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企業金融開戶總約定書修訂公告

Amendment to General Terms and Conditions Governing Account

親愛的客戶，您好：

本行擬修改現行使用之企業金融「開戶總約定書」，主要修改部分為開戶總約定書之「標準條款」第13條及增訂附錄四「星展銀行企業客戶電子對帳單約定條款」。本次修改及增訂內容於本次變更生效日後將取代之前不同版本的有關約定書。

詳細修訂及增訂內容請參考以下修正對照表，變更後之條款將於2021年01月31日起生效。若您不同意本次變更，得於生效日前隨時以書面通知本行終止帳戶往來關係及開戶總約定書，並配合本行辦理終止手續；倘您於上述生效日後繼續使用您於本行之任何帳戶者，將視為您已同意並接受本次變更。

本次修訂內容詳如下列修訂比較表，為保障您的權益，請您撥冗閱讀，若您有任何疑問，歡迎您致電星展企業一線通服務專線+886-2-6606-0302 洽詢。

Dear Customer,

We hereby amend the General Terms and Conditions Governing Account, with the main revision areas of Clause 13 in "Standard Terms" of "General Terms and Conditions Governing Account", and Annex VI "TERMS AND CONDITIONS FOR CORPORATE CUSTOMER E-STATEMENT SERVICE". After the effective date of the amendment, the amended terms and annexes will supersede and replace any relevant terms and conditions adopted earlier.

The content of the aforesaid amendment are attached as below table for your reference, which will be effective on January 31st, 2021. If you disagree with any changes we made, you may end the "General Terms and Conditions Governing Account" and close your account by giving us a notice in writing before the effective date; if you continue to use any of your accounts after the effective date of the amendment, you are deemed to have agreed with the amendment.

The details of the comparison between the original and revised terms are attached as below table. Please read the amendment carefully to safeguard your right. Shall you have any questions on the announcement, please feel free to contact DBS BusinessCare at +886-2-6606-0302 and we shall be happy to help you.

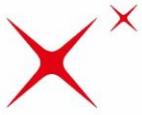


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企業金融「開戶總約定書」修訂及增訂內容

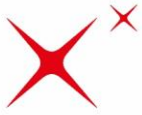
Content of the amendment to General Terms and Conditions Governing Account

修訂及新增條文	新修訂條文 企業金融開戶總約定書 ver19.0	現行條文 企業金融開戶總約定書 ver18.0
標準條款 第1條 Standard Terms Clause 1	1 前言 1.1 一經於本行開立任何帳戶或使用本行任何服務，即表示貴客戶同意接受本標準條款、所適用之補充條款、以及本行可能告知貴客戶就本行之產品或服務所適用之其他任何條款。本標準條款連同所適用之補充條款，取代貴客戶帳戶與本行之服務先前所可能適用之一切標準條款及條件。 1.2 若本行特定產品與服務所適用之條款、本行之補充條款以及本行之標準條款間有任何歧異，特定產品或服務所適用之條款應優先適用，次為補充條款，末為標準條款。 1 Introduction 1.1 By having any account with us or by using any of our services, you agree to these standard terms, any supplementary terms that apply and any other terms which we may tell you about which apply to our products or services. These standard terms, together with the supplementary terms that apply, replace all previous standard terms and conditions which may have applied to your account and our services. 1.2 If there is any difference in the terms which apply to our specific products and services, our supplementary terms and our standard terms, the terms which apply to specific products or services will take priority, followed by the supplementary terms and lastly the standard terms.	1 前言 1.1 一經於本行開立任何帳戶或使用本行任何服務，即表示貴客戶同意接受本標準條款、所適用之國別條款、以及本行可能告知貴客戶就本行之產品或服務所適用之其他任何條款。本標準條款連同所適用之國別條款，取代貴客戶帳戶與本行之服務先前所可能適用之一切標準條款及條件。 1.2 若本行特定產品與服務所適用之條款、本行之國別條款以及本行之標準條款間有任何歧異，特定產品或服務所適用之條款應優先適用，次為國別條款，末為標準條款。 1 Introduction 1.1 By having any account with us or by using any of our services, you agree to these standard terms, any country terms that apply and any other terms which we may tell you about which apply to our products or services. These standard terms, together with the country terms that apply, replace all previous standard terms and conditions which may have applied to your account and our services. 1.2 If there is any difference in the terms which apply to our specific products and services, our country terms and our standard terms, the terms which apply to specific products or services will take priority, followed by the country terms and lastly the standard terms.
標準條款 第2.1條 Standard Terms Clause 2.1	2.1 於本標準條款，下列名詞具有以下涵義。 (a) 帳戶係指貴客戶於本行開立之每一帳戶。 (b) 合約係指本標準條款、相關補充條款以及經貴客戶與本行合意而適用於貴客戶帳戶、或貴客戶透過該帳戶而得使用之產品或服務、或與該帳戶連結之產品或服務所適用之其他任何特定條款和條件。 (c) 營業日係指本行以及（若涉及另一司法管轄區（國家、州、區域或地區）或另一幣別）位於該司法管轄區主要金融中心之銀行皆對外正常營業之日（週六或周日除外）。 (d) 電子服務包括任何本行提供予貴客戶帳戶使用之電子服務。 (e) 本行成員指新加坡商星展銀行股份有限公司及其分行、母公司、代表處、代理人、子公司及關係企業（包括任何子公司或關係企業之任何分支機構或代表處）。 (f) 標準條款係指本公司帳戶標準條款。 (g) 補充條款係指為貴客戶帳戶開立地所處特定司法管轄區所訂之條款與條件，用以修訂或增補本標準條款者。 2.1 In these standard terms, the following words have the following meanings. (a) Account means each account you open with us. (b) Agreement means these standard terms, the relevant supplementary terms and any other specific terms	2.1 於本標準條款，下列名詞具有以下涵義。 (a) 帳戶係指貴客戶於本行開立之每一帳戶。 (b) 合約係指本標準條款、相關國別條款以及經貴客戶與本行合意而適用於貴客戶帳戶、或貴客戶透過該帳戶而得使用之產品或服務、或與該帳戶連結之產品或服務所適用之其他任何特定條款和條件。 (c) 營業日係指本行以及（若涉及另一司法管轄區（國家、州、區域或地區）或另一幣別）位於該司法管轄區主要金融中心之銀行皆對外正常營業之日（週六或周日除外）。 (d) 國別條款係指為貴客戶帳戶開立地所處特定司法管轄區所訂之條款與條件，用以修訂或增補本標準條款者。 (e) 電子服務包括任何本行提供予貴客戶帳戶使用之電子服務。 (f) 本行成員指新加坡商星展銀行股份有限公司及其分行、母公司、代表處、代理人、子公司及關係企業（包括任何子公司或關係企業之任何分支機構或代表處）。 (g) 標準條款係指本公司帳戶標準條款。 2.1 In these standard terms, the following words have the following meanings. (a) Account means each account you open with us. (b) Agreement means these standard terms, the relevant country terms and any other specific terms and



