

自動化匯款業務申請書

Automated Remittance Application

- 一、 申請人姓名 (Applicant) : _____ 中文 (Chinese)
 _____ 英文 (English)
- 二、 申請人證號 (ID) : _____ 【居留證起訖日 (Alien resident certificate start and expiry dates) : _____ ; 護照國別 (Passport nationality) : _____】
- 三、 申請人英文地址 (Address) : _____
- 四、 申請人英文居住城市 (City of residence) : _____
- 五、 申請人 E-Mail : _____ @ _____
- 六、 申請人行動電話 (Mobile) : _____
- 七、 交易結果通知簡訊語言 (Language for transaction confirmation by SMS) :
 中文 (Chinese) 英文 (English) 不通知 (Do not send)
- 八、 交易結果通知 E-Mail 語言 (Language for transaction confirmation by email) :
 中文 (Chinese) 英文 (English)
- 九、 約定資料 :

扣款帳號 (Debit A/C No)																							
受款人資料 (Beneficiary information)																							
新增 (Add)	刪除 (Del)	受款人英文姓名 (Beneficiary Name)	國別 (Country)	銀行英文名稱 (Bank)	Visa 卡卡號 (Visa Card No.)										匯款用途 (Purpose)								

申請人已完整填寫上述資料，並詳閱自動化匯款業務約定書 (編號：1010002) 相關條款且同意遵守之。(Applicant has completed the above information, and read the automated remittance engagement letter terms and conditions (No. 1010002) and agree to comply with herein terms.)

申請人(請親簽並加蓋匯出存款帳號之原留印鑑)(Applicant's specimen signature and seal):

年 月 日

營業單位 (Unit) :			
主管 (Supervisor)	經辦 (Staff)	證照核對 (Documents verified by)	驗印 (Seal verified by)

自動化匯款業務約定書

約定書編號：1010002

Agreement of Automated Remittance

No. 1010002

申請人茲同意以本申請書正本向 貴行申請自動化匯款業務，並願遵守與 貴行存款業務總約定書之各項往來約定及下列所載各條款：

The Applicant agrees to apply for the automated remittance service with the original copy of this Application, and agrees to comply with the terms and conditions specified in the General Agreement of Deposit Business with the Bank and herein:

壹、通則

I. General provisions

一、本約定書所稱「自動化匯款業務」係指申請人使用網路銀行/自動化服務設備（ATM）進行貴行所開放之匯款交易，進行自動化匯款交易時應遵守下列事項及日後貴行依約予以公告調整之內容，申請人均願依 貴行現在及將來修訂之規定辦理：

1. The "automated remittance" mentioned in the Agreement refers to the remittance services provided by the Bank that are accessed by the Applicant via the Internet Banking Services or an automated teller machine (ATM). The following terms and conditions and any revision released by the Bank shall be observed when the automated remittance service is accessed. The Applicant agrees to comply with the current rules and future revisions of the Bank.

（一）申請人須先親赴 貴行外匯指定分行申請並約定自動化匯款業務相關事項，並事先約定至多五組收款資料，且該項匯款服務於申請人向 貴行申請後次一日生效。

(1) The Applicant must visit any branch of our foreign exchange designated banks and provide information regarding the automated remittance service. A maximum of five designated recipients may be provided in advance, and the remittance(s) will become effective on the day after the Applicant makes the application to the Bank.

（二）交易管制：為防制不法或不當之交易，申請人同意 貴行有權針對大量或大額異常交易進行控管或限制。

(2) Transaction control: In order to prevent illegal or inappropriate transactions, the Applicant agrees that the Bank is entitled to impose controls or restrictions on frequent or large and unusual transactions.

（三）「交易時間」：自動化匯款交易時間為每營業日上午九時至下午三時，但實際交易開始時間以交易當日正式掛牌時間為原則。

(3) "Business Hours": The business hours for automated remittance shall be 9:00 am to 3:00 p.m. on each of business day. However, the actual start time of the trading hours shall be based on the official posting hours of the day.

