

# 2017 ANNUAL REPORT

中華民國一〇六年 年報



# TRUST



中華民國信託業商業同業公會  
TRUST ASSOCIATION OF R.O.C.

# 2017 ANNUAL REPORT

中華民國一〇六年 年報

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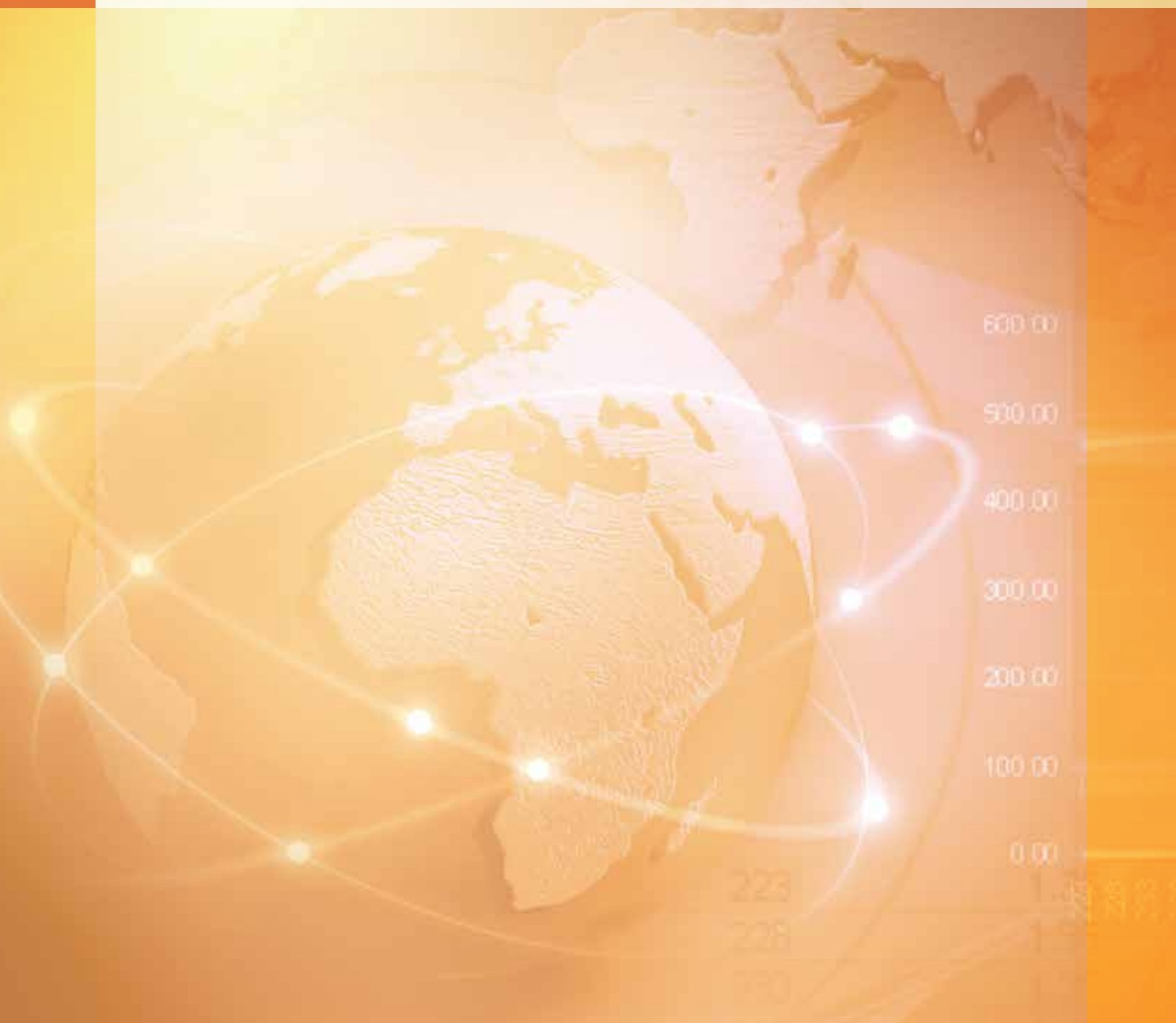
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# 壹、理事長序言

## I. Preface (Message from the Chairman)



# TRUST



## 理事長序言

面對社會環境及產業結構的改變，信託制度之獨特性及規劃之靈活性，在金融體系中扮演愈來愈重要的角色；隨著社會脈動、環境變遷以及經濟變化，配合金融政策，發展符合國情需要的信託商品，以滿足民眾的需求，是本會結合會員共同持續致力信託業務推展的動力。

金融監督管理委員會（以下簡稱金管會）為強

## Preface (Message from the Chairman)

The trust, with its unique traits and flexibility for wealth management, has been playing an increasingly important role in the financial system, especially amid today's changing social environment and industrial structure. Adapting to social pulses of the changing environment and economic structure, and supporting the government's policies to introduce trust products to satisfy the public's demand have been strongly motivating the TAROC to work with its Members to develop trust business.

The Financial Supervisory Commission (FSC), in order to

化我國金融機構落實防制洗錢及打擊資恐機制，發布「金融機構防制洗錢辦法」與「銀行業及電子支付機構電子票證發行機構防制洗錢及打擊資恐內部控制要點」，本會配合修正「信託業防制洗錢及打擊資助恐怖主義注意事項範本」，並增列疑似洗錢或資恐交易態樣，落實相關工作，以因應亞太防制洗錢組織第三輪的相互評鑑；加以金管會為利公益信託公告文件之一致性，訂定信託事務報告書及相關文件之範本，本會參酌業者公告實務填寫內容，擇定常見樣態擬具表報填寫範例，供會員參照辦理以充分揭露相關訊息，並於本會網站建置公益信託資料揭露平台，使社會大眾更易取得公益信託相關資訊。

因應高齡化少子化社會趨勢，金管會及本會持續推動高齡者及身心障礙者財產信託業務；為鼓勵信託業者積極研發具創新性之安養信託架構或服務，金管會自民國 105 年度辦理為期 5 年之評鑑活動，信託業第一年的努力已具體呈現出來，計新增受益人人數 7,155 人，新增信託財產本金約達新臺幣 53 億元；本會並依高齡者及身心障礙者財產信託評鑑作業要點辦理評鑑事宜，評鑑結果供金管會參考，經金管會核定十家績效優良信託業並舉辦頒獎典禮，更邀請行政院長林全出席頒獎，足見政府對高齡者與身心障礙者經濟安全之重視，以及對信託業努力之肯定；本會為利民眾尋覓辦理信託業務之受託人或信託監察人，於網頁刊登會員辦理本項業務相關資訊，並新增老人福利機構、身心障礙福利機構之相關資訊供各界參考；為持續加強宣導，製作安養信託宣導短片與廣播檔，期使民眾透過更多管道瞭解及認同安養信託之概念，逐步引導民眾辦理安養信託。

reinforce the money laundering and terrorist-financing control mechanism of the financial institutions, has published the "Regulations Governing Anti-Money Laundering of Financial Institutions" and the "Directions Governing Internal Control System of Anti-Money Laundering and Countering Terrorism Financing of Banking Business, Electronic Payment Institutions and Electronic Stored Value Card Issuers." The TAROC has thus made amendments to the "Template for Guidelines Governing Anti-Money Laundering and Countering Terrorism Financing of Trust Enterprises," adding the provisions on suspicious money-laundering or terrorist-financing activities as to implement related tasks to prepare for the third round of mutual evaluation of the Asia/Pacific Group on Money Laundering (APG). The FSC, for consistency in the public announcement format of charitable trust, uniformed format for trust activities reports and related documents. The TAROC has thus referred to the contents of the public announcement made by trust enterprises and worked out the report format for Members to fully disclose related information. In addition, the TAROC will create a charitable trust information disclosure platform on its website, making it easier for the public to search for related information.

In reaction to the trend of aging society with low-birth rate, the FSC and TAROC continued to promote trust services for the elderly and disabled persons. In order to encourage trust enterprises to provide innovative elder care trust structures or services, the FSC began a 5-year evaluation campaign in 2016. The trust enterprises have seen substantial result of their efforts during the first year—the number of beneficiaries increased by 7,155 while the assets in trust rose by NT\$5.3 billion. The TAROC arranged the evaluation activity in accordance with the "Evaluation and Incentive Measures for Property Trust for Elderly and Disabled Persons," and sent evaluation result to the FSC for its reference. The FSC then selected ten best-performing trust enterprises and held an award ceremony where the Executive Yuan Premier Lin Chuan presented the awards, fully reflecting the government's emphasis on the financial safety of elderly and disabled persons, as well as its recognition on the efforts of the trust enterprises.

In order to increase channels for the public to search for proper trustees or trust supervisors, the TAROC's website provides relevant information of members' trust services,

# TRUST

本會為協助國內家族企業財產信託衍生之相關問題，使家族資產能順利跨代傳承，避免因繼承或股權變動產生紛爭，研議委託人權利繼承問題，建議法務部函釋，不論他益信託或自益信託委託人之變更或終止權不得由其繼承人所繼承；並參考國外法制與實務研議我國辦理家族信託及特定目的信託之可行性及建議運作模式，就涉及閉鎖性公司股份轉讓效力之疑義函請經濟部釋示，以逐步釐清辦理家族信託的疑慮。

金管會為維持金融競爭力，持續鬆綁法規及鼓勵研發金融創新商品及服務，展望未來，本會將持續配合政策就相關法令規範提出具體建議，依會員需求研修信託業務有關法令、加強信託業務之研究發展，協助會員發展符合國人需求之信託商品，開創更寬廣之業務空間，期待能開啟信託業務發展之新局面，對我國的經濟發展及社會安定有所助益。

理事長



besides that adding the information of elderly or disabled person care institutions. Meanwhile, in order to continuously advocate such services, the TAROC made promotional videos to enable the public to get relevant information from even more channels, so as to induce more people to make plans for such trust services.

