

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

2026/09

Category	Content
ATM	■ 4 NTD ATMs : 1 in General Building, 2 in Shui Mu Student Center, 1 in Nanda Campus ■ 2 NTD deposit/withdrawal machine : Feng Yun Building, TSMC Building ■ 1 foreign currency ATMs : General Building(Foreign currency cash available : USD, CNY, JPY, EUR) ■ 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. For amounts exceeding NTD 1,000,000 (floating, currently 0.805%).
Civil Servants' Deposit Accounts	■ 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. *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.
Foreign Exchange	■ 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	■ 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	■ Service fee discount ✓ Apply for systematic investment plan over the counter : 50% off or more. For payroll transfer account customers, all of fund subscription, one-time investment and systematic investment plan can

	enjoy a 70%-off discount via Internet banking. ✓ 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
Mortgage	Eligibility: Must be rated Grade 10 or above by the bank. Processing Fee: 0.1% of the approved loan amount, minimum NTD 5,000 per case. ■ For home loans eligible under the First-Time Home Buyer Program: ✓ Interest Rate: Minimum 1.775%, floating rate. ✓ Loan Rate Calculation: Based on Chunghwa Post's 2-year time deposit floating rate for amounts under NTD 5 million, plus a fixed margin of 0.555%. ■ For home loans not eligible under the First-Time Home Buyer Program: ✓ Interest Rate: Starting from 2.185%, floating rate. ✓ Loan Rate Calculation: Based on the bank's consumer loan benchmark rate plus a fixed minimum margin of 0.467%.
Credit Loan	■ Interest charged lowest at 2.2% (final interest rate is calculated based on the Bank's "Interest Rate for Consumer Loans" plus as low as 0.482%) ■ Exclusive to the current employees who has served for NTHU and is rated Grade 9 or above by the Bank. ■ The Bank reserves the right to approve or decline a loan application. Eligibility: ✓ NTHU faculty or staff employed. ✓ Bank credit rating Grade 9 or above. ✓ Debt ratio not exceed 100%. ✓ No bounced check records.
e-Banking	■ Internet banking: NTD and foreign currency services, fee payment, tax payment, loan, credit card, fund investment, wealth management. ■ Digital Deposit Account: Enjoy a preferential savings rate (currently 1.2%) simply by opening an account online—quick and effortless! Earn interest daily and receive payouts monthly. For demand deposit balances up to NT\$100,000, you'll also enjoy 10 free interbank transfers and 10 free interbank ATM withdrawals every month.
Student Exclusive Offer	Students of National Tsing Hua University who present a valid student ID and open a demand deposit account at Mega Bank's Hsinchu Branch are eligible for a total of 10 waived interbank withdrawal and transfer fees per month, for life. For those who already hold an account with the Hsinchu Branch, the same benefit may be applied by presenting a valid student ID at the on-campus service counter. ■ This program is valid until December 31, 2028.