

定期存款申請書
Application For Time Deposit

致：西班牙對外銀行台北分行（“貴行”）
To: BANCO BILBAO VIZCAYA ARGENTARIA S.A., TAIPEI BRANCH (the “Bank”)

立約人 _____，茲謹同意於貴行開立定期存款，其條件如下：
We (the “Undersigned”), _____, hereby agree to establish a time deposit with the Bank with the terms and conditions set out below:

(1) 金額(Amount) _____ 請註明幣別(Please specify the currency)			
(2) 起迄日(Tenor)：起：民國_____年_____月_____日 迄：民國_____年_____月_____日 From: _____ To: _____			
(3) 定存種類(Type of time deposit)： <input type="checkbox"/> 可轉讓(negotiable) <input type="checkbox"/> 不可轉讓(non-negotiable) <input type="checkbox"/> 無實體存單(w/o certificate) <input type="checkbox"/> 有實體存單(with certificate)			
(4) 年利率(Interest Rate)：_____ p.a. 利率型態(Type of interest rate)： <input type="checkbox"/> 固定(Fixed) <input type="checkbox"/> 機動(Floating)			
(5) 存款資金將以下列方式交予 貴行 Source of Funds： <input type="checkbox"/> 匯入款 Remittance <input type="checkbox"/> 支票 Check (號碼 No. _____) <input type="checkbox"/> 直接扣帳於活期存款帳戶 Debit to the undersigned's Demand Deposit account with the Bank (A/C No. _____)			
<table border="1"> <tr> <td>活期存款帳戶有權簽章人 Authorized Signature for the undersigned's Demand Deposit account</td> </tr> <tr> <td style="height: 40px;"></td> </tr> </table>		活期存款帳戶有權簽章人 Authorized Signature for the undersigned's Demand Deposit account	
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<input type="checkbox"/> 其他 Other：_____			
(6) 本金利息給付(Payment of Principal & Interest)：			
<input type="checkbox"/> 本定期存款到期時請依下列方式辦理：(請勾選)			
<input type="checkbox"/> 本金及利息以與原存款相同之期限及條件自動續存，其利率以續存當日貴行牌告之利率為準；或			
<input type="checkbox"/> 本金以與原存款相同之期限及條件自動續存，其利率以續存當日貴行牌告之利率為準；利息請存入立約人於貴行之下列存款帳戶(請勾選)；或			
<input type="checkbox"/> 本金及利息全部存入立約人於 貴行之下列存款帳戶(請勾選)； _____			
銀行明細：_____銀行_____分行 帳號：_____			
受款人：戶名_____			
<input type="checkbox"/> 俟立約人於到期時再另以書面指定。			
<input type="checkbox"/> At maturity of this deposit, please (Please check the following boxes)			
<input type="checkbox"/> automatically renew the principal and accrued interest thereon to another time deposit on the same terms and conditions for the same period (tenor), at the Bank's then prevailing rate; or			
<input type="checkbox"/> automatically renew the principal for another time deposit on the same terms and conditions for the same period (tenor), at the Bank's then prevailing rate and credit the accrued interest thereon to the Undersigned's account with the Bank set forth below (Please check the following boxes); or			
<input type="checkbox"/> credit the entire proceeds of principal and interest to the Undersigned's account with the Bank set forth below (Please check the following boxes); or			
Details of Bank: _____ Bank _____ Branch, A/C: _____			
Account Name: _____			
<input type="checkbox"/> Hold the entire proceeds for further instructions of the Undersigned.			

立約人並同意：
The Undersigned further agree as follows:

- 存款之利息，一年 365 天（如為新台幣存款）或依相關外幣存款之市場慣例（如為外幣存款）計算。
Interest shall be calculated on the basis of a year of 365 days (for New Taiwan Dollars deposits) and in accordance with the market practice (for the relevant foreign currency deposits).
- 定期存款之自動續存，以最多五次為限，其利率以續存當日貴行同一幣別及天期之牌告利率為準。定期存款到期日若為非銀行營業日者，即視為次銀行營業日到期，並按約定定存利率支付非營業日之利息。立約人如欲終止自動續存之約定應於存款到期前五個營業日通知貴行。
The deposit can be automatically renewed as agreed (as applicable) up to five times. The interest rate applicable to the deposit during the renewal period shall be the Bank's then prevailing rate for similar deposits as of the date of renewal. If the maturity falls on a non-banking day, the maturity will be deemed as the next banking day and then non banking day's interest will be paid according to the terms of the deposit. The Undersigned hereby agrees that should any termination of the automatic renewal be desired, 5 business day prior notice to the scheduled maturity date thereof shall be served on the Bank.