The TAROC, in order to help enterprises settle family trust and deal with related issues, so as to help smooth pass-down of family assets and avoid disputes on inheritance or share rights transfer, makes research on the issue regarding transfer of trustor's rights and suggests the Department of Justice to make an explanation that, no matter the Self-interested Trust or Other Interest Oriented Trust, the trustor's rights for changing or terminating the trust contract should not be inherited by the successor. The TAROC has thus referred to the foreign legal system and practices and made research on the feasibility for introducing family trust or honorary or purpose trust into Taiwan. Meanwhile, the TAROC requests the Ministry of Economic Affairs to give an explanation for the question about transfer of a closed corporation's shares, so as to clarify concerns about the family trust.

In order to maintain financial competitiveness, the FSC keeps on relaxing financial regulations and encourages development of innovative financial products and services. While looking forward, the TAROC will continue to propose recommendations to support FSC's policies, propose trust-related regulations to meet the need of Members, strengthen research on trust services, and help Members introduce services or products to satisfy the market demand and create new market situation of trust, and hopes that be helpful to national economic growth and social stability.

Chairman





# 貳、信託公會簡介

## II. About the Trust Association

## (壹) 公會沿革

主管機關於民國(以下同)89年9月28日定頒「信託業商業同業公會業務管理規則」，以規範本會之任務及相關運作事宜。本會於90年3月7日召開成立大會正式成立，由會員大會選舉歷屆理、監事，同時選出理事長及監事會召集人；第五屆理、監事會任期於105年3月4日任滿，本會於105年3月2日召開會員大會改選第六屆理、監事會，截至106年底計有57家會員。

為提供會員更完備的服務，經會員大會授權，本會於106年2月8日購置新會所，會址為臺北市復興南路1段237號3樓、3樓之1，於107年1月8日遷入，並於1月16日舉辦新會所啟用典禮。

## 1. History of the Association

On September 28, 2000, the competent authority published the "Regulations on the Operations of the Trust Association" to govern the missions and operations of the Association. The Trust Association of the Republic of China (TAROC) was formally established on March 7, 2001 when the Established Assembly was held. During the Assembly, the Boards of Directors and Supervisors were elected, along with the chairman of the Association and the Convener of the Board of Supervisors. While the tenure of the fifth boards of directors and supervisors has come to an end on March 4, 2016, election for the sixth boards of directors and supervisors was held on March 2, 2016. It is composed of 57 members as of the end of 2017.

The TAROC, in order to provide better services to Members, acquired a new office (at 3F, F3-1, No. 237, Fuxing S. Rd., Sec. 1, Taipei) on February 8, 2017, in accordance with the resolution made by the Members' Assembly Meeting. The TAROC formally moved into the new office on January 8, 2018, and held a new office inauguration ceremony on January 16.



本會第六屆第二次會員大會，金融監督管理委員會銀行局王局長儷娟蒞臨致詞  
Director General of Banking Bureau Li-Chuan Wang of Financial Supervisory Commission, speaks at the 2nd. Meeting of the Sixth General Assembly of TAROC

## （貳）成立宗旨、主要任務與組織系統圖

### 一、成立宗旨

- （一）推廣信託觀念。
- （二）健全信託業經營。
- （三）促進信託業務發展。
- （四）保障委託人及受益人權益。
- （五）協調同業關係。
- （六）增進同業共同利益。

### 二、主要任務

依據中華民國信託業商業同業公會章程之規定，本會主要任務為：

- （一）配合國家經濟建設，促進信託業務發揮其應有之功能事項。
- （二）政府財經金融政策與信託法令之協助推行與研究、建議事項。
- （三）督促會員自律，共謀業務上之改進、聯繫及協調事項。
- （四）信託業務之聯繫、調查、統計、研究、發展及刊物發行等事項。
- （五）會員、客戶權益保障及業務紛爭調處等事項。
- （六）會員間共同業務規章、公平交易規則及會計處理原則之訂定及解釋等事項。
- （七）辦理會員機構之查核及輔導等事項。
- （八）會員間法令遵行與業務健全經營之協助、指導及諮詢等事項。
- （九）會員業務宣導及研究發展等事項。
- （十）會員、會員代表及專業人員之管理、測驗、登記與資格審定等事項。
- （十一）會員商業道德之維護事項。

## 2. Purposes of Establishing the Association, its Objectives, and Organization Chart

### A. Purposes of Establishment

1. To promote the trust concept;
2. To streamline the operations of trust enterprises;
3. To promote the development of trust businesses;
4. To protect the interests of trustors and beneficiaries;
5. To coordinate relationships among members; and
6. To enhance the common interests of all the members.

### B. Main Objectives

According to its Charter, the main objectives of TAROC are as follows:

1. To promote the functions of trust businesses in line with national economic development;
2. To assist the implementation of economic and financial policies as well as trust laws and regulations of the government and to conduct research and make relevant suggestions;
3. To promote self-regulation by members and also to help improve and coordinate businesses jointly with members;
4. To coordinate, survey, research and develop trust businesses and to issue trust-related publications;
5. To protect the interests of members and their clients and also to settle business disputes;
6. To prepare and clarify common business regulations, fair trade rules and accounting principles among members;
7. To conduct auditing and provide advisory services to members;
8. To provide assistance, guidance, and advisory services to members concerning their compliance with laws and regulations and the development of sound business operations;
9. To publicize trust businesses and to conduct research and development for members;
10. To conduct management, test, registration, and qualification screening of members, member representatives, and trust professionals;

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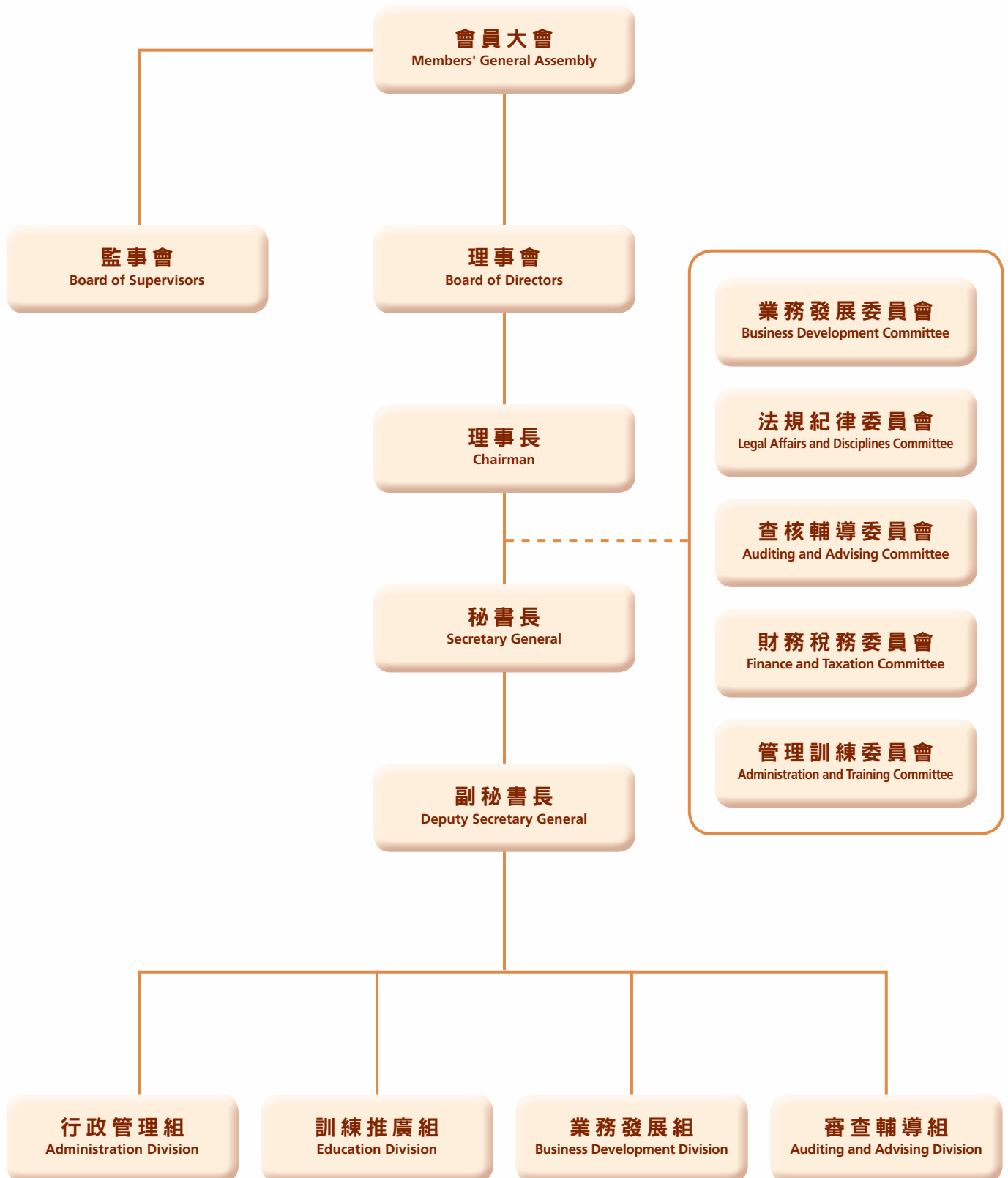
- (十二) 會員違反法令、章程、規範或決議之處置事項。
- (十三) 公益活動之舉辦事項。
- (十四) 會員員工專業訓練及業務講習之舉辦事項。
- (十五) 接受政府或團體之委託辦理事項。
- (十六) 社會運動之參加事項。
- (十七) 參加國際性相關組織及加強國民外交事項。
- (十八) 依其他法令規定應行辦理之事項。

- 11. To maintain business ethics among members;
- 12. To conduct disciplinary actions against members who violate laws and regulations, the Charter of the Association, business guidelines or resolutions;
- 13. To sponsor public welfare activities;
- 14. To conduct professional training and business lectures for staff of members;
- 15. To conduct matters designated by the government or other groups;
- 16. To participate in social activities;
- 17. To participate in trust-related international organizations and to promote civilian diplomacy; and
- 18. To engage in other matters required by laws and regulations.



