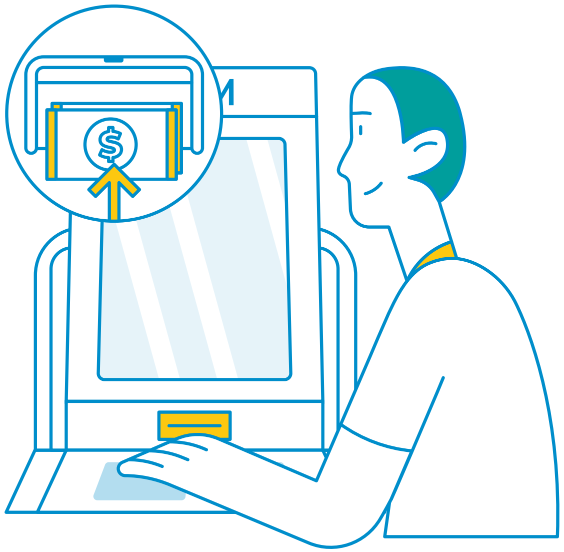
台北富邦銀行 Taipei Fubon Bank

User Guide for Common Banking Services

銀行常用服務使用指南

English 英文

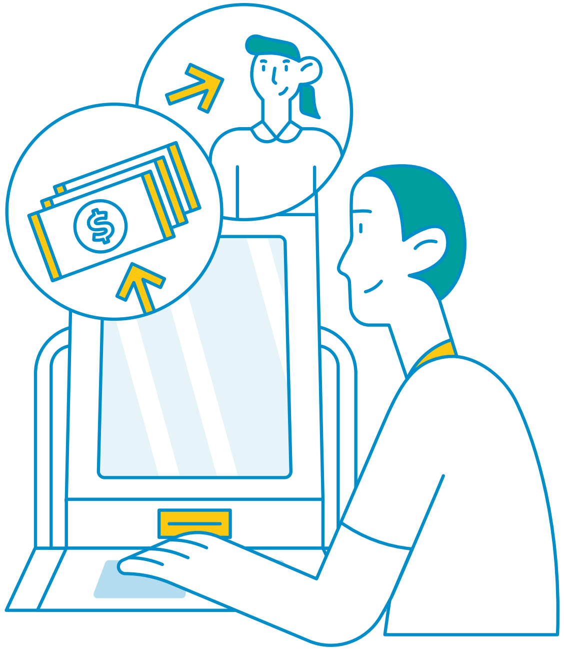
What savings account holders can do
存款帳戶可以做什麼



Save money
Others can also deposit money into your account.

存錢

別人也可以把錢存進您的帳戶。



Withdraw money
You can also transfer money from your account to others.

領錢

您也可以用您的帳戶，轉錢給別人。

Opening a bank account in Taiwan allows you to store money safely, manage daily expenses and savings, and earn interest, helping you plan better for the future.

在台灣的銀行開戶，不僅能安全存放資金、輕鬆管理日常開銷與儲蓄，還能享有存款利息，為未來做更好的規劃。

What you need to open an account
去銀行開戶要帶的東西

Required Alien resident certificate (ARC)：Must be within residence permit period.

必要 居留證：需在居留許可效期以內

Required Second form of identification: A photo ID, such as a passport, National Health Insurance card, domestic driver's license, or a driver's license issued by your home country.

必要 第二證件：有照片之證件，例如護照、健保卡、本國或母國駕照

Required Chop：Your chop (unless you will use your personal signature for your account).

必要 印鑑：您的印章或親筆簽名

Cash：To be deposited after account opened.

現金：開戶後可存入帳戶

ID documents from native country

母國的身分證明文件

Work/salary certificate (if you cannot provide this, the bank may call your workplace and confirm with your employer that you work there).

工作 / 薪資證明（若您無法提供，銀行可能會撥打電話至您的工作場所，與雇主確認您的工作現況）

Questions the bank will ask when you open an account：Basic information

開戶時，銀行會問的問題：你的基本資料

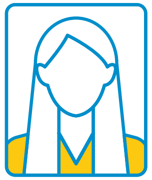


Photo (headshot) taken on site.

現場會拍大頭照。

Your taxpaying status in Taiwan or elsewhere.
The bank will ask you to fill out a **"FATCA and CRS Individual Self-Certification & Personal Information Form."** Please scan the QR code for details on how to fill out the form.

