

臺灣中小企業銀行信用卡申請書

Taiwan Business Bank Credit Card Application Form

申請說明

Direction of Application

※首次申辦本行信用卡，請詳填所有資料；已持本行信用卡正卡且無個人資料異動，僅需勾選卡別並填寫紅框及簽名欄位。

To apply for a credit card for the first time, please fill in all the information, if you already hold TBB's primary card without alternation of personal information, all you need is to check the card type, fill in the red box and signature.

申請資格 Application Qualification**■正卡申請人須為成年人且有正當職業者**

Primary card applicants must reach the age of majority or older and have proper occupation.

■附卡申請人須為正卡申請人之配偶、父母或年滿 15 歲之子女

Supplementary card applicants must be the spouse, parents, 15 years or older child of the primary cardholder and the application for supplementary card from a minor must be submitted with the guardian's consent.

申請文件(請以 A4 大小、單面、清晰提供之)**Application Document (please provide them in A4 size, one page, and in a clear mode)****■申請人身分證正、反面影本**

Provide the photocopy of the ID card (two sides is required)

■所得或財力證明文件

Proofs of financial capability

◎最近一年薪資所得扣繳憑單或報稅資料影本

The withholding statement, individual income tax returns in the last year.

◎薪資轉帳資料 Paychecks, or your bank statement/passbook which recorded your salary is deposited into the account (including passbook cover and inside page information).

◎存款證明 Proof of deposit transactions(including passbook cover and inside page information).

◎其他可資證明所得或財力之文件 Other proofs of the income capability of the latest year.

以上資料請惠予提供，資料愈詳細則愈有利於信用額度之申請，本行保留接受申請與否之權利，所附文件恕不退還，並視需要得要求增加保證人或其他證明文件。

TBB reserves the right to approve or decline the application. And TBB may demand additional documents or the applicant may provide either a guarantor or a pledge if necessary.

Furthermore, TBB will not return the application form and attached documents.

A foreign national wishing to apply for a credit card must submit an income tax withholding form or other evidence of financial status, a photocopy of passport, Alien Resident Certificate, etc. in accordance with the rules of the Bank.

As a rule, an expatriate must engage an ROC citizen as guarantors or collaterals.

已持有本行信用卡正卡 ☐ 是 Yes ☐ 否 No

已持有本行信用卡附卡 ☐ 是 Yes ☐ 否 No

Already own a Supplementary card with TBB

本次僅 ☐ 申請正卡 Apply Primary card ☐ 僅申請附卡 Apply Supplementary card ☐ 同時申請正卡及附卡 Both apply Primary and Supplementary card















☐ 急件 預計出國日 月 日

Urgent estimated date of departure abroad

往來產品預期金額 萬元 (Unit: ten thousand)

The expected amount of the trading product

申請卡別 Card Type of Application

 <input type="checkbox"/> 永續生活悠遊鈦金卡 Sustainable Life Titanium Card (Easy Card)	 <input type="checkbox"/> 永續生活一卡通鈦金卡 Sustainable Life Titanium Card (iPASS Card)	 <input type="checkbox"/> 永續生活一卡通普卡 Sustainable Life Classic Card (iPASS Card)	 <input type="checkbox"/> 藝 FUN 悠遊御豐卡 Enjoy Life and Fun Signature Card (Easy Card)																								
 <input type="checkbox"/> 鈦金商旅卡 Titanium Business Card	 <input type="checkbox"/> 銀色之愛悠遊商務御豐卡 Silver Charity Affinity Signature Business Card (Easy Card)	 <input type="checkbox"/> 銀色之愛一卡通商務御豐卡 Silver Charity Affinity Signature Business Card (iPASS Card)	 <input type="checkbox"/> 信保基金 111 關懷認同卡 Credit Guarantee Fund 111 Card																								
 <input type="checkbox"/> 北港朝天宮一卡通鈦金卡 The Beigang Chaotian Gong Titanium Card (iPASS Card)	 <input type="checkbox"/> 北港朝天宮一卡通普卡 The Beigang Chaotian Gong Classic Card (iPASS Card)	 <input type="checkbox"/> 北港朝天宮悠遊鈦金卡 The Beigang Chaotian Gong Titanium Card (Easy Card)	 <input type="checkbox"/> 北港朝天宮悠遊普卡 The Beigang Chaotian Gong Classic Card (Easy Card)																								
 <input type="checkbox"/> Visa 白金卡 VISA Platinum Card	 <input type="checkbox"/> 宜蘭悠遊鈦金卡 Yilan Titanium Card (Easy Card)	<input type="checkbox"/> 其他 _____																									
 <input type="checkbox"/> 得利 Combo 鈦金卡 Daily Combo Titanium Card	<table border="1"><tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr><tr><td>C</td><td>o</td><td>m</td><td>b</td><td>o</td><td>卡</td><td>結</td><td>合</td><td>之</td><td>存</td><td>款</td><td>帳</td><td>戶</td></tr></table>			<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	C	o	m	b	o	卡	結	合	之	存	款	帳	戶
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>																	
C	o	m	b	o	卡	結	合	之	存	款	帳	戶															

正卡申請人資料

Primary Card Applicant Information

中文姓名 Chinese Name:	出生日期 Date of Birth: 年 YYYY 月 MM 日 DD
英文姓名 (請務必填寫與護照相同之英文姓名, 若未填寫則授權本行代為填寫) English Name (Please be sure it is the same as on your passport. If it's blank, TBB is authorized to fill in)	教育程度 Education <input type="checkbox"/> 博士 PhD <input type="checkbox"/> 碩士 Master's <input type="checkbox"/> 大學 Bachelor <input type="checkbox"/> 專科 Academy <input type="checkbox"/> 高中、高職. Senior/ vocational high school <input type="checkbox"/> 其他 Other
是否更換過姓名 <input type="checkbox"/> 是 YES <input type="checkbox"/> 否 NO Have you ever change name or not	國籍 Nationality <input type="checkbox"/> 本國 Native <input type="checkbox"/> 非本國籍 Non-native (國籍 Nationality <input type="text"/> <input type="text"/>)

身分證號碼 ID Card No.	<input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female
身分證發證日期 ID Issue Date 年 YYYY 月 MM 日 DD	發證地點 Issue Place 發證狀態 Status <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 初 Initial <input type="checkbox"/> 補 Reissue <input type="checkbox"/> 換發 Change
戶籍地址 Permanent Address :	居住地址 Residential Address <input type="checkbox"/> 同戶籍地址 Same as Permanent Address <input type="checkbox"/> 另列如下 Specify Other:
戶籍電話 Permanent Telephone No: () _____	居住電話 Residential Telephone No: () _____ (必填 Required)
行動電話 Mobile phone No.:	
卡片領取方式 Card Delivery Method <input type="checkbox"/> 親領 Collect in person <input type="checkbox"/> 掛號郵寄(未勾選視為郵寄) Registered mail (If it's blank will be regarded as mail)	
卡片郵寄及帳單地址 Credit Card Delivery and Billing Method <input type="checkbox"/> 同戶籍地址 Same as permanent address <input type="checkbox"/> 同居住地址 Same as residential address <input type="checkbox"/> 同公司地址 Same as company address	
<input type="checkbox"/> 支持環保愛地球，同意設定電子帳單且不寄送實體帳單，使用電子帳單期間免年費，本人已詳閱電子帳單約定條款(如未勾選視為不同意)。 Supporting environmental protection and loving the earth, I agree to set up an electronic statement instead of receiving a physical statement, enjoy free annual fee during the E-statement period, and I have agreed the terms of the E-statement (disagree if the box is blank).	
E-mail 信箱 E-mail address:	
現居房屋 Residential Status <input type="checkbox"/> 本人或配偶持有 Owned by the applicant or spouse <input type="checkbox"/> 直系親屬持有 Owned by lineal relatives <input type="checkbox"/> 租賃或宿舍 Rental or Dormitory	
婚姻狀況 Marital Status <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Single 未婚	
正卡申請人職業資料 Industrial Information of the Primary Card 職業類別 Industrial Category	

- ☐1.軍官、軍人 Military ☐2.警官、員警 Police officers
☐3.其它公共行政業 Other public administration ☐4.教育業 Education ☐5.學生 Students
☐6.工、商及服務業 Industry, commerce and services
☐7.農林漁牧業 Agriculture, forestry, fishery and animal husbandry
☐8.礦石及土石採取業 Mining/Quarrying ☐9.製造業 Manufacturing
☐10.水電燃氣業 Water, electricity and gas ☐11.營造業 Construction
☐12.批發及零售業 Wholesale and retail trade ☐13.住宿及餐飲業 Accommodation and catering
☐14.運輸、倉儲及通信業 Transportation, warehousing and communications
☐15.金融及保險業 Finance and Insurance ☐16.不動產及租賃業 Real Estate and Leasing ☐17.其他專業服務業(建築、電腦資訊、設計、顧問、研發、醫護、社服等服務業) Other professional services (construction, computer information, design, consulting, research and development, medical care, social services and other services)
☐18.技術服務業(出版、廣告、影視、休閒、保全、環保、維修、宗教、團體、美髮、殯葬、停車場…等) Technical services (publishing, advertising, film and television, leisure, security, environmental protection, maintenance, religion, organization, Hairdressing, funeral, parking, etc.)
☐19.非法人組織授信戶負責人 Person in charge of credit account of an unincorporated organization
☐20.特定專業服務業(律師、會計師、地政士、公證人、記帳士、記帳及報稅代理人) Specific professional services (lawyers, accountants, landlords, notaries, bookkeepers, bookkeepers and tax preparation agents)
☐21.特定專業服務業(受聘於專業服務業之行政事務職員) Specific professional services (administrative staffs employed in professional services)
☐22.銀樓業(包含珠寶、鐘錶及貴金屬之製造、批發及零售) Jewelry business / art / antique shop (including manufacturing, wholesale and retail of the jewelry, watches and precious metals)
☐23.虛擬貨幣交易服務業 Virtual currency trading services
☐24.博弈業 Gambling ☐25.國防武器或戰爭設備相關行業(軍火) Arms industry ☐26.家管 Homemaker ☐27.自由業 Freelance ☐28.無業 Unemployed ☐29.其他 Others

職位名稱

- ☐1.董事長/負責人 Chairman / Business owner ☐2.總經理 General Manager ☐3.主管 Supervisor
☐4.專業人員 Professional staff ☐5.職員 Officer ☐6.業務/服務人員 Sales and service representative
☐7.其他 Others

公司名稱 Name of Company

☐ 股份有限公司 Company Limited

年收入	萬	年資	年	月
Annual Income	Ten Thousand	Seniority	Year	Month

公司電話	分機
Company Telephone No.:	Ext. No.:

公司地址
Company Address:

附卡申請人資料

Supplementary Card Applicant Information

中文姓名 Chinese Name:	出生日期 Date of Birth: 年 YYYY 月 MM 日 DD
英文姓名(請務必填寫與護照相同之英文姓名,若未填寫則授權本行代為填寫) English Name (Please be sure it is the same as on your passport. If it's blank, TBB is authorized to fill in)	<input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female
身分證號碼 ID Card No.	與正卡申請人之關係 Relationship with the primary card applicant <input type="checkbox"/> 配偶 Spouse <input type="checkbox"/> 父母 Parents <input type="checkbox"/> 子女 Children
身分證發證日期 ID Issue Date 年 YYYY 月 MM 日 DD	發證地點 Issue Place 發證狀態 Status <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 初 Initial <input type="checkbox"/> 補 Reissue <input type="checkbox"/> 換發 Change
行動電話 Mobile phone No.:	教育程度 Education <input type="checkbox"/> 博士 PhD <input type="checkbox"/> 碩士 Master's <input type="checkbox"/> 大學 Bachelor <input type="checkbox"/> 專科 Academy <input type="checkbox"/> 高中、高職. Senior/ vocational high school <input type="checkbox"/> 其他 Other
戶籍地址 Permanent Address :	
戶籍電話 Permanent Telephone No.: () _____	

自動轉帳繳款授權

Automatic Debiting for Credit Card Bill Payment Authorization

授權人茲授權貴行將申請人歸戶名下所有信用卡(含持卡人)帳戶內之帳款,無須另憑授權人之取款條,得逕自授權人在貴行開立之存款帳戶自動轉帳付款,並依貴行相關規定辦理。若申請人或持卡人停卡後恢復持卡、續發新卡或重新辦卡,本項授權仍具效力,若嗣後各信用卡另有約定時,從其約定。

The applicant for automatic debiting authorizes the TBB card issuer to debit the credit card bills under the name of the credit card holder from the applicant's TBB account, also agree that the amounts from all credit cards (including supplementary cards) under the cardholder's name shall be debited from the account automatically.

