the Account) Apply Cancel

(3) **Gold Passbook Order Placement Transfer: (U83NBTF)** (Only for the Account) Apply Cancel

(4) **Designated Receiving Account: (U83NBTN)** (Only for the Account) Apply Cancel

Check		No.	Bank Code	Designated Receiving Account																
Apply	Cancel																			
		1																		
		2																		
		3																		
		4																		
		5																		

Designated Receiving Account: Applied for ___ account(s). Canceled ___ account(s). Total ___ account(s).
 (The application of designated receiving accounts will be effective starting at 12 midnight the next two days (accounts under the same account holder will be effective immediately).)

Article 1 銀行資訊 Bank information

- 一、 銀行名稱：臺灣土地銀行
Bank Name : Land Bank of Taiwan
- 二、 網址：https://www.landbank.com.tw
Official Website : https://www.landbank.com.tw
- 三、 地址：100007 臺北市中正區館前路 46 號
Address: No.46, Guanqian Road, Zhongzheng District, Taipei 100007
- 四、 傳真號碼：02-23753716
Fax : 02-23753716
- 五、 銀行電子信箱：lbot@landbank.com.tw
E-mail address : lbot@landbank.com.tw

※密碼切勿告知他人 Do not reveal your password to other people.

Article 2 契約之適用範圍 Scope of the contract

本契約係個人網路銀行業務服務之一般性共同約定，除個別契約另有約定外，悉依本契約之約定。

This contract is a general agreement for personal internet banking services. Unless otherwise agreed upon in the individual contracts, it shall be in accordance with this contract.

個別契約不得抵觸本契約。但個別契約對立約人之保護更有利者，從其約定。 Individual contracts shall not be conflict against this contract. However, if the individual contract is more beneficial to the protection of the applicant, the individual contract shall prevail.

本契約條款如有疑義時，應為有利於立約人之解釋。

In case of any doubts, the terms of this contract shall be interpreted in favor of the applicant.

Article 3 名詞定義 Definition of terms

- 一、「網路銀行業務」：指立約人端電腦經由網路與貴行電腦連線，無須親赴貴行櫃台，即可直接取得貴行所提供之各項金融服務。"Internet banking" means that the applicant's computer is connected to the bank's computer via the Internet and can directly obtain all financial services provided by the bank without going to your counter in person.
- 二、「電子文件」：指貴行或立約人經由網路連線傳遞之文字、聲音、圖片、影像、符號或其他資料，以電子或其他以人之知覺無法直接認識之方式，所製成足以表示其用意之紀錄，而供電子處理之用者。"Electronic document" refers to the text, voice, picture, image, symbol or other data transmitted by the bank or the applicant through the Internet connection, which is made by means of electronic or other means that people's perception can't directly understand and is used for electronic processing.
- 三、「數位簽章」：指將電子文件以數學演算法或其他方式運算為一定長度之數位資料，以簽署人之私密金鑰對其加密，形成電子簽章，並得以公開金鑰加以驗證者。"Digital signature" refers to the digital data of a certain length calculated by mathematical algorithm or other methods, encrypted by the private key of the signer, forming an electronic signature, and verified by the public key.
- 四、「憑證」：指載有簽章驗證資料，用以確認簽署人身份、資格之電子形式證明。"Certificate" means an electronic form of certificate containing signature verification data to confirm the identity and qualification of the signatory.
- 五、「私密金鑰」：係指具有配對關係之數位資料中，由簽署人保有，用以製作數位簽章者。"Private key" refers to the digital data with matching relationship, which is kept by the signer and used for making digital signature.
- 六、「公開金鑰」：係指具有配對關係之數位資料中，對外公開，用以驗證數位簽章者。"Public key" refers to the digital data with pairing relationship, which is open to the public to verify the digital signature.

Article 4 網頁之確認 Confirmation of website

立約人使用網路銀行前，請先確認網路銀行正確之網址，才使用網路銀行服務；如有疑問，請電貴行客服電話詢問。

Before the contractor uses the online bank, please confirm that the network bank has the correct url before using the internet banking service; If you have any questions, please call your applicant service hotline.

貴行應以一般民眾得認知之方式，告知立約人網路銀行應用環境之風險。

You should inform the applicant of the risks of Internet banking application environment in a way that the general public can understand.

貴行應盡善良管理人之注意義務，隨時維護網站的正確性與安全性，並隨時注意有無偽造之網頁，以避免立約人之權益受損。

The bank shall perform the duty of care of a good administrator, maintain the correctness and security of the website at any time, and pay attention to whether or not there is a forged website at any time to avoid damage to the rights and interests of the contractor.