在台灣或其他國家的繳稅狀況。
銀行會請您填寫**「FATCA 及 CRS 個人客戶自我聲明書暨個人資料同意書」**，詳細填寫方式請掃描 QRcode。

Do you want the name on the account to be in English or in both English and Chinese?

您希望戶名為英文、還是中文與英文一起留存？

1. Use English 使用英文

Use this name for remittances in Taiwan and overseas.

於台灣或跨境匯款都使用此戶名。

2. Leave both a Chinese and English name 使用中文與英文一起留存

Use the Chinese name for remittances within Taiwan and the English name for overseas remittances.

於台灣匯款使用中文戶名、跨境匯款使用英文戶名。

Questions the bank will ask when you open an account：Your work and contact information

開戶時，銀行會問的問題：您的工作及聯絡資訊

Where do you work?

您在哪裡工作？

What do you do? (i.e.: teacher, engineer, technician, medical worker)

您的**工作職位名稱**？（例如：老師、工程師、技術員、醫事人員...）

What is your current monthly salary?

請問您目前的月薪為多少？

Current address in Chinese and English.

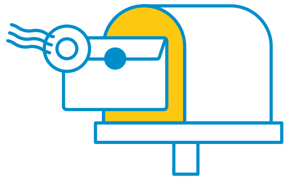
現在居住地址的中文及英文。

QR code can be used to check English address.

英文地址可掃描 QRcode 進行查詢。

How would you like to receive bank letters and notifications?

您希望收取銀行通知信件的方式？



Paper 紙本

You need to provide a mailing address.

需提供可以收到信件的地址。

Email 電子

You need to provide your email address. When you open your account, you will be asked to receive an email confirmation letter.

需提供您的 E-mail 信箱。
開戶現場會請您收 E-mail 認證信件。

Do you use a mobile phone number or work phone number in Taiwan?

您在台灣使用的手機號碼或公司電話？

⚠ **If you change your mobile phone number, you must notify the bank** so that it can be sure to reach you if it needs to notify you of important information or an incoming overseas remittance.

如果有更換手機號碼，一定要通知銀行。這樣銀行有重要訊息需通知，或他人從國外匯款給您時，才能跟您聯絡確認。

Questions the bank will ask when you open an account：Using your account

開戶時，銀行會問的問題：使用帳戶有關的事情

Why are you opening an account? (i.e.: account for salary deposits)

您開戶的目的為何？(例如：公司發薪要使用的帳戶)

Before opening this account, have you visited this bank or used any of the bank's services?

您開戶前，有來過銀行、用過銀行的服務嗎？

Do you need to regularly transfer money to another person?

您需要常常轉錢給固定的人嗎？

What features would you like your account to have?

您希望帳戶有什麼功能？ Debit card features 晶片金融卡功能

?

What functions would you like to have on your Debit card ?

您想要開啟晶片金融卡以下哪些功能？

Deposits 存款

Balance inquiries
餘額查詢

Money transfers
轉帳

Withdrawals 提款

Different banks have different withdrawal limits, and if you use another bank's ATM, the bank could collect a service fee; we would suggest checking this in advance.

不同銀行的提款上限不一，且如果在其他銀行的自動提款機 (ATM) 領錢，銀行可能會向您收取手續費，建議提前查詢。

Visa or Mastercard debit function
Visa 或 Mastercard 簽帳功能

Please see the explanation on pg. 8.
請參考 p.8 說明。

Withdrawing local currencies outside of Taiwan
在非台灣地區提領當地現鈔

Please see the explanation on pg. 9.
請參考 p.9 說明。

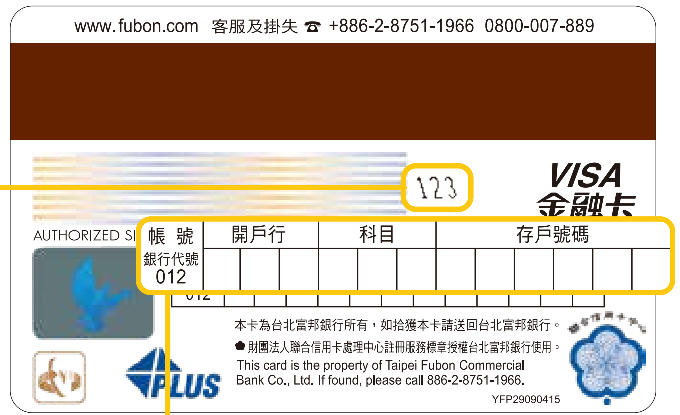
Paying taxes, bills and fees 繳納稅捐、各項帳單及費用

