



## 德意志銀行台北分行新台幣存放款計息方式

### — 一般存款：

利息按本行跟客戶約定的價目表或費用告知信上的利率計算，其計算應就每日帳戶餘額為之，並於每年六月三十日及十二月三十一日各結算一次滾入本金；新台幣定期存款至少須以一個月為期，其利息計算方式為，

$$\frac{\text{本金} \times \text{年利率} \times \text{存期(日)}}{365}$$

Interest payable on Demand Deposits will be calculated at the rate which is set out or computed in accordance with applicable formula in the fee letter or pricing schedule separately provided by the Bank to the Customer (the "Pricing Schedule"). The calculation of interest will be made on the daily balance in the Demand Deposit Account and credited to the Demand Deposit Account twice yearly, each on June 30 and December 31.

For TWD Time Deposits, the minimum deposit period is one month and interest will be calculated as follows:

$$\frac{\text{Principal Amount} \times \text{applicable interest rate (per annum)} \times \text{number of days (tenure of deposit)}}{365}$$

### — 定期存款：

新台幣定期存款至少須以一個月為期，其利息計算方式為本金乘以年利率乘以存期(日)除以 365。

For TWD Time Deposit, the minimum deposit period is one month and interest Calculation will be principal times interest rate p.a. times number of days divided by 365.

倘有提前解約提款之情事，存款人應在提款前一日通知本行，其利息將由本行按實際定期存款期間依公平原則以解約時市場利率計算，新台幣定期存款之存款期間未滿一個月者不予計息。到期提款或解約提前提款均須以書面依原留印鑑為簽章後方得為之。

If any withdrawal is made before the maturity date, Depositor shall inform the Bank one day before the withdrawal, and the interest payable to Depositor shall be recalculated by the Bank for the actual deposit period. Any withdrawal made before the maturity date will be subject to payment by Depositor of an additional fee/penalty, which shall be calculated by the Bank based on prevailing rates which are set out or computed in accordance with applicable formula in the Pricing Schedule. Withdrawal orders shall be made in writing and be duly signed/chopped. The said signature/chop shall be same as the signature/chop on the signature/chop specimen card on file with the Bank.

### — 一般放款：

The rate as agreed upon at the time of each drawdown, calculated on the actual number of days elapsed on a 365-day year basis for NTD loan, as the case may be. Interest on each drawdown shall be due and payable on the last day of each calendar month except the final interest payment shall be due and payable on the last business day of the loan period