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### MULTI-LAYER CERAMIC CAPACITOR

#### Abstract

A multi-layer ceramic capacitor includes a multi-layer brick and first and second terminal electrodes. The multi-layer brick includes a ceramic body and plural first and second internal electrodes. The ceramic body has first and second surfaces opposite to each other, and first and second end surfaces opposite to each other. The first and second internal electrodes are alternately embedded in the ceramic body. The first and second internal electrodes respectively extend from the first and second end surfaces. The first terminal electrode extends through the first end surface to a first portion of the second surface, and includes a first stress buffer layer located inside the first terminal electrode under the first portion. The second terminal electrode extends through the second end surface to a second portion of the second surface, and includes a second stress buffer layer located inside the second terminal electrode under the second stress buffer layer located inside the second terminal electrode under the second portion.

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# **Background/Summary**

#### CROSS-REFERENCE TO RELATED APPLICATION

[0001] This application claims priority to Taiwan Application Serial Number 113105743, filed Feb. 19, 2024, which is herein incorporated by reference.

#### BACKGROUND

Field of Invention

[0002] The present disclosure relates to a technology for manufacturing a capacitor, and more particularly, to a multi-layer ceramic capacitor (MLCC).

Description of Related Art

[0003] Multi-layer ceramic capacitors are a kind of ceramic capacitors, and capacitance of which is mainly proportional to a surface area of the product and a number of stacked ceramic films. The multi-layer ceramic capacitors can be directly mounted by a surface mount technology (SMT), and the multi-layer ceramic capacitors are easy to be formed into chips and have small volumes, such that the multi-layer ceramic capacitors have become a mainstream product in the capacitor industry and are applied in various electronic devices.

[0004] The multi-layer ceramic capacitor may include a ceramic body, and internal electrodes of two different polarities embedded alternately in the ceramic body, in which a portion of the ceramic body is sandwiched between adjacent two of the internal electrodes as a dielectric layer. The strong dielectric property of the ceramics causes a piezoelectric effect, such that when a voltage is applied to the multi-layer ceramic capacitor, the ceramic body will expand and contract vertically and horizontally, resulting in deformation and vibrating of a circuit board on which the multi-layer ceramic capacitor is located. When the vibration frequency of the circuit board falls within the hearing range of the human, the sound generated due to the vibration will become noise, which is so-called acoustic noise.

[0005] Such noise easily makes users uncomfortable, and a howling phenomenon will affect reliability of electronic devices, such that there is a need for a technology for manufacturing a capacitor to solve a howling problem of a multi-layer ceramic capacitor.

#### **SUMMARY**

[0006] Therefore, one objective of the present disclosure is to provide a multi-layer ceramic capacitor, which can effectively solve a howling problem of the multi-layer ceramic capacitor. [0007] According to the aforementioned objectives, the present disclosure provides a multi-layer ceramic capacitor. The multi-layer ceramic capacitor includes a multi-layer brick, a first terminal electrode, and a second terminal electrode. The multi-layer brick includes a ceramic body, plural first internal electrodes, and plural second internal electrodes. The ceramic body has a first surface and a second surface that are opposite to each other, and a first end surface and a second end surface that are opposite to each other. The first end surface and the second end surface are connected between the first surface and the second surface. The first internal electrodes and the second internal electrodes are alternately embedded in the ceramic body in sequence and physically separated from each other. The first internal electrodes extend from the first end surface toward the second end surface and are spaced apart from the second end surface. The second internal electrodes extend from the second end surface toward the first end surface and are spaced apart from the first end surface. The first terminal electrode extends from a first portion of the first surface through the first end surface to a first portion of the second surface. The first terminal electrode includes a first stress buffer layer located in an inner of the first terminal electrode under the first portion of the second surface. The second terminal electrode extends from a second portion of the first surface through the second end surface to a second portion of the second surface. The first terminal electrode and the second terminal electrode are physically separated from each other. The second terminal electrode includes a second stress buffer layer located in an inner of the second terminal electrode under the second portion of the second surface.

[0008] According to one embodiment of the present disclosure, the first internal electrodes and the second internal electrodes are perpendicular to the first surface and the second surface.