Debit Card: Features of using a Debit card
晶片金融卡：簽帳功能介紹

This card can be used to make purchases in stores that accept credit card payments on-site or online.
在接受刷卡支付的實體或線上店家，可以用這張卡片進行消費。

You can spend up to the amount that is in your account. Once a purchase is made, **that amount cannot be used and the bank will directly deduct it from your account.**
帳戶裡面有多少錢，就可以消費多少錢。消費後，**帳戶裡面的這筆款項就不能使用，之後銀行會直接從帳戶裡面扣除。**

Format of debit card number 簽帳金融卡的卡號樣式



If you want to use the card to make a payment online, you need a **16-digit debit card number, 4-digit expiration date, and 3-digit CVC**
如果要進行線上刷卡，需要 **16 碼簽帳金融卡號碼、4 碼有效期限、3 碼 CVC**。

If you want to transfer money to others/receive transfers, you need a **3-digit bank code** and **10-14 number bank account number.**
如果要轉帳給別人 / 收別人的轉帳，需要 **3 碼銀行代號及 10-14 碼銀行帳號**。

Reminder 提醒

You cannot let others know your 16-digit debit card number, the card's expiry date, or its 3-digit CVC verification number; otherwise, other people can use this card to make purchases.
16 碼的簽帳金融卡號、卡片有效期、3 碼 CVC 驗證碼絕對不可以讓其他人知道，否則其他人就可以用這張卡刷卡消費了。

Debit Card: Making withdrawals when overseas
晶片金融卡：在台灣以外地區的提款功能介紹

Overseas ATMs with **Plus or Cirrus** labels can be used to withdraw money.

標有 **Plus**、**Cirrus** 標誌的 ATM 可以進行跨國提款。

The withdrawal password in areas outside Taiwan is a **4-digit password.**

在台灣以外地區的提款密碼是 **4 位數字密碼**。

⚠ Withdrawal fees are different in different countries, with some relatively high; we would suggest you check before withdrawing money.

不同國家提款手續費不一，部分地區可能會較高，建議提前查詢。

What features would you like your account to have ?

您希望帳戶有什麼功能？ Online Banking and Mobile Banking 網路銀行與行動銀行

Checking balances 餘額查詢

Can see how much you have in your account. 可以看帳戶裡還有多少錢。

Transfers 轉帳

To protect your account's security, when you enter a counterparty's account number and the transfer amount, the bank will send a message to your smartphone with a digital authentication code and the information that you just entered.

為了保護帳戶的安全，在您輸入對方的銀行帳號及轉帳金額後，銀行會傳簡訊到您的手機，提供一串數字認證碼，以及您剛才輸入的資訊。

Once the information is confirmed to be accurate, please enter the authentication code from the text on the internet or mobile banking system, and the money will be sent.

確認資訊都正確後，請在網路銀行或行動銀行輸入簡訊中的數字認證碼，錢才會轉給別人。

⚠ Please do not give the numerical authentication code to others, to avoid being scammed.

數字認證碼請勿交給其他人，以防詐騙。

Please note: You cannot transfer more than NT$50,000 at a time, more than NT$100,000 in a day, and more than NT$200,000 in a month. (Limits may differ for different banks.)

注意：每次最多轉 5 萬、每天最多轉 10 萬、每個月最多轉 20 萬。(每家銀行可能都不一樣)