「營業日」：各金融機構對外正常營運之日。

"Business days": Normal days of operation on which financial institutions are open for business.

（四）申請人如欲使用網路銀行/自動化服務設備（ATM）進行自動化匯款交易時，除應具備 貴行有效之晶片金融卡外，並需檢核晶片金融卡密碼無誤後，始得使用該項服務。若為使用網路交易，則另需自行準備適用之讀卡機，且同時檢核網路銀行使用者代號及晶片金融卡密碼無誤後，始得使用該項服務。

(4) To access the automated remittance service via the Internet Banking Services or an automated teller machine (ATM), in addition to a valid IC ATM Card issued by the Bank, the Applicant is required to verify the IC ATM Card PIN to be correct before proceeding to access the service. If the Applicant wishes to access the service via the Internet Banking Services, in addition to using an appropriate smart card reader, the

Applicant is required to verify the Internet Banking user ID and IC ATM Card PIN to be correct before proceeding to access the service.

- (五) 申請人知悉同一人於同一營業日內，透過 貴行網路銀行及自動化服務設備 (ATM) 所進行之自動化匯款交易筆數合計不得超過十五筆；另單一營業日，申請人透過 貴行臨櫃及電子化交易 (含自動化匯款) 所辦理結匯交易累計金額合計必須在新臺幣 500,000 元整以下 (不含新臺幣 500,000 元整) 或其他等值外幣，惟其他臨櫃結匯之交易限額仍依相關法令規定為據。
- (5) The Applicant understands that a maximum of 15 automated remittance transactions may be conducted via the Internet Banking Services and automated teller machines (ATM) provided by the Bank for any one person on the same business day. In addition, on any given business day, the total amount of remittance from one of the Bank's branches and via electronic transactions (including automated remittances) shall not reach NTD 500,000 or the equivalent in foreign currency. However, other limits on in-branch transactions imposed by the law shall still apply.
- (六) 申請人知悉外匯匯率將依市場狀況隨時變動，故申請人於確認執行交易前所接獲之外匯匯率報價均僅供參考，實際交易匯率仍以確認執行交易 (包括退匯、取消交易) 當時 貴行所公告之牌告匯率為基準。
- (6) The Applicant understands that the foreign exchange rates vary as market conditions change from time to time, and the foreign exchange rate quoted before a transaction is confirmed is for the Applicant's reference only and the actual foreign exchange rate will be the posted foreign exchange rate released by the Bank at the time when the transaction (including refunds or cancellations of remittance) is confirmed.
- (七) 申請人使用 貴行網路銀行/自動化服務設備 (ATM) 辦理外匯結匯，除經貴行外匯指定分行同意外，申請人需為年滿二十歲之本國國民或領有臺灣地區居留證或外僑居留證證載有效期限一年以上之個人，惟 貴行保有最後審核權。
- (7) When accessing the automated remittance service via the Internet Banking Services or an automated teller machine (ATM), in addition to obtaining approval from one of the Bank's foreign exchange branches, the Applicant must be at least 20 years of age and a citizen of the Republic of China, a holder of a resident certificate, or an alien resident certificate that is valid for at least another year. However, the Bank reserves the final right of approval.
- (八) 當申請人申請自動化匯款業務或執行自動化匯款交易後，系統會自動發送 E-mail/簡訊至申請人於本申請書上所約定或就個別交易所輸入之 E-mail 信箱或行動電話中，通知申請人於 貴行申請自動化匯款業務成功或申請人於網路銀行/自動化服務設備 (ATM) 之自動化匯款交易結果。又前揭申請人於網路銀行/自動化服務設備 (ATM) 進行匯款交易時，所輸入之 E-mail 信箱或行動電話效力僅及於該筆交易，不涉及變更申請人原留存於 貴行之個人約定資料。
- (8) After the Applicant has applied for the automated remittance service or accessed the service, the system will automatically send email/SMS messages to the email address or mobile phone number provided by the Applicant in this Application, or elsewhere for individual transactions, to notify the Applicant of the result of the automated remittance application or transaction made by the Applicant via the Internet Banking Services or an automated teller machine (ATM). In addition, when the Applicant accesses the aforementioned remittance service via the Internet Banking Services or an automated teller machine (ATM), the effect of the email address or mobile phone number entered will be limited to the corresponding transaction and will not change the information originally provided by the Applicant to the Bank.

