彰化銀行信用卡申請書 Chang Hwa Bank Credit Card Application Form (卡 9 信-5)

申請卡別 Apply for a card type

本次申請□正卡□附卡□正卡+附卡(僅申請附卡者不能同時申請調高信用卡總額度)

This application is for □primary card □supplementary card □primary card +supplementary card(Those who apply for supplementary cards cannot simultaneously apply to increase their total credit card limit.)

本人□同意□不同意　倘無法獲發原申請卡別時，得轉發　貴行核定之卡別。(若無勾選則視為同意)

I □agree □disagree that If the selected card type cannot be issued, the application may be switched to a card type approved by the Bank. **(If no box is checked, it will be deemed as agreed)**

★頂級卡



□無限卡

(Visa Infinite Card)

★高現金回饋卡(High Cash back Credit Card)



□商旅御璽 Fun 心卡

(Signature Business Card)



□My 購卡

(M 鈦金商旅卡)

(My Go Card)



□My 樂現金回饋卡

(M 鈦金商旅卡)

(My Love Cash Back Credit Card)

★電子票證聯名卡



□悠遊晶緻卡

(JCB Easy Precious Card)



□悠遊御璽卡

(VISA Easy Signature Card)



□一卡通御璽卡

(VISA iPASS Signature Card)



□一卡通晶緻卡

(JCB iPASS Precious Card)

★其他卡別



□鈦金卡

(Titanium Card)



□世紀白金卡

(VISA Century Platinum Card)



□COMBO 金卡

(Gold Combo Credit Card)

□其他(請填卡別)

Other(Please fill in the card type)

COMBO 卡結合之存款帳號：

Deposit account number linked to the COMBO card:

正卡申請人資料(Personal Data of Primary Card Applicant)

□首次申辦

First time application

□已持有彰化銀行信用卡正卡

Already hold a regular Changhua Bank credit card

1.□本次申請無其他個人資料需異動者，僅需填寫 ____ 欄位並簽名。

If there is no other personal data to be changed in this application, you only need to fill in the columns and sign.

□本人原留存之資料已變更，茲提供最新變更資料如下所示，並檢附相關證明文件供貴行審核使用。

My originally retained information has been changed and I would like to provide the updated information as shown below and submit the relevant supporting documents for the Bank’ s review.

2.本次同時申請調高信用卡總額度為 □□□□ 萬元。

I am also hereby applying for an increase in the total credit limit to NT$___ 0,000.

身分證統一編號/官方身分證明文件號碼 National ID Card No. / Official ID document No.	□□□□□□□□□□	身分證發證資訊 Identity card issuance information	發證日期□□□年□□月□□日 Date of issue year month day 發證地點□□□ Certificate issuance place 領補換類別□初發□補發□換發 Replacement Category□Initial Issue □Reissue □Replacement
中文姓名 Name(in Chinese)	□□□□	出生日期 Date of Birth	民國□□□年□□月□□日 Republic of China year month day
英文姓名 Name(in English)	□□□□□□□□□□□□□□□□□□□□ (請務必與護照相同，若無填寫，則授權貴行代為填寫，含空格最多 19 格) (Please make sure it is the same as the passport. If it is not filled in, authorize your bank to fill it in on your behalf.)	性別 Gender	□男 □女 □Male □Female
畢業國小 Elementary School Graduated From	□□□□ (基於安全需求，請務必填寫) (For security requirements, please be sure to fill in)	教育程度 Education	□博士□碩士 □大學 □ PhD □ Master □ Bachelor □專科□高中職□其他 □ Junior college □ General and vocational high school □ Other
行動電話 Mobile Phone	□□□□□□□□□□ (憑以提供網路交易安全認證服務，白金卡等級以上(含)單筆消費達新臺幣 3,000 元/頂級卡不限金額，提供訊息通知，包含但不限於以簡訊、APP、LINE 推播或 EMAIL 等方式通知)(Based on providing online transaction security authentication services, Platinum Card holders and above (inclusive) will receive notifications for single transactions of NT$3,000 or more/Top-tier cards have no minimum spending requirement , including but not limited to notifications via SMS, app, LINE push notifications, or email.)	婚姻狀況 Marital Status	□已婚□未婚 □其他 □Married □Single □Other 子女人數：_____人 Number of children:

E-mail	@ (重要訊息通知，請務必填寫) (For important notifications, please be sure to fill in)	現居地所有權人 Ownership of Current Address	□本人□配偶□父母 □Applicant □Spouse □Parent □親人□宿舍□租賃□其他 □Relative□Dormitory□Rent□Other 居住：□□年 Residence: years

☑申請電子帳單(請務必填寫 E-mail 欄位)，免寄紙本帳單 (※未留 E-mail 改寄紙本帳單)
Request an electronic bill (please be sure to fill in the E-mail field) to avoid sending paper bills.(※Instead of email address, a paper bill will be sent.)

帳單/重要通知寄送地址 Mailing address of the statements/ important notices	□同現居地址□同公司地址□同戶籍地址 □Same as current address □Same as company address □Same as Household address ※此寄送地址包含寄送其他重要通知(含附卡)，恕不接受郵政信箱。 ※This address is also for sending other important notices (including the supplemen card), and P.O. Boxes will not be accepted.		
卡片寄送地址 Mailing address of the card	□同現居地址□同公司地址□同戶籍地址 □親自至指定□□□□□□分行領取 □Same as current address □Same as company address □Same as Household address□Collect in person at the designated □□□□□□ branch ※卡片寄送地恕不接受郵政信箱；另 COMBO 卡僅限至申請分行親領。 ※Cards cannot be mailed to P.O. Boxes, In addition, COMBO cards can only be collected in person at the branch where they were applied for..		
戶籍電話 Household Telephone No.	□□□-□□□□□□□□	現居電話 Phone No.	□□□-□□□□□□□□
戶籍地址 Household Address	□□□□□□		
現居地址 Current Address	1.□同戶籍地址 (Same as Household Address) 2.□另列如下: (Listed separately below) □□□□□□		
外國人居留或申請目的 Purpose of Stay or Application by Foreigner	□1.工作需要 □2.家庭因素 □3.個人理財需要	外國人國籍 Nationality of Foreigner	
公司名稱 Company Name	□□□□□ □1.股份有限公司 □2.有限公司	公司電話 Office Phone No.	□□□-□□□□□□□□ 分機(Ext. No) □□□□
公司地址 Company Address	□□□□□□		
職業類別 Occupation Type	□□□□□□□□□□	職稱 Job Title	□□□□□
年 資 Seniority	□□年□□月 year(s) and month(s) (如現職未滿 1 年請填寫下列前職業資料) (If you have been in the current job for less than 1 year, please fill in the following information about your previous job)	年收入 Annual Income	□□□□萬元
前公司名稱 Name of Previous Company	□□□□□ □1.股份有限公司 □2.有限公司	前年資	□□年□□月

		Seniority of previous job	
前職業類別 Occupation type of previous job	□□□□□□□□□□	前職稱 Job title of previous job	□□□□□

學生申請人相關資料(Relevant Data of Student Applicant)

就讀學校 Name of School	□□□□□□□□□□	科系 Department	□□□□□□□□□□
學生證號碼 Student ID No.	□□□□□□□	年級 Grade	□□
父母/法定代理人姓名 Name of parent/legal representative	□□□□	電話 Telephone No	□□□-□□□□□□□□
父母/法定代理人居住地址 Residential address of parents / legal representatives	□同正卡戶籍地址 □同正卡現居地址 □另列如下: □Same as Household address of primary cardholder □Same as current address of primary cardholder □Listed separately below □□□□□□		

自動轉帳扣繳方式 (卡友未勾選，視為「依原指定帳戶及繳款比例扣繳；新戶未勾選，視為「不使用帳戶扣繳」)

Method of Automatic Deduction (If a cardholder does not check any box, it will be deemed as "deduct payment from the original designated account and payment ratio. If a new cardholder does not check any box, it will be deemed as "do not use the automatic account deduction".)

□不使用帳戶扣繳
Do not use the automatic account deduction

□依原指定帳戶及繳款比例扣繳。
Deduct payment from the original designated account and payment ratio
□授權自本人開立於貴行之下列指定帳戶扣繳，約定扣繳金額：
Authorize deduction from the following designated account opened by myself at the Bank, with the agreed deduction amount:

□當期最低應繳金額 □當期應繳總額 (倘未勾選者，視為扣繳當期最低應繳金額)

Minimum payment due Amount payable of current billing cycle(If not selected, it will be deemed deducting the minimum payment due.)

帳號：

Account No.

1.申請指定帳戶扣繳者，申請人(即授權人)同意正卡申請人於貴行所持有所有信卡(含附卡)之應付帳款歸戶自動轉帳扣款，已詳閱並同意遵守後列之「自動轉帳扣繳約定事項」。
1.Applicants for designated account deductions have read and agreed to comply with the "Provisions for Automatic Deduction" below.
2.如需自郵局或其他金融機構開立之帳戶扣繳，或自第三人開立於本行之帳戶扣款，請於官網下載「信用卡自動轉帳付款授權書」，填妥後郵寄貴行或親臨分行申請。
2.If the deduction needs to be made from an account opened at a post office or another financial institution, Or deduct funds from a third party’ s account opened with the Bank,please download the "A Credit Card Autopay Authorization Form " from the Bank's official website, complete it, and submit it to the branch by mail or in person.

消費回饋方式(限正卡申請人申請，附卡回饋方式與正卡相同)

Method of Consumption Rebate (Only primary card applicants are eligible to apply, and the supplementary card's rebate program is the same as that of the primary card.)

□紅利積點回饋(Rebate Points Redemption) □現金回饋(Cash Back)

1.卡友未勾選者，依原回饋方式辦理；新戶未勾選者，一律依紅利積點回饋。
1.For cardholders who do not check any box, the original rebate method will be applied. For new cardholders who do not check any box, the “Rebate points redemption” method will be applied.
2.「My 購卡」及「My 樂現金回饋卡」限單獨適用現金回饋計算，其餘卡片則依最新選定之回饋方式辦理，惟持有「VISA 商旅御璽卡」者，所有卡片將一律改為依現金回饋方式辦理。

2.Only "Cash back" option is available for "My Go Card" and "My Love Cash Back Credit Card". For all other card types, the rebate method will be processed according to the most recently selected option. However, for holders of the "VISA Signature Business Card," all cards will be changed to the "Cash back" method.

申請道路救援暨機場停車服務 (限申請白金卡等級(含)以上者填寫)

Application for Roadside Assistance and Airport Parking Service (Limited to holders of Platinum Cards or higher card types)

車牌號碼(正卡)□□□□□□□ License plate No. (primary card)	※登錄車輛限領用小型牌照之自小客車、廂型車及 3.5 噸以下之小貨車，恕不接受營業車、競技車及 3.5 噸以上車輛辦理登錄手續。 ※The vehicles registered are limited to small-sized private passenger cars, vans, and trucks weighing less than 3.5 tons. No operating vehicles, racing vehicles, and vehicles weighing 3.5 tons or more will be accepted.
車牌號碼(附卡)□□□□□□□ License plate No. (supplementary card)	

附卡申請人資料(Personal Data of Supplementary Card Applicant)

附卡消費額度：占正卡額度比率□□□% (如未填寫同正卡消費額度)
Supplementary card spending limit: _____% of spending limit of primary card (If not filled in, the spending limit is the same as the original card.)

身分證統一編號/ 官方身分證明文件號碼 National ID Card No. / Official ID document No.		性別 Gender	□男 □女 □Male □Female
中文姓名 Name(in Chinese)	□□□□	出生日期 Date of Birth	民國□□□年□□月□□日 Republic of China year month day
英文姓名 Name(in English)	(請務必與護照相同，若無填寫，則授權貴行代為填寫，含空格最多 19 格) (Please make sure it is the same as the passport. If it is not filled in, authorize your bank to fill it in on your behalf.)		
行動電話 Mobile Phone	□□□□□□□□□□ (憑以提供網路交易安全認證服務，白金卡等級以上(含)單筆消費達新臺幣 3,000 元/頂級卡不限金額，提供訊息通知，包含但不限於以簡訊、APP、LINE 推播或 EMAIL 等方式通知)(Based on providing online transaction security authentication services, Platinum Card holders and above (inclusive) will receive notifications for single transactions of NT$3,000 or more/Top-tier cards have no minimum spending requirement , including but not limited to notifications via SMS, app, LINE push notifications, or email.)	與正卡申請人關係 Relationship with primary card pplicant	□父母 □配偶 □子女 □Parent □Spouse □Child □兄弟姊妹 □配偶父母 □Sibling □Parent of spouse
戶籍電話 Household Telephone No.	□□□-□□□□□□□□	現居電話 Current Phone No.	□□□-□□□□□□□□
戶籍地址 Household Address	□同正卡戶籍地址 □同正卡現居地址 □另列如下: □Same as Household address of primary cardholder □Same as current address of primary cardholder □Listed separately below □□□□□□		
現居地址 Current Address	□同戶籍地址 □同正卡戶籍地址 □同正卡現居地址 □另列如下: □Same as Household address □Same as Household address of primary cardholder□Same as current address of primary cardholder □Listed separately below □□□□□□		
E-mail (重要訊息通知，請務必填寫)	@		
公司名稱 Company Name	□□□□□ □1.股份有限公司 □2.有限公司	公司電話 Office Phone No.	□□□-□□□□□□□□ 分機(Ext. No)□□□□

卡片寄送地址 Mailing Address of the Card	□同戶籍地址□同現居地址□親自至指定□□□□□□分行領取 □Same as Household address □Same as current address □Collect in person at the designated □□□□□□ branch ※恕不接受郵政信箱；未勾選視為同正卡寄送地址。 ※Cards cannot be mailed to P.O. Boxes, and those who do not check any box will be deemed as "same mailing address as the primary card".