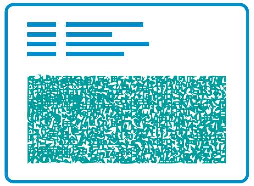
Taipei Fubon Mobile/ Online Banking

台北富邦行動 / 網路銀行

What the bank will give you after you have opened your account
開戶完成後，銀行會給您的東西

Passbook
存摺

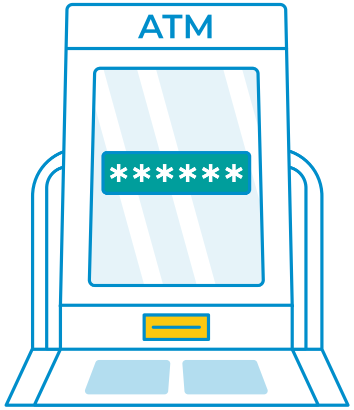
Chip Debit card
晶片金融卡



Password slip
密碼單

How to change your password
如何修改密碼

Please see the explanation on pg. 12.
請參考 p.12 說明。



To keep your account secure, **your ATM card has to be activated before it can be used.** After the bank gives you the card and an **initial password**, please go to a Taipei Fubon Bank ATMs to activate the card. After entering the card into the machine, follow the instructions on the screen and enter the password you were given. You will then change it to your own password (6-12 digits) ; once the password has been changed, you can start using the card.

為確保帳戶安全，**您的晶片金融卡須經開卡才能使用**，銀行給您金融卡和**密碼單**後，請您至台北富邦銀行 ATM 開卡；於 ATM 插入金融卡卡片，並依 ATM 指示輸入密碼單內的密碼，並變更為專屬您個人的使用密碼 (6-12 位數字)，變更密碼後就完成開卡了。

If you have applied for internet banking, the **bank will give you an initial password for that function.** The first time you enter the internet banking system, a screen will pop up asking you to change your password.

如果您有申請網路銀行，**銀行會給您網路銀行密碼單**。初次登入網路銀行時，就會跳出修改密碼的畫面。

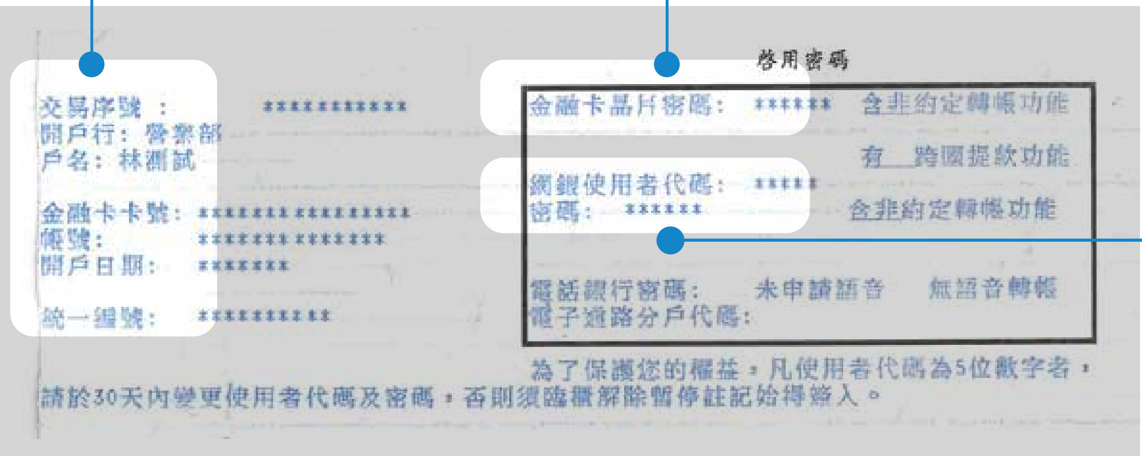
Guidelines for activating Debit Card, Online Banking and Mobile Banking accounts

金融卡、網路銀行及行動銀行啟用說明引導

- Transaction number 交易序號
- Account opening bank 開戶行
- Account name 戶名
- Debit Card number 金融卡卡號
- Account number 帳號
- Account open date 開戶日期
- ARC (Alien Resident Certificate) number 統一編號

When you use your Debit Card for the first time, please enter the 6-digit password given to you by the bank and then change it to your own password (6-12 digits).