[0009] According to one embodiment of the present disclosure, the first terminal electrode includes a first terminal electrode inner layer and a first terminal electrode outer layer. The first terminal electrode inner layer covers the first portion of the first surface, the first end surface, and the first portion of the second surface. The first stress buffer layer is located under the first terminal electrode inner layer. The first terminal electrode outer layer covers the first terminal electrode inner layer and the first stress buffer layer. The second terminal electrode includes a second terminal electrode inner layer covers the second portion of the first surface, the second end surface, and the second portion of the second surface. The second stress buffer layer is located under the second terminal electrode inner layer. The second terminal electrode outer layer covers the second terminal electrode inner layer and the second stress buffer layer.

[0010] According to one embodiment of the present disclosure, a thickness of the first stress buffer layer and a thickness of the second stress buffer layer are both equal to or greater than 100  $\mu$ m. [0011] According to one embodiment of the present disclosure, the first internal electrodes and the second internal electrodes are separated from the first surface by a first distance, the first internal electrodes and the second surface by a second distance, the first distance is equal to the second distance, and the first distance and the second distance are equal to or greater than 25  $\mu$ m.

[0012] According to one embodiment of the present disclosure, the first internal electrodes and the second internal electrodes are separated from the first surface by a first distance, the first internal electrodes and the second internal electrodes are separated from the second surface by a second distance, and the second distance is greater than the first distance. The first distance is equal to or greater than 25  $\mu$ m, and the second distance is equal to or greater than 100  $\mu$ m.

[0013] According to one embodiment of the present disclosure, materials of the first stress buffer layer and the second stress buffer layer are silver paste or copper paste.

[0014] According to one embodiment of the present disclosure, the first terminal electrode outer layer includes a first conductive layer and a second conductive layer. The first conductive layer covers the first terminal electrode inner layer and the first stress buffer layer. The second conductive layer covers the first conductive layer. The second terminal electrode outer layer includes a third conductive layer and a fourth conductive layer. The third conductive layer covers the second terminal electrode inner layer and the second stress buffer layer. The fourth conductive layer covers the third conductive layer.

[0015] According to one embodiment of the present disclosure, materials of the first terminal electrode inner layer and the second terminal electrode inner layer are copper, silver, or silver-palladium alloy, materials of the first conductive layer and the third conductive layer are nickel, and materials of the second conductive layer and the fourth conductive layer are tin.

[0016] According to one embodiment of the present disclosure, the first stress buffer layer and the second stress buffer layer respectively contact with the first portion and the second portion of the second surface. The first terminal electrode includes a first terminal electrode inner layer and a first terminal electrode outer layer. The first terminal electrode inner layer covers the first portion of the first surface, the first end surface, and the first stress buffer layer. The first terminal electrode outer layer covers the first terminal electrode inner layer and the first stress buffer layer. The second terminal electrode inner layer and a second terminal electrode outer layer. The second terminal electrode inner layer covers the second portion of the first surface,

the second end surface, and the second stress buffer layer. The second terminal electrode outer layer covers the second terminal electrode inner layer and the second stress buffer layer. [0017] According to one embodiment of the present disclosure, a thickness of the first stress buffer layer and a thickness of the second stress buffer layer are both equal to or greater than 100  $\mu$ m. [0018] According to one embodiment of the present disclosure, the first internal electrodes and the second internal electrodes are separated from the first surface by a first distance, and the first internal electrodes and the second internal electrodes are separated from the second surface by a second distance. The first distance is equal to the second distance. The first distance and the second distance are equal to or greater than 25  $\mu$ m.

[0019] According to one embodiment of the present disclosure, the first internal electrodes and the second internal electrodes are separated from the first surface by a first distance, and the first internal electrodes and the second internal electrodes are separated from the second surface by a second distance. The second distance is greater than the first distance. The first distance is equal to or greater than 25  $\mu$ m, and the second distance is equal to or greater than 100  $\mu$ m. [0020] According to one embodiment of the present disclosure, materials of the first stress buffer

[0020] According to one embodiment of the present disclosure, materials of the first stress buffer layer and the second stress buffer layer are silver paste or copper paste.

[0021] According to one embodiment of the present disclosure, materials of the first stress buffer layer and the second stress buffer layer are non-conductive materials.