授權人於終止或更改授權時,須填寫授權書通知貴行,並於授權書送達時始生效力。

Upon termination or modification for the authorization, the applicant should notify TBB by completing the authorization form and the authorization will be effective upon delivery.

* 授權項目 Authorization items

1. ☐ 新申請 (限首次申請) New application (only for the first time) 2. ☐ 變更 Change 3. ☐ 終止 Termination

授權扣款金額 (如未勾選視為「按應繳總金額」扣款)

Authorized debit amount (if no selection is made, it will be deemed that the applicant has consented to delegating to deduct the total accounts payable)

☐ 按應繳總金額 The total accounts payable ☐ 按最低應繳金額 The minimum payment

扣款帳號
Debit Account

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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授權人簽章 (請簽蓋存款帳戶留存印鑑)

Authorizer Signature (it should be identical to the specimen signature/ seal you keep for the account)

驗印人員

Seal Verification officer

若扣款帳號為申請人本人帳號，則免簽蓋留存印鑑

If the debit account is the Applicant's own account, the Applicant is not required to sign or seal.

注意事項：

Cautions:

1. 申請手續約需 7 個工作天，手續未完成前，請先以其他方式繳款，以免產生循環信用利息及違約金。
It may take more about 7 working days for processing; please make sure your payment on time to avoid generating revolving interest or late fee before the procedure is completed.
2. 約定扣繳帳戶將以最近一次申請或最近一次申請變更時填寫之帳號為約定自動扣款帳號，本授權效力及於申請人持有之所有貴行信用卡，申請人不得依卡別約定不同之扣繳帳戶或扣款方式。
The agreed withholding account will be the account number filled in the latest application (inclusive applying for change) as the agreed automatic debit account. Validity of this authorization is inclusive of all credit cards held by the applicant, and the applicant shall not agree on different withholding accounts or deduction methods.
3. 本授權僅得約定以貴行開立之「活期存款帳戶」、「活期儲蓄存款帳戶」或「綜合存款帳戶」辦理扣款。若以「綜合存款帳戶」自動轉帳付款，且扣款當日存款餘額不足時，將自動由定存金額或連結的循環貸款額度中扣款，並將依相關規定收取手續費或利息。
This authorization applies for the deduction that can only be used in the Bank's demand deposit account, demand savings deposit account, or composite deposit account. Auto transfer payment in the Composite Deposit Account, if the deposit balance is insufficient, will automatically deduct from the fixed deposit amount or the linked revolving loan line; thus, the procedure fee or interest will also be collected in accordance with the relevant regulations.
4. 授權人同意確保貴行不因接受本授權而負擔任何費用或遭受任何損害（損失），倘貴行因此發生任何費用或損失或索賠時，授權人當立即如數償付貴行。
The Authorizer agrees to indemnify and hold the Bank harmless from any costs or damages (losses) arising out of your acceptance of this Authorization and will immediately reimburse the Bank in full and immediately in the event of any costs or losses or claims incurred by the Bank as a result.
5. 自動扣款生效後，貴行將於信用卡繳款截止日作第一次扣款，若扣款不成功或未扣足最低應繳金額(總額)時，將於該截止日後連續二日（遇假日順延）及月底前一日逕行補扣。
After the automatic debit takes effect, the Bank will make the first deduction on the deadline for credit card payment deadline, and if the deduction is unsuccessful or the balance is insufficient to pay the minimum sum (amount), it will be deducted for two consecutive days after the deadline (postponed in case of holidays) and one day before the end of the month.

申請人與持卡人同意下列聲明

The Applicant (Including the Supplementary Card Applicant) agrees following statements

1. 本人收到貴行所核發之信用卡得於七日內以書面通知貴行解除契約，無須說明理由及負擔任何費用。但已使用卡片者不在此限。
An applicant may, within 7 days after receiving the TBB credit card, notify TBB cancellation of contract by documents without giving any reason or paying any expense or fees.
2. 本人保證上述填載內容及提供之證明文件均屬真實，並同意貴行、往來之金融機構、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及財金資訊股份有限公司，得依法令規定蒐集、處理、國際傳輸及利用本人個人資料。
The applicant declares that the following statements are true, and agree TBB and other transacting institutions (including: institutions commissioned to provide credit card services, the Joint Credit Information Center, National Credit Card Center of R.O.C., and other external institutions commissioned by TBB to carry out services), may collect, process, internationally transmit, and utilize the applicant's personal information.
3. 貴行於主動調高本人信用卡額度前，應徵得本人同意。
TBB should first obtain a consent from the applicant before actively increasing the applicant's credit limit.
4. 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。附卡持卡人僅就使用該附卡所生應付帳款負清償責任。
The primary cardholder shall be liable for the entirety of amount payable both the primary card and the Supplementary card incur in using the credit card. Supplementary cardholder shall be held liable only for supplementary card charges incurred by him or her.
5. 若申請書填載為學生身分，貴行會將發卡情事通知本人父母或法定代理人，請其注意本人信用卡用卡情形；貴行如發現本人未據實告知具有學生身分，且持卡超過三家及每家信用額度已超過新臺幣二萬元者，貴行得立即通知本人停止信用卡之使用。
If the applicant is currently a student, TBB will notify the applicant's parents or legal representative to pay attention to the applicant's credit card use. In case TBB finds that the applicant has not truthfully disclosed his/her student status and holds credit cards issued by more than three card issuers or his/her credit limit at any card

issuer exceeds NT\$20,000, TBB can immediately notify the applicant of the termination of the card.

6. 本人瞭解一經貴行核發卡片後，不論是否動用額度，相關紀錄均會登載於財團法人金融聯合徵信中心。
Once TBB has issued the card, relevant records will all be recorded at Joint Credit Information Center whether or not the credit limit is used.
7. 本人瞭解若未按時依約繳款，貴行得委外催收或依民事訴訟法程序聲請強制執行，並依相關規定登錄於財團法人金融聯合徵信中心，而可能影響本人未來申辦其他貸款或信用卡之權益。且貴行得就本人逾期未清償之債務，依規定出售予資產管理公司。
If the applicant fails to pay on time in accordance with the agreement, TBB may outsource collection agency or apply for compulsory enforcement pursuant to civil litigation procedures, and register the event on Joint Credit Information Center in accordance with relevant regulations. This may impact the applicant's rights and equities in applying for future loans and credit cards. TBB may sell past due debts of the applicant to asset management companies pursuant to legal regulations.
8. 本人同意貴行得以電話行銷貴行之存款、房貸、信貸、保險、信託、基金及投資理財等金融產品，並得隨時以下列方式向貴行提出停止電話行銷之要求，其方式及管道包括但不限於：(1)電話行銷受話時。(2)電洽貴行客服中心 0800-01-7171。(3)貴行各營業單位。
For the purpose of Telemarketing, the applicant agree that TBB may provide financial products such as deposits, mortgages, credit, insurance, trusts, funds, investment etc. and could request TBB to stop telemarketing at any time in the following ways. The methods and channels are included and not limited to: (1) When receiving telemarketing calls. (2) TBB customer service center at 0800-01-7171. (3) Any branch.
9. 繳款方式為授權自動扣繳正卡申請人帳號者，免簽蓋留存印鑑。
If the payment method is authorized to debit the primary card TBB account automatically, it's not required for signature or affixing seal.
10. 除法令有強制禁止之規定者外，貴行基於持卡人持有信用卡之風險、安全、持卡人之財務、信用、消費及還款狀況等考量，若持卡人應付帳款等於或小於零，且最近 12 個月以上無任何交易或繳款紀錄者，得以最少三十日前之書面通知持卡人終止契約。
Except for the mandatory prohibition by law, TBB could base on the risk, security, finance, credit, consumption, and repayment status of the cardholder, if the account payable is equal to or less than zero and there is no transaction or payment record for more than 12 months, TBB could notify and terminate the contract with the cardholder before sending written notice at least 30 days.
11. 貴行得以 QR Code、E-mail 或其他電子文件型式提供信用卡約定條款及使用手冊。
TBB could provide the credit card model contract and guideline by QR-Code, e-mail, or other electronic documents.
12. 本人已知悉使用信用卡時可能產生下表之各項費用、利率：
The applicant is aware of the following credit card revolving interest rates and possible charges:

年費 Annual Fee	<p>1. 年費收取標準：鈦金商旅卡/商務御璽卡正卡 NT\$3,000，附卡 NT\$1,500。御璽卡/鈦金卡/白金卡/金卡正卡 NT\$2,400，附卡 NT\$1,200。普卡正卡 NT\$1,200，附卡 NT\$600。 Annual fee is charged as follows: Titanium Business Card/Signature Business Card：Primary Card NT\$3,000, Supplementary Card NT\$1,500. Signature Card/Titanium Card/Platinum Card/Gold Card：Primary Card NT\$2,400, Supplementary Card NT\$1,200. Classic Card：Primary Card NT\$1,200, Supplementary Card NT\$600.</p> <p>2. 年費優惠辦法：鈦金商旅卡/商務御璽卡：第一年免年費，每年正附卡歸戶累積消費滿 6 萬元，或不限金額消費 12 次者，次年免年費。御璽卡/鈦金卡/白金卡：第一年免年費，自核卡日起正附卡歸戶每年有消費記錄者，次年免年費。金卡/普卡：享免年費優惠。 Annual Fee Waiver Policy：Titanium Business Card/Signature Business Card：Annual fee for the first year is waived; annual fee for the coming year will be waived if the accumulated spending or usage in the previous year has exceeded NT\$60,000 or 12 times respectively. Signature Card/Titanium Card/Platinum Card：Annual fee for the first year is waived; annual fee for the coming year is waived if customers with any spend each year. Gold Card/Classic Card：Enjoy free annual fee.</p>
循環信用利息 Revolving Credit Interest	<p>依持卡人適用之分級循環信用利率(以貴行公告之基準利率(月調利率)加碼 3%~15%計算)，最高 15%，自各筆帳款入帳日起息計算至該筆帳款結清之日止。 Interest is calculated from the posting date of each payment at TBB monthly floating lending base rates +3%-15% up to 15% as set by computer) until the amount is settled.</p>

