

台新銀行指數型貸款『定儲利率指數』說明

◆配合中央銀行政策，自 97/11/13 日起，定儲利率指數分為一個月期與三個月期

◆定儲利率指數說明：

一個月期與三個月期

1. 本行定儲利率指數係參考下列八家金融機構之一年期定期儲蓄存款平均固定利率訂定，包含：臺灣銀行、合作金庫、土地銀行、第一銀行、彰化銀行、華南銀行、兆豐國際商業銀行、台北富邦銀行。
2. 指數以小數點以下兩位為準，小數點以下第三位四捨五入。
3. 每次取樣時，排除此八家銀行中利率最高一家及利率最低一家，以剩餘六家銀行為取樣銀行。
4. 台新銀行依下述「◆更改或取消構成指數標的之取樣銀行條件」的狀況保留變更定儲利率指數構成標的與指數調整頻率的權利。
5. 「一個月期定儲利率指數」調整日期為每月 21 日(如調整日遇假日，以次一營業日為調整日)，一年共十二次；「三個月期定儲利率指數」調整日期為每年 3/21、6/21、9/21、12/21(如調整日遇假日，以次一營業日為調整日)。

六個月期

1. 本行定儲利率指數係參考下列六家金融機構之一年期定期儲蓄存款平均機動利率訂定，包含：台灣銀行、合作金庫、土地銀行、第一銀行、彰化銀行、華南銀行。
2. 指數以小數點以下三位為準，小數點以下第四位四捨五入。
3. 台新銀行依下述「◆更改或取消構成指數標的之取樣銀行條件」的狀況保留變更定儲利率指數構成標的與指數調整頻率的權利。
4. 「六個月期定儲利率指數」調整日期為每年 6/21、12/21(如調整日遇假日，以次一營業日為調整日)。

◆客戶利率(R) = 定儲利率指數(I) + 本行加碼幅度(M)

| 計算方式 | 利率調整週期 | 備註 |
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| 前八大存款銀行扣除最高和最低者之一年期平均固定定儲利率+銀行承作成本及風險加碼。 | 一個月期 | 本行利率加碼幅度，視貸款產品、借款人條件而訂定。 |
| | 三個月期 | |
| 六大存款銀行一年期平均機動定儲利率+銀行承作成本及風險加碼。 | 六個月期 | |

◆更改或取消構成指數標的之取樣銀行條件

1. 取樣銀行有合併、被合併、消滅、停業、破產、重整或有遭勒令停業、監管、接管等情事之一者。
2. 取樣銀行的短期債信評低於中華信評 twB (或其他同等之評等機構等值評等)。
3. 取樣銀行停售一年期定期儲蓄存款產品。

台新銀行「基準利率」說明

◆ 本行之基本放款利率為基準利率固定加碼連動 (基本放款利率 = 基準利率 + 3.63%)