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	and conditions agreed between us which apply to your account or any products or services you can access through your account or which are linked to your account. (c) Business day means any day (other than a Saturday or Sunday) we and, if another jurisdiction (country, state, territory or region) or another currency is involved, banks in the main financial centre of that jurisdiction, are open for general banking business. (d) Electronic services includes any electronic service we offer to use with your account. (e) Our members means DBS Bank Ltd and its branches, parent company, representative offices, agencies, subsidiaries and affiliates (including any branches or representative offices of any subsidiary or affiliate). (f) Standard terms means these corporate account standard terms. (g) Supplementary terms means the terms and conditions for that specific jurisdiction where you open your account which amend these standard terms or are added to them.	conditions agreed between us which apply to your account or any products or services you can access through your account or which are linked to your account. (c) Business day means any day (other than a Saturday or Sunday) we and, if another jurisdiction (country, state, territory or region) or another currency is involved, banks in the main financial centre of that jurisdiction, are open for general banking business. (d) Country terms means the terms and conditions for that specific jurisdiction where you open your account which amend these standard terms or are added to them. (e) Electronic services includes any electronic service we offer to use with your account. (f) Our members means DBS Bank Ltd and its branches, parent company, representative offices, agencies, subsidiaries and affiliates (including any branches or representative offices of any subsidiary or affiliate). (g) Standard terms means these corporate account standard terms.
標準條款 第4.4條 Standard Terms Clause 4.4	(c) 本行得允許貴客戶於到期前提前終止或提取固定性或定期性存款，惟貴客戶應支付補充條款中所約定、或依本行所訂定之費用。 (c) We may allow you to end or withdraw a fixed or time deposit early, but you would have to pay the charges and costs agreed in the supplementary terms or as we decide.	(c) 本行得允許貴客戶於到期前提前終止或提取固定性或定期性存款，惟貴客戶應支付國別條款中所約定、或依本行所訂定之費用。 (c) We may allow you to end or withdraw a fixed or time deposit early, but you would have to pay the charges and costs agreed in the country terms or as we decide.
標準條款 第4.5條 Standard Terms Clause 4.5	4.5 轉帳。若本行已完成必要之安排，本行即得接受就貴客戶帳戶與貴客戶或任何他人於本行或其他任何金融機構所開立之其他任何帳戶之間進行轉帳交易之指示。本行將於接獲貴客戶請求當日、或於次營業日儘快辦理貴客戶轉帳交易之請求，或於補充條款所定之時間內辦理之。為使轉帳成功，貴客戶有責任確保貴客戶係提供正確資訊予本行（包括受款人之詳細資料）。本行無須查驗貴客戶於指示中所提供予本行之任何資訊。本行得就轉帳交易設定限制條件（例如，對於擬轉帳之金額或貴客戶使用轉帳服務之頻率等）。 4.5 Transferring funds. We may accept an instruction to transfer funds between your account and any other account belonging to you or any other person which is maintained with us or any other financial institution if we have the necessary arrangements in place. We will try to process your request to transfer funds on the day we receive your instruction or as soon as we can on the next business day or within the time provided in the supplementary terms. You are responsible for making sure you give us the correct information (including details of the person you want to transfer the funds to) so that the transfer is successful. We do not have to check any information you give us in your instruction. We may set limits on transferring funds (for example, on the amount to be transferred or on how often you use the service).	4.5 轉帳。若本行已完成必要之安排，本行即得接受就貴客戶帳戶與貴客戶或任何他人於本行或其他任何金融機構所開立之其他任何帳戶之間進行轉帳交易之指示。本行將於接獲貴客戶請求當日、或於次營業日儘快辦理貴客戶轉帳交易之請求，或於國別條款所定之時間內辦理之。為使轉帳成功，貴客戶有責任確保貴客戶係提供正確資訊予本行（包括受款人之詳細資料）。本行無須查驗貴客戶於指示中所提供予本行之任何資訊。本行得就轉帳交易設定限制條件（例如，對於擬轉帳之金額或貴客戶使用轉帳服務之頻率等）。 4.5 Transferring funds. We may accept an instruction to transfer funds between your account and any other account belonging to you or any other person which is maintained with us or any other financial institution if we have the necessary arrangements in place. We will try to process your request to transfer funds on the day we receive your instruction or as soon as we can on the next business day or within the time provided in the country terms. You are responsible for making sure you give us the correct information (including details of the person you want to transfer the funds to) so that the transfer is successful. We do not have to check any information you give us in your instruction. We may set limits on transferring funds (for example, on the amount to be transferred or on how often you use the service).
標準條款 第9.1條 Standard Terms Clause 9.1	9.1 貴客戶或本行結清貴客戶帳戶。貴客戶或本行皆可隨時結清貴客戶帳戶，若補充條款中有規定，結清帳戶之一方並應於結清帳戶前通知他方。貴客戶帳戶結清時，貴客戶應向本行立即清償積欠本行之一切款項，包括透支之金額（如有）、利息、成本、支出、手續費及其他貴客戶就該帳戶所積欠之任何費用。若貴客戶帳戶有結餘，就該項餘額（扣除貴客戶積欠本行之任何金額後），本行將以銀行本票或銀行匯票之方式郵寄至本行記錄中所載之貴客戶地址，或以本行決定之其他方式向貴客戶支付。就結清後帳戶內之存款餘額，本行將不予付	9.1 貴客戶或本行結清貴客戶帳戶。貴客戶或本行皆可隨時結清貴客戶帳戶，若國別條款中有規定，結清帳戶之一方並應於結清帳戶前通知他方。貴客戶帳戶結清時，貴客戶應向本行立即清償積欠本行之一切款項，包括透支之金額（如有）、利息、成本、支出、手續費及其他貴客戶就該帳戶所積欠之任何費用。若貴客戶帳戶有結餘，就該項餘額（扣除貴客戶積欠本行之任何金額後），本行將以銀行本票或銀行匯票之方式郵寄至本行記錄中所載之貴客戶地址，或以本行決定之其他方式向貴客戶支付。就結清後帳戶內之存款餘額，本行將不予付