逾期手續費 (違約金) Late Fee (Liquidated Damage)	延滯第 1 個月，當月計付逾期手續費 NT\$100；延滯第 2 個月，當月計付逾期手續費 NT\$300；延滯第 3 個月，當月計付逾期手續費 NT\$500。且最高連續計付不逾 3 個月。 NT\$100 if delayed payment for one month. NT\$300 if delayed payment for two consecutive months. NT\$500 if delayed payment for three consecutive months, the maximum late fee charge is limited to three consecutive months.
預借現金手續費 Cash Advance Fee	每筆 NT\$150 + 每筆預借現金金額×2.5%。 Handling fee for cash advance: NT\$150 + the amount of cash advance x 2.5%
掛失手續費 Loss and Re-issuance of Card Fee	每卡 NT\$200。 NT\$200 per card.
國外交易清算手續費 Overseas Transaction Fee	當交易(含辦理退款)之貨幣非為新臺幣或於國外以新臺幣交易時，則依各信用卡國際組織依約所列之結匯日匯率直接換算為新臺幣，加計應向各該國際組織給付之手續費及以交易金額百分之零點五計算之國外交易服務費。 All the credit card transactions will be settled in NT dollars. If the transaction currency(including refund) is not NT dollars, or is settled overseas (including website set up overseas and authorized stores transaction) in NT dollars, will convert the amount to NT dollars using the exchange rate of the settlement date listed by Visa / MasterCard. The handling fee includes a base transaction fee (Currently, Visa and MasterCard charge both NT dollar and non-NT dollar transactions a service charge that sums up to 1% of the transaction amount) along with 0.5% of the amount of the transaction.
調閱簽帳單手續費 Sales Draft Retrieval Fee	每筆 NT\$100。 NT\$100 per transaction.
補寄帳單手續費 Statement Retrieval Fee	補寄最近 3 個月內帳單免收，超過 3 個月，每次每月份帳單 NT\$100。 Statements in the latest 3 months are free of charge. Resending detailed transaction statement from three months ago : NT\$100 per month.
公務機關信用卡繳費平台手續費 Credit Card Payment Platform for Public Agency Fee	單筆交易金額 NT\$1~1,000 : NT\$2 ; NT\$1,001~10,000 : NT\$7 ; NT\$10,001~50,000 : NT\$10 ; NT\$50,001~100,000 : NT\$20 ; NT\$100,001 以上 : NT\$35。 Cardholders should pay fee for fine payment, and will be charged from NT\$2 to NT\$35(depending on the payment range).
電子化繳費稅處理平台手續費 Bill / Tax Payment System Fee	每筆 NT\$10。 NT\$10 per transaction.
溢繳款領回手續費 Credit Balance Remittance Fee	申請人申請溢繳款領回時，除存入申請人開立於貴行之國內存款帳戶外，每次收取 NT\$100，並自溢繳款金額中扣除；現金回饋僅適用折抵刷卡消費，不屬於溢繳款範圍。 If the cardholders have overpaid the accounts payable, TBB may deduct the remittance fee NT\$100 directly from the credit refund amounts and provide the remaining refund to cardholders deposit accounts, and cash rebate only could be redeem for spending and is Not applicable for the overpayment.
開立清償證明手續費 Issuing Clearance Certificates Fee	每次 NT\$200。 NT\$200 per transaction.

13. 本人 ☐ 同意 ☐ 不同意若無法獲發所申請等級卡片時，貴行得將本申請文件改核發次等級之卡片，並授權貴行代為選擇卡面（未勾選視為同意）。

The applicant ☐ agree / ☐ disagree, TBB may issue other applicable cards when the card applied by the applicant could not be issued. (If no selection is made, it will be deemed that the applicant has given his/her consent)

14. 本人 ☐ 同意 ☐ 不同意貴行核卡後主動寄發預借現金密碼函（未勾選視為不同意）。

The applicant ☐ agree / ☐ disagree, TBB may deliver the password for cash advance after issuing the card. (No selection shall be deemed as "Disagrees")

15. 申請具悠遊卡/一卡通功能卡片已預設自動加值功能開啟（開啟後則無法關閉）。不同意悠遊卡預設開啟。

The card with functions of EasyCard or iPass Card has already preset the auto top-up function (once activate the function, it cannot be shutoff). ☐ Disagree to activate the EasyCard preset function.

16. 本人 ☒ 同意 ☐ 不同意所申請聯名/認同卡之所屬聯名/認同團體使用本人個人資料(含該卡往來交易資料)

作為優惠及服務提供之辨識。本人知悉且同意，若申請具悠遊卡/一卡通功能之聯名卡將採記名式，前述聯名團體則包含悠遊卡/一卡通公司並將使用本人個人資料(姓名、身分證字號、生日、電話、地址、e-mail、國籍)作為記名式悠遊聯名卡/一卡通聯名卡及行銷業務之特定目的使用。申請悠遊/一卡通聯名卡，配合個人資料保護法實施，悠遊卡公司、一卡通公司已將應告知事項載於該公司官網 www.easycard.com.tw、www.i-pass.com.tw，若有任何疑義，歡迎您撥打悠遊卡客服專線(02)412-8880，或一卡通客服專線(07)791-2000洽詢。**【未勾選或勾選不同意將無法核發申辦之聯名/認同卡】**

The applicant ☐ agree ☐ disagree, TBB may provide the applicant's personal information (including name, ID card information, date of birth, phone number, address, e-mail address, nationality and other information) to EasyCard Corporation/iPASS Corporation for the identification of the registration services of each company. EasyCard Corporation/iPASS Corporation have published the information required by the Personal Data Protection Act on their website at www.easycard.com.tw / www.i-pass.com.tw **【If the applicant does not agree, cannot apply for a co-branded card】**. Should any questions could reach EasyCard customer service hotline (02) 412-8880, or the iPass Card customer service hotline (07) 791-2000.

17. 本人 ☐ 同意 ☐ 不同意貴行之關係企業或與貴行有特約合作關係之第三人，於行銷之目的範圍內蒐集、處理、國際傳輸及利用本人之個人資料(包括姓名、身分證字號、生日、電話、地址、e-mail)，本人於同意後仍得隨時通知貴行停止本條資料之交互運用。貴行之關係企業或與貴行有特約合作關係之第三人應對所蒐集之資料依法保密(未勾選視為不同意)。

The applicant ☐ agree ☐ disagree, TBB may provide the applicant's personal information (including name, ID card information, date of birth, phone number, address, e-mail address) to third-party companies mentioned above for the purposes of cross-selling, including collecting, processing and utilizing, within the scope of the purpose of cross-selling. (No selection shall be deemed as "Disagrees")

本人確認業於合理期間詳細審閱並完全了解上述聲明內容，並同意接受本申請書「信用卡用卡須知」及若申請悠遊/一卡通聯名卡系列信用卡之「臺灣企銀悠遊聯名卡特別約定條款」/「臺灣企銀一卡通聯名卡特別約定條款」所載內容，且簽名如下以示遵守：

The applicant in person has had a reasonable time to carefully review and understand all the credit cards' revolving interest rate and the declaration information above, and consent with the notice for using credit card, agreement terms, and description recorded on this application.

正卡申請人親筆正楷中文簽名

附卡申請人親筆正楷中文簽名

Primary Card applicant signature

Supplementary Card applicant signature

務必簽名 Please sign here	
____年 YYYY ____月 MM ____日 DD	____年 YYYY ____月 MM ____日 DD

*申請人(含附卡申請人)如漏填或誤植本申請日，同意以貴行系統收件日期為申請日。

*If the applicant (including supplementary card applicant) omits or inserts the application date mistakenly, agrees to take the date of receipt by the bank's system as the application date.

附卡申請人未成年，須經法定代理人(即父母或監護人)共同簽名同意

Supplementary card applicants is a minor, collective signatures from his / her legal representative (parents or guardian) are also required.

____年 YYYY ____月 MM ____日 DD	____年 YYYY ____月 MM ____日 DD
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*法定代理人如漏填或誤植本申請日，同意以貴行系統收件日期為申請日。

*If the legal representative omits or inserts the application date mistakenly, agrees to take the date of receipt by the bank's system as the application date.

*法定代理人如為單方監護者，請檢附可證明為監護人之戶籍謄本。

*For single-parent families, a household registration transcript that proves legal custodianship is required.

臺灣中小企業銀行履行個人資料保護法告知事項

Taiwan Business Bank's Compliance with the Personal Information Protection Act Notifications

由於個人資料之蒐集，涉及申請人(含附卡申請人)的隱私權益，臺灣中小企業銀行股份有限公司(以下稱本行)向申請人(含附卡申請人)蒐集個人資料時，依據個人資料保護法(以下稱個資法)第八條第一項規定，應明確告知申請人(含附卡申請人)下列事項，請申請人(含附卡申請人)詳閱：

For the collection of personal information involves applicants' privacy (including additional card applicants), Taiwan Business Bank (hereinafter referred to as the Bank) collecting personal information from applicants (including additional

card applicants) shall explicitly inform applicants (including additional card applicants) of the following matters in accordance with the provisions of Paragraph 1, Article 8 of the Personal Information Protection Act (hereinafter referred to as the Personal Information Protection Act or "PIPA"), so is the applicant (including additional card applicant) requested to read them carefully:

一、有關本行蒐集申請人(含附卡申請人)個人資料之目的、個人資料類別及個人資料利用之期間、地區、對象及方式等內容如下：

1. The purpose of the Bank's collection of the Applicant's (including additional card applicants) personal information, the type of personal information, and the period, area, subject, and manner of personal information are as follows:

(一) 蒐集之目的：

Purpose of Collection:

1. 業務特定目的及代號: 022 外匯業務、067 信用卡、現金卡、轉帳卡或電子票證業務、082 借款戶與存款戶存借作業綜合管理、088 核貸與授信業務、106 授信業務、154 徵信、181 其他經營合於營業登記項目或組織章程所定之業務（例如：共同行銷或合作推廣業務等。）

Business-specific purposes and codes: 022 foreign exchange business, 067 credit card, cash card, transfer card, or electronic statement business, 082 integrated management of borrower and depositor deposit and debit operations, 088 loaning and credit business, 106 credit business, 154 credit investigation, 181 other businesses that fall under the business registration or the articles of association (e.g., joint marketing or co-promotion business, etc.)

2. 共通特定目的及代號: 040 行銷、059 金融服務業依法令規定及金融監督管理需要，所為之蒐集處理及利用、060 金融爭議處理、061 金融監督管理與檢查、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、069 契約、類似契約或其他法律關係管理之事務、090 消費者、客戶管理與服務、091 消費者保護、098 商業與技術資訊、104 帳務管理及債權交易業務、136 資(通)訊與資料庫管理、137 資通安全與管理、157 調查、統計研究分析、182 其他諮詢與顧問服務。

Common-specific purposes and codes: 040 marketing, 059 collection, processing, and use of the financial service industry in accordance with laws and regulations and the needs of financial supervision, 060 financial dispute resolution, 061 financial supervision and inspection, 063 collections, processing, and use of personal information by non-public authorities as defined by law, 069 contractual, similar contractual or other legal relationship management matters, 090 consumer, customer management and services, 091 consumer protection, 098 business and technical information, 104 accounts management and debt transaction business, 136 information (communication) and database management, 137 information security and management, 157 surveys, statistical research and analysis, 182 other consulting and advisory services.

(二) 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（例如：財團法人金融聯合徵信中心）所實際蒐集之個人資料為準。

Type of personal information: Name, ID card number, gender, date of birth, means of correspondence, and other details as stated in the relevant business applications or contracts, and based on the personal information actually collected from the Bank's business, account or service with the customer or from the customer or a third party (e.g., the Joint Credit Information Center).

