開戶總約定書 112.04A 個人版新舊條款對照

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<tr><td>二十六</td><td></td><td>數位存款帳戶係立約人透過自動化通路(包括但不限網路銀行、行動銀行或自動化設備(ATM))申請開立之下列帳戶：
(一)My Way 新臺幣數位活儲存款帳戶及 My Way 外幣數位活期存款帳戶。立約人限開立一戶 My Way 新臺幣數位活儲存款帳戶及一戶 My Way 外幣數位活期存款帳戶；惟立約人已持有本行外幣活期存款帳戶且尚未結清、未滿十八歲者或無完全行為能力者，不得申請開立 My Way 外幣數位活期存款帳戶。
(二)數位證券存款帳戶
立約人得開立五戶臺幣數位證券存款帳戶及五戶外幣數位證券存款帳戶，惟每一臺幣證券存款帳戶(含數位)不得與已開立之臺幣證券存款帳戶(含數位)之券商代號相</td><td>Digital deposit account is the account as following you apply to open through automated channels (including but not limited to online banking, mobile banking or automated teller machine (ATM)).
1. My Way NTD digital current deposit account and My Way foreign currency digital current deposit account, You can only open one My Way NTD digital deposit account and one My Way foreign currency digital deposit account. However, you may not apply to open a My Way foreign currency digital deposit account if you already have a foreign currency current deposit account which has not been closed or you are under 18 years of age, or you have no capacity to make juridical acts, or you have a limited capacity to make juridical acts</td><td>數位存款帳戶係立約人透過自動化通路(包括但不限網路銀行、行動銀行或自動化設備(ATM))申請開立之下列帳戶：
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		同，且每一外幣證券存款帳戶(含數位)不得與已開立之外幣證券存款帳戶(含數位)之券商代號相同。	2. Digital securities settlement account: You can open five NTD digital securities settlement accounts and five foreign currency digital securities settlement account. Each broker number of NTD securities settlement account (including digital account) have to different with prior one (including digital account), and each broker number of foreign currency securities settlement account (including digital account) have to different with prior one (including digital account).	同，且每一外幣證券存款帳戶(含數位)不得與已開立之外幣證券存款帳戶(含數位)之券商代號相同。	2. Digital securities settlement account: The limit to the number of NTD digital securities settlement accounts and foreign currency digital securities settlement account is published on the Bank's bussiness premises or website in a conspicuous manner. Each broker number of NTD securities settlement account (including digital account) have to different with prior one (including digital account), and each broker number of foreign currency securities settlement account (including digital account) have to different with prior one (including digital account).
二十八		金融機構執行共同申報及盡職審查作業辦法 第一條 金融機構執行共同申報及盡職審查作業辦法說明 一、 立約人同意貴行為遵循稅捐稽徵法及 CRS 等相關法令，須	Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions Article 1 Instructions of the Regulations Governing the	親子金融服務及身分綁定約定條款 第一條 身分綁定：係指已申請中國信託商業銀行股份有限公司(下稱貴行)網路銀行暨行動銀行服務之未成年人(含限制行為能力	Parent-child service standard terms and conditions Article 1 Identity binding To access this service, a legal minor (including a person without or of limited capacity) ("applicant") in