- (九) 費用：申請人使用本契約下之服務所應付予 貴行之服務費、手續費、郵電費或退匯交易手續費等，同意 貴行得逕自申請人於貴行約定之扣款帳戶內扣抵，並以本契約為授權扣款之證明；但本契約或「存款業務總約定書」另有約定者，不在此限。
- (9) Fees: When accessing the services specified in this Agreement, the Applicant shall pay the Bank's service fees, commissions, cable charges, or refund charges. The Applicant agrees to authorize the Bank to deduct the fees from the account without notice and shall use this Agreement as the authorization for the payment. However, exceptions apply to where otherwise specified by this Agreement or the Deposit Service Master Agreement.
- (十) 前揭之「交易時間」、「費用」或「限制」將由 貴行於營業處所或 貴行網站以公告方式為之，如擬調整時， 貴行應於調整前六十日於 貴行營業處所放置相關服務及收費標準供申請人查閱，或於 貴行網站公告其內容，或以電子郵件方式使申請人知悉調整費用事宜，並同時告知申請人得於變更生效前表示異議終止契約。逾期未終止者，視為申請人同意該調整。
- (10) The aforementioned "business hours", "fees", or "restrictions" will be disclosed at the Bank's operating offices or on the official website. In case of any intended change, the Bank shall provide the related services and fee schedules for the Applicant's reference at the operating offices, announce by public notice on the official website, or notify the Applicant of the change by email 60 days prior to such change, and at the same time, inform the Applicant of the option to object and terminate the Agreement before such change becomes effective. If the Applicant fails to terminate this Agreement within the aforesaid period, the Applicant shall be deemed to have agreed with the change.

二、申請人同意：

2. The Applicant agrees that:

- (一) 本申請書所載之個人資料（例如英文姓名、英文地址、E-MAIL、手機等），如與現已留存於 貴行之資料（含因各項業務往來所留存者）有所不一時， 貴行得同時更新申請人之原留存資料。
- (1) In case of any discrepancy between the personal information provided in this Application (e.g. name or address in English, email, mobile phone) and the existing information on the Bank's records, the Bank may update the Applicant's information on record at the same time.
- (二) 貴行得將匯款相關業務或其附隨業務〔包括但不限於資料之登錄、處理及輸入，資訊系統之開發、監控及維護，行銷、市場調查等〕，依行政院金融監督管理委員會之規定或核准委託第三人辦理之。
- (2) The Bank may commission a third party to provide remittance related services or their complementary services (including but not limited to recording, processing, and input of information, development, surveillance, and maintenance of IT systems, marketing, and surveys) in accordance with the rules or approvals of the Financial Supervisory Commission of the Executive Yuan.
- (三) 倘匯出匯款因非可歸責於 貴行事由致無法或遲延完成交易時（包括但不限於電訊設備、線路等故障、無此受款卡號、受款卡片已停用或其他非 貴行所能控制之原因等）， 貴行均不負任何責任。如因上列原因而申請人請求 貴行協助辦理退匯等手續時，其所致之相關手續費用、郵電費用或國外銀行收取之費用均由申請人負擔，申請人絕無異議。
- (3) The Bank will not be liable should an outward remittance fail or be delayed (including but not limited to failure of telecommunication equipment or network, incorrect recipient card number, card suspension, and other reasons beyond the Bank's control) for reasons not attributed to the Bank. If the Applicant requests

the Bank to assist in completing refunds or amendments of remittance for the aforementioned reasons, the Applicant shall be responsible for the consequently applicable fees, postage and cable charges and other fees charged by foreign banks. The Applicant shall not raise any objection to such fees.