[0022] According to one embodiment of the present disclosure, the first terminal electrode outer layer includes a first conductive layer and a second conductive layer. The first conductive layer covers the first terminal electrode inner layer and the first stress buffer layer. The second conductive layer covers the first conductive layer. The second terminal electrode outer layer includes a third conductive layer and a fourth conductive layer. The third conductive layer covers the second terminal electrode inner layer and the second stress buffer layer. The fourth conductive layer covering the third conductive layer.

[0023] According to the aforementioned embodiments, it is known that an impact of expansion and contraction of the ceramic body on a circuit board due to a piezoelectric effect can be decreased, and a distance between the ceramic body and the circuit board can be increased by arranging the stress buffer layers within the terminal electrodes. Therefore, a vibration amplitude of the circuit board can be greatly reduced, and the resonance of the air between the ceramic body and the circuit board can be prevented, such that a howling problem of the multi-layer ceramic capacitor is effectively solved. In addition, the internal electrodes may be arranged to be perpendicular to the upper surface and the lower surface of the ceramic body, such that an acoustic noise value of the multi-layer ceramic capacitor is not affected by an amount of a solder paste used for external bonding. Furthermore, the internal electrodes may be disposed further away from the lower surface of the ceramic body and closer to the upper surface of the ceramic body to increase the distance between the internal electrodes and the underlying circuit board, such that the vibration of the circuit board is further reduced.

# **Description**

### BRIEF DESCRIPTION OF THE DRAWINGS

[0024] Aspects of the present disclosure are best understood from the following detailed description in conjunction with the accompanying figures. It is noted that in accordance with the standard practice in the industry, various features are not drawn to scale. In fact, dimensions of the various features can be arbitrarily increased or reduced for clarity of discussion.

[0025] FIG. **1** is a schematic three-dimensional view of a multi-layer ceramic capacitor in accordance with a first embodiment of the present disclosure.

[0026] FIG. 2 is a schematic cross-sectional view of the multi-layer ceramic capacitor in

accordance with the first embodiment of the present disclosure.

[0027] FIG. **3** is a schematic cross-sectional view of a multi-layer ceramic capacitor in accordance with a second embodiment of the present disclosure.

[0028] FIG. **4** is a schematic three-dimensional view of a multi-layer ceramic capacitor in accordance with a third embodiment of the present disclosure.

[0029] FIG. **5** is a schematic cross-sectional view of the multi-layer ceramic capacitor in accordance with the third embodiment of the present disclosure.

[0030] FIG. **6** is a schematic cross-sectional view of a multi-layer ceramic capacitor in accordance with a fourth embodiment of the present disclosure.

#### DETAILED DESCRIPTION

[0031] Referring to FIG. 1 and FIG. 2, FIG. 1 and FIG. 2 respectively illustrate a schematic three-dimensional view and a schematic cross-sectional view of a multi-layer ceramic capacitor 100 in accordance with a first embodiment of the present disclosure. The multi-layer ceramic capacitor 100 may mainly include a multi-layer brick 200, a first terminal electrode 300, and a second terminal electrode 400. For example, the multi-layer brick 200 may be a cuboid or a cube. However, the shape of the multi-layer brick 200 may be designed according to product requirements, and the present disclosure is not limited thereto. The multi-layer brick 200 may mainly include a ceramic body 210, plural first internal electrodes 220, and plural second internal electrodes 230.