(三) 利用之期間：特定目的存續期間、依相關法令所定(例如商業會計法等)或因執行業務所必須之保存期間或依個別契約就資料之保存所定之保存年限。(以期限最長者為準)

Period of use: the retention period stipulated by the duration of the specific purpose, the requirement of the relevant laws and regulations (e.g., the Business Entity Accounting Law, etc.), or the retention period necessary for the execution of business, or the retention period required by individual contract. (whichever is the longest)

(四) 利用之地區：下列對象之國內及國外所在地。

Area of use: The domestic and foreign areas of the following parties.

(五) 利用之對象：本行及本行境外營業單位(含受本行委託處理事務之委外機構)、依法令規定利用之機構(例如：本行母公司或所屬金融控股公司等)、其他業務相關之機構(例如：通匯行、財團法人金融聯合徵信中心、財團法人聯合信用卡處理中心、台灣票據交換所、財金資訊股份有限公司、信用保證機構、信用卡國際組織、收單機構暨特約商店等)、依法有權機關(包括但不限於金融監督管理機關、司法、稅務機關或其他政府機關)、客戶所同意之對象(例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等)。

Parties of use: The Bank and the Bank's overseas business units (including external institutions entrusted by the Bank), institutions required by law to use the information (e.g., the Bank's parent company or its financial holding company), and other business-related institutes (e.g., the correspondent bank, the Joint Credit Information Center, the National Credit Card Center of ROC, the Taiwan Clearing House, the Financial Information Service Co., Ltd., credit guarantee agencies, credit card international organizations, acquirers, contracted stores, etc.), authorities authorized by law (including but not limited to financial supervision authorities, judicial, tax authorities, or other governmental authorities), and parties agreed to by the customer (e.g., companies that jointly market or cross-use customer information with the Bank, companies that cooperate with the Bank in promoting the business, etc.).

- (六) 利用之方式：符合個人資料保護相關法令以自動化機器或其他非自動化之利用方式，或以國際傳輸之方式處理或利用。

Means of use: Use by means of automated machines or other non-automated means which is in compliance with the laws and regulations related to personal data protection, or by means of international transmission for processing or use.

- 二、依據個資法第三條規定，申請人(含附卡申請人)就本行保有申請人(含附卡申請人)之個人資料得行使下列權利：
2. In accordance with Article 3 of the Personal Information Act, the Applicant(including additional card applicants) may exercise the following rights with respect to the personal information of the Applicant(including additional card applicants) held by the Bank:

- (一) 除有個資法第十條所規定之例外情形外，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。

Subject to the exceptions set forth in Article 10 of the Personal Information Act, the Applicant/Cardholder may make inquiries, request access, or request copies to the Bank, however, the Bank may charge the necessary costs in accordance with Article 14 of the Personal Information Act.

- (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，申請人(含附卡申請人)應適當釋明其原因及事實。

The applicant (including additional card applicant) may request a supplement or correction to the Bank, provided that the applicant (including additional card applicant) shall properly interpret the reasons and facts in accordance with Article 19 of the Implementation Rules of the Personal Information Act.

- (三) 本行如有違反個資法規定蒐集、處理或利用申請人(含附卡申請人)之個人資料，依個資法第十一條第四項規定，申請人(含附卡申請人)得向本行請求停止蒐集。

If the Bank collects, processes or uses the personal information of the applicant (including additional card applicant) in violation of the provisions of the Personal Information Act, the applicant (including additional card applicant) may request the Bank to cease such collection in accordance with Article 11(4) of the Personal Information Act.

- (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，得向本行請求停止處理或利用申請人(含附卡申請人)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申請人(含附卡申請人)書面同意，並經註明其爭議者，不在此限。

If the accuracy of personal information is disputed in accordance with Article 11(2) of the Personal Information Act, the applicant (including additional card applicant) may request the Bank to stop processing or using the applicant's (including additional card applicant) personal information, except when the Bank is required to do so for business purposes or with the written consent of the applicant (including additional card applicant) and notes the dispute in advance in accordance with the provisions of the proviso.

- (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、停止處理或利用申請人(含附卡申請人)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申請人(含附卡申請人)書面同意者，不在此限。

In accordance with Article 11(3) of the Personal Information Act, the applicant (including additional card applicant) may request deletion, cessation of processing, or use of the applicant's (including additional card applicant) personal information when the specific purpose for which the personal information was collected has disappeared or when the period of time has expired, except when the Bank is required to do so for business purposes or with the written consent of the applicant (including additional card applicant) and notes the dispute in advance in accordance with the provisions of the proviso.

- 三、申請人(含附卡申請人)如欲行使上述個資法第三條規定之各項權利，有關如何行使之方式，得向本行客服(0800-01-7171)詢問或於本行網站(網址：<https://www.tbb.com.tw>)查詢。

If the applicant (including additional card applicant) wishes to exercise the rights stipulated in Article 3 of the Personal Information Act, he/she may contact the Bank's Customer Service (0800-01-7171) or visit the Bank's website (<https://www.tbb.com.tw>) for inquiry.

- 四、申請人(含附卡申請人)得自由選擇是否提供相關個人資料及類別，惟申請人(含附卡申請人)所拒絕提供之個人資料及類別，如果是辦理業務審核或作業所需之資料，本行可能無法進行必要之業務審核或作業而無法提供申請人(含附卡申請人)相關服務或無法提供較佳之服務，敬請見諒。

The applicant (including additional card applicant) is free to choose whether to provide the relevant personal information and type. However, the Bank may not be able to provide the applicant (including additional card applicant) with the necessary services or better services if the applicant (including additional card applicant) refuses to provide the personal information and type that are required for business audits or operations. Your understanding would be much appreciated.

業務推廣紀錄表(由本行填寫)

案件來源 <input type="checkbox"/> 本行客戶 <input type="checkbox"/> 親友 <input type="checkbox"/> 他人介紹 <input type="checkbox"/> 臨櫃 <input type="checkbox"/> 傳真 <input type="checkbox"/> 郵寄		A0025
勸募人員	<input type="text"/>	
單位代號	<input type="text"/>	
行員編號	<input type="text"/>	
見簽人員已確認下列項目	<input type="checkbox"/> 申請人親簽 <input type="checkbox"/> 親訪 <input type="checkbox"/> 身分證明 <input type="checkbox"/> 財力證明	
		見簽人簽章

信用卡用卡須知
Credit Card User Guideline

一、應付及可能負擔的一切費用：(見前述)

All expenses payable and likely to be borne: (see preceding)

二、循環信用利息及違約金：

Revolving credit interest and liquidated damages:

持卡人應依本行信用卡約定條款第十四條第一項約定繳款，並應依第十四條第六項規定計付循環信用利息。

The cardholder shall make payments in accordance with Article 14, Paragraph 1 of the Agreement of the Business Card and shall pay interest on the revolving credit in accordance with Article 14, Paragraph 6. The calculation of the interest of each revolving credit is to calculate each "account that can be included in the revolving credit principal".

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(其最高上限為年息百分之十五)計算至該筆帳款結清之日止(元以下四捨五入，若貴行就循環信用利率採浮動方式計算，得隨指標利率之變動而調整)；持卡人於當期繳款截止日前結清全部應付帳款或繳款後剩餘未付款項不足新臺幣壹仟元，則當期結帳日後發生之循環信用利息，不予計收。貴行應於核卡同意後通知持卡人適用之循環信用利率。貴行循環信用利率係採浮動式利率，該浮動式利率=以貴行每年 3、6、9、12 月公告之基準利率(月調利率)+各等級適用之加碼利率(該加碼利率區間為 3%~15%)，最高 15%。上述浮動式利率除依貴行基準利率調整外，貴行將於每年 3、6、9、12 月依據持卡人貢獻度、風險度等信用等級綜合評分後核定，並於評核後第三個月結帳日之次日為異動生效日。

The revolving credit interest rate (subject to a maximum of 15% per annum) shall be applied to the balance of each account from the date of crediting to the date of settlement (rounded up to the nearest dollar; if the Bank uses a floating rate for the revolving credit rate, it may be adjusted in accordance with the change in the target interest rate). If the Cardholder settles all accounts payable or the remaining balance after the payment is less than NT\$1,000 before the payment deadline, the revolving credit interest incurred after the current accounting date will not be charged. The Bank shall notify the Cardholder of the applicable revolving credit rate after approval of the Card. The Bank's revolving credit rate adopts a floating interest rate, and the floating interest rate= benchmark interest rate (monthly rate) announced by the Bank in March, June, September, and December each year + the applicable mark-up rate for each level (the mark-up rate is 3%-15%), the maximum rate is 15%. In addition to the adjustment of the above floating interest rate in accordance with the Bank's benchmark interest rate, the Bank will assess a change in March, June, September, and December of each year based on the credit rating of the Cardholder's contribution and risk level, and the effective date of the change will be the next day of the third month's accounting date after the assessment.

持卡人如未於每月繳款截止日前付清當期最低應繳金額，應依第二項約定計付循環信用利息，分期付款交易應就沖抵後之分期本金餘額依該筆分期本金入帳時貴行核給之循環信用利率自繳款截止日起計付遲延期間利息，並同意貴行得依本約款收取違約金，各期之違約金之計算方式為按月計付，且最高連續收取期數不超過三期：

一、持卡人每月帳單未繳清金額在新臺幣 1,000 元(含)以下者無須繳納違約金。二、延滯第一個月，當月計付逾期手續費新臺幣 100 元。

三、延滯第二個月，當月計付逾期手續費新臺幣 300 元。四、延滯第三個月，當月計付逾期手續費新臺幣 500 元。

If the Cardholder fails to pay the minimum amount due by the monthly payment due date, the Cardholder shall pay the revolving credit interest in accordance with the second paragraph of the Agreement. For an installment transaction, the Cardholder shall pay delayed-period interest on the offset principal amount of the installment from the due date of the installment at the revolving credit rate approved by the Bank at the time the principal amount of the installment is credited and agrees that the Bank may charge liquidated damage in accordance with this

Agreement, which shall be calculated on a monthly basis for each installment and shall be charged for a maximum of three consecutive installments:

1. Cardholders whose monthly bills are less than NT\$1,000 (inclusive) are not required to pay liquidated damage.
2. For the first month of delay, a late fee of \$100 will be charged for that month.
3. For the second month of delay, a late fee of \$300 will be charged for that month.
4. For the third month of delay, a late fee of \$500 will be charged for that month.

*循環信用利息及違約金範例說明：

假設王君信用卡結帳日為每月 1 日，繳款截止日為 15 日，循環信用利率為 12%。

王君於 5/8 簽帳消費新臺幣(以下同)30,000 元，於 5/10 入帳。王君收到 6 月份帳單後，於 6/15 臨櫃繳納 3,000 元，則 7/1 信用卡對帳單列示之循環信用利息 470 元。

* Example of revolving credit interest and liquidated damage: Assuming that the settlement date of Mr. Wang's credit card is the 1st of each month, the payment due date is the 15th, and the revolving credit interest rate is 12%. Mr. Wang spent NT\$30,000 on 5/8 and credited him on 5/10. After receiving the June bill, Mr. Wang paid \$3,000 at the counter on 6/15, and the revolving credit interest shown on the 7/1 credit card statement was NT\$470.

【5/10-7/1 27,000 元 \times 12% \times 53/365=470 元】又，7/25 王君臨櫃繳款 5,000 元，則 8/1 信用卡對帳單列示之循環信用利息及違約金共 363 元。

【5/10-7/1 27,000 yuan \times 12% \times 53/365=470 .】In addition, if 7/25 Mr. Wang paid 5,000 at the counter, the revolving credit interest and liquidated damage listed on the 8/1 credit card statement shall be 363 in total.