本會呂秘書長蕙容  
Secretary General Helen H.R. Lu

### 三、組織系統圖 Organization Chart



## ( 叁 ) 理、監事名錄 Board of Directors and Supervisors

### 一、理事名錄 Board of Directors

職稱 Title	姓名 Name	現任單位名稱 Position
代理理事長 Acting Chairman of the Board	涂鴻堯 Horng-Yao Tu	彰化商業銀行副總經理 Executive Vice President, Chang Hwa Commercial Bank
常務理事 Managing Director	王義明 Yi Min Wang	元大證券資深副總經理 Senior Vice President, Yuanta Securities Co., Ltd.
	楊俊偉 C.W. Yang	國泰世華商業銀行資深副總經理 Senior Vice President, Cathay United Bank
	楊淑惠 Amy Yang	中國信託商業銀行資深副總經理 Senior Vice President, Chinatrust Commercial Bank
理事 Director	陳善忠 John S.C. Chen	上海商業儲蓄銀行執行副總經理 Senior Executive Vice President, Shanghai Commercial & Savings Bank
	方嘉男 Simon Fang	板信商業銀行資深副總經理 Senior Vice President, Bank of Panhsin
	涂洪茂 Herman Tu	聯邦商業銀行副總經理 Executive Vice President, Union Bank of Taiwan
	黃建勝 Jason Huang	元富證券副總經理 Executive Vice President, MasterLink Securities Co., Ltd.
	林峯 Peter Lin	台北富邦商業銀行協理 First Vice President, Taipei Fubon Commercial Bank
	駱秉正 Ping-Chen Lo	臺灣新光商業銀行副總經理 Executive Vice President, Taiwan Shin Kong Commercial Bank
	楊明學 Steven Yang	瑞興銀行協理 Senior Vice President, Taipei Star Bank
	林耀庭 Richard Lin	摩根大通銀行執行董事 Executive Director, JP Morgan Chase Bank, N.A., Taipei Branch
	汪曉琪 Hsiao-Chi Wang	花旗台灣銀行證券服務處負責人 Managing Director, Citibank Taiwan Limited
	李蘭芳 Tracy Lee	德商德意志銀行董事 Director, Deutsche Bank AG, Taipei Branch

資料日期：106 年 12 月 31 日止  
As of December 31, 2017

### 二、監事名錄 Board of Supervisors

職稱 Title	姓名 Name	現任單位名稱 Position
常務監事 Executive Supervisor	李宗賢 Tsung-Hsien Li	華南銀行個人金融事業群副總經理 Executive Vice President, Hua Nan Commercial Bank
監事 Supervisor	翟金虎 Eric Jai	滙豐(台灣)商業銀行資深副總裁 Senior Vice President, HSBC Bank (Taiwan)
	邱冠勳 Eric K. Chiu	元大商業銀行執行副總經理 Senior Executive Vice President, Yuanta Commercial Bank
	陳文信 Martin Chen	凱基商業銀行資深協理 Senior Vice President, KGI Bank
	陳佩君 Page Chen	兆豐證券總經理 President, Mega Securities Co., Ltd.

資料日期：106 年 12 月 31 日止  
As of December 31, 2017

## (肆) 各委員會主任委員及主要會務人員名錄 Directors of Committees and Major Officials

### 一、委員會主任委員名錄 Directors of Committees

職稱 Title	姓名 Name	現任單位名稱 Position
業務發展委員會主任委員 Director of Business Development Committee	段渺芬 Anita Duann	第一商業銀行副總經理 Executive Vice President, First Commercial Bank
法規紀律委員會主任委員 Director of Legal Affairs and Disciplines Committee	吳美葉 Mei-Yeh Wu	臺灣中小企業銀行副總經理 Executive Vice President, Taiwan Business Bank
查核輔導委員會主任委員 Director of Auditing and Advising Committee	高榮成 Jung-Cheng Kao	華南商業銀行副總經理 Executive Vice President, Hua Nan Commercial Bank
財務稅務委員會主任委員 Director of Finance and Taxation Committee	黃貞靜 Rebecca. C.C. Huang	臺灣土地銀行副總經理 Executive Vice President, Land Bank of Taiwan
管理訓練委員會主任委員 Director of Administration and Training Committee	葉修竹 Eunice S.J. Yeh	臺灣銀行副總經理 Executive Vice President, Bank of Taiwan

資料日期：106年12月31日止  
As of December 31, 2017

### 二、主要會務人員名錄 Major Officials

職稱 Title	姓名 Name
秘書長 Secretary General	呂蕙容 Helen H.R. Lu
副秘書長 Deputy Secretary General	黃瑞祺 Rachel Hwang
行政管理組組長 Chief Officer, Administration Division	陳靖宜 Chin-Yi Chen
訓練推廣組副組長 Deputy Chief Officer, Education Division	彭德偉 David Peng
業務發展組組長 Chief Officer, Business Development Division	鐘淑貞 Milly Chung
審查輔導組組長 Chief Officer, Auditing and Advising Division	張大為 David Chang

資料日期：106年12月31日止  
As of December 31, 2017

# 參、106年信託業經營概況

## III. Operations of Trust Enterprises in 2017



## 一、信託業承辦信託業務概況

截至 106 年底本會會員機構計有 57 家，銀行兼營者有 45 家，信用合作社兼營者有 1 家及證券商兼營者有 11 家。

業者取得主管機關許可之主要信託業務項目，以金錢之信託、有價證券之信託、金錢債權及其擔保物權之信託、不動產之信託等項目為最多。至於附屬信託業務部分，則主要為辦理保管業務、擔任有價證券發行簽證人、提供有價證券發行及募集之顧問服務，及代理有價證券發行、轉讓、登記及股息利息紅利之發放事項。(見圖一)

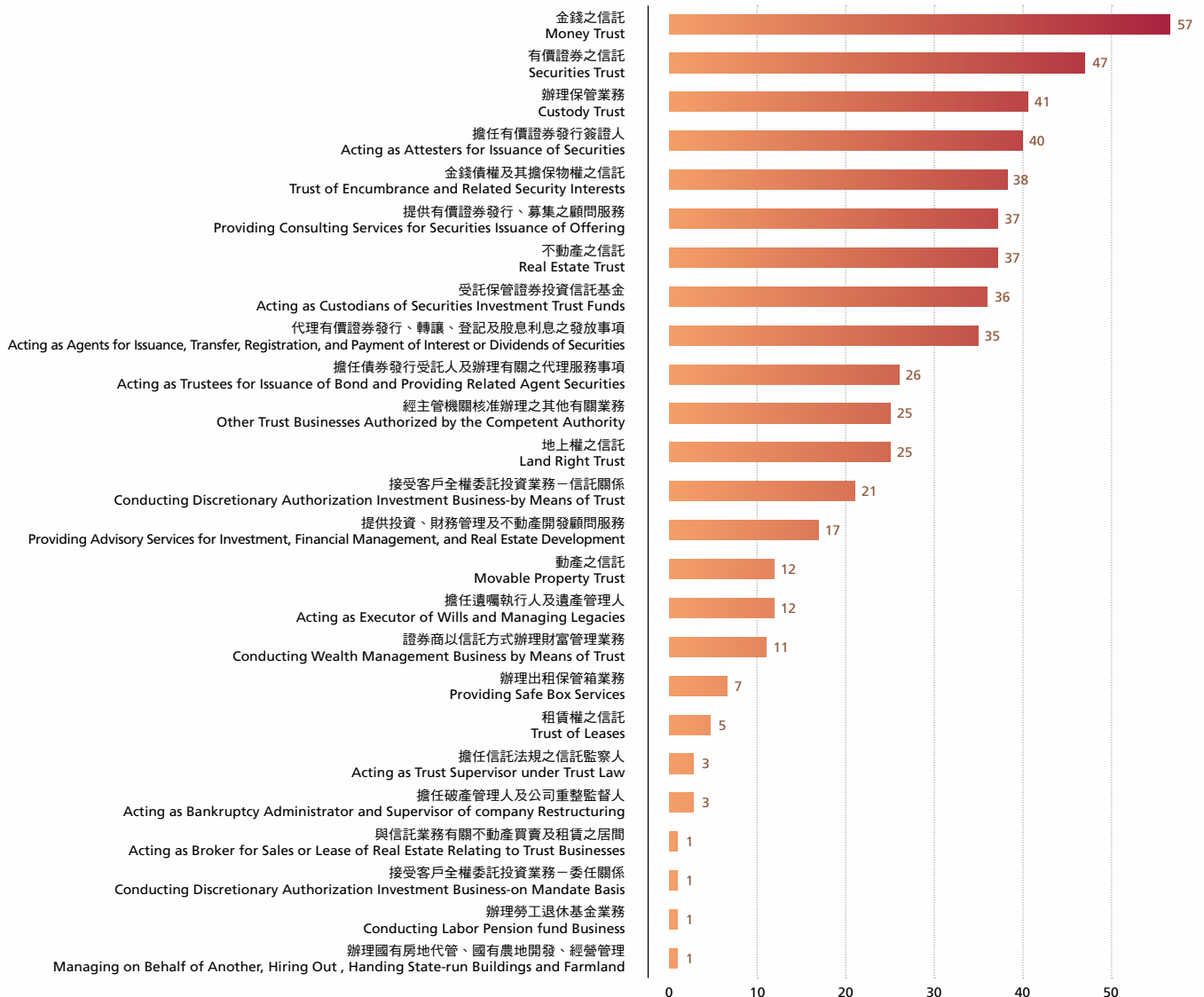
## A. Business Activities of Trust Enterprises

As of the end of 2017, there had been 57 members in the TAROC. There were 45 banks, 1 credit bank and 11 securities firms doing trust business concurrently.

