

外籍人士申請/使用美國運通卡注意事項

一、申請條件

- 主卡申請人之申請條件：
 - 須年滿 20 歲(含)以上；
 - 需準備護照影本及六個月以上效期的外僑居留證正反兩面影本；
 - 個人所得證明文件影本，如：前一年度綜合所得稅申報明細、扣繳憑單、最近三個月的薪資證明等。
- 附屬卡申請人之申請條件：
 - 須年滿 16 歲(含)以上；
 - 須為主卡申請人之配偶、父母、16 歲以上之子女、兄弟姊妹及配偶之父母，並附上附屬卡申請人之身分證明及與主卡申請人之親屬關係證明；
 - 附屬卡申請人如為外籍人士，需提供之身分證明為護照影本及六個月以上效期的外僑居留證正反兩面影本。
- 美國運通保留最終核卡與否的權利。美國運通將不發還所附文件影本，但對您的各項資料絕對保密。

二、循環利率區間及各項費用

項目	信用卡	簽帳卡
年費	各卡片年費請參考網頁之產品說明或致電客服	
循環信用年利率	9.99% / 12.99% / 13.99% / 14.99% (循環利率之基準日為 2015年9月1日)	不適用
遲延違約金	每期新臺幣 300 元(最高連續收取三期)	
國外交易服務費	每筆依折算金額加計 2%，由美國運通信用卡國際組織收取	
國外預借現金手續費/ 運通提現手續費	國外：每筆款額 3.5% 或新臺幣 100 元(以較高者為準)	每次提領金額 1% 或新臺幣 100 元 (以較高者為準)
調閱簽帳單手續費	國內消費每件新臺幣 50 元，國外消費每件新臺幣 100 元	
補發交易明細手續費	每份新臺幣 100 元	

三、美國運通卡被竊、遺失等情形之處理

持卡人之美國運通卡如有遺失、被竊、被搶、詐取或其他遭持卡人以外之他人占有之情形（以下簡稱遺失等情形），應儘速以電話或其他方式通知美國運通或其他經美國運通指定之美國運通旅遊服務處或機構，辦理掛失停用手續，而無須繳交掛失手續費。但如美國運通認為有必要時，美國運通將於受理掛失手續起十日內通知持卡人，要求持卡人於受通知日起三日內向當地警察機關報案或以書面補行通知美國運通。持卡人亦應依美國運通要求提供所有資訊以協助美國運通進行調查、向警察單位報案及／或作成宣誓書證明持卡人並未意圖詐欺。

四、若持卡人有使用美國運通卡支付保險費，應注意留存於本公司及保險公司之外僑居留證證號必須一致。若持卡人有使用美國運通直接轉帳付款服務，應注意留存於本公司及銀行之外僑居留證證號必須一致。

五、若有其他問題，請洽專人聯繫電子信箱(taiwanicssales@aexp.com)。

Points to Note for Foreigners regarding Applying and Using American Express Card

1. Applicant Eligibility

- Basic Card Applicant Eligibility:
 - 20 years or older
 - Photocopy of passport and both sides (front and back) of Alien Residence Card with at least 6 months of validity
 - Photocopy of income proof of basic card applicant (e.g. tax return of previous year, or income statement of last 3 months, etc.)
- Supplementary Card Applicable Eligibility:
 - 16 years or older
 - Shall be a spouse, parent, children over 16 years old, siblings, or parent-in-law of the basic card applicant, and shall provide ID documents of supplementary card applicant and formal document of identifying relationship are required
 - Foreign national supplementary card applicant should provide the photocopy of passport and both sides (front and back) of Alien Residence Card (ARC) with at least 6 months of validity.
- American Express reserves the right of the right of final approval of all applications received. The company will not return these documents but will keep all information herein and/or herewith as confidential.

2. Annual Percentage Rate and Applicable Fees

Items	Credit Card Product	Charge Card Product
Annual Fee	Annual card fee apply to different products, for more details please refer to product page or contact our service center.	
Annual Percentage Rate (APR)	9.99% / 12.99% / 13.99% / 14.99% (Effective 2015/9/1)	N/A
Late Payment Fee	NT\$300 (charged for a maximum of three consecutive periods)	
Foreign Transaction Fees	American Express International Card Organization will charge a foreign transaction fee of 2% of the converted amount	

Overseas Cash Advance/ Express Cash Service Fees	Overseas: 3.5% of the cash withdrawal amount or NT\$100, whichever is higher	1% of the cash withdrawal amount or NT\$100, whichever is higher
Fees for Retrieving Record of Charge Receipt	NT\$50 per transaction for domestic transaction; NT\$100 per transaction for overseas transaction.	
Fees for the Re-Issued Statement of Account	NT\$100 for each re-issued statement of account	

3. Theft, Lost or Other Situations of Card

In the event of loss, theft, robbery, fraud, or if any third party other than the Cardmember takes possession of the Amex card (collectively referred to as "lost or stolen"), the Cardmember shall immediately notify American Express Taiwan or an American Express Travel Services or an agency designated by American Express Taiwan of such loss by telephone or any other means, without incurring any loss report fees. If American Express Taiwan deems it necessary, within ten (10) days after acceptance of such card loss report, American Express Taiwan may ask Cardmember to file a report with the local police, or provide a written report to Amex within three (3) days after receipt of notice from American Express Taiwan. The Cardmember shall also furnish all information as may be requested by American Express Taiwan to assist in its investigation, file a report with the police and/or sign an affidavit that the Cardmember has not attempted to defraud.

4. If Cardmember uses American Express card to make insurance payment, the number of the ARC kept in American Express Taiwan and insurance company must be the same. If Cardmember uses direct debit service, the number of the ARC kept in American Express Taiwan and the bank must be the same.

5. For other inquiries, please email: taiwanicssales@aexp.com