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## Content

Title: Prohibitory Provisions of Standard Form Contract for ATM Card Accessory to Demand (Savings) Deposit Contract Ch

Date: 2011.10.24

Legislative: 1. Promulgated on October 24, 2011

Content: 1. The contract may not contain any agreement on relinquishing the right to a contract review period.

> 2. Except in the case of system failure for reasons not attributable to the fault of the bank, the contract may not contain any clause that invalidates the depositor's reporting of ATM card loss and holds the depositor responsible for loss incurred in unauthorized use of his/her ATM card thereof before the bank's computer system completes the registration of loss reporting.

3. The contract may not contain any clause that allows the adjustment of amount of ATM card transaction, number of times or fee charges by the bank to take effect without public disclosure.

4. The contract may not contain other clauses that violate the mandatory or prohibitory provisions of law, or agreements that are against the principle of good faith or apparently unfair.

5. The contract may not contain any clause that allows the bank to unilaterally modify or rescind the contract.

6. The contract may not contain any clause according to which the bank is only liable for willful misconduct or gross negligence.

7. The contract may not contain any clause that excludes the bank's advertisements or the bank's verbal agreements with the depositor to be a part of the contract, or any clause according to which bank's advertisements are for reference only.

Data Source: Financial Supervisory Commission Laws and Regulations Retrieving System