【7/02-7/24 27,000 元 \times 12% \times 23/365=204 元】【7/02-7/24 NT\$ 27,000 \times 12% \times 23/365=NT\$204】

【7/25-8/1 22,470 元 \times 12% \times 8/365=59 元】【7/25-8/1 NT\$ 22,470 \times 12% \times 8/365=NT\$59】

【循環信用利息 204 元+59 元=263 元】【Revolving credit interest NT\$ 204 + NT\$59 = NT\$263】

【違約金 100 元】【Liquidated damage: NT\$100】

三、卡片遺失等情形 Circumstances of Lost Card

持卡人信用卡如有遺失、被竊、被搶、詐取或其他遭持卡人以外之他人占有之情形(以下簡稱遺失等情形)，應儘速以電話(02-2357-7171)或其他方式通知貴行或其他經貴行指定機構辦理掛失手續，並繳交掛失手續費每卡新臺幣貳佰元，但如貴行認為必要時，應於受理掛失手續日起十日內通知持卡人，要求於受通知日起三日內向當地警察機關報案或以書面補行通知貴行。

If the Business Card is lost, stolen, robbed, fraudulently taken, or otherwise possessed by someone other than the cardholder (hereinafter referred to as loss, etc.), the cardholder should promptly notify the Bank or other institutions designated by the Bank by telephone (02-2357-7171) or other means for suspension of use and should also pay a processing fee of NT\$200 per card for the loss of the Card, but if the Bank deems it necessary, it should notify the cardholder within 10 days from the date of acceptance of the loss of the card, and request that a report be made to the local police authority within 3 days from the date of notification or notify the Bank in writing.

持卡人自辦理掛失手續時起被冒用所發生之損失，概由貴行負擔。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所發生之損失：

Any loss incurred by the cardholder as a result of fraudulent use of the card from the time the application is processed shall be borne by the Bank. However, the cardholder shall bear the loss incurred by fraudulent use of the card under any of the following circumstances:

一、他人之冒用為持卡人容許或故意將信用卡交其使用者，或持卡人因個人保管有重大過失遭致損害亦同。The fraudulent use of the Card by another person is the result of the cardholder allowing or intentionally handing over the credit card to the user, or the cardholder's personal gross negligence in safekeeping.

二、持卡人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 intentionally or grossly negligently discloses to others the transaction password or other means of identifying the identity of the cardholder using automated equipment for cash advances or other transactions.

三、持卡人與他人或特約商店為虛偽不實交易行為或共謀詐欺者。

When the cardholder is a person who acts falsely or fraudulently with others or the appointed store.

辦理掛失手續前持卡人被冒用之自負額以新臺幣參仟元為上限。但有下列情形之一者，持卡人免負擔自負額：Prior to the loss reporting procedure, the upper limit of the damage for cardholder's own cost derived from his credit card being misused is NT\$3,000. However, as one of the following circumstances occurred, the cardholder is exempted from such a payment:

一、持卡人於辦理信用卡掛失手續時起前二十四小時內被冒用者。

The cardholder has been fraudulently used within 24 hours before processing the loss reporting procedure of the credit card.

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

The signature of the fraudulent person on the signature slip is clearly identifiable by eyes as different from the signature of the cardholder or can be identified as different from the signature of the cardholder by due care of a good administrator.

三、冒用者於貴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，經確認非持卡人本人交易且非持卡人串謀之交易。

The fraudulent person conducts a signature-free transaction within a specific amount of money at the contracted store which the Bank has agreed to, and the transaction is confirmed to be not the cardholder's own and not a conspiracy by the cardholder.

持卡人有本條第二項但書或下列情形之一，且貴行能證明已盡善良管理人之注意義務者，其被冒用之自負額不適用前項約定：

If the cardholder has the proviso of the second paragraph of this article or one of the following circumstances, and the Bank can prove that it has fulfilled its duty of due care of a good administrator, the preceding provision shall not apply to the deductible amount of fraudulent use of the Card:

一、持卡人得知信用卡遺失或被竊等情形而怠於立即通知貴行，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二十日仍未通知貴行者。

If the cardholder learns of the loss or theft of the credit card and neglects to notify the Bank immediately, or the cardholder has not notified the Bank more than 20 days since the deadline of the current payment after the credit card is lost or stolen.

二、持卡人違反第八條第一項約定，未於信用卡簽名致他人冒用者。

The cardholder violates Article 8(1) by failing to sign on the credit card, resulting in fraudulent use by others.

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

The cardholder fails to submit the documents requested by the Bank, refuses to assist in the investigation, or otherwise violates the principle of good faith after reporting the loss of the credit card.

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，不適用第三項自負額之約定。

In the part of automatic equipment for a cash advance, the cardholder shall bear the fraudulent use loss before the cardholder applies the loss reporting procedure, and the agreement on the deductible amount in the 3rd paragraph shall not apply.

四、使用卡片之權利與義務 Rights and Obligations of Using the Card:

貴行應以善良管理人之注意，確保持卡人於貴行自行或由各收單機構提供之特約商店，使用信用卡而取得商品、勞務、其他利益或預借現金，並依與持卡人約定之指示方式為持卡人處理使用信用卡交易款項之清償事宜。

The Bank shall exercise the due care of a good administrator to ensure that the cardholder uses the card at the contracted stores provided by the Bank's own or each acquirer to obtain goods, services, other benefits, or cash advances, and shall process the settlement of the credit card transactions in accordance with the instructions agreed with the cardholder.

持卡人之信用卡屬於貴行之財產，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上資料交付或授權他人使用。

The credit card is the property of the Bank and the cardholder shall keep and use the credit card properly. The cardholder shall use the credit card in person and shall not give or authorize the use of the credit card or the information on the card in any manner to others.

持卡人就開卡密碼或其他辨識持卡人同一性之方式應予以保密，不得告知他人。

The cardholder shall keep confidential and shall not disclose to others the activating password or other means of identifying the identity of the cardholder.

持卡人不得與他人或特約商店為虛偽不實交易或共謀詐欺，以使用信用卡方式折換現金或取得利益。

The cardholder shall not engage in fraudulent transactions or conspiracy to defraud with another person or contracted store in exchange for money or profit from the use of the credit card.

持卡人違反第二項至第四項約定致生之應付帳款者，亦應對之負清償責任。

The cardholder shall also be liable for any amounts due to the cardholder as a result of a breach of paragraphs 2 to 4. 貴行應確保廣告內容之真實，對持卡人所負之義務不得低於廣告之內容。

The Bank shall ensure that the contents of the advertisement are true and its obligations to the cardholder shall not be less than the contents of the advertisement.

五、帳款疑義之處理程序 Procedures for Processing Billing Doubts

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，得檢具理由及貴行要求之證明文件(如簽帳單或退款單收執聯等)通知貴行協助處理，或同意負擔調單手續費(國內交易每筆新臺幣壹佰元，國外交易每筆新臺幣壹佰元)後，請貴行向收單機構調閱簽帳單或退款單。持卡人請求貴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之事由時，其調單手續費由貴行負擔。

If the cardholder has any doubts about the transaction details in the billing statement before the current payment deadline, he/she may state the reasons and submit the supporting documents required by the Bank (such as the credit card voucher or refund slip) to assist the Bank for processing or agree to pay the processing fee (NT\$100 per transaction for domestic transactions and NT\$100 per transaction for foreign transactions) for requesting the

acquirer to provide the credit card voucher or refund slip via the Bank. If the cardholder agrees to pay the processing fee when asking the Bank to request the credit card voucher or refund slip from the acquirer, and if the investigation result reveals that the cardholder has been fraudulently charged or the payment is doubtful and the cardholder shall not be responsible for the payment, then the processing fee shall be borne by the Bank.

如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，得請貴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，並得就該等交易對貴行提出暫停付款之要求。

If the cardholder claims to suspend the payment, after he/she agrees to pay the account doubt processing fee in accordance with the operating regulations of each credit card international organization, he/she may ask the Bank to make a deduction to the acquirer or the cash advance institution, an arbitration in credit card international organization, etc., and may request the Bank to suspend payment for such transactions.

因發生疑義而暫停付款之帳款，如持卡人不同意繳付前項帳款疑義處理費用或經貴行證明無誤或因非可歸責於貴行之事由而不得扣款時，持卡人於受貴行通知後應立即繳付之，並自原繳款期限之次日起，依持卡人當期適用之分級循環信用年利率(最高為年息百分之十五)計付利息予貴行。

For the suspended payments due to doubt, if the cardholder disagrees to pay the account doubt processing fee or is proved by the Bank to be correct, or if the deduction is not attributable to the Bank for any reason, the cardholder shall pay the fee immediately upon notice from the Bank and pay the interest to the Bank at the tiered revolving credit rate (up to 15% per annum) applicable for the current period from the day after the original payment due date.

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

In the event of a consuming dispute between the cardholder and the contracted store, the Bank shall assist the cardholder and, in case of doubt, shall process the dispute in favor of the consumer.

六、信用額度 Credit Amount

貴行得視持卡人信用狀況核給信用額度。但貴行應事先通知正卡持卡人，並取得其書面同意後，始得調高持卡人信用額度。

The Bank may grant a credit amount depending on the credit status of the cardholder. However, the Bank shall notify the cardholder in advance and obtain his/her written consent before increasing the credit amount.

持卡人得要求貴行調高或降低信用額度；貴行對於持卡人調降信用額度之要求，於貴行所規定各卡別最低額度以上者，貴行不得拒絕。

The cardholder may request the Bank to increase or decrease the credit amount; the Bank shall not reject any request for decreasing the credit amount by the cardholder if it is above the minimum credit amount for each type of card specified by the Bank.

前二項信用額度調整，若原徵有保證人者，除調高信用額度應事先通知保證人並獲其書面同意外，應於調整核准後通知保證人。

For the credit amount adjustment of the preceding two paragraphs, if a guarantor is originally required, except for the increase of the credit amount, the guarantor should be notified in advance and agreed to it in writing, otherwise, the guarantor should be notified after the adjustment is approved.

第一項書面同意之方式，持卡人亦得透過網路認證、自動提款機或自動貸款機之方式為之。如貴行未確實驗證持卡人或保證人身份，應就持卡人或保證人信用額度調高所造成損失，負擔相關損失責任。

The written consent stated in the first paragraph may also be given through online authentication, ATMs, or automatic loan machines. If the Bank fails to verify the identity of the cardholder or guarantor, the Bank shall be liable for the loss caused by the increase in the credit amount of the cardholder or guarantor.

持卡人除有本行信用卡約定條款第八條第四項第五款但書所定情形外，不得超過貴行核給之信用額度使用信用卡。但持卡人對超過信用額度使用之帳款仍負清償責任。

The cardholder shall not use the credit card in excess of the credit amount granted by the Bank, except as provided in the proviso of Article 8, Paragraph 4, Clause 5 of the credit card Agreement. However, the cardholder is still responsible for the settlement of the cardholder's bills in excess of the credit amount.

七、電子帳單約定條款 Terms and Conditions of Electronic Statement Agreement

- 1.服務內容：持卡人申請貴行以網際網路傳輸方式，傳送信用卡電子帳單至持卡人設定之電子郵箱位址，貴行按月於持卡人之貴行所有信用卡結帳日之後，傳送至持卡人各信用卡之帳單內容至持卡人設定之電子郵箱，不另寄送書面帳單。

Service content: The cardholder applies for the Bank to transmit credit card electronic statements to the e-mail address set by the cardholder by Internet transmission. The Bank will send the cardholder's credit card statements to the e-mail address set by the cardholder on a monthly basis after the cardholder's credit card accounting date, no written statements will be sent.