[0032] The ceramic body **210** constitutes the main body of the multi-layer brick **200**. The ceramic body **210** may be, for example, a cuboid or a cube. The ceramic body **210** may be formed by stacking several ceramic green sheets and sintering the stacked ceramic green sheets. The ceramic body **210** has a first surface **212** and a second surface **214** that are opposite to each other, and a first end surface **216** and a second end surface **218** that are opposite to each other. For example, the first surface **212** and the second surface **214** may be respectively an upper surface and a lower surface of the ceramic body **210**, and the first end surface **216** and the second end surface **218** may be two opposite side surfaces of the ceramic body 210 respectively. The first end surface 216 and the second end surface 218 are connected between the first surface 212 and the second surface 214. [0033] The first internal electrodes **220** and the second internal electrodes **230** are embedded in the ceramic body **210** and are physically separated from each other. Each of the first internal electrodes **220** and the second internal electrodes **230** is a sheet structure. The first internal electrodes **220** and the second internal electrodes **230** are alternately arranged in sequence. Each of the first internal electrodes **220** extends from the first end surface **216** of the ceramic body **210** toward the second end surface **218** and is spaced apart from the second end surface **218**. Each of the second internal electrodes 230 extends from the second end surface 218 of the ceramic body 210 toward the first end surface **216** and is spaced apart from the first end surface **216**. For example, materials of the first internal electrodes **220** and the second internal electrodes **230** may be copper, silver, or nickel. [0034] In some examples, the first surface **212** and the second surface **214** are parallel to each other, and the first internal electrodes **220** and the second internal electrodes **230** are parallel to the first surface **212** and the second surface **214**. As shown in FIG. **2**, in some exemplary examples, the first surface **212** and the second surface **214** are parallel to each other, and the first internal electrodes **220** and the second internal electrodes **230** are perpendicular to the first surface **212** and the second surface **214**. In such examples, an acoustic noise value of the multi-layer ceramic capacitor **100** is not affected by an amount of a solder paste used for external bonding. In addition, the first internal electrodes **220** and the second internal electrodes **230** are at the same height. The first internal electrodes **220** and the second internal electrodes **230** are separated from the first surface **212** by a first distance **D1**, and the first internal electrodes **220** and the second internal electrodes **230** are separated from the second surface **214** by a second distance **D2**. The first distance D1 is equal to the second distance D2. In some examples, the first distance D1 and the second distance D2 are equal to or greater than 25  $\mu$ m.

[0035] The first terminal electrode **300** extends from a first portion **212***a* of the first surface **212** of the ceramic body **210**, which is adjacent to the first end surface **216**, through the first end surface **216** to a first portion **214***a* of the second surface **214**, which is adjacent to the first end surface **216**. The first terminal electrode **300** may be generally in an inverted C shape. The first terminal electrode **300** is a multi-layer structure. The first terminal electrode **300** includes a first stress buffer layer **310**. The first stress buffer layer **310** is located in an inner of the first terminal electrode **300** and under the first portion **214***a* of the second surface **214**. Specifically, the first stress buffer layer **310** is only disposed on the first portion **214***a* of the second surface **214** and does not extend on the first end surface **216**. In the present embodiment, the first stress buffer layer **310** is formed of a soft conductive material. For example, a material of the first stress buffer layer **310** may be silver paste or copper paste. The first stress buffer layer **310** has a thickness **T1**. In some examples, the thickness **T1** is equal to or greater than 100 µm.

[0036] In some examples, the first terminal electrode **300** further includes a first terminal electrode inner layer **320** and a first terminal electrode outer layer **330**. The first terminal electrode inner layer **320** covers the first portion **212***a* of the first surface **212**, the first end surface **216**, and the first portion **214***a* of the second surface **214** of the ceramic body **210**, and is generally in an inverted C shape. The first stress buffer layer **310** is located below the first terminal electrode inner layer **320**. The first terminal electrode inner layer **320** may be a single-layer structure. For example, a material of the first terminal electrode inner layer **320** may be copper, silver, or silver-palladium alloy. The first terminal electrode outer layer **330** covers the first terminal electrode inner layer **320** and the first stress buffer layer **310**, such that the first stress buffer layer **310** is located in the inner of the first terminal electrode 300. The first terminal electrode outer layer 330 may be a singlelayer structure or a multi-layer structure. In some examples, the first terminal electrode outer layer **330** includes a first conductive layer **332** and a second conductive layer **334** stacked on each other. The first conductive layer **332** covers the first terminal electrode inner layer **320** and the first stress buffer layer **310**. The second conductive layer **334** covers the first conductive layer **332**. For example, a material of the first conductive layer 332 may be nickel, and a material of the second conductive layer **334** may be tin.

