盤谷銀行
Bangkok Bank

台北/台中/高雄分行

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尊敬的客戶您好,

泰國盤谷銀行特此通知您關於本行開戶約定書中下列條款的變更，並自即日起生效，倘您繼續就開立於本行的任何帳戶繼續交易者，將視您對本行該等變更已同意。如欲瀏覽修改後完整的開戶約定書請按此連結。如您對本通知內容有任何問題，請透過電話與本行客戶服務科聯絡。

Bangkok Bank Public Company Limited (Taiwan Branch) hereby notifies you of the following amendments to the terms & conditions on Account Agreement and this change will be effective immediately. If the Customer conducts continually the transactions through any account maintained the Bank, the Customer shall be deemed to agree with the amendments. Should you have any query regarding this notice, please do not hesitate to contact us via our Customer Service Section of the Bank.

修訂前條款 (Before)	修訂後條款 (After)
參：定期存款特別條款 Additional Terms of Time Deposit Account 新增條款	參：定期存款特別條款 Additional Terms of Time Deposit Account 第七條 定期存款帳戶終止 Termination of Time Deposit Account 如立約人於銀行開立之定期存款帳戶連續於 12 個月無任何交易，且定期存款餘額為零時，銀行得於書面通知立約人後終止該定期存款帳戶，並於終止通知送達立約人後逕行終止本約定書下之定期存款帳戶。 If no transactions have been conducted in the Depositor's time deposit account with the Bank for twelve (12) consecutive months and the account balance of Time Deposit is zero, the Bank may terminate the time deposit account under this Agreement by giving written notice to the Depositor. Such termination shall take effect upon delivery of the termination notice to the Depositor.

修訂前條款 (Before)	修訂後條款 (After)
新增條款	陸：外匯指定銀行辦理人民幣業務風險預告條款 Risk Disclosure Terms for Renminbi (RMB) Business Conducted by Designated Foreign Exchange Banks 由於目前人民幣業務仍須受大陸當地相關法規的限制，客戶辦理本項業務可能面臨下列風險： In consideration of the restrictions of local relevant laws and regulations issued by the Government of the People's Republic of China in Mainland Area ("PRC") governing Renminbi ("RMB") business, please note that the customers ("Customers") may face the following potential risks when engaging in this business: 一、客戶應注意其原持有人民幣資產或負債或交易可能因法令之變更，導致必須改以其他貨幣作為收、付的工具： The Customers are reminded that, due to the changes of applicable local laws and regulations, the RMB-denominated assets、debts or transactions held by the Customers would have to be paid or settled in another currency: 1、客戶原持有之人民幣資產、負債或因交易而產生之給付義務均可能因法令之變更導致影響人民幣資金在市場的供需或交易之清算交割，雖銀行業對原已受理之人民幣案件之後續作業，仍積極、盡力尋求其他解決管道及方式，但必要時有將依當時之市場匯率，改以其他幣別取代之可能性。 Due to the changes of applicable laws and regulations, the RMB-denominated assets or debts held by the Customers or the payment obligations arising from relevant transactions would be affected by the supply and demand of RMB funds in the money market or the clearing and settlement of RMB in connection with relevant transactions. Although Bangkok Bank Offshore Banking Unit ("Bank") will act actively and use its best efforts to seek other approaches and solutions for the subsequent matters of any ongoing RMB transaction previously handled by the Bank, it is still possible that the Bank may need to

修訂前條款 (Before)	修訂後條款 (After)
	use, if necessary, another currency to replace RMB in accordance with the then prevailing market exchange rate. 2、辦理大陸地區人民幣匯出及匯入者，若不符合大陸當地所規定之身分資格者，其人民幣資金不得任意進出大陸地區。倘若客戶將人民幣資金匯往大陸地區，但因前述原因，導致人民幣匯款不能送達時，銀行將協助辦理退匯，但其所需之郵電費及國外銀行收取之費用均由客戶負擔，且直接自匯款金額中扣除。並告知客戶大陸當地之法令，可能隨時變更。 If the person who intends to apply for RMB inward and outward remittances from or into the Mainland Area does not meet the qualification requirements stipulated by applicable local laws and regulations in the Mainland Area, such person will not be allowed to remit RMB funds freely into or from the Mainland Area. If the Customers remit RMB funds into the Mainland Area but such remittance cannot be completed due to the aforementioned reason, the Bank will assist the Customers in the return of such remitted RMB funds, provided that the Customers will be responsible for the postal/cable charges and other fees or expenses charged by foreign banks, and such fees and expenses will be deducted directly from the remittance amount. Please also note that local laws and regulations in the Mainland Area could change at any time and from time to time. 二、客戶應充分瞭解人民幣進出大陸地區時將受到當地法令限制： The Customers should fully understand that inward and outward remittances of RMB from or into the Mainland Area will be subject to the restrictions of applicable local laws and regulations: 1、授信戶辦理人民幣授信業務時，應考量貸款到期時本身人民幣資金之還款能力，若屆期無法以人民幣還款而須以其他外幣還款時，授信戶可能面臨匯兌風險。When the Customers intend to enter into RMB credit facility transactions, they should consider their respective ability to