Among major trust businesses authorized by the competent authority, most trust enterprises conducted money trust, securities trust, trust of encumbrance and related security interests, real estate trust, and so forth. Supplementary trust businesses conducted by trust enterprises included custody trust, acting as attestors for issuance of securities, providing consulting services for securities issuance of offering, and acting as agents for issuance, transfer, registration, and payment of interest or dividends of securities. (See Chart 1)

圖一 / 106 年各項信託業務承辦家數統計

Chart 1 : Statistics on Number of Entities Conducting Various Trust Businesses



## 二、信託業主要業務

### (一) 各項主要業務辦理概況

自 89 年信託業法公布施行後，在主管機關協助及業者積極投入並不斷的努力，截至 106 年底止信託業務受託資產總餘額為新臺幣 7 兆 5,164 億餘元，若以不含證券投資信託基金及期貨信託基金保管之信託業務受託資產總餘額新臺幣 5 兆 2,671 億餘元而言，則較 105 年度增加約新臺幣 1,099 億餘元。各項主要業務之辦理概況，分述如下：

辦理之業務項目中以金錢之信託業務為最大，約為新臺幣 6 兆 4,042 億餘元，占受託資產總餘額比率高達 85%。其後則為不動產之信託受託資產餘額為新臺幣 7,707 億餘元，占受託資產總餘額之 10% 及有價證券之信託受託資產餘額為新臺幣 3,095 億餘元，占受託資產總餘額之 4%。  
(見表一、圖二)

### (二) 金錢之信託業務辦理概況 (不含證投信、期信基金保管)

不含保管之金錢信託業務以特定金錢信託投資國外有價證券為大宗，受託資產餘額約為新臺幣 2 兆 9,270 億元，占金錢之信託受託資產總餘額之 71%，投資標的以境外基金及國外一般債券為主；其次為特定金錢投資國內有價證券業務，受託資產餘額約為新臺幣 7,172 億元，占金錢之信託受託資產總餘額 17%，以投資國內證券投資信託基金為主 (見表二、圖三)；而截至 106 年底經金管會核准並運作之集管理運用帳戶計 11 個，受託管理資產規模約為新臺幣 27.11 億元。

## B. Major Categories of Trust Businesses

### 1. Major Categories of Trust Businesses

Since the Trust Enterprise Act was promulgated in 2000, the competent authority gave a lot of support and trust enterprises made efforts to Taiwan's trust market. As of the end of 2017, the total trust assets under management stood at NT\$7.5164 trillion, excluding securities investment trust fund and futures trust fund under custody under management stood at NT\$5.2671 trillion, up NT\$109.9 billion from the previous year. The following is the outline of operations of the major categories of trust business in Taiwan:

Taiwan's trust market was traditionally dominated by money trusts. In 2017, the annual business volume of money trusts was NT\$6.4042 trillion. It accounted for 85% of total trust assets in Taiwan. The second largest trust category in Taiwan is real estate trust, which had annual business volume of NT\$770.7 billion, accounting for 10% of the total outstanding value of trust assets in Taiwan. The third largest trust category is securities trust, and its annual business volume was NT\$309.5 billion, accounting for 4% of the total outstanding value of trust assets in Taiwan. (See Table 1 and Chart 2)

### 2. Money trust (excluding Securities Investment Trust Fund and Futures Trust Fund under Custody)

In Taiwan, most money trusts (excluding securities investment fund trust and futures trust fund under custody) are non-discretionary money trusts investing in foreign securities, which took up a market share of 71%, and stood at NT\$2.9270 trillion under management. Investment targets are mostly the offshore funds and bonds.

The second largest sub-category of money trusts is that for making domestic securities investment, with a market share of around 17%, at NT\$ 717.2 billion under management. Its major investment target is the mutual funds for making domestic securities investments (See Table 2 and Chart 3). As of the end of 2017, there were 11 collective investment trust funds in Taiwan which have been in operations with NT\$2.711 billion in assets under management.

表一／信託業主要業務辦理概況統計

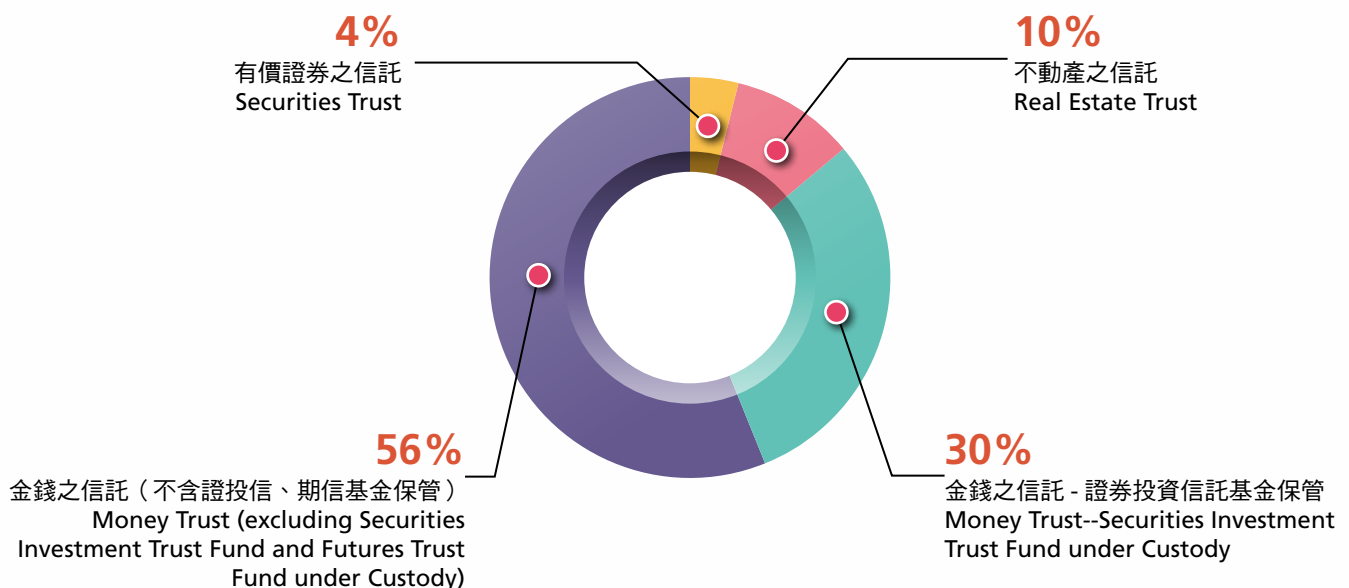
Table 1 : Statistics of Major Businesses of Trust Enterprises

單位：新臺幣佰萬元  
Unit: NT\$ million

業務別 Category	年度 Year 金額 Amount	民國 105 年底 2016		民國 106 年底 2017		增(減)幅 Chang (%)
		金額 Amount	%	金額 Amount	%	
金錢之信託 (不含證投信、期信基金保管) Money Trust (excluding Securities Investment Trust Fund and Futures Trust Fund under Custody)		4,114,512	57	4,154,978	56	1
金錢之信託 - 證券投資信託基金保管 Money Trust--Securities Investment Trust Fund under Custody		2,120,661	29	2,231,620	30	5
金錢之信託 - 期貨信託基金保管 Money Trust--Futures Trust Fund under Custody		15,167	0	17,701	0	17
金錢債權及其擔保物權之信託 Trust of Encumbrance and Related Securities Interests		18,299	0	15,311	0	(16)
有價證券之信託 Securities Trust		275,897	4	309,518	4	12
動產之信託 Movable Property Trust		6,750	0	6,750	0	0
不動產之信託 Real Estate Trust		731,874	10	770,781	10	5
其它信託業務 Other Trust Businesses		9,873	0	9,795	0	(1)
合計 Total		7,293,033	100	7,516,454	100	3