[0037] The second terminal electrode **400** extends from a second portion **212***b* of the first surface **212** of the ceramic body **210**, which is adjacent to the second end surface **218**, through the second end surface **218** to a second portion **214***b* of the second surface **214**, which is adjacent to the second end surface **218**. The second terminal electrode **400** may be generally in a C shape. The second terminal electrode **400** and the first terminal electrode **300** are physically separated from each other. The second terminal electrode **400** is a multi-layer structure. The second terminal electrode **400** includes a second stress buffer layer **410**. The second stress buffer layer **410** is located in an inner of the second terminal electrode **400** and under the second portion **214***b* of the second surface **214**. The second stress buffer layer **410** is only disposed under the second portion **214***b* of the second surface **214** and does not extend on the second end surface **218**. Similarly, the second stress buffer layer **410** is formed of a soft conductive material. A material of the second stress buffer layer **410** may be, for example, silver paste or copper paste. The second stress buffer layer **410** has a thickness **T2**, in which the thickness **T2** is substantially equal to the thickness **T1**. In some examples, the thickness **T2** is equal to or greater than 100 µm.

[0038] In some examples, the second terminal electrode **400** further includes a second terminal electrode inner layer **420** and a second terminal electrode outer layer **430**. The second terminal electrode inner layer **420** covers the second portion **212***b* of the first surface **212**, the second end surface **218**, and the second portion **214***b* of the second surface **214** of the ceramic body **210**, and is generally in a C shape. The second stress buffer layer **410** is located below the second terminal electrode inner layer **420** may be a single-layer structure. For example, a material of the second terminal electrode inner layer **420** may be copper, silver, or silver-palladium alloy. The second terminal electrode outer layer **430** covers the second

terminal electrode inner layer **420** and the second stress buffer layer **410**. The second terminal electrode outer layer **430** may be a single-layer structure or a multi-layer structure. In some examples, the second terminal electrode outer layer **430** includes a third conductive layer **432** and a fourth conductive layer 434 stacked on each other. The third conductive layer 432 covers the second terminal electrode inner layer **420** and the second stress buffer layer **410**. The fourth conductive layer **434** covers the third conductive layer **432**. For example, a material of the third conductive layer **432** may be nickel, and a material of the fourth conductive layer **434** may be tin. [0039] The first stress buffer layer **310** and the second stress buffer layer **410** are formed after the first terminal electrode inner layer **320** and the second terminal electrode inner layer **420**, such that the first terminal electrode inner layer **320** and the second terminal electrode inner layer **420** can be formed by attaching a conductive material and thermally curing the conductive material. [0040] An impact of electrostriction of the ceramic body **210** on a circuit board can be decreased, and a distance between the ceramic body 210 and the circuit board can be increased by arranging the first stress buffer layer **310** and the second stress buffer layer **410**. Therefore, the vibration amplitude of the circuit board can be greatly reduced, and the resonance of the air between the ceramic body **210** and the circuit board can be prevented, such that a howling problem of the multilayer ceramic capacitor 100 can be effectively solved. In addition, the first internal electrodes 220 and the second internal electrodes **230** are perpendicular to the first surface **212** and the second surface **214** of the ceramic body **210**, such that an acoustic noise value of the multi-layer ceramic capacitor **100** is not affected by an amount of a solder paste used for external bonding. [0041] Referring to FIG. **3**, FIG. **3** is a schematic cross-sectional view of a multi-layer ceramic capacitor **100***a* in accordance with a second embodiment of the present disclosure. The structure of the multi-layer ceramic capacitor **100***a* is substantially the same as the structure of the aforementioned multi-layer ceramic capacitor 100, and a difference between the multi-layer ceramic capacitors **100***a* and **100** is that first internal electrodes **220** and second internal electrodes **230** of a multi-layer brick **200***a* of the multi-layer ceramic capacitor **100***a* are separated from the first surface 212 and the second surface 214 of the ceramic body 210 by different distances. [0042] Specifically, the first internal electrodes **220** and the second internal electrodes **230** are substantially at the same height, the first internal electrodes 220 and the second internal electrodes **230** are separated from the first surface **212** by a first distance **D3**, and the first internal electrodes **220** and the second internal electrodes **230** are separated from the second surface **214** by a second distance D4, in which the second distance D4 is greater than the first distance D3. In some examples, the first distance D3 is equal to or greater than 25 µm, and the second distance D4 is equal to or greater than 100 µm.

