



申請人茲向 貴行申請「Visa 直接通服務」並約定國外收款人資料，特此聲明業已充分知悉相關約定條款，並同意：

一、申請人謹聲明上述資料確認無誤，並承諾日後常用匯款性質若有異動、或因結匯人身份異動導致既有匯款性質不適用，應及時主動向 貴行提出變更；否則，如因未及時通知致申報不實或無法執行交易，申請人願自負一切責任。

二、本約定條款如有未盡事宜，悉依中華民國之法令與外匯管理等相關規定、銀行實務慣例、 貴行及申請人間開立帳戶總約定書（約定書編號：CSR-001）以及 貴行相關作業規範辦理。

1. The Applicant confirms that the information given above is true and complete, and agrees to promptly re-apply if the pre-set nature of remittance has change, or the pre-set nature of remittance is incorrect due to the Applicant's Q-ID changes. Otherwise, the Applicant shall be liable for untruthful declarations or failure of the remittance suffered or incurred due to any of the above-mentioned causes.
2. In addition to the terms and conditions provided herein, the Applicant agrees to comply with the relevant laws and regulations of Taiwan, Republic of China, the relevant laws and regulations of foreign currency and remittance, banking practices, the Bank's "Account Master Agreement" (Agreement No. : CSR-001) and the relevant operating procedures of the Bank.

申請人簽名 Signature : (客戶親簽)

【關懷詢問】提醒您！投資應循合法管道，避免遭受非法吸金情形而致重大損失。Caution! Investment shall be made in a lawful way to avoid illegal fund-raising activities which may lead you to significant losses.

☐ 客戶辦理轉入帳戶用途正常 What is the purpose of application for remittance?

Signature : _____ (☐客戶拒簽) Applicant refuses to sign.

覆核：

申請人茲向 貴行申請「Visa 直接通服務」(以下稱本服務)並約定國外受款人資料，特此聲明業已充分知悉並同意遵守下列約定條款：

The Applicant herein applies to remittance via the Visa Direct (hereinafter referred to as the "Service") provided by Bank SinoPac (hereinafter referred to as the "Bank") providing pre-defined the beneficiary information and fully acknowledges and agrees with the following stipulated terms and conditions:

- 一、所填約定資料已確認無誤，若為取消約定或修改約定，申請當日生效；若為新增約定，則為次營業日生效。若因約定資料有誤或不全致無法匯出時，申請人願自負其責。
1. The Applicant confirms that the information provided herein is true and complete. When the Applicant applies for "delete" or "amend", the effective date is the application date; otherwise the effective date is the following business day. The Applicant shall be liable for the failure of the remittance suffered or incurred due to the incorrect or incomplete information.
- 二、申請人同意如因申請或為繼續辦理本申請書約定交易事項，依 貴行收費標準須繳交費用者，貴行得逕行自申請人於 貴行之存款帳戶扣款繳付之。
2. The Applicant authorizes the Bank to deduct any fees charged by such service from the Applicant's accounts with the Bank.
- 三、申請人瞭解本申請書所約定資料僅限於 貴行網路銀行及行動銀行之 Visa 直接通服務使用，並承諾日後匯款性質若有異動、或因結匯人身份異動導致既有匯款性質不適用，應及時主動向 貴行提出變更；否則，如因未及時通知致申報不實或無法執行交易，申請人願自負一切責任。
3. The Applicant understands that the information provided herein is for the Service only in the online banking or mobile banking of the Bank, and agrees to re-apply immediately if the pre-set nature of remittance has changed, or the pre-set nature of remittance is incorrect due to the Applicant's Q-ID changes. Otherwise, the Applicant shall be liable for untruthful declarations or failure of the remittance suffered or incurred due to any of the above-mentioned causes.
- 四、本服務之受款人帳號為 Visa 卡號，卡片種類有 Visa 金融卡/ Visa 信用卡/ Visa 預付卡，其可約定的匯款性質會依卡片種類不同。
4. The beneficiary account of the Service is Visa card numbers. The type of Visa card is Visa Debit, Visa Credit and Visa Prepaid. The pre-set nature of remittance is different according to the card type.
- 五、目前台灣、美國、日本、加拿大、委內瑞拉、阿根廷、哥倫比亞等國家及南韓非銀行所發行的 Visa 卡受限於當地法令並不接受本服務此類型的匯款方式，申請人如有匯款至前述國家之需求，須改以其他匯款方式辦理。
5. The Visa cards issued in Taiwan, the United States, Japan, Canada, Venezuela, Argentina, Colombia, and non-bank-issued Visa cards in South Korea, cannot receive transferred funds in accordance with the relevant laws and regulations of the country. When the Applicant needs remittance to those countries, the Applicant shall remitted via other remittance methods provided by Bank.
- 六、申請人瞭解受款銀行可能因當地法令更改致無法接受以本服務匯出之款項，即使完成約定亦不保證日後可順利辦理匯出。若成功匯出後遭受款銀行退回，申請人同意 貴行於接收受款銀行退匯且確認款項已退回後，得逕自將該筆匯款交易退匯，並依原扣款金額存入原扣款帳號，無須另行通知。
6. The Applicant understands that the Issuer Bank may refuse to accept the amount transferred via the Service due to changes of the relevant laws and regulations of the country where the Issuer Bank is located and in such circumstances, even the application has completed now, the remittance may be failure in the future. If transaction is success, but the issuer bank cannot transfer the funds to the cardholder, the transaction will be refund. The Applicant agrees that after the Bank receives and confirms the refunds, the Bank will return the original debited amount to the Applicant's debited account without notice.
- 七、本服務於 貴行網路銀行及行動銀行之服務時間為 24 小時，若交易時間晚於台灣時間 23:00 將視為次日交易。
7. The Service is provided for 24 hours in the online banking or mobile banking of the Bank. If the transaction received after 11pm (Taiwan Standard Time), it will only be processed on the following day.
- 八、本服務僅開放自然人辦理，如為外籍人士需持有效之居留證或官員證始得辦理。
8. The Service is only for individual, and must have citizen's ID card, a valid resident certificate or government official certificate.
- 九、本服務匯款幣別僅限美金且單筆匯款金額上限為美金 2,500 元，單一營業日最高交易次數為 15 次，且累計結匯金額(結購、結售分開計算)不得超過(含)等值新臺幣 50 萬元(此交易限額與 貴行臨櫃及自動化交易所有通路合併計算)。
9. The remittance currency of the Service is limited to US dollar only and each remittance amount can't exceed US\$2,500. The combined total activity in a single business day for using the Service must not exceed 15 transactions, and foreign exchange settlement (foreign exchange purchased and sold shall be calculated separately) with an accumulated amount shall not exceed NT\$500,000 (the counter transaction and automatically transaction amounts are included).
- 十、本服務之成交匯率係本服務專用匯率，與一般牌告匯率不同。成交匯率會因市場狀況而變動，如有變動 貴行將不另行通知，實際成交匯率仍以交易當時匯率為準，申請人同意且均無異議。
10. The exchange rate of the Service is different from the exchange rate publicly posted by the Bank. The real time exchange rate will fluctuate according to market status. Please be noted that the exchange rate is subject to changes without notice. The real time exchange rate will be confirmed upon transaction. The Applicant acknowledges and agrees with the foregoing without any objection.
- 十一、本服務皆為全額匯達，除收取匯出匯款款手續費外，貴行不另加收費用。
11. The Service is full payment. The Bank doesn't charge additional fees except for outward remittance process fees.