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		配合採行相關措施以符合法令所定之金融機構義務，並同意貴行為審查並確認立約人是否屬應申報國居住者，得就貴行依證明文據所保存之紀錄、貴行保存之電子紀錄，或就立約人提供之自我證明文件及相關合理解釋或其他證明文件，進行審查。如立約人為 CRS 下定義之消極性非金融機構實體，立約人並同意貴行得依據立約人或對立約人具控制權之人所提供之自我證明文件，審查並確認對立約人具控制權之人是否屬應申報國居住者，如立約人或對立約人具控制權之人未提供該自我證明文件予貴行者，貴行得就貴行保存之電子紀錄或紙本紀錄，審查並確認對立約人具控制權之人是否屬應申報國居住者 。 二、 前項所稱消極性非金融機構實體，係指非屬「積極非金融機構實體（即非金融機	Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions 1. You agree that, to comply with the Tax Collection Act, CRS and other related laws and regulations, the Bank should adopt relevant measures to fulfill its financial institution obligation under the laws and regulations. You also agree the Bank to review the records the Bank maintained per Documentary Evidence and e-records maintained by the Bank, or review the self-certification or relevant reasonable explanations you provided or other identity documents to confirm whether you are a Reportable Person. If you are a Passive Non-Financial Entity (the "NFE") defined under the CRS, you agree that the Bank may review	人與無行為能力人；下稱申請人)，得申請與現仍持有貴行存款帳戶且已申請貴行網路銀行暨行動銀行服務之法定代理人(下稱被綁定人，如符合前述資格之法定代理人有數人者，申請人須選擇其中一人為被綁定人)設定身分關係連結。 第二條　「親子金融服務」(即本服務)：係指貴行提供已完成身分綁定之申請人，將其於行動銀行所得使用之部分交易及查詢功能，授權被綁定人進行下列查詢、管理及設定之服務： 1. 申請人每次登入行動銀行時，將預設使用本服務專屬介面(下稱行動銀行親子介面)及功能。申請人亦得於登入行動銀行後，輸入被綁定人設定之啟用密碼(下稱親子鎖密碼)，以啟用行動銀行完整功能。 (1) 行動銀行親子介面主要功能為消費管理(得進行預算分配、記帳與消費分析)、檢視臺幣活存、開立臺幣定存與進行臺幣轉帳。 (2) 行動銀行親子介面未提供財	possession of CTBC Bank’s (the “Bank”) online banking and mobile banking services must apply to establish a linkage with a legal custodian (“linked legal custodian”) who is also in possession of the Bank’s savings account and online banking and mobile banking services. Should more than one legal custodian be eligible for linkage, only one may be chosen. Article 2 Parent-child Service (the “Service”) Upon completion of Service linkage, the applicant agrees to allow the Bank to provide to the linked legal custodian (bound person) the ability to view the transactions as well as manage the transactional functionalities of the applicant, including: 1. Every time the applicant logs in to mobile banking, the exclusive interface of the service (“Parent-

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		構實體且符合以下任一款規定者：「 (一)於前一會計年度之股利、利息、租金、權利金、金融資產交易增益、貨幣匯兌增益或其他非積極營業活動產生收入之合計數未達收入總額百分之五十，且於該期間內持有用於取得該非積極營業活動收入之資產，未達其資產總額百分之五十。 (二)所發行股票於經認可證券市場經常性交易者或其關係實體。 (三)政府實體、國際組織、中央銀行，或由政府實體、國際組織或中央銀行完全持有之實體。 (四)主要活動係持有子公司已發行股 票或對其提供融資及服務，且該子公司係從事金融機構業務以外之交易或商業行為。但不包括其功能為投資基金或其他基於投資目的以收購或挹資方式持有公司股權作為資本資產之投資工具。 (五)組織設立未滿二十四個月且未曾營	and confirm whether your Controlling Persons is a Reportable Person according to the self-certification you or your Controlling Persons provided. If you or your Controlling Persons fail to provide the self-certification to the Bank, the Bank may review and confirm whether your Controlling Persons is a Reportable Person according to the e-records or records in hardcopy maintained by the Bank. 2. The Passive NFE referred in the last paragraph means the NFE other than an Active NFE (Active Non-Financial Entity means the Non-Financial Entities that meet any of the following conditions: "1. Less than 50% of the NFE's gross income for the preceding accounting	富管理、外匯、信用卡與貸款等相關功能。 2. 申請人須輸入親子鎖密碼，始得使用網路銀行之功能。 3. 申請人得於行動銀行親子介面中檢視及辦理交易(例如轉帳或辦理定期存款等交易)之帳戶，將以申請時所指定之申請人新臺幣活期存款帳戶(下稱指定帳戶)為限。 4. 申請人及被綁定人得於登入之行動銀行後，查看指定帳戶之帳務資料與接收指定帳戶之行動銀行推播帳務通知，帳務通知亦可於網路銀行通知中心查看。 5. 被綁定人得於登入行動銀行後，設定指定帳戶下列交易之月交易限額。若被綁定人就下列交易所設定之月交易限額與貴行預設之交易限額不一致，申請人及被綁定人同意應以被綁定人所設定之月交易限額及貴行預設之交易限額孰低者為準，且被綁定人所設定之月交易限額不得低於新臺幣 1,000 元： (1)網路銀行/行動銀行非約定轉帳	child Interface") of mobile banking will be used by default. The applicant can also enter the activation password ("Parental lock password") set by the bound person to activate the full functions of the mobile banking. (1) The main functions of the mobile banking parent-child interface are spending management (budget allocation, expense tracking and spending analysis), viewing TWD deposits, setting fixed deposits, and transferring TWD money. (2) The mobile banking parent-child interface does not provide functions such as wealth management, foreign exchange, credit card and loan. 2. The applicant must enter the parental lock password before using the online banking functions. 3. The account that the applicant can view and make transactions (such as transfer or fixed deposit) in the parent-child interface of the mobile bank will be limited to the NTD

