

Financial Services for the Payroll Transfer customers of National Tsing Hua University (NTHU), From MEGA Bank

2026/01/01

Category	Content
ATM	<ul style="list-style-type: none"> ■ 5 NTD ATMs : 1 in General Building, 2 in Shui Mu Student Center, 1 in TSMC Building, 1 in Nanda Campus ■ 1 NTD deposit/withdrawal machine : Feng Yun Building ■ 1 foreign currency ATMs : General Building ■ 6 passbook entry machines : 3 in General Building, 1 in Shui Mu Student Center, 1 in Nanda Campus , 1 in Feng Yun Building
Interbank Withdrawal and Transfer via ATM	99 times free interbank withdrawals and transfers per month.
Payroll Transfers Accounts	Enjoying a special rate for payroll transfers accounts (floating, currently 0.98%) with a maximum amount of NTD1,000,000.
Civil Servants' Deposit Accounts	<ul style="list-style-type: none"> ■ Special interest rate is applicable to both civil servants and current employees who have served for the university for 7 years or more and are contracted in accordance with the university's employee employment management principles. ■ No limit on the amount of the first deposit. ■ Interest is calculated at the “2 Y Time Savings Deposit” rate (floating, currently 1.725%) disclosed on the Bank’s official website. <p>*The maximum amount applicable to special interest rate is NTD700,000 for employees and NTD350,000 for labors Special interest rate is also applicable to retired employees within the aforementioned amount.</p>
Foreign Exchange	<ul style="list-style-type: none"> ■ No service fee on buying foreign currency cash (CNY, USD, AUD, CAD, EUR, NZD, HKD, GBP, SGD, CHF, JPY, THB, KRW, MYR) ■ Special spot buying/selling rates 0.01 discount : HKD 、 ZAR 、 SEK 、 THB 0.03 discount : USD 0.05 discount : GEB 、 EUR 、 AUD 、 CAD 、 SGD 、 CHF 、 NZD 0.001 discount : JPY
Online Foreign Exchange	<ul style="list-style-type: none"> ■ 24-hour online foreign exchange service ■ No service fee if collected at 64 assigned locations with 16 foreign currencies available. (CNY 、 USD 、 AUD 、 CAD 、 EUR 、 NZD 、 HKD 、 GBP 、 SGD 、 CHF 、 JPY 、 THB 、 KRW 、 MYR 、 PHP 、 IDR)
Wealth Management	<ul style="list-style-type: none"> ■ Service fee discount ✓ Apply for systematic investment plan over the counter : 50% off or more. For payroll transfer account customers, all of fund

	<p>subscription, one-time investment and systematic investment plan can enjoy a 70%-off discount via Internet banking.</p> <p>✓ Apply for one-time investment over the counter :</p> <p>Under NTD500,000 : 50% off</p> <p>NTD500,000 ~ under NTD5,000,000 : 60% off</p> <p>NTD5,000,000 ~ under NTD10,000,000 : 65% off</p> <p>NTD10,000,000 and over : 70% off</p>
Mortgage	<ul style="list-style-type: none"> ■ Interest charged lowest at 2.435% (final interest rate is calculated based on the Bank's "Interest Rate for Consumer Loans" plus 0.717%. "Interest Rate for Consumer Loans" is adjusted and announced on 21st monthly according to related regulations of the competent authority.) ■ origination fee and credit investigation fee:TWD5000/ TWD300 ■ Exclusive to the current employees NTHU rated as A or above by the Bank. ■ origination fee and credit investigation fee:TWD3000/ TWD300 (the lowest) ■ The Bank reserves the right to approve or decline a loan application.
Credit Loan	<ul style="list-style-type: none"> ■ Interest charged lowest at 2.2% (final interest rate is calculated based on the Bank's "Interest Rate for Consumer Loans" plus 0.742%) ■ Exclusive to the current employees who has served for NTHU for over a year and is rated as A or above by the Bank. ■ The Bank reserves the right to approve or decline a loan application.
e-Banking	Internet banking: NTD and foreign currency services, fee payment, tax payment, loan, credit card, fund investment, wealth management