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	息。本合約將持續適用至貴我雙方已履行其全部責任為止。 9.1 You or us closing your account. Either of us may close your account at any time and, if it says so in the supplementary terms, the person closing the account will give notice to the other before they do so. When your account is closed, you must pay us promptly all amounts you owe us, including overdrawn amounts (if any), interest, costs, expenses, commission and any other charges you owe on the account. If your account is in credit, we will pay you the balance (after deducting any amount you owe us) by posting a cashier's order or a banker's draft for the balance to the address we have for you in our records or in any other way we decide. We will not pay interest on unclaimed balances of closed accounts. This agreement will continue to apply until you and we have met all of our responsibilities.	息。本合約將持續適用至貴我雙方已履行其全部責任為止。 9.1 You or us closing your account. Either of us may close your account at any time and, if it says so in the country terms, the person closing the account will give notice to the other before they do so. When your account is closed, you must pay us promptly all amounts you owe us, including overdrawn amounts (if any), interest, costs, expenses, commission and any other charges you owe on the account. If your account is in credit, we will pay you the balance (after deducting any amount you owe us) by posting a cashier's order or a banker's draft for the balance to the address we have for you in our records or in any other way we decide. We will not pay interest on unclaimed balances of closed accounts. This agreement will continue to apply until you and we have met all of our responsibilities.
標準條款 第13條 Standard Terms Clause 13	13 制裁措施 13.1 遵守制裁措施。新加坡商星展集團控股有限公司 (DBS Group Holding Ltd) 及其子公司營運所在地之司法管轄區政府機關，以及本行的中間銀行或通匯銀行營運所在地之司法管轄區政府機關，會就某些國家、機構及個人實施特定制裁措施及規定。在相關制裁措施下，若可能導致本行或本行之中間銀行或通匯銀行違反制裁措施、法令規定或本行關於制裁措施之內部政策者，本行或本行之中間銀行或通匯銀行可能無法處理或進行貴客戶之交易指示。因此，於不影響本合約其他條款的情形下，本行可能： (a) 拒絕或者延遲執行貴客戶的交易指示或進行交易； (b) 立即暫停、凍結或終止貴客戶之帳戶；或 (c) 根據本行合理決定之匯率以其他貨幣支付貴客戶。 對於貴客戶或任何人因本行行使本條所載之權利可能遭受或因而產生之任何損失、損害、費用、成本、請求或程序(無論屬於直接、間接或衍生性)，本行不負任何責任。 13 Sanctions 13.1 Keeping to sanctions. Specific sanctions and regulations are imposed and enforced against certain countries, organisations and people by the government and regulatory authorities in the jurisdictions where DBS Group Holdings Ltd and its subsidiaries operate, and the government and regulatory authorities of our intermediary/correspondent banks. Under these measures, we or our intermediary/correspondent banks may not be able to process or take part in transactions which may result in us or our intermediary/correspondent banks not keeping to these sanctions or regulations or our internal policies relating to sanctions. As a result, we may, without affecting any other terms of this agreement: (a) refuse or delay in acting on your instructions or any transaction; (b) suspend, freeze or close your account immediately; or (c) pay you in alternative currencies based on a rate of exchange reasonably decided by us. We will not be liable for any loss, damage, expense, cost, claim or proceeding, whether direct, indirect or consequential, which you or any other person may suffer or face due to us exercising any of our rights in this clause.	13 制裁措施 13.1 遵守制裁措施。美國、聯合國、歐盟、新加坡金融管理局及貴客戶於其他司法管轄區開立且持有銀行帳戶之該司法管轄區政府機關，會就某些國家、機構及個人實施特定制裁措施及規定。在相關制裁措施下，若可能導致本行違反制裁措施、法令規定或本行關於制裁措施之內部政策者，本行或本行之代理人可能無法處理或進行貴客戶之交易指示。因此，於不影響本合約其他條款的情形下，本行可能： (a) 拒絕或者延遲執行貴客戶的交易指示或進行交易； (b) 立即暫停、凍結或終止貴客戶之帳戶；或 (c) 根據本行合理決定之匯率以其他貨幣支付貴客戶。 對於貴客戶或任何人因本行行使本條所載之權利可能遭受或因而產生之任何損失、損害、費用、成本、請求或程序(無論屬於直接、間接或衍生性)，本行不負任何責任。 13 Sanctions 13.1 Keeping to sanctions. Specific sanctions and regulations are imposed and enforced against certain countries, organisations and people by the United States of America, the United Nations, the European Union, Monetary Authority of Singapore and other government and regulatory authorities in the jurisdiction where your account is opened and held. Under these measures, we or our agents may not be able to process or take part in transactions which may result in us not keeping to these sanctions or regulations or our internal policies relating to sanctions. As a result, we may, without affecting any other terms of this agreement: (a) refuse or delay in acting on your instructions or any transaction; (b) suspend, freeze or close your account immediately; or (c) pay you in alternative currencies based on a rate of exchange reasonably decided by us. We will not be liable for any loss, damage, expense, cost, claim or proceeding, whether direct, indirect or consequential, which you or any other person may suffer or face due to us exercising any of our rights in this clause.
標準條款 第16條 Standard Terms	16 本標準條款之變更 16.1 變更。本行得隨時變更本標準條款或補充條款之內容。就該等變更，本行將以下列任一方式合理通知	16 本標準條款之變更 16.1 變更。本行得隨時變更本標準條款或國別條款之內容。就該等變更，本行將以下列任一方式合理通知