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		運者，為從事金 融機構以外業務所需資產投入資 本。 (六)前五年非屬金融機構， 且正進行清算或 重整程序。 (七)主要活動係與其 關係實體或為其關係實體從事融 資或避險交易， 且未對非關係實體提供融資或避 險服務。前述關係實體以主要從 事金融機構以外 業務者為限。 (八)符合下列條件 之其他非金融機構實體： 1.專為 宗教、公益、科 學、藝術、文化、運動或教育之 目的而於其所在國家或地區設立 及營運者；或於其所在國家或地 區設立及營運，且為專業組織、 企業聯盟、商會、工會組織、農 業或園藝組織、公民聯盟或專為 促進社會福利之組織。 2.於其所 在國家或地區免 納所得稅者。 3.股東或成員對其 所得或資產不得主張所有權或受 益權。 4.依其所在 國家或地區適用之法律或其設立 文件規定，除為執行慈善活動，	year is from dividends, interest, rents, royalties, the excess of gains over losses from the sale or exchange of Financial Assets, the excess of foreign currency gains over foreign currency losses, or income derived from other non-active business, and less than 50% of the assets held by the NFE during the preceding accounting year are assets that produce or are held for the production of non- active business income. 2. The stock of the NFE is regularly traded on an established securities market, or the NFE is a Related Entity of an Entity the stock of which is regularly traded on an established securities market. 3. The NFE is a Governmental Entity, an International Organization, a Central Bank, or an Entity wholly owned by a Governmental Entity, an International	交易。 (2)ATM 提款交易及非約定轉帳 交易。 (3)簽帳金融卡刷卡消費交易。 第三條　申請人同意由被綁定人 透過被綁定人之行動銀行設定與 變更親子鎖密碼。 第四條　「本服務」及「身分綁 定」於屆申請人成年之日前一日 或指定帳戶結清時(以發生在先者 為準)將自動終止。 第五條　申請人及申請人之全體 法定代理人均同意，申請人得單 獨透過臨櫃或線上方式，申請終 止「本服務」及「身分綁定」， 屆時貴行無須就申請人提出終止 「本服務」及「身分綁定」之申 請，另洽申請人之法定代理人確 答是否同意。 第六條　本章未約定之事項，悉 依本「開戶總約定書」之相關約 定辦理。	deposit account selected by the applicant at the time of linkage only (bound account). 4. After logging into the mobile banking application, the applicant and the bound person may check the account information of the bound account, receive the push account notifications of the bound account and view the account notifications in the online banking notification center. 5. The bound person may set the monthly transaction limit of the bound account after logging into mobile banking. If the monthly transaction limit set by the bound person is inconsistent with the standard of the transaction limit preset by CTBC bank, the applicant and the bound person agree that the the lower transaction limit shall be adopted, and the monthly transaction limit set by the bound person shall not be lower than NT$1,000： (1) Non-designated transfer