圖二／各項主要業務比率

Chart 2 : The Ratios of Volumes of Major Trust Business



# TRUST

表二／金錢信託業務統計（不含證投信、期信基金保管）

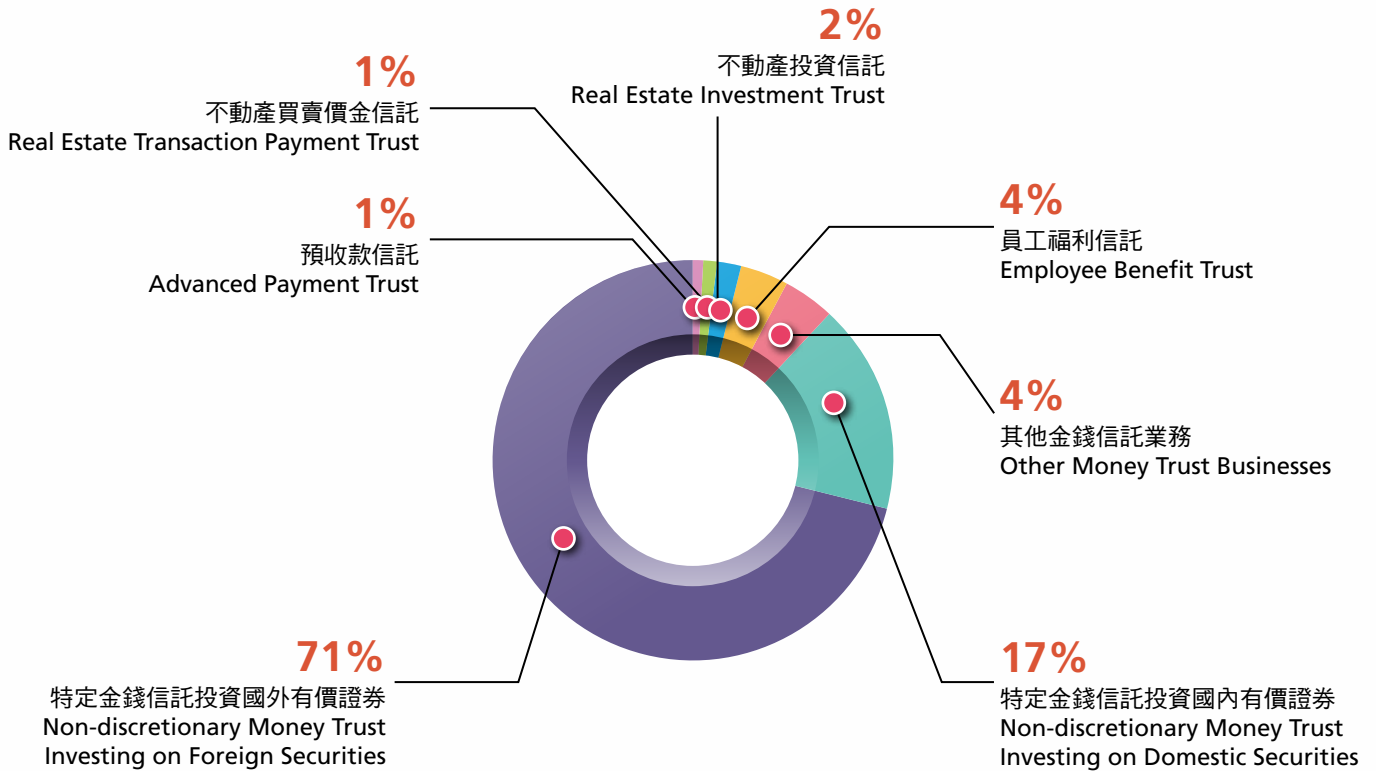
Table 2 : Statistics of Money Trust Businesses (Excluding Securities Investment Trust Fund and Futures Trust Fund under Custody)

單位：新臺幣佰萬元  
Unit: NT\$ million

業務別 Category	年度 Year 金額 Amount	民國 105 年底 2016		民國 106 年底 2017		增(減)幅 Chang (%)
		金額 Amount	%	金額 Amount	%	
特定金錢信託投資國外有價證券 Non-discretionary Money Trust Investing on Foreign Securities		2,941,700	72	2,927,045	71	(1)
特定金錢信託投資國內有價證券 Non-discretionary Money Trust Investing on Domestic Securities		703,893	17	717,184	17	2
特定金錢信託投資國內券商結構型商品 Non-discretionary Money Trust Investing on Domestic Structured Products		13,483	0	20,588	0	53
員工福利信託 Employee Benefit Trust		139,559	3	148,998	4	7
保險金信託 Insurance Claims Trust		448	0	486	0	8
集管理運用帳戶 Collective Investment Trust Fund		4,668	0	2,711	0	(42)
共同信託基金 Collective Trust Fund		265	0	0	0	(100)
不動產投資信託 Real Estate Investment Trust		69,107	2	69,388	2	0
不動產買賣價金信託 Real Estate Transaction Payment Trust		-	-	25,840	1	-
預收款信託 Advanced Payment Trust		48,727	1	52,055	1	7
指定營運範圍或方法之單獨管理運用 Semi-discretionary Individually Managed Fund		8,744	0	18,411	0	111
其他金錢信託業務 Other Money Trust Businesses		183,918	5	172,272	4	(6)
合計 Total		4,114,512	100	4,154,978	100	1

圖三／各項金錢信託（不含證投信、期信基金保管）業務比率

Chart 3 : The Ratios of Volumes of Money Trust Businesses (Excluding Securities Investment Trust Fund and Futures Trust Fund under Custody)



### 三、信託業附屬信託業務

#### (一) 各項附屬業務辦理概況

信託業之附屬業務量，以除金錢之信託項下信託基金外之保管業務、有價證券之發行簽證業務等項目為主，各項業務辦理情形詳如表三及圖四所示。

#### (二) 保管業務辦理概況（不含證投信、期信基金保管）

106 年底本項下之保管業務為新臺幣 22 兆 831 億餘元，其中以有價證券之資產為主，占保管業務總餘額之 57%，詳見表四及圖五。

### C. Status of Supplementary Trust Businesses

#### 1. Various Supplementary Trust Businesses

In Taiwan, the supplementary trust businesses are mostly custody business excluding trust funds of money trusts, as well as the authentication for issuance of securities, and others. Detailed information about operations of these businesses is shown in Table 3 and Chart 4.

#### 2. Custody Business (Excluding Securities Investment Trust Fund and Futures Trust Fund under Custody)

The custody business maintained an expanding scale with assets under custody worth NT\$22.0831 trillion at the end of 2017. They are mostly the funds of securities which account for 57% of the total funds under custody in Taiwan. (See Table 4 and Chart 5)

# TRUST

表三／信託業附屬業務辦理概況統計

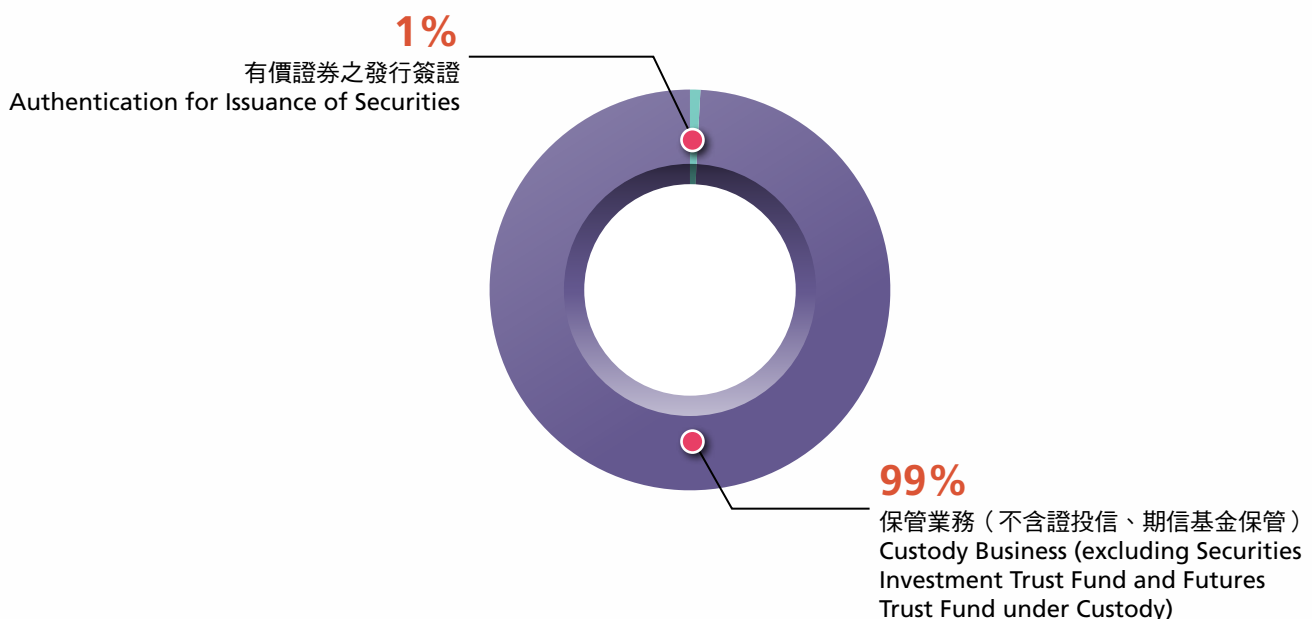
Table 3 : Statistics on Supplementary Trust Businesses Conducted by Trust Enterprises

單位：新臺幣佰萬元  
Unit: NT\$ million

業務別 Category	年度 Year 金額 Amount	民國 105 年底 2016		民國 106 年底 2017		增(減)幅 Chang (%)
		金額 Amount	%	金額 Amount	%	
保管業務(不含證投信、期信基金保管) Custody Business (excluding Securities Investment Trust Fund and Futures Trust Fund under Custody)		21,374,025	93	22,083,134	99	3
有價證券之發行簽證 Authentication for Issuance of Securities		1,049,497	5	231,946	1	(78)
受益憑證簽證 Authentication for Beneficiary Certificates		30	0	0	0	(100)
擔任債券發行受託人 Being Trustees for Issuance of Bonds		283,468	1	87,080	0	(69)
股息利息之發放事項 Payment of Interest or Dividends of Securities		293,939	1	15,926	0	(95)
臺灣存託憑證 Taiwan Depository Receipt		23,981	0	24,884	0	4
接受客戶全權委託投資業務(委任關係) Conducting Discretionary Authorization Investment Business-on Mandate Basis		6,055	0	4,784	0	(21)
合計 Total		23,030,995	100	22,447,754	100	(3)