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Clause 16	貴客戶：將修訂後之條款寄送予貴客戶、將之刊登於本行網站並告知貴客戶，或者，於媒體刊登修訂後之條款。所有變更將自該項通知或公告所載之日起適用之。 16.2 不同意此等條款。若貴客戶不同意修訂後之標準條款或修訂後之補充條款，貴客戶得選擇於該等條款生效前結清貴客戶之帳戶。若貴客戶於該等修訂後之條款生效後，仍未結清貴客戶帳戶者，本行將視貴客戶已同意該項變更。 16 Changes to these standard terms 16.1 Changes. At any time, we may make changes to these standard terms or the supplementary terms. We will give you reasonable notice of changes by either sending you the revised terms, putting them on our website and telling you about them or publishing them in the media. All changes will apply from the date stated in the notice or public announcement. 16.2 Not accepting these terms. If you do not accept the revised standard terms or the revised supplementary terms, you have the option to close your account before they take effect. If you do not close your account after the date the revised terms come into effect, we will treat you as having agreed to the changes.	貴客戶：將修訂後之條款寄送予貴客戶、將之刊登於本行網站並告知貴客戶，或者，於媒體刊登修訂後之條款。所有變更將自該項通知或公告所載之日起適用之。 16.2 不同意此等條款。若貴客戶不同意修訂後之標準條款或修訂後之國別條款，貴客戶得選擇於該等條款生效前結清貴客戶之帳戶。若貴客戶於該等修訂後之條款生效後，仍未結清貴客戶帳戶者，本行將視貴客戶已同意該項變更。 16 Changes to these standard terms 16.1 Changes. At any time, we may make changes to these standard terms or the country terms. We will give you reasonable notice of changes by either sending you the revised terms, putting them on our website and telling you about them or publishing them in the media. All changes will apply from the date stated in the notice or public announcement. 16.2 Not accepting these terms. If you do not accept the revised standard terms or the revised country terms, you have the option to close your account before they take effect. If you do not close your account after the date the revised terms come into effect, we will treat you as having agreed to the changes.
標準條款 第17.7條 Standard Terms Clause 17.7	17.7 執行條款。若本標準條款或相關補充條款之任何條款無法執行或不復有效，該標準條款或補充條款之任何其他條款皆不受其影響。 17.7 Enforcing the conditions. If any of these standard terms or the relevant supplementary terms cannot be enforced or is no longer valid, it will not affect any of the other terms of the standard terms or supplementary terms.	17.7 執行條款。若本標準條款或相關國別條款之任何條款無法執行或不復有效，該標準條款或國別條款之任何其他條款皆不受其影響。 17.7 Enforcing the conditions. If any of these standard terms or the relevant country terms cannot be enforced or is no longer valid, it will not affect any of the other terms of the standard terms or country terms.
標準條款 第17.10條 Standard Terms Clause 17.10	17.10 準據法。本標準條款及相關補充條款以貴客戶帳戶開立暨持有地所處司法管轄區之法律為準據法。 17.10 Governing law. These standard terms and the relevant supplementary terms are governed by the laws of the jurisdiction where your account is opened and held.	17.10 準據法。本標準條款及相關國別條款以貴客戶帳戶開立暨持有地所處司法管轄區之法律為準據法。 17.10 Governing law. These standard terms and the relevant country terms are governed by the laws of the jurisdiction where your account is opened and held.
標準條款 第17.11條 Standard Terms Clause 17.11	17.11 其他語言。若本標準條款或任何補充條款被譯為英文以外之語言，且二者間存有歧異或不一致者，則應適用英文版之內容（除補充條款中另有約定者外）。 17.11 Other languages. If these standard terms or any supplementary terms are translated into a language other than English and there is any difference or inconsistency between the two, the English version will apply (unless otherwise agreed in the supplementary terms).	17.11 其他語言。若本標準條款或任何國別條款被譯為英文以外之語言，且二者間存有歧異或不一致者，則應適用英文版之內容（除國別條款中另有約定者外）。 17.11 Other languages. If these standard terms or any country terms are translated into a language other than English and there is any difference or inconsistency between the two, the English version will apply (unless otherwise agreed in the country terms).
補充條款 (國別條款) 第1條 Supplementary Terms (Country Terms) Clause 1	1 前言 1.1 本補充條款適用於貴客戶在臺灣所開立之本行帳戶及所使用之本行服務。本補充條款與標準條款均同有適用。 1.2 標準條款中之定義，於本補充條款亦有適用。 1.3 如標準條款及本補充條款經譯為英文，而其中文版本與英文版本間存有任何歧異者，應適用中文版本之內容。 1.4 營業時間。營業時間為正常營業日之上午 9 時至下午 3 時 30 分，非營業時間所為之任何交易，本行將於次一營業日之營業時間處理之。 1 Introduction 1.1 These supplementary terms apply to your accounts with us and our services you may use in Taiwan. These supplementary terms will apply as well as the standard terms. 1.2 The definitions in the standard terms will also apply to these terms. 1.3 If the standard terms and these supplementary terms are translated into English and there is any difference	1 前言 1.1 本國別條款適用於貴客戶在臺灣所開立之本行帳戶及所使用之本行服務。本國別條款與標準條款均同有適用。 1.2 標準條款中之定義，於本國別條款亦有適用。 1.3 如標準條款及本國別條款經譯為英文，而其中文版本與英文版本間存有任何歧異者，應適用中文版本之內容。 1.4 營業時間。營業時間為正常營業日之上午 9 時至下午 3 時 30 分，非營業時間所為之任何交易，本行將於次一營業日之營業時間處理之。 1 Introduction 1.1 These country terms apply to your accounts with us and our services you may use in Taiwan. These country terms will apply as well as the standard terms. 1.2 The definitions in the standard terms will also apply to these terms. 1.3 If the standard terms and these country terms are translated into English and there is any difference between



