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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附錄一「電話銀行服務約定書」。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2023年1月1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 Annex I "TERMS AND CONDITIONS FOR PHONE BANKING 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 1st, 2023. 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 ver20.1	現行條文 企業金融開戶總約定書 ver20.0
附錄一 Annex I	電話銀行服務約定書 版本日期:2023/1/1 1. 貴客戶向星展(台灣)商業銀行股份有限公司(下稱「本行」)申請「電話銀行服務」者，同意遵守下列各項約定條款。如本約定條款未予規定者，則適用開戶總約定書、星展電子銀行服務條款與條件之有關規定： 服務申請：貴客戶向本行申請「電話銀行服務」(下稱「本服務」)，經本行同意本服務之申請後，本行將發給使用本服務所需之初始密碼函，嗣後貴客戶得以本服務約定之變更密碼方式逕自透過電話語音方式變更該密碼。本服務之項目包含密碼變更及其他經本行同意得辦理之電話銀行服務。 2. 服務提供：貴客戶透過電話語音系統登入本行電話銀行，並由貴客戶以電話輸入其當時有效之「電話銀行」密碼無誤後，即可轉接客服中心服務專員協助相關服務。 3. 密碼： (a) 貴客戶就本服務密碼應負嚴格保密之責任，不得使第三人知悉或使用，如有違反，貴客戶應自負一切風險及責任，如致本行受有任何損害或損失，並應負賠償責任。 (b) 本行有權認定憑正確密碼所為之指示均係由貴客戶所為。本行得執行該等指示，而不需對該密碼是否由貴客戶使用負任何責任，倘因他人詐欺或未經授權而使用密碼所導致貴客戶之損失，本行不負任何責任。 (c) 倘貴客戶知悉密碼有遭他人盜用、冒用之虞，或未經貴客戶合法授權之情形，貴客戶應立即通知本行辦理密碼掛失手續，停止本服務。但本行於接獲是項通知前，對第三人使用該服務已發生之效力，除本行有故意或重大過失外，貴客戶不得以該密碼之使用非經其使用或授權使用以資對抗本行。 (d) 為保障貴客戶之權益，如使用語音密碼連續三次錯誤，電腦即自動停止本服務，貴客戶依本行所定程序重新申請密碼重置手續後始得繼續使用本服務。 4. 本行擬增加或變更本服務之服務項目、作業程序，或停止提供本服務時，得於本行營業場所或網站公告，不需另行通知或取得貴客戶之同意，且貴客戶無需再行簽署本約定條款或其他文件，即得使用該項服務。貴客戶並同意遵守本行新增或變更服務有關規定。 5. 貴客戶聲明並確認其已經內部程序合法授權其被授權人得經由電話銀行向本行申請銀行服務及產品、進行	電話銀行服務約定書 版本日期:2020/1/3 1. 貴客戶向星展(台灣)商業銀行股份有限公司(下稱「本行」)申請「電話銀行服務」者，同意遵守下列各項約定條款。如本約定條款未予規定者，則適用開戶總約定書、星展電子銀行服務條款與條件之有關規定： 服務申請：貴客戶向本行申請「電話銀行服務」(下稱「本服務」)，經本行同意本服務之申請後，本行將發給使用本服務所需之初始密碼函，嗣後貴客戶得以本服務約定之變更密碼方式逕自透過電話語音方式變更該密碼。本服務之項目包含密碼變更及其他經本行同意得辦理之電話銀行服務。 2. 服務提供：貴客戶透過電話語音系統登入本行電話銀行，並由貴客戶以電話輸入其當時有效之「電話銀行」密碼無誤後，即可轉接客服中心服務專員協助相關服務。 3. 密碼： (a) 貴客戶就本服務密碼應負嚴格保密之責任，不得使第三人知悉或使用，如有違反，貴客戶應自負一切風險及責任，如致本行受有任何損害或損失，並應負賠償責任。 (b) 本行有權認定憑正確密碼所為之指示均係由貴客戶所為。本行得執行該等指示，而不需對該密碼是否由貴客戶使用負任何責任，倘因他人詐欺或未經授權而使用密碼所導致貴客戶之損失，本行不負任何責任。 (c) 倘貴客戶知悉密碼有遭他人盜用、冒用之虞，或未經貴客戶合法授權之情形，貴客戶應立即通知本行辦理密碼掛失手續，停止本服務。但本行於接獲是項通知前，對第三人使用該服務已發生之效力，除本行有故意或重大過失外，貴客戶不得以該密碼之使用非經其使用或授權使用以資對抗本行。 (d) 為保障貴客戶之權益，如使用語音密碼連續三次錯誤，電腦即自動停止本服務，貴客戶依本行所定程序重新申請密碼重置手續後始得繼續使用本服務。 4. 本行擬增加或變更本服務之服務項目、作業程序，或停止提供本服務時，得於本行營業場所或網站公告，不需另行通知或取得貴客戶之同意，且貴客戶無需再行簽署本約定條款或其他文件，即得使用該項服務。貴客戶並同意遵守本行新增或變更服務有關規定。