| 一個月期定儲利率指數 | | |
|------------|----------------|-----------------------|
| 調整日期 | 定儲利率指數(單位：年息%) | 適用期間 |
| 2024/04/22 | 1.74% | 2024/04/22~2024/05/20 |
| 2024/03/21 | 1.61% | 2024/03/21~2024/04/21 |
| 2024/02/21 | 1.61% | 2024/02/21~2024/03/20 |
| 2024/01/22 | 1.61% | 2024/01/22~2024/02/20 |
| 2023/12/21 | 1.61% | 2023/12/21~2024/01/21 |
| 2023/11/21 | 1.61% | 2023/11/21~2023/12/20 |
| 2023/10/21 | 1.61% | 2023/10/21~2023/11/20 |
| 2023/09/21 | 1.61% | 2023/09/21~2023/10/20 |
| 2023/08/21 | 1.61% | 2023/08/21~2023/09/20 |
| 2023/07/21 | 1.61% | 2023/07/21~2023/08/20 |
| 2023/06/21 | 1.61% | 2023/06/21~2023/07/20 |
| 2023/05/22 | 1.61% | 2023/05/22~2023/06/20 |
| 2023/04/21 | 1.61% | 2023/04/21~2023/05/20 |
| 2023/03/21 | 1.49% | 2023/03/21~2023/04/20 |
| 2023/02/21 | 1.49% | 2023/02/21~2023/03/20 |
| 2023/01/30 | 1.49% | 2023/01/30~2023/02/20 |
| 2022/12/21 | 1.40% | 2022/12/21~2023/01/20 |
| 2022/11/21 | 1.36% | 2022/11/21~2022/12/20 |
| 2022/10/21 | 1.36% | 2022/10/21~2022/11/20 |
| 2022/09/21 | 1.22% | 2022/09/21~2022/10/20 |
| 2022/08/21 | 1.22% | 2022/08/21~2022/09/20 |
| 2022/07/21 | 1.22% | 2022/07/21~2022/08/20 |
| 2022/06/21 | 1.10% | 2022/06/21~2022/07/20 |
| 2022/05/21 | 1.07% | 2022/05/21~2022/06/20 |
| 2022/04/21 | 1.07% | 2022/04/21~2022/05/20 |
| 2022/03/21 | 0.80% | 2022/03/21~2022/04/20 |
| 2022/02/21 | 0.80% | 2022/02/21~2022/03/20 |
| 2022/01/21 | 0.80% | 2022/01/21~2022/02/20 |
| 2021/12/21 | 0.80% | 2021/12/21~2022/01/20 |
| 2021/11/21 | 0.80% | 2021/11/21~2021/12/20 |

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| 2021/10/21 | 0.80% | 2021/10/21~2021/11/20 |
| 2021/09/21 | 0.80% | 2021/09/21~2021/10/20 |
| 2021/08/21 | 0.80% | 2021/08/21~2021/09/20 |
| 2021/07/21 | 0.80% | 2021/07/21~2021/08/20 |
| 2021/06/21 | 0.80% | 2021/06/21~2021/07/20 |
| 2021/05/21 | 0.80% | 2021/05/21~2021/06/20 |
| 2021/04/21 | 0.80% | 2021/04/21~2021/05/20 |
| 2021/03/21 | 0.80% | 2021/03/21~2021/04/20 |
| 2021/02/21 | 0.80% | 2021/02/21~2021/03/20 |
| 2021/01/21 | 0.80% | 2021/01/21~2021/02/20 |
| 2020/12/21 | 0.80% | 2020/12/21~2021/01/20 |
| 2020/11/21 | 0.80% | 2020/11/21~2020/12/20 |
| 2020/10/21 | 0.80% | 2020/10/21~2020/11/20 |
| 2020/09/21 | 0.80% | 2020/09/21~2020/10/20 |
| 2020/08/21 | 0.80% | 2020/08/21~2020/09/20 |
| 2020/07/21 | 0.80% | 2020/07/21~2020/08/20 |
| 2020/06/21 | 0.80% | 2020/06/21~2020/07/20 |
| 2020/05/21 | 0.80% | 2020/05/21~2020/06/20 |
| 2020/04/21 | 0.80% | 2020/04/21~2020/05/20 |
| 2020/03/21 | 1.07% | 2020/03/21~2020/04/20 |
| 2020/02/21 | 1.07% | 2020/02/21~2020/03/20 |
| 2020/01/21 | 1.07% | 2020/01/21~2020/02/20 |
| 2019/12/21 | 1.07% | 2019/12/21~2020/01/20 |
| 2019/11/21 | 1.07% | 2019/11/21~2019/12/20 |
| 2019/10/21 | 1.07% | 2019/10/21~2019/11/20 |
| 2019/09/21 | 1.07% | 2019/09/21~2019/10/20 |
| 2019/08/21 | 1.07% | 2019/08/21~2019/09/20 |
| 2019/07/21 | 1.07% | 2019/07/21~2019/08/20 |
| 2019/06/21 | 1.07% | 2019/06/21~2019/07/20 |
| 2019/05/21 | 1.07% | 2019/05/21~2019/06/20 |
| 2019/04/21 | 1.07% | 2019/04/21~2019/05/20 |
| 2019/03/21 | 1.07% | 2019/03/21~2019/04/20 |

