

注意事項 Terms & Condition

1. 本定期存款不得轉讓。
This term deposit is not transferable or negotiable.
2. 此申請書須經本行有權人簽章後始生效。
This application form must bear Bank signature.
3. 本存款利息按存放日之固定利率並單利計算。
Interest for fixed term deposit is calculated on a simple basis at the fixed interest rate.
4. 提前終止定期存款，存款人同意支付銀行服務費率表載明之手續費以及按本細則約定方式計算利息，承擔利息損失及銀行拆款利息損失。
For an early termination of a time deposit, the Bank shall have the right to impose a handling charge as provided in the Bank's applicable Tariffs of Banking Services and bear the interest loss calculated on the basis of the formula as provided hereafter.
5. 定期存款採用銀行牌告利率固定計息，定期存款提前終止時，利息按其實際存款期間依下列方式單利計算：
The Bank's posted interest rate is applicable to the relevant time deposit. In the event of any early termination of a time deposit, interest shall be calculated on the basis of the period actually elapsed in accordance with the following formula:
 - a. 未存滿一個月不予計息。
No interest will be paid for a time deposit whose actual term is less than one month.
 - b. 存滿一個月未滿三個月時，依銀行一個月期牌告利率八折計算。
For a time deposit whose actual term is less than three months but more than one month, interest will be calculated at the rate of eighty percent of the Bank's posted interest rate for one-month time deposits.
 - c. 存滿三個月未滿六個月時，依銀行三個月期牌告利率八折計算。
For a time deposit whose actual term is less than six months but more than three months, interest will be calculated at the rate of eighty percent of the Bank's posted interest rate for three-month time deposits.
 - d. 存滿六個月未滿一年時，依銀行六個月期牌告利率八折計算。
For a time deposit whose actual term is less than one year but more than six months, interest will be calculated at the rate of eighty percent of the Bank's posted interest rate for six-month time deposits.
 - e. 前述牌告利率，以存入當日利率為準。
The aforesaid post interest rate of the Bank shall be the interest rate as posted by the Bank on the day the deposit is made.
6. 存戶於申請辦理定存時或定存到期時未向本行提示免繳利息所得之登記者，其利息所得一律依法扣繳。
The depositor who holds a tax-exemption card shall present the tax-exemption card to the Bank on fixed deposit account opening date or on the maturity date of the relevant time deposit to ask for exemption from deduction of withholding tax on the interest payment. Failure to present the tax-exemption card within the aforesaid time period will subject the interest payment on the relevant time deposit to deduction of the withholding tax.
7. 存戶須於定存到期時至少三個營業日前以書面通知本行續存指示。本行未於該期限內接獲書面指示時，視為存戶同意將扣除相關稅賦〔如有〕後之本息，按到期日當時之牌告利率，以相同存款期限自動續存。
The depositor agrees to give a written notice to the Bank at least three banking business days prior to maturity of the time deposit to instruct the Bank of the method of depositing such time deposit; the time deposit will be automatically renewed with accrued interest less relevant tax for the same period at the interest rate prevailing at the renewal, provided that no such instruction is given to the Bank in time.