2026.07 版本
Ver. 115.07

臺灣中小企業銀行個人貸款申請書

Taiwan Business Bank Personal Loan Application Form

申請日期： 年 月 日
Date:____(D)____(M)____(Y)

總借款金額：新臺幣(以下同)_____元整
Application Amount in total NT$_____

資金用途 Purpose	
	A 口購置自用住宅 Purchasing a Owner-occupied Residences B 口消費性貸款 Consumer Loan (口房屋修繕 House renovation 口購置耐久性消費財 Purchasing Durable Consumer Goods 口支付學費 Tuition Fee 口個人消費 Personal Consumption 口 200 萬元以下之小額貸款 The loan amount under NT$ 2 million. 口保費貸款 Premium Loan 口青年海外生活體驗專案 Youth Travel and Experiential Learning) C 口一般貸款 General Loan（口一般購屋 Purchase house 口投資理財 Investment 口其他 Other _____） D 口循環型貸款 Revolving Loan
	A 借款_____元整，期間_____年(含寬限期_____年) Loan limit NT$_____ , Loan period____ years (Including ____Grace year) B 借款_____元整，期間_____年(含寬限期_____年) Loan limit NT$_____, Loan period____ years (Including ____Grace year) C 借款_____元整，期間_____年(含寬限期_____年) Loan limit NT$_____, Loan period____years (Including ____Grace year) D 借款_____元整，期間_____年 Loan limit NT$_____, Loan period____years

還款方式 Methods of Repayment：口本息平均攤還 Equal Total Payment 口本金平均攤還 Equal Principal Payment

口按月付息，本金得隨時清償，到期時一次清償 Interest shall be paid monthly. Principal shall be repaid at any time and be repaid at once on Maturity Date. 口其他 Other_____

申請人中文姓名 Applicant's Chinese Name		別名 Middle Name			原住民姓名 Aboriginal Name	
申請人英文姓名 Applicant's English Name		生日 Birth Date			電子信箱 E-mail Address	
身分證字號 Identification Number.		性別 Gender	口男 Male	教育程度 Education	口博士 Dr.口碩士 MA 口大學 University 口專科 Collage 口高中職 High School 口其他 Other	
			口女 Female	婚姻狀況 Marital Status	口已婚 Married 口未婚 Single 口其他 Other 子女數_____人 How many children? 口___Kids Or 口 No Kids.	
戶籍地址 Household Address	郵遞區號 Post Code 口口口 市縣 City/ County 鎮鄉 市區 Town/Township/ City/District				行動電話 Mobile Number	
通訊地址 Mailing Address	口同戶籍地址 Same as Permanent Address 口另列如下 As follows 郵遞區號 Postal Code 口口口 市縣 City/ County 鎮鄉 市區 Town/Township/ City/District				電話(日) Telephone No. (Day)	
					電話(夜) Telephone No. (Night)	
住宅狀況 Housing Status	口自有 Self-owned 口配偶所有 Owned by Spouse 口親屬所有 Owned by relatives 口宿舍 Dorm 口租賃（月租 Rent（NT$ K/Month） 仟元） 口其他 Other_____					

本人服務單位 Company								
	公司名稱 Name		統一編 Tax ID Number		擔任職務 Position or Title		到職日 Start Date	
	公司地址 Address	市縣 City/ County 鎮鄉 市區 Town/Township/City/District						
	公司電話 Telelephone No.		年收支 Annual Budget	收入：本人_____萬，配偶_____萬，合計_____萬 Income: Applicant NT$_____(10K), Spouse _____(10K), _____(10K) in total. 生活費支出：_____萬 Living Expense: _____(10K)				