Article 5 服務項目 Service items

貴行應於本契約載明提供之服務項目，如於網路銀行網站呈現相關訊息者，並應確保該訊息之正確性，其對消費者所負之義務不得低於網站之內容。

The bank shall provide the services as set out in this Contract, such as the person who presents the relevant information on the web banking website and shall ensure that the information is correct and that its obligations to the consumer shall not be lower than the content of the website.

Article 6 連線所使用之網路 Network used for connection

貴行及立約人同意使用網路進行電子文件傳送及接收。

The bank and applicants who agree to use the Internet to send and receive electronic documents. 貴行及立約人應分別就各項權利義務關係與各該網路業者簽訂網路服務契約，並各自負擔網路使用之費用。

The bank and the applicant shall respectively sign a network service contract with the network operator to stipulate the rights and obligations, and bear the cost of network use.

Article 7 電子文件之接收與回應 Receipt and response of electronic documents

貴行接收含數位簽章或經貴行及立約人同意用以辨識身分之電子文件後，除查詢之事項外，貴行應提供該交易電子文件中重要資訊之網頁供立約人再次確認後，即時進行檢核及處理，並將檢核及處理結果，以電子文件通知立約人。

After receiving the electronic documents with digital signatures or with the consent of the bank and the applicant for identification, in addition to the matters to be inquired, the bank shall provide the website of the important information in the electronic documents of the transaction for the applicant to reconfirm, and immediately conduct the inspection and processing, and notify the applicant of the results of the inspection and processing by electronic documents.

貴行或立約人接收來自對方任何電子文件，如無法辨識其身分或內容時，視為自始未傳送。但貴行可確立立約人身份時，應立即將內容無法辨識之事實，以電子文件通知立約人。

The bank or applicant shall be deemed to have not transmitted any electronic documents from the other party if their identity or content cannot be identified. However, when the bank can confirm the identity of the applicant, you should immediately notify the applicant of the unrecognized facts in an electronic document.

Article 8 電子文件之不執行 Non-execution of electronic documents

如有下列情形之一，貴行得不執行任何接收之電子文件：

In case of any of the following circumstances, the bank may not execute any received electronic documents:

- 一、 有具體理由懷疑電子文件之真實性或所指定事項之正確性者。 Having specific reasons to doubt the authenticity of electronic documents or the correctness of the specified matters.
- 二、 貴行依據電子文件處理，將違反相關法令之規定者。 If the bank processes according to electronic documents, it will violate relevant laws and regulations.
- 三、 貴行因立約人之原因而無法於帳戶扣取立約人所應支付之費用者。 The bank is unable to deduct the fees payable by the applicant from the account due to the reasons of the applicant.

貴行不執行前項電子文件者，應同時將不執行之理由及情形，以電子文件或電話通知立約人，立約人受通知後得以電子文件或電話向貴行確認。

If the bank fails to execute the electronic documents referred to in the preceding paragraph, it shall notify the applicant of the reasons and circumstances of the failure by electronic documents or telephone, and the applicant may confirm the failure by electronic documents or telephone to the bank after receiving the notice.

Article 9 電子文件交換作業時限 Time limit for electronic document exchange

電子文件係由貴行電腦自動處理，立約人發出電子文件，經立約人依第七條第一項貴行提供之再確認機制確定其內容正確性後，傳送至貴行後即不得撤回。但未到期之預約交易在貴行規定之期限內，得撤回、修改。

The electronic documents are automatically processed on the bank's computer. The electronic documents sent by the applicant shall not be withdrawn after the content of the electronic documents is confirmed to be correct by the applicant in accordance with the re-confirmation mechanism provided by the bank in paragraph 1 of Article 7. However, the unexpired advance transaction may be withdrawn or modified within the time limit specified by the bank.

如電子文件經由網路傳送至貴行後，於貴行電腦自動處理中已逾貴行營業時間(營業時間：週一至週五上午九點至下午三點三十分)時，貴行應即以電子文件通知立約人，該筆交易將改於次一營業日處理或依其他約定方式處理(個人網路銀行各項業務營業時間表詳貴行個人網路銀行網站公告)。

If the electronic documents are sent to the bank via the Internet and have exceeded your business hours (business hours: 9:00 a.m. to 3:30 p.m. from Monday to Friday) in the automatic processing of your computer, you shall notify the applicant of the electronic documents immediately, and the transaction will be processed on the next business day or in other agreed ways (please refer to the bank's business schedule for details of various businesses of personal Internet Banking Announcement of personal internet banking website).

Article 10 費用(詳電子金融業務各項服務手續費收費標準表) Fees (please refer to the table of service charges for e-financial services)

立約人自使用本契約服務之日起，依約定收費標準繳納服務費、手續費及郵電費，並授權貴行自立約人之帳戶內自動扣繳；如未記載者，貴行不得收取。

The applicant shall pay the service fee, handling fee and post and Telecommunications fee in accordance with the agreed fee standard from the date of using the services of this contract, and authorize the bank to automatically withhold the fee from the account of the contractor; if it is not recorded, the bank shall not collect the fee.

