

O-Bank「親子帳戶」約定服務條款同意書

O-Bank “Parent-Children Account” Service Agreement Terms and Conditions

1、「親子帳戶」係由法定代理人雙方或一方攜他方授權書、或對未成年人有監護權者檢具相關證明文件【如法院判決書、戶籍謄本(3個月內且含記事欄)、戶口名簿等】臨櫃申辦，申辦時須同意由法定代理人一方或對未成年人有監護權者於王道商業銀行股份有限公司(以下簡稱「本行」)所開立之綜合存款帳戶(以下簡稱「主帳戶」)與其未成人之本行綜合存款帳戶(以下簡稱「子帳戶」)設定連結。「主帳戶」存戶得透過網路/行動銀行查詢「子帳戶」餘額及明細，並得設定「子帳戶」每日相關交易限額，及自「主帳戶」自動儲值暨轉帳至「子帳戶」之功能。

The “Parent-Children Account” shall be opened by both of the legal representatives, one of the legal representatives bring the Power of Attorney of the other, or the custodian of a minor with relevant certification documents [such as, court judgments, household registration transcripts (within 3 months and including memorandum column), Household Certificate, etc.], presented at the counter. The legal representative or the custodian of the minor at the time of applying shall agree to have the general deposit account (hereinafter referred to as “Parent Account”) at O-Bank Inc. (hereinafter referred to as “O-Bank”) linked to the minor’s general deposit account (hereinafter referred to as “Children Account”) at O-Bank. The “Parent Account” holder may check the balance and details of the “Children Account” through Internet/Mobile Banking and may set the daily transaction limit of the “Children Account” and automatically store value from the “Parent Account” and transfer funds to the “Children Account.”

2、「子帳戶」屬於新臺幣及外幣綜合存款帳戶，開戶年齡為未滿十八歲之未成年人，每人限開一戶，且不得使用定存質借功能。

“Children Account” is a NTD/Foreign currency general deposit account that is an account opened by minors under 18-year-old; also, it is limited to one account for one person, which is prohibited from the purpose of term deposit and loans.

3、「子帳戶」之一卡通聯名 Debit 卡(普通卡)發卡年齡為七歲(含)以上至未滿十八歲之未成年人。

The iPASS Debit Card (general card) of the “Children Account” is limited to the minors in the age group of 7-year-old (inclusive) to under 18-year-old.

4、「子帳戶」之每日相關交易限額預設值如下表，如需調整預設值，由「主帳戶」透過網路/行動銀行或其他雙方同意之方式進行設定：

The default value of the daily transaction limit related to the “Children Account” is as follows. If the default value needs to be adjusted, the “Parent Account” can set up through Internet/Mobile banking or other means agreed by both parties:

(下表幣別：新臺幣/元 Currency in the table below: NTD)

一卡通聯名 Debit 卡 (普通卡) iPASS Debit Card (General Card)	國內提款 (含 Smart Pay) Domestic withdrawal (including Smart Pay)	刷卡消費 (含國外提款及自動 加值) Debit Card payment (including withdrawal abroad and auto top up)	ATM 非約定轉帳 Non-Designated Transfer via ATM	網路/行動銀行 非約定轉帳 Non-Designated Transfer via Internet/Mobile Banking
預設值	1,000	1,000	1,000	1,000
設定上限	200,000	3,000	30,000	100,000

5、「子帳戶」存戶年滿十八歲當天由系統批次辦理自動取消親子帳戶連結，遇假日則順延至次一營業日。

On the day when the “Children Account” holder reaches the age of 18, the system will automatically cancel the “Parent-Children Account” linkage in batches, and if it falls on a holiday, it will be postponed to the next business day.

親子帳戶連結取消後：Once the Parent-Children Account link is canceled:

(1) 取消「主帳戶」存戶原對子帳戶餘額及明細查詢、轉帳及自動儲值額度設定功能，惟已設定之定期定額轉帳交易仍繼續有效，如須停止定期定額轉帳交易，則由「主帳戶」存戶於系統自動取消親子帳戶連結前逕行變更。

Cancel the “Parent Account” holder’s authority of checking the Children Account’s balance and details, account transfer, and automatic value storing. However, the recurrent transfer transaction remains valid. If the recurrent transfer transaction needs to be cancelled, the “Parent Account” holder shall make necessary changes directly before the system automatically cancels the Parent-Children Account link.