本人擔任其他企業負責人 I am the person in charge of other enterprises (負責人係指任職董監事、經理人等) (The person in charge refers to the director, supervisor, manager, etc.)	□ 是 Yes □ 否 No	企業名稱 Enterprise name	① ②	統一編號 Tax ID Number	① ②	
配偶及二親等以內血親 Spouse and blood relatives within second degree (包括祖(外祖)父母、父母、兄弟姐妹、子女、孫(外孫)子女) 本欄資料即銀行法第33條之3之「同一關係人」資料表 (including grandparents, parents, siblings, children, grandchildren) The information in this column is the "same related party" information sheet in Article 33-3 of the Banking Law	配偶擔任負責人之企業 Enterprises which the spouse is the person in charge (負責人係指任職董監事、經理人等) (Person in charge refers to directors, supervisors, managers, etc.)	企業名稱 Enterprise name		統一編號 Tax ID Number		
	稱謂 Title	姓名 Name	身分證字號 ID No.	稱謂 Title	姓名 Name	身分證字號 ID No.
	稱謂 Title	姓名 Name	身分證字號 ID No.	稱謂 Title	姓名 Name	身分證字號 ID No.

	姓名 Name		身分證字號 ID No.		出生日期 Date of Birth	與借款人關係 Relationship with Applicant
			年收支 Annual Budget	萬/ 萬 ____(10K)/____ _(10K)		
□一般保證人 General Guarantor □連帶保證人 Joint Guarantor	戶籍地址 Household Address				通訊地址 Mailing Address	
	服務單位 Unit		擔任職務 Job Title		公司地址 Company Address	
	現職年資 Seniority	_____ 年 Year	公司電話 Company Tel.		聯絡電話 Tel.	(日 D) (夜 N) 行動電話 Mobile Number：

	姓名 Name		身分證字號 ID No.		出生日期 Birth Date	與借款人關係 Relationship with Applicant
			年收支 Annual Budget	萬/ 萬 ___(10K)/_____(10K)		
□一般保證人 General Guarantor □連帶保證人 Joint Guarantor	戶籍地址 Household Address				通訊地址 Mailing Address	
	服務單位 Unit		擔任職務 Job Title		公司地址 Company Address	
	現職年資 Seniority	_____ 年 Year	公司電話 Company Tel.		聯絡電話 Tel.	(日 D) (夜 N) 行動電話 Mobile Phone：

壹、房屋貸款特別提醒事項 Special reminders for home loan：

一、房貸利率調升之情形 Home loan interest rate increase situation：

（一）房貸利率通常會與指標利率連動，而指標利率可能會隨期間而變化，**如未來指標利率上升，則借款人每月還款金額會隨指標利率上升而增加**。

Home loan interest rates are usually linked to the index interest rate, and the index interest rate may change over time. If the index interest rate rises in the future, the monthly repayment amount of the borrower will increase with the rise in the index interest rate.

案例說明 Case Description	每月原應繳金額 Monthly Payable Amount	指標利率上升 1 碼(即 0.25%)後，每月應繳金額 The index interest rate rose by 1 yard(i.e. 0.25%), the monthly payable amount	每月增加之金額 Amount added each month
假設房貸金額 100 萬元，還款年限 20 年，採按月本息平均攤還，適用利率 3%。 Assume that the home loan amount is NT$ 1 million,the repayment period is 20 years, and the monthly principal and interest are evenly amortized, and the applicable interest rate is 3%.	5,546 元 NT$ 5,546	5,672 元 NT$ 5,672	126 元 NT$ 126

註：上述案例僅係舉例說明，借款人應繳金額之變化仍以實際產品為準。

Note: The above case is only an example, and the change of the amount payable by the borrower is still subject to the actual product.