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	between the Chinese version and the English version, the Chinese version will apply. 1.4 Banking hours. The banking hours are from 9am to 3.30pm on a normal business day, and we will process any transaction made outside these hours during banking hours on the next business day.	the Chinese version and the English version, the Chinese version will apply. 1.4 Banking hours. The banking hours are from 9am to 3.30pm on a normal business day, and we will process any transaction made outside these hours during banking hours on the next business day.
補充條款 (國別條款) 第4.1條 Supplementary Terms (Country Terms) Clause 4.1	4.1 費用及收費標準表。本行有權就貴客戶之帳戶及本行之產品及服務訂定有關之收費、費用或成本。詳情請參收費標準表 (附錄五)。 4.1 Fees and fee schedule. We are entitled to set a charge, fee or cost in connection with your account and our products and services. See the fee schedule (Annex V) for more details.	4.1 費用及收費標準表。本行有權就貴客戶之帳戶及本行之產品及服務訂定有關之收費、費用或成本。詳情請參收費標準表 (附錄四)。 4.1 Fees and fee schedule. We are entitled to set a charge, fee or cost in connection with your account and our products and services. See the fee schedule (Annex IV) for more details.
補充條款 (國別條款) 第5.1條 Supplementary Terms (Country Terms) Clause 5.1	5.1 抵銷。若貴客戶未向本行履行其所負之任何義務，或經本行認有必要時，於不影響標準條款或本補充條款其餘約款 (包括但不限於標準條款第 10 條) 之情形下，本行得於法令適用之範圍內，自貴客戶帳戶扣取貴客戶應支付本行之收費、費用、利息及稅款等之任何金額。舉例而言，此等情形可能包括以下各例： 5.1 Set-off. Without affecting other clauses in the standard terms or these supplementary terms (including, without limit, clause 10 of the standard terms) and as far as laws and regulations apply, we may take from your account any money you owe us for charges, fees, interest, taxes and so on if you fail to carry out any of your obligations to us or if we consider it necessary. This could include, for example, if:	5.1 抵銷。若貴客戶未向本行履行其所負之任何義務，或經本行認有必要時，於不影響標準條款或本國別條款其餘約款 (包括但不限於標準條款第 10 條) 之情形下，本行得於法令適用之範圍內，自貴客戶帳戶扣取貴客戶應支付本行之收費、費用、利息及稅款等之任何金額。舉例而言，此等情形可能包括以下各例： 5.1 Set-off. Without affecting other clauses in the standard terms or these country terms (including, without limit, clause 10 of the standard terms) and as far as laws and regulations apply, we may take from your account any money you owe us for charges, fees, interest, taxes and so on if you fail to carry out any of your obligations to us or if we consider it necessary. This could include, for example, if:
補充條款 (國別條款) 第8.5條 Supplementary Terms (Country Terms) Clause 8.5	8.5 信用資訊。在不影響本補充條款之其他規定下，貴客戶亦同意本行得於相關法令適用之範圍內，基於第 8.1 條所述之目的，向財團法人金融聯合徵信中心、財團法人中小企業信用保證基金、財金資訊股份有限公司、台灣票據交換所、財團法人聯合信用卡處理中心及其他金融機構、信用機構或政府機構查詢貴客戶之相關資訊。貴客戶並確認貴客戶皆已向其公司或機構之董事、監察人、經理人及受僱人等告知告知書之內容，而該等第三人亦已同意將其個人資料為如此之使用。如經本行要求，貴客戶並應提供相關證明予本行。 8.5 Credit information. Without affecting any other clause in these terms, you also agree that, as far as relevant laws and regulations apply, we may, for the purposes mentioned in clause 8.1, apply to the Joint Credit Information Center, Small and Medium Enterprise Credit Guarantee Fund, Financial Information Service Corporation, Taiwan Clearing House, National Credit Card Center and other financial institutions, credit agencies or government agencies for information relating to you. You confirm that you have told the directors, supervisors, officers and employees of your company or organisation of the notification and they have agreed to their personal information being used in this way. If we ask, you must provide us with evidence of this.	8.5 信用資訊。在不影響本國別條款之其他規定下，貴客戶亦同意本行得於相關法令適用之範圍內，基於第 8.1 條所述之目的，向財團法人金融聯合徵信中心、財團法人中小企業信用保證基金、財金資訊股份有限公司、台灣票據交換所、財團法人聯合信用卡處理中心及其他金融機構、信用機構或政府機構查詢貴客戶之相關資訊。貴客戶並確認貴客戶皆已向其公司或機構之董事、監察人、經理人及受僱人等告知告知書之內容，而該等第三人亦已同意將其個人資料為如此之使用。如經本行要求，貴客戶並應提供相關證明予本行。 8.5 Credit information. Without affecting any other clause in these terms, you also agree that, as far as relevant laws and regulations apply, we may, for the purposes mentioned in clause 8.1, apply to the Joint Credit Information Center, Small and Medium Enterprise Credit Guarantee Fund, Financial Information Service Corporation, Taiwan Clearing House, National Credit Card Center and other financial institutions, credit agencies or government agencies for information relating to you. You confirm that you have told the directors, supervisors, officers and employees of your company or organisation of the notification and they have agreed to their personal information being used in this way. If we ask, you must provide us with evidence of this.
補充條款 (國別條款) 第12.3條 Supplementary Terms (Country Terms) Clause 12.3	12.3 通知本行變更。若本行發現貴客戶之名稱或法定代理人有任何變更而未依前開第 12.2 條通知本行者，本行得要求貴客戶辦理相關之變更。於不影響標準條款及本補充條款其他規定 (包括但不限於標準條款第 9.2 條) 之情形下，如貴客戶於本行要求後一個月內仍未辦理變更者，本行得終止結清貴客戶之支票存款帳戶。 12.3 Telling us about changes. If we discover you have not told us about any change to your name or legal representative in line with clause 12.2 above, we may ask you to make the relevant changes. Without affecting other clauses in the standard terms and these supplementary	12.3 通知本行變更。若本行發現貴客戶之名稱或法定代理人有任何變更而未依前開第 12.2 條通知本行者，本行得要求貴客戶辦理相關之變更。於不影響標準條款及本國別條款其他規定 (包括但不限於標準條款第 9.2 條) 之情形下，如貴客戶於本行要求後一個月內仍未辦理變更者，本行得終止結清貴客戶之支票存款帳戶。 12.3 Telling us about changes. If we discover you have not told us about any change to your name or legal representative in line with clause 12.2 above, we may ask you to make the relevant changes. Without affecting other clauses in the standard terms and these country terms