- 2.服務啟用時間：若持卡人係於當月結帳日前(不含結帳日當日)申請成功者，則本服務自持卡人申請成功日當月之月結單結帳日起提供本服務；若持卡人係於當月結帳日後(含結帳日當日)申請成功者，則本服務自客戶申請成功日之次一月結單結帳日起提供本服務。持卡人選擇信用卡電子帳單服務後，應每月查閱電子帳單內容。若持卡人於當期繳款截止日起七日前仍未收到電子帳單，其應立即電洽貴行客服人員 0800-01-7171 或 02-2357-7171 按 9 處理。

Service activation time: If the cardholder's application is successful before the accounting date of the month (excluding the accounting date), the service will be activated from the accounting date of the month in which the cardholder's application is successful. If the cardholder's application is successful after the accounting date of the month (including the accounting date), the service will be provided from the accounting date of the next month in which the cardholder's application is successful. After choosing the credit card electronic statement service, The cardholder should check the contents of the electronic statement every month. If the cardholder does not receive the electronic statement seven days before the payment due date, he/she should contact the Bank immediately in Customer Service at 0800-01-7171 or 02-2357-7171 and press 9 to proceed.

3. 電子郵箱位址變更設定：倘持卡人需變更其於申請本服務時所設定之電子郵箱位址，其應依據貴行所指示之程序及方式重新設定電子郵箱新位址。倘持卡人電子郵箱位址有變更而未依前項規定辦理變更者，貴行仍以持卡人最後依前項程序及方式設定之電子郵箱位址為持卡人應受送達之位址。

E-mail address change: If the cardholder needs to change the e-mail address, he/she has set it during the application for this service and should follow the procedures and methods instructed by the Bank to reset the e-mail address. If the cardholder's e-mail address is changed and the change is not made in accordance with the preceding provisions, the last e-mail address set by the cardholder in accordance with the preceding procedures and methods shall be the address to which the cardholder shall be served.

4. 電子帳單無法送達之處理：如因持卡人電子郵箱或線路傳輸等因素致無法接收電子帳單，則持卡人同意自行於貴行網路銀行申請補發，貴行隨即傳送信用卡電子帳單；或電洽貴行客服人員 0800-01-7171 或 02-2357-7171 按 9 處理。持卡人因電子郵箱或線路傳輸等因素致無法接收電子帳單，為保障己身權益，同意自行於貴行網站申請或電洽貴行客服人員取消電子帳單，由貴行按月寄送書面帳單。倘持卡人未依上開方式辦理，如有任何損失，應自負其責任。

Processing of undeliverable electronic statement: If the cardholder is unable to receive the electronic statement due to the factors such as the cardholder's email address or transmission issue, the cardholder agrees to apply for a reissuance of the electronic statement at the Bank's Internet Banking and the Bank shall send the electronic statement immediately, or call Customer Service of the Bank at 0800-01-7171 or 02-2357-7171 and press 9 to proceed. If the cardholder is unable to receive the electronic statement due to email or transmission factors, for protecting the rights and interests, the cardholder agrees to cancel the electronic statement by applying on the Bank's website or contacting Customer Service at the Bank, the Bank shall send the written statement by mail separately. If the cardholder does not follow the above procedure, he/she shall be responsible for any loss.

5. 電子帳單之效力：電子帳單之效力與書面帳單相同。因本服務所生之任何糾紛，於審判、仲裁、調解或其他法定爭議處理程序中，持卡人均不得主張電子帳單不具書面要件而無效，或主張貴行未履行寄發帳單之義務。貴行依持卡人指定之電子郵箱位址傳送電子帳單時，以電子帳單進入電子郵箱所在系統時之收文時間視為送達，但因持卡人本身之原因而造成傳送失敗者（包括但不限於持卡人輸入錯誤之電子郵箱、持卡人變更電子郵箱位址而未辦理更新、持卡人取消電子郵箱位址、持卡人端網路設備故障或運作不當等），則以貴行對外發送之時間視為送達。

Validity of the electronic statement: The validity of the electronic statement is the same as that of the written statement. In case of any dispute arising from this service, the cardholder shall not claim that the electronic statement is invalid because it is not a written statement, or that the Bank has not fulfilled its obligation to send the statement during the trial, arbitration, mediation, or other statutory dispute procedures. When the Bank sends the electronic statement to the email address designated by the cardholder, the time of receipt of the electronic statement when it enters the system where the electronic mailbox is located shall be deemed to be delivered. However, if the transmission fails due to the cardholder's own reasons (including but not limited to the cardholder's input of the wrong email address, the cardholder's change of email address without updating, the cardholder's cancellation of email address, the cardholder's network equipment failure or improper operation, etc.), then the time of the transmission from the Bank shall be deemed as the time of delivery.

6. 密碼變更/重置：持卡人得自行登入貴行網路銀行或於接收電子對帳單時辦理密碼變更作業；遺忘密碼時辦理密碼重置，持卡人得自行登入貴行網路銀行或親至貴行各營業單位辦理。持卡人辦理密碼重置/變更申請作業，貴行將於交易完成後以電子郵件發送持卡人密碼重置/變更確認信函，持卡人需於接獲確認信函後點選回覆確認，密碼變更/重置始生效力，未於申請日起 15 日內點選回覆確認者，則申請失效。

Password change/reset: The cardholder can change his/her password by logging in to the Internet Banking of the Bank or when receiving an electronic statement; if forget the password, the cardholder can reset his/her password by logging in to the Internet Banking or visiting one of the Bank's business units. For the cardholder who applies for password reset/change, the Bank will send a confirmation letter to the cardholder by email after the transaction is completed, the cardholder must click on the reply confirmation after receiving the confirmation letter for the password change/reset to be effective, if failure of clicking the reply confirmation within 15 days from the application date, the application will be invalidated.

7. 電子帳單錯誤之處理：持卡人使用本服務時，如其電子帳單因不可歸責於貴行之事由而發生錯誤時，貴行不負更正及賠償之責任。

Processing of electronic statement errors: If the cardholder's electronic statement is incorrect for reasons not attributable to the Bank when using this service, the Bank shall not be responsible for correction or compensation.

- 8.修訂：除另有約定外，貴行得隨時修訂本約定條款並以電子郵件傳送方式通知持卡人，且於貴行網站公告。倘持卡人不同意貴行新修訂之條款，得隨時依第9條規定取消電子帳單服務，惟持卡人於貴行修訂本約定條款後仍繼續使用電子帳單服務，即視為接受本約定條款之修改。

Amendments: Unless otherwise agreed, the Bank may amend the terms of this agreement at any time by notifying the cardholder by email and posting the amendment on the Bank's website. If the cardholder disagrees with the Bank's amended terms, the cardholder may cancel the electronic statement service at any time in accordance with Article 9, however, if the cardholder continues to use the electronic statement service after the Bank has amended the terms of this agreement, the cardholder shall be deemed to have accepted the amendment.

- 9.終止：持卡人得隨時以貴行網路銀行取消電子帳單服務。

Termination: The cardholder may cancel the electronic statement service at any time by using the Internet Banking of the Bank.

八、資料異動 Change of Information

持卡人原於信用卡申請書所填載內容如有異動時，應以書面或電話通知貴行更改，如未依約辦理變更而產生之延誤或損失，均由持卡人負責。

The cardholder should notify the Bank in writing or by telephone of any changes to the information contained in the original credit card application form, if failure of applying for a change in accordance with the agreement, the cardholder shall be responsible for any delay or loss caused by the change.

九、其他事項 Others

因信用卡使用契約涉訟時，雙方同意以臺灣臺北地方法院為第一審管轄法院。但不得排除消費者保護法第四十七條或民事訴訟法第四百三十六條之九規定小額訴訟管轄法院之適用。上述條款若有未盡事宜，適用貴行信用卡約定條款之規定。

In the event of a lawsuit arising from the credit card agreement, the parties agree that the Taipei District Court shall be the court of the first instance. However, Article 47 of the Consumer Protection Act or Article 436(9) of the Civil Procedure Law shall not be excluded from the application of the court of jurisdiction for small claims. If there are matters not covered in the above clauses, the agreed terms and conditions of the Bank's credit card shall apply.

悠遊聯名卡特別約定條款重要事項摘錄

Summaries of Important Matters and Terms Special Agreement of the Co-branded EasyCard

持卡人茲向臺灣中小企業銀行（以下簡稱貴行）申辦具有信用卡及悠遊卡功能之悠遊聯名卡，有關悠遊聯名卡之使用除願遵守貴行信用卡約定條款外，並願遵守以下各約定條款：

The Cardholder hereby applies to Taiwan SME Bank (hereinafter referred to as the Bank) for a Co-branded Easycard with functions of both credit card and Easycard. In addition to compliance with commitment of the Bank's credit card, the applicant applying for Co-Brand EasyCard is subject to the following terms:

第一條 名詞定義 Article 1. Noun Definition

- 一、悠遊聯名卡：指貴行與「悠遊卡股份有限公司」（以下簡稱悠遊卡公司）合作發行具有信用卡及悠遊卡功能之晶片信用卡；悠遊聯名卡中之悠遊卡功能為記名式悠遊卡，提供掛失退費之服務，持卡人需同意貴行在核發卡片時得提供持卡人個人基本資料予悠遊卡公司，以提供持卡人相關服務。

Co-branded EasyCard: refers to a chip credit card with functions of credit card and EasyCard, the chip card of which is jointly issued by the Bank and EasyCard Corporation (hereinafter referred to as EasyCard Company). The function of the EasyCard in the Co-branded EasyCard is a nominal EasyCard that provides services of the loss report and the refund. Cardholders agrees to provide his/her basic personal information for the EasyCard Company to offer related service when the Bank is in the process of issuing card.

- 二、餘額轉置：係指將悠遊聯名卡中「悠遊卡」餘額結清，並轉置至持卡人信用卡帳戶，直接扣抵其信用卡帳款，如經扣抵後仍有餘額時，則依照貴行溢繳款規定辦理，但若悠遊卡餘額為負值時，不論自動加值功能是否已開啟，持卡人同意將該筆負值款項視為一般消費款，計入持卡人信用卡帳戶中向持卡人收取；餘額轉置之工作時間約需40個工作日。

Balance Transfer: means, settle the balance of the EasyCard in the Co-branded EasyCard, and transfer it to the cardholder's credit-card account, so as to deduct the credit card account directly; if any balance still exists, it shall be transacted according to the Bank's overpayment provision, but if the balance of the EasyCard is negative value, regardless of whether the automatic reload function is activated, the Cardholder agrees to treat the negative value as a general consumption and credit it to the cardholder's credit card account (collect from the cardholder); The working time for balance transfer takes approximately 40 working days.

第二條 卡片加值方式與金額 Article 2. Card Value-adding Method and Amount

- 一、自動加值：持已開啟自動加值功能之悠遊聯名卡進行扣款消費，當悠遊卡餘額不足以支付當次消費或低於新臺幣100元時，將透過自動加值設備自信用卡額度中自動加值新臺幣500元或其倍數之一定金額至悠遊卡。自動加值之數額及限額，悉依法令規定、悠遊卡公司及貴行所訂標準辦理。悠遊卡自動加值免手續費。

Automatic Refills: As balance of the Co-branded EasyCard with auto-reloaded function is insufficient to pay for the consumption amount, if the EasyCard balance is less than NT\$ 100, the Card will be automatically adding value, a fixed amount of NT\$500 or a multiple thereof, from the credit card limit by using the auto-reload device. The amount

and limit of automatic top-up shall be processed in accordance with the norm prescribed by statute, EasyCard Company, and the Bank. EasyCard's auto refills are free of charge.