（二）階梯式利率房貸之優惠利率若僅約定在某一段期間適用，在該段期間經過後，**利率如階梯式向上調整，借款人每月還款之負擔亦會隨之增加。**

If the preferential interest rate of the stepped interest rate home loan is only applicable for a certain period of time, after the period passes, **if the interest rate is adjusted upwards step by step, the burden of the borrower's monthly repayment will also increase accordingly.**

案例說明 Case Description	第 1 年 每月應繳金額 Monthly Payable Amount for the 1st year	第 2 年 每月應繳金額 Monthly Payable Amount for the 2nd year	第 3 年起 每月應繳金額 Monthly Payable Amount for the 3rd year
假設房貸 100 萬元，還款年限 20 年，採按月本息平均攤還，指標利率為 2%，若貸款期間指標利率維持不變： Assuming a home loan of NT$ 1 million , with a repayment period of 20 years, the monthly principal and interest are averagely amortized, and the index interest rate is 2%. If the index interest rate remains unchanged during the loan period: 1. 第 1 年適用利率為指標利率（即 2%）。 The applicable interest rate for the first year is the index interest rate (ie 2%). 2. 第 2 年適用利率為指標利率	5,058 元 NT$ 5,058	5,288 元 NT$ 5,288	5,511 元 NT$ 5,511

加 2 碼（即 2.5%）。 The applicable interest rate for the second year is the index interest rate plus 0.5% (ie 2.5%). 3. 第 3 年起適用利率為指標利率加 4 碼（即 3%）。 The applicable interest rate for the third year is the index interest rate plus 1% (ie 3%).			

註：上述案例僅係舉例說明，借款人應繳金額之變化仍以實際產品為準。

Note: The above case is only an example, and the change of the amount payable by the borrower is still subject to the actual product.

二、房貸本金寬緩期屆滿之後之情形 Situations after the home loan Principal Grace Period expires：

只付利息之期間（寬緩期）經過後，借款人除每月必須攤還利息之外**另須攤還本金，因而將大幅增加每月之還款負擔。貸款金額愈大，其增加之負擔亦愈大**。

After the period of interest-only payment (grace period) has passed, the borrower must amortize the principal in addition to the monthly interest amortization, which will greatly increase the monthly repayment burden. The larger the loan amount, the greater the increased burden.

案例說明 Case Description	前 2 年 每月應繳金額 Monthly Payable Amount for the first 2 years	第 3 年起 每月應繳金額 Monthly Payable Amount from the 3rd year	第 3 年起 每月增加之金額 Monthly added amount from the 3rd year
假設房貸 100 萬元，還款年限 20 年，適用利率 3%，寬緩期 2 年為例，前 2 年只付息不還本，第 3 年起採本息平均攤還方式。 Assuming a home loan of NT$ 1 million, the repayment period is 20 years, the applicable interest rate is 3%, and the grace period is 2 years as an example. In the first 2 years, only the interest is paid and the principal is not repaid. From the third year, the principal and interest will be amortized evenly.	2,500 元 NT$ 2,500	5,997 元 NT$ 5,997	3,497 元 NT$ 3,497

註：上述案例僅係舉例說明，借款人應繳金額之變化仍以實際產品為準。

Note: The above case is only an example, and the change of the amount payable by the borrower is still subject to the actual product.

三、階梯式利率房貸平均利率之說明 Explanation of the average interest rate of the stepped interest rate home loan：

案例說明 Case Description	平均利率 Avg. Interest Rate
假設房貸 100 萬元，還款年限 20 年，採按月本息平均攤還，指標利率為 **1.5%**，若貸款期間指標利率維持不變： Assuming a home loan of NT$1 million, the repayment period is 20 years, the monthly principal and interest are averagely amortized, and the index interest rate is 1.5%. If the index interest rate remains unchanged during the loan period: 1. 第 1 年適用利率為指標利率（即 **1.5%**）。 The applicable interest rate for the first year is the index interest rate (ie 1.5%). 2. 第 2 年適用利率為指標利率加 **4 碼**（即 2.5%）。 The applicable interest rate for the second year is the index interest rate plus 1%(ie 2.5%).	**2.79%**

3. 第 3 年起適用利率為指標利率加 6 碼（即 3%）。 The applicable interest rate for the third year is the index interest rate plus 1.5% (ie 3%).	