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| 2019/02/21 | 1.07% | 2019/02/21~2019/03/20 |
| 2019/01/21 | 1.07% | 2019/01/21~2019/02/20 |
| 2018/12/21 | 1.07% | 2018/12/21~2019/01/20 |
| 2018/11/21 | 1.07% | 2018/11/21~2018/12/20 |
| 2018/10/21 | 1.07% | 2018/10/21~2018/11/20 |
| 2018/09/21 | 1.07% | 2018/09/21~2018/10/20 |
| 2018/08/21 | 1.07% | 2018/08/21~2018/09/20 |
| 2018/07/21 | 1.07% | 2018/07/21~2018/08/20 |
| 2018/06/21 | 1.07% | 2018/06/21~2018/07/20 |
| 2018/05/21 | 1.07% | 2018/05/21~2018/06/20 |
| 2018/04/21 | 1.07% | 2018/04/21~2018/05/20 |
| 2018/03/21 | 1.07% | 2018/03/21~2018/04/20 |
| 2018/02/21 | 1.07% | 2018/02/21~2018/03/20 |
| 2018/01/21 | 1.07% | 2018/01/21~2018/02/20 |
| 2017/12/21 | 1.07% | 2017/12/21~2018/01/20 |
| 2017/11/21 | 1.07% | 2017/11/21~2017/12/20 |
| 2017/10/21 | 1.07% | 2017/10/21~2017/11/20 |
| 2017/09/21 | 1.07% | 2017/09/21~2017/10/20 |
| 2017/08/21 | 1.07% | 2017/08/21~2017/09/20 |
| 2017/07/21 | 1.07% | 2017/07/21~2017/08/20 |
| 2017/06/21 | 1.07% | 2017/06/21~2017/07/20 |
| 2017/05/21 | 1.07% | 2017/05/21~2017/06/20 |
| 2017/04/21 | 1.07% | 2017/04/21~2017/05/20 |
| 2017/03/21 | 1.07% | 2017/03/21~2017/04/20 |
| 2017/02/21 | 1.07% | 2017/02/21~2017/03/20 |
| 2017/01/21 | 1.07% | 2017/01/21~2017/02/20 |
| 2016/12/21 | 1.07% | 2016/12/21~2017/01/20 |
| 2016/11/21 | 1.07% | 2016/11/21~2016/12/20 |
| 2016/10/21 | 1.07% | 2016/10/21~2016/11/20 |
| 2016/09/21 | 1.07% | 2016/09/21~2016/10/20 |
| 2016/08/21 | 1.07% | 2016/08/21~2016/09/20 |
| 2016/07/21 | 1.07% | 2016/07/21~2016/08/20 |