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	terms (including, without limit, clause 9.2 of the standard terms), if you do not make the change within one month of us asking you to, we may close your cheque account.	(including, without limit, clause 9.2 of the standard terms), if you do not make the change within one month of us asking you to, we may close your cheque account.
附錄四 Annex IV	星展銀行企業客戶電子對帳單約定條款 版本日期:2017/10/17 貴客戶向星展（台灣）商業銀行股份有限公司（下稱「銀行」）申請「企業客戶電子對帳單」服務（下稱「電子對帳單」）前，應確認已於合理期間內閱讀、充分了解及同意遵守本星展銀行企業客戶電子對帳單約定條款（下稱「本條款」）。如本條款未予規定者，悉依銀行關於帳戶之各項約定條款（包括但不限於開戶總約定書，含其後之修訂、增補及 / 或替代條款）辦理： - 貴客戶得依銀行同意之方式向銀行申請電子對帳單，經銀行同意申請者，由銀行定期將 貴客戶之對帳單或服務相關通知以電子方式傳送至 貴客戶指定之電子郵件信箱。 貴客戶瞭解並同意向銀行申請電子對帳單成功者，電子對帳單將取代企業客戶實體對帳單（下稱「實體對帳單」）之寄發服務。 貴客戶並同意電子對帳單之效力與實體對帳單相同， 貴客戶不得主張電子對帳單不具書面要件而無效，亦不得主張銀行未履行寄發對帳單或服務相關通知之義務。 - 貴客戶申請電子對帳單服務成功者，若 貴客戶原本每月已收取本行的實體對帳單，自申請成功之日起之下二個月對帳單寄送日，銀行將同時寄發實體對帳單及電子對帳單，其後，銀行將停止實體對帳單之寄送，而寄送電子對帳單。 貴客戶如向銀行申請終止電子對帳單服務者，自完成終止手續後之下個月對帳單寄送日，銀行將停止寄送電子對帳單。倘銀行依法令或契約應寄送實體對帳單予 貴客戶者，銀行將於下個月對帳單寄送日開始寄送實體對帳單予 貴客戶。 - 貴客戶向銀行申請電子對帳單， 貴客戶應確認所指定之電子郵件信箱係正常、有效且可使用，以供銀行寄送電子對帳單或服務相關通知至該指定之電子郵件信箱。指定之電子郵件信箱有異動時， 貴客戶應立即依開戶總約定書關於通知之規定通知銀行辦理變更作業。 - 銀行寄送電子對帳單至 貴客戶指定之電子郵件信箱伺服器且未被退回者即視為已送達，但倘非因銀行之故意過失而造成傳送失敗者（包括但不限於 貴客戶輸入錯誤之電子郵件信箱地址、 貴客戶變更或取消電子郵件地址而未辦理變更、 貴客戶端網路設備故障或運作不當等），則以銀行寄送電子對帳單至 貴客戶指定之電子郵件信箱之發送時間視為已送達。 貴客戶應自行注意是否定期收到電子對帳單並核對電子對帳單之內容。倘 貴客戶未收到電子對帳單，應立即聯絡銀行處理，並依銀行開戶總約定書關於通知之規定變更指定之電子郵件信箱地址。 - 貴客戶使用電子對帳單時，如因不可歸責於銀行之事由而發生電子對帳單或服務相關通知內容有遺漏、錯誤、被攔截、傳送失敗、傳送遲延時，銀行不負賠償之責任亦不擔保電子對帳單或服務相關通知之確實傳遞、及時性或準確性，惟銀行應提供必要之協助。 貴客戶確認並同意儘管銀行將設置合理之安全保障措施，	(各項服務手續費收費標準表) (Standard Tariff)