悠遊卡自動加值功能 (限申請悠遊聯名卡者勾選)

EasyCard Autoload Function(limited to co-branded EasyCard applicants)

正、附卡申請人同意卡片預設開啟自動加值功能(自動加值功能開啟後即無法關閉)。

Primary and supplementary card applicants agree that the card(s) should have the autoload function activated by default (it cannot be deactivated thereafter).

□不同意預設開啟。

Do not agree to activate the autoload function by default.

悠遊/一卡通聯名信用卡聲明及同意事項(Declarations and Consents for EasyCard/iPASS Co-branded Credit Card)

1.正、附卡申請人同意貴行於核發卡片時，得將本人之個人資料(包括姓名、出生年月日、身分證統一編號/官方身分證明文件號碼、國籍、外國人士居留或申請目的、電話、戶籍地址、居住地址及 E-mail)，於法律許可之範圍內，提供予悠遊卡股份有限公司/一卡通票證股份有限公司，以提供申請人相關服務。配合個人資料保護法施行，悠遊卡股份有限公司/一卡通票證股份有限公司已將依個人資料保護法應告知事項載於官網 www.easycard.com.tw/www.i-pass.com.tw，由申請人自行參閱相關內容。倘申請人有任何疑義，得撥打悠遊卡客服專線 412-8880/一卡通客服專線 07-791-2000 洽詢(手機及金馬地區請加撥 02)。

1.The primary and supplementary card applicants agree that the Bank, upon issuing the cards, may provide their personal information (including name, date of birth, National ID Card number/official identification document number, nationality, foreign resident status or purpose of application, phone number, household address, residential address, and email) to EasyCard Corporation/iPASS Corporation within the scope permitted by law to provide services to the applicants. The primary and supplementary card applicants agree that the Bank, upon issuing the cards, may provide their personal information (including name, date of birth, National ID Card number/official identification document number, nationality, foreign resident status or purpose of application, phone number, household address, residential address, and email) to EasyCard Corporation/iPASS Corporation within the scope and extent permitted by law to provide services to the applicants. In compliance with the Personal Data Protection Act, EasyCard Corporation/iPASS Corporation has provided the necessary information as required by the law on their official websites, www.easycard.com.tw/www.i-pass.com.tw, and applicants are encouraged to review the related content on their own. If applicants have any questions, they can contact EasyCard customer service at 412-8880 or iPASS customer service at 07-791-2000 (please add 02 for mobile and Kinmen/Matsu area).

2.正卡申請人茲聲明 □同意□不同意(如未勾選視為不同意)，附卡申請人茲聲明 □同意□不同意(如未勾選視為不同意)，基於共同行銷目的，將前述個人資料提供予悠遊卡股份有限公司/一卡通票證股份有限公司。

2.The primary card applicant hereby declares that he/she □agrees □disagrees and the supplementary card applicant hereby declares that he/she □agrees □disagrees to provide the aforementioned personal information to EasyCard Corporation/iPASS Corporation for the purpose of joint marketing.

3.正、附卡申請人亦明瞭，若未同意提供前開資料進行共同行銷者，將可能無法享有貴行共同行銷業務所得提供之各項優惠或饋贈。

3.The primary and supplementary card applicants also understand that if they do not agree to provide the aforementioned information for joint marketing, they may not be able to enjoy various benefits or gifts provided by the Bank’ s joint marketing activities.

4.正、附卡申請人得隨時透過客服專線通知貴行停止前開資料之交互運用，貴行應立即依通知辦理，且對正、附卡申請人之服務品質應不受任何影響。

4.The primary and supplementary card applicants may, at any time, notify the Bank through the customer service hotline to stop the mutual use of the above-mentioned data. The Bank shall promptly process accordingly, and the quality of service for the primary and supplementary card applicants should not be affected in any way.

5.申請人已詳閱「彰化銀行悠遊/一卡通聯名卡特別約定條款摘錄說明」，且同意恪守該特別約定條款。

5.The applicant has thoroughly read the “Excerpt of Chang Hwa Bank Special Provisions for EasyCard/iPASS Co-branded Card” and agrees to abide thereby.

6.申請人同意悠遊卡/一卡通自動加值金額由信用卡帳戶扣款。申請人明瞭悠遊/一卡通聯名卡所具有之「悠遊卡/一卡通」票種為普通卡(無法因具有優惠身分而得申請學生卡、優待卡、敬老卡、愛心卡或愛心陪伴卡等「悠遊卡/一卡通」)。

6.The applicant agrees to have the EasyCard/iPASS autoload amount deducted from the credit card account. The applicant understands that the EasyCard/iPASS card type associated with the EasyCard/iPASS co-branded card is the adult card (and cannot be used to apply for student cards, concessionaire cards, senior cards, charity cards, or escort cards even if the cardholder has such preferential status).

申請人聲明及同意事項：(Declaration and Consents by the Applicant)

1.申請人同意並授權貴行依下列約定代為申請人填寫或更正本申請書內容：

1.The applicant agrees and authorizes your bank to complete or correct the contents of this application form on the applicant's behalf in accordance with the following terms:

(1)如經貴行認定申請人於本申請書之填寫內容疑似誤填或有漏填、填寫內容無法辨識或與申請人先前之意思表示不一致之情形時，除申請人簽名、中文姓名、身分證字號、行動電話號碼、帳單/重要通知寄送地址(含戶籍地址/現居地址/公司地址)及 E-mail，貴行不得代申請人填寫或更正外，申請人授權貴行得以電話向申請人確認，並依據確認之資訊代申請人填寫或更正本申請書內容。

(1)If your bank determines that the applicant has filled in the information on this application form in a manner that is suspected of being incorrect, incomplete, illegible, or inconsistent with the applicant's previous expression of intent, your bank shall not fill in or correct the applicant's signature, Chinese name, ID number, mobile phone number, billing/important notification mailing address (including registered address/current address/company address), and email address on behalf of the applicant. The applicant authorizes your bank to confirm with the applicant by telephone and to fill in or correct the information on behalf of the applicant based on the confirmed information.

(2)如經貴行發現本申請書填寫內容與申請人檢附之證明文件(以能清晰辨識者為限)不同，或本申請書漏填內容可從申請人檢附之證明文件得知時，針對下列任一項目，申請人授權貴行無須以電話向申請人確認，貴行得逕行依據申請人檢附之證明文件內容代申請人填寫或更正本申請書內容：身分證換補領資訊、出生日期、戶籍地址(以非帳單地址者為限)及扣繳憑單、勞保明細、薪資單、名片資料所載之公司名稱、職稱、公司電話、及公司地址(以非帳單地址者為限)。

(2)If your bank discovers any discrepancies between the information provided in this application form and the supporting documents (whichever is clearly legible) submitted by the applicant, or if any omissions in this application form can be determined from the supporting documents submitted by the applicant, the applicant

authorizes your bank to fill in or correct the information in this application form on behalf of the applicant without needing to confirm with the applicant by telephone for any of the following items: information on ID card replacement, date of birth, registered address (excluding billing addresses), withholding receipts, labor insurance details, pay slips, company name, job title, company telephone number, and company address (excluding billing addresses) as shown on the business card.

(3)申請人知悉且同意上述內容，且承諾嗣後不得因本申請書之內容係由貴行代申請人填寫或更正而表示異議。若因可歸責於申請人之事由而發生錯誤(包括但不限於電話確認內容有誤或申請人檢附之資料有誤等情事)，悉由申請人自行負責。

(3) The applicant acknowledges and agrees to the foregoing, and undertakes not to raise any objection thereafter on the grounds that the contents of this application were filled out or corrected by your bank on behalf of the applicant. The applicant shall be solely responsible for any errors arising from matters attributable to the applicant (including but not limited to errors in telephone confirmation or errors in the information submitted by the applicant).

2.申請人保證上述資料及所提供證明文件均正確無誤。

2. The applicant guarantees that the above information and the supporting documents provided are all true and accurate.

3.於符合後附之貴行「蒐集、處理及利用個人資料告知事項」所示之特定目的業務範圍內，申請人同意貴行得向財團法人金融聯合徵信中心(下稱聯徵中心)查詢申請人個人資料及往來各機構之全部個人資料，並得將申請人個人資料報送至聯徵中心參與金融機構間徵信資料交換。

3.Within the specific scope of business purposes, as indicated in the Bank’s “Notification for the Collection, Processing, and Use of Personal Information” below, the applicant agrees that the Bank may inquire about the applicant’s personal information and all dealing information with various institutions from the Joint Credit Information Center (referred to as “JCIC”), and may report the applicant’s personal information to JCIC for participation in the exchange of credit information among financial institutions.

4.申請人同意聯徵中心得依法令規定，蒐集、處理及利用(含國際傳輸)申請人個人資料，並將其所蒐集之個人資料提供予貴行。

4.The applicant agrees that JCIC may, in accordance with laws and regulations, collect, process, and use (including internationally transmit) the applicant’s personal information and provide the personal information collected to the Bank.

5.申請人茲聲明□同意□不同意(如未勾選視為不同意)以本人於貴行往來資料做為財力證明(包含但不限存款、理財往來、薪資所得、房貸戶年收入資料或不動產等)。

5.The applicant hereby declares that he/she □agrees □disagrees (if not checked, it will be deemed that he/she disagrees) and uses the information about his/her transactions with your bank as proof of financial resources (including but not limited to deposits, financial transactions, salary income, and annual income of mortgage households or real estate, etc.).

6.申請人於發現前述資料有錯誤時，應立即將錯誤之資料，檢附相關證明文件，逕交貴行辦理更正。

6.If the applicant discovers any inaccuracies in the aforementioned information, he/she should promptly submit the correct information, along with relevant supporting documents, to the Bank for correction.

7.申請人已詳閱「彰化銀行信用卡用卡須知」，且同意恪守該用卡須知。

7.The applicant has read the “Chang Hwa Bank Credit Card User Guide” in detail and agrees to adhere thereto.

8.申請人同意貴行隨同信用卡消費明細表寄送各類商品資訊。

8.The applicant agrees to receive various product information from the Bank along with the credit card statement.

9.申請人收到貴行所核發之信用卡，可於七日內通知貴行終止契約，無須說明理由及負擔任何費用，但已使用卡片者不在此限。

9.The applicant may, within 7 days after receiving a new credit card from the Bank, notify the Bank of cancellation of contract without giving any reason or paying any expense or fees. The preceding provision does not apply when the applicant has started using the newly issued card.

10.主管機關規定全額納入最低應繳帳款或不得動用循環信用款項，除費用、利息外，得優先於其他帳款抵充。

10.For charges required by the competent authority to be included in the minimum payment due in full or charges to which revolving credit does not apply, except for fees and interests, such charges may have priority of payoff over other charges as agreed.

11.貴行就申請人逾期未清償之債務，依規定得出售予資產管理公司。

11.The Bank may sell the non-performing loans of the applicant to a asset management company in accordance with the law.

12.貴行應事先通知並取得申請人書面同意後，始得調高申請人信用額度。惟申請人累積當次交易超過貴行原核給信用額度之部分，經貴行考量申請人之信用及往來狀況，特別授權特約商店得接受申請人使用信用卡交易者，不在此限。

12.The Bank may increase the credit limit provided that the Bank has notified the applicant and obtained his/her written consent in advance. However, in the event that the applicant has exceeded the approved credit limit after the current transaction, the preceding provision does not apply if the Bank authorizes the contracted merchant to accept the credit card transaction after considering the applicant’ s credit and past records.

13.貴行保留核准發卡與否之權利，不論貴行發卡與否，申請人同意本申請書及所附文件貴行均無需退還予申請人。經貴行核發卡片後，不論是否動用額度，相關紀錄將登載於聯徵中心。

13.Your bank reserves the right to approve the issuance of a card or not. Regardless of whether your bank issues a card or not, the applicant agrees that this application and attached documents do not need to be returned to the applicant. Once the Bank has issued the card, relevant records will all be recorded at JCIC whether or not the credit limit is used.

14.若申請人未按時依約繳款，貴行得委外催收或依民事訴訟程序聲請強制執行，並依相關規定登錄於聯徵中心，可能影響申請人未來申辦其他貸款、信用卡之權益(各項紀錄揭露期間請上 https://www.jcic.org.tw 網站查詢)。

14.When the applicant is late in repaying the amount payable, the Bank may outsource its debt collection operation or apply for compulsory enforcement pursuant to civil litigation procedures, and register the event on JCIC in accordance with relevant regulations. This may impact the applicant’ s rights and equities in applying for future loans and credit cards (please visit https://www.jcic.org.tw for the period of disclosure of each record.)