前項收費標準於訂約後如有調整者，貴行應於貴行網站之明顯處公告其內容，並以電子文件使立約人得知(以下稱通知)調整之內容。

In the event of any adjustment of the charging standard referred to in the preceding paragraph after the contract is signed, the bank shall publish the contents of the adjustment in an obvious place on your website, and make the applicant aware of the contents of the adjustment (hereinafter referred to as the "notice") by means of electronic documents.

第二項之調整如係調高者，貴行應於網頁上提供立約人表達是否同意費用調高之選項。立約人未於調整生效日前表示同意者，貴行將於調整生效日起暫停立約人使用網路銀行一部或全部之服務。立約人於調整生效日後，同意費用調整者，貴行應立即恢復網路銀行契約相關服務。

If the adjustment mentioned in the second paragraph is an increase, the bank shall provide the option of whether or not the applicant agrees to the increase of the fee on the website. If the applicant does not agree before the effective date of the adjustment, the bank will suspend the use of one or all of the online banking services by the applicant from the effective date of the adjustment. If the applicant agrees to the fee adjustment after the effective date of the adjustment, the bank shall immediately resume the Internet banking contract related services.

前項貴行之公告及通知應於調整生效六十日內為之，且調整生效日不得早於公告及通知後次一年度之起日。

The announcement and notice of the bank mentioned in the preceding paragraph shall be made 60 days before the effective date of the adjustment and the effective date of the adjustment shall not be earlier than the next year after the announcement and notice.

Article 11 立約人軟體安裝與風險 Software and hardware installation and risks of applicants

立約人申請使用本契約之服務項目，應自行安裝所需之電腦軟體、硬體，以及其他與安全相關之設備。安裝所需之費用及風險，由立約人自行負擔。

When applying for the services of this contract, the applicant shall install the required computer software, hardware and other safety related equipment by him/herself. The cost and risk of installation are borne by the applicant.

第一項軟硬體設備及相關文件如係由貴行所提供，貴行僅同意立約人於約定服務範圍內使用，不得將之轉讓、轉借或以任何方式交付第三人。貴行並應於網站及所提供軟硬體之包裝上載明進行本服務之最低軟硬體需求，且負擔所提供軟硬體之風險。

If the software and hardware equipment and related documents in the first paragraph are provided by the bank, the bank only agrees that the applicant can use them within the agreed upon service scope and shall not transfer, lend or deliver them to a third party in any way. The bank shall indicate the minimum software and hardware requirements for the service on the website and the package of the software and hardware provided, and bear the risk of the software and hardware provided.

立約人於契約終止時，如貴行要求返還前項之相關設備，應以契約特別約定者為限。At the time of termination of the contract, if the bank requires the return of the relevant equipment referred to in the preceding paragraph, it shall be limited to those specifically agreed in the contract.

Article 12 立約人連線與責任 Connection and responsibility of the applicant

貴行與立約人有特別約定者，必須為必要之測試後，始得連線。

If there is a special agreement between the bank and the applicant, you must conduct the necessary tests before connecting.

立約人對貴行所提供之使用者代號、密碼、憑證及其他足以識別身分之工具，應負保管之責。

The applicant shall be responsible for the safekeeping of the user code, password, certificate and other identification tools provided by the bank.

立約人輸入前項使用者代號連續錯誤達五次或密碼連續錯誤達三次時，貴行電腦即自動

停止立約人使用本契約之服務。立約人如擬恢復使用，應儘速辦理相關手續。

When the applicant has entered the user code specified in the preceding paragraph for five consecutive errors or the password for three consecutive errors, the bank's computer will automatically stop the applicant from using the services of this contract. If the applicant intends to resume use, he shall go through the relevant formalities at the counter.

Article 13 交易核對 Transaction check

貴行於每筆交易指示處理完畢後，以電子文件通知立約人。立約人應核對其結果有無錯誤。如有不符，應於使用完成之日起四十五日內，以電子文件或電話通知貴行查明。

After each transaction instruction has been processed, the bank shall notify the applicant by electronic document and the applicant shall check whether or not there is any error in the result. In case of any discrepancy, the bank shall be informed by electronic document or telephone to find out within 45 days after the completion of use.

貴行應於每月對立約人以平信或電子文件寄送上月之交易對帳單(該月無交易時不寄)。The bank shall send the transaction statement of the previous month to the applicant by ordinary mail or electronic document every month (not if there is no transaction on that month).立約人核對後如認為交易對帳單所載事項有錯誤時，應於收受之日起四十五日內，以電子文件或電話通知貴行查明。

If the applicant considers that there is any error in the transaction statement after checking, he shall notify the bank by electronic document or telephone within 45 days from the date of receipt to find out.

