



standard
chartered
渣打銀行

myRM 特別約定條款修改對照表

2026 年 5 月 13 日生效

修訂以下 myRM 特別約定條款條文，自生效日起以異動後條文為適用條款。

異動前	異動後
版本 202604	版本 202605
Version 202604	Version 202605
Pg 3	Pg 3
18. 透過 myRM 下交易指示及申辦各項相關作業之期間	18. 透過 myRM 下交易指示及申辦各項相關作業之期間
a) myRM 外國債券得下交易指示之時間為：本行營業日：09:00 ~ 17:00（不含）；交易確認/取消期限為下交易指示當日 17:15(含)以前。 b) myRM 外國股票及外國指數股票型基金 (ETF)得下交易指示之時間為： i. 歐洲及美國交易市場：台北時間週一至週五 09:00 ~ 18:00（不含），且須同時為交易所之營業日，遇台灣週末補班日亦受理下單至 18:00（不含）；交易確認/取消期限為下交易指示當日 18:15(含)以前。 ii. 日本交易市場：台北時間週一至週五 09:00 ~ 14:15（不含），且須同時為交易所之營業日；交易確認/取消期限為下交易指示當日 14:25(含)以前。 iii. 香港交易市場：台北時間週一至週五 09:00 ~ 15:35（不含），且須同時為交易所之營業日；交易確認/取消期限為下交易指示當日 15:45(含)以前。 c) myRM 基金得下交易指示之時間為：	a) myRM 外國債券得下交易指示之時間為：本行營業日：09:00 ~ 17:00（不含）；交易確認/取消期限為下交易指示當日 17:15(含)以前。 b) myRM 外國股票及外國指數股票型基金 (ETF)得下交易指示之時間為： i 歐洲及美國交易市場：台北時間週一至週五 09:00 ~ 18:00（不含），且須同時為交易所之營業日，遇台灣週末補班日亦受理下單至 18:00（不含）；交易確認/取消期限為下交易指示當日 18:15(含)以前。 ii 日本交易市場：台北時間週一至週五 09:00 ~ 14:15（不含），且須同時為交易所之營業日；交易確認/取消期限為下交易指示當日 14:25(含)以前。 iii 香港交易市場：台北時間週一至週五 09:00 ~ 15:35（不含），且須同時為交易所之營業日；交易確認/取消期限為下交易指示當日 15:45(含)以前。 c) myRM 基金得下交易指示之時間為：