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		或為給付合理勞務報酬或財產公平市價之價金外，不得分配所得或資產或贈與利益予私人或非慈善性質實體。 5.依其所在國家或地區適用之法律或其設立文件規定，清算或解散時應將賸餘財產分配與政府實體或其他非營利組織，或歸屬其所在國家或地區之各級政府。」）之非金融機構實體，或於應申報國及參與國以外屬「由存款機構、保管機構、特定保險公司或投資實體（即主要業務係為客戶或代客戶從事以下任一款之活動或操作，且其最近三個會計年度歸屬於該等活動或操作之收入合計數，達收入總額百分之五十者，存續期間不滿三年者以存續期間計算：「 (一)支票、匯票、存單、票券、衍生性金融商品等貨幣市場工具交易；外匯；匯率、 利率及指數工具；可轉讓有價證	Organization, or a Central Bank. 4. Substantially all of the activities of the NFE consist of holding the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that the Entity functions as an investment fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes. 5. The NFE has not yet operated a business within 24 months after the date of its initial organization, and invests capital into assets to operate a business other than that of a Financial Institution. 6. The NFE was not a Financial		transactions of internet banking/mobile banking. (2) ATM withdrawal transactions and non-designated transfer transactions. (3) Debit card consumption transactions. Article 3 The applicant agrees that the bound person could set and change the parent-child lock password through the bound person's mobile banking application. Article 4 " Parent-child Service " and "identity binding" will be automatically terminated on the day before the applicant reaches the age of 18 or when the binding account is settled. Article 5 The applicant and all legal custodian of the applicant agree that the applicant can terminate the parent-child service and identity binding in branch or online. CTBC bank is not required to seek the applicant's legal custodian’ s agreement to the

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		券；或商品期貨交易。 (二)個別及集合投資組合管理。 (三)代他人進行其他投資、行政管理或經理金融資產或金錢」）管理，且其最近三個會計年度歸屬於金融資產之投資、再投資或交易之收入合計數，達收入總額百分之五十者，存續期間不滿三年者以存續期間計算。」。 三、 如經貴行審查認定立約人或對立約人具控制權之人為應申報國居住者，則就立約人所持有或共同持有之應申報金融帳戶，立約人同意貴行得依據 CRS 相關法規，將應申報帳戶暨其相關之下列資料向稅捐稽徵機關或其授權之機關申報： (一)立約人之姓名或名稱、地址、居住國家或地區及稅籍編號。如立約人為自然人，尚包括立約人之出生日期及出生之國家或地區及城市；如立約人屬 CRS 定義下之消極非金融機構實體，則	Institution in the past five years, and is in the process of liquidating or reorganizing. 7. The NFE primarily engages in financing and hedging transactions with, or for, Related Entities, and does not provide financing or hedging services to nonRelated Entities, provided that any such Related Entities are primarily engaged in a business other than that of a Financial Institution. 8. A NFE that meets all of the following requirements: (1) It is established and operated in its country or jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its country or jurisdiction of residence and it is a professional organization, business league, chamber of		applicant's request to terminate the parent-child service. Article 6 Clauses not included within this section shall adhere to terms stated in "Standard Terms and Conditions for Account Opening".

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		另應包括對其具控制權之人為應申報國居住者之姓名、地址、居住國家或地區、稅籍編號、出生日期及出生之國家或地區及城市。 (二)應申報帳戶之帳號。 (三)帳戶餘額或價值，以及帳戶於年度中終止之情事。 (四)支付或記入該帳戶或與該帳戶有關之利息總額、股利總額、其他由該等帳戶持有之資產產生之收入總額、及該帳戶之出售或贖回金融資產收入總額等。 (五)其他依法令應申報之資料。 第二條 稅務居住者身分別及身分資料變更之通知義務 立約人瞭解依據 CRS 相關法規，立約人應據實告知貴行所需之立約人帳戶資料，若立約人之稅務居住者 身分別有任何變動，立約人應於 30 日內主動以書面通知及提供變更後之資料及證明文件予貴行 。倘立約人不同意提供前述資料及	commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare. (2) It is exempt from income tax in its country or jurisdiction of residence. (3) It has no shareholders or members who have a proprietary or beneficial interest in its income or assets. (4) The applicable laws of the NFE's country or jurisdiction of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing		