第一次於ATM使用您的金融卡時，請輸入密碼單上“金融卡晶片密碼”6位數字，並變更為您個人的使用密碼 (6-12位數字)


交易序號 : ************
開戶行：營業部
戶名：林測試
金融卡卡號：******* *********
帳號：******* *******
開戶日期：*******
統一編號：**********

啓用密碼

金融卡晶片密碼：****** 含非約定轉帳功能
有 跨國提款功能
網銀使用者代碼：*****
密碼：****** 含非約定轉帳功能
電話銀行密碼： 未申請語音 無語音轉帳
電子通路分戶代碼：

為了保護您的權益，凡使用者代碼為5位數字者，請於30天內變更使用者代碼及密碼，否則須臨櫃解除暫停註記始得簽入。

- Please enter the online or mobile banking system within 30 days and enter your ARC number, the 5-digit online banking user code, and 6-digit password.
  請於30日內登入網路銀行或行動銀行，並輸入您的統一編號、密碼單上的“網銀使用者代號 (5位數字) ”、“密碼 (6位數字) ”
- After you've entered the system, please change your user code (6-10 English letters or digits) and password (6-16 English letters or digits).
  登入後，請變更為專屬您個人的網銀使用者代號 (6-10位英文及數字) 及密碼 (6-16位英文及數字)

Reminder The user code and password for the online banking system must meet the following rules：
提醒您，網銀使用者代號及密碼須符合以下規則：

1. They must contain English letters and digits; there is no difference between upper- and lower-case letters – they are all seen as upper case.
   必須包含英文及數字，英文大小寫不拘，一律視為大寫
2. They cannot contain the same English letters or numbers or consecutive letters and numbers (such as aaaa, 11111, abcde, and 12345).
   不得為相同的英數字、連續英文字或連號數字 (例如aaaa、1111、abcde、12345等)
3. They cannot fully or partially replicate your ARC number.
   不得與您的統一編號全部或部分重複
4. The online banking user code and password cannot partially or fully replicate each other.
   網銀使用者代號及密碼不得全部或部分重複
5. To safeguard your account's security, please do not use your password number, birthday, license plate number, or phone number for your online banking user code and password.
   為保障帳戶安全，請勿使用護照號碼、生日、車牌號碼、電話號碼等個人資料作為網銀使用者代號及密碼

ATM Service Guide
自動提款機（ATM）的使用步驟

1

Insert your ATM card into the machine : With the chip facing upwards.

插入晶片金融卡的地方：晶片朝上把卡片插入自動提款機（ATM）。

2

Numeric keypad : This is used to enter your PIN, transaction amount, or account number. If you make a mistake, you can press “cancel” to start over.

數字鍵盤：是用來輸入密碼、金額、帳號的地方。如果操作錯誤，可以按取消，就會重來一次。

3

Screen : The screen will guide you step-by-step on making a deposit, withdrawal, or transfer.

螢幕：螢幕中會顯示存錢、領錢、轉帳的每個步驟。

ATM Service Guide
自動提款機（ATM）的使用步驟

Cash slot : Where you insert or collect cash.

出鈔口：放錢或拿錢的地方。

Receipt slot : Click “Print Receipt” after completing a deposit, withdrawal or transfer, and the receipt will appear here.

明細表出口：完成存錢、領錢、轉帳後，點 **印出明細表** 按鈕，明細表會從這裡出來。

Emergency phone : If the ATMs swallows your card, cash is not dispensed, the screen does not react to commands, or another problem occurs, please pick up this phone and tell our Bank associate about the issue in Chinese or English.

緊急電話：如果遇到 ATM 沒有退回晶片金融卡、沒有提供鈔票、螢幕沒有反應，或使用上有問題，可以拿起這支電話（不用撥號），以中文或英文聯繫銀行服務人員。

Steps for Using ATMs to Make Deposits
用自動提款機 (ATM) 存錢

1

Insert your ATM card into the ATMs; remember to insert it with the chip facing up.

把晶片金融卡插入自動提款機 (ATM)，記得晶片要朝上 。

2

Use the keyboard to enter your ATM card's password; once the password is keyed in, press the **"Confirm"** key.

在數字鍵盤輸入您的晶片金融卡密碼，輸入後，按下 **確認** 鍵 。

3

Press the **"Deposit"** icon on the screen.

在螢幕點 **存款** 。

4

If you want to make a deposit into your ATM card's bank account, **press the "Card Account"** icon on this screen.

如果要存進您的銀行帳戶：在螢幕點 **存入本張金融卡** 按鈕 。

Deposit to this account: this means you will deposit your money into your bank account.

*存入本張金融卡：就是把錢存入您的帳戶 。

5

Put the bills you want to deposit in the cash dispenser; bills cannot be folded, and no other objects, such as a rubber band, can be put in.