圖四／各項附屬業務量比率

Chart 4 : The Ratios of Volumes of Various Supplementary Trust Businesses



表四／信託業附屬業務 -- 保管業務統計

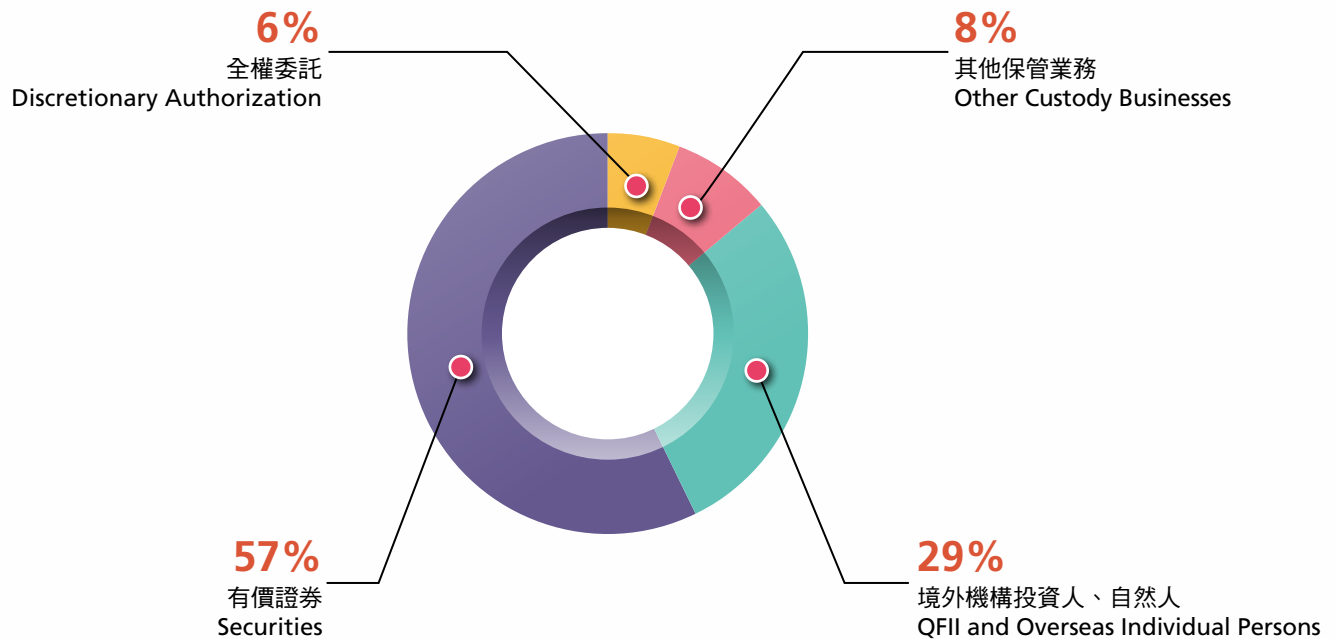
Table 4 : Supplementary Trust Businesses – Statistics on Custody Businesses

單位：新臺幣佰萬元  
Unit: NT\$ million

業務別 Category	年度 Year 金額 Amount	民國 105 年底 2016		民國 106 年底 2017		增(減)幅 Chang (%)
		金額 Amount	%	金額 Amount	%	
境外機構投資人、自然人 QFII and Overseas Individual Persons		6,830,529	32	6,403,237	29	(6)
全權委託 Discretionary Authorization		1,138,891	6	1,292,325	6	13
存託憑證 Depository Receipt		92,640	0	83,904	0	(9)
有價證券 Securities		11,833,853	55	12,602,593	57	7
其他保管業務 Other Custody Businesses		1,478,112	7	1,701,075	8	15
合計 Total		21,374,025	100	22,083,134	100	3

圖五／信託業附屬業務 -- 保管業務量比率

Chart 5 : Supplementary Trust Businesses – The Ratios of Volumes of Custody Business



## 四、106 年信託業人力現況

本會依據「信託業負責人應具備資格條件暨經營與管理人員應具備信託專門學識或經驗準則」之規定，辦理信託業經營與管理人員應具備之信託專門學識或經驗之資格審定及登錄。

106 年度續委託台灣金融研訓院辦理第 44 至 45 期信託業業務人員信託業務專業筆試測驗，全年度報考人數 6,009 人，到考人數 5,089 人，合格人數 1,943 人，合格率为 38.18%。而電腦測驗部分全年度報考人數 16,001 人，到考人數 13,362 人，合格人數 6,326 人，合格率約 47.34%。

依據「信託業負責人應具備資格條件暨經營與管理人員應具備信託專門學識或經驗準則」第 16 條規定，信託業業務人員亦得取得投信投顧公會委託機構舉辦之證券投資信託及顧問事業之業務員測驗合格，再經本會或本會認可之金融專業訓練機構舉辦之信託法規測驗合格之方式以符合信託業業務人員之專門學識或經驗。

本會續委託台灣金融研訓院辦理「信託業業務人員信託業務專業測驗【信託法規乙科】」，106 年度辦理第 26 至 27 期之測驗，全年度報考人數 86 人，到考人數 75 人，合格人數 63 人，合格率为 84%。而電腦測驗部分全年度報考人數 396 人，到考人數 355 人，合格人數 299 人，合格率約 84.23%。

## D. Trust Manpower Status in 2017

Adhering to the "Regulations Governing Required Qualifications for Responsible Persons and Required Trust Expertise or Experience for Operations and Managerial Personnel of Trust Enterprises," TAROC conducts the screening of expertise or experience of operational and managerial personnel of trust enterprises.

In 2017, TAROC continued to authorize the Taiwan Academy of Banking & Finance (TABF) to administer the 44th to 45th Professional Test on Trust Business for Trust Business Personnel, which were available in two versions including a written exam and a computerized exam. For the three written exam held in 2017, 6,009 persons registered for the written exams and 5,089 persons actually took the tests, with 1,943 persons passing the tests. This yields a test-passing rate of 38.18%. Meanwhile, 16,001 persons registered for the computerized exams and 13,362 persons actually took the tests, with 6,326 persons passing the tests yielding a test-passing rate of 47.34%.

As per Article 16 of the "Regulations Governing Required Qualifications for Responsible Persons and Required Trust Expertise or Experience for Operations and Managerial Personnel of Trust Enterprises," those who would like to work as trust business representatives could first take the securities investment trust qualification test held by any institution approved by the Securities Investment Trust and Consulting Association (SITCA) and then take the "Test on Trust Law and Regulations" arranged by TAROC-approved institutions.

TAROC authorized TABF to arrange the "Test on Trust Law and Regulations" in 2017, who held the 26th to 27th tests in 2017. The 86 persons registered for the written exams and 75 persons actually took the exams, with 63 persons passing the tests and hitting a high test-passing rate of 84%. 396 persons registered for the computerized exams and 355 persons actually took the tests, with 299 persons passing the tests giving a test-passing rate of 84.23%.

本會自 91 年 6 月起開辦人員資格審定及登錄作業，截至 106 年 12 月底止，57 家會員之信託業經營與管理人員，計 91,241 人，其中督導人員計 731 人，管理人員計 21,314 人，業務人員計 69,196 人，據統計前述各類人員（督導、管理、業務）中具有大專以上之學歷者，有 86,013 人，約占總人數的 94.27%，由此可知，我國信託業之人力素質實具有高度之專業水準，除可得到社會大眾的信賴外，對信託業之發展亦具有相當大之助益。（見表五）

Since June 2002, when such screening began, until the end of December 2017, 91,241 persons from 57 TAROC members passed the screening. Of these, 731 were supervisory personnel, 21,314 managerial personnel, and 69,196 business personnel. According to statistics, among those who passed the screening (including supervisory, managerial, and business staff) totaled 86,013 persons, or 94.27%, and held university or college degree or above. This attests to the high level of professionalism of trust personnel. Not only do trust personnel deserve recognition and trust from the public, but they also make positive contributions to the development of the trust sector. (See Table 5)

**表五／信託業經營與管理人員統計表**  
**Table 5 : Statistics on Trust Professionals**

單位：人  
Unit : Person

	督導人員 Supervisory Personnel	管理人員 Managerial Personnel	業務人員 Business Personnel	合計 Total
碩士及以上 Master's Degree or Above	372	2,768	6,762	9,902
大學 Bachelor's Degree	318	11,882	43,385	55,585
專科 Associate Degree	31	5,676	14,819	20,526
高中(職) Senior High School (Vocational School)	10	988	4,230	5,228
合計 Total	731	21,314	69,196	91,241

資料日期：106 年 12 月 31 日止  
As of December 31, 2017

# 肆、工作報告

## IV. Business Report



## (壹) 106 年會務報導

### 一、定期舉行各項法定會議

本會 106 年度計召開會員大會 1 次、常務理事會議 2 次、理事會議 12 次、監事會議 7 次、通過報告案 62 案，討論案 64 案，追認案 6 案，備查案 15 案、選舉案 5 案，總計通過 152 案，每一提案均由各委員會或專案小組提供意見，經理監事討論後，作成決議，或由本會建請上級機關核辦，或答覆相關單位酌參，或通函各會員付諸實施。

為有效推動業務，設置業務發展、法規紀律、查核輔導、財務稅務及管理訓練等五個委員會，各委員會分設主任委員、副主任委員、秘書、幹事及委員若干人，並視業務需要，定期或不定期開會討論各委員會相關業務。

### 二、信託業務考察

日本信託銀行利用信託運用於公共工程及都市更新業務的種類十分多元，且已有相當成果，其與信託結合之開發方式具有參考價值。為瞭解日本信託業對於不動產信託業務及信託制度運用於公共工程及都市更新之發展趨勢及相關作法，由蔡理事長慶年擔任團長率領本會常務理事、理事、監事及高階主管人員計 19 人，於 106 年 8 月 27 日至 9 月 1 日赴日本考察參訪。此行主要參訪單位為日本著名之三菱 UFJ 信託銀行、瑞穗銀行及瑞穗信託銀行，該等銀行對於不動產信託及開發業務有豐富的實務經驗，本次主要係透過實務案例說明，瞭解日本不動產信託及公共工程及都市更新信託規劃方式，以為臺灣信託業辦理相關業務參考。

## 1. 2017 Association Activities

### A. Convening Regular Meetings

In 2017, TAROC held one General Assembly of Members, 2 Board of Managing Director Meetings, 12 Board of Directors Meetings, 7 Board of Supervisors Meetings, during which 62 projects of reports were approved, 64 proposals passed, 6 projects to be confirmed later, 15 kept for further check, and 5 elections held (152 projects in total). Each project, proposed by either committees or ad hoc groups under TAROC, would receive final decision after being approved at the meetings of board members or supervisors. TAROC would then report it to the regulatory authorities, forward it to related institutions for their reference, or notify TAROC Members of it for them to follow.