但銀行不擔保傳送予 貴客戶之任何電子對帳單或服務相關通知之安全。且 貴客戶同意承擔銀行傳送電子對帳單或服務相關通知可能遭未經授權之第三人存取之風險。儘管銀行將設置合理之安全保障措施，銀行不擔保電子對帳單服務之提供不中斷或不存在任何錯誤、電腦病毒或其他惡意、破壞性或損壞性編碼、代理、程式或巨集指令，亦不擔保任何缺陷將獲得改正。

6. 於發生下列任一情形時，銀行得停止或終止電子對帳單服務。

- 1) 銀行系統設備進行必要之維修及保養者。
- 2) 發生電子通訊設備或資訊軟硬體設備故障或銀行合作之協力廠商之系統或軟硬體設備故障者。
- 3) 由於天災及其他不可抗力之因素，致無法提供服務者。

4) 貴客戶有任何違法使用電子對帳單之情事。

7. 貴客戶同意銀行得隨時修改本條款之相關規定，並依銀行開戶總約定書相關約定於銀行網站或營業場所公告或以書面或其他約定方式通知 貴客戶。倘 貴客戶不同意修改，得於生效日前隨時以書面通知銀行終止本電子對帳單服務。逾期未終止者，視為 貴客戶已同意並接受相關修改。