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| 2016/06/21 | 1.15% | 2016/06/21~2016/07/20 |
| 2016/05/21 | 1.15% | 2016/05/21~2016/06/20 |
| 2016/04/21 | 1.15% | 2016/04/21~2016/05/20 |
| 2016/03/21 | 1.23% | 2016/03/21~2016/04/20 |
| 2016/02/21 | 1.23% | 2016/02/21~2016/03/20 |
| 2016/01/21 | 1.23% | 2016/01/21~2016/02/20 |
| 2015/12/21 | 1.30% | 2015/12/21~2016/01/20 |
| 2015/11/21 | 1.30% | 2015/11/21~2015/12/20 |
| 2015/10/21 | 1.30% | 2015/10/21~2015/11/20 |
| 2015/09/21 | 1.38% | 2015/09/21~2015/10/20 |
| 2015/08/21 | 1.38% | 2015/08/21~2015/09/20 |
| 2015/07/21 | 1.38% | 2015/07/21~2015/08/20 |
| 2015/06/21 | 1.38% | 2015/06/21~2015/07/20 |
| 2015/05/21 | 1.38% | 2015/05/21~2015/06/20 |
| 2015/04/21 | 1.38% | 2015/04/21~2015/05/20 |
| 2015/03/21 | 1.38% | 2015/03/21~2015/04/20 |
| 2015/02/21 | 1.38% | 2014/02/21~2015/03/20 |
| 2015/01/21 | 1.38% | 2015/01/21~2015/02/20 |
| 2014/12/21 | 1.38% | 2014/12/21~2015/01/20 |
| 2014/11/21 | 1.38% | 2014/11/21~2014/12/20 |
| 2014/10/21 | 1.38% | 2014/10/21~2014/11/20 |
| 2014/09/21 | 1.38% | 2014/09/21~2014/10/20 |
| 2014/08/21 | 1.38% | 2014/08/21~2014/09/20 |
| 2014/07/21 | 1.38% | 2014/07/21~2014/08/20 |
| 2014/06/21 | 1.38% | 2014/06/21~2014/07/20 |
| 2014/05/21 | 1.38% | 2014/05/21~2014/06/20 |
| 2014/04/21 | 1.38% | 2014/04/21~2014/05/20 |
| 2014/03/21 | 1.38% | 2014/03/21~2014/04/20 |
| 2014/02/21 | 1.38% | 2014/02/21~2014/03/20 |
| 2014/01/21 | 1.38% | 2014/01/21~2014/02/20 |
| 2013/12/21 | 1.38% | 2013/12/21~2014/01/20 |
| 2013/11/21 | 1.38% | 2013/11/21~2013/12/20 |

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| 2013/10/21 | 1.38% | 2013/10/21~2013/11/20 |
| 2013/09/21 | 1.38% | 2013/09/21~2013/10/20 |
| 2013/08/21 | 1.38% | 2013/08/21~2013/09/20 |
| 2013/07/21 | 1.38% | 2013/07/21~2013/08/20 |
| 2013/06/21 | 1.38% | 2013/06/21~2013/07/20 |
| 2013/05/21 | 1.38% | 2013/05/21~2013/06/20 |
| 2013/04/21 | 1.38% | 2013/04/21~2013/05/20 |
| 2013/03/21 | 1.38% | 2013/03/21~2013/04/20 |
| 2013/02/21 | 1.38% | 2013/02/21~2013/03/20 |
| 2013/01/21 | 1.38% | 2013/01/21~2013/02/20 |
| 2012/12/21 | 1.38% | 2012/12/21~2013/01/20 |
| 2012/11/21 | 1.38% | 2012/11/21~2012/12/20 |
| 2012/10/21 | 1.38% | 2012/10/21~2012/11/20 |
| 2012/09/21 | 1.38% | 2012/09/21~2012/10/20 |
| 2012/08/21 | 1.38% | 2012/08/21~2012/09/20 |
| 2012/07/21 | 1.38% | 2012/07/21~2012/08/20 |
| 2012/06/21 | 1.38% | 2012/06/21~2012/07/20 |
| 2012/05/21 | 1.38% | 2012/05/21~2012/06/20 |
| 2012/04/21 | 1.38% | 2012/04/21~2012/05/20 |
| 2012/03/21 | 1.38% | 2012/03/21~2012/04/20 |
| 2012/02/21 | 1.38% | 2012/02/21~2012/03/20 |
| 2012/01/21 | 1.38% | 2012/01/21~2012/02/20 |
| 2011/12/21 | 1.38% | 2011/12/21~2012/01/20 |
| 2011/11/21 | 1.38% | 2011/11/21~2011/12/20 |
| 2011/10/21 | 1.38% | 2011/10/21~2011/11/20 |
| 2011/09/21 | 1.38% | 2011/09/21~2011/10/20 |
| 2011/08/21 | 1.38% | 2011/08/21~2011/09/20 |
| 2011/07/21 | 1.38% | 2011/07/21~2011/08/20 |
| 2011/06/21 | 1.30% | 2011/06/21~2011/07/20 |
| 2011/05/21 | 1.30% | 2011/05/21~2011/06/20 |
| 2011/04/21 | 1.30% | 2011/04/21~2011/05/20 |
| 2011/03/21 | 1.21% | 2011/03/21~2011/04/20 |