[0043] By arranging the first internal electrodes **220** and the second internal electrodes **230** further away from the second surface **214** of the ceramic body **210** and closer to the first surface **212** of the ceramic body **210**, a distance that the first internal electrodes **220** and the second internal electrodes **230** are separated from a mounted surface of an underlying circuit board can be increased. Therefore, the impact of electrostriction of the ceramic multi-layer brick **200***a* on the circuit board can be further decreased, thereby reducing the vibration of the circuit board.

[0044] Referring to FIG. **4** and FIG. **5**, FIG. **4** and FIG. **5** respectively illustrate a schematic three-dimensional view and a schematic cross-sectional view of a multi-layer ceramic capacitor **100***b* in accordance with a third embodiment of the present disclosure. The structure of the multi-layer ceramic capacitor **100***b* is substantially the same as the structure of the multi-layer ceramic capacitor **100***b* and **100** is that structures of a first terminal electrode **300***a* and a second terminal electrode **400***a* in a multi-layer brick **200***b* of the multi-layer ceramic capacitor **100***b* are different from those of the aforementioned first terminal electrode **300** and the second terminal electrode **400**.

[0045] A first stress buffer layer **310***a* of the first terminal electrode **300***a* is directly disposed on the first portion **214***a* of the second surface **214** of the ceramic body **210**, and is in contact with the first

portion **214***a*. In addition, the first stress buffer layer **310***a* does not extend on the first end surface **216**. In the present embodiment, a material of the first stress buffer layer **310***a* is a conductive or non-conductive soft material. For example, the material of the first stress buffer layer **310***a* may be a conductive material, such as silver paste or copper paste, or may be a non-conductive material, such as epoxy resin. A thickness T**3** of the first stress buffer layer **310***a* is equal to or greater than  $100 \mu m$ .

[0046] Similarly, the first terminal electrode **300***a* includes a first terminal electrode inner layer **320***a* and a first terminal electrode outer layer **330***a*. The first terminal electrode inner layer **320***a* covers the first portion **212***a* of the first surface **212** of the ceramic body **210**, the first end surface **216**, and the first stress buffer layer **310***a*. In the present embodiment, the first terminal electrode inner layer **320***a* may be formed by a sputtering process, such as a sputtering process using plasma. The temperature of the sputtering process is lower, and the first terminal electrode inner layer **320***a* does not need to be thermally cured after being formed by sputtering, such that it can prevent the first stress buffer layer **310***a* from being damaged.

[0047] The first terminal electrode outer layer **330***a* covers the first terminal electrode inner layer **320***a* and the first stress buffer layer **310***a*. The first terminal electrode outer layer **330***a* may include a first conductive layer **332***a* and a second conductive layer **334***a* stacked on each other. The first conductive layer **332***a* covers the first terminal electrode inner layer **320***a* and the first stress buffer layer **310***a*. The second conductive layer **334***a* covers the first conductive layer **332***a*. [0048] A second stress buffer layer **410***a* of the second terminal electrode **400***a* is directly disposed on the second portion **214***b* of the second surface **214**, and is in contact with the second portion **214***b*. In addition, the second stress buffer layer **410***a* does not extend on the second end surface **218**. A material of the second stress buffer layer **410***a* is a conductive or non-conductive soft material. For example, the material of the second stress buffer layer **410***a* may be a conductive material, such as silver paste or copper paste, or may be a non-conductive material, such as epoxy resin. A thickness T4 of the second stress buffer layer 410a is equal to or greater than 100  $\mu$ m. [0049] Similarly, the second terminal electrode **400***a* includes a second terminal electrode inner layer **420***a* and a second terminal electrode outer layer **430***a*. The second terminal electrode inner layer **420***a* covers the second portion **212***b* of the first surface **212**, the second end surface **218**, and the second stress buffer layer **410***a*. In the present embodiment, the second terminal electrode inner layer **420***a* may be formed by, for example, a sputtering process using plasma.

[0050] The second terminal electrode outer layer **430***a* covers the second terminal electrode inner layer **420***a* and the second stress buffer layer **410***a*. The second terminal electrode outer layer **430***a* may include a third conductive layer **432***a* and a fourth conductive layer **434***a* stacked on each other. The third conductive layer **432***a* covers the second terminal electrode inner layer **420***a* and the second stress buffer layer **410***a*. The fourth conductive layer **434***a* covers the third conductive layer **432***a*.