15.貴行如發現申請人未據實告知具有學生身分，且持卡超過 3 家及每家信用額度已超過新臺幣 2 萬元之情事，貴行將立即通知申請人停止卡片的使用。

15.In case the Bank finds that the applicant has not truthfully disclosed his/her student status and holds credit cards issued by more than three card issuers or his/her credit limit at any card issuer exceeds NT$20,000, the Bank can immediately notify the applicant of the termination of the card.

※倘申請人申請書填載為學生身分，貴行將會將發卡之情事通知申請人父母或法定代理人，俾注意申請人使用信用卡的情形。

※If the applicant is a student, the Bank may notify the applicant’ s parents or legal representative of the issuance of the card and ask them to pay attention to the applicant’ s use of the credit card.

16.核卡後如於信用卡有效期間屆滿前 12 個月未有新增消費或預借現金者，將不續發新卡。

16.If there is no new purchase or cash advance in the 12 months prior to the expiration date of the card, a new card will not be issued.

17.正卡申請人就附卡申請人所使用信用卡所生應付帳款負連帶清償責任。附卡申請人僅就使用該附卡所生應付帳款負清償責任（清償責任之金額可洽服務專線：0800-365-889、412-2222，手機請加撥區域碼 02）。

17.The primary cardholder shall be liable for the entirety of amount payable both the primary card and the supplementary card incur in using the credit card. Supplementary cardholder shall be held liable only for supplementary card charges incurred by him/her (for the amount of liability, please contact the service hotline: 0800-365-889 or 412-2222; add area code 02 if calling with a mobile phone.).

18.自動轉帳扣繳約定事項：

18.Automatic Deduction Agreement:

(1)申請人(即授權人)為支付正卡申請人於貴行現在或將來所持有所有信用卡(含附卡)之應付帳款，謹同意並授權貴行無須另憑授權人之取款憑條，得按期於繳款截止日(倘遇非銀行營業日，應順延至次一銀行營業日)，逕自授權人開立於貴行之活期性帳戶(含活期存款、活期儲蓄存款、綜合存款帳戶、支票存款、優帳戶及數位存款，以下簡稱「指定帳戶」)內存款自動轉帳扣繳，若指定帳戶餘額不足以扣繳當期應付帳款者，貴行得自繳款截止日起扣繳至繳清為止，且授權人就支付遲延之循環利息、違約金或其他費用仍應負責。

(1)The applicant (i.e., the authorizer) agrees to pay the amount payable of all credit cards currently held or to be held by the primary card applicant at the Bank (including supplementary cards) and authorizes the Bank to make automatic deductions from the authorizer’ s current account (including demand deposit, demand saving deposit, omnibus deposit, checking deposit, multi-currency U account, and digital account, hereinafter collectively referred to as the “designated account”) without the need for a withdrawal slip on the payment due date (or the next banking business day if it falls on a non-banking business day). If the balance in the designated account is insufficient to cover the amount payable for the current billing cycle on the payment due date, the Bank is authorized to deduct payments starting from the payment due date until the debt is fully settled. The authorizer is responsible for paying any accrued late revolving interest, late fees, or other charges resulting from the delayed payment.

倘授權人之指定帳戶申請 2 筆以上自動轉帳扣繳服務，致須於同一約定轉帳日內自指定帳戶執行數筆自動轉帳扣繳作業時，授權人同意貴行有權自行決定各筆轉帳扣繳之先後順序。

If the authorizer has applied for multiple automatic deduction services, resulting in the need to execute multiple automatic deduction transactions from the designated account on the same date, the authorizer agrees that the Bank has the authority to determine the order in which each deduction transaction will be processed.

授權人之指定帳戶為支票存款者，倘因自動轉帳扣繳服務而致存款不足，發生退票情事，概由授權人自行負責，與貴行無涉。

If the authorizer’ s designated account is a checking account, and insufficient funds in the account due to the automatic deduction service have led to a bounced check, the authorizer is solely responsible and the Bank shall not be held liable.

(2)指定帳戶如有存款餘額不足或其他原因（如遭法院扣押）致無法扣繳全部當期應付帳款時，正卡持卡人應自行繳納不足部分，因此產生之循環利息、違約金或其他費用，概由正卡持卡人負擔。

(2)If the designated account has an insufficient balance or due to other reasons (such as court seizure) that prevent the full deduction of the current amount payable, the primary cardholder is responsible for making the payment for the remaining amount. Any accrued revolving interest, late fees, or other charges resulting therefrom will be the responsibility of the primary cardholder.

(3)指定帳戶原留印鑑如有變更，不影響本授權自動轉帳扣繳之效力。

(3) If there are changes to the specimen seal on the designated account, it does not affect the effectiveness of this authorized automatic deduction.

(4)指定帳戶自動轉帳扣繳後，授權人應儘速至貴行辦理補登存摺手續或查詢餘額。如發生扣繳金額與信用卡當期應付帳款不符或其他與信用卡應付帳款有關之事宜，授權人應自行洽貴行（客服中心電話 0800-365-889 按 9 洽詢）查詢。

(4) After the automatic deduction from the designated account, the authorizer should promptly visit the Bank to update his/her passbook or inquire about the account balance. In the event of discrepancies between the deducted amount and the amount payable to the credit card for the current billing cycle or any other matters related to the credit card payment, the authorizer should personally contact the Bank (Customer Service Center phone: 0800-365-889, press 9 for operater) for clarification.

(5)指定帳戶係可質借之綜合存款帳戶，倘有活期存款金額不足扣繳當期應付帳款時，貴行將依授權人簽立之存款相關服務性業務約定條款(個人戶)/(企業戶)第貳章綜合存款約定條款約定，由定期存款扣繳，授權人應計付因此產生之透支利息，絕無異議。

(5) If the designated account is an omnibus deposit account that allows pledge creation, and there is an insufficient amount in the demand deposits to cover the payment of the amount payable for the current billing cycle, the Bank will, per the Chapter 2 "Provisions for Omnibus Deposit" of the Provisions for Deposit-Related Service Business (Personal Accounts)/(Corporate Account), deduct the amount from the time deposits. The authorizer shall be responsible for any overdraft interest that arises as a result and has no objections thereto.

(6)授權人同意確保貴行不致因辦理本授權自動轉帳扣繳而負擔任何費用或遭受任何損失，倘貴行因此發生任何費用或遭受任何損失，授權人當立即如數償付貴行。

(6) The authorizer agrees to ensure that the Bank does not incur any expenses or suffer any losses in connection with the processing of this authorized automatic deduction. If the Bank incurs any expenses or experiences any losses as a result, the authorizer must immediately reimburse the Bank accordingly.

(7)若貴行續發信用卡(含附卡)或正、附卡持卡人停卡後恢復使用，本授權自動轉帳扣繳仍具有效力；嗣後正、附卡持卡人向貴行另申請信用卡而於該信用卡申請書與貴行就繳款方式另有約定時，從其約定方式辦理。

(7) If the Bank issues a renewed credit card (including supplementary cards) or if primary and supplementary cardholders temporarily suspend and later resume card usage, this authorized automatic deduction arrangement remains valid. Subsequently, if primary and supplementary cardholders apply for another credit card from the Bank and have a different payment method specified in that credit card application form, the payment thereof will be processed according to the newly agreed-upon method.

(8)授權人申請或變更自動轉帳扣繳生效後，倘有重複繳款之情事，依貴行信用卡約定條款之溢繳款相關規定辦理。

(8) Once the authorizer's application of or changes to the automatic deduction take effect, in the event of duplicate payments, the relevant provisions regarding overpayments in the Bank's Provisions for Credit Card shall be followed.

(9)授權人結清指定帳戶時，視為終止本授權自動轉帳扣繳。

(9) When the authorizer closes the designated account, it is considered as terminating this authorized automatic deduction service.

(10)授權人終止授權生效後，如欲再申請授權自動轉帳扣繳信用卡應付帳款，應另重新向貴行申請辦理。

(10) After the termination of the authorization becomes effective, if the authorizer wishes to apply for authorized automatic deduction of credit card payments again, he/she must submit a new application to the Bank.

19.申請人同意本行得以電話行銷本行之存款、放款、信用卡、保險及投資理財等金融產品。

19.The applicant agrees that the Bank may conduct telephone marketing for the Bank's financial products such as deposits, loans, credit cards, insurance, and investment products.

20.申請人得隨時向本行提出停止電話行銷之要求，其方式及管道包括但不限於：

20.The applicant may request the cessation of telephone marketing from the Bank at any time through various means and channels, including but not limited to:

(1)電話行銷受話時。

(1)During the telephone marketing calls.

(2)透過客戶服務中心電話 412-2222(手機請加 02) / 0800-365-889。

(2)By calling the customer service center at 412-2222 (add 02 when calling with a mobile phone) / 0800-365-889

(3)透過官方網站、網路銀行、行動網銀管道。

(3)Through the Bank's official website, Internet banking, and mobile banking.

21.申請人需使用預借現金密碼，得於收到卡片後，電洽貴行客服中心 0800-365-889、412-2222（手機請加撥區域碼 02）辦理。

21.Applicants who need to use the cash advance password can do so by contacting the Bank’ s Customer Service Center at 0800-365-889 and 412-2222 (for mobile, please add the area code 02) after receiving the card.

22.申請人(及被授權持卡人)同意貴行核卡後，得以 QR Code、E-mail、簡訊或其他電子文件形式提供約定條款及權益手冊暨使用須知等相關資料，其效力與書面文件相同。

22.The applicant (and authorized cardholders) consent that after the Bank approves their application, the Bank may provide the Provisions, User Guide, and relevant information in the form of a QR code, email, SMS, or other electronic document forms. The effectiveness of these electronic forms is equivalent to that of physical documents.

23.申請人同意使用貴行信用卡可能產生下列之循環信用利息、違約金及各項費用：

23.The applicant agrees that the use of the Bank’ s credit card may incur the following finance charges, late fees, and various charges:

項目 Item	循環信用利率/違約金/各項費用（單位：新臺幣） Finance charges/late fees/various charges (unit: NTD)
年費 Annual fee	1.無限卡/世界卡正卡每卡 10,000 元，附卡每卡 5,000 元，第一年免年費，正附卡合計，年度消費每滿 2 萬元，可抵扣次年年費 1,000 元，至全部年費抵扣完為止。 1.The Infinite Card/World Card costs NT$10,000 for the main card and NT$5,000 for the supplementary card. The first year's annual fee is waived. For every NT$20,000 spent in a year, the annual fee for the following year can be deducted, up to the point where all annual fees are deducted. 2.商旅御璽卡正卡 2,000 元，附卡每卡 1,000 元；第一年免年費，每卡年消費 6 萬元以上或年刷卡達 12 次以上者，免次年年費。 2.Signature Business Card: NTD2,000 per card; supplementary card: NTD1,000 per card; first-year annual fee waived; annual fee waived for the following year for each card with an average annual spending of over NTD60,000 or 12 or more card transactions in a year. 3.鈦金商旅卡正卡 2,000 元，附卡每卡 1,000 元；(1)第一年免年費；每卡年消費 6 萬元以上或年刷卡達 12 次以上者；或(2) 申辦電子帳單，免次年年費。 3.Titanium Business Card: NTD2,000 per card; supplementary card: NTD1,000 per card; (1) annual fee is waived in the first year; the average annual consumption per card is

	more over NTD60,000or the card is swiped more than 12 times a year; or (2) Apply Electronic billing, no annual fee for the following year. 4.御璽卡/鈦金卡/晶緻卡/白金卡正卡每卡 1,200 元，附卡每卡 600 元；第一年免年費，每卡平均年消費 3 萬元以上或年刷卡達 6 次以上者，免次年年費。 4.Business Card/Titanium Card/Precious Card/Platinum Card:Primary card: NTD1,200 per card; supplementary card: NTD600 per card; first-year annual fee waived; annual fee waived for the following year for each card with an average annual spending of over NTD30,000 or 6 or more card transactions in a year. 5.金卡/普卡正卡每卡 600 元，附卡每卡 300 元。 5.Gold Card/Classic Card: Primary card: NTD600 per card; supplementary card: NTD300 per card. 註:停卡後重新申辦者，不再享有第一年免年費之優惠。 Note: Those who re-apply after suspending the card will no longer enjoy the discount of annual fee exemption for the first year.
循環信用利息 Revolving credit annual interest rate	以各筆帳款入帳日起，並以本行循環信用年利率（本行定儲指標利率(季調)＋客戶信用等級加碼利率(2.52%～13.52%)，依申請人信用評分結果而定，最高利率上限為 15%）計算至該筆帳款結清之日止（元以下四捨五入）。 Interest will be calculated from the date each transaction is posted and will be based on the Bank's revolving annual interest rate (the Bank's fixed deposit benchmark rate (quarterly) + the customer's credit rating surcharge rate (2.52% to 13.52%), determined by the credit score of the cardholder, with a maximum interest rate capped at 15%) until the date the respective account is settled (rounded to the nearest NTD)
違約金	逾期繳款第 1 個月當月計收 300 元，逾期繳款第 2 個月當月計收 400 元，逾期繳款第 3 個月當月計收 500 元；每次連續收取期數最高以 3 期為上限。 A late fee of NT$300 will be charged for the first month of late payment. A late fee of NT$400 will be charged for the second month of late payment, and a late fee of NT$500 will be charged for the third month of late payment, and up to a maximum of three consecutive installments each time.
補發帳單手續費 Handling fee for retrieving bills	本行免費提供補發最近 3 個帳款期間(含當期)內之交易明細，並提供個人網路銀行及彰銀 ChaiBo APP 免費查詢(下載)最近 6 個帳款期間(含當期)內之交易明細；但倘持卡人要求本行提供補發超過 3 個帳款期間以前之帳單，本行得按每帳款期間收取 100 元之補發帳單手續費。 The Bank provides free re-issuance of transaction details for the most recent 3 billing cycles (including the current cycle). It also offers free access to personal online banking and the Chang Hwa Bank ChaiBo App for querying (download) transaction details for the most recent 6 billing cycles (including the current cycle). However, if the cardholder requests the Bank to provide transaction details more than 3 months prior, the Bank may charge a handling fee of NTD100 per billing cycle for bill retrieval.
預借現金手續費 Cash advance handling fee	預借現金金額x3%加上新臺幣 150 元 3% of the advance amount plus NT$150