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		文件或提供不足者，貴行得檢視其依據法令規定或為管理客戶關係目的保存之證明文據或電子紀錄，以審查立約人居住之國家/地區。如經貴行審查立約人之現居地址於應申報國者，貴行得依據CRS 相關法規，將立約人之應申報帳戶所屬資料向稅捐稽徵機關或其授權之機關申報。 第三條 立約人提供第三人個人資料約定事項 立約人瞭解並同意，如立約人依本章約定將立約人以外之第三人個人資料提供予貴行時，立約人應確保已事先取得該第三人之同意並已向該第三人告知及說明貴行將於本合約書第一章第六條第三項第二款第 1 目(5)所定之財稅行政業務特定目的範圍內蒐集、處理及利用其個人資料	the fair market value of properties. (5) The applicable laws of the NFE's country or jurisdiction of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its remainder of the assets be distributed to a Governmental Entity or other non-profit organization, or escheat to the government at various levels of the NFE's country or jurisdiction of residence.") or an Entity, which is not a Reportable Jurisdiction Financial Institution or a Participating Jurisdiction Financial Institution, "is managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or an Investment Entity (i.e., an Entity primarily conducts as a business any of the following activities or operations for or on		

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			behalf of a customer, and the Entity's gross income attributable to the relevant activities equals or exceeds 50% of the Entity's gross income during either the most recent 3 accounting years or a period the Entity has been in existence if the period is less than 3 years. (1) Trading in money market instruments such as checks, drafts, certificates of deposit, bills, derivatives, etc.; foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading. (2) Individual and collective portfolio management. (3) Otherwise investing, administering, or managing Financial Assets or money on behalf of other persons), and the gross income of the Entity attributable to		

章	條款	原本條文		更新條文	
			investing, reinvesting, or trading in Financial Assets equals or exceeds 50% of the first-mentioned Entity's gross income during either the most recent 3 accounting years or a period the first- mentioned Entity has been in existence if the period is less than 3 years." 3. If the Bank reviews and determines that you or your Controlling Persons are Reportable Persons, concerning the Reportable Financial Account owned or coowned by you, you agree that the Bank should report the Reportable Account and the relevant following information thereof to the tax authorities or its authorized authorities: (1) Your name, address, countries or jurisdictions of residences and Tax Identification Numbers ("TINs"). In the case of you are an individual,		

章	條款	原本條文		更新條文	
			date, country or jurisdiction and city of birth shall be included. In the case of you are a Passive NFEs, the names, addresses, countries or jurisdictions of residences, TINs, dates, countries or jurisdictions and cities of birth of their Controlling Persons that are residents of the Reportable Jurisdictions shall be included. (2) Account number of the Reportable Account (3) The account balance or value or, if the account was closed during the calendar year, the closure of the account. (4) The total gross amount of interest, the total gross amount of dividends, the total gross amount of other income generated with respect to the assets held in such account, and the total gross proceeds from the sale or		

章	條款	原本條文		更新條文	
			redemption of Financial Assets, etc., in each case paid or credited to, or with respect to the account. (5) Other reportable information subject to laws and regulations Article 2 Obligation to inform of the changes of tax resident's identity and identity information Subject to CRS-related laws and regulations, you understand that you should inform the Bank of your required account information. If there is any change to your identity as a tax resident, you shall notify the Bank in writing and provide the Bank with the changed information within 30 days. If you disagree to provide the said information and documents or those are insufficient, the Bank may look into the Documentary Evidence or e-records the Bank maintained, which is subject to laws		

章	條款	原本條文		更新條文	
			or regulations or for the purpose of managing the relationship with clients, to review the countries or jurisdictions of your residences. If the Bank reviews and determines that your residence located in the Reportable Jurisdiction, the Bank may report the information of the Reportable Account to the tax authorities or its authorized authorities subject to CRS-related laws and regulations. Article 3 Terms and conditions for providing personal information of third parties You understand and agree that, if you provide the personal information of third parties to the Bank in accordance with the terms and conditions hereunder, you should assure to obtain their prior consents and you should notify and explain to		