貴行對於立約人之通知，應即進行調查，並於通知到達貴行之日起三十日內，將調查之情形或結果以書面覆知立約人。

The bank shall immediately investigate the notice of the applicant and, within 30 days after the notice reaches the bank, notify the applicant in writing of the circumstances or results of the investigation.

Article 14 電子文件錯誤之處理 Handling of errors in electronic documents

立約人利用本契約之服務，其電子文件如因不可歸責於立約人之事由而發生錯誤時，

貴行應協助立約人更正，並提供其他必要之協助。

In case of any error in the electronic documents of the applicant's use of the services of this contract due to reasons not attributable to the contractor, the bank shall assist the contractor to correct and provide other necessary assistance.

前項服務因可歸責於貴行之事由而發生錯誤時，貴行應於知悉時，立即更正，並同時以電子文件或電話通知立約人。

In the event of any errors in the services referred to in the preceding paragraph due to any reasons attributable to the bank, the bank shall promptly correct it when you become aware of it and at the same time notify the applicant by electronic document or telephone.

立約人利用本契約之服務，其電子文件因可歸責於立約人之事由而發生錯誤時，倘屬立約人申請或操作轉入之金融機構代號、存款帳號或金額錯誤，致轉入他人帳戶或誤轉金額時，一經立約人通知貴行，貴行應即辦理以下事項：

In case of any errors in the electronic documents of the applicant's use of the services of this contract due to the reasons attributable to the applicant, if the applicant applies for or operates the wrong code, deposit account number or amount of the transferred financial institution, resulting in the transfer to another's account or the wrong amount, once the applicant informs you, you shall immediately handle the following matters:

- 一、 依據相關法令提供該筆交易之明細及相關資料。Provide details and relevant information of the transaction in accordance with the relevant laws and regulations.
- 二、 通知轉入行協助處理。Notice the receiving bank to assist in handling.
- 三、 回報處理情形。Report back the handling situation.

Article 15 電子文件之合法授權與責任 Legal authorization and responsibility of electronic documents

貴行及立約人應確保所傳送之對方之電子文件均經合法授權。

The bank and the Contractor shall ensure that the electronic documents transmitted to the other party are legally authorized.

貴行或立約人於發現有第三人冒用或盜用使用者代號、密碼、憑證、私密金鑰，或其他任何未經合法授權之情形，應立即以電話或書面通知他方停止使用該服務並採取防範之措施。

If the bank or the applicant discovers that a third party has fraudulently used or embezzled the user code, password, certificate, private key, or any other situation without legal authorization, it shall immediately notify the other party by phone or in writing to stop using the service and take preventive measures.

貴行接受前項通知前，對第三人使用該服務已發生之效力，由貴行負責。但有下列任一情形者，不在此限：

Before receiving the notice referred to in the preceding paragraph, the bank shall be responsible for the effectiveness of the third party's use of the service. Except for any of the following circumstances:

- 一、 貴行能證明立約人有故意或過失。The bank can prove that the applicant has acted intentionally or is negligent.
- 二、 貴行依雙方約定方式通知交易核對資料或帳單後超過四十五日。惟立約人有特殊事由(如長途旅行、住院等)致無法通知者，以該特殊事由結束日計算四十五日。但貴行有故意或過失者，不在此限。More than 45 days after the bank notifies the transaction to check the data or bill in the way agreed by both parties. However, if the applicant is unable to notify due to special reasons (such as long-distance travel, hospitalization, etc.), 45 days shall be counted from the end date of such special reasons, except for the intentional or negligent ones of the bank.

針對第二項冒用、盜用事實調查所生之鑑識費用由貴行負擔。

The bank shall be responsible for the authentication costs arising from the investigation of fraud or embezzlement in Paragraph 2.

Article 16 資訊系統安全 Information system security

貴行及立約人應各自確保所使用資訊系統之安全，防止非法入侵、取得、竊改、毀損業務紀錄或立約人個人資料。

You and the applicant shall each ensure the security of the information system used to prevent any illegal intrusion, acquisition, tampering or damage to business records or personal data of the contractor.

第三人破解貴行資訊系統之保護措施或利用資訊系統之漏洞爭議，由貴行就該事實不存在負舉證責任。

In case of a dispute over the third party's breach of the bank's information system protection measures or exploitation of the information system loopholes, the bank shall bear no burden of proof for the fact.

第三人入侵貴行資訊系統對立約人所造成之損害，由貴行負擔。

The damage caused by the third party's invasion of your information system to the applicant shall be borne by the bank.