把要存的鈔票放進出鈔口，鈔票不能折到，也不能有其他東西（例如橡皮筋）。

Steps for Using ATMs to Make Deposits
用自動提款機 (ATM) 存錢

6

The screen will show how much you have deposited. If there are no issues, please press the **"Confirm"** icon and choose whether or not you want to **print out a receipt**.

螢幕會顯示您存了多少錢，檢查沒有問題，就可以按 **確認** 及 **列印明細表** 按鈕。

7

Finally, remember to collect your **ATM card** and **receipt**.

最後記得收回您的 **晶片金融卡** 和 **交易明細表**。

Getting Cash from an ATM
用自動提款機（ATM）領錢

1

Insert your ATM card into the ATMs; remember to insert it with the chip facing up.

把晶片金融卡插入自動提款機（ATM），記得晶片要朝上。

2

Use the keyboard to enter the ATM card password; once the password is keyed in, press the **"Confirm"** key.

在數字鍵盤輸入您的晶片金融卡密碼，輸入後，按下 **確認** 鍵。

3

Press the **"Withdrawal"** icon on the screen.

在螢幕點 **提款**。

4

Use the keyboard to enter the amount you want to withdraw and then press **"Confirm"**.

在數字鍵盤輸入您要領多少錢，就可以按 **確認**。

5

Choose whether you want to **print out a receipt.**

在螢幕按 **列印明細表** 按鈕。

6

Collect the cash from the cash dispenser and remember to take your **ATM card** and **receipt**.

從出鈔口把錢收進錢包，記得收回您的 **晶片金融卡** 和 **交易明細表**。

Using an ATM to Make a Transfer
用自動提款機 (ATM) 轉帳

1

Insert your ATM card into the ATMs; remember to insert it with the chip facing up.

把晶片金融卡插入自動提款機（ATM），記得晶片要朝上。

2

Use the keyboard to enter your ATM card's password; once the password is keyed in, press the **"Confirm"** key.

在數字鍵盤輸入您的晶片金融卡密碼，輸入後，按下 **確認** 鍵。

3

Press the **"Transfer"** icon on the screen.

在螢幕點 **轉帳**。

4

The screen will then show the following question: "Your money will be transferred out of your account. Do you want to continue?" It will also remind you :

螢幕會顯示「您的錢即將轉出，是否繼續操作?」，並提醒您：

1.ATM cannot cancel installment payments or refunds.
1. ATM 無法解除分期付款、退款

2. ATM transfers can only transfer your funds someone else; they have no other functions.
2. ATM 轉帳只能轉出存款，無其他功能

3. To not handle an ATM transaction by following another person's instructions.
3. 為避免受騙上當，切勿依照他人指示操作 ATM 交易

If you are sure this transfer is not a case of fraud and you want to go through with it, please press **"Confirm"** and continue to the next step.

若您確認本筆轉帳並非受詐騙而進行，請點選「**確認交易**」後，繼續進行下一步。

Using an ATM to Make a Transfer
用自動提款機 (ATM) 轉帳

5

Use the keyboard to enter the other party's account information.
- Bank code : The code for the bank used by the other party
- Transfer to account number : Other party's account number
- Amount : Amount to be transferred to the other party

用數字鍵盤輸入對方的資料，
- 銀行代號：對方的銀行代號、
- 轉入帳號：對方的帳號、
- 交易金額：要給對方多少錢。

6

Please check if the information shown on the screen, including the other party's account number and amount to be transferred, is correct. If it is, press **"Next step"** If it is not, press **"Cancel"**.

檢查螢幕出現的資料對不對，像是對方的帳號、要給他的金額。如果對就按 **下一步**；不對要按 **取消**。

7

The screen will display the details of your transfer. Icons at the bottom of the screen will allow you to choose whether you want to **print or not print a receipt**.

螢幕上會顯示您這次的交易明細，下方按鈕可以選擇 **列印明細表** 或是 **不印明細表**。

8

Once the transaction has been completed, please remember to take your **ATM card** and **receipt**.

完成交易後，務必記得取回您的 **晶片金融卡** 和 **交易明細表**。

Things to be aware of after you have an account
有銀行帳戶後，要注意的事

Please keep your passbook, ATM card and password safe and secure. Do not put your ATM card and password together or give them to anybody else to use.