i. 國內債券型基金(限申購): 本行營業日 9:00-10:20(不含) ; 交易確認/取消期限為下交易指示當日 10:30(含)以前。 ii. 其他國內型基金: 本行營業日 09:00-15:30(不含) ; 交易確認/取消期限為下交易指示當日 15:45(含)以前。 iii. 境外基金: 本行營業日 09:00-15:30(不含) ; 交易確認/取消期限為下交易指示當日 15:45(含)以前。 d) myRM 境外結構型產品得下交易指示之時間為: 本行營業日: 09:00 ~ 17:00 (不含) ; 交易確認/取消期限為下交易指示當日 17:15(含)以前。 e) 得申請審閱 myRM W8-BEN 之時間為: 本行營業日: 09:00 ~ 15:30 (不含) ; W8-BEN 審閱期間為申請審閱當日 15:45(含)以前。 f) 得申請審閱 myRM 保險財務需求分析 (Insurance Financial Needs Analysis (IFNA)) 之時間為: 本行營業日: 09:00 ~ 15:30 (不含) ; IFNA 審閱期間為申請審閱當日 15:45(含)以前。 g) 以下申請服務項目之表單申請審閱時間, 限於本行營業日 09:00 至 17:00 (不含) 辦理; 且其審閱期間以申請當日 17:15 (含) 以前 為限。 i. 海外債券申請匯撥(限立約人於其他本國券商所購買之海外債券, 且不得以信託架構方式辦理); ii. Wealth Lending 撥款服務 (包括投資質押貸款、金融資產組合融資貸款及保費融資貸款等貸款業務之動撥服務); iii. 高資產客戶年度審查; iv. 專業投資人申請; 得透過 myRM 交易之商品, 若下交易指示當日於交易確認/取消期限後始確認或取消交易者, 該交易指示立即逾期失效。	i. 國內債券型基金(限申購): 本行營業日 9:00-10:20(不含) ; 交易確認/取消期限為下交易指示當日 10:30(含)以前。 ii. 其他國內型基金: 本行營業日 09:00-15:30(不含) ; 交易確認/取消期限為下交易指示當日 15:45(含)以前。 iii. 境外基金: 本行營業日 09:00-15:30(不含) ; 交易確認/取消期限為下交易指示當日 15:45(含)以前。 d) myRM 境外結構型產品得下交易指示之時間為: 本行營業日: 09:00 ~ 17:00 (不含) ; 交易確認/取消期限為下交易指示當日 17:15(含)以前。 e) 得申請審閱 myRM W8-BEN 之時間為: 本行營業日: 09:00 ~ 15:30 (不含) ; W8-BEN 審閱期間為申請審閱當日 15:45(含)以前。 f) 得申請審閱 myRM 保險財務需求分析 (Insurance Financial Needs Analysis (IFNA)) 之時間為: 本行營業日: 09:00 ~ 15:30 (不含) ; IFNA 審閱期間為申請審閱當日 15:45(含)以前。 g) 以下申請服務項目之表單申請審閱時間, 限於本行營業日 09:00 至 17:00 (不含) 辦理; 且其審閱期間以申請當日 17:15 (含) 以前 為限。 i. 海外債券申請匯撥(限立約人於其他本國券商所購買之海外債券, 且不得以信託架構方式辦理); ii. Wealth Lending 撥款服務 (包括投資質押貸款、金融資產組合融資貸款及保費融資貸款等貸款業務之動撥服務); iii. 高資產客戶年度審查; iv. 專業投資人申請; v. 已開立存款帳戶者申辦結清銷戶 (台幣帳戶限餘額不超過新台幣 5 萬元; 若為外幣帳戶限餘額為零之帳戶; 若為支票存款帳戶, 限帳戶餘額為零、剩餘空白票據已劃線作廢且已無票據流通在外。);
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若下交易指示之標的為 myRM 基金，立約人於下交易指示當日之交易指示期間後仍得提出交易指示，惟應於次一本行營業日之交易確認/取消期限屆滿以前確認或取消交易，否則該交易指示立即逾期失效。 若個別投資標的另有約定或公告之交易指示時間或交易確認/取消期限，則從其約定或公告。	vi. 暫停交易帳戶回復正常交易帳戶之申請(若立約人名下所有帳戶均為暫停交易帳戶，則無法使用此服務)； vii. 申請核發存款／信託餘額（存額）證明。 得透過 myRM 交易之商品，若下交易指示當日於交易確認/取消期限後始確認或取消交易者，該交易指示立即逾期失效。 若下交易指示之標的為 myRM 基金，立約人於下交易指示當日之交易指示期間後仍得提出交易指示，惟應於次一本行營業日之交易確認/取消期限屆滿以前確認或取消交易，否則該交易指示立即逾期失效。 若個別投資標的另有約定或公告之交易指示時間或交易確認/取消期限，則從其約定或公告
Pg. 4 插入新增 19.	Pg. 4 19. 立約人透過 myRM 申請已開立存款帳戶者申辦結清銷戶時，須符合以下事項： a) 透過 myRM 申請辦理已開立存款帳戶結清銷戶之服務，若為台幣帳戶限餘額不超過新台幣 5 萬元；若為外幣帳戶限餘額為零之帳戶；若為支票存款帳戶，限帳戶餘額為零、剩餘空白票據已劃線作廢且已無票據流通在外。立約人使用 myRM 應用程式前，皆須閱讀且同意 myRM 特別約定條款。 b) 立約人應確認擬結清之帳戶已無任何相連結業務往來（包括但不限於匯款、利息所得、投資利得、貸款自動扣繳、公共事業及其他費用代扣等業務），並辦理一切與該帳戶有關之變更，且立約人同意自申請銷戶之帳戶終止後，如有應付款項無法自該帳戶扣繳者，應由立約人自行負責。 c) 立約人透過 myRM 服務申辦結清銷戶，立約人進行相關交易確認時，系統將發送一次性簡訊密碼（OTP）至立約人留存於本行之行動電話號碼作為身分驗證機制。 d) 辦理結清銷戶之活期帳戶若仍有餘額者，本行得於扣除相關費用後，依立約人指示匯入其本人之其他帳戶。 e) 結清銷戶基準日以本行電腦系統完成

