

## 網路郵局外匯匯出匯款服務約定條款

申請人申辦網路郵局（含 APP）外匯匯出匯款服務，其作業除依郵局外匯匯款相關規定辦理外，並同意遵守下列所載各條款：

- 一、申請人辦理新約定匯出匯款受款帳戶者，該新約定帳戶一律於郵局建檔及審核後生效，且以 40 戶為限；申請人並同意使用本項服務期間，配合郵局辦理定期審查作業，必要時得要求申請人提供相關交易證明文件，如申請人不配合或未提供證明文件前，郵局有權限制或終止申請人使用本項服務。
- 二、申請人應依郵局網站公告之服務時間內為之，相關匯款金額、手續費及郵電費授權郵局逕自約定轉出帳戶扣款。
- 三、申請人同意郵局如判斷相關匯款分類與身分別明顯錯誤之案件，為利交易進行並避免違反主管機關規定，郵局得經與申請人確認後逕予更正，其確認方式不限於書面；若郵局無法與申請人確認之，郵局有權不執行該筆交易，相關款項逕回存原約定之轉出帳戶，並以留存之電話或電子郵件帳戶通知。
- 四、除郵局所收取之手續費及郵電費外，申請人同意匯出匯款於轉匯銀行轉匯或受款銀行解款時，其依當地銀行慣例自匯款金額內扣取之費用，概由受款人負擔，申請人絕無異議。郵局如依申請人之請求而協助辦理相關匯款之追蹤、查詢、改匯或申請退匯時，其所需之郵電費及手續費（包括但不限於國外銀行收取之費用），由申請人自行負擔。
- 五、郵局悉依申請人之指示匯款，不負責審核受款帳號及受款銀行是否正確，如因不正確之匯款指示致無法順利解付款項予受款人，不可歸責於郵局，惟郵局將儘可能協助款項之追蹤及查詢。  
申請人提供之匯款資訊不完備，郵局得向申請人徵提補充資料，申請人若不提供，可能遭轉匯銀行或受款銀行拒絕或暫停執行該筆交易。
- 六、匯出匯款如因郵遞或電報傳送途中所生之遲延、遺失、毀損、缺漏或其他不可抗力原因及任何非郵局所能控制之原因而導致之遲延送達或不能送達，雖非郵局應負之責，惟仍儘可能予以協助追查匯款之下落，若仍無法匯達，或遭致退匯，申請人應負擔相關費用及承擔匯率損失風險，該筆手續費及郵電費並不予退還，相關退匯款項逕回存原約定轉出帳戶。
- 七、申請人同意依郵局或相關法令規定之限額、收費標準及限制條件辦理匯款，相關規定依中華郵政全球資訊網外匯業務相關業務介紹公布為準，外匯匯款限額如下：
  - （一）每日最高累計結購金額（併計臨櫃交易、網路交易）以未達新臺幣 50 萬元為限。
  - （二）一般匯款每筆最低匯款金額，依幣別分別為美元 100 元、歐元 100 元、人民幣 600 元或港幣 700 元，以人民幣匯出者，每日不得逾人民幣 2 萬元。
  - （三）印尼小額安心匯款限以美元辦理，每筆匯款金額最低 100 美元，最高 1,000 美元，網路郵局（含 APP）合併累計匯款金額，每月限額 2,000 美元，每年限額 2 萬美元。
- 八、申請人同意郵局得依「郵政儲金匯兌個人資料蒐集告知聲明」相關內容（可洽各地郵局索取或於郵局網站下載【網址：<https://www.post.gov.tw>】），於特定目的範圍內蒐集、處理、利用或國際傳輸申請人之個人資料，並同意郵局得將外匯作業相關工作（包括但不限於資料之建檔、登錄等）依主管機關規定或委託第三人辦理之。
- 九、申請人同意辦理匯出匯款業務時，相關交易對象倘被查核為涉及洗錢、資恐或受款國家為洗錢或資恐高風險國家或地區（包括但不限於金管會函轉國際防制洗錢組織所公告防制洗錢與打擊資恐有嚴重缺失之國家或地區，及其他未遵循或未充分遵循國際防制洗錢組織建議之國家或地區），致款項被扣押者，相關風險應由申請人自行承擔，郵局亦得不經申請人同意逕行終止相關交易並調整帳務資料。
- 十、當日之網路外匯匯出匯款交易得於網路郵局（含 APP）受理即時匯出匯款開放之服務時間內申請撤回，相關款項經郵局處理後逕回存原約定之轉出帳戶。如當日郵局已受理匯出或已逾受理撤回時間，即對申請人具拘束力，不得任意要求更正或取消。
- 十一、本約定條款如有修改或增刪時，郵局以書面或發布郵政消息方式通知客戶後，客戶於七日內不為異議者，視同承認該修改或增刪約定條款。
- 十二、除本約定條款外，申請人願遵守主管機關有關法令規定；經查獲如有將大額匯款化整為零或申報不實，或有異常、不法使用情形者，郵局得隨時限制或終止申請人使用本項服務，如因而導致郵局之權益受損害時，申請人並應負責賠償。其日後辦理外匯匯出匯款時，應至郵局臨櫃辦理。
- 十三、本匯款不受任何保障機制之保障。郵局服務（申訴）專線電話：0800-700-365、手機請改撥付費電話（04）2354-2030。

# Terms and Conditions of the Agreement for International Outward Remittance Service Provided by iPost

When applying for international outward remittance service of iPost (including our APP), the applicant agrees to abide by the following terms and conditions in addition to the foreign exchange remittance regulations of the Post:

1. The applicant applies for a new agreed beneficiary bank account, which will be approved after the Post shall register and review this application. The number of such accounts is limited to 40. **The applicant agrees to cooperate with the Post in conducting periodic reviews during the use of this service. If necessary, the Post may request the applicant to provide relevant supporting documents for the transaction. If the applicant does not cooperate or fails to provide supporting documents, the Post reserves the right to restrict or terminate the applicant's use of the service.**
2. The applicant shall use the service within the service hours announced on the website of the Post. The applicant hereby authorizes the Post to deduct and transfer the remittance amount and the relevant handling charge and cable fee from the agreed debit account.
3. **The applicant agrees that if the Post determines that there are obvious errors in the category of the remittance and identity of relevant parties, the Post may correct to the remittance after confirming with the applicant in order to facilitate the transaction and avoid violating the regulations of the competent authority. The way of confirmation shall not be limited to written form. If the Post is not able to confirm with the applicant, the Post reserves the right not to execute the transaction. In such cases, the fund shall be transferred back to the originally agreed debit account, and the Post shall notify the applicant via the telephone or email retained by the Post.**
4. In addition to the handling charge and cable fees collected by the Post, the applicant agrees that the fees withheld by the paying bank or intermediary bank from the remittance pursuant to the local banking customs when the remittance is paid or transferred overseas shall be borne by the beneficiary. If the Post assists in following up, enquiring about, or amending remittance, or applying for refund at the request of the applicant, the handling charge, cable fee and all other fees arising therefrom shall be borne by the applicant.
5. **The Post shall conduct the remittance as instructed by the applicant. The Post is not responsible for checking the correctness of the information about the beneficiary's account number and bank. If the payment cannot be successfully made to the beneficiary due to incorrect remittance instructions, the Post shall not be held responsible. However, the Post will assist in tracing and inquiring the whereabouts of remittance whenever possible.**  
**When the remittance information provided by the applicant is incomplete, the Post may request supplementary information from the applicant, if the applicant fails to provide it, the intermediary bank or paying bank may reject or suspend the transaction.**
6. **If the remittance is delayed or failed due to incomplete, illegible, defective remittance message caused by broken telecommunication equipment and lines, poor transmit and reception, or other causes beyond the Post's control, the Post shall still assist in following up the whereabouts of the remittance as far as possible. If the remittance is still failed or refunded, the applicant shall bear the related fees and the risk of exchange loss, and no remittance fees shall be reimbursed, and the relevant remittance amount shall be returned to the originally agreed debit account.**
7. The applicant agrees to make the remittance in accordance with the limits, charges and restrictions stipulated by the Post or relevant laws and regulations. The relevant regulations are subject to the introduction of on the foreign exchange business published by the Post. The amount restrictions on international outward remittance are as follows:
  - (1) The accumulated daily maximum amount (including transactions at counter and all electronic transactions) is limited to under NT\$500,000
  - (2) The minimum amount for each remittance according to its currency is USD100, EUR100, CNY600 or HKD700. If you want to transfer CNY, the accumulated daily maximum (including transactions at counter and all electronic transactions) is limited to under CNY 20,000.
  - (3) The Foreign Migrant Remittance (Pengiriman Uang Ke Indonesia) Service is only available in US dollars. The minimum amount is USD100 and the maximum is USD1,000. The total amount of all electronic transactions is limited USD2,000 per month and USD20,000 per year.
8. The applicant agrees that the Post may, in complying with the "Chunghwa Post Co., Ltd. Personal Information Usage Agreement" (which is available at every post office or the official website: <https://www.post.gov.tw>), collect, process, utilize or internationally transmit any personal data and information as to remittance of the applicant for the specific purposes and that the Post may handle or entrust any third parties to handle any work related to foreign exchange operations (including but not limited to any filing and entry of information) according to the regulations of the competent authority.
9. **When the applicant agrees to conduct outward remittance transaction, if the relevant transaction object is verified to be involved in money laundering or terrorism financing, or if the country in which the payee is located is one of the countries or regions with a high risk of money laundering or terrorism financing (including but not limited to any countries or regions, published by international anti-money laundering organizations and notified by Financial Supervisory commission via official letter, that have serious deficiencies in AML/CFT, and other countries or region that fail to comply with or fully comply with the recommendations of such organizations), which results in the seizure of amounts, the relevant risks shall be borne by the applicant, and the Post shall terminate the relevant transaction and adjust the account information without the consent of the applicant.**
10. Application for cancellation of online international outward remittance transaction may be made on the same day during the opening hours of iPost international outward remittances service. The remittance amount concerned shall be returned directly to the originally agreed debit account after being processed by the Post. If the time limit for cancellation of the remittance is exceeded, or the transaction has been accepted, the remittance shall be binding on the applicant and shall not be corrected or cancelled at will.
11. If there is any amendment or addition or deletion to the terms and conditions of this agreement, the Post shall notify the customer in writing or via postal news. If the customer does not raise any objection within 7 days after receiving such a notice, it shall be deemed that the customer has accepted the amendment or addition or deletion.
12. In addition to the terms and conditions of this agreement, the applicant agrees to comply with the relevant laws and regulations of the competent authority. The Post may at any time restrict or terminate the use of this service by the applicant if it is found that the applicant has intentions to divide the large remittance into smaller amounts or made false declarations or has used the service abnormally or illegally, and the applicant shall be liable for compensation if the Post's rights and interests are harmed as a result. In such cases, the applicant shall be requested to conduct subsequent foreign exchange outward remittance transactions at the counter of the Post.
13. There is no safeguard mechanism for this remittance service. Please call the Post's special line for customer services (complaints) at: **0800-700-365, or dial the payment number (04) 2354-2030 for mobile users.**
14. In the event of any inconsistency between the English version and Chinese version of these terms and conditions, the Chinese version shall prevail.

(Provide this agreement to the customer for review before application and keep one copy at the Post for recordation)