

存款總約定書修正對照表

CORRECTION TABLE OF GENERAL AGREEMENT FOR DEPOSITS

修正條款(2018.07 version)	原條款(2017.08 version)
<p>4. 錯帳 ERRORS.</p> <p>如因 貴行作業錯誤而入錯帳，或因電腦錯誤或故障或其他原因而誤存入帳者， 貴行得於發現錯帳時立即更正而無須另通知存款人；倘該存入款項業經支用，存款人應於 貴行通知後立即返還。</p> <p>In the event an amount is credited to the Depositor's account through an error of the Bank or due to computer error or breakdown or otherwise, the Bank may immediately, upon discovery of such error, correct same without notifying the Depositor. If any of such amount is withdrawn from or paid from the account, the Depositor shall immediately refund same upon notice of the Bank.</p>	<p>4. 錯帳 ERRORS.</p> <p>如因 貴行作業錯誤而入錯帳，或由第三人誤寫帳號或戶名或因電腦錯誤或故障或其他原因而誤存入帳者， 貴行得於發現錯帳時立即更正而無須另通知存款人；倘該存入款項業經支用，存款人應於 貴行通知後立即返還。</p> <p>In the event an amount is credited to the Depositor's account through an error of the Bank or through an error of a third party who mis-writes the account number or title or due to computer error or breakdown or otherwise, the Bank may immediately, upon discovery of such error, correct same without notifying the Depositor. If any of such amount is withdrawn from or paid from the account, the Depositor shall immediately refund same upon notice of the Bank.</p>
<p>24. 終止 TERMINATION.</p> <p>(3) 如存款人帳戶自最後交易日起持續一年未有任何交易記錄者， 貴行會以書面通知存款人。若一年內，該帳戶仍未有任 何交易記錄者， 貴行得以書面向該存款人留存於 貴行之聯絡資料為通知後，終止契約，並關閉該帳戶，若該帳戶中仍 有餘額， 貴行將予無息保管直至存款人親至 貴行領取之日。</p> <p>為本節之目的，最後交易日係指：</p> <p>a. 活期存款帳戶，支票款帳戶： 該存款人最後提款之日期。</p> <p>b. 定期存款帳戶：到期日</p> <p>(3) if the account(s) has/have no record of transactions for one year commencing from the last transaction date, the Bank will send the depositor a prior written notice. If the account(s) still has/have no record of transactions within one year commencing from the first notice date, the Bank may close the account after sent written notice to the Depositor's contact information retained by the Bank. In case any balance in such account, the Bank will return the balance with no interest accrual to the Depositor at the time the Depositor requested in person.</p> <p>For the purposes of this section the last transaction date is defined as follows:</p> <p>a. Demand deposits account and checking account: last withdrawal date by the depositor</p> <p>b. Time deposit account: maturity</p>	<p>24. 終止 TERMINATION.</p> <p>(3) 如存款人帳戶自最後交易日起持續一年未有任何交易記錄者， 貴行會以書面通知存款人。若一年內，該帳戶仍未有任 何交易記錄者， 貴行得以書面向該存款人留存於 貴行之聯絡資料為通知後，終止契約，並關閉該帳戶，若該帳戶中仍 有餘額， 貴行將予無息保管直至存款人親至 貴行領取之日。</p> <p>為本節之目的，最後交易日係指：</p> <p>a. 活期存款帳戶，支票款帳戶： 該存款人最後貸記或借記之日期，<u>不包括利息給付之日期</u>。</p> <p>b. 定期存款帳戶：到期日</p> <p>(3) if the account(s) has/have no record of transactions for one year commencing from the last transaction date, the Bank will send the depositor a prior written notice. If the account(s) still has/have no record of transactions within one year commencing from the first notice date, the Bank may close the account after sent written notice to the Depositor's contact information retained by the Bank. In case any balance in such account, the Bank will return the balance with no interest accrual to the Depositor at the time the Depositor requested in person.</p> <p>For the purposes of this section the last transaction date is defined as follows:</p> <p>a. Demand deposits account and checking account: last credit or debit date by the depositor, excluding the interest payment date</p> <p>b. Time deposit account: maturity</p>