



## IMPORTANT NOTICE

Dear Valued Client,

We would like to inform you that pursuant to the Capital Markets Efficiency Promotion Act (CMEPA) or Republic Act No. 12214, **effective July 1, 2025**, the final withholding tax (FWT) on interest income earned from the below bank products are as follows:

### 1. Foreign Currency Savings Deposit

Foreign Currency Savings accounts opened before, on, or after July 1, 2025 will follow the 20% FWT on interest income earned. Starting July 1, 2025, the FWT of 20% will take effect on interest on Savings accounts to be credited to your account.

### 2. Foreign Currency Time Deposit

Account Opening Date	FWT Rate
Before July 1, 2025	prevailing 15% FWT until maturity date
July 1, 2025 onwards	20%

### 3. Peso Deposits

The FWT for Peso deposits interest income will be retained at 20%.

If you have any questions or require assistance, please feel free to call us at +632-7751-1161 or send an email to us at [61400@cathaybk.com.tw](mailto:61400@cathaybk.com.tw)