章	條款	原本條文		更新條文	
			them that the Bank will collect, process and use the personal information subject to Article 6.3.2.1(5) of Chapter 1 hereunder		
二十九		NA	NA	金融機構執行共同申報及盡職審查作業辦法 第一條　金融機構執行共同申報及盡職審查作業辦法說明 一、　立約人同意貴行為遵循稅捐稽徵法及 CRS 等相關法令，須配合採行相關措施以符合法令所定之金融機構義務，並同意貴行為審查並確認立約人是否屬應申報國居住者，得就貴行依證明文據所保存之紀錄、貴行保存之電子紀錄，或就立約人提供之自我證明文件及相關合理解釋或其他證明文件，進行審查。如立約人為 CRS 下定義之消極性非金融機構實體，立約人並同意貴行得依據立約人或對立約人具控制權之人所提供之自我證明文件，審查並確認對立約人具控制	Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions Article 1　Instructions of the Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions 1. You agree that, to comply with the Tax Collection Act, CRS and other related laws and regulations, the Bank should adopt relevant measures to fulfill its financial institution obligation under the laws and regulations. You also agree the Bank to review the records the Bank maintained per Documentary Evidence

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				權之人是否屬應 申報國居住者，如立約人或對立 約人具控制權之人未提供該自我 證明文件予貴行 者，貴行得就貴行保存之電子紀 錄或紙本紀錄，審查並確認對立 約人具控制權之 人是否屬應申報國居住者 。 二、 前項所稱消極性非金融機 構實體，係指非屬「積極非金融 機構實體（即非金融機 構實體且符合以下任一款規定 者：「 (一)於前一會計年度之股 利、利息、租金、權 利金、金融資產交易增益、貨幣 匯兌增益或其他非積極營業活動 產生收入之合計 數未達收入總額百分之五十，且 於該期間內持有用於取得該非積 極營業活動收入 之資產，未達其資產總額百分之 五十。 (二)所發行股票於經認可 證券市場經常性 交易者或其關係實體。 (三)政府 實體、國際組織、中央銀行，或 由政府實體、國	and e-records maintained by the Bank, or review the self-certification or relevant reasonable explanations you provided or other identity documents to confirm whether you are a Reportable Person. If you are a Passive Non-Financial Entity (the "NFE") defined under the CRS, you agree that the Bank may review and confirm whether your Controlling Persons is a Reportable Person according to the self-certification you or your Controlling Persons provided. If you or your Controlling Persons fail to provide the self-certification to the Bank, the Bank may review and confirm whether your Controlling Persons is a Reportable Person according to the e-records or records in hardcopy maintained by

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				際組織或中央銀行完全持有之實體。 (四)主要活動係持有子公司已發行股 票或對其提供融資及服務，且該子公司係從事金融機構業務以外之交易或商業行為。但不包括其功能為投資基金或其他基於投資目的以收購或挹資方式持有公司股權作為資本資產之投資工具。 (五)組織設立未滿二十四個月且未曾營運者，為從事金融機構以外業務所需資產投入資本。 (六)前五年非屬金融機構，且正進行清算或重整程序。 (七)主要活動係與其關係實體或為其關係實體從事融資或避險交易，且未對非關係實體提供融資或避險服務。前述關係實體以主要從事金融機構以外業務者為限。 (八)符合下列條件之其他非金融機構實體： 1.專為宗教、公益、科學、藝術、文化、運動或教育之目的而於其所在國家或地區設立	the Bank. 2. The Passive NFE referred in the last paragraph means the NFE other than an Active NFE (Active Non-Financial Entity means the Non-Financial Entities that meet any of the following conditions: "1. Less than 50% of the NFE's gross income for the preceding accounting year is from dividends, interest, rents, royalties, the excess of gains over losses from the sale or exchange of Financial Assets, the excess of foreign currency gains over foreign currency losses, or income derived from other non-active business, and less than 50% of the assets held by the NFE during the preceding accounting year are assets that produce or are held for the production of non-active business income. 2. The stock of the