註：上述案例僅係舉例說明，借款人房貸負擔之平均利率仍以實際產品為準。

Note: The above case is only an example, and the change of the amount payable by the borrower is still subject to the actual product.

四、房貸期限拉長利息負擔之情形 When the home loan period is prolonged and the interest increased

貸款期間越長，客戶負擔之利息總額將增加。

The longer the loan period, the total amount of interest borne by the customer will increase.

案例說明 Case Description	20 年 （利息總金額） 20 years (Total interest amount)	30 年 （利息總金額） 30 years (Total interest amount)
假設房貸 100 萬元，還款年限分別為 20 年、30 年，採按月本息平均攤還，適用利率為 2%。貸款年限愈長，其負擔之利息總金額愈大。 Assuming a home loan of NT$ 1 million, the repayment period is 20 years and 30 years respectively, and the monthly principal and interest are averagely amortized, and the applicable interest rate is 2%. The longer the loan term, the greater the total amount of interest it bears.	214,111 元 NT$ 214,111	330,655 元 NT$ 330,655

五、提前清償或轉貸違約金計收之情形 Circumstances of penalty for early repayment or on-lending：

銀行與借款人簽訂之契約如訂有「限制清償及轉貸期間」之條款，若借款人於借貸期間提前清償或轉貸，借款人同意銀行**依契約約定計收提前清償或轉貸違約金**。

If the contract signed by the bank and the borrower has a clause of "limiting the period of repayment and on-lending", if the borrower repays or on-lends ahead of time during the loan period, the borrower agrees that the bank will collect penalty for early repayment or on-lending according to the contract.

※ 上開房屋貸款特別提醒事項業經貴行承辦人員：_____口頭說明，本人(即申請人)核閱並已充分瞭解其內容。

※ The above-mentioned special reminders for housing loans have been verbally explained by your bank's contractor: _____, and I (that is, the applicant) have reviewed and fully understood the contents.

申請人 Applicant：　　（簽名或蓋章 Sign & Seal）

貳、申請人、一般保證人及連帶保證人(以下合簡稱「本人」)同意下列各款事項：

The applicant, general guarantor and joint guarantor (hereinafter collectively referred to as "I") agree to the following items:

一、貴行(含受貴行委託處理事務之委外機構)及貴行境外營業單位、財團法人金融聯合徵信中心**(以下簡稱聯徵中心)**、財團法人中小企業信用保證基金、財團法人農業信用保證基金、**財團法人海外信用保證基金**、財金資訊股份有限公司、台灣票據交換所、**委託之外部鑑價機構**、國內外依法有權機關(包括但不限於金融監理機關、司法、稅務機關或其他政府機關)、本人所同意之對象(例如貴行共同行銷或交互運用客戶資料之公司、與貴行合作推廣業務之公司等)，及其他經金融監督管理委員會指定之機構(以下簡稱前揭機構)，**於辦理授信業務之目的範圍內**，得**依法令規定**蒐集、處理及利用(含國際傳輸)本人之個人資料，且亦授權貴行得向前揭機構蒐集本人資料。

The following institutions(hereinafter referred to as the Institutions) shall collect, process and use(including internationally transmit) my personal data within the scope of the purpose of handling credit business by the law and order and I authorize the Bank to collect my personal data from the Institutions. The aforementioned Institutions include the Bank (including outsourced institutions entrusted by the Bank to handle affairs) and overseas business units of the Bank, Joint Credit Information Center(hereinafter referred to as JCIC), SME Credit Guarantee Fund, Agricultural Credit Guarantee Fund, Overseas Credit Guarantee Fund, Financial Information Co., Ltd., The Taiwan Clearing

House, entrusted external appraisal agency, authorities at home and abroad (including but not limited to financial supervisory authorities, judicial, tax authorities or other government agencies) , objects I agree with (such as companies that your bank jointly sells or uses customer information interactively, companies that cooperate with your bank to promote business company, etc.), and other institutions designated by the Financial Supervisory Commission.