調閱簽帳單費用 Handling fee for retrieving sales draft copies	每筆 100 元（經核對為持卡人交易者始收取之）。 NTD100 per transaction (only collected when it is verified to be a transaction of the cardholder).
掛失手續費 Lost card fee	每筆 200 元。 NTD200 each time
國外緊急替代服務手續費 Handling fee for emergency card replacement	持卡人於國外遺失卡片時，得選擇使用。 When cardholders lose their card abroad, they may apply for an emergency card replacement. 緊急替代卡：每卡 3,000 元，白金卡等級(含)以上免收。 Emergency Replacement Card: NTD3,000 per card, but waived for Platinum Card and higher card types. 緊急預借現金：每筆 2,500 元，白金卡等級(含)以上免收。（JCB 卡不提供緊急預借現金服務）。 Emergency Cash Advance: NTD2,500 per transaction, but waived for Platinum Card and higher card types (emergency cash advance service is not offered to JCB cards).
國外交易服務費 Exchange rate settlement fee for foreign transactions	持卡人所有使用信用卡交易帳款均應以新臺幣或約定外幣結付，如交易(含辦理退款)之貨幣非為新臺幣，或於國外以新臺幣交易（含於國外之特約商店或設於國外之網站），或於國內以新臺幣交易但須經信用卡國際組織清算之交易時，則授權貴行依各信用卡國際組織依約所列之結匯日匯率直接換算為新臺幣或約定結付外幣，加計貴行應向各該國際組織給付之手續費(以交易金額乘以費用率計算，費用率依國際組織規定，調整時亦同)及貴行以交易金額 0.5%計算之國外交易服務費後結付。 All cardholder transactions using the credit card must be settled in NTD or the agreed-upon foreign currency. If a transaction (including refunds) is conducted in a currency other than NTD,When the transaction is made in Taiwan dollars overseas (including at overseas contracted stores or websites located overseas), or when the transaction is made in Taiwan in Taiwan but requires settlement by international credit card organizations, the cardholder authorizes the Bank to convert it directly to NTD or the agreed-upon foreign currency using the exchange rate specified by the international card organizations, along with the handling charges the Bank will pay to the international organizations (calculated as a percentage of the transaction amount per the fee rate specified by the international organizations, and the same goes for adjustments.) and the Bank’ s exchange rate settlement fee for foreign transactions calculated at 0.5% of the transaction amount.
溢繳款領回手續費 Remittance processing fee for overpayment refund	持卡人申請溢繳款領回時，除存入持卡人開立於本行之帳戶外，每次收取 100 元，並自溢繳款金額中扣除。 When a cardholder requests a refund of an overpayment, in addition to depositing it into the cardholder's account opened at the Bank, a fee of NTD100 per transaction will be deducted from the overpayment amount.
仲裁	美金 500 元，實際依各國際組織收取標準而定。

處理費 Arbitration processing fee	US$500 per arbitration, depending on the fee schedule of each international organization.
其他費用 Other fee	繳交稅款、政府規費、公用事業費及交通罰鍰等相關手續費用，請詳見本行官方網站公告。 For fee/tax payments, government fees, public utility charges, and traffic fines, please refer to the Bank's official website for detailed procedures and fees.

※除「溢繳款領回手續費」外，其餘項目將由持卡人開立於本行之帳戶扣收或列入帳單中由持卡人繳納。

※Except for the "remittance processing fee for overpayment refund," all other items will be debited from the cardholder's account with the Bank or included in the credit card statement of the cardholder.

24.信用卡循環信用利息及違約金：

24. Finance Charges and Late Fees:

持卡人應依貴行「信用卡約定條款」第 14 條第 1 項約定繳款，並應依第 14 條第 4 項規定計付循環信用利息。

An applicant shall make payment as agreed in Paragraph 1 of Article 14 of the Bank's "Provisions for Credit Card" and pay finance charges according to Paragraph 4 of Article 14 herein.

各筆循環信用利息之計算，係將每筆「得計入循環信用本金之帳款」，自各筆帳款入帳日起，就該帳款之餘額以各筆帳款於起息日應適用之循環信用利率計算至該筆帳款結清之日止(元以下四捨五入)；持卡人於當期繳款截止日前結清全部應付帳款，或繳款後剩餘未付款項不足新臺幣 1,000 元（或等值約定結付外幣），則當期結帳日後發生之循環信用利息不予計收。持卡人同時持有貴行兩張以上信用卡者，採持卡人歸戶合併計算。

Finance charges on each "Revolving Credit Amount" shall accrue from the posting date of each charge to the date the amount payable is paid in full at the applicable finance charge rate (rounded up to the nearest dollar). If the applicant pays the amount payable in full prior to the current payment deadline, or the remaining unpaid balance is less than NT$1,000 (or an equivalent in the agreed foreign currency) after a payment, no finance charges will incur for the current billing cycle. If an applicant holds two or more credit cards from the Bank simultaneously, the applicant's accounts are consolidated for the calculation.

貴行應於核卡同意後通知持卡人適用之循環信用利率。

The Bank shall notify the applicant of the applicable finance charge interest rate after approving the card application.

持卡人如未於每月繳款截止日前付清當期最低應繳金額，應依第 2 項約定計付循環信用利息，並同意貴行得依本約定條款收取違約金，各帳單週期之違約金之計算方式為按月計付。

If the applicant does not pay the minimum payment before the monthly payment deadline, the applicant shall pay finance charges in accordance with Paragraph 2 hereof and agrees that the Bank may charge late fees according to these Terms and Conditions. The late fees or collection costs for each billing cycle is calculated on a monthly basis.

(1)持卡人應付帳款為新臺幣 1,000 元（含）以下者，無須繳納違約金。

(1) Cardholders with accounts payable of less than NT$1,000 (inclusive) are not required to pay late fees.

(2)持卡人應付帳款逾新臺幣 1,000 元者，逾期繳款第 1 個月當月計收違約金新臺幣 300 元；逾期繳款第 2 個月當月計收違約金新臺幣 400 元；逾期繳款第 3 個月當月計收違約金新臺幣 500 元(每次連續收取期數最高以 3 期為上限)。

(2) Cardholders with accounts payable exceeding NT$1,000 will be charged a late fee of NT$300 for the first month of late payment. A late fee of NT$400 will be charged for the second month of late payment, and a late

fee of NT$500 will be charged for the third month of late payment (up to a maximum of three consecutive installments each time).

循環信用利息計算說明：

Calculation of Finance Charges:

假設：帳單結帳日為每月月底日。繳款日為消費次月 18 日。

Assumptions: The billing date is the end of each month. The payment date is the 18th of the following month.

最低應繳金額為當期一般消費帳款及當期預借現金之 10%加計前期未清償之消費帳款及預借現金之 5%或另行約定前期未清償之消費帳款及預借現金之繳款比例(如低於新臺幣 1,000 元，以新臺幣 1,000 元計），暨每期應付之分期本金及利息、超過信用額度之全部使用信用卡交易金額、累計以前各期逾期未付最低應繳款項之總和、循環信用利息及各項費用及投資境外投資交易平臺(包含但不限於 eToro)之國外有價證券等金融商品款項。

The minimum payment shall be 10% of the current period's general purchase accounts and current period's cash advances plus 5% of the prior period's outstanding purchase accounts and cash advances, or the proportion of the prior period's outstanding purchase accounts and cash advances agreed upon (NTD1,000 if less than NT$1,000) plus the installments payable of principal and interest of the current period, the total excess spending amount exceeding the credit limit, the sum of the accumulated overdue minimum payments for the previous periods, finance charges and various fees and charges, and the payment for foreign securities and other financial products invested through the overseas investment trading platforms (including but not limited to eToro).

林先生 8-10 月當期適用之循環信用利率為年息 15%(日息萬分之 4.11，為標示之便，小數點後第三位四捨五入，實際利息計算仍按年息 15%計算之日利率為準)。

The applicable annual interest rate for Mr. Line is 15% (a daily interest of 0.0411%. For the convenience of notation, the third decimal place is rounded off. The actual interest calculation is still based on the daily interest rate calculated at 15% annual interest rate.) for the current period from August to October.

8/15：林先生簽帳 NT$50,000

8/15: Mr. Lin makes a purchase of NT$50,000 using his credit card.

8/20：該筆消費帳款登錄其信用卡帳上

8/20: The purchase is posted to Mr. Lin's credit card account.

8/31：林先生帳單列印本期應繳總金額 NT$50,000，最低應繳金額 NT$5,000

8/31: Mr. Lin's statement shows that the total amount payable for the current period is NT$50,000 and the minimum payment is NT$5,000.

9/10：林先生簽帳 NT$10,000

9/10: Mr. Lin makes a purchase of NT$10,000 using his credit card.

9/12：該筆消費帳款登錄其信用卡帳上

9/12: The purchase is posted to Mr. Lin's credit card account.

若林先生於 9/18（繳款截止日）：

If Mr. Lin pays the below amount on 9/18 (payment due date):

(1)繳全額 NT$50,000，則無循環信用利息。

(1)Full amount of NT$50,000, then no finance charges will be charged.

(2)繳當期最低應繳金額 NT$5,000，則 9/30 帳單

(2)The minimum payment of NT$5,000 for the current period, then the statement on 9/30 will show:

循環信用利息：NT$777 (=(50,000-5,000)×0.000411×42 天(8/20-9/30))

Finance charges: NT$777 (=(50,000-5,000)×0.000411×42 days (8/20-9/30))

最低應繳金額：NT$4,027(=10,000(當期新增消費)×10%+45,000(前期未清償之消費帳款)×5%+777(循環信用利息))

Minimum payment: NT$4,027(=10,000 (new purchases for the current period)×10%+45,000 (unsettled purchase amount from the prior period)×5%+777(finance charges))

應付帳款：NT$55,777 (=10,000+45,000+777)

Amount payable: NT$55,777 (=10,000+45,000+777)

(3)未繳任何款項或未繳足當期最低應繳金額或逾繳款期限始繳納者，除所列尚欠應繳金額外，另有循環信用利息；如於次一結帳日前未繳任何款項或未繳足當期最低應繳金額者，除所列尚欠應繳金額、循環信用利息外，將計收違約金。

(3)In the event of non-payment, failure to pay the minimum payment amount due for the current period, or failure to pay before the due date, there shall be finance charges in addition to the outstanding amount. If no payment is made or if the minimum payment amount due for the period is not paid in full by the next payment date, late fees will be charged in addition to the outstanding amount and finance charges.

倘林先生未繳任何款項，則 9/30 帳單

If Mr. Lam does not make any payment, then the statement on 9/30 will show:

循環信用利息：NT$863 (=50,000×0.000411×42 天(8/20-9/30))

Finance charges: NT$863 (=50,000×0.000411×42 days (8/20-9/30))

最低應繳金額：NT$9,663 (=10,000(當期新增消費)×10%+50,000(前期未清償之消費帳款)×5%+NT$5,000 (累計以前各期逾期未付最低應繳款項)+863(循環信用利息)+300(違約金))

Minimum payment: NT$9,663 (=10,000(new purchases for the current period)×10%+50,000 (unsettled purchase amount from the prior period)×5%+ NT$5,000 (cumulative outstanding minimum payments due for prior periods)+863(finance charges)+300(late fees))

應付帳款：NT$61,163 (=10,000+50,000+863+300)

Amount payable: NT$61,163 (=10,000+50,000+863+300)

(4)倘林先生繳 NT$49,100，尚餘 NT$900 未繳，因未超逾 NT$1,000 元，則當期發生之循環信用利息及違約金不予計收。

(4)If Mr. Lin pays NT$49,100 with NT$900 remaining, finance charges and late fees incurred during the period will not be charged because the unpaid amount does not exceed NT$1,000.