二、其他加值方式：依悠遊卡公司之相關服務條款或悠遊卡公司官網公告之方式辦理。

Other Value-adding Methods: it shall be conducted in accordance with the relevant service terms of the EasyCard Company, or the mode published by EasyCard Company's official website.

三、悠遊卡儲值餘額不計利息，並由悠遊卡公司全數辦理信託，保障持卡人權益。

No interest accrues on EasyCard's balance, and the EasyCard Company is in charge of the trust to protect the right and interest of the cardholder.

四、儲值餘額不可移轉，信用卡到期續發或毀損補發時，其悠遊卡儲值餘額將無法併同移轉至 續發或補發之新卡或其他卡片中，僅得依「餘額轉置」作業辦理。

The top-up balance cannot be transferred, and when the credit card is expired, renewed, damaged, or reissued, the top-up balance of the EasyCard cannot be transferred to the new card or other card that is renewed or reissued; it can only be transacted according to regulations of the balance transfer.

第三條 悠遊聯名卡遺失、被竊、滅失或其他喪失占有 Article 3. Loss, theft, destruction, or other loss of possession of the Co-branded EasyCard

一、悠遊聯名卡係屬貴行所有，持卡人應盡善良管理人之注意使用並保管該卡，避免卡片遺失、被竊、詐取、滅失或遭第三人占有，並應防止他人獲悉持卡人卡片相關資訊。

The Co-Branded EasyCard belongs to the Bank, and the Cardholder should use due care of a good administrator to keep the Card and avoid loss, theft, fraud, destruction or possession by a third party, and shall prevent others from learning the cardholder's card-related information.

二、悠遊聯名卡如有遺失、被竊或有其他喪失占有情事時（以下簡稱遺失之情形），持卡人應儘速通知貴行辦理信用卡掛失停用手續，停止悠遊卡之功能。

If the Co-Brand EasyCard is lost, stolen or otherwise lost in possession (hereinafter referred to as the loss), the cardholder shall notify the Bank as soon as possible to report the loss of the credit card and stop the function of the EasyCard.

三、悠遊聯名卡完成掛失手續前二十四小時至完成掛失手續後三小時內，遭冒用自動加值之損失悉依信用卡約定條款辦理；完成第二項掛失手續後三小時內，悠遊卡扣款被冒用所發生之損失由持卡人自行負擔；儲值餘額將於完成掛失手續後約 40 個工作日內，按悠遊卡公司掛失後三小時系統紀錄之儲值餘額，扣除由貴行負擔遭冒用自動加值之金額（該款項將返還予貴行），如有剩餘餘額，將退還至持卡人信用卡帳上。

In the duration starting from 24 hours prior to completion of the loss reporting procedure to 3 hours upon completion of the loss reporting procedure, the loss of automatic reload by fraudulent use shall be processed in accordance with the terms of the credit card; within 3 hours after completing the second loss reporting procedure, the cardholder shall bear the losses incurred by the fraudulent use of the EasyCard. The top-up balance will be deducted from the amount automatically added by the Bank (the amount will be returned to the Bank) according to the top-up recorded by the system, three hours after the loss is reported by the EasyCard Company and within about 40 working days upon completion of the loss reporting procedure; if there is any remaining balance, it will be refunded to the cardholder's credit card.

但若掛失後三小時系統紀錄之儲值餘額為負值時，不論自動加值功能是否已開啟，持卡人同意將該筆負值款項視為一般消費款，計入持卡人信用卡帳戶中向持卡人收取。

However, if the top-up balance recorded by the system is a negative value three hours after reporting the loss, whether the automatic reload function is turned on or not, the cardholder agrees to treat the negative value as a general consumption amount; it will be charged to the cardholder and collected from cardholder's credit card account.

第四條 悠遊卡功能停用及悠遊卡餘額處理 Article 4. Suspend the EasyCard function and process its balance

悠遊聯名卡有效期間內，持卡人欲停用悠遊卡功能時，持卡人可透過下列管道辦理悠遊卡全部餘額退還作業，一經退卡退費，即無法再使用悠遊卡功能及悠遊卡自動加值，惟信用卡仍維持有效：

During the valid period of the EasyCard, if the cardholder wishes to suspend the EasyCard function, the cardholder may apply for refund of all balance of the EasyCard through the following channels; once the card is returned and refunded, the EasyCard function and the automatic top-up of the EasyCard will no longer be used, but the credit-card validity still remains:

一、持卡片及個人身分證明文件親至悠遊卡客服中心辦理悠遊卡退卡，悠遊卡餘額以現金方式返還，並收取終止契約作業手續費。

Hold the card and personal identification documents to visit the EasyCard Customer Service Center in person to return the EasyCard, and balance of the EasyCard will be returned in cash, and the procedure fee for termination of the contract will be charged.

二、至台北捷運各車站之悠遊卡加值機（AVM）或全家便利商店之 FamiPort 操作退卡交易，嗣由貴行辦理「餘額轉置」作業。

Go to the EasyCard AVM at any station of Taipei MRT, or the FamiPort at Family Mart to manipulate the card-refunded transaction, then, commit the operation of the balance transfer to the Bank.

第五條 儲值餘額疑義之處理 Article 5. Disposition of Dubious Top-up Balance

持卡人如對交易紀錄之餘額有疑義時，得於當期繳款截止日前，檢具貴行要求之文件通知貴行查證處理。

If the cardholder has any doubts about the balance of the transaction record, he or she may notify the Bank for verification before the deadline for payment of the current period. Attach the documents demanded by the Bank, and notify the Bank to verify and process the case.

第六條 終止事由 Article 6. Causes for Termination

持卡人有下列情形或其他違反本約定條款之情事時，貴行及悠遊卡公司得逕行暫停或終止持卡人使用悠遊卡，自動加值功能將隨之終止：

If the cardholder violates the provision of the Agreement, or one of the following circumstances occurs, the Bank and EasyCard Company may directly suspend or terminate the cardholder's EasyCard, and the card's auto reloaded function will simultaneously terminate:

- 一、持卡人以所持悠遊聯名卡至「悠遊卡」之營運範圍及特約機構或貴行指定之地點，進行非法之商品或勞務之消費或交易。

As the cardholder uses the Co-branded EasyCard to consume or trade in illegal merchandise or labor service within EasyCard's business scope, or any location designated by the Bank or the appointed institution.

- 二、持卡人與第三人或特約機構偽造虛構不實交易行為或共謀詐欺，或以任何方式折換金錢、融通資金或取得不法利益。

As the cardholder and a third party or special institution forge fictitious transactions or conspire to deceive or exchange money, circulate necessary funds, and secure illegal benefits in any way.

- 三、持卡人違反貴行信用卡約定條款或遭貴行暫時停止持卡人使用信用卡之權利、逕行終止信用卡契約或強制停卡。

The cardholder violates the terms of the Bank's credit card agreement, or the cardholder's right to use his/her credit card is temporarily suspended by the Bank.

第七條 應付費用處理 Article 7. Disposition of Payable Fee

持卡人依本約定條款應付之作業處理費、手續費及其他費用等，將列入持卡人信用卡應付帳款中併同請款。The operation-processing fees, procedure fees, and other fees payable by the cardholder in accordance with the terms of this agreement will be included in the accounts payable of the cardholder's credit card, same as sending an invoice.

惟當持卡人自行向悠遊卡公司申請終止契約作業或悠遊卡書面交易紀錄時，悠遊卡公司得向持卡人收取手續費或逕自悠遊卡之儲值餘額中扣抵，手續費金額依悠遊卡公司之相關服務條款辦理。

However, when the cardholder applies to the EasyCard Company for termination of the contract or the written trading record, the EasyCard Company may charge the Cardholder a procedure fee or deduct the expense directly from the top-up balance of the EasyCard; the amount of the procedure fee shall be collected in accordance with the relevant service terms enacted by EasyCard Company.

第八條 其他約定事項 Article 8. Other Agreed Matters

悠遊聯名卡之悠遊卡使用，除本約定條款已有規定者外，說明若有未盡事宜，悉依貴行信用卡約定條款、悠遊卡公司之相關服務條款及其他相關公告規定等辦理。

Unless otherwise prescribed by the agreed clauses, the use of the EasyCard shall be implemented in accordance with the agreed terms listed on the Bank's credit card, and the relevant service terms and announcements published by EasyCard Company.

其他完整臺灣企銀悠遊聯名卡特別約定條款內容，請至臺灣企銀官網查詢(網址:<https://www.tbb.com.tw/>)

As to other integral contents of the special agreement set by Co-branded EasyCard of Taiwan Business Bank, please visit the official website of Taiwan Enterprise Bank (Website: <https://www.tbb.com.tw/>)

一卡通聯名卡特別約定條款重要事項摘錄

Summaries of Important Matters and Terms Special Agreement of the iPass Co-branded Card

持卡人茲向臺灣中小企業銀行（以下簡稱貴行）申辦具有信用卡與一卡通功能之一卡通聯名卡，有關一卡通聯名卡之使用除願遵守貴行信用卡約定條款外，並願遵守以下各項約定條款：

The Cardholder hereby applies to Taiwan SME Bank (hereinafter referred to as the Bank) for an Co-branded iPass Card with functions of both credit card and iPass Card. In addition to compliance with commitment of the Bank's credit card, the applicant applying for Co-Brand iPass Card is subject to the following terms:

第一條 名詞定義 Article 1. Noun Definition

- 一、一卡通聯名卡：指貴行與「一卡通票證股份有限公司」（以下簡稱一卡通公司）合作發行具有信用卡與一卡通功能之晶片信用卡，一卡通聯名卡所具有「一卡通」票種均為記名式儲值卡，可提供掛失退費之服務。

Co-branded iPass Card: refers to a chip credit card with functions of credit card and iPass Card, the chip card of which is jointly issued by the Bank and iPass Corporation (hereinafter referred to as iPass Company), as a kind of registered stored-value card provide relevant services for cardholders.

- 二、餘額轉置：係指將一卡通聯名卡中「一卡通」餘額結清，一次性將全部餘額轉置入持卡人 之信用卡帳戶，直接扣抵其信用卡帳款，如經扣抵後仍有餘額時，則依照貴行信用卡約定條款退回溢繳款規定辦理，若一卡通餘額

為負值時，持卡人同意將該筆負值款項視為一般消費款，計入持卡人信用卡帳戶中向持卡人收取；餘額轉置之工作時間約需 40 個工作日。

Balance Transfer: refers to settlement of the balance of the "iPass Card" in the co-branded card, transferring all balance to cardholder's credit card account at a time, and deducting directly from the credit card account; if there is still a balance after deduction, it will be handled in accordance with the Bank's provisions on refund of overpayment, or if the balance of the iPass card is negative value, the cardholder agrees to treat the negative amount as general consumption and credit it to the cardholder's credit card account and collect it from the cardholder.

第二條 卡片儲值與限額 Article 2. Top-up and Limit of the Card

一、一卡通內無押金，可重複儲值使用，每卡最高儲值限額以一卡通官方網站公告為準（目前以 10,000 元為上限）。There is no deposit in the iPass Card, and the maximum stored value limit of each card is subject to the announcement on the official website of the iPass Card (Currently the upper limit is NT\$ 10,000).