For efficient implementation of association affairs, TAROC set up five committees including Business Development, Legal Affairs and Disciplines, Auditing and Advising, Finance and Taxation, and Administration and Training, each with a director, a deputy director, members, and secretariat staff. Each committee convenes meetings, regularly or non-regularly based on the needs of operations.

### B. Observing Trust Business

Japan's trust & banking corporations have applied trust to public civil engineering, urban renewal, and many other kinds of projects. Their fruitful achievement makes valuable reference to Taiwan's trust enterprises. In order to further understand the trend and application of real estate trust or other trust plans to public civil engineering and urban renewal projects in Japan, the TAROC organized a 19-member delegation, composed of the executive directors, directors, supervisors, and other high-ranking executives, for a business trip to Japan on Aug. 27-Sept. 1, 2017. During this trip, they visited Mitsubishi UFJ Trust and Banking Corporation, Mizuho Bank, and Mizuho Trust & Banking Co. which are all well experienced in real estate trust and related businesses. They briefed several success cases to introduce the real estate trust applied to public civil engineering and urban renewal projects, making valuable reference to Taiwan's trust enterprises interested in such businesses.

# TRUST



理、監事及高階主管赴日本考察信託相關業務 (三菱 UFJ 信託銀行總行)  
The Japan business inspection trip of board members, supervisors, TAROC executives (Mitsubishi UFJ Trust and Banking Corporation's headquarters office)



理、監事及高階主管赴日本考察信託相關業務 (三菱 UFJ 信託銀行總行)  
The Japan business inspection trip of board members, supervisors, TAROC executives (Mitsubishi UFJ Trust and Banking Corporation's headquarters office)



理、監事及高階主管赴日本考察信託相關業務 (瑞穗銀行及瑞穗信託銀行)  
The Japan business inspection trip of board members, supervisors, TAROC executives (Mizuho Bank and Mizuho Trust & Banking Co.)

### 三、舉辦會員聯誼活動

為增進會員情誼與強健身心，本會於 7 月 8 日舉辦「陽明山二子坪 / 竹子湖健行 1 日遊」，本會理、監事、會員代表等計 72 人參與。

### C. Sponsoring Recreational Activities for Members

To further improve the mental and physical health of Members, the TAROC organized a one-day Yangmingshan Erziping / Zhuzihu hiking activity on July 8, participated by 72 people including TAROC directors, supervisors, and Member representatives.



本會舉辦會員聯誼活動  
The TAROC arranges social activity for members

## (貳) 106 年業務報導

### 一、整體業務

(一) 研議信託業「106 年金融建言白皮書」，提供社團法人台灣金融服務業聯合總會（以下簡稱金融總會）整合提出建言：

1. 信託業依信託契約之記載，為委託人或與其具有保險利益者投保人身保險，得依委託人指示擔任保險契約要保人。
2. 參採信託導管理論，就「加值型及非加值型營業稅法」之稅捐，改依委託人或受益人身分核課，而非以信託業擔任受託人為核課對象。
3. 信託業辦理受益人為身心障礙者之他益信託，如受益人符合一定條件及自用住宅課稅條件時，可按自用住宅用地稅率課徵賦稅。
4. 委託人死亡時，民法第 1148 條繼承之範圍，除信託行為當事人另有約定外，不包含委託人終止信託契約或變更管理方法等影響信託目的達成之權利。
5. 修正信託法或民法，使信託契約當事人得於信託契約約定有關信託財產之歸屬或信託受益權之繼承不適用民法有關特留分規定。
6. 信託業因擔任家族企業公司股權之受託人而為公司之董事或大股東時，就公司法制性質上受託人不適用部分，建議修正相關法令或解釋。

(二) 研議「我國金融業策略發展方向」，提供金融總會整合提出建言：

1. 落實業者成本定價檢查，避免削價競爭。
2. 適度放寬信託業營運範圍受益權轉讓限制風險揭露及行銷訂約管理辦法，基於服務之一致性，對既有客戶年齡屆七十歲以後仍得續為推介。金管會考量對高齡投資人之保護並避免衍生金融消費爭議，未參採本會建議。

## 2. 2017 Business Activities

### A. Overall Business

1. Regarding "Taiwan Financial White Paper 2017," the TAROC made the following recommendations about trust business to the Taiwan Financial Services Roundtables (TFSR) which then compiled and submitted these recommendations:
  - a. The trust enterprise, in accordance with its trust contract with clients, could buy insurance and act as the insurance applicant for trustor and other insurance beneficiaries based on the client's instruction.
  - b. Referring to the "trust conduit principle," the TAROC suggested that the taxes in accordance with the "Value-added and Non-value-added Business Tax Act" should be imposed on the trustors or beneficiaries, rather than the trust enterprise as a trustees.
  - c. While those disabled persons as beneficiaries of the "Other Interest Oriented Trust" meet the conditions to enjoy the favorable tax rate for self-use residential land, their self-use residential land will be taxed at such lower rates.
  - d. When the trustor passes away, as per Civil Code's Article 1148 on the range of heritage assets, it won't cause termination to the trust contract, changes in the trust property management method, or any other changes which may influence the means for implementing the trust contract to reach its goals, unless the trustor has made additional requirements before his/her death.
  - e. An amendment is proposed to the Trust Law or the Civil Code to allow the involved parties of a trust contract to have the ownership of the assets in trust or the succession of beneficiary's rights exempt from the Civil Code's compulsory portion provisions.
  - f. An amendment to laws or a special administrative explanation is recommended to define which provisions the Company Law are not applicable to the trust enterprise which acts as a trustee of a family enterprise and thus serves as a board member or a major shareholder of the family enterprise.
2. Proposing "Development Directions and Strategies for Taiwan's Financial Industry" for TFSR to compile into the general recommendations of the financial industry:
  - a. To realize the cost-pricing examination to avoid price-slashing competition.
  - b. To make proper relaxation on the "Regulations Governing the Scope of Business, Restrictions on Transfer of Beneficiary Rights, Risk Disclosure, Marketing, and Conclusion of Contract by Trust Enterprises." For service continuation, the TAROC recommended that the trust enterprise could

3. 開放委託人為非專業投資人時，於一定條件下得委託投資具槓桿或放空效果之外國證券交易所指數股票型基金。金管會參採本會建議已修正放寬限制。
  4. 建議於「消費者保護法」增訂，預售屋企業經營者應按時交付信託及訂定違反時之懲處規定；及對具履約保障性質之預收款信託，廠商債權人聲請強制執行其信託受益權時，消費者具有優先受償之權利。
- (三) 金管會為強化我國金融機構落實防制洗錢及打擊資恐機制，公布「金融機構防制洗錢辦法」，本會配合修正「信託業防制洗錢及打擊資助恐怖主義注意事項範本」相關文字，並增列疑似洗錢或資恐交易態樣，函報金管會備查後函知會員。
- (四) 因應「公平交易委員會對於電話行銷之處理原則」之廢止，擬具「信託業辦理電話行銷應遵循原則」以供會員遵循，函報金管會備查中。
- (五) 就「金融機構執行共同申報及盡職審查作業辦法草案」，研提下列建議供財政部參考：
1. 訂定本辦法有關之書件(如自我證明文件等)統一範本，以利業者遵循。
  2. 公告外國有(或無)稅籍編號(TIN)之國家或地區，及其編碼方式，以利系統控管。
  3. 相關條文說明欄增列受託人擔任證券投資信託基金及期貨信託基金之保管機構得免盡職審查及申報情形，及積極非金融機構實體包括公益信託、財團法人及社團法人等。
  4. 高資產帳戶審查程序完成期限延長至 109 年 12 月 31 日。
- continue recommending trust products to its clients aged over 70. Yet, the FSC declined this suggestion for protection of the elderly investors and avoiding disputes derived from financial consumption.
- c. To suggest allowing non-professional investors, under certain conditions, to put their assets in trust for investing on the foreign exchange-traded fund (ETF) with leveraging or shorting effect. The FSC has adopted this suggestion and relaxed the restrictions.
  - d. To suggest amendments to the "Consumer Protection Act," requiring pre-sale house providers to put customers' down payment into trust on schedule and imposing penalty on those who fail to comply with this requirement, as well as adding the provisions under which customers will have the privilege to get compensation first in case the creditors of a pre-house provider appeal for mandatory execution of beneficiaries' right as per such contract-enforcement trust deed for advanced payment.
3. The FSC, in order to reinforce the money laundering and terrorist-financing control mechanism among the domestic financial institutions, published the "Regulations Governing Anti-Money Laundering of Financial Institutions" and the TAROC has thus made amendments to the "Template for Guidelines Governing Anti-Money Laundering and Countering Terrorism Financing of Trust Enterprises," adding the provisions on suspicious money-laundering or terrorist-financing activities. The TAROC has reported to the FSC for its approval then forwarded to its Members.
  4. In reaction to the abolishing of the "Fair Trade Commission Regulations on Telemarketing Sales," the TAROC drafted the "Guidelines for Telemarketing Sales, for Trust Enterprises" for Members, and has reported it to the FSC for its approval.
  5. The TAROC proposed following suggestions regarding the "Draft of Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions":
    - a. To formulate templates of relevant documents (such as self-proof document, etc.)
    - b. To announce the list of the foreign countries or areas which use the TIN, and relevant coding method and management system.
    - c. To suggest adding the remarks to the "Notes" column that the trustee, if serving as fund custodian institution for securities investment trust fund or futures trust fund, will be exempt from the due diligence and joint reporting requirements; the active non-financial institutions should include charitable trust, incorporated bodies, incorporated associations, etc.
    - d. To extend the deadline for completing high assets account examination to Dec. 31, 2020.