※申請人確認業經合理期間詳細審閱並完全瞭解所列信用卡之所有利率/費用、上述聲明及同意事項內容，並同意接受本申請書所載「彰化銀行信用卡用卡須知」、「彰化銀行悠遊/一卡通聯名卡特別約定條款摘錄說明」、「電子帳單服務約定之注意事項」、「悠遊/一卡通聯名信用卡聲明及同意事項」及「注意事項」相關內容，並同意簽名如下以示遵守。

※The applicant acknowledges that he/she has had a reasonable time period to review and fully understand all the interest rates/fees of the listed credit cards, the above-mentioned declarations and consents, agrees to accept the relevant contents of the "Chang Hwa Bank Credit Card User Guide", "Chang Hwa Bank Excerpt of Special Provisions for EasyCard/iPASS Co-branded Card", "Notes for Electronic Statement Service", "Declaration and Consents for EasyCard/iPASS Co-branded Credit Card", and "Notes", and agrees to sign below for compliance.

請務必簽名　正卡申請人中文正楷親簽 Please Sign Primary card applicant's signature in Chinese block letters Date:　年　月　日	請務必簽名附卡申請人中文正楷親簽 Please Sign Supplementary card applicant's signature in Chinese block letters Date:　年　月　日

請務必簽名附卡法定代理人中文正楷親簽 Please Sign Supplementary card applicant's legal representative's signature in Chinese block letters 年　月　日	請務必簽名附卡法定代理人中文正楷親簽 Please Sign Supplementary card applicant's legal representative's signature in Chinese block letters 年　月　日

……以下由本行填寫/核章……

……The below columns and seal verification shall be completed by the Bank……

收件日期	民國□□□年□□月□□日	收件分行代號	□□□□
推廣員編/ 推廣代號	□□□□□□□□□□		
進件來源	□本行客戶 □行員親屬 □行員友人 □卡友推薦 □自來件 □其他		
推廣人員核章		核對親簽/郵寄電話照會	
條碼黏貼處			

信用卡用卡須知(Credit Card User Guide)

申請本行信用卡前，務必詳閱下列注意事項：

Please read the below carefully before applying to the Bank' s credit card:

一、卡片遺失等情形：

Ⅰ、Loss of the Card：

持卡人之信用卡如有遺失、被竊、被搶、詐取或其他遭持卡人以外之他人占有之情形(以下簡稱遺失等情形)，應儘速以電話或其他方式通知本行或其他經本行指定機構辦理掛失手續，並繳交掛失手續費新臺幣 200 元。但如本行認有必要時，應於受理掛失手續日起 10 日內通知持卡人，要求於受通知日起 3 日內向當地警察機關報案或以書面補行通知本行。

If the cardholder' s credit card is lost, stolen, robbed, lost in a swindle, or taken possession by another person other than the cardholder (collectively referred to as "lost"), the cardholder should promptly notify the Bank or establishments designated by the Bank by phone or other means to report the card loss and pay a card loss report fee in the amount of NTD200. However, if deemed necessary by the Bank, a notice shall be sent to the cardholder within 10 calendar days after accepting the card loss report, requesting the cardholder to file a report with the local police authority within 3 days after receiving the notice or send a written supplementary report to the Bank.

持卡人自辦理掛失手續時起被冒用所發生之損失，概由本行負擔。但有下列情形之一者，持卡人仍應負擔辦理掛失手續後被冒用之損失：

The Bank shall assume losses incurred from unauthorized use of the cardholder' s credit card starting from the time the cardholder has completed the card loss report formality. However, under any of the following situations, the cardholder shall still be held liable for losses incurred from unauthorized use after completing the card loss report formality:

1.他人之冒用為持卡人容許或故意將信用卡交其使用者。

1.The unauthorized use by another individual is permitted by the cardholder or the cardholder intentionally gave his or her card to said individual.

2.持卡人因故意或重大過失將使用自動化設備辦理預借現金或進行其他交易之交易密碼或其他辨識持卡人同一性之方式使他人知悉者。

2.The cardholder intentionally or negligently reveals its cash advance password, passwords for other transactions, or other means of identification used for ATM transactions to a third party.

3.持卡人與他人或特約商店為虛偽不實交易或共謀詐欺者。

3. The cardholder has conspired with a third party or a contracted merchant to create fictitious transactions or to commit fraud.

辦理掛失手續前持卡人被冒用之自負額以新臺幣 3,000 元為上限。但有下列情形之一者，持卡人免負擔自負額：

The amount to which the cardholder is liable for losses incurred from unauthorized credit card use prior to completing the card loss report formality shall be capped at NTD3,000. However, the cardholder’ s deductible may be waived under any of the following situations

1.持卡人於辦理信用卡掛失手續時起前 24 小時內被冒用者。

1. Unauthorized card use occurred within 24 hours of the completion of the card loss report formality; or

2.冒用者在簽單上之簽名，以肉眼即可辨識與持卡人之簽名顯不相同或以善良管理人之注意而可辨識與持卡人之簽名不相同者。

2. The signature of the unauthorized user on the charge slip appears visibly different to the naked eye from the signature of the cardholder, or identifiably different from the signature of the cardholder had due diligence of a good administrator been exercised.

持卡人有本條第 2 項但書及下列情形之一，且本行能證明已盡善良管理人之注意義務者，其被冒用之自負額不適用前項約定：

If the cardholder meets the provisions specified in Paragraph 2 hereof and one of the following situations, and the Bank could show that it has exercised due diligence of a good manager, the agreed deductible for unauthorized use in the preceding paragraph does not apply:

1.持卡人得知信用卡遺失或被竊等情形而怠於立即通知本行，或持卡人發生信用卡遺失或被竊等情形後，自當期繳款截止日起已逾 20 日仍未通知本行者。

1.The cardholder is aware that his or her credit card has been lost or stolen, but is remiss in promptly notifying the Bank, or if the cardholder still did not notify the Bank of lost or stolen credit card 20 calendar days after the first fraudulent use thereof.

2.持卡人違反本行「信用卡約定條款」第 8 條第 1 項約定，未於信用卡簽名致他人冒用者。

2. The cardholder breaches the terms of Paragraph 1 of Article 8 of the Provisions for Credit Card by not signing on his/her credit card.

3.持卡人於辦理信用卡掛失手續後，未提出本行所請求之文件、拒絕協助調查或有其他違反誠信原則之行為者。

3.The cardholder did not provide the documents requested by the Bank, refused to assist with the investigation or show other behaviors that violate the principle of good faith after reporting credit card loss.

在自動化設備辦理預借現金部分，持卡人辦理掛失手續前之冒用損失，由持卡人負擔，不適用第 3 項自負額之約定。

Regarding the cash advance processed through automated equipment, any losses due to unauthorized use incurred by the cardholder before reporting the card as lost or stolen will be the responsibility of the cardholder and not applicable to the liable loss as stipulated in Subparagraph 3 herein.

二、遭冒用之特殊交易

Ⅱ、Unauthorized Special Transactions

持卡人之信用卡如有遭他人冒用為本行「信用卡約定條款」之特殊交易情形，持卡人應儘速以電話或其他方式通知本行或其他經本行指定機構辦理停卡及換卡手續。但如本行認有必要時，得於受理停卡及換卡手續日起 10 日內通知持卡人，要求於受通知日起 3 日內向當地警察機關報案或以書面補行通知本行。

If the cardholder’ s credit card is used by an unauthorized third party in a special transaction mentioned in the Bank” s “Provisions for Credit Card” , the cardholder should promptly notify the Bank or another establishment designated by the Bank by phone or by other means to stop the card and request a replacement. However if deemed necessary by the Bank, a notice shall be sent to the cardholder within 10 days after accepting card stop report, requesting the cardholder to file a report with the local police authority within 3 days after receiving the notice or send a written supplementary report to the Bank.

持卡人辦理停卡及換卡手續前被冒用所發生之損失，概由本行負擔。但有前條第 2 項但書或下列情形之一者，持卡人應負擔辦理停卡及換卡手續前被冒用之全部損失：

The Bank shall assume losses incurred from unauthorized use of cardholder’ s credit card before the cardholder has completed the card stop report formality. However in a situation provided in the proviso in Paragraph 2 of the preceding article or under any of the following situations, the cardholder shall still be held liable for losses incurred from unauthorized use before completing the card stop report formality:

1.持卡人得知信用卡遭冒用等情形而怠於立即通知本行者。

1. The cardholder is aware of the unauthorized use of his or her credit card, but is remiss in promptly notifying the Bank

2.持卡人經本行通知辦理換卡，但怠於辦理或拒絕辦理換卡者。

2. The cardholder has been notified by the Bank to get a replacement, but is remiss or refuses to go through the formality.

3.持卡人於辦理信用卡停卡及換卡手續後，未提出本行所請求之文件、拒絕協助調查或有其他違反誠信原則之行為者。

3. The cardholder did not provide the documents requested by the Bank, refused to assist in investigation or had other behaviors that violate the principle of good faith after requesting card stop and replacement.

三、帳款疑義之處理程序：

Ⅲ、Procedure for Handling Disputed Purchases：

持卡人於當期繳款截止日前，如對帳單所載之交易明細有疑義，得檢具理由及本行要求之證明文件(如簽帳單或退款單收執聯等)通知本行協助處理，或同意負擔調單手續費每筆新臺幣 100 元後，請本行向收單機構調閱簽帳單或退款單。持卡人請求本行向收單機構調閱簽帳單或退款單時，約定由持卡人給付調單手續費者，如調查結果發現持卡人確係遭人盜刷或帳款疑義非可歸責於持卡人之事由時，其調單手續費由本行負擔。

If the cardholder has any question concerning any transaction in the billing statement, he or she may, prior to the current payment deadline, notify the Bank for assistance by providing reasons and support documents requested by the Bank (e.g. charge slip or refund slip), or by agreeing to pay for the service fee of NTD100 for inquiring the charge slip or the refund slip from the card acquirer. For cardholders who ask the Bank to request the charge slip or refund slip from the card acquirer and agree to pay a service fee, once the result of the investigation indicates that the cardholder has fallen victim to unauthorized uses of credit card or that the questionable charges cannot be attributed to the fault of the cardholder, the Bank shall be responsible for the inquiry fee.

如持卡人主張暫停支付時，於其同意依各信用卡國際組織作業規定繳付帳款疑義處理費用後，得請本行向收單機構或辦理預借現金機構進行扣款、向信用卡國際組織提起仲裁等主張，並得就該筆交易對本行提出暫停付款之要求。

If the cardholder intends to withhold payment, the cardholder may ask the Bank to request chargeback from the card acquirer or the cash advance provider, or request arbitration by the international credit card organization or make other requests after paying a processing fee determined by the international credit card organization for handling dispute, and may request the Bank to withhold payment regarding the particular transaction.

因發生疑義而暫停付款之帳款，如持卡人不同意繳付前項帳款疑義處理費用或經本行證明無誤或因非可歸責於本行之事由而不得扣款時，持卡人於受本行通知後應立即繳付之，並自原繳款期限之次日起，依該筆爭議帳款原消費入帳日當期適用之循環信用年利率(最高年息 15%)計付利息予本行。

For disputed charges on which payment is withheld, if the Bank later finds that the charge is not erroneous or that payment should not be withheld for the dispute is not caused by something attributable to the fault of the Bank, the cardholder shall make payment immediately upon receiving a notice from the Bank, and pay the Bank interest at the applicable annual revolving credit interest rate (maximum 15%) starting from the next day following the original payment deadline.

持卡人與特約商店發生消費糾紛時，本行應予協助，有疑義時，並應為有利於消費者之處理。

When a dispute occurs between the cardholder and a contracted merchant, the Bank shall provide assistance in resolving such dispute and be an advocate for the consumer when there are any doubts.

※持卡人刷卡購買之商品或服務如未獲提供，國際組織規範發卡機構向收單機構提出扣款請求期限不同，一般係於交易清算日或商品/服務約定提供日起 120 日曆日內，且追溯期間不超過交易清算日之 540 日曆日，各國際組織對「處理爭議帳款程序」有制定或變更規則、解釋及仲裁會員機構爭議之最終權限，所以持卡人主張爭議帳款，不表示一定可以退款或對於分期付款未付部分無須再繳款。詳細規定請上本行網站查詢。

※For goods or services that the cardholder has paid for using the card but were not provided, there are varying time limits set by international organizations for issuing debit requests to the acquirers. Typically, this is within 120 calendar days from the transaction settlement date or the agreed-upon date of providing the goods or services, and the retrospective period should not exceed 540 calendar days from the transaction settlement date. The international organizations have the final authority on the establishment and modification of their rules, interpretations, and the arbitration institution in terms of handling disputed purchases, so the cardholder should be aware that claiming a dispute does not necessarily guarantee a refund or exempt them from paying any amount payable on installment payments. For more detailed information, please refer to the Bank’s website.

四、學生卡持卡人注意事項：

Ⅳ、Notes for Student Cardholders：

1.申請時應詳閱本行官方網站「信用卡約定條款」等相關規定，以瞭解雙方之權利義務。

1. When applying, it is important to carefully read the Bank’s “Provisions for Credit Card” and other relevant regulations on the Bank’s official website to understand the rights and obligations of both parties.

2.消費前應評估自身之經濟狀況，若使用「循環信用」或「預借現金」時，容易擴張信用，務請謹慎為之。

2. Before making any purchases, it’s essential to assess your own financial situation. Please use “revolving credit” or “cash advances” with caution as they can over-expand your credit.