修訂前條款 (Before)	修訂後條款 (After)
	repay the debts in RMB when the loan becomes due. If any of the Customers is unable to repay the debts in RMB when the loan becomes due and thus needs to repay the loan in another foreign currency, such Customer may be exposed to the exchange risk. 2、授信戶辦理人民幣授信業務，雖與銀行於消費借貸契約中約明借款金額或額度，惟囿於法令限制，致銀行未能撥款時，授信戶將受有資金短缺之風險；如改以其他外幣撥款，授信戶可能因匯率波動而衍生匯差風險。 When the Customers enter into RMB credit facility transactions with the Bank, although the amount of a loan or a credit line has been stipulated in the consumer loan agreement entered into with the Bank, the Customers may still have to bear the fund shortage risk if the Bank is unable to provide drawdown due to restrictions under applicable laws and regulations; if the Bank provides drawdown in another currency, the Customers may have to bear the exchange difference risk arising from the fluctuations of exchange rates. 3、授信戶辦理人民幣貸款如擬在大陸地區使用，客戶須先取得大陸當地主管機關批准相關人民幣資金得在大陸匯入及匯出，並遵守大陸現行外債管理規定辦理外債登記，如因授信戶未依大陸相關法令辦理，以致已撥付之人民幣無法匯往大陸支應需求或遭退匯時，其所衍生之借款利息及相關費用均由授信戶自行負擔。 If the RMB loans that the Customers apply for are intended to be used in the Mainland Area, the Customers must obtain a prior approval from the PRC competent authority for the relevant inward and outward remittance of RMB funds into or from the Mainland Area and must complete the foreign debts registration in accordance with the current foreign debts administration regulations in the Mainland Area. If the RMB funds made available by the Bank in the drawdown can not be remitted into the Mainland Area as requested or are returned due to the Customers' failure to comply with applicable laws and regulations in the

修訂前條款 (Before)	修訂後條款 (After)
	Mainland Area, the Customers shall be responsible for their own account the interests and relevant expenses incurred therefrom. 4、由於自然災害,戰爭,重大政治事件等不可抗力以及其他不可預見的意外事件可能產生的風險 Due to natural disasters, acts of war or political issue or to force majeure or other similar causes to have possible risk. 三、客戶應充分瞭解人民幣仍會受匯率波動之影響衍生其交易之風險及評價損失： The Customers should fully understand that RMB may be affected by fluctuations of the exchange rates, resulting in the transaction risks and valuation losses: 鑑於影響市場變動因素甚多，導致匯率波動幅度可能極大，客戶從事人民幣相關交易，可能 因市況起伏不定或特殊情事發生，導致客戶之交易風險或評價損失。爰客戶於從事該筆交易前，應考量本身財務狀況及承受風險之能力，並充分瞭解該筆交易所涉財務、會計、稅制及 相關法律規定；客戶明瞭並願意自行承受因進行交易所可能衍生之交易風險及損失。Given the numerous factors that may affect market movements, exchange rates may fluctuate significantly. Customers engaging in Renminbi (RMB)-related transactions may be exposed to transaction risks or valuation losses as a result of market volatility or the occurrence of extraordinary circumstances. Accordingly, prior to entering into such transactions, customers should carefully consider their financial condition and risk-bearing capacity, and fully understand the financial, accounting, tax, and relevant legal implications of the transaction. Customers acknowledge and agree that they understand and are willing to bear any transaction risks and losses that may arise

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	from such transactions. 四、客戶在辦理本項業務前應確認，已充分瞭解上述有關人民幣業務之應注意事項及其潛在風險。 The Customers should have fully understood the aforementioned reminders and potential risks in connection with the RMB business before conducting such business. 五、 立約人已詳閱本風險預告條款之全部內容(含其應注意事項)，並經 貴行行員詳細解說，爰已充分瞭解人民幣業務之應注意事項及其潛在風險，並願自行負擔因辦理人民幣相關交易所可能衍生之損失及費用。 The Undersigned hereby acknowledges that it has carefully read all contents in this Risk Disclosure Terms (including the reminders herein), and that the Bank's staff has explained the contents hereof; hence, the Undersigned has fully understood the reminders and the inherent risks in connection with the RMB business. The Undersigned further agrees to bear for its own account the possible losses and costs arising from the relevant transactions in connection with the RMB business.

The English version is provided for reference only. In case of inconsistency with the Chinese version, the Chinese version shall prevail for all intent and purposes.
本英文版本僅供參考。如中、英文版本有任何歧異，概以中文版本為準。

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