二、貴行於辦理授信業務之目的範圍內，得向聯徵中心蒐集、處理及利用本人之租賃與分期交易相關資訊。

Within the scope of the purpose of handling credit business, the Bank may collect, process and use the personal data related to lease and installment transactions from the JCIC.

三、貴行於辦理授信業務之目的範圍內，得經由聯徵中心介接查詢本人於臺灣證券交易所股份有限公司(以下簡稱證交所)之證券授信業務相關負面資料，並同意證交所及聯徵中心得蒐集、處理及利用包含個人資料之查詢紀錄。聯徵中心於介接服務目的完成後將停止處理及利用前揭證券授信業務負面資料。

Within the scope of your bank's purpose of handling credit business, you may inquire about my bank account in the Taiwan Clearing House (hereinafter referred to as Taiwan Clearing House) related negative information on the securities credit business and agrees that the Taiwan Clearing House and the JCIC can collect, process and use inquiry records containing personal data. After the intermediary service purpose is completed, the JCIC will stop processing and using the negative information of the previously disclosed securities credit business.

四、貴行於辦理授信業務之目的範圍內，就本人之不動產得向地政機關申請第一類謄本並處理及利用該相關資訊。

Within the scope of the purpose of handling credit business, your bank can apply to the land administration authority for the first type of transcripts for my real estate and process and use the relevant information.

參、申請人聲明及約定事項 Applicant's statement and agreement：

一、申請人知悉本申請書資料，貴行將同時更新申請人前留存於貴行其他存款、放款、信用卡、債票券業務及信託業務之申請人基本資料(但企業網路銀行、證券業務所約定之電子郵件信箱及信用卡電子帳單除外)，原信用卡帳單寄送地址係同戶籍/居住地者，將因戶籍/通訊地變更而併同變更。

The applicant is aware of the information in this application form, and your bank will simultaneously update the applicant's basic information on other deposits, loans, credit cards, bond business, and trust business that the applicant has previously retained in your bank (except for the e-mail address and credit card electronic bills agreed by business internet bank and securities business), if the original credit card billing address is the same household registration/residence, it will be changed due to the change of household registration/correspondence.

二、借款人、保證人信用查詢費每人新臺幣 300 元，不論貸款准駁與否均不予退還。申請人亦明瞭貴行有核准與否之權利，特此聲明。申請人明瞭貴行除信用查詢費及謄本費可採現金預收外，其他貸款相關費用均由雙方約定之授權扣款帳號扣取，不以現金計收。貴行承辦人員：_____ 於___年__月__日已向申請人預收新臺幣_____元，作為信用查詢及申請謄本之用，如有剩餘將由貴行退還；如有不足，申請人將於嗣後補足。申請人：_____(簽名或蓋章)

The credit inquiry fee of the borrower and guarantor is NT$300 per person, regardless of whether the loan is approved or not, it will not be refunded. The applicant also understands the Bank has the right to approve or not, hereby declare. The applicant understands that except for credit inquiry fees and transcript fees, which can be collected in advance in cash, other loan-related fees will be deducted from the authorized debit account agreed upon by both parties and will not be collected in cash. The bank's Negotiator:_____have received NT$_____in advance from the applicant on_____(day)_____(month)_____(year), for the purpose of credit inquiry and transcript application. Any remaining balance will be refunded by your bank; if there is any shortfall, the applicant will make up the amount later.