3. 不可轉讓定期存款中途解約利息之計算方式：
不可轉讓定期存款到期前得中途解約，但帳戶持有人應依照「定期存款質借及中途解約辦法」之規定通知銀行。如帳戶持有人未能依前述辦法之規定通知銀行者，經銀行同意後亦得受理。該等定期存款中途解約利息之計算，係按實際存款日數依下列規定單利計息；若立約人與 貴行間另有約定者，從其約定：(1)存款未滿一個月時，不予計息；(2)存滿一個月未滿三個月時，照貴行一個月牌告利率或存單利率，何者孰低八折計息；(3)存滿三個月未滿六個月時，照貴行三個月牌告利率或存單利率，何者孰低八折計息；(4)存滿六個月未滿九個月時，照貴行六個月牌告利率或存單利率，何者孰低八折計息；(5)存滿九個月未滿一年時，照貴行九個月牌告利率或存單利率，何者孰低八折計息；(6)前述各牌告利率，按存入時之牌告利率為準。
3. Interest Calculation for Early Termination of Non-Negotiable Time Deposits:
The Undersigned may instruct the Bank to early terminate the non-negotiable time deposit based on the requirements of 「Rules Governing Pledge and Early Termination of Time Deposit」. The Bank may accept the instruction from the Account Holder after the Bank agreed if the Account Holder cannot follow aforementioned Rules to instruct the Bank for early termination. The interest on an early termination of such time deposit shall be calculated as follows based on the number of days of holding; however, if it is otherwise provided by an agreement between the Bank of the Undersigned, such agreement shall be followed: (1) No interest shall be paid, if the duration of holding is less than one month; (2) Interest shall be paid at a 20% discount based on the Bank's posted interest rate for one month or the interest rate on the Bank's certificate of deposit, whichever is lower, if the duration of holding is over one month but less than three months; (3) Interest shall be paid at a 20% discount based on the Bank's posted interest rate for three months or the interest rate on the Bank's certificate of deposit, whichever is lower, if the duration of holding is over three months but less than six months; (4) Interest shall be paid at a 20% discount based on the Bank's posted interest rate for six months or the interest rate on the Bank's certificate of deposit, whichever is lower, if the duration of holding is over six months but less than nine months; (5) Interest shall be paid at a 20% discount based on the Bank's posted interest rate for nine months and the interest rate on the Bank's certificate of deposit, whichever is lower, if the duration of holding is over nine months but less than one year; and (6) The Bank's posted interest rate as above mentioned shall be based on the prevailing time deposit interest rate published by the Bank at the time of making such deposit.
4. 除已約定到期自動續存者外，貴行於到期日前如未接獲立約人對存款處理之指示，立約人同意貴行有權將該筆存單之本金及利息存入立約人於貴行之活期存款戶或支票存款戶，若立約人於貴行未有任何存款帳戶，貴行得將到期之本金與利息，以貴行活期存款利率計息至存款全數提領日，或依貴行之規定通知立約人提領辦理。
4. Unless auto renew of the deposit has been agreed, in the absence of giving instructions for the matured time deposit, the Undersigned agrees that the Bank may credit such proceeds to the Undersigned's Demand deposit or Checking account (if any) and, if the Undersigned has no any deposit account with the Bank, the Bank will hold such proceeds at the instruction of the Undersigned or notify the Undersigned to withdraw the proceeds according to the relevant rules of the Bank. During such period, interest shall be paid at the Bank's then prevailing rate for demand deposit.
5. 可轉讓定期存單之面額，以新台幣壹拾萬元為單位，按壹拾萬元之整倍數發行之。可轉讓定期存單表彰之存款於到期前不得中途解約或提領，到期不得自動續存，逾期提領不予計息。
5. A negotiable certificate of time deposit shall be issued in a minimum face value of NT\$100,000 or its whole multiples. Deposit under a negotiable certificate of time deposit may not be withdrawn or terminated prior to its maturity and may not be auto renewed upon maturity. No interest shall accrue on a negotiable certificate of time deposit after its maturity.
6. 除可轉讓定期存款外，貴行其他各種帳戶或存款，非經 貴行事前以書面同意，均不得轉讓或質押。
6. Except for a negotiable certificate of time deposit, none of the account(s) or deposit(s) with the Bank may be pledged, assigned or transferred without the prior written consent of the Bank.
7. 如立約人要求貴行就定期存款出具實體存單者，立約人於提領存款時須提出該存單正本。
7. To the extent a certificate evidencing a time deposit is issued by the Bank as requested, withdrawal of the deposit shall be made against the original of such certificate.
8. 本申請書及定期存款應適用立約人與 貴行簽訂之「客戶往來總約定書」及「帳戶一般規定」規定(如有)及主管機關所頒訂有關存款之各相關法令及規定。又，如本申請書與立約人簽訂之「客戶往來總約定書」及「帳戶一般規定」(如有)有出入者，應以本申請書所列內容為準。
8. This application and the time deposit referred to hereunder shall also be governed by all terms and conditions of the Bank's General Customer Agreement and General Rules For Accounts executed by the Undersigned (if any) as well as such applicable laws, regulations, rules and orders as may be issued by the competent authority(ies). In the event of any discrepancy between the terms and conditions of this application and the Bank's General Customer Agreement and General Rules For Accounts (if any), this application shall prevail.
9. 本申請書之中、英文如有文、義兩歧，則應以英文為憑。
9. In the event of any discrepancy in meaning between the English and Chinese texts, the English version shall govern.

立約人特此聲明已詳讀並同意申請書之所有條款。

The Undersigned hereby declares that the Undersigned has carefully read and has agreed to all terms of this Application.

立約人(有權簽章人/公司章)簽章：_____

Undersigned (Authorized signature/Corporate seal)

地址(Address)：_____

Signature Verified	
Maker	Checker

中華民國_____年_____月_____日

Sign on this _____ days of _____, _____