Union Bank Of Taiwan is a member of the Central Deposit Insurance Corporation (CDIC). Since 1 January 2011, every depositor is entitled to a security of up to NT\$3 million for their deposit principal and interest under the same institution covered by CDIC.

Scope of deposit insurance

According to Article 12 of the Deposit Insurance Act, the scope of the deposit insurance shall cover deposits made within the Republic of China.

Deposits covered by the deposit insurance

Checking deposits

Demand deposits

Time deposits

Transfer deposits required by law to be deposited in certain financial institutions

Other deposits that the competent authority has approved as insurable

Deposits not covered by the deposit insurance

Negotiable certificates of deposits

Amounts due to all levels of government agencies

Amounts due to the Central Bank

Amounts due to other financial institutions

Deposits made by international financial service branches established by Union Bank Of Taiwan

Other deposits that the competent authority has approved as uninsurable

For more information on deposit insurances, please visit the Depositors' Rights and Safeguards section in the official website of the Central Deposit Insurance Corporation: http://www.cdic.gov.tw/