	銷戶當日為準。 f) 立約人同意將自行辦理存摺或金融卡銷毀事宜，如仍在外流通致本行發生損失者，立約人同意對本行負擔損害賠償責任。
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Pg. 7 18. myRM order placement hours a) myRM Straight Bond order placement hours: From 09:00 to 15:30 (excluded) during a regular business day ;The transaction order confirmation/cancellation period is before 15:45 (included) on the day when the transaction instruction is ordered. b) myRM Equity and ETF order placement hours: i) Europe and US market: From 09:00 to 18:00 (excluded) during a regular business day and must be placed during the business days of the exchange market; In the case of a Taiwan make-up work day during the weekends, orders can be placed until 18:00 (excluded) ;The transaction confirmation/cancellation period is before 18:15 (included) on the day when the transaction instruction is placed. ii) Japan market: From 09:00 to 13:45 (excluded) during a regular business days and place during the business days of the exchange market; The transaction confirmation/cancellation period is before 13:55 (included) on the day when the transaction instruction is placed. iii) Hong Kong market: From 09:00 to 15:35 (excluded) during a regular business day and place during the business day of the exchange; The transaction confirmation/cancellation period is before 15:45 (included) on the day when the transaction instruction is placed. c) myRM mutual fund order placement hours:	Pg. 7 18. myRM order placement hours a) myRM Straight Bond order placement hours: From 09:00 to 17:00 (excluded) during a regular business day ;The transaction order confirmation/cancellation period is before 17:15 (included) on the day when the transaction instruction is ordered. b) myRM Equity and ETF order placement hours: i) Europe and US market: From 09:00 to 18:00 (excluded) during a regular business day and must be placed during the business days of the exchange market; In the case of a Taiwan make-up work day during the weekends, orders can be placed until 18:00 (excluded) ;The transaction confirmation/cancellation period is before 18:15 (included) on the day when the transaction instruction is placed. ii) Japan market: From 09:00 to 14:15 (excluded) during a regular business days and place during the business days of the exchange market; The transaction confirmation/cancellation period is before 14:25 (included) on the day when the transaction instruction is placed. iii) Hong Kong market: From 09:00 to 15:35 (excluded) during a regular business day and place during the business day of the exchange; The transaction confirmation/cancellation period is before 15:45 (included) on the day when the transaction instruction is placed. c) myRM mutual fund order placement hours:
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i) Domestic bond funds (subscription only): From 09:00 to 10:20 (excluded) during a regular business day. The transaction confirmation/cancellation period is before 10:30 (included) on the day when the transaction instruction is placed. ii) Other domestic funds: From 09:00 to 15:30 (excluded) during a regular business days. The transaction confirmation/cancellation period is before 15:45 (included) on the day when the transaction instruction is placed. iii) Offshore funds or securities: From 09:00 to 15:30 (excluded) during a regular business days. The transaction confirmation/cancellation period is before 15:45 (included) on the day when the transaction instruction is placed. d) myRM Structured Notes order placement hours: From 09:00 to 15:30 (excluded) during a regular business day ;The transaction order confirmation/cancellation period is before 15:45 (included) on the day when the transaction instruction is ordered. e) myRM W8BEN form confirmation placement hours: From 09:00 to 15:30 (excluded) during a regular business day ;The transaction order confirmation/cancellation period is before 15:45 (included) on the day when the transaction instruction is ordered.	i) Domestic bond funds (subscription only): From 09:00 to 10:20 (excluded) during a regular business day. The transaction confirmation/cancellation period is before 10:30 (included) on the day when the transaction instruction is placed. ii) Other domestic funds: From 09:00 to 15:30 (excluded) during a regular business days. The transaction confirmation/cancellation period is before 15:45 (included) on the day when the transaction instruction is placed. iii) Offshore funds or securities: From 09:00 to 15:30 (excluded) during a regular business days. The transaction confirmation/cancellation period is before 15:45 (included) on the day when the transaction instruction is placed. d) myRM Structured Notes order placement hours: From 09:00 to 17:00 (excluded) during a regular business day ;The transaction order confirmation/cancellation period is before 17:15 (included) on the day when the transaction instruction is ordered. e) myRM W8BEN form confirmation placement hours: From 09:00 to 15:30 (excluded) during a regular business day ;The transaction order confirmation/cancellation period is before 15:45 (included) on the day when the transaction instruction is ordered. f) myRM Insurance Financial Needs Analysis (IFNA) placement hours: From 09:00 to 15:30 (excluded) during a regular business day; The transaction order confirmation/cancellation