三、申請人以自動化匯款交易之電子訊息係由 貴行電腦自動處理，申請人發出電子訊息傳送至 貴行後即不得撤回、撤銷或修改。但未到期之預約交易在 貴行規定之期限內，得撤回、撤銷或修改。

3. Electronic messages are processed automatically by the Bank's computer. Electronic messages sent by the Applicant to the Bank may not be withdrawn, rescinded, or modified. However, scheduled transactions may be withdrawn, rescinded, or modified prior to the deadlines specified by the Bank.

若電子訊息經由網路傳送至 貴行後，於 貴行電腦自動處理中已逾 貴行當日「交易時間」時， 貴行應即以電子訊息通知申請人，該筆交易將依約定不予處理，或自動改於次一營業日處理。

If an electronic message is delivered via the internet to the Bank and arrives on the Bank's computer after the "trading hours" for the day, the Bank shall immediately notify the Applicant with an electronic message that the transaction will not be executed as agreed or be automatically moved to be processed on the next business day.

四、申請人利用本申請書之服務，如其電子訊息因不可歸責於申請人之事由而發生錯誤且得以釋明其原因時， 貴行同意提供必要之協助或更正。

4. When the Applicant uses the services specified in this Application, in case of errors in the related electronic messages that cannot be attributed to the Applicant and can be explained, the Bank shall agree to provide the necessary assistance or correction.

前項服務因可歸責於 貴行之事由而發生錯誤時， 貴行應於知悉時立即更正，並同時以電子訊息或 貴行及申請人約定之方式通知申請人。

In case of errors in the services specified in the preceding paragraph that can be attributed to the Bank, the Bank shall make corrections immediately upon becoming aware of the errors, and at the same time, notify the Applicant with an electronic message or another method agreed to by the Bank and the Applicant.

五、貴行及申請人應確保所傳送至對方之電子訊息均經合法授權。

5. The Bank and the Applicant shall ensure that the electronic messages transmitted to the other party have been legally authorized.

貴行及申請人於發現有第三人冒用或盜用身分證字號/統一編號、使用者代號、密碼、憑證、私密金鑰，或其他任何未經合法授權之情形，應立即以電話或書面或其他約定方式通知他方停止使用該服務並採取防範之措施。貴行接受通知前，對第三人使用該服務已發生之效力，除非 貴行能證明申請人有故意或過失者外， 貴行仍負責任。

The Bank and the Applicant shall notify the other party by telephone, in writing, or by other agreed means to stop using the services and take appropriate preventive measures immediately upon becoming aware of a third party illegally assuming the Applicant's identity or stealing the ID/uniform number, user ID, PIN, certificate, private key, or other unauthorized information. The Bank will be responsible for any service that is used by

the third party and becomes effective before the Bank receives the notice unless the Bank is able to prove deceptive intention or error on the part of the Applicant.

六、禁止模擬程式、木馬程式或病毒程式交易：

6. Prohibition of making transactions with simulation programs, Trojan horses, and viruses:

為維持 貴行網路銀行服務系統運作正常，針對任何人使用木馬程式或模擬程式及病毒程式等方式進行交易，申請人同意 貴行得將其視為不當之交易， 貴行並有權不待通知逕為停止申請人使用網路銀行之權利或逕為終止與申請人之一切往來，且若造成 貴行損失，申請人並願負擔賠償責任。

For the purpose of ensuring normal operations of the Bank's Internet Banking Service System, the Applicant agrees that the Bank may consider any transactions made by anyone using simulation programs, Trojan horses, and viruses to be unauthorized transactions, and the Bank is entitled to cancel the Applicant's right to access the Internet Banking Services without notice or unilaterally terminate all business transactions with the Applicant. The Applicant agrees to be liable for any consequent damage to the Bank.