3.核卡後本行將通知持卡人的父母或法定代理人，請其注意持卡人使用信用卡之情形。

3. After approval, the Bank will notify the cardholder’s parents or legal guardian, so they should pay attention to the cardholder’s use of the credit card.

4.未成年持卡人之法定代理人或父母有權以書面通知方式調閱持卡人帳單或要求終止契約。

4. Legal guardians or parents of minor cardholders have the right to request access to the cardholder’s statements or terminate the contract by providing written notice.

五、委外業務之一般處理：

Ⅴ、Outsourcing of Business Operations - General：

持卡人同意本行之交易帳款收付業務、資料處理業務或其他經主管機關許可得委託他人處理之作業項目，於必要時得委託適當之第三人或與各信用卡組織之會員機構合作辦理。

The cardholder agrees that if deemed necessary, the Bank may commission suitable third parties or cooperate with member institutions of the credit card organizations to handle the billing and payment operations, computer processing operation or other operations that may be outsourced as approved by the competent authority.

本行依前項規定委外處理業務時，應督促並確保該等資料利用人遵照銀行法及其他相關法令之保密規定，不得將該等有關資料洩漏予第三人。

Where the Bank has outsourced its business operations according to the preceding paragraph, the Bank shall urge and ensure that outsourced service providers will observe the confidentiality provisions set out in the Banking Act and other applicable regulations without disclosing relevant information to third parties.

受本行委託處理資料利用人，違反個人資料保護法規定，致個人資料遭不法蒐集、處理、利用或其他侵害持卡人權利者，持卡人得依民法、個人資料保護法或其他相關法令規定，向本行及其委託處理資料利用人請求連帶賠償。

When an outsourced service provider commissioned by the Bank violates the Personal Information Protection Act that results in the personal information of the cardholder being illegally gathered, processed, or used, or the rights of the cardholder being otherwise infringed, the cardholder may seek damages from both the Issuer and the outsourced service provider in accordance with the Civil Code, the Personal Information Protection Act or other applicable regulations.

六、持卡人原須以簽名方式結帳之交易，倘國內消費金額於新臺幣 3,000 元以下或國外消費金額屬於信用卡國際組織規定之免簽名交易者，特約商店得以免簽名方式結帳。

Ⅵ、For credit card transactions that originally require signature of the cardholder, a contracted merchant may waive the signature of cardholder provided the charge amount for a domestic transaction is less than NT$3,000 or the charge amount for a foreign transaction does not require cardholder signature according to the rules of the international credit card organization.

七、蒐集、處理及利用個人資料告知事項

Ⅶ、Collection, Processing and Use of Personal Data

由於個人資料之蒐集，涉及申請人的隱私權益，本行向申請人蒐集個人資料時，依據個人資料保護法（以下稱個資法）第 8 條第 1 項規定，應明確告知申請人下列事項：

Since the collection of personal information involves the applicant’s privacy rights, when the Bank collects personal information from the applicant, the Bank shall clearly inform the applicant of the following matters in accordance with Paragraph 1, Article 8 the Personal Data Protection Act:

(一)有關本行蒐集申請人個人資料之目的、個人資料類別及個人資料利用之期間、地區、對象及方式等內容如下，請申請人詳閱：

(Ⅰ) Please read the below carefully concerning the Bank’s purpose of the collection, the categories of the personal data to be collected, and the time period, territory, recipients, and methods of which the personal data is used：

1.目的：

1.Purpose：

(1)業務特定目的：022 外匯業務、067 信用卡、現金卡、轉帳卡或電子票證業務、082 借款戶與存款戶存借作業綜合管理、088 核貸與授信業務、106 授信業務、126 債權整貼現及收買業務、154 徵信、181 其他經營合於營業登記項目或組織章程所定之業務：_____業務。

(1)Specific business purposes: 022 Foreign exchange business, 067 Credit card, cash card, debit card or electronic value-stored card, 082 Operation of integrated management among the borrowing households

with depositors saved business, 088 Lending and trust business, 106 Credit business, 126 Claims the whole discounting and trading business, 154 reference angle, 181 Other business operation in accordance with the business registration project or organization Prospectus:_____business.

(2)共通特定目的：025 犯罪預防、刑事偵查、執行（包括但不限於執行全球洗錢防制及打擊資恐措施、依美國洗錢防制法案(AMLA)第 6308 條所為之調查、沒收）、039 行政調查（包括但不限於依美國洗錢防制法案(AMLA)第 6308 條所為之調查、沒收）、040 行銷、055 法院執行業務（包括但不限於依美國洗錢防制法案(AMLA)第 6308 條所為之調查、沒收）、056 法院審判業務（包括但不限於依美國洗錢防制法案(AMLA)第 6308 條所為之調查、沒收）、059 金融服務業依法令規定及金融監理需要，所為之蒐集處理及利用、060 金融爭議處理、061 金融監督、管理與檢查、063 非公務機關依法定義務所進行個人資料之蒐集處理及利用、069 契約、類似契約或其他法律關係管理之事務、090 消費者、客戶管理與服務、091 消費者保護、095 財稅行政（包括但不限於遵循金融機構執行共同申報及盡職審查作業辦法、美國海外帳戶稅收遵循法）、098 商業與技術資訊、101 國家經濟發展業務、104 帳務管理及債權交易業務、129 會計與相關服務、136 資(通)訊與資料庫管理、137 資通安全與管理、157 調查、統計與研究分析、160 憑證業務管理(包括但不限於 OTP 動態密碼)、177 其他金融管理業務、182 其他諮詢與顧問服務

(2)Common purposes: 025 Crime prevention, criminal investigation, enforcement (including but not limited to the implementation of global anti-money laundering and counter financing measures, investigations pursuant to Article 6308 of the AMLA, confiscation), 039 Administrative investigation (including but not limited to the investigations pursuant to Article 6308 of the AMLA and confiscation), 040 Marketing, 055 Court enforcement business (including but not limited to the investigations pursuant to Article 6308 of the AMLA and confiscation), 056 Court trial business (including but not limited to the investigations pursuant to Article 6308 of the AMLA and confiscation), 059 Collection, processing and use conducted by financial service enterprises as required by the laws and regulations and financial supervisory need, 060 Financial dispute resolution, 061 Financial supervisory, management and examination, 063 Personal information collection, process and use by non-governmental agency pursuant to its legal obligations, 069 Management of other contractual relationship, quasi-contractual relationship or legal relationship, 090 Management and Service to consumers and customers, 091 Consumer protection, 095 Fiscal & tax administrative (including, but not limited to, compliance with the Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions and the FATCA), 098 Business and Technical Information, 101 National Economy Development Business, 104 Account management and sale and purchase of credit rights business, 129 Accounting and other related service, 136 Information technology and database management, 137 Information security and management, 157 Investigation, statistics, research and analysis, 160 Management of certification business (including but not limited to OTP), 177 Other financial management business, 182 Other advisory and consulting business.

2. 個人資料之類別：姓名、身分證統一編號、性別、出生年月日、通訊方式、國籍、出生地、住居所、戶籍登記事項、肖像、個人描述或身體描述等辨識個人者、指紋或聲紋(聲音)等其他生物識別特徵、網頁紀錄、行動服務使用紀錄與其分析資料及其他詳如相關業務申請書或契約書之內容，並以本行與 臺端往來之相關業務、帳戶或服務及自 臺端或第三人處（包括但不限於財團法人金融聯合徵信中心）所實際蒐集之個人資料為準。

   2.Categories of the personal data: Name, National ID card number, gender, date of birth, means of communication, nationality, place of birth, place of residence, household registration items, portrait, personal description or physical description that identifies an individual, other biometric features such as

fingerprints or voiceprints (sound), webpage records, mobile service usage records and their analysis, and other details such as those in the application form for the relevant business or contracts, and the personal data collected from the relevant business dealings between the Bank and the cardholder, the account or service, and the personal data collected from the cardholder or third parties (including but not limited to the Joint Credit Information Center).

3.期間：特定目的存續期間、依相關法令所定（例如：商業會計法、洗錢防制法及稅捐稽徵法等)、因執行業務所必須之保存期間、依個別契約就資料之保存所定之保存年限（以孰後屆至者為準）。

3. Time period: It will be the time period for which the specific purposes exist, as determined by relevant laws and regulations (e.g., Business Entity Accounting Act, Money Laundering Control Act, and Tax Collection Act, etc.), and the time period necessary for the execution of the business, and the period of time for which the data shall be retained in accordance with the terms of the individual contract (whichever is later).

4.地區：下列對象之國內及國外所在地。

4. Territory: Domestic and foreign locations of the following recipients.

5.對象：本行(含受本行委託處理事務之委外機構)、本行各分支機構及子公司(例如：彰銀商業銀行有限公司、彰銀創業投資股份有限公司等)、依法令規定利用之機構、其他與本行業務相關之機構（例如：通匯行、財團法人金融聯合徵信中心、財團法人聯合信用卡處理中心、台灣票據交換所、財金資訊股份有限公司、臺灣集中保管結算所股份有限公司、臺灣證券交易所股份有限公司、財團法人中華民國證券櫃檯買賣中心、信用保證機構、信用卡國際組織(例如：VISA、MasterCard、JCB、美國運通公司等)、收單機構暨特約商店、財團法人金融消費評議中心、內政部、地政機關等）、美國政府機關(例如：美國財政部、美國司法部等)、國內外有權機關(例如：金融監理機關或稅務機關等)、法律上有利害關係之第三人及臺端所同意之對象（例如：本行共同行銷或交互運用客戶資料之公司、與本行合作推廣業務之公司等）。

5.Recipients: The Bank (including outsourced organizations entrusted by the Bank), the Bank’s branches and subsidiaries (such as Chang Hwa Commercial Bank, Ltd, Chang Hwa Bank Venture Capital Co., Ltd., etc.), organizations that utilize the Bank’s business in accordance with laws and regulations, and other organizations related to the Bank’s business (e.g., correspondent bank, Joint Credit Information Center, National Credit Card Center, Taiwan Clearing House, Financial Information Service Co., Ltd., Taiwan Depository & Clearing Corporation, Taiwan Stock Exchange, Taiwan Exchange, Taiwan Depository & Clearing Corporation, Taiwan Stock Exchange, Taiwan Exchange, credit guarantee agencies, credit card international organizations (e.g. VISA, MasterCard, JCB, American Express, etc.), acquirers and contracted merchants, Financial Ombudsman Institution, Ministry of Interior, land agency, etc.), U.S. government agencies (such as U.S. Department of the Treasury, U.S. Department of Justice, etc.), domestic and foreign authorities (e.g., financial supervisory authorities or tax authorities), legally interested third parties, and parties agreed to by the cardholder (e.g., companies that the Bank co-markets with or in the mutual use of customer information, and companies that the Bank cooperates with to promote its businesses, etc.).

6.方式：符合個人資料保護相關法令以自動化機器或其他非自動化之利用方式（包括但不限於電子文件、紙本或其他合於當時科學技術之適當方式）蒐集、處理、利用與國際傳輸。

6.Method: To collect, process, use and internationally transmit personal data by means of automated machines or other non-automated means (including, but not limited to, electronic documents, paper copies, or other means appropriate to the science and technology at the time) in compliance with the relevant laws and regulations on the personal data protection.

(二)依據個資法第 3 條規定，臺端就本行保有 臺端之個人資料得行使下列權利：

(Ⅱ)Pursuant to Article 3 of the Personal Data Protection Act, the cardholder may exercise the following rights with respect to his/her personal data held by the Bank:

1.除有個資法第 10 條所規定之例外情形外，得向本行查詢、請求閱覽或請求製給複製本，惟本行依個資法第 14 條規定得酌收必要成本費用。

1. Subject to the exceptions set forth in Article 10 of the Personal Data Protection Act, the cardholder may make inquiries, requests to access or make copies, provided that the Bank may charge a fee for the necessary costs in per the provisions of Article 14 of the Personal Data Protection Act.

2.得向本行請求補充或更正，惟依個資法施行細則第 19 條規定，臺端應適當釋明其原因及事實。

2. The cardholder may apply to the Bank for additions or corrections, but in accordance with Article 19 of the Enforcement Rules of the Personal Data Protection Act, the cardholder shall appropriately explain the reasons and facts thereof.

3.本行如有違反個資法規定蒐集、處理或利用　臺端之個人資料，依個資法第 11 條第 4 項規定，臺端得向本行請求停止蒐集、處理或利用。

3. If the Bank collects, processes or uses a cardholder’ s personal data in violation of the provisions of the Personal Data Protection Act, the cardholder may request the Bank to stop collecting, processing or using the data in accordance with Paragraph 4, Article 11 of the Personal Data Protection Act.

4.依個資法第 11 條第 2 項規定，個人資料正確性有爭議者，得向本行請求停止處理或利用 臺端之個人資料。惟依該項但書規定，本行因執行業務所必須並註明其爭議或經 臺端書面同意者，不在此限。

4. In accordance with Paragraph 2, Article 11 of the Personal Data Protection Act, a cardholder who disputes the accuracy of his/her personal data may request the Bank to stop processing or using his/her personal data. However, in accordance with the proviso therein, it shall not apply if it is necessary for the Bank to carry out its business and to state its dispute or if the Bank has obtained the written consent of the cardholder.