## 二、高齡者及身心障礙者財產信託業務

(一) 配合金管會推動高齡者及身心障礙者財產信託，辦理相關事項：

1. 配合金管會修正「信託業辦理高齡者及身心障礙者財產信託評鑑及獎勵措施」及評鑑委員會實務運作考量，修正「中華民國信託業商業同業公會辦理高齡者及身心障礙者財產信託評鑑作業要點」以辦理 106 年度高齡者及身心障礙者財產信託評鑑事宜，函知會員並副知金管會。
2. 為使會員參與評鑑活動有所依據，就評鑑活動之主協辦單位、辦理時程、報名表格式、評鑑項目說明、評鑑計分原則及相關注意事項等，擬具「民國 106 年度高齡者及身心障礙者財產信託評鑑活動簡章」，函知會員並副知金管會。
3. 本會為協助會員推展高齡者及身心障礙者財產信託業務，首次辦理 105 年度信託業之高齡者及身心障礙者財產信託評鑑作業、協助金管會辦理「信託業辦理高齡者及身心障礙者財產信託評鑑」頒獎典禮及會員獎勵活動等事宜。
4. 為鼓勵信託業者積極研發具創新性之安養信託架構或服務，擬具修正「信託業辦理高齡者及身心障礙者財產信託評鑑及獎勵措施」並建議金管會有關評鑑項目計算權數，獲金管會參採函頒後函知會員。
5. 就 105 年度依「信託業辦理高齡者及身心障礙者財產信託評鑑及獎勵措施」選定之績優銀行，辦理獎勵活動鼓勵會員同仁積極投入業務推廣。

(二) 研擬「老人安養信託契約參考範本(委託人於信託期間喪失財產管理能力適用)」，並就共同受益人之一方死亡時，其受益權如歸屬於生存受益人，究應繳納贈與稅或遺產稅，財政部分別就訂定信託契約時、約定情形發生時及共同

## B. Trust Service for Elderly and Disabled Persons

1. In cope with the government's policies, the TAROC has arranged following issues to promote trust services for elderly and disabled persons:
  - a. The TAROC, in cope with the FSC's amendment to the "Evaluation and Incentive Measures for Property Trust for Elderly and Disabled Persons" as well as the practice and operation of the evaluation committee, made amendments to the "Guidelines for Evaluation of TAROC Member's Property Trust Services for Elderly and Disabled Persons," which had been applied to the annual trust service evaluation in 2017. The TAROC has notified the FSC and the Members.
  - b. In order to provide general guideline to the Members to participate the annual evaluation activity, the TAROC compiled the "Prospectus of Elderly and Disabled People Property Trust Evaluation Activities for 2017," providing detailed information such as the organizer, co-organizers, activity timetable, registration form, evaluation items, scoring criteria, and other related issues. The TAROC has notified the FSC and Members.
  - c. In order to help Members promote trust services for elderly and disabled persons, the TAROC for the first time held the evaluation activity in 2016, by the way helped the FSC arrange the "Elderly and Disabled Person Care Trust Service" awarding ceremony and related activities.
  - d. In order to encourage trust enterprises to provide innovative elder care trust structure or services, the TAROC proposed an amendment to the "Evaluation and Incentive Measures for Property Trust for Elderly and Disabled Persons" and made adjustment on the weighting of each evaluation item. The TAROC has received the FSC's approval before notifying Members of this amendment.
  - e. For those Excellent Banks, selected by the campaign of Evaluation and Incentive Measures for Property Trust for Elderly and Disabled Persons for 2016, the TAROC arrange Incentive Tour as to encourage the Members actively promoting such trust services.
2. The TAROC proposed the "Contract Template for Elderly People Care Trust" (applicable to those trustors who lose their property management capabilities during the trust period). Regarding the question whether the surviving joint beneficiaries have to pay gift tax or inheritance tax for the beneficiary's rights transformed to them from a deceased beneficiary, the Ministry of Finance (MOF) explained that the taxation issues about this case could be handled at three different timing: when the trust contract is signed, when the specified condition happens, or when one of the joint

受益人一方死亡時等三個課稅時點之稅賦予以說明，本案獲財政部函釋後函知會員。

- (三) 為提升高齡者及身心障礙者辦理不動產信託之意願，建議信託業依信託契約指示將交付信託之不動產出售或出租，比照非營業行為之自然人自行出售或出租不動產時免徵營業稅；財政部函請臺北國稅局研提具體意見。
- (四) 為使民眾得透過更多管道瞭解及認同安養信託之概念，逐步引導民眾辦理安養信託，邀請藝人陳淑麗擔任公益代言人，製作宣導短片與廣播播放檔，函報銀行局後將自 107 年起透過各種管道強力播放，以宣導安養信託觀念。
- (五) 配合新北市政府擬具「晚年人生·我做主」系列推廣活動，讓信託業者與高齡者直接面對面說明安養信託及諮詢相關事項。
- (六) 針對一般民眾、社福團體、縣市政府、司法機關及社區大學等單位廣續辦理安養信託宣導活動。

### 三、金錢信託業務

- (一) 為釐清辦理保險金信託之疑慮，就保險要保人與人壽保險業於保險契約及「保險金指定匯入信託專戶約定書」約定，要保人同意放棄對受益人及變更契約之處分權時，保險業應約定辦理，獲保險局函釋後函知會員。
- (二) 參酌實務公告之公益信託表報填寫內容及「信託業信託帳會計科目之設置、分類、帳項內容及財務報告、營業報告書等作業規範」，擬具公益信託財務報表、信託事務報告書及相關公告文件之內容與格式範本，並擇定公益信託常見樣態，擬具填寫說明，函知會員並副知金管會。

beneficiaries passes away. The TAROC has forwarded the MOF's explanation to Members for their reference.

3. In order to encourage elderly and disabled persons to set up real estate trust, the TAROC suggested that their trustees, while selling or leasing the real estate in trust as per trust contract, should be entitled to the same privilege as the individuals who are exempt from the business tax on selling or leasing of their own real estate. The Ministry of Finance (MOF), in reaction, has ordered the Taipei Taxation Bureau to propose particular opinions about this matter.
4. In order to provide the public with diverse channels to understand the concept of elder care trust services and encourage them to set up such trust, the TAROC invited actress Chen Hsu-li as the charity representative, and made a promotional video for public broadcasting. After reporting to the Bureau of Banks, the TAROC will start broadcasting of the video through various channels from the beginning of 2018.
5. The TAROC joined the New Taipei City Government in the series promotional activities entitled "I'm Master of My Later Life," introducing elder care trust and related consulting services to elderly persons face to face.
6. The TAROC continued to hold elder care trust service promotional activities, targeted at the public, social welfare associations, county/city government, judicial agencies, community colleges, and so on.

### C. Money Trust

1. The TAROC, in order to clarify the procedures for handing insurance claims trust, suggested that the life insurance company should follow the terms and conditions agreed by both the insurance applicant and the insurance company to be stated in the insurance policy and the "Letter of Agreement on Designated Trust Account for Compensation Fund Remittance" where the insurance applicant agrees to give up the rights for changing the beneficiaries or making adjustments to the insurance policy. The Insurance Bureau has made explanation on this matter and replied to the TAROC which has then forwarded to Members by TAROC.
2. The TAROC, referring to the public notice format of charitable trust and the "Guidelines for Accounting Subject Creation, Classification, Detailed Items, as well as Financial Report and Operational Report for Trust Enterprises," formulated the format of the financial report, trust business report, and related documents for charitable trust, as well as selected the popular formats of charitable trust contract and forms, proposed instructions on how to fill out the forms, and has notified Members and sent copies to the FSC for their reference.

- (三) 為利業者實務執行，本會就基金依所得稅協定申請核發我國居住者證明之解決方案，建議財政部明定信託業係提供本國人、本國公司或機構比例、留存受益人資料之時點(如每年底)、留存資料之時限(如5年)及訂定聲明書統一格式等，以利證券投資信託事業申請海外退稅。
- (四) 考量履約保障機制過往之發展，因採他益信託方式實務運作確窒礙難行，而發展為自益信託方式，擬具企業經營者採他益信託方式辦理履約保障機制於實務運作無法符合相關法制規定之說明，提供消保處參酌。
- (五) 修正「中華民國信託業商業同業公會會員辦理非專業投資人信託資金集合管理運用帳戶一致性規範」第2條，帳戶如有約定到期日者，得不受相關運用限制之規範，以利業者規劃設置目標到期之信託資金集合管理運用帳戶，函報金管會備查中。

#### 四、保管銀行