[0051] Materials of the first terminal electrode inner layer **320***a* and the second terminal electrode inner layer **420***a* may be copper, silver, or silver-palladium alloy. Material of the first conductive layer **332***a* and the third conductive layer **432***a* may be nickel, and material of the second conductive layer **334***a* and the fourth conductive layer **434***a* may be tin.

[0052] Referring to FIG. **6**, FIG. **6** is a schematic cross-sectional view of a multi-layer ceramic capacitor **100***c* in accordance with a fourth embodiment of the present disclosure. The structure of the multi-layer ceramic capacitor **100***c* is substantially the same as the structure of the multi-layer ceramic capacitors **100***c* and **100***b* is that a first distance D**5** that first internal electrodes **220** and second internal electrodes **230** of a multi-layer brick **200***c* of the multi-layer ceramic capacitor **100***c* are separated from the first surface **212** of the ceramic body **210** is smaller than a second distance D**6** that the first internal electrodes **220** and the second internal electrodes **230** are separated from the second surface **214**. In some examples, the first distance D**5** is equal to or greater than 25 µm, and the second distance D**6** is

equal to or greater than 100 µm.

[0053] According to the aforementioned description, it can be known that the embodiments of the present disclosure arrange the stress buffer layers within the terminal electrodes, such that an impact of expansion and contraction of the ceramic body on a circuit board due to a piezoelectric effect can be decreased, and a distance between the ceramic body and the circuit board can be increased. Therefore, a vibration amplitude of the circuit board can be greatly reduced, and the resonance of the air between the ceramic body and the circuit board can be prevented, such that a howling problem of the multi-layer ceramic capacitor is effectively solved. In addition, the internal electrodes may be arranged to be perpendicular to the upper surface and the lower surface of the ceramic body, such that an acoustic noise value of the multi-layer ceramic capacitor is not affected by an amount of a solder paste used for external bonding. Furthermore, the internal electrodes may be disposed further away from the lower surface of the ceramic body and closer to the upper surface of the ceramic body to increase the distance between the internal electrodes and the underlying circuit board, such that the vibration of the circuit board is further reduced. [0054] Although the present disclosure has been disclosed above with embodiments, it is not intended to limit the present disclosure. Any person having ordinary skill in the art can make various changes and modifications without departing from the spirit and scope of the present disclosure. Therefore, the protection scope of the present disclosure should be defined by the scope of the appended claims.

### **Claims**

- **1**. A multi-layer ceramic capacitor, comprising: a multi-layer brick, comprising: a ceramic body having a first surface and a second surface that are opposite to each other, and a first end surface and a second end surface that are opposite to each other, wherein the first end surface and the second end surface are connected between the first surface and the second surface; and a plurality of first internal electrodes and a plurality of second internal electrodes alternately embedded in the ceramic body in sequence and physically separated from each other, wherein the first internal electrodes extend from the first end surface toward the second end surface and are spaced apart from the second end surface, and the second internal electrodes extend from the second end surface toward the first end surface and are spaced apart from the first end surface; a first terminal electrode extending from a first portion of the first surface through the first end surface to a first portion of the second surface, wherein the first terminal electrode comprises a first stress buffer layer located in an inner of the first terminal electrode under the first portion of the second surface; and a second terminal electrode extending from a second portion of the first surface through the second end surface to a second portion of the second surface, wherein the first terminal electrode and the second terminal electrode are physically separated from each other, and the second terminal electrode comprises a second stress buffer layer located in an inner of the second terminal electrode under the second portion of the second surface.
- **2**. The multi-layer ceramic capacitor of claim 1, wherein the first internal electrodes and the second internal electrodes are perpendicular to the first surface and the second surface.
- **3.** The multi-layer ceramic capacitor of claim 2, wherein the first terminal electrode comprises: a first terminal electrode inner layer covering the first portion of the first surface, the first end surface, and the first portion of the second surface, wherein the first stress buffer layer is located under the first terminal electrode inner layer; and a first terminal electrode outer layer covering the first terminal electrode inner layer and the first stress buffer layer; and the second terminal electrode comprises: a second terminal electrode inner layer covering the second portion of the first surface, the second end surface, and the second portion of the second surface, wherein the second stress buffer layer is located under the second terminal electrode inner layer; and a second terminal electrode outer layer covering the second terminal electrode inner layer and the second stress buffer

layer.