七、匯款用途誠實申報

7. Honest filing of remittance purpose

依據「外匯收支或交易申報辦法」，申請人應誠實填報結匯性質，居民應請依結購外匯之資金「用途」填寫結匯性質。故申請人於本申請書所載受款人姓名、各匯入卡號之「匯款用途」等欄位應均為屬實，且須依中央銀行規定據實填寫並申報，若填寫不實應由申請人自行負責。另如匯款用途變更時，申請人應重新向 貴行提出變更申請。另申請人同意 貴行得就申請人之匯款資料作合理之判斷，於遇有疑義性質之匯款或申請人於執行本申請書項下匯款交易之匯款性質與本申請書所載約定匯款用途不同時， 貴行得要求申請人親赴 貴行外匯指定分行說明或重新據實填寫匯款用途後，始執行本申請書項下匯款交易，申請人絕無異議。

According to the Regulations Governing the Declaration of Foreign Exchange Receipts and Disbursements or Transactions, the Applicant shall honestly file the purpose of remittance, and residents shall provide the purpose of remittance by using purchased foreign currency. Therefore, the name(s) of the recipient(s) and the purpose of remittance for each inward remittance card number written by the Applicant in this Application shall be true and correct and completed and filed in compliance with the rules of the Central Bank. The Applicant shall be solely liable for any inaccurate information provided. In addition, in case of any change in the remittance purpose, the Applicant shall file a separate application for change to the Bank. Furthermore, the Applicant agrees that the Bank may make reasonable judgment of the Applicant's remittance history. In the case of doubt of the remittance nature or discrepancy between the actual remittance purpose conducted by the Applicant under this Application and the purposes recorded in this Application, the Bank may require the Applicant to visit one of the Bank's foreign exchange branches or provide the actual remittance purpose before executing the remittance under this Application. The Applicant shall not raise any objection to such processes.

八、貴行若提供透過網路銀行、自動化服務設備（ATM）從事預約/週期匯款交易之服務，申請人同意預約/週期匯款之登錄及取消時間，至遲必須於該預約/週期匯款日之前一營業日之當日「交易時間」前為之，方為有效。而該預約/週期匯款交易， 貴行得於實際執行日之前一營業日之「交易時間」後先為扣款，並依 貴行實際執行匯款交易時之外匯匯率為準，存款積數於生效日計提；又倘預約/週期匯款交易指定日非屬營業日時，則自動延至次營業日始進行交易，且相關扣款時點、實際執行之外匯匯率、存款積數之計提等仍依前述規定辦理。申請人於 貴行

執行該預約/週期匯款交易時，如因存款可抵用匯出匯款餘額不足，貴行得不執行該預約/週期匯款交易，申請人絕無異議。另就預約/週期匯款交易於實際執行日前，申請人如向貴行辦理變更往來密碼或申請終止本項匯款業務之服務時，除申請人另以書面指示取消原已為之預約/週期匯款外，原預約/週期匯款仍為有效，貴行並得執行該匯款交易。

8. If the Bank provides the service of scheduled/periodical remittance transactions through the Internet Banking services or automated teller machines (ATM), the Applicant agrees that registration and cancellation of scheduled/periodical remittances will be effective only if performed prior to the "trading hours" of the prior business day to the scheduled/periodical remittance date. To execute the scheduled/periodical transactions, the Bank may debit the amount in advance after the "trading hours" of the prior business day to the actual date of execution. The cumulative amount of the deposit will be based on the foreign exchange rate applicable at the actual time when the Bank executes the transaction and counted on the effective date. If the date of a scheduled/periodical remittance falls on a non-business day, the transaction will be automatically postponed to the next business day. The related time of debit, actual foreign exchange rates, and calculation of deposit accumulation will still follow the rules described above. If the balance of the Applicant's account is below the amount of the outward remittance when the Bank executes the scheduled/periodical remittance, the Bank reserves the right to not execute the scheduled/periodical remittance and the Applicant shall not raise any objection. In addition, before the actual date of execution of a scheduled/periodical remittance, if the Applicant has applied to the Bank for change of transaction PIN or termination of this remittance service, the scheduled/periodical remittance shall be still valid and the Bank may execute the remittance, unless the Applicant instructs the Bank to cancel the scheduled/periodical remittance in writing.

