

## 西班牙對外銀行台北分行辦理新臺幣存放款計息方式

### BBVA Taipei (“the Bank”) – Interest Calculation Methods of TWD Deposits and Loans

敬參酌由中華民國銀行公會公布，並經主管機關洽悉在案之「中華民國銀行公會會員辦理新臺幣存放款計息方式」辦理。

This is to comply with the “Methods for Calculation of Interest for TWD Deposits and Loans” as promulgated by the R.O.C. Bankers Association and acknowledged by the competent authorities.

一、本行為順應國內及國際金融慣例，同時平衡客戶與銀行之權益，訂定本計息方式。若本計息方式與「客戶往來總約定書」及「帳戶一般規定」（如有適用）之間有任何不一致時，應以本計息方式之規定為準。本計息方式以中、英文本簽訂，如中英文義有歧異之情事，以中文本為準。

1. These Interest Calculation Methods are promulgated for the purpose of aligning domestic and international financial market practice and balancing the interests of customers and banks. Where there are any discrepancies between these Calculation Methods and General Customer Agreement and General Rules for Accounts (if applicable), then these Calculation Methods shall prevail. These Calculation Methods are made in both Chinese and English. In the event of any discrepancy between the Chinese and English texts, the Chinese version shall govern.

二、本計息方式按日計息者，1年應以365日為基礎計息。

2. Where interest is calculated on daily basis under these Interest Calculation Methods, such calculation shall be done on the basis of a year of three hundred sixty five (365) days.

三、新臺幣存款計息方式

(一) 活期性存款：

按日計息。每日存款餘額之和（即總積數）先乘其年利率，再除以365即得利息額。

(二) 定期性存款：

1. 足月部分（不論大小月，例如2月8日至3月8日為1個月）按月計息，以本金乘年利率、月數，再除以12即得利息額。不足月部分（即不足1個月之畸零天數部分），則按日計息。
  2. 前目定期存款足月部分，除得採按月計息方式外，亦得採行按實際日數計息。惟本行對其所有客戶應採行一致之計息方式。
3. Calculation of TWD Deposit Interest:
    - (1) Demand Deposits:

Interest accrued on a daily basis. The amount of interest shall be calculated using the total deposit balance for each day (i.e. total aggregate) first multiplied by the annual interest rate and then divided by three hundred sixty five (365).
    - (2) Time Deposits:
      - i. The amount of Interest for a full month (without regard to the number of days in the relevant month, e.g. February 8 through March 8 shall be one (1) month) shall be credited on a monthly basis and calculated using the amount of principal multiplied by the annual interest rate times the number of months [elapsed] divided by twelve (12). Interest for a period which is less than one complete month (i.e. the fractional number of dates less than one month) shall be accrued on a daily basis.
      - ii. Interest for time deposits for complete months as described in the preceding item may be accrued based on the number of months elapsed or actual number of days elapsed; provided, that the Bank shall adopt the same calculation method for all customers.

四、新臺幣放款計息方式

- (一) 短期放款（1 年以內）：按日計息。每日放款餘額之和（即總積數）先乘其年利率，再除以 365 即得利息額。
- (二) 中長期放款（包括固定利率及機動利率放款）
  1. 足月部分按月計息，以本金乘其年利率、月數，再除以 12 即得利息額。不足月部分（即不足 1 個月之畸零天數部分），則按日計息。  
中長期放款繳息期間跨越新舊兩種利率時，以新舊利率天數佔該期總天數之比例計算利息額。
  2. 前目中長期放款足月部分，除得採按月計息方式外，亦得採行按實際日數計息。惟本行對其所有客戶應採行一致之計息方式。
- (三) 政府放款、聯合授信案件、循環動用型之中長期放款、按月攤還本息之短期放款等性質特殊之放款案件，得由銀行自行與借款人議定採按日或按月計息，不受前二款規定之限制。

4. Calculation of Interest for TWD Loans

- (1) Short term loans (one (1) year or less): accrued on a daily basis. The amount of interest shall be calculated using the total outstanding loan balance for each day (i.e. the total aggregate) multiplied by the annual interest rate divided by three hundred sixty five (365).
- (2) Medium and long term loans (including fixed interest rate and floating interest rate loans)
  - i. Interest for full months shall be accrued on a monthly basis and shall be calculated using the amount of principal multiplied by the annual interest rate times the number of months elapsed divided by twelve (12). Interest for a period of less than one month (i.e. the remaining number of days less than one month) shall be accrued on a daily basis.  
Where both old and new interest rates apply to an interest period for medium and long term loans, the interest amount shall be calculated using a ratio of actual number of days for the old and new rates, respectively, to the total number of days during such interest period.
  - ii. Interest amount for medium and long term loans for complete months as described in the preceding item may be accrued based on the number of months elapsed or actual number of days elapsed; provided, that the Bank shall adopt the same calculation method for all customers.
- (3) For special cases including government loans, syndicated facilities cases, revolving medium term loans, short term loans with monthly amortized payment on principal and interest, etc., the Bank may at its discretion to negotiate with the borrower whether the interest shall be calculated on a daily or monthly basic and shall not be subject to limitations as described in paragraphs (1) and (2) above.

五、本行應於網站揭露「新臺幣存放款計息方式」，並於存放款契約載明「新臺幣存放款計息方式」，以利客戶清楚了解相關資訊。

5. The Bank shall disclose on its website and specify in the relevant deposit/loan agreement these Interest Calculation Methods such that the customer clearly understands the relevant information.