

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

2025/04/30

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 10 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 2.46% (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>