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各項交易、指示、確認，並得查詢及收受貴客戶於本行所開立之所有帳戶之一切交易往來有關資訊。貴客戶同意本行於確認被授權人輸入之本服務密碼無誤者，得視為被授權人業經貴客戶合法授權，得代表貴客戶使用本服務。

6. 如因不可抗力或不可歸責於本行之事由（包括電腦故障、線路中斷、第三人之行為或疏漏等），以致未能提供本服務者，本行不負賠償責任。

7. 貴客戶擬終止使用本服務，應依本行規定之程序辦理。本行認為貴客戶使用本服務有違反法令或不當往來之情形或本服務有遭他人非法使用之虞時，本行得隨時逕行終止本服務，而不須另行通知。

8. 貴客戶同意本行得將貴客戶與本行人員之對話予以錄音。本行得自行決定保存錄音內容之期間，並得以該錄音作為任何與服務有關之證據。

9. 本約定條款同時以中、英文作成。中文版本與英文版本如有衝突或不一致之處，應以中文版本為準。

TERMS AND CONDITIONS FOR PHONE BANKING SERVICE Version Date: January 1st, 2023

1. You, who applies "Phone Banking Service" (the "Service") with DBS Bank (Taiwan) Ltd ("We"), hereby agree to the terms and conditions as set forth below. For the matters not covered by the Terms and Conditions herein, relative clauses in the General Terms and Conditions Governing Account and Electronic Banking Services Terms and Conditions shall apply.

After we accept the application of the Service filed by you, we will grant you an initial password for using the Service. Thereafter, you may follow the procedure applicable under the Service to change the password over the phone. The Service allows you to change the password over the phone and provides other services provided by us.

2. Service: you, through the Phone voice system, may log into our Phone Banking Service and connect to our customer service specialists for providing relative services, after correctly entering the then effective "Phone Banking" password by phone.

3. Password :

(a) You shall strictly keep confidential the password for the Service and shall not let any third party know or use such password. You shall be solely liable for any risks and liabilities arising from breach of the aforementioned obligations and shall indemnify us for any of our damages or loss therefrom.

(b) We may, at its sole discretion, determine whether the instruction with the correct password is actually made by you. We may execute such instruction and shall have no responsibility to further verify whether the password is actually entered by you. We shall not be liable to you for any damages or loss caused by fraudulent or unauthorized use of the password entered by any other person.

(c) If you become aware of any possible or actual unauthorized use of password, you shall immediately notify and register such event with us and apply to us for cessation of the Service; provided, however, that for any use of the Service by a third party that has taken effect prior to our receipt of the foregoing notification, you shall not assert against us that such use of password is not conducted or authorized by you in the absence of our wilful misconduct or gross negligence.

(d) In order to protect the right and interest of yours, if the password entered is inaccurate for consecutive three times, our computer system will immediately and automatically

5. 如因不可抗力或不可歸責於本行之事由（包括電腦故障、線路中斷、第三人之行為或疏漏等），以致未能提供本服務者，本行不負賠償責任。

6. 貴客戶擬終止使用本服務，應依本行規定之程序辦理。本行認為貴客戶使用本服務有違反法令或不當往來之情形或本服務有遭他人非法使用之虞時，本行得隨時逕行終止本服務，而不須另行通知。

7. 貴客戶同意本行得將貴客戶與本行人員之對話予以錄音。本行得自行決定保存錄音內容之期間，並得以該錄音作為任何與服務有關之證據。

8. 本約定條款同時以中、英文作成。中文版本與英文版本如有衝突或不一致之處，應以中文版本為準。

TERMS AND CONDITIONS FOR PHONE BANKING SERVICE Version Date: January 3rd, 2020

1. You, who applies "Phone Banking Service" (the "Service") with DBS Bank (Taiwan) Ltd ("We"), hereby agree to the terms and conditions as set forth below. For the matters not covered by the Terms and Conditions herein, relative clauses in the General Terms and Conditions Governing Account and Electronic Banking Services Terms and Conditions shall apply.

After we accept the application of the Service filed by you, we will grant you an initial password for using the Service. Thereafter, you may follow the procedure applicable under the Service to change the password over the phone. The Service allows you to change the password over the phone and provides other services provided by us.

2. Service: you, through the Phone voice system, may log into our Phone Banking Service and connect to our customer service specialists for providing relative services, after correctly entering the then effective "Phone Banking" password by phone.

3. Password :

(a) You shall strictly keep confidential the password for the Service and shall not let any third party know or use such password. You shall be solely liable for any risks and liabilities arising from breach of the aforementioned obligations and shall indemnify us for any of our damages or loss therefrom.

(b) We may, at its sole discretion, determine whether the instruction with the correct password is actually made by you. We may execute such instruction and shall have no responsibility to further verify whether the password is actually entered by you. We shall not be liable to you for any damages or loss caused by fraudulent or unauthorized use of the password entered by any other person.

(c) If you become aware of any possible or actual unauthorized use of password, you shall immediately notify and register such event with us and apply to us for cessation of the Service; provided, however, that for any use of the Service by a third party that has taken effect prior to our receipt of the foregoing notification, you shall not assert against us that such use of password is not conducted or authorized by you in the absence of our wilful misconduct or gross negligence.

(d) In order to protect the right and interest of yours, if the password entered is inaccurate for consecutive three times, our computer system will immediately and automatically suspend you from using the Service. You may apply to reset the password and to continue using the Service by following the procedure prescribed by us.

4. If we add or modify service items, operating procedures of the Service or ceases to provide the Service, we may post it on our premises or website and is not required to notify, or obtain the consent from you. You may use the added new



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	suspend you from using the Service. You may apply to reset the password and to continue using the Service by following the procedure prescribed by us. 4. If we add or modify service items, operating procedures of the Service or ceases to provide the Service, we may post it on our premises or website and is not required to notify, or obtain the consent from you. You may use the added new services without executing another copy of the Terms and Conditions herein or any other document. 5. You declare and confirm that you have undergone internal process to legally authorize the authorized person through phone banking to apply for banking services and products, conduct various transactions, make instructions and confirmations, inquire about and receive all your transaction records and information of all accounts with us. You agree that if the password entered by the authorized person is correct, it shall be deemed that the authorized person has been legally authorized by you to use the Service on your behalf. 6. We shall not be responsible for any losses to you caused by our failure to provide the Service due to force majeure or any cause not attributable to us (including computer breakdown, connection interruption or third parties' action or carelessness). 7. If you desire to terminate the Service, he/she/it shall apply for the termination by following the operating procedures prescribed by us. If We deem that you have any illegal or improper use of the Service or the Service would be used by third parties illegally, We may at any time terminate the Service without any notification to you. 8. You agree that We may record any oral and phone conversation between you and us. We may, in its sole discretion, decide the time period for keeping such record and may use such record as evidence for any matters related to the Services. 9. These Terms and Conditions herein are in both Chinese and English. In the event of any conflict or inconsistency between Chinese and English version, the Chinese version shall prevail.	services without executing another copy of the Terms and Conditions herein or any other document. 5. We shall not be responsible for any losses to you caused by our failure to provide the Service due to force majeure or any cause not attributable to us (including computer breakdown, connection interruption or third parties' action or carelessness). 6. If you desire to terminate the Service, he/she/it shall apply for the termination by following the operating procedures prescribed by us. If We deem that you have any illegal or improper use of the Service or the Service would be used by third parties illegally, We may at any time terminate the Service without any notification to you. 7. You agree that We may record any oral and phone conversation between you and us. We may, in its sole discretion, decide the time period for keeping such record and may use such record as evidence for any matters related to the Services. 8. These Terms and Conditions herein are in both Chinese and English. In the event of any conflict or inconsistency between Chinese and English version, the Chinese version shall prevail.
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星展(台灣)商業銀行股份有限公司 敬啟

公告日期：2022/12/30

生效日期：2023/1/1

DBS Bank (Taiwan) Ltd
Date of Announcement: 2022/12/30
Effective Date: 2023/1/1