九、申請人於貴行「交易時間」後之匯款概屬次營業日交易，其匯款交易實際執行時間為次營業日。申請人同意次營業日之匯款交易，貴行得於實際執行日之前一營業日「交易時間」後扣款，並依貴行實際執行匯款交易時之外匯匯率為準，存款積數於生效日計提。申請人於貴行執行次營業日匯款交易時，如因存款可抵用匯出匯款餘額不足，貴行得不執行次營業日匯款交易，申請人絕無異議。另就次營業日匯款交易於實際執行日前，申請人如向貴行辦理變更往來密碼或申請終止本項匯款業務之服務時，除申請人另以書面指示取消原已為之次營業日匯款外，原次營業日匯款仍為有效，貴行並得執行該匯款交易。

9. Transactions made by the Applicant after the Bank's "trading hours" are considered to be transactions made on the following business day. The actual time of transaction for a remittance will be the following business day. The Applicant agrees that for next-business-day remittance transactions, the Bank may debit the amount after the "trading hours" of the prior business day to the actual date of execution. The cumulative amount of the deposit will be based on the foreign exchange rate applicable at the actual time when the Bank executes the transaction and counted on the effective day. If the balance of the Applicant's account is below the amount of the outward remittance when the Bank executes a next-business-day remittance, the Bank reserves the right to not execute the next-business-day remittance and the Applicant shall not raise any objection. In addition, before the actual date of execution of a next-business-day remittance, if the Applicant has applied to the Bank for change of transaction PIN or termination of this remittance service, the next-business-day remittance shall be still valid and the Bank may execute the remittance, unless the Applicant instructs the Bank to cancel the next-business-day remittance in writing.

十、本契約條款如有增刪修改或就與本契約有關之服務項目有增加修改時，貴行應於變更前六十日以書面通知立約人或於貴行營業處所或貴行網站公告方式代通知，立約人得於變生效前表示異議，否則即視同承認該增刪修改之契約條款或自動享有該變更後之服務項目。但自動享有變更後之服務項目之權益如法律規章或貴行另有規定必須由立約人另行申請者，則不適用前開之約定。

10. Should there be any modification or amendment to this Agreement or any addition or amendment to the services related to this Agreement, the Bank shall notify the Applicant in writing 60 days prior to the change, or announce by public notice at the operating offices or on the website of the Bank in lieu of a written notice. The Applicant is entitled to express objection before the change becomes effective, or otherwise will be deemed to agree with the modified or amended terms and conditions or be automatically qualified for the new services after the change. However, the right associated with the new services for which the Applicant will be automatically qualified after the change that are stipulated by the law or other rules of the Bank to require a separate application from the Applicant will not be subject to the aforementioned rules.

十一、本約定書約定條款如有其他未盡事宜，除法令另有規定或經貴行及申請人協議以書面補充或修正，或依本契約約定方式處理外，悉依「存款業務總約定書」為據。

11. Matters not specified in this Agreement, unless otherwise specified by law or supplemented or amended in writing as agreed to by the Bank and the Applicant or by another means specified in this Agreement, shall follow the rules in the General Agreement of Deposit Business

十二、本約定書為中、英文對照，並以中文為依據。

12. This Agreement is for the purpose of Chinese and English comparison, but the terms are based upon the Chinese version of the text.

貳、Visa 易匯通(Visa Money Transfer)交易特別約定條款

II. Special Provisions for Visa Money Transfers

申請人使用 Visa 易匯通交易時，除前述第壹章通則之約定外，亦應遵守下列事項：

When using the Visa Money Transfer service, the Applicant shall comply with the following terms and conditions in addition to the terms and conditions specified under Chapter I General Provisions.