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				及營運者；或於其所在國家或地區設立及營運，且為專業組織、企業聯盟、商會、工會組織、農業或園藝組織、公民聯盟或專為促進社會福利之組織。 2.於其所在國家或地區免納所得稅者。 3.股東或成員對其所得或資產不得主張所有權或受益權。 4.依其所在國家或地區適用之法律或其設立文件規定，除為執行慈善活動，或為給付合理勞務報酬或財產公平市價之價金外，不得分配所得或資產或贈與利益予私人或非慈善性質實體。 5.依其所在國家或地區適用之法律或其設立文件規定，清算或解散時應將賸餘財產分配與政府實體或其他非營利組織，或歸屬其所在國家或地區之各級政府。」）之非金融機構實體，或於應申報國及參與國以外屬「由存款機構、保管機構、特定保險公司或投資實體（即主要業務係為客戶或代	NFE is regularly traded on an established securities market, or the NFE is a Related Entity of an Entity the stock of which is regularly traded on an established securities market. 3. The NFE is a Governmental Entity, an International Organization, a Central Bank, or an Entity wholly owned by a Governmental Entity, an International Organization, or a Central Bank. 4. Substantially all of the activities of the NFE consist of holding the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that the Entity functions as an investment fund, or any investment vehicle whose purpose is to acquire or fund companies and then

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				客戶從事以下任 一款之活動或操作，且其最近三 個會計年度歸屬於該等活動或操 作之收入合計 數，達收入總額百分之五十者， 存續期間不滿三年者以存續期間 計算：「 (一)支 票、匯票、存單、票券、衍生性 金融商品等貨幣市場工具交易； 外匯；匯率、 利 率及指數工具；可轉讓有價證 券；或商品期貨交易。 (二)個別 及集合投資組合管 理。 (三)代他人進行其他投資、 行政管理或經理金融資產或金 錢」) 管理，且其最 近三個會計年度歸屬於金融資產 之投資、再投資或交易之收入合 計數，達收入總 額百分之五十者，存續期間不滿 三年者以存續期間計算。」。 三、 如經貴行審查認定立約人 或對立約人具控制權之人為應申 報國居住者，則就立約 人所持有或共同持有之應申報金 融帳戶，立約人同意貴行得依據	hold interests in those companies as capital assets for investment purposes. 5. The NFE has not yet operated a business within 24 months after the date of its initial organization, and invests capital into assets to operate a business other than that of a Financial Institution. 6. The NFE was not a Financial Institution in the past five years, and is in the process of liquidating or reorganizing. 7. The NFE primarily engages in financing and hedging transactions with, or for, Related Entities, and does not provide financing or hedging services to nonRelated Entities, provided that any such Related Entities are primarily engaged in a business other than that of a Financial Institution. 8. A NFE that meets all of the following requirements: (1) It is

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				CRS 相關法規， 將應申報帳戶暨其相關之下列資料向稅捐稽徵機關或其授權之機關申報： (一)立約人之姓名或名稱、地址、居住國家或地區及稅籍編號。如立約人為自然人，尚包括立約人之出生日期及出生之國家或地區及城市；如立約人屬 CRS 定義下之消極非金融機構實體，則另應包括對其具控制權之人為應申報國居住者之姓名、地址、居住國家或地區、稅籍編號、出生日期及出生之國家或地區及城市。 (二)應申報帳戶之帳號。 (三)帳戶餘額或價值，以及帳戶於年度中終止之情事。 (四)支付或記入該帳戶或與該帳戶有關之利息總額、股利總額、其他由該等帳戶持有之資產產生之收入總額、及該帳戶之出售或贖回金融資產收入總額等。	established and operated in its country or jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its country or jurisdiction of residence and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare. (2) It is exempt from income tax in its country or jurisdiction of residence. (3) It has no shareholders or members who have a proprietary or beneficial interest in its income or assets. (4) The applicable laws of the NFE's country or jurisdiction

