

Date: April 30, 2009

### 存放款計息方式的通知

#### Notice on Interest Calculation for Deposits and Loans

本通知適用於美商美國銀行股份有限公司台北分行(“台北分行”)及美商美國銀行國際金融業務分行(“國際金融業務分行”) (下合稱“本行”)

This Notice is applicable to Bank of America, N.A., Taipei Branch (“Taipei Branch”) and Bank of America, N.A., Taipei Offshore Banking Branch (“TOBB”)

#### **存款利息計算(Interest Calculation for Deposits):**

本行台幣、英鎊及港幣存款之利息以一年 365 天為基礎，其他外幣存款之利息以一年 360 天為基礎，按實際天數就每日帳戶餘額計息。客戶於台北分行有息帳戶之利息於每年 6 月 30 日及 12 月 31 日計付，並存入客戶之帳戶。客戶於國際金融業務分行有息帳戶之利息，則於每月最後一日曆日計付，並存入客戶之帳戶。

Taipei branch and TOBB use the daily-balance method to calculate interest on the customer's interest-bearing accounts maintained with Taipei Branch and /or TOBB. The daily rate is 1/365 (for TWD, GBP and HKD deposits) or 1/360 (for other foreign currency deposits) of the interest rate. This method applies a daily rate to the collected balance in the customer's interest-bearing accounts each day. In respect of the customer's interest-bearing accounts maintained with Taipei Branch, accrued interest will be paid and credited into the customer's account on June 30th and December 31<sup>st</sup> of each calendar year. In respect of the customer's interest-bearing accounts maintained with TOBB, accrued interest will be paid and credited into the customer's accounts on the last day of each calendar month.

支票存款帳戶不與計息。

No interest will accrue on checking accounts in Taiwan.

#### **放款利息計算(Interest Calculation for Loans):**

本行之新台幣及外幣貸款利息計算方式如下:

- (a) 新台幣貸款的利息，以一年 365 天為基礎按實際天數每天累算;及
- (b) 外幣貸款的利息，以一年該外幣之市場慣例為基礎按實際天數每天累算。

Taipei Branch and TOBB calculate interest rate no NT dollar and foreign currency loans as follows:

- (a) For NT dollar loans, interest accrues from day to day and is calculated on the basis of the actual number of days elapsed and a year of 365 days; and
- (b) For foreign currency loans, interest accrues from day to day and it is calculated in accordance with the market practice for the relevant foreign currency on the basis of the actual number of days elapsed.