Applicant:_____ (Signature or seal)

三、申請人另檢附下列資料 The applicant attaches the following information：

□國民身分證影本 Photocopy of ID Card □扣繳憑單影本 Copy of Withholding Receipt□完稅證明影本 Copy of tax clearance certificate □薪轉證明影本 Copy of salary transfer certificate □其他收入證明影本 Copy of other income proof □勞、農保投保證明影本 Copy of proof of insurance for labor and agricultural insurance□在職證明 proof of employment □不動產買賣合約書 Real Estate Sales Agreement □不動產所有權狀影本 Photocopy of real estate ownership certificate□其他 Other：_____。

四、申請人年度房屋擔保借款繳息清單寄送約定：□是 □否

The agreement on sending the applicant's annual housing guarantee loan interest payment list: □是 Yes □否 No

五、申請人利率條件選擇 Applicant Rate Condition Selection：□受提前清償限制 Subject to prepayment restrictions□免受提前清償限制 Free from prepayment restrictions.

本人如申貸「財政部青年安心成家購屋優惠貸款」，已知悉利率計息方式為 If I apply for the Loan of Government Housing Subsidies for the Youth, I fully understand the interest calculation method is：□一段式機動利率 one-stage floating rate □二段式機動利率 two-stage floating rate □混合式固定利率 hybrid fixed rate，且經選定後不得申請轉換。The interest rate is not allowed to apply for conversion once selected.

六、申請人茲聲明本次借款申請係本於自身財務考量及需求，並無貴行所屬人員不當搭售房貸壽險或不當勸誘申請人以融資方式取得資金購買儲蓄型或投資型保險商品之情事。

The applicant hereby declares that this loan application is based on its own financial considerations and needs, and there is no such thing as improper tie-in sale of mortgage life insurance by the staff of the bank or improper inducement of the applicant to obtain funds through financing to purchase savings or investment insurance products.

此 致 Sincerely,

臺灣中小企業銀行 Taiwan Business Bank

	□一般保證人 Guarantor：	□一般保證人 Guarantor：
申 請 人 Applicant：_____	□連帶保證人 Joint Guarantor：_____	□連帶保證人 Joint Guarantor：_____
（簽名或蓋章 Sign or Seal）	（簽名或蓋章 Sign or Seal）	（簽名或蓋章 Sign or Seal）

以上所填資料均按實填列，如有不實或漏報願負一切法律責任。

The above information is filled out according to the facts, if there is any false or omission, we will bear all the legal responsibilities.

※不得受理代辦業者轉介之貸款案件。

Loan cases referred by agencies are not accepted

案件來源 Case resource：□1.自來件 Inbound □2.DM 行銷 DM □3.客戶介紹 Referred by customer(來源 Deal source：_____ 介紹人 introducer:_____) □4.親訪 Visit in person □5.既有客戶 Regular customer □6.廣播行銷 Broadcast marketing □7.理財業務人員轉介 Referred by financial specialist

(勾選理財業務人員轉介請向客戶確認貸款之實際用途：_____※確認人員：_____)

(Please confirm with the client for the purpose of the loan:_____ Staff responsible for confirmation:_____)

營業單位 Business Unit：_____ □招募 Recruit/□洽談人姓名 Negotiator _____

行員編號 Employee No. _____

臺灣中小企業銀行履行個人資料保護法告知義務告知書

Taiwan Business Bank Notification for Collection, Processing and Use of Personal Data

一、親愛的客戶您好，由於個人資料之蒐集，涉及 臺端的隱私權益，臺灣中小企業銀行股份有限公司(以下稱本行)向 臺端蒐集個人資料時，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 臺端下列事項：(一)非公務機關名稱(二)蒐集之目的(三)個人資料之類別(四)個人資料利用之期間、地區、對象及方式(五)當事人依個資法第三條規定得行使之權利及方式(六)當事人得自由選擇提供個人資料時，不提供將對其權益之影響。

Considering confidentiality of the collection of contracting party's personal data, in respect to the paragraph one of Article 8 of Personal Data Protection Act (the "Act"), Taiwan Business Bank (hereinafter referred to as the Bank) shall clearly inform the contracting party while the Bank uses personal data for the first time after directly collecting or indirectly collecting from the contracting party following issues: (1) name of non-government agency; (2) purpose of collection; (3) classification of personal data; (4) period, areas, parties and way of the use of personal data; (5) the rights and methods you may exercise in terms of Article 3 of the Act; (6) you may decide to provide personal data or not and the impact of nondisclosure of personal data.

