

新台幣存放款計息方式 Calculation of NTD deposit and loan interest

✚ 新台幣存款 NTD deposit interest

1. 新台幣存款之利息，依一年 365 天計算，並依下列方式給付：

(1) 活期存款：

按本行牌告利率，每日單利計息，於每半年（即六月二十日及十二月二十日）結算付息一次，並於前稱之結算日計入本金。

(2) 定期存款：

定期存款皆按單利依存款之天期，按存入當時本行牌告利率計息。利息可依客戶之要求到期轉存入客戶於本行所開立同一幣別之活期存款，或於到期由客戶自行至本行領取利息。可轉讓定期存款依存款天期及當時市場利率議價單利計息，到期領取利息。除到期日為非銀行營業日，另付該等非營業日利息外，自到期日後即停止計息。

(3) 除另經本行書面同意者外，存款利息皆由本行依相關稅法規定先代為扣繳稅款後依約直接存入客戶帳戶。

(4) 計息點：

新台幣活期存款帳戶之餘額少於新台幣 500 元者，不予計息。計息點如有調整或修改，其通知方式為於本行網站或營業處所公告。

1. Interest shall be calculated, on the basis of a year of 365 days (NTD) or market practices shall be calculated on the basis of actual number of days elapsed and be paid as follows:

(1) Demand Deposits

Interest shall be calculated at the then prevailing rate for the relevant currency posted by the Bank from time to time. Interest shall be calculated, settled and paid at June 20 and December 20 of each year, and be incorporated into the principal at the aforementioned settlement dates.

(2) Time Deposits

For non-negotiable time deposits (NTD), interest shall be calculated by simple interest and based on the days of the deposits, according to the then prevailing interest rate for the relevant currency. Interest may be transmitted into the Customer's demand deposit account of the same type of currency with the Bank at the maturity thereof, or be paid to the Customer upon maturity. For negotiable time deposits, interest shall be calculated at the interest rates for the relevant currency and tenor as separately negotiated between the Customer and the Bank and the principal and accrued interest shall be paid at the maturity thereof. Interest will not accrue after the maturity thereof except that the maturity falls in non-working day(s) for the Bank.

(3) Unless otherwise agreed in writing by the Bank, the Bank may deduct withholding tax according to relevant tax laws from the interest on deposits and deposit the remaining into the Customer's account.

(4) The Bank will not pay interest to the NTD demand account holder if the balance in such account is less than NTD 500. In case of adjustment of or amendment to minimum amount of balance for payment of interest, the notification of which shall be disclosed on the Bank's website or at the Bank's business place.

2. 定期存款提前解約處理

一般定期存款提前解約時，應依相關法令及本行規定辦理。除雙方另有約定外，客戶應於七日前以書面通知本行。定期存款提前解約之計息，依原約定定存利率當期起息日存滿期數相當之牌告利率八折計息，惟存款不足一個月而提前解約時不予計息。可轉讓定期存款不得中途解約。

2. Early Termination of Time Deposits

Early termination of general time deposit shall be handled in accordance with relevant laws, regulations and rules of the Bank. Unless otherwise agreed by the Customer and the Bank, the Customer shall give a 7-day prior written notice to the Bank. The interest payable for early terminated time deposit shall be calculated by 20% discount of the original interest rate and on the basis of actual number of days elapsed, provided that if the actual number of days elapsed is less than one month. A negotiable time deposit may not be terminated prior to its scheduled maturity date.

3. 定期存款續存

新台幣一般定期存款之續存及未約定續存之處理方式如下：

(1) 約定續存：

定期存款自動展期續存之天期應與原存天期相同，其續存之利率依續存當日本行牌告同一天期之利率（下稱「定存利率」）為準。

(2) 未約定續存：

倘未於事前為續存之約定，自一般定存到期後至客戶實際提款期間，應按本行當時一般活期存款之利率計息。

3. Renewal of Time Deposits

Renewal based on prior arrangement and without prior arrangement of NTD time deposits shall be handled as follows:

(1) Renewal based on Prior Arrangement

For a time deposit which the Customer and the Bank have agreed to automatically renew, the tenor of deposit for the renewal period shall be the same as that for the original deposit, and the interest rate applicable to the deposit during the renewal period shall be the Bank's then prevailing rate for similar deposits ("Time Deposit Rate") as of the date of renewal. The automatic renewal thereof may be made more than once. Should the Customer wish to terminate the automatic renewal arrangement with respect to a deposit, the Customer shall serve notice on the Bank at least three (3) banking business days prior to the maturity of such deposit; otherwise the Bank may renew the time deposit with the same tenor, and the interest rate applicable to the deposit shall be the Bank's then prevailing rate as of the date of renewal.

(2) Renewal without Prior Arrangement

If no renewal arrangement is made prior to the maturity date of a time deposit, in case of a non-negotiable general time deposit, the interest payable from the maturity date to the date the Customer withdraws such deposit shall be calculated on the basis of the then prevailing interest rate for demand deposits.

新台幣貸款

新台幣貸款按本行新台幣貸款利率計付。除貼現利息於貼現時計收外，其他利息均應於每月本行指定之日支付，所有新台幣融資之利息均依銀行訂定之每年三百六十五天為準，按實際貸款日數計算。如立書人未於到期日清償本金或利息時，其未逾六個月者，另按原利率之一成，超過六個月者，就超過部份另按原利率之二成加付違約金。任何本金遲延時，立書人同意所有貸款本息視為到期，且利息遲付逾一年後，經催告而未償還時，本行得不經通知逕行將遲付之利息滾入原本。

NTD loan interest

The customer shall pay to the Bank interest in New Taiwan Dollars on the amount of the Facilities made in New Taiwan Dollars from the date when it is made until repayment in full by the customer, at the rate per annum as the Bank may from time to time determine in accordance with the rate currently charged by the Bank on loans made in New Taiwan Dollars. Other than bills and drafts discounted by the Bank (in which the Bank shall be entitled to charge and collect interest upon discounting), all interest payment shall to made to the Bank on such date of each month as the Bank may from time to time designate. Interest for the facility in NT dollars shall be computed on the bank basis of a year of 365 days for the number of the days actually elapsed. In the event that the customer fail to pay, when due, of the principal amount of any part of the Facilities or any interest accrued thereon, the customer shall pay to the Bank, in addition to the interest payable on that principal amount at the rate per annum from time to time determined by the Bank hereunder, a penalty on any such overdue amount in an amount computed at the rate per annum equal to (i) 10% of said interest rate for the first six months of such default and (ii) 20% of said interest rate thereafter. If the customer fails to pay, when due, any interest accrued for more than one year and such default shall continue after demand thereof having been given to the customer by the Bank, the Bank may, without any notice, declare that such unpaid amount of interest payment shall be added to the outstanding principal amount and be deemed a part of the Facilities for the purpose of computation of interest and the customer's other obligations hereunder.