

# 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"> <li>■ 5 NTD ATMs : 1 in General Building, 2 in Shui Mu Student Center, 1 in TSMC Building, 1 in Nanda Campus</li> <li>■ 1 NTD deposit/withdrawal machine : Feng Yun Building</li> <li>■ 1 foreign currency ATMs : General Building</li> <li>■ 6 passbook entry machines : 3 in General Building, 1 in Shui Mu Student Center, 1 in Nanda Campus , 1 in Feng Yun Building</li> </ul>
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"> <li>■ 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.</li> <li>■ No limit on the amount of the first deposit.</li> <li>■ Interest is calculated at the "2 Y Time Savings Deposit" rate (floating, currently 1.725%) disclosed on the Bank's official website.</li> </ul> <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"> <li>■ No service fee on buying foreign currency cash (CNY, USD, AUD, CAD, EUR, NZD, HKD, GBP, SGD, CHF, JPY, THB, KRW, MYR )</li> <li>■ Special spot buying/selling rates <ul style="list-style-type: none"> <li>0.01 discount : HKD 、ZAR 、SEK 、THB</li> <li>0.03 discount : USD</li> <li>0.05 discount : GEB 、EUR 、AUD 、CAD 、SGD 、CHF 、NZD</li> <li>0.001 discount : JPY</li> </ul> </li> </ul>
Online Foreign Exchange	<ul style="list-style-type: none"> <li>■ 24-hour online foreign exchange service</li> <li>■ 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)</li> </ul>
Wealth Management	<ul style="list-style-type: none"> <li>■ Service fee discount <ul style="list-style-type: none"> <li>✓ Apply for systematic investment plan over the counter : 50% off or more. For payroll transfer account customers, all of fund</li> </ul> </li> </ul>

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