已向客戶說明個人資料保護法告知事項。The Personal Data Protection Act have been explained to customers.

受理行員 Staff：_____(簽名或蓋章 Sign or seal)

二、有關本行蒐集 臺端個人資料之目的、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，請 臺端詳閱如後附表。

With regard to your information to be collected by the Bank, please refer to the Annex for detail purpose of collection, classification of personal data and period, areas, parties and way of the use of your personal data.

三、依據個資法第三條規定，臺端就本行保有 臺端之個人資料得行使下列權利：

According to Article 3 of the Act, you may exercise following rights with regard to your personal data collected 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。

Except the situation stated in the Article 10 of the Act, you may inquire and request for a review or make duplications of your personal data, but the Bank may charge necessary handling fee in terms of Article 14 of the 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，臺端應適當釋明其原因及事實。

The contracting party may request for personal data correction or supplement. However, according to one of Article 19 of Enforcement Rules of the Act, the contracting party shall explain the reason and fact properly.

（三） 本行如有違反個資法規定蒐集、處理或利用 臺端之個人資料，依個資法第十一條第四項規定，臺端得向本行請求刪除、停止蒐集、處理或利用。

In terms of the 4th paragrath of Article 11 of the Act, in the event of a dispute regarding the accuracy of personal data, you may request the Bank to discontinue processing or using your personal data.

（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 臺端之個人資料。惟依該項但書規定，本行因執行業務所必須或經 臺端書面同意，並經註明其爭議者，不在此限。

In terms of the 2nd paragraph of Article 11 of the Act, you may request the Bank to stop processing or using your personal data when there is controversy over the accuracy of personal data. However, in accordance with the provisions of proviso of 2nd paragraph of Article 11 of the Act, the Bank's business execution is necessary or with your approval in writing, and the dispute has been noted, this is not the case.

（五） 依個資法第十一條第三項規定，個人資料蒐集之特定目的消失或期限屆滿時，得向本行請求刪除、停止處理或利用 臺端之個人資料。惟依該項但書規定，本行因執行業務所必須或經 臺端書面同意者，不在此限。

According to 3rd paragraph of Article 11 of the Act, when the specific purpose of personal data collection disappears or the time limit expires, the contracting party may request the Bank to delete, stop processing or using the personal data of the contracting party. However, in accordance with the provisions of the proviso, this restriction does not apply to those necessary for the execution of business by the Bank or with the written consent of Taiwan.

四、臺端如欲行使上述個資法第三條規定之各項權利，有關如何行使之方式，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。

Please inquire to the Bank by service hotline (0800-01-7171) or check on the Bank website (www.tbb.com) for the methods of exercising your rights prescribed in Article 3 of the Act.

五、臺端得自由選擇是否提供相關個人資料及類別，惟 臺端所拒絕提供之個人資料及類別，如果是辦理業務審核或作業所需之資料，本行可能無法進行必要之業務審核或作業而無法提供 臺端相關服務或無法提供較佳之服務，敬請見諒。

You are free to choose whether to provide relevant personal data and categories, but if the personal data and categories refused to be provided, if it is required for business review or operation, the Bank may not be able to conduct the necessary business review or operation and the related services may not be able to provide.