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| 2011/02/21 | 1.21% | 2011/02/21~2011/03/20 |
| 2011/01/21 | 1.21% | 2011/01/21~2011/02/20 |
| 2010/12/21 | 1.15% | 2010/12/21~2011/01/20 |
| 2010/11/21 | 1.15% | 2010/11/21~2010/12/20 |
| 2010/10/21 | 1.15% | 2010/10/21~2010/11/20 |
| 2010/09/21 | 1.04% | 2010/09/21~2010/10/20 |
| 2010/08/21 | 1.04% | 2010/08/21~2010/09/20 |
| 2010/07/21 | 1.04% | 2010/07/21~2010/08/20 |
| 2010/06/21 | 0.92% | 2010/06/21~2010/07/20 |
| 2010/05/21 | 0.92% | 2010/05/21~2010/06/20 |
| 2010/04/21 | 0.92% | 2010/04/21~2010/05/20 |
| 2010/03/21 | 0.92% | 2010/03/21~2010/04/20 |
| 2010/02/21 | 0.92% | 2010/02/21~2010/03/20 |
| 2010/01/21 | 0.92% | 2010/01/21~2010/02/20 |
| 2009/12/21 | 0.92% | 2009/12/21~2010/01/20 |
| 2009/11/21 | 0.92% | 2009/11/21~2009/12/20 |
| 2009/10/21 | 0.92% | 2009/10/21~2009/11/20 |
| 2009/09/21 | 0.80% | 2009/09/21~2009/10/20 |
| 2009/08/21 | 0.80% | 2009/08/21~2009/09/20 |
| 2009/07/21 | 0.80% | 2009/07/21~2009/08/20 |
| 2009/06/21 | 0.80% | 2009/06/21~2009/07/20 |
| 2009/05/21 | 0.80% | 2009/05/21~2009/06/20 |
| 2009/04/21 | 0.80% | 2009/04/21~2009/05/20 |
| 2009/03/21 | 0.80% | 2009/03/21~2009/04/20 |
| 2009/02/21 | 0.92% | 2009/02/21~2009/03/20 |
| 2009/01/21 | 0.95% | 2009/01/21~2009/02/20 |
| 2008/12/21 | 1.45% | 2008/12/21~2009/01/20 |
| 2008/11/21 | 2.20% | 2008/11/21~2008/12/20 |
| 調整頻率：每月 21 日定期調整一次(如調整日遇假日，以次一營業日為調整日)，1 年共 12 次。 | | |
| 取樣日期：每月 15~20 日。 | | |