請務必親自妥善保管您的存摺、金融卡和密碼，切勿將卡片及密碼存放在同一處或交由他人使用。

Please remember the passwords for your ATM card and your online or mobile banking account. If you enter the wrong password too many times, the account will be locked and cannot be used. If that happens, you can ask bank personnel to help handle it.

要記得金融卡、網路銀行或行動銀行的密碼。若輸入密碼錯誤次數過多，帳號會遭鎖定而無法使用。如發生此情形，請至銀行請行員協助處理。

Only give your bank account number to people you trust. If, for example, your employer wants to deposit your salary in your account, you can give your employer your account number.

您的銀行帳號只能給信任的人。例如 ：老闆要轉薪水給您 ， 就可以給老闆您的銀行帳號 。

If you have lost your ATM card accidentally or had it stolen, please immediately call the **Taipei Fubon Bank 24-hour customer service hotline at (02) 8751-6665.** You will have to report the card lost and deactivate it and then bring your original chop (unless your account uses a personal signature) to any branch to apply for a new card (fee is NT$100).

若您的金融卡不慎遺失或被竊，請立即聯繫**台北富邦銀行24小時客服專線(02)8751-6665**，辦理卡片掛失停用並攜帶原留印鑑親至全台分行重新申請補發新卡 (費用為新台幣100元) 。

What should you do if you don't want to use your bank account anymore?

若不再使用該銀行帳戶，該怎麼做

1

Close your account : Be sure that your account does not have any funds remaining or has payments due that have yet to be made.

結清帳戶：確保帳戶中沒有餘額或未處理的款項。

2

Contact the bank : Go to a branch and bring your passport, Alien Resident Certificate, passbook and ATM card. If there are still funds in your account, a bank representative will ask you to fill out a withdrawal slip so that you can withdraw the remaining funds.

聯繫銀行：親自前往銀行並攜帶護照、居留證、存摺及金融卡。如果您的帳戶中還有存款，銀行行員會請您填寫提款單，就可以領出帳戶內剩餘現金。

3

Destroy related documents : After closing the account, destroy all cards and passbooks related to the account.

銷毀相關文件：關戶後，銷毀與該帳戶相關的所有卡片、存摺。

⚠ Please note : 注意：

1. The bank checks every account once a year, and freezes accounts that have been inactive for a long time. If you do not close an account before going overseas, it will affect your future relationship with the bank.

1. 銀行每年會檢視所有帳戶，並將長久沒使用的帳戶凍結。如果離境前沒有關閉帳戶，將影響未來與銀行往來。

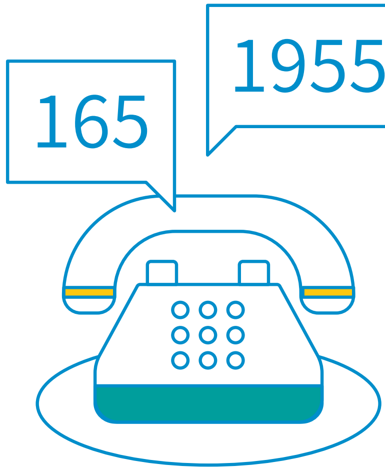
2. **Do not sell your account to another party**, to prevent it from being exploited by a criminal, which would affect your ability in the future to open another account with the bank.

2. **不要將帳戶販售給他人**，以免被不法人士利用，影響未來銀行開戶資格。

Beave of scammers
小心詐騙

Do not randomly give or lend your passbook to another person. If another person uses your account to commit crimes, you might also be found guilty of committing a crime, or it may affect your ability to enter Taiwan in the future.

不能隨便把存摺給別人、也不能借給別人。如果別人拿您的帳戶去犯罪，您可能會被判有罪或影響未來入境台灣的資格。



If a stranger wants you to make a transaction on an ATM, it might be a scam. If you suspect that the stranger wants to defraud you of your money, you can call **165 (24/7 Chinese-English services) or 1955 (which provides 24/7 services in multiple languages)** to get guidance on preventing fraud.

如果陌生人要您到 ATM 操作，就可能是詐騙。如果您懷疑陌生人想要騙您的錢，可以撥打 **165 (24 小時中英文服務) 或 1955 (24 小時母語服務)** 進行反詐騙諮詢 。