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f) myRM Insurance Financial Needs Analysis (IFNA) placement hours: From 09:00 to 15:30 (excluded) during a regular business day; The transaction order confirmation/cancellation period is before 15:45 (included) on the day when the transaction instruction is ordered. g) The review of application forms for the following service items shall be conducted only on the Bank' s business days between 09:00 and 17:00 (exclusive), and the review cut-off time shall be 17:15 (inclusive) on the application date. i) Proprietary Trading Bond Transfer (In / Out) (Applicable to overseas bonds subscribed through other domestic securities firms; trust structures excluded.); ii) Wealth Lending Drawdown Services (including drawdown services for Investment-Backed Loans, Lombard Lending, Premium Financing, and other related lending facilities); iii) Annual Review for High-Net-Worth Clients; iv) Professional Investor Applications; For all product orders and services placed through myRM, if a transaction is confirmed or cancelled after the applicable confirmation or cancellation deadline on the date the transaction order is placed, the transaction order shall expire immediately. For myRM mutual fund, you may place the transaction order after the order	period is before 15:45 (included) on the day when the transaction instruction is ordered. g) The review of application forms for the following service items shall be conducted only on the Bank' s business days between 09:00 and 17:00 (exclusive), and the review cut-off time shall be 17:15 (inclusive) on the application date. i) Proprietary Trading Bond Transfer (In / Out) (Applicable to overseas bonds subscribed through other domestic securities firms; trust structures excluded.); ii) Wealth Lending Drawdown Services (including drawdown services for Investment-Backed Loans, Lombard Lending, Premium Financing, and other related lending facilities); iii) Annual Review for High-Net-Worth Clients; iv) Professional Investor Applications; v) Those who have opened a deposit account may apply for settlement and account closure, provided that: (a.) for New Taiwan Dollar accounts, the account balance does not exceed NT\$50,000; (b) for foreign currency accounts, the account balance is zero; and (c) for checking accounts, the account balance is zero, all remaining unused checks have been crossed out and invalidated, and there are no checks outstanding or in circulation. vi) Suspension of trading account Application to restore normal trading account (if all accounts under the contracting party' s name
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placement period on the date of the order; however, such order must be confirmed or cancelled prior to the expiration of the transaction confirmation/cancellation period on the next business day of the Bank, otherwise the transaction instruction will be expired immediately. In the event of any other agreed-upon or announced transaction instruction times or transaction confirmation/cancellation deadlines, such agreements or announcements shall prevail.	are suspended trading accounts, this service cannot be used); vii) Apply for proof of deposit/trust balance or proof of incoming fund balance for deposit/trust. For all product orders and services placed through myRM, if a transaction is confirmed or cancelled after the applicable confirmation or cancellation deadline on the date the transaction order is placed, the transaction order shall expire immediately. For myRM mutual fund, the transaction order can be placed after the order placement period; however, such orders must be confirmed or cancelled prior to the expiration of the transaction confirmation/cancellation period on the next business day of the bank. The transaction shall only be executed on the next business day of the bank, otherwise the transaction instruction will be expired immediately. In the event of any other agreed-upon or announced transaction instruction times or transaction confirmation/cancellation deadlines, such agreements or announcements shall prevail and take precedence over the Terms.
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Pg. 9 New	Pg. 9 19. When you apply for the settlement and closure of a deposit account through myRM, the following conditions shall be satisfied: a) When you apply for the settlement and closure of a deposit account through myRM: (i) in the case of a New Taiwan Dollar account, the account balance shall not exceed NT\$50,000; (ii) in the case of a foreign currency account, the account balance shall be zero; and (iii) in the case of a checking account, the account balance shall be zero, all remaining unused checks shall have been crossed out and invalidated, and no checks shall be outstanding or in circulation. Prior to using the myRM application, you must read and agree to the myRM Special Terms and Conditions. b) You shall confirm that the account to be settled and closed is no longer linked to any business relationships or transactions (including, without limitation, remittances, interest income, investment gains, automatic loan deductions, utility payments, or other automatic fee deductions), and shall complete all necessary changes relating to such account. You further agree that, following the termination of the account for which account closure has been applied, any amounts payable that cannot be debited from such account shall be solely borne by you. c) When you apply for the settlement and closure of a deposit account through the myRM service, upon confirmation of the relevant transaction by you, the system will transmit a one-time password (OTP) via SMS to the mobile phone number
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	retained by the Bank for you, which shall serve as the identity verification mechanism. d) Where any balance remains in the deposit account subject to settlement and closure, the Bank may, after deducting the relevant fees, remit such balance to your other account according to your instructions. e) The record date for settlement of account closure shall be the date on which the Bank's computer system completes the account closure. f) You agree to handle the destruction of the passbook and/or debit card by yourself, and in the event that such items remain in circulation and cause any loss to the Bank, you agree to bear full liability for damages incurred by the Bank.
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