

## Client Agreement Target Guaranteed Investment Certificate (TGC)

**Agreement – Target Guaranteed Investment Certificate (the “Agreement”)** sets out the terms and conditions under which you can open a Target GIC account and place a deposit with us.

When this Agreement refers to “you” and “your”, it means any person in whose name a TGC account is held. If you hold a GIC with others, “you” and “your” mean each of you and all of you are individually and together agreeing to all of the terms of this Agreement. When this Agreement refers to “we”, “our” and “us”, it means Taiwanese Credit Union (the Union). Placing your GIC with us means that you have received, read and agree to the terms of this Agreement and any Special Conditions applicable to certain types of GICs. If you are a business and have entered into the Bank’s Master Client Agreement (MCA) for Business Clients, this Agreement forms part of the MCA.

**Account Ownership and Signing Authority** When you open a TGC account, you tell us the name of the owner(s). Any TGC placed into that deposit account will be held in the name of the owner(s) of that account. You also tell us who has signing authority for the TGC account. If you hold a TGC account with others, you may tell us that you want “**any of you**” to have signing authority on the account. This means that **any one of** you can withdraw money from any deposit that TGC account, make any changes we permit you to make to the TGC account and give us any other instructions without telling the others. If you tell us that “**all of you**” are to sign on the TGC account, all your signatures will be required in order to withdraw money or do anything else with the TGC account. The information about ownership and signing authority is set out on your TGC account signing authority document.

**Confirmation Notice** We will provide you with a confirmation notice once we have instructions from you to place a TGC account. It shows the details of the TGC, such as deposit date, amount, interest rate, length of term, maturity date, next interest date. It also indicates that you may not cash the GIC before the end of its term. **TGC is a non-redeemable one-year GIC.**

**Interest** Interest for a TGC will be calculated every month on the invested amount. During the promotion period: 5% per annum interest will be calculated and distributed monthly for the first three months; 4% per annum interest will be calculated and distributed monthly for the second three months; and regular redeemable GIC interest rate at the time will apply for the remaining term, interest will be calculated and distributed monthly as well. However, Interest will be called back at the maturity when the pre-authorized amount is reduced or stopped during the period.

**Renewals** You may provide us with instructions on what to do at maturity. To be effective, we must receive instructions at least 7 days before maturity.

**Automatic Renewal** If no instruction was given to us, we will automatically renew your TGC at the end of its term for another year. The terms and conditions of the renewed TGC will be the same as the original GIC. **If the TGC is no longer offered, we will renew it as a one-year redeemable GIC.** You have the right to cancel a renewed TGC within 10 business days from the issuance (renewal) date, and if you do, your principal will be returned, but no interest will apply from the issuance to the cancellation date.

**\*Have explained to the member about the disclosure and terms. The member understood and agreed.**

**Member(s) signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

## 客戶零存整付定期存款 協定

**本協定涵蓋的內容** 本客戶協定 – 零存整付定期存款(英文名稱為 TGC) (“協定”) 規定了您可以在我們這裡開立 TGC 帳戶和存入 TGC 存款 (“TARGET GIC”) 的條款。

當本協定提及“您”和“您的”時，是指以 TARGET GIC 的名義持有的任何人。如果您與他人持有 TGC，則“您”和“您的”是指您每個人，並且你們所有人同意本協定的所有條款。本協定所指“我們”、“我們的”和“我們”時，是指台灣信用社（以下簡稱“合作社”）。將您的 TGC 放在我們這裏意味著您已收到、閱讀並同意本協議的條款以及適用於某些類型擔保投資證的任何特殊條件。如果您是企业，並且已簽訂本行的商業客戶主客戶協定 (MCA)，則本協定構成 MCA 的一部分。

**帳戶擁有權和簽名許可權** 當您開設 TGC 帳戶時，請告訴我們 TGC 所有者的姓名及以該帳戶所有者的名義持有。您還告訴我們誰擁有 TGC 帳戶的簽名許可權。如果您持有他人的 TGC 帳戶，您可以告訴我們您希望「你們中的任何人」擁有該帳戶的簽名許可權。這意味著你們中的任何一個人都可以從該 TGC 帳戶中提取資金，我們允許您對 TGC 賬戶進行的任何更改，並在不告訴其他人的情況下向我們提供任何其他指示。如果您告訴我們「你們所有人」要在 GIC 帳戶上簽名，則需要你們所有簽名才能提取資金或使用 TGC 帳戶進行任何其他操作。有關所有權和簽名許可權的資訊列在您的 GIC 帳戶簽名許可權文檔中。

**確認通知書** 一旦我們收到您同意零存整付 TGC 的指示，我們將向您提供確認通知書。它顯示了 TGC 的詳細資訊，例如其本金金額，期限，利率以及到期時該做什麼的任何指示。TGC 是在一年內不可贖回的擔保投資存證，沒有本金可供提前贖回，亦不可在一年內停止扣款或減少已約定存款金額。

**利息** TGC 的利息的年利率的百分之五將於一年合約內的前三個月每月計算並分配。年利率的百分之四將於一年合約內的第二個三個月的每月計算並分配。剩餘的六個月份，利率將以當時在網站及電郵所公告的一年期可贖回擔保投資存證利率為準。如果您於合約期間，減少或停止零存的本金，我們將把所計算的利息從到期的本金中扣除。

**付款和續訂** 我們將在期限結束時向您支付本金和所有利息。您可以通過電郵與我們溝通到期時該怎麼做的指示。為了有效，我們必須在預定付款前至少 7 天收到指示。

**自動續訂** 如果您指示我們這樣做，我們將根據您的指示在 TGC 期限結束時自動續存您的 TGC。續期 TGC 的利率將與我們在續存當日提供的一年期可贖回的存款利率相同。您有權在續期日期後的 10 個工作日內取消續期的 GIC，如果您這樣做，您的本金將被退還，但從發行到取消日將不給付利息。