(2) 「子帳戶」於第四條之相關交易限額將調高與一般設定值相同(詳參本行官網公告)。

The relevant transaction limit of “Children Account” as stated in Article 4 will be adjusted up to be same as the general value (please refer to the announcement on O-Bank’s official website for details).

6、如需提前解除親子帳戶連結，「主帳戶」存戶須至臨櫃辦理，惟連結解除後刷卡消費限額維持不變。若「子帳戶」存戶原持有一卡通聯名 Debit 卡，本行將予以註銷。

If it is necessary to have the Parent-Children Account link cancelled in advance, the "Parent Account" holder must have it processed at the counter in person; however, the consumption limit of the card remains unchanged after the cancellation of the link. The iPASS Debit Card of the "Children Account" holder, if any, will be canceled by O-Bank.

7、依中華民國稅法規定，贈與人於每一年（即 1 月 1 日至 12 月 31 日）贈與他人之財產總值超過贈與稅免稅額新臺幣 244 萬元時，贈與人於超過免稅額之贈與行為發生後（即贈與日後）30 日內，須自行向主管稽徵機關依規辦理贈與稅申報；但相關法令如有修正，依修正後之規定辦理。

According to the tax law of the Republic of China, when the total value of the property gifted by the giver to others exceeds the gift tax exemption amount of NT\$2.44 million each year (that is, from January 1 to December 31), the giver must file the tax return with the tax competent authority within 30 days upon the occurrence of gift (that is, after the date of gift), unless the relevant regulations are amended, which shall prevail.

8、本服務條款如有未盡事宜，悉依本行存款總約定書之綜合存款約定條款、金融卡約定條款、一卡通聯名 Debit 卡特別約定條款暨其他有關規定及相關法令規定辦理。

Matters not addressed in this Agreement shall be handled in accordance with the General Deposit Agreement, Debit Card Agreement, iPASS Debit Card Special Agreement, and other relevant requirements and regulations.

立同意書人已詳閱並明瞭上述服務約定條款全部內容至少五日以上，且確認已由本行依本人能充分瞭解之方式說明重要內容及揭露相關風險，並以簽署表示同意向 貴行申請 O-Bank「親子帳戶」，且同意並願遵循上述服務約定條款及相關約定，茲此聲明並簽章如后。立同意書人知悉並明瞭本行保留審核及核准開立 O-Bank「親子帳戶」與否之權利。

I have read and understood the aforementioned service agreement for at least five days. I hereby confirm that O-Bank has explained the important content and disclosed the relevant risks to me in a way that I can fully understand; therefore, I execute herein and hereby agree to apply to O-Bank for "Parent-Children Account." I agree and am willing to comply with the aforementioned terms of service and related agreements with the statement made and signature affixed as follows. I am aware of and understand that O-Bank reserves the right to review and approve the application filed for the "Parent-Children Account."

此致 王道商業銀行

To O-Bank

申請日期 Date : 年(YYYY) 月(MM) 日(DD)

王道商業銀行股份有限公司子帳戶連結設定 O-Bank Children Account Link Setting			
*設定 Set up	<input type="checkbox"/> 申請 Application	<input type="checkbox"/> 解除 Cancellation	*子帳戶身分證字號 Children Account Holder's ID Card No.
*主帳戶設定(選一) Parent Account settings (choose one)	<input type="checkbox"/> 法定代理人一 The 1 st legal representative <input type="checkbox"/> 法定代理人二 The 2 nd legal representative		
*主帳戶帳號 Parent Account No.		*子帳戶帳號 Children Account No.	
存款餘額控管 Deposit Balance Control	<input type="checkbox"/> 設定 Set up	<input type="checkbox"/> 取消 Cancellation	
當子帳戶的帳戶餘額小於新臺幣			元(不含)時，
主帳戶每次自動轉存新臺幣			元至子帳戶
When the Children Account balance is less than NT\$-(exclusive), the Parent Account will automatically transfer NT\$--to the Children Account each time			
【主帳戶每月自動轉存總額上限為新臺幣 20 萬元】 The maximum amount of automatic transfer from the Parent Account per month is NT\$200,000			
法定代理人一 The 1 st legal representative		法定代理人二 The 2 nd legal representative	
身分證字號 ID Card No.		身分證字號 ID Card No.	
姓名 Name		姓名 Name	
本人親簽 Signature of Account holder		本人親簽 Signature of Account holder	

承作單位	主管	經辦	核簽人員	外收人員 主管審核
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