二、一卡通儲值餘額不計利息，並由一卡通公司全數辦理信託，保障持卡人權益，信託機構及相關權益，詳洽一卡通公司網站。

The stored value balance of the iPass Card accrues no interest, and the trust is fully handled by the iPass Corporation to protect the rights and interests of cardholders, trust institutions, and related rights (please refer to the website of the iPass Corporation for details).

三、一卡通儲值餘額不得移轉，信用卡到期續發或毀損補發時，其一卡通儲值餘額將無法併同移轉至續/補發之新卡或其他卡片中，僅得將等值之金額轉計入持卡人信用卡帳戶中，供持卡人扣抵信用卡帳單應付帳款。

The stored value balance of the iPass Card shall not be transferred, and when the credit card is renewed or damaged, its stored value balance cannot be transferred to the new/reissued card or other card, but can credit the equivalent amount into the cardholder's credit card account for the cardholder to deduct the credit card bill payable.

第三條 一卡通聯名卡遺失、被竊、滅失或其他喪失占有 Article 3. Loss, Theft, Destruction, or other Loss of Possession of the Co-branded iPass Card

一、一卡通聯名卡卡體及其上晶片係屬貴行所有，持卡人應盡善良管理人之注意使用並保管該卡，避免卡片遺失、被竊、詐取、滅失或遭第三人占有，並應防止他人獲悉持卡人之卡片相關資訊。

The Co-Branded iPass Card and the chip thereof belongs to the Bank, and the Cardholder should use due care of a good administrator to keep the Card and avoid loss, theft, fraud, destruction or possession by a third party, and shall prevent others from learning the cardholder's card-related information.

二、一卡通聯名卡如有遺失、被竊或有其他喪失占有情事時（以下簡稱遺失之情形），持卡人應儘速通知貴行辦理信用卡掛失停用手續。

If the Co-Brand iPass Card is lost, stolen or otherwise lost in possession (hereinafter referred to as the loss), the cardholder shall notify the Bank as soon as possible to report the loss of the credit card and stop the function of the EasyCard.

三、一卡通聯名卡完成第二項掛失手續前及其後三小時內，如一卡通內之儲值金遭扣款或被冒用所發生之損失，由持卡人自行負擔，儲值金餘額將於完成掛失手續後約 40 個工作日內，按持卡人掛失時間起算三小時後之一卡通公司儲值金餘額紀錄退還至持卡人信用卡帳上，但若餘額為負值時，持卡人同意將該筆負值款項視為一般消費款，計入持卡人信用卡帳戶中向持卡人收取。

The balance of the stored value will be returned to the cardholder's credit card account within about 40 working days upon completion of the loss-reporting procedure. Prior to completion of the loss-reporting procedure as per Paragraph 2 of the Co-branded iPass Card and 3 hours after, the cardholder shall bear losses of the stored-value amount caused by deduction or fraudulent misuse. Since the time of reporting loss, within 3 hour the iPass Corporation will refund the stored value balance to the cardholder's credit card account; if the balance is negative, the cardholder agrees to treat the negative amount as general consumption money which will also be credited the cardholder's credit card account and collected from the cardholder.

第四條 一卡通功能停用及餘額處理 Article 4. iPass Card Function Suspension and the Balance Processing

一卡通聯名卡效期內，欲申請停用一卡通功能時，持卡人可透過下列管道辦理一卡通全部餘額退還作業，一經退卡退費，即無法再使用一卡通功能及一卡通自動儲值，惟信用卡仍維持有效：

During the validity period of the Co-branded iPass Card co-brand, if the cardholder intends to suspend the card function, he/she may apply for refund of all balance deposited in the Card through following channels; the card function and auto top-up of the iPass will simultaneously become unusable but its credit card still remains in validity:

一、持卡人得持卡片及個人身分證明文件親自一卡通客戶服務中心或指定地點辦理退卡，將以現金方式返還一卡通儲值金餘額。

The cardholder can hold the card and personal identification documents to visit the iPass Card Customer Service Center or other designated location in person to return the iPass Card, and balance of the iPass Card will be returned in cash. 二、持卡人得向貴行辦理「一卡通停用及餘額轉置」作業，其一卡通儲值金餘額將於收到貴行通知後約 40 個工作日內轉撥入持卡人信用卡帳戶中扣抵信用卡消費款，但若餘額為負值時，持卡人同意將該筆負值款項視為一般消費款，計入持卡人信用卡帳戶中向持卡人收取。

The Cardholder may apply to the Bank for the "Card Suspension and Balance Transfer", and the balance of the Stored Value of the Card will be transferred to the cardholder's credit card account within 40 working days after receiving the Bank's notice, the balance of which can be used to deduct the credit-card consumption; if the balance is negative value, the

cardholder agrees to treat the negative amount as general consumption and be credited to the cardholder's credit card account and collected from the cardholder.

第五條 儲值餘額疑義之處理 Article 5. Disposition of Dubious Top-up Balance

一、持卡人如對交易紀錄之餘額有疑義時，得於當期繳款截止日前，依貴行要求之文件通知貴行查證處理。

If the cardholder has any doubts about the balance of the transaction record, he or she may notify the Bank for verification before the deadline for payment of the current period. Attach the documents required by the Bank, and notify the Bank to verify and process the case.

二、持卡人以一卡通向特約機構進行遞延性商品或服務之交易，發生未收到商品或服務之消費糾紛，並向特約機構求償無門時，經持卡人檢附交易憑證（如遞延性商品或服務之訂貨單正本、發票正本或其他足以有交易事實之憑證等）及原購貨卡片，且經一卡通公司查證無誤後，由一卡通公司責返還持卡人相關款項。

As the cardholder uses iPass Card to conduct a transaction of deferred goods or services with the appointed institution, if any consumption or dispute arising out of the failure to deliver merchandises or provide services occurs, the cardholder who has no recourse for compensation can submit the transaction certificates (e.g.; original copy of the order or invoice of the deferred goods or services, or any other vouchers sufficient to prove the fact of transaction) and original purchasing card to iPass Corporation for further verification; the said Corporation will be in charge of refunding the relevant money to the cardholder after the verification is confirmed.

第六條 終止事由 Article 6. Termination Causes

持卡人有下列情形或其他違反本約定條款之情事時，貴行得逕行暫停或終止持卡人使用一卡通，自動儲值功能將隨之終止：

If the cardholder violates the provision of the Agreement, or one of the following circumstances occurs, the Bank may directly suspend or terminate the cardholder's iPass Card, and the card's auto reloaded function will simultaneously terminate:

一、持卡人以所持一卡通聯名卡至「一卡通」之營運範圍及特約機構或貴行指定之地點，進行非法之商品或勞務之消費或交易。

As the cardholder uses the Co-branded iPass Card to consume or trade in illegal merchandise or labor service within iPass Card's business scope, or any location designated by the Bank or the appointed institution.

二、持卡人與第三人或特約機構偽造虛構不實交易行為或共謀詐欺，或以任何方式折換金錢、融通資金或取得不法利益。

As the cardholder and a third party or special institution forge fictitious transactions or conspire to deceive or exchange money, circulate necessary funds, and secure illegal benefits in any way.

三、持卡人違反貴行信用卡約定條款或遭貴行暫時停止持卡人使用信用卡之權利、逕行終止信用卡契約或強制停卡。

The cardholder violates the terms of the Bank's credit card agreement, or the cardholder's right to use his/her credit card is temporarily suspended by the Bank.

第七條 費用收取 Article 7. Charges

持卡人依本約定條款應付之帳務處理費、工本費、停用手續費等相關費用，將列入持卡人信用卡應付帳款中併同請款。貴行轉計入持卡人信用卡帳戶之一卡通餘額將扣抵信用卡帳款，扣抵後仍有餘額時，依貴行溢繳款規定處理。惟當持卡人自行向一卡通公司申請「交易紀錄查詢」時，一卡通公司得向持卡人收取手續費或逕自一卡通之儲值餘額中扣抵。手續費金額依一卡通公司相關服務條款辦理。持卡人得於一卡通公司所提供自動化服務機器免費查詢一卡通最近六筆交易紀錄及儲值餘額。

In accordance with provision of this agreement term, the accounting processing fee, cost of production, suspension processing fee, and other related expenses payable by the cardholder will be included in the accounts payable of the cardholder's credit card and listed into the invoice. The balance credited into the cardholder's credit card account by the Bank will be deducted against the credit card account; if there is still a balance after deduction, it will be transacted in accordance with the Bank's overpayment regulations. However, when the cardholder applies to the iPass Corporation for Enquiry of Transaction Record, the iPass Corporation may charge the cardholder a handling fee or can deduct the expenses directly from the stored value balance of the card. The amount of handling fee shall be transacted in accordance with the relevant service term of the iPass Corporation. Cardholders can check the last six transaction records and the stored value balances gratuitously from the automated service machines provided by the iPass Corporation.

第八條 其他約定事項 Article 8. Other Agreed Matters

本特別約定條款其他未約定事項，悉依貴行信用卡約定條款約定與一卡通公司網站公告之「一卡通電子支付機構業務定型化契約」及其他相關公告規定辦理。

Other agreed matters not stipulated in this special term shall be processed in accordance with the provision of the Bank's Credit Card Agreement and the "Business Stereotyping Contract of iPass Electronic Payment Institution" or other relevant announcements published on the website of the iPass Corporation.

其他完整臺灣企銀一卡通聯名卡特別約定條款內容，請至臺灣企銀官網查詢(網址:<https://www.tbb.com.tw/>)

For other special terms and conditions of the Bank's Co-branded iPass Card, please visit the Bank's official website (Website: <https://www.tbb.com.tw/>)

持卡人購買商品或服務應注意事項 Cautions for Cardholder While Purchasing Goods or Services

持卡人刷卡購買之商品或服務如未獲提供，國際組織規範發卡機構向收單機構提出扣款請求期限不同，一般係於交易清算日或商品/服務約定提供日起 120 日曆日內，且追溯期間不超過交易清算日之 540 日曆日，各國際組織對「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。詳細規定請上本行網站查詢。

If the goods or services purchased by the cardholder (who swipes his/her card) are not provided, the international organization prescribes a different period for the card issuer to submit a deduction request to the acquirer, generally within 120 calendar days from the transaction settlement date or the agreed provision date (providing goods/services), and the retroactive period shall not exceed 540 calendar days from the transaction settlement date. Each international organization has the ultimate right to enact or alter the rules on "Processing dispute account procedure" and to interpret or arbitrate the "Membership Dispute"; therefore, in regard to all disputed account claimed by cardholders, it not necessarily means that a refund is guaranteed or that there is no need to pay the outstanding installments. For detailed regulations, please refer to the Bank's website.

客戶申訴與服務專線：02-2357-7171 或 0800-01-7171

Customer Complaint and Service TEL: 02-2357-7171 or 0800-01-7171

本行網站 <https://www.tbb.com.tw> 客服信箱

TBB website <https://www.tbb.com.tw> Customer Service Mailbox

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=本行基準利率(月調利率)+加碼利率(3%~15%)，上限為 15%(基準日為 110 年 9 月 29 日)。

Interest on revolving credit rate = TBB benchmark interest rate (monthly adjusted rate) + overweight interest rate (3%~15%),

The fixed rate is 15% (reference date is September 29, 2021).

預借現金手續費=每筆 NT\$150+每筆預借現金金額×2.5%，其他費率依本行網站公告。

Cash advance fee = NT\$150 per transaction + each cash advance amount x 2.5%, and other rates as announced on the Bank's website