5.依個資法第 11 條第 3 項規定，個人資料蒐集之特定目的消失或期限屆滿時，得向本行請求刪除、停止處理或利用 臺端之個人資料。惟依該項但書規定，本行因執行業務所必須或經 臺端書面同意者，不在此限。

5. In accordance with Paragraph 3, Article 11 of the Personal Data Protection Act, when the specific purpose for which the personal data was collected has disappeared or the time period has expired, the cardholder may request the Bank to delete, stop processing, or stop using his/her personal data. However, in accordance with the proviso therein, it shall not apply if it is necessary for the Bank to carry out its business or if the Bank has obtained the written consent of the cardholder.

(三)臺端如欲行使上述個資法第 3 條規定之各項權利，有關如何行使之方式，得向營業單位或利用本行客服專線 412-2222 (以市話計費) 或免付費服務專線 0800-365-889 詢問或於本行網站（網址：https://www. bankchb.com）查詢。

(Ⅲ) If a cardholder intends to exercise the above-mentioned rights stipulated in Article 3 of the Personal Data Protection Act, he/she may contact the Bank's business unit or use the Bank's customer service hotline 412-2222 (landline rate applies) or the toll-free service hotline 0800-365-889, or inquire at the Bank's website (http://www.bankchb.com) on the method of exercising these rights.

(四)臺端得自由選擇是否提供相關個人資料及類別，惟 臺端所拒絕提供或提供不完全之個人資料及類別，如果是辦理業務審核或作業所需之資料，本行可能無法進行必要之業務審核或作業而無法提供 臺端相關服務或無法提供較佳之服務，敬請見諒。

(Ⅳ)Cardholders are free to choose whether to provide the relevant personal data and categories to be provided. However, if the cardholder refuses to provide or provides incomplete personal data and categories, and if those

data are necessary for business review or operation, the Bank may not be able to carry out the necessary business review or operation, thus unable to provide the cardholder related services or better services.

(五)本行利用 臺端個人資料進行行銷時， 臺端得向本行表示拒絕接受行銷。

(V) In the event that the Bank uses the cardholder's personal data for marketing purposes, the cardholder may indicate to the Bank that he/she refuses to accept the marketing.

(六)經本行向 臺端告知上開事項後， 臺端已明確知悉本行蒐集、處理、利用或國際傳輸 臺端個人資料之相關內容無誤。

(VI) After the Bank has informed the cardholder of the above matters, the cardholder has been explicitly informed on the contents of the Bank's collection, processing, use, or international transmission of the cardholder's personal data.

八、悠遊聯名卡特別約定條款摘錄說明

Ⅷ、Excerpt of Special Provisions for EasyCard Co-branded Card

悠遊聯名卡由本行與「悠遊卡股份有限公司」（以下簡稱悠遊卡公司）合作發行，悠遊聯名卡中之悠遊卡功能為記名式悠遊卡，可提供掛失退費之服務。

The EasyCard co-branded card is issued in collaboration between the Bank and “EasyCard Corporation”. The EasyCard feature on the co-branded card is a registered EasyCard, which allows report loss and refunds.

悠遊聯名卡之「悠遊卡」功能依悠遊卡公司之規定消費使用。持卡人如欲使用悠遊卡自動加值服務，應先完成信用卡開卡及自動加值功能開啓作業，倘持卡人未完成信用卡開卡作業而使用悠遊聯名卡之悠遊卡功能，仍應對悠遊卡已完成自動加值所生之相關帳款負擔清償之責。自動加值功能一經開啓後，持卡人嗣後即不得再要求關閉。自動加值係指持卡人儲值金額不足以支付當次消費或低於新臺幣100元時，可透過自動加值設備，自悠遊聯名卡之信用額度中，自動加值一定金額至悠遊卡內；自動加值等同持卡人之信用卡刷卡消費。

The use of the “EasyCard” feature on the EasyCard co-branded card is subject to the regulations set by EasyCard Corporation. Cardholders who intend to use the EasyCard autoload service should first complete the activation procedures for the credit card and the autoload function. If the cardholder uses the EasyCard function of the credit card without completing the credit card activation, the cardholder will still be liable for any charges incurred as a result of the autoload carried out. Autoload cannot be de-activated after it has been activated by the cardholder. Autoload means the card will automatically collect a specific amount from the EasyCard co-branded credit card’s credit limit to the EasyCard function through the connected autoload equipment whenever the EasyCard balance falls below NTD100 or is insufficient to make the current purchase. Autoload is equivalent to the cardholder’s credit card spending.

(一) 卡片遺失、被竊、滅失或其他喪失占有（摘錄自悠遊聯名卡特別約定條款第3條）

(Ⅰ) Misplacement, theft, damage and loss of the card (Excerpted from Article 3 of the Special Provisions for EasyCard Co-branded Card).

1. 悠遊聯名卡係屬本行所有，持卡人應盡善良管理人之注意使用並保管該卡，避免卡片遺失、被竊、詐取、滅失或遭第三人占有，並應防止他人獲悉持卡人之卡片相關資訊。

1. The EasyCard co-branded credit card is a property of the Bank. The cardholder has the responsibility to maintain proper custody of the card within the duty of care as a prudent manager, and prevent it from misplacement, theft, fraud, damage or possession by any third party. The cardholder shall also avoid revealing card-related information to others.

2. 悠遊聯名卡如有遺失、被竊或有其他喪失占有情事時（以下簡稱遺失之情形），持卡人應儘速通知本行或向其他經本行指定機構辦理信用卡掛失停用手續，停止悠遊卡之功能。有關持卡人掛失停用權益及自負額相關權利義務，悉依本行信用卡約定條款之規範辦理。

2. If the EasyCard co-branded credit card is misplaced, stolen or in any way lost (collectively referred to as lost), the cardholder must notify the Bank or its designated agents as soon as possible to process loss report of the EasyCard co-branded credit card, and suspend the Easycard’s autoload function. The cardholder’s rights and obligations related to the report loss and suspension of his/her card and the liable losses shall be governed by the terms and conditions of the Bank’s Provisions for Credit Card.

3. 悠遊聯名卡完成掛失手續前二十四小時至完成掛失手續後三小時內，遭冒用自動加值之損失悉依信用卡約定條款辦理；完成前項掛失手續後3小時內，悠遊卡扣款被冒用所發生之損失，由持卡人自行負擔；儲值餘額將於完成掛失手續後約40個工作日內，按悠遊卡公司掛失後3小時系統紀錄之儲值餘額，扣除由本行負擔遭冒用自動加值之金額（該款項將返還予本行），如有剩餘餘額，將退還至持卡人信用卡帳戶中。但若掛失後3小時系統紀錄之儲值餘額為負值時，不論自動加值功能是否已開啟，持卡人同意將該筆負值款項視為一般消費款，計入持卡人信用卡帳戶中向持卡人收取。

3. In the event of a misuse, losses that have been topped up using the autoload function at any time between 24 hours before the EasyCard co-branded credit card is reported lost until 3 hours after the loss is reported will refer to the Bank’s Provisions for Credit Card. Misuses of existing EasyCard balance within the first three hours after reporting the loss shall be borne by the cardholder. Within 40 working days after the card is reported lost, the Bank will collect back any amount it has prepaid for autoload top-ups into the misused card from the balance maintained on record by Easycard Corporation as of three hours after the loss is reported. Any remaining balances will be refunded back into the cardholder’s credit card account. However, if the record shows a negative balance as of three hours after the loss report, the cardholder shall agree to treat this negative balance as a debit and have it collected by the Bank from the cardholder’s credit card bill, regardless of whether autoload function is active.

(二) 悠遊卡餘額處理（摘錄自悠遊聯名卡特別約定條款第4條及第5條）

(Ⅱ) Processing EasyCard balance (Excerpted from Articles 4 and 5 of the Special Provisions for EasyCard Co-branded Card)

1. 持卡片及個人身分證明文件親至悠遊卡公司客服中心辦理悠遊卡退卡，悠遊卡餘額以現金方式返還，並收取終止契約作業手續費。

1. The cardholder may visit the EasyCard customer service center with the EasyCard co-branded credit card and an identity proof, and the EasyCard balance will be refunded in cash, net of processing fees, for the termination.

2. 至台北捷運各車站之悠遊卡加值機（AVM）或全家便利商店之FamiPort操作退卡交易，嗣由本行辦理「餘額轉置」作業。

2. The cardholder may use an add value machine (AVM) located at any Taipei MRT station, or FamiPort of FamilyMart to return the card. The EasyCard balance will be refunded by the Bank to the cardholder’s credit card account.

3. 悠遊聯名卡功能停用時，持卡人應剪斷卡片並繳回本行辦理「餘額轉置」作業。

3. The cardholder shall keep the card intact and deliver it to the Bank’s business unit to suspend the use of the card and for balance transfer operations.

4. 若持卡人未依規定繳回卡片予以本行，其於「餘額轉置」作業之後所產生之扣款交易及自動加值帳款，持卡人仍應負清償之責。

4. If the cardholder fails to return the card to the Bank in accordance with the provisions of this article, the cardholder shall be still liable for purchases and payments including autoload transactions made after balances transfers.

(三) 應付費用處理（摘錄自悠遊聯名卡特別約定條款第8條）

(Ⅲ) Procedures for processing payables (Excerpted from Article 8 of the Special Provisions for EasyCard Co-branded Card)

持卡人應付之作業處理費、手續費及其他費用等，將列入持卡人信用卡應付帳款中併同請款。

Any processing fees, service fees, and other charges that the cardholder is liable to pay under these Provisions shall be claimed collectively as debit payables.

惟當持卡人自行向悠遊卡公司申請終止契約作業或悠遊卡書面交易紀錄時，悠遊卡公司得向持卡人收取手續費或逕自悠遊卡之儲值餘額中扣抵，手續費金額依悠遊卡公司之「悠遊卡公司使用者約定條款」辦理。

However, when the cardholder applies to the EasyCard Corporation to terminate the contract or written transaction records by him/herself, shall be collected by EasyCard Corporation either separately from the cardholder or directly from the cardholder’ s EasyCard balance, the handling fee is handled in accordance with the EasyCard Corporation’ s relevant service terms.

(四) 其他約定事項（摘錄自悠遊聯名卡特別約定條款第10條）

(Ⅳ) Miscellaneous (Excerpted from Article 10 of the Special Provisions for EasyCard Co-branded Card)

悠遊聯名卡之悠遊卡使用，除悠遊聯名卡特別約定條款已有規定者外，說明若有未盡事宜，悉依本行信用卡約定條款、悠遊卡公司之悠遊卡公司使用者約定條款及其他相關公告規定等辦理。

Any other uses of EasyCard co-branded credit card that are not explained in these Provisions shall be governed by the Bank’ s Provisions for Credit Card and the “Terms and Conditions on the EasyCard” of EasyCard Corporation.

九、一卡通聯名卡特別約定條款摘錄說明

Ⅸ、Excerpt of the Special Provisions for the iPASS Co-branded Card

一卡通聯名卡由本行與「一卡通票證股份有限公司」(以下簡稱一卡通公司）合作發行，一卡通聯名卡中之一卡通功能為記名式儲值卡，可提供掛失退費之服務。

The iPASS co-branded card is issued in collaboration between the Bank and “iPASS Corporation”. The iPASS feature on the co-branded card is a registered iPASS stored value card, which allows report loss and refunds.

一卡通聯名卡之「一卡通」功能依一卡通公司之規定消費使用。一卡通加值功能預設為開啟，持卡人嗣後如需關閉自動加值功能，持卡人得逕向本行申請關閉或依一卡通公司公告規定辦理。使用範圍及功能由一卡通公司提供，持卡人得憑一卡通內儲值之金錢價值，依一卡通公司公告「一卡通金融聯名卡功能使用須知」或一卡通公司網站公告之使用範圍內及功能為特定範圍之消費使用。

The “iPASS” feature on the iPASS co-branded card is used per the regulations set by iPASS Corporation. The autoload feature for iPASS is activated by default, and cardholders can subsequently request to deactivate the autoload feature directly from the Bank or follow the procedures outlined in announcements by iPASS Corporation. The scope of use and functionality are provided by iPASS Corporation. Cardholders can utilize the monetary value stored in their iPASS for consumption within the specified usage scope and functionality, as outlined in the “User Guide for iPASS ATM Co-branded Card” or announcements on the iPASS’ Corporation website.

(一)卡片儲值與限額（摘錄自一卡通聯名卡特別約定條款第 4 條）

(Ⅰ)Card Recharge and Limits (Excerpted from Article 4 of the Special Provisions for iPASS Co-branded Card):

1.加值後目前每卡最高可用金額為新臺幣 10,000 元。

1. Currently, the maximum usable amount per card after recharging is NTD10,000.

2.一卡通儲值餘額不計利息，並由一卡通公司全數辦理信託，保障持卡人權益。

2. The iPASS balance does not accrue interest and is held in its entirety in trust by iPASS Corporation to safeguard the cardholder’ s rights.