- 十二、本服務之匯出匯款手續費依匯款金額不同，以 貴行營業場所及網站公告之「各項收費標準及公告事項」為憑。目前收費標準是每筆匯出匯款手續費最低為新臺幣 200 元，若匯款金額超過等值美金 1,000 元，則每筆匯出匯款手續費為新臺幣 300 元。
12. The remittance charges will be based on the amount of remittance and in accordance with the “Standards Governing Fees and Announcements” attached hereto and displayed in the Bank’s place of business and website. The minimum charges for each outward remittance is NT\$200. The charges will be NT\$300 for each outward remittance when the remittance amount exceeds US\$1,000.
- 十三、本服務之退匯須由受款方發起，若有退匯需求，申請人同意主動聯繫受款人以加速款項退回。
13. The refunds of the Service shall be initiated by the cardholder and his/her issuer bank. To accelerate the refunds, the Applicant agrees to take the initiative in contacting the cardholder for demand of refunds.
- 十四、使用本服務辦理匯出匯款業務時，倘經 貴行查核相關交易對象或國家等係金融監督管理委員會函轉、外國政府、國際洗錢防制組織所列之恐怖份子、團體、組織或禁匯/運國家時， 貴行得逕行終止相關交易並調整帳務資料。另申請人經國外銀行依所在國洗錢防制、防制犯罪及反恐相關法令進行調查或扣押交易款項時，申請人同意 貴行於業務範圍及法令規定之特定目的範圍內，得蒐集、處理、利用或國際傳輸申請人之個人資料及匯款交易資料等。倘因前述任一事由造成交易延遲或失敗等情事，均由申請人自行負責，概與 貴行無涉。
14. In the event that the related counterparty or country to which the remittance referred is a named / recognized / tracked terrorism individual or entity, sanctioned group or organization, or countries as advised by foreign governments or recognized international anti-money laundry organizations or notified via the Financial Supervisory Commission, the Applicant agrees that the Bank may, without the Applicant’s further consent, terminate the remittance and reverse the transaction and related account entries accordingly. The Applicant also agrees that, in the event of the funds of remittance is under investigation or sequestered by foreign bank according to anti-money laundering, anti-crime, and anti-terrorism related laws and regulations of the country where such foreign bank is located, the Bank may collect, process, utilize or internationally transmit the Applicant’s personal information and transaction information for the specific purpose stipulated in the relevant laws and regulations and for conducting the business. Bank shall not be liable for the delay or failure of the remittance suffered or incurred due to any of the above-mentioned causes.
- 十五、本約定條款如有未盡事宜，悉依中華民國之法令與外匯管理等相關規定、銀行實務慣例、 貴行及申請人間開立帳戶總約定書（約定書編號：CSR-001）以及 貴行相關作業規範辦理。
15. In addition to the terms and conditions provided herein, the Applicant agrees to comply with the relevant laws and regulations of Taiwan, Republic of China, the relevant laws and regulations of foreign currency and remittance, banking practices, the Bank’s “Account Master Agreement” (Agreement No. : CSR-001) and the relevant operating procedures of the Bank.
- 十六、本約定條款英文譯本僅供參考，如與中文版本有異，應以中文版本為準。
16. The English version of “Terms and Conditions of Visa Direct” is for reference only. In the event of discrepancies between the Chinese and English versions, the Chinese version shall prevail.