特定目的說明 Explanations for Specific Purposes			蒐集之個人資料類別 Classification of Personal Data	個人資料利用之期間 Time Period of Use of Personal Data	個人資料利用之地區 Areas of Use of Personal	個人資料利用之對象 Persons to Use Personal Data	個人資料利用之方式 Methods of Use of Personal Data
業務類別 Classification of Business	業務特定目的及代號 Specific Purposes and Corresponding Codes for the	共通特定目的及代號 Specific Purposes and Corresponding Codes for the Bank					

	Business				Data		
授信業務 Loan Business	022 外匯業務 022 Foreign exchange business 067 信用卡、現金卡、轉帳卡或電子票證業務 067 Credit card, cash card, debit card, or electronic stored value card business 082 借款戶與存款戶存借作業綜合管理 082 Integrated management of deposit and lending operations for borrowers and depositors 088 核貸與授信業務 088 Lending and credit business 106 授信業務 106 Credit business 111 票券業務 111 Bills business 126 債權整貼現及收買業務 126 Debt discount and purchase business 154 徵信 154 Credit investigation	040 行銷 040 Marketing 059 金融服務業依法令規定及金融監理需要，所為之蒐集處理及利用 059 Financial service industry's collection, processing, and use of information in accordance with laws and regulations and needs for financial supervision 060 金融爭議處理 060 Financial dispute resolution 061 金融監督管理與檢查 061 Financial supervision management and inspection 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 063 Collection, processing, and use of personal data by a non-governmental agency under statutory obligations 069 契約、類似契約或其他法律關係管理之事務 069 Affairs in connection with contract, contract-like or other legal relations. 090 消費者、客戶管理與服務 090 Consumer and customer management and services 091 消費者保護 091 Consumer protection 098 商業與技術資訊 098 Commercial and technical information 104 帳務管理及債權交易業務 104 Account management and debt trading business 135 資(通)訊服務 136 Information (communication) service 136 資(通)訊與資料庫管理 136 Information (communication) and database management 137 資通安全與管理 137 Information and communication security and management 157 調查、統計與研究分析 157 Investigation, statistics, and research and analysis	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。 Personal data includes name, ID no., gender, date of birth, contact details, and other information detail refer to the relevant application forms and agreements executed by you. The above personal data should be limited to the personal data that is actually collected from you or third parties in connection with relevant businesses conducted by accounts maintained at or services offered by the Bank.	一、特定目的存續期間。 The existence period of the specific purposes for collection of personal data. 二、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） The record keeping period in accordance with applicable laws and regulations (e.g.Business Accounting Act), or set by the Bank due to its business operation needs, or as agreed in the contract or agreement executed with you (the one with the latest expiry date shall	右邊「個人資料利用之對象」欄位所列之利用對象其國內及國外所在地 Any place within or outside of the Republic of China where any of the targets mentioned in the right column is located.	一、本行(含受本行委託處理事務之委外機構)及本行境外營業單位。 The Bank(including outsourced institutions entrusted by the Bank to handle affairs) and its overseas business units. 二、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）。 Entities using the personal data per laws and regulations (e.g., the Bank's head office, its domestic or overseas branches and affiliates.) 三、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）。 Other relevant entities with business relationship with the Bank (e.g., correspondent banks, Joint Credit Information Center, The Taiwan Clearing House, Financial Information Service Co., Ltd., Financial Ombudsman Institution, credit guarantee agencies, Taiwan Stock Exchange, Taipei Exchange, Taiwan Depository & Clearing Corporation) 四、國內外依法有權機關(包括但不限於金融監理機關、司法、稅務機關或其他政府	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。 Collection processing, international transmission and use of personal data via automatic machines or other non-automatic means in compliance with the laws and regulations relating to personal data protection.

		177 其他金融管理業務 177 Other financial management business 181 其他經營合於營業登記項目或組織章程所訂之業務 181 Other operations that meet the business registration items or the business stipulated in the articles of association 182 其他諮詢與顧問服務 182 Other advising and consulting services		prevail).		機關）。 Competent authorities and financial supervisory agencies with the jurisdiction over the aforementioned entities or institutions 五、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 with your consent to use your personal data (e.g., companies for joint marketing or mutual use of customers' data and parties with the cooperation or promotion relationship with the Bank.)	

註：英文翻譯僅供參考，若中文與英文內容不一致時，以中文為準。

Note: English translation is for reference only. In the event of inconsistency between versions, the Chinese version shall prevail.