3.一卡通儲值餘額不得移轉，僅得將等值之金額轉計入持卡人信用卡帳戶中扣抵信用卡帳單。

3. The iPASS balance cannot be transferred, but the equivalent amount can be credited to the cardholder’ s credit card account to offset the credit card bills.

4.一卡通於特約機構扣款消費時，單筆金額以 1,000 元為上限，每卡每日交易額上限為 3,000 元。

4. When using iPASS for transactions at contracted merchants, the maximum single transaction amount is set at NTD1,000, with a daily limit of NTD3,000 per card.

5.持卡人不得以任何方法自行或容許任何人擅自變造一卡通聯名卡。

5. Cardholders are not allowed to alter or allow anyone to forge the iPASS co-branded card in any way.

6.本行或一卡通公司業務上依持卡人最後通知相關聯絡方式或原申請書所載相關聯絡方式寄送。

6. The Bank or iPASS Corporation will send notifications to the contact information last retained from the cardholder or that provided in the original application.

(二)卡片遺失、被竊、滅失或其他喪失占有（摘錄自一卡通聯名卡特別約定條款第 5 條）

(Ⅱ)Misplacement, theft, damage and loss of the card (Excerpted from Article 5 of the Special Provisions for iPASS Co-branded Card)

1. 一卡通聯名卡卡體及其晶片係屬本行所有，持卡人應盡善良管理人之注意使用並保管該卡，避免卡片遺失、被竊、詐取、滅失或遭第三人占有，並應防止他人獲悉持卡人之卡片相關資訊。

1. The iPASS co-branded card and its IC chip are properties of the Bank. The cardholder has the responsibility to maintain proper custody of the card within the duty of care as a prudent manager, and prevent it from misplacement, theft, fraud, damage or possession by any party. The cardholder shall also avoid revealing card-related information to others.

2. 一卡通聯名卡如有遺失、被竊或有其他喪失占有情事時（以下簡稱遺失之情形），持卡人應儘速通知本行辦理信用卡掛失停用手續。信用卡掛失停用時，將停止一卡通自動加值功能並同時進行一卡通停用手續。

2. If the iPASS co-branded card is misplaced, stolen or in any way lost (collectively referred to as lost), the cardholder must notify the Bank or its designated agents as soon as possible to process loss report of the iPASS co-branded card, and suspend the iPASS autoload function.

3. 一卡通聯名卡完成前項掛失手續前及其後 3 小時內，如一卡通內之儲值金遭扣款或被冒用所發生之損失，由持卡人自行負擔；儲值餘額將於完成掛失手續後約 40 個工作日內，按持卡人掛失時間起算 3 小時後之一卡通儲值金餘額紀錄退還至持卡人信用卡帳上，但若餘額為負值時，持卡人同意將該筆負值款項視為一般消費款，計入持卡人信用卡帳戶中向持卡人收取。

3. Misuses of existing iPASS balance within the first three hours after reporting the loss of the iPASS co-branded card shall be borne by the cardholder. Within 40 working days after the card is reported lost, the Bank will collect back any amount it has prepaid for autoload top-ups into the misused card from the balance maintained on record by iPASS Corporation as of three hours after the loss is reported. Any remaining balances will be refunded back into the cardholder’ s credit card account. However, if the record shows a negative balance as of three hours after the loss report, the cardholder shall agree to treat this negative balance as a debit and have it collected by the Bank.

(三)一卡通功能停用及餘額處理（摘錄自一卡通聯名卡特別約定條款第 6、7 條）

(Ⅲ) iPASS suspension and procedures for processing iPASS balance (Excerpted from Articles 6 and 7 of the Special Provisions for iPASS Co-branded Card)

一卡通功能因一卡通聯名卡補發、到期或停用而停止時，一卡通自動儲值功能亦隨之終止，持卡人可透過下列管道辦理一卡通全部餘額退還作業：

When the iPASS function is deactivated due to the reissuance, expiration, or suspension of the iPASS co-branded card, the automatic iPASS recharge function also terminates. Cardholders can request a refund of the full iPASS balance through the following channels:

1. 由持卡人持卡片及個人身分證明文件親至一卡通客戶服務中心或指定地點辦理一卡通功能停用，卡片完成退卡作業後並返還予持卡人，一卡通餘額以現金方式返還。

1. Cardholders can personally visit an iPASS Customer Service Center or designated location with their card and personal identification documents to request the deactivation of the iPASS function. After the completion thereof, the card will be returned to the cardholder, and the remaining iPASS balance will be refunded in cash.

2. 持卡人得向本行辦理「一卡通停用及餘額轉置」作業，其一卡通儲值金餘額將於本行收到通知後約 40 個工作日內轉撥入持卡人信用卡帳戶中扣抵信用卡消費款，但若餘額為負值時，持卡人同意將該筆負值款項視為一般消費款，計入持卡人信用卡帳戶中向持卡人收取。

2. The remaining iPASS balance will be transferred to the cardholder’s credit card account within approximately 40 working days after the Bank receives the notice to offset the credit card expenses. However, if the balance is negative, the cardholder agrees to treat that negative balance as a regular expense and be charged to his/her credit card account.

(四)費用收取（摘錄自一卡通聯名卡特別約定條款第 10 條）

當持卡人自行或透過本行代為向一卡通公司申請交易記錄查詢或其他服務時，一卡通公司得向持卡人收取手續費或逕自一卡通之儲值餘額中扣抵。相關手續費金額依一卡通公司相關服務條款辦理。

(IV) Fee Collection (Excerpted from Article 10 of the Special Provisions for iPASS Co-branded Card):

When cardholders apply for transaction record inquiries or other services directly or through the Bank to iPASS Corporation, iPASS Corporation may charge cardholders a service fee or deduct it directly from the iPASS balance. The specific fee amounts will be governed by the relevant service terms of iPASS Corporation.

(五)約定條款之變更及其他約定事項（摘錄自一卡通聯名卡特別約定條款第 11 條）

(Ⅴ)Modifications to Special Provisions and other agreements (Excerpted from Article 11 of the Special Provisions for iPASS Co-branded Card):

一卡通聯名卡特別約定條款其他未約定事項，悉依本行信用卡約定條款與一卡通網站公告之「一卡通電子支付機構業務定型化契約」及其他相關公告規定等辦理。

Matters not covered in these Special Provisions for iPASS Co-branded Card shall be handled in accordance with the Provisions for Credit Card of the Bank and the Standard Form Contract for the Business of Electronic Payment Institutions iPASS and other related announcements as posted on the iPASS website.

十、電子帳單服務約定之注意事項

X、Notes for Electronic Statement Service

(一) 申請人申請本服務後，申請人持有本行之全部個人信用卡均一併使用本服務；

(Ⅰ) After the applicant applies for this service, all personal credit cards held by the applicant with the Bank will be included in this service.

(二) 申請人如申請本服務，本行將自申請成功之下個月起開始發送。

(Ⅱ) If the applicant applies for this service, the Bank will begin sending electronic statements starting from the month following the successful application.

(三) 申請人同意信用卡電子帳單，其效力與書面文件相同。

(Ⅲ) The applicant agrees that the electronic credit card statements have the same legal effect as the physical statements.

(四) 申請人同意本行得以寄送電子郵件方式，將申請人之實體帳單轉成電子檔案格式寄到申請人指定之電子信箱，申請人應定期開啟電子郵件。申請人之電子信箱若有變更時，應依本行指定方式辦理，並同意依變更後之電子信箱為送達處所。

(Ⅳ)The applicant agrees that the Bank may send the physical statements to the applicant’s designated email address in electronic file format by email, and the applicant should regularly check his/her email. 申 If there are any changes to the applicant’s email address, the applicant should follow the Bank’s specified procedure for updating thereof, and the updated email address will be considered the place of service.

(五) 申請人如有不當或違法使用本服務之情況，本行有權暫停或終止申請人使用本服務之權利，且毋需事先通知。

(Ⅴ) If the applicant engages in improper or illegal use of this service, the Bank reserves the right to temporarily suspend or terminate the applicant’s use of this service without prior notice.

(六) 其他未盡事宜，悉依本行官方網站公告內容辦理。

(Ⅵ) Matters not covered herein shall be handled in accordance with the contents announced in the Bank’s official website.

十一、My 樂現金回饋卡注意事項

ＸⅠ、Notes for My Love Cash Back Credit Card

(一) 以每期帳單正、附卡持卡人之消費金額合併計算現金回饋金額，當回饋金額累積達 1 元，將自動折抵正卡持卡人次期帳單新增之消費金額，回饋金額小數點以下四捨五入。倘次期無新增之消費金額，則回饋金自動歸零，持卡人不得要求折換現金、更換其他商品或轉讓他人。

(Ⅰ)Cashback will be calculated by combining the consumption amounts of primary and supplementary cardholders on each statement. When the accumulated cashback amount reaches NTD1, it will be automatically deducted from the primary cardholder’s amount payable in his/her next credit card statement for new consumption, rounded to the nearest NTD. If there are no new consumption charges in the next billing statement, the cashback amount will reset to 0, and cardholders cannot request cash conversion, exchange for other goods, or transfer it to others.

(二) 持卡人有以下情況時，將不予進行現金回饋金額折抵：

(Ⅱ)Tbe cashback redemption will not be performed in the following cases:

1.My 樂現金回饋信用卡契約已終止。

1. The contract for the My love cash back credit Card has been terminated.

2.未按時繳納或未繳足當期帳單之最低應繳金額。

2. The minimum payment amount for the current statement has not been paid on time or in full.

(三)其餘現金回饋相關累積及折抵辦法，悉依本行網站公告為主。

(Ⅲ)For all other details regarding cashback accumulation and redemption methods, please refer to the Bank’s website announcements.

十二、申請人對本申請書內容若有任何疑問，可利用本行官方網站→客服中心→客戶留言，或撥打客服中心專線。

ＸⅡ、If the applicant has any questions regarding the content hereof, he/she can visit the Bank’s official website → Customer Service Center → Customer Messages to leave a message or call the Customer Service Center hotline.

謹慎理財 信用至上

Prudent financial management earns notable credit.

●循環信用利率：本行定儲指標利率(季調)＋客戶信用等級加碼利率(2.52%～13.52%)，依本行信用評分制度定期評估，最高利率上限為15%

Revolving Credit Rates: The bank's fixed deposit index interest rate (quarterly) + customer credit rating plus interest rate (2.52% to 13.52%), which is regularly evaluated according to the bank's credit scoring system, with a maximum interest rate capped at 15%.

●循環信用利率之基準日：115年1月1日

Revolving Credit Rate Base Date: January 1, 2026

●預借現金手續費：預借金額之3%加上新臺幣150元

Cash Advance Handling Fee: 3% of the advance amount plus NT$150

●信用卡各項費用查詢：請見本行網站www.bankchb.com

Inquiry for credit card fees: Please refer to the Bank's website at www.bankchb.com.

●24小時客服專線：412-2222(手機請加02) / 免付費專線0800-365-889 →按 9 轉接專人

Hour Customer Service Hotline: 412-2222 (add 02 if calling with a mobile phone) / Toll Free Service Hotline: 0800-365-889 → Press 9 for operator.

廣 告 回 信
台北郵局登記證
台北廣字第 05749 號

平　　信

103012

台北市大同區鄭州路

101 號 6 樓

彰化銀行 信用卡處 收

寄出前請再次確認:：

□是否附上正附卡身分證明文件影本(包括身分證影本、居留證、護照或學生證等)。

□是否附上財力證明文件影本。

□是否在應填欄位皆已填妥及簽名欄位已親簽。

一、申請資格

1. 正卡申請人應為成年人。

2. 附卡申請人應年滿 15 歲，且須為正卡之配偶、父母、子女、兄弟姊妹或配偶父母；倘附卡申請人為未成年者，須經法定代理人(父母或監護人)共同簽名同意。

3. 學生申請信用卡應為大專院校以上之在學學生，且名下不得申請附卡。

二、應檢附文件

1. 正、附卡申請人之身分證正反面影本，學生申請人須加附學生證正反面影本。
附卡申請人為未成年者，應另檢附法定代理人身分證正反面影本，若為單方監護請檢附【可證明】為監護人之戶籍謄本。

2. 外籍人士之居留證及護照影本，如需徵提保證人或擔保品，本行將另行通知。

3. 正卡申請人之所得或財力證明文件(舉例如下，應至少擇一提供)：

(1) 薪資所得：最新年度報稅資料或扣繳憑單、最近三個月薪資入帳明細或薪資單。

(2) 租金所得：租金轉帳或匯入款證明、租賃契約。

(3) 存款證明：活存最近 6 個月存摺交易明細(或網銀明細)，應包含戶名及餘額；定存證明文件。

(4) 理財證明：基金/上市(櫃)股票/黃金存摺之現值證明文件、儲蓄型或投資型保險已繳保費證明。

(5) 不動產證明：房屋稅單、地價稅單、不動產所有權狀。

(6) 退休津貼或保險年金：最近 3 個月入帳明細或保險單。

※注意事項：

1.本行保留核准與否之權利，申請書及所附文件恕不退還。

2.相關優惠權益、服務細節或限制條件，請參閱本行官方網站；其他未盡事宜以本行公告為準，本行保留隨時變更或終止活動內容之權利。