Article 17 保密義務 Confidentiality

除其他法律規定外，貴行應確保所交換之電子文件因使用或執行本契約服務而取得立約人之資料，不洩漏予第三人，亦不可使用於與本契約無關之目的。且於經立約人同意告知第三人時，應使第三人負本條之保密義務。

Except as otherwise required by law, the bank shall ensure that the electronic documents exchanged are not disclosed to, or used for purposes unrelated to, this contract by obtaining the information of the contractor for the use or performance of the services under this contract, and shall make the third party liable for the confidentiality obligation of this article when the third party is informed with the consent of the applicant.

前項第三人如不遵守此保密義務者，視為本人義務之違反。

If a third party fails to comply with the confidentiality obligation referred to in the preceding paragraph, it shall be deemed as applicant's breach.

Article 18 損害賠償責任 Compensation for damages

貴行及立約人同意依本契約傳送或接收電子文件，因可歸責於當事人一方之事由，致有遲延、遺漏或錯誤之情事，而致他方當事人受有損害時，該當事人應就他方所生之損害負賠償責任。

The bank and the applicant agree that in case of delay, omission or error caused by any reasons attributable to one of the parties in transmitting or receiving electronic documents in accordance with this contract, which causes damage to the other party, such party shall be liable for the damage caused to the other party.

Article 19 紀錄保存 Record keeping

貴行及立約人應保存所有交易指示類電子文件紀錄，並應確保其真實性及完整性。

The bank and the applicant shall keep all electronic records of the transaction instructions and ensure their authenticity and integrity.

貴行對前項紀錄之保存，應盡善良管理人之注意義務。保存期限為五年以上，但其他法令有較長規定者，依其規定。

The bank shall exercise the duty of care of a good administrator in the preservation of the records referred to in the preceding paragraph. The period of preservation shall be more than five years, but other laws and regulations provided for a longer period of time, the provisions shall apply.

Article 20 電子文件之效力 Effectiveness of electronic documents

貴行及立約人同意以電子文件作為表示方法，依本契約交換之電子文件，其效力與書面文件相同。但法令另有排除適用者，不在此限。

The bank and the applicant agree to use electronic documents as the means of expression, and the electronic documents exchanged in accordance with this contract shall have the same effect as the written documents. Unless otherwise excluded by the laws and regulations.

Article 21 立約人終止契約 The applicant's termination of contract

立約人得隨時終止本契約，但應親自或以書面委託代理人至貴行辦理或於個人網路銀行自行註銷。

The applicant may terminate this contract at any time, but shall personally or in writing entrust an agent to handle the cancellation at the bank or at the personal internet bank itself.

Article 22 貴行終止契約 The Bank's termination of contract

除本契約另有約定依其約定外，貴行終止本契約時，須於終止日三十日前以書面通知立約人。

Unless otherwise set forth in the Agreement, the Bank must provide a written notification to inform the contracting party at least 30 days prior to terminating the Agreement.

立約人如有下列情事之一者，貴行得隨時以書面或電子文件通知立約人終止本契約：

In case of any of the following circumstances, the bank may terminate this contract at any time by giving a written or electronic notice to the applicant:

- 一、 立約人未經貴行同意，擅自將契約之權利或義務轉讓第三人者。The applicant transfers the rights or obligations of the contract to a third party without the bank's consent.
- 二、 立約人依破產法聲請宣告破產或消費者債務清理條例聲請更生、清算程序者。The applicant applies for bankruptcy declaration in accordance with the bankruptcy law or for renewal or liquidation procedures in accordance with the regulations on the liquidation of consumer debts.
- 三、 立約人違反本契約第十五條至第十七條之規定者。The applicant violates Articles 15 to 17 of this contract.
- 四、 立約人違反本契約之其他約定，經催告改善或限期請求履行未果者。The applicant violates any other provision of this contract and fails to make correction after a demand for improvement or within the given period.

Article 23 遵循防制洗錢及打擊資恐約定條款 Follows the provisions on prevention and control of money laundering and anti-terrorism

為防制洗錢及打擊資恐之目的，立約人同意貴行得依「洗錢防制法」、「資恐防制法」、「金融機構防制洗錢辦法」等主管機關法令及各業務同業公會規範暨貴行有關規定執行以下措施：

For the purpose of preventing money laundering and combating capital terrorism, the applicant agrees that your bank may implement the following measures in accordance with the laws and regulations of the competent authorities such as "Money Laundering Control Act", "Counter-Terrorism Financing Act", "Regulations Governing Anti-Money Laundering of Financial Institutions" and the specifications of various business trade associations and relevant regulations of your bank:

- 一、 為確認立約人或關聯人(包括但不限於立約人之高階管理人、實質受益人、信託之委託人、信託之受託人、信託之監察人、信託之受益人及交易有關對象，以下同)是否為「資恐防制法」指定制裁之個人、法人或團體，以及外國政府或國際組織認定或追查之恐怖分子或團體(以下稱制裁名單)，立約人或關聯人應即時提供資料供貴行確認，立約人或關聯人如不配合，致貴行未能即時比對，貴行得暫緩或拒絕開戶、辦理各項申請或交易。For the purpose of identifying if the Applicant or the related parties (defined herein below as persons including but not restricted to senior managing official of the Applicant, beneficial owner, settlor, trustee, trust supervisor, beneficiaries and related parties of the transaction) is an individual, legal person or organization sanctioned under the "Counter-Terrorism Financing Act" or terrorists or terrorist groups identified or investigated by a foreign government or an international organization (hereinafter referred to as a "sanctions list"), the Applicant or the related parties should provide the Bank with timely documents. In events where the Applicant or the related parties refuse to provide the required documents, which results in a failure in the identification and verification of the Applicant's identity, the Bank may suspend or decline the opening of accounts, the application for the services or transactions.
- 二、 無論於開戶、辦理各項申請或交易前後，一經貴行發現立約人或關聯人為制裁名單者，無須事先通知，貴行即得拒絕業務往來或逕行終止本契約。Regardless of whether it is before or after account opening, application, or transaction, once the Bank discovers that the contracting party or any related party is on the sanctions list, the Bank may immediately refuse to conduct business or terminate the Agreement without prior notice.
- 三、 立約人如不配合審視、拒絕提供關聯人資訊，對交易之性質與目的或資金來源，去向不願配合說明、拒絕提供審查所需資料或驗證文件等，貴行得暫時停止本契約所載之各項交易，並要求立約人於接獲貴行通知後三十日內提供說明、審查所需資料及驗證文件，逾期未提供者，貴行得以書面終止本契約，並於書面通知到達時

發生效力。If the applicant does not cooperate with the examination, refuses to provide the information of the associate, refuses to cooperate with the description of the nature and purpose of the transaction, refuses to cooperate with the explanation, refuses to provide the necessary data or verification documents for examination, etc., you may suspend the transactions or services contained in this Contract, and require the contractor to provide the explanation within 30 days of receipt of your notice. Review the required data and verification documents, overdue provider, your bank is able to terminate this contract in writing and be effective upon arrival through a written notice.

四、 立約人進行預約交易時，如因貴行依法進行姓名及名稱檢核作業程序發現立約人或關聯人為疑似制裁名單時，貴行得先暫停交易，經調查後如非制裁名單，始得完成後續交易。For scheduled transactions, if the Bank suspects that the Applicant or related parties are in the sanctions list when conducting the name verification, the Bank may suspend the transaction. The subsequent transaction may resume only after the Applicant is proven not to be on the sanctions' list after an investigation.

五、 立約人或關聯人對於因前四款情形所生之損害或損失，不得向貴行請求賠償。The Applicant or related parties are liable for any damage or losses incurred from the preceding 4 items and may not request for a compensation from the Bank.

貴行因業務關係於美國開立有通匯帳戶，立約人同意貴行為配合美國洗錢防制法(Anti-Money Laundry Act of 2020)第 6308 條之規範，倘經美國財政部或司法部要求提供立約人資料(包括但不限於立約人於貴行往來所有業務帳戶紀錄)，貴行得配合辦理。

The Bank has established correspondent accounts in the U.S. to meet business needs. The Applicant agrees that the Bank may provide the Applicant's data (including but not limited to all business and account records with the Bank) if requested by the Department of the Treasury or the Department of Justice of the United States in accordance with Article 6308 of the Anti-Money Laundering Act of 2020.

Article 24 虛擬資產服務事業約定條款 Virtual assets service business agreement terms

立約人不得為提供虛擬資產服務之事業或人員，立約人與貴行建立業務往來關係後，經貴行發現所營事業涉及提供虛擬資產服務者，貴行得拒絕或暫時停止本契約所載之各項申請或交易，或於書面通知立約人後終止本契約，並於書面通知到達時發生效力。The Applicant must not be an entity or individual engaged in virtual asset services. If, after establishing a business relationship, the Bank determines that the Applicant's business involves such services, the Bank may refuse or suspend the applications or transactions under this Agreement, or terminate the Agreement in writing, effective upon delivery of the written notice.

The Applicant shall not claim compensation from the Bank for any damages or losses arising from the foregoing circumstances.

立約人對於因前項情形所生之損害或損失，不得向貴行請求賠償。The Applicant is liable for any damage or losses incurred from the preceding paragraph and may not request compensation from the Bank.