一、申請人須親赴貴行外匯指定分行申請並約定 Visa 易匯通匯款交易之扣款帳號及受款 Visa 卡號等相關事項。又前開約定之扣款帳號以已申請晶片金融卡者為限，倘日後開放其他金融卡者，將以貴行公告者為據。

1. The Applicant is required to visit in person one of the Bank's foreign exchange branches and designate the debit account for the Visa Money Transfer service and the recipient Visa card numbers. In addition, the aforementioned debit account must be an account with an IC ATM Card. If the service expands to include other types of ATM cards in the future, the corresponding rules released by the Bank shall apply.

二、申請人使用 Visa 易匯通交易時，單筆最低交易金額須為美金 100 元或其他等值外幣；單筆最高交易金額不得逾

美金 2,500 元或其他等值外幣。

2. When the Applicant uses the Visa Money Transfer service, the transactions shall be made at a minimum of USD 100 per transaction or the equivalent in foreign currency and a maximum of USD 2,500 per transaction or the equivalent in foreign currency.

三、申請人同意：

3. The Applicant agrees that:

(一) 匯出匯款存入受款人之 Visa 卡號後，受款人可於當地銀行以原幣或當日買價匯率兌換成當地貨幣或其他外幣，相關提領之費用，概由受款人自行負擔，申請人絕無異議。

(1) After an outward remittance is deposited into the recipient's Visa card number, the recipient may exchange the amount from the original currency at the buying rate of the day to the local currency or another foreign currency. Any applicable withdrawal fee shall be paid solely by the recipient and the Applicant shall not raise any objection.

(二) 倘申請人係自身因素或其他非可歸責於 貴行之原因等，經申請人請求取消匯款，至遲必須於該匯款日之次一營業日當日下午二時前為之，方為有效，惟申請人知悉取消匯款是否成功尚涉及受款行之作業規範，貴行並不保證所有申請取消交易均會被受款行接受執行。又 貴行得因受理該取消交易向申請人收取「取消手續費用」；另如因此衍生國外銀行收取相關費用時，亦由申請人負擔。另取消交易之款項須俟 貴行實際接獲國外銀行之退款，並扣除「取消手續費用」或國外銀行收取之費用，且以確認執行交易當時 貴行所公告之牌告匯率為基準兌換為臺幣後，方得退款至申請人於 貴行原匯出存款帳號，申請人絕無異議。

(2) Should the Applicant, for reasons of his own or other reasons not attributed to the Bank, request to cancel a remittance, the request must be made by 2 p.m. of the business day following the remittance day to be effective. However, the Applicant understands that the success of remittance cancellation will also depend on the operation procedure of the recipient bank, and the Bank does not guarantee that all cancellation requests will be accepted and executed by the recipient banks. In addition, the Bank may charge the Applicant a "cancellation fee" for accepting a cancellation request. Any fee consequently charged by a foreign bank will also be paid by the Applicant. The cancelled transaction will be credited to the Applicant's account for the outward remittance after the Bank has actually received the refund from the foreign bank, deducted a "cancellation fee" or other fees charged by the foreign bank from the amount, confirmed the exchange rates posted by the Bank at the actual time of transaction, and converted the amount to New Taiwan dollars. The Applicant shall not raise any objection to such processes.

(三) 因 Visa 易匯通交易係透過 Visa 國際組織所進行，故 Visa 國際組織將可知悉相關匯款內容；另申請人同意 貴行得將申請人之基本資料及匯款資料傳送予 Visa 國際組織及國外受款行，以利匯款交易之進行或交易資料之比對。

(3) The Visa Money Transfer transactions will be performed through Visa Worldwide Pte. Limited and so Visa Worldwide Pte. Limited will be able to be aware of the related remittance information. In addition, the Applicant gives consent to the Bank to transmit the Applicant's personal information and remittance information to Visa Worldwide Pte. Limited and the foreign recipient banks in order to facilitate the transactions or comparisons of transaction information