8. 本條款係以中華民國法律為準據法。 貴客戶與銀行因本條款涉訟時，雙方同意以台灣台北地方法院為第一審管轄法院，但法律有專屬管轄規定者從其規定。

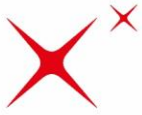
TERMS AND CONDITIONS FOR CORPORATE CUSTOMER E-STATEMENT SERVICE

Version Date: October 17th, 2017

You hereby confirm and declare that prior to applying to DBS Bank (Taiwan) Ltd. (hereinafter referred to as "We") for the "Corporate Customer E-Statement" Service (hereinafter referred to as the "e-Statement"), You have thoroughly read and understood within the reasonable period and are willing to comply with the Terms and Conditions for Corporate Customer e-Statement (hereinafter referred to as the "Terms and Conditions"). Any matters not provided herein shall be governed by the terms and conditions relating to accounts (including, but not limited to the General Terms and Conditions Governing Account and subsequent amendments, additions and/or changes made thereafter):

1. You may apply for e-Statement service with us in such manner as agreed by us. With our consent to the application, we will regularly send the bank statement or service-related notification by electronic means to the e-mail address specified by you. You understand and agree that upon successful application for the e-Statement with us, e-Statements will take the place of the physical bank statements (hereinafter referred to as the "physical statement") delivery service of the corporate customer. You also agree that the e-Statement has the same effect as the physical statement and cannot claim that e-Statements are ineffective as they do not have the requirements for written forms, nor that we do not fulfil our obligation to send bank statements or service-related notifications.

2. You who have successfully applied for the e-Statement service, where You originally have received the physical statement from us every month, we will send the physical statement and e-Statement at the same time on the statement delivery day in the next two months from the date of a successful application. After that, we will stop sending physical statements and send e-Statements instead. Where You apply for termination of the e-Statement service



with us, we will stop sending e-Statements on the statement delivery day in the next month from the date of completion of the procedures for termination. Where we shall send physical statements to you according to the laws and regulations or contract, We will begin to send physical statements to you on the statement delivery day in the next month.

3. When applying for an e-Statement with us, you shall ensure that the specified e-mail address is working, valid, and available for us to send e-Statements or service-related notifications to the specified e-mail address. You shall promptly notify us of any changes in the specified e-mail address in accordance with the notification requirements outlined in the General Terms and Conditions Governing Account.

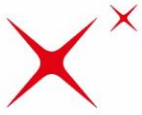
4. Any e-Statements sent by us to the e-mail server specified by you and not returned shall be deemed to have been delivered. However, where the delivery failure is not caused by our intentional or negligent mistakes, (including, but not limited to a wrong e-mail address entered by you, failure to complete procedure for change or cancellation of the e-mail address by you, failure or improper operation of network equipment at your end, and so on), the e-Statement shall be deemed to have been delivered upon the time of sending by us to the e-mail server specified by you. You shall pay attention to whether the e-Statements are received regularly and verify the contents thereof. In case no e-Statement has been received, you shall immediately contact us and change the specified e-mail address in accordance with the notification requirements outlined in the General Terms and Conditions Governing Account.

5. If, for any reason that cannot be attributed to us, any loss, error, interception, transmission failure or transmission delay of e-Statements or service-related notifications arise, we shall neither be liable for damages nor warrant reliable delivery, promptness or accuracy of e-Statements or service-related notifications; nevertheless, we shall provide you with necessary assistance. You declare and agree that, even though we will put reasonable protective measures in place, we do not warrant the security of any e-Statement or service-related notification delivered to you. You also agree to undertake the risks of unauthorized access by third parties to the e-Statements or service-related notification sent by us. Although we will establish reasonable protective measures, no warranty is given by us that services will be provided uninterrupted or free from errors, virus or other malicious, destructive or corrupting codes, agent, program or macros or that any identified defect will be corrected.

6. We have the right to suspend or terminate the e-Statement service under any of the following circumstances:

- 1) Where our system equipment requires necessary repair and maintenance.
- 2) Where there is failure in the electronic communication equipment or information software equipment or in the system or software/hardware equipment of our cooperative contractors.
- 3) Where service cannot be provided due to factors of natural disasters and force majeure events.
- 4) In cases of any illegal use of e-Statements by you.

7. You agree that we may amend the relevant provisions of the Terms and Conditions and notify you via posting it on our website and place of business, in writing or in other manners as agreed in accordance with the relevant requirements outlined in the General Terms and Conditions Governing Account. If you disagree with such changes, you may, at any time before the effective date of such changes terminate the e-Statement services by written notice to us. You shall be deemed to have consented to and accepted such changes if the service is not terminated within the prescribed period.



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	8. The Terms and Conditions shall be governed by and construed in accordance with the laws of R.O.C. Both of us agree that any litigation arising from the Terms and Conditions shall be submitted to the jurisdiction of the Taipei District Court of the R.O.C. for the first instance unless the exclusive jurisdiction is otherwise provided by law.	
附錄五 Annex V	(各項服務手續費收費標準表) (Standard Tariff)	(無) (None)

星展(台灣)商業銀行股份有限公司 敬啟

公告日期：2020/12/02

生效日期：2021/01/31

DBS Bank (Taiwan) Ltd

Date of Announcement: 2020/12/02

Effective Date: 2021/01/31