Article 25 契約修訂 Amendment to the contract

本契約約款如有修改或增刪時，除本契約另有約定外，貴行以貴行網站或於貴行國內各營業單位以業務簡介、海報、金融資訊系統之電腦螢幕顯示設備等方式公告周知或以諸如電子郵件、簡訊等電子文件通知立約人後(以下稱約定通知方式)，立約人於七日內不得異議者，視同承認該修改或增刪約款。但下列事項如有變更，應於變更前六十日內以約定通知方式通知立約人，並於該約定通知方式以顯著明確文字載明其變更事項、新舊約款內容，暨告知立約人得於變更事項生效前表示異議，及立約人未於該期間內異議者，視同承認該修改或增刪約款；並告知立約人如有異議，應於前述得異議時間內通知貴行終止契約：

In case of any amendments, addition or deletion of this contract, unless otherwise agreed in this contract, the applicant does not object, within seven days after the bank has announced the notice by means of its website or telex display equipment of its domestic business units in the form of business profile, posters, financial information system, or by means of electronic documents such as e-mail, SMS, etc., it shall be deemed to recognize the amendment or addition or deletion. However, in case of any change in the following matters, the Contractor shall be notified 60 days prior to the change by means of an agreed upon notice and the contents of the changed matters, the new and old terms shall be clearly stated in the agreed notice, and the Contractor shall be informed that he can express his objection before the change takes effect, and if he fails to do so within that period, the amendment or addition or deletion of the terms shall be deemed to be recognized; and the Contractor shall be informed that in case of any objections, the bank shall be notified to terminate the contract within the aforesaid objection time:

一、 第三人冒用或盜用使用者代號、密碼、憑證、私密金鑰，或其他任何未經合法授權之情形，貴行或立約人通知他方之方式。The third party uses or embezzles the user code, password, certificate, private key, or any other circumstances without legal authorization, the way of the bank or the applicant notifying the other party.

二、 其他經主管機關規定之事項。Other matters prescribed by the competent authority.

Article 26 文書送達 Service of documents

立約人同意以個人網路銀行申請書所載存款帳戶開立時填載之地址為相關文書之送達處所，倘立約人之地址變更，應即以書面通知貴行或於個人網路銀行線上變更，並同意改依變更後之地址為送達處所；如立約人未以書面通知或於個人網路銀行線上變更地址時，貴行仍以立約人載明之地址或最後通知貴行之地址為送達處所。

The applicant agrees to use the address filled in when opening the deposit account in the personal online banking application as the place for service of relevant documents. If the address of the applicant changes, the applicant shall notify the bank in writing or change on the personal online banking, and agree to change the address after change to the place of delivery. If the applicant fails to notify in writing or change the address on the personal online banking, the address of the applicant shall be changed to the place of delivery the place of service shall still be the address specified by the contractor or the last address notified to the bank.

Article 27 存款保險 Deposit insurance

立約人於貴行所往來之業務，依存款保險條例所規範之存款項目範圍內，受中央存款保險公司之存款保險保障。

The business of the applicant with the bank is covered by the deposit insurance of the Central Deposit Insurance Company within the scope of the deposit items regulated by the deposit insurance Ordinance.

Article 28 爭議處理 Disputes resolution

一、 爭議發生時，立約人得向貴行提出申訴，申訴方式如下：In case of a dispute, the applicant may appeal to the bank in the following ways:

(一) 申訴及客服專線：0800-231590、02-23146633

Complaints and consumer service hotline：0800-231590、02-23146633

(二) 線上申訴路徑：土地銀行入口網站 <https://www.landbank.com.tw>關於土銀/意見交流/顧客申訴

Online complaint path: land bank portal
<https://www.landbank.com.tw/AboutLBOT/EMAIL>

二、 立約人如係金融消費者保護法所規範之金融消費者不接受貴行申訴之處理結果，

或申訴逾三十日仍未接獲貴行回覆時，得於收受處理結果或期限屆滿之日起六十日內，

向財團法人金融消費評議中心申請評議。If the applicant is a financial consumer regulated by the Financial Consumer Protection Act who does not accept the results of the bank's appeal, or the appeal has not received your reply within 30 days, he may, within 60 days from the date of receiving the result or the expiration of the time limit, apply to the Financial Ombudsman Institution for review.

Article 29 法令適用 Governing law

本契約準據法，依中華民國法律。

The governing law of this contract shall be in accordance with the laws of the Republic of China.

本契約如有未盡事宜，悉依貴行存款業務約定書及有關法令辦理。

Any matters not covered in the Agreement shall be handled in accordance with the Bank's Agreement for Deposits and applicable laws and regulations.

Article 30 法院管轄 Jurisdiction

立約人與貴行因本契約涉訟時，同意以貴行之總行或與客戶有業務往來所屬分支機構

所在地之地方法院為第一審管轄法院，但法律有專屬管轄規定者從其規定。

In case of litigation between the applicant and the bank due to this contract, it is agreed that the local court of the head office of the bank or the place where the branch of the bank has business contact with the applicant is located shall be the court of first instance jurisdiction, but if there are exclusive jurisdiction provisions in the law, such provisions shall prevail.

