

**法商東方匯理銀行台北分行辦理新臺幣存放款計息方式茲予說明如下：**

Method for calculation of interests for NT Dollar deposits and loans by Credit Agricole Corporate and Investment Bank, Taipei Branch is explained as follows:

**新臺幣存款計息方式**

Calculation of NT Dollar Deposit Interests:

**新台幣存款 ( 含活期及定期存款 ) 利息以三百六十五天為準，按實際日數計算。**

The amount of interest for NT Dollar deposits, including demand and time deposits, shall be calculated on the basis of a year of 365 days for the number of days actually elapsed.”

除法令另有規定或與客戶間另行約定外，定期性存款皆按存入當時之存款天期本行牌告利率按日單利計息。中途解約者依實際存款期間按訂約時之牌告利率打八折計息，未滿一個月者不予計息。

Unless otherwise stipulated by regulations or by separate agreement with clients, interest for NT Dollar deposits will be calculated according to the Bank's [time/term] deposit posted rate for the tenor on the day of deposit for the actual number of days elapsed. For any time deposit released before maturity, a 20% discount will be applied to the posted rate for the tenor on the day of deposit for the actual deposit period ; however no interest will be paid if actual deposit period is less than one month.

活期存款之利息於每年六月三十日及十二月三十一日各結算一次，並以下一營業日，滾入本金，但每日餘額不滿本行規定應計息之最低數額者，概不計息。

The demand deposit interest will be settled on June 30th and December 31st of each year and credited to the depositor's account on the next business day. No interest will be accrued if the daily balance is less than the minimum amount set by the Bank.

**新臺幣放款計息方式：**

Calculation of NT Dollar Loan Interests:

**新台幣融資利息以三百六十五天為準，按實際日數計算。**

The Borrower shall pay to the Bank interest, on NT Dollar loans on the basis of a year of 365 days for the number of days actually elapsed.