三個月期定儲利率指數

| 調整日期 | 定儲利率指數(單位：年息%) | 適用期間 |
|------------|----------------|-----------------------|
| 2024/03/21 | 1.61% | 2024/03/21~2024/06/20 |
| 2023/12/21 | 1.61% | 2023/12/21~2024/03/20 |
| 2023/09/21 | 1.61% | 2023/09/21~2023/12/20 |
| 2023/06/21 | 1.61% | 2023/06/21~2023/09/20 |
| 2023/03/21 | 1.49% | 2023/03/21~2023/06/20 |
| 2022/12/21 | 1.40% | 2022/12/21~2023/03/20 |
| 2022/09/21 | 1.22% | 2022/09/21~2022/12/20 |
| 2022/06/21 | 1.10% | 2022/06/21~2022/09/20 |
| 2022/03/21 | 0.80% | 2022/03/21~2022/06/20 |
| 2021/12/21 | 0.80% | 2021/12/21~2022/03/20 |
| 2021/09/21 | 0.80% | 2021/09/21~2021/12/20 |
| 2021/06/21 | 0.80% | 2021/06/21~2021/09/20 |
| 2021/03/21 | 0.80% | 2021/03/21~2021/06/20 |
| 2020/12/21 | 0.80% | 2020/12/21~2021/03/20 |
| 2020/09/21 | 0.80% | 2020/09/21~2020/12/20 |
| 2020/06/21 | 0.80% | 2020/06/21~2020/09/20 |
| 2020/03/21 | 1.07% | 2020/03/21~2020/06/20 |
| 2019/12/21 | 1.07% | 2019/12/21~2020/03/20 |
| 2019/09/21 | 1.07% | 2019/09/21~2019/12/20 |
| 2019/06/21 | 1.07% | 2019/06/21~2019/09/20 |
| 2019/03/21 | 1.07% | 2019/03/21~2019/06/20 |
| 2018/12/21 | 1.07% | 2018/12/21~2019/03/20 |
| 2018/09/21 | 1.07% | 2018/09/21~2018/12/20 |
| 2018/06/21 | 1.07% | 2018/06/21~2018/09/20 |
| 2018/03/21 | 1.07% | 2018/03/21~2018/06/20 |
| 2017/12/21 | 1.07% | 2017/12/21~2018/03/20 |
| 2017/09/21 | 1.07% | 2017/09/21~2017/12/20 |
| 2017/06/21 | 1.07% | 2017/06/21~2017/09/20 |
| 2017/03/21 | 1.07% | 2017/03/21~2017/06/20 |

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| 2016/12/21 | 1.07% | 2016/12/21~2017/03/20 |
| 2016/09/21 | 1.07% | 2016/09/21~2016/12/20 |
| 2016/06/21 | 1.15% | 2016/06/21~2016/09/20 |
| 2016/03/21 | 1.23% | 2016/03/21~2016/06/20 |
| 2015/12/21 | 1.30% | 2015/12/21~2016/03/20 |
| 2015/09/21 | 1.38% | 2015/09/21~2015/12/20 |
| 2015/06/21 | 1.38% | 2015/06/21~2015/09/20 |
| 2015/03/21 | 1.38% | 2015/03/21~2015/06/20 |
| 2014/12/21 | 1.38% | 2014/12/21~2015/03/20 |
| 2014/09/21 | 1.38% | 2014/09/21~2014/12/20 |
| 2014/06/21 | 1.38% | 2014/06/21~2014/09/20 |
| 2014/03/21 | 1.38% | 2014/03/21~2014/06/20 |
| 2013/12/21 | 1.38% | 2013/12/21~2014/03/20 |
| 2013/09/21 | 1.38% | 2013/09/21~2013/12/20 |
| 2013/06/21 | 1.38% | 2013/06/21~2013/09/20 |
| 2013/03/21 | 1.38% | 2013/03/21~2013/06/20 |
| 2012/12/21 | 1.38% | 2012/12/21~2013/03/20 |
| 2012/09/21 | 1.38% | 2012/09/21~2012/12/20 |
| 2012/06/21 | 1.38% | 2012/06/21~2012/09/20 |
| 2012/03/21 | 1.38% | 2012/03/21~2012/06/20 |
| 2011/12/21 | 1.38% | 2011/12/21~2012/03/20 |
| 2011/09/21 | 1.38% | 2011/09/21~2011/12/20 |
| 2011/06/21 | 1.30% | 2011/06/21~2011/09/20 |
| 2011/03/21 | 1.21% | 2011/03/21~2011/06/20 |
| 2010/12/21 | 1.15% | 2010/12/21~2011/03/20 |
| 2010/09/21 | 1.04% | 2010/09/21~2010/12/20 |
| 2010/06/21 | 0.92% | 2010/06/21~2010/09/20 |
| 2010/03/21 | 0.92% | 2010/03/21~2010/06/20 |
| 2009/12/21 | 0.92% | 2009/12/21~2010/03/20 |
| 2009/09/21 | 0.80% | 2009/09/21~2009/12/20 |
| 2009/06/21 | 0.80% | 2009/06/21~2009/09/20 |
| 2009/03/21 | 0.80% | 2009/03/21~2009/06/20 |