- **4.** The multi-layer ceramic capacitor of claim 3, wherein a thickness of the first stress buffer layer and a thickness of the second stress buffer layer are both equal to or greater than 100 µm.
- 5. The multi-layer ceramic capacitor of claim 3, wherein the first internal electrodes and the second internal electrodes are separated from the first surface by a first distance, the first internal electrodes and the second internal electrodes are separated from the second surface by a second distance, the first distance is equal to the second distance, and the first distance and the second distance are equal to or greater than  $25 \, \mu m$ .
- **6.** The multi-layer ceramic capacitor of claim 3, wherein the first internal electrodes and the second internal electrodes are separated from the first surface by a first distance, the first internal electrodes and the second internal electrodes are separated from the second surface by a second distance, and the second distance is greater than the first distance, wherein the first distance is equal to or greater than 25  $\mu$ m, and the second distance is equal to or greater than 100  $\mu$ m.
- **7**. The multi-layer ceramic capacitor of claim 3, wherein materials of the first stress buffer layer and the second stress buffer layer are silver paste or copper paste.
- **8.** The multi-layer ceramic capacitor of claim 3, wherein the first terminal electrode outer layer comprises: a first conductive layer covering the first terminal electrode inner layer and the first stress buffer layer; and a second conductive layer covering the first conductive layer; and the second terminal electrode outer layer comprises: a third conductive layer covering the second terminal electrode inner layer and the second stress buffer layer; and a fourth conductive layer covering the third conductive layer.
- **9**. The multi-layer ceramic capacitor of claim 8, wherein materials of the first terminal electrode inner layer and the second terminal electrode inner layer are copper, silver, or silver-palladium alloy, materials of the first conductive layer and the third conductive layer are nickel, and materials of the second conductive layer and the fourth conductive layer are tin.
- **10.** The multi-layer ceramic capacitor of claim 2, wherein the first stress buffer layer and the second stress buffer layer respectively contact with the first portion and the second portion of the second surface; the first terminal electrode comprises: a first terminal electrode inner layer covering the first portion of the first surface, the first end surface, and the first stress buffer layer; and a first terminal electrode outer layer covering the first terminal electrode inner layer and the first stress buffer layer; and the second terminal electrode comprises: a second terminal electrode inner layer covering the second portion of the first surface, the second end surface, and the second stress buffer layer; and a second terminal electrode outer layer covering the second terminal electrode inner layer and the second stress buffer layer.
- **11**. The multi-layer ceramic capacitor of claim 10, wherein a thickness of the first stress buffer layer and a thickness of the second stress buffer layer are both equal to or greater than 100 μm.
- 12. The multi-layer ceramic capacitor of claim 10, wherein the first internal electrodes and the second internal electrodes are separated from the first surface by a first distance, the first internal electrodes and the second internal electrodes are separated from the second surface by a second distance, the first distance is equal to the second distance, and the first distance and the second distance are equal to or greater than  $25 \mu m$ .
- 13. The multi-layer ceramic capacitor of claim 10, wherein the first internal electrodes and the second internal electrodes are separated from the first surface by a first distance, the first internal electrodes and the second internal electrodes are separated from the second surface by a second distance, and the second distance is greater than the first distance, wherein the first distance is equal to or greater than 25  $\mu$ m, and the second distance is equal to or greater than 100  $\mu$ m.
- **14.** The multi-layer ceramic capacitor of claim 10, wherein materials of the first stress buffer layer and the second stress buffer layer are silver paste or copper paste.
- **15.** The multi-layer ceramic capacitor of claim 10, wherein materials of the first stress buffer layer and the second stress buffer layer are non-conductive materials.

**16**. The multi-layer ceramic capacitor of claim 10, wherein the first terminal electrode outer layer comprises: a first conductive layer covering the first terminal electrode inner layer and the first stress buffer layer; and a second conductive layer covering the first conductive layer; and the second terminal electrode outer layer comprises: a third conductive layer covering the second terminal electrode inner layer and the second stress buffer layer; and a fourth conductive layer covering the third conductive layer.