Article 31 標題 Title

本契約各條標題，僅為查閱方便而設，不影響契約有關條款之解釋、說明及瞭解。

The headings of each article of this contract are for convenience of reference only and shall not affect the interpretation, explanation and understanding of the relevant articles of this contract.

Article 32 契約分存 Counterparts

本契約壹式貳份，由貴行及立約人各執壹份為憑，契約兼有中文與外文，如中英文兩個版本有任何抵觸或不相符之處，應以中文版本為憑。

This contract is made in duplicate, each of which is held by the bank and the contractor. The contract has both Chinese and foreign languages. In case of any conflict or inconsistency between the two versions, the Chinese version shall prevail.

Article 33 其他約定事項 Others

一、 繳納稅款、規費、公用事業費用、立約人本人於貴行信用卡費及貸款本息，立約人免約定轉入帳戶，自動視同約定轉入帳號。To pay taxes, fees, public utility fees, the applicant's own credit card fees and loan principal and interest in the bank, the applicant is exempted from the agreement of the receiving account and automatically deemed as the agreement to the receiving account.

二、 立約人因故須暫停憑證服務時，可於個人網路銀行線上或臨櫃辦理停用。如立約人於貴行營業時間外有緊急暫停憑證服務之需求，可先撥打貴行客服電話辦理停用，次一營業日再親至貴行補辦書面手續。When the applicant needs to suspend the certificate service for some reason, he / she can apply for suspension on the Internet banking line or on the counter. If the applicant needs to suspend the certificate service outside the business hours of the bank, he / she can call your applicant service number to handle the suspension first, and then go to the bank to complete the written procedures in person on the next business day.

三、 每次申請憑證使用期限為一年，期滿前一個月內可申請憑證更新，更新交易完成後，延長使用期限一年，嗣後亦同。如憑證過期即為無效，須至貴行櫃檯重新申請。立約人申請之憑證，除得於約定範圍內使用，尚得使用於臺灣網路認證股份有限公司網站公告之應用範圍內，除此之外，立約人不得將該憑證作其他目的之使用。The service life of each application certificate is one year, and the renewal of the certificate can be applied for within one month before the expiry. After the completion of renewal transaction, the service life is extended for one year, and the same later. If the certificate expires, it will be invalid. Please re-apply at the counter of the bank. The certificate applied by the applicant shall be used within the agreed scope and the application scope announced on the website of TWCA. In addition, the applicant shall not use the certificate for other purposes.

四、 立約人同意貴行及安全認證機構於履行契約及其他經營合於營業登記項目或組織章程所定業務之需要等特定目的之範圍內，蒐集、處理及利用(含國際傳輸，以下同)立約人之個人資料。The Applicant agrees that the Bank and authentication authorities may, for purposes related to contract performance or other business activities within the scope of registered operations or organizational bylaws, collect, process, and use (including international transmission) the Applicant's personal data.

五、 如經貴行研判帳戶有疑似不法或不當使用之情事時，貴行得無須事先通知逕自終止本契約，並得對立約人採取必要之控管措施。立約人對於因前開情形所生之損害或損失，不得向貴行請求賠償。If the Bank determines that an account is suspected of illegal or improper use, it may terminate this Agreement without prior notice and take necessary control measures. The Applicant shall not claim compensation for any resulting damages or losses.

六、 立約人同意貴行得將立約人與貴行往來轉帳明細對帳單之列印、封裝及寄發等作業委託第三人辦理，並同意貴行提供立約人資料予受貴行委任處理事務之第三人。The Applicant agrees that the Bank may appoint a third party to handle the printing, archiving and sending of the Applicant's transaction statements at the Bank and agrees that the Bank may provide the appointed third party with the Applicant's information.

七、 立約人同意貴行於防制詐騙及防制洗錢等特定目的範圍內，得蒐集、處理或利用「被約定轉入帳號」及其「被設定為約定轉入帳號之次數」、帳戶狀態(包括但不限於警示帳戶、衍生管制帳戶等)等個人資料；立約人並同意財金資訊股份有限公司於辦理金融機構間之金融資訊交換目的範圍內，得蒐集、處理或利用上開個人資料。The Customer agrees that the Bank may, for the specific purposes of anti-fraud and anti-money laundering, collect, process, and use the Customer's personal information, such as the "Designated Payee Account," the "number of times that it is set as a Designated Payee Account," and the state of the account (including, but not limited to, watch-listed account and derivative watch-listed account). The Customer also agrees that Financial Information Service Co., Ltd. may, for the purposes of financial information exchange among financial institutions, collect, process, and use the aforementioned personal information.