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				(五)其他依法令應申報之資料。 第二條 稅務居住者身分別及身分資料變更之通知義務 立約人瞭解依據 CRS 相關法規，立約人應據實告知貴行所需之立約人帳戶資料，若立 約人之稅務居住者 身分別有任何變動，立約人應於 30 日內主動以書面通知及提供變更 後之資料及證明文件予貴行 。 倘立約人不同意提供前述資料及文件或提供不足者，貴 行得檢視其依據法令規定或為管理客戶關係目的保存之證明文據或電子紀錄，以審查 立約人居住之國家/地區。如經貴行審查立約人之現居地址於應申報國者，貴行得依據 CRS 相關法規，將立約人之應申報帳戶所屬資料向稅捐稽徵機關或其授權之機關申 報。 第三條 立約人提供第三人個人資料約定事項 立約人瞭解並同意，如立約人依本章約定將立約人以外之第三人	of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of properties. (5) The applicable laws of the NFE's country or jurisdiction of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its remainder of the assets be distributed to a Governmental Entity or other non-profit organization, or escheat to the government at various levels of the NFE's country or jurisdiction of residence.") or an Entity, which is not a Reportable Jurisdiction Financial

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				個人資料提供予貴行 時，立約人應確保已事先取得該 第三人之同意並已向該第三人告 知及說明貴行將於本 合約書第一章第六條第三項第二 款第 1 目(5)所定之財稅行政業務 特定目的範圍內蒐集、 處理及利用其個人資料	Institution or a Participating Jurisdiction Financial Institution, "is managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or an Investment Entity (i.e., an Entity primarily conducts as a business any of the following activities or operations for or on behalf of a customer, and the Entity's gross income attributable to the relevant activities equals or exceeds 50% of the Entity's gross income during either the most recent 3 accounting years or a period the Entity has been in existence if the period is less than 3 years. (1) Trading in money market instruments such as checks, drafts, certificates of deposit, bills, derivatives, etc.; foreign exchange; exchange, interest rate and index

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					instruments; transferable securities; or commodity futures trading. (2) Individual and collective portfolio management. (3) Otherwise investing, administering, or managing Financial Assets or money on behalf of other persons), and the gross income of the Entity attributable to investing, reinvesting, or trading in Financial Assets equals or exceeds 50% of the first-mentioned Entity's gross income during either the most recent 3 accounting years or a period the first- mentioned Entity has been in existence if the period is less than 3 years." 3. If the Bank reviews and determines that you or your Controlling Persons are Reportable Persons, concerning the Reportable Financial Account owned

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					or coowned by you, you agree that the Bank should report the Reportable Account and the relevant following information thereof to the tax authorities or its authorized authorities: (1) Your name, address, countries or jurisdictions of residences and Tax Identification Numbers ("TINs"). In the case of you are an individual, date, country or jurisdiction and city of birth shall be included. In the case of you are a Passive NFEs, the names, addresses, countries or jurisdictions of residences, TINs, dates, countries or jurisdictions and cities of birth of their Controlling Persons that are residents of the Reportable Jurisdictions shall be included. (2) Account number of the Reportable Account

章	條款	原本條文		更新條文	
					(3) The account balance or value or, if the account was closed during the calendar year, the closure of the account. (4) The total gross amount of interest, the total gross amount of dividends, the total gross amount of other income generated with respect to the assets held in such account, and the total gross proceeds from the sale or redemption of Financial Assets, etc., in each case paid or credited to, or with respect to the account. (5) Other reportable information subject to laws and regulations Article 2 Obligation to inform of the changes of tax resident's identity and identity information Subject to CRS-related laws and regulations, you understand that you should inform the Bank of your required account information. If there is any change to your identity

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					as a tax resident, you shall notify the Bank in writing and provide the Bank with the changed information within 30 days. If you disagree to provide the said information and documents or those are insufficient, the Bank may look into the Documentary Evidence or e-records the Bank maintained, which is subject to laws or regulations or for the purpose of managing the relationship with clients, to review the countries or jurisdictions of your residences. If the Bank reviews and determines that your residence located in the Reportable Jurisdiction, the Bank may report the information of the Reportable Account to the tax authorities or its authorized authorities subject to CRS-related laws and regulations. Article 3 Terms and conditions for

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					providing personal information of third parties You understand and agree that, if you provide the personal information of third parties to the Bank in accordance with the terms and conditions hereunder, you should assure to obtain their prior consents and you should notify and explain to them that the Bank will collect, process and use the personal information subject to Article 6.3.2.1(5) of Chapter 1 hereunder