| | | |
|--|-------|-----------------------|
| 2008/12/21 | 1.45% | 2008/12/21~2009/03/20 |
| 2008/09/21 | 2.75% | 2008/09/21~2008/12/20 |
| 2008/06/21 | 2.69% | 2008/06/21~2008/09/20 |
| 調整頻率：每年 3 月 21 日、6 月 21 日、9 月 21 日及 12 月 21 日，共 4 次。 (如調整日遇假日，以次一營業日為調整日) | | |
| 取樣日期：3、6、9、12 月之 15~20 日。 | | |

| 六個月期定儲利率指數 | | |
|--|----------------|-----------------------|
| 調整日期 | 定儲利率指數(單位：年息%) | 適用期間 |
| 2023/12/21 | 1.593% | 2023/12/21~2024/06/20 |
| 2023/06/21 | 1.593% | 2023/06/21~2023/12/20 |
| 2022/12/21 | 1.408% | 2022/12/21~2023/06/20 |
| 2022/06/21 | 1.215% | 2022/06/21~2022/12/20 |
| 調整頻率：每年 6 月 21 日及 12 月 21 日，共 2 次。(如調整日遇假日，以次一營業日為調整日) | | |
| 取樣日期：6、12 月之 15~20 日。 | | |

「郵政定期儲金利率」

| 一年期郵政定儲機動利率 | | |
|---|----------|-----------------------|
| 調整日期 | (單位：年息%) | 適用期間 |
| 2024/03/27 | 1.685% | 2024/03/27~迄今 |
| 2023/03/29 | 1.560% | 2023/03/29~2024/03/26 |
| 2022/12/21 | 1.435% | 2022/12/21~2023/03/28 |
| 2022/09/28 | 1.310% | 2022/09/28~2022/12/20 |
| 2022/06/22 | 1.185% | 2022/06/22~2022/09/27 |
| 2022/03/23 | 1.06% | 2022/03/23~2022/06/21 |
| 2020/03/25 | 0.81% | 2020/03/25~2022/03/22 |
| 2016/07/06 | 1.06% | 2016/07/06~2020/03/24 |
| 2016/03/30 | 1.13% | 2016/03/30~2016/07/05 |
| 2015/12/23 | 1.20% | 2015/12/23~2016/03/29 |
| 2015/09/30 | 1.27% | 2015/09/30~2015/12/22 |
| 2011/07/06 | 1.34% | 2010/07/06~2015/09/29 |
| 調整頻率：不定期，依郵局公告牌告利率為準(如調整日遇假日，以次一營業日為調整日)。 | | |
| 二年期郵政定儲機動利率 | | |
| 調整日期 | (單位：年息%) | 適用期間 |
| 2024/03/27 | 1.720% | 2024/03/27~迄今 |
| 2023/03/29 | 1.595% | 2023/03/29~2024/03/26 |
| 2022/12/21 | 1.470% | 2022/12/21~2023/03/28 |
| 2022/09/28 | 1.345% | 2022/09/28~2022/12/20 |
| 2022/06/22 | 1.22% | 2022/06/22~2022/09/27 |
| 2022/03/23 | 1.095% | 2022/03/23~2022/06/21 |
| 2020/03/25 | 0.845% | 2020/03/25~2022/03/22 |
| 2016/07/06 | 1.095% | 2016/07/06~2020/03/24 |
| 2016/03/30 | 1.165% | 2016/03/30~2016/07/05 |
| 2015/12/23 | 1.235% | 2015/12/23~2016/03/29 |
| 2015/09/30 | 1.305% | 2015/09/30~2015/12/22 |
| 2011/07/06 | 1.375% | 2010/07/06~2015/09/29 |
| 調整頻率：不定期，依郵局公告牌告利率為準(如調整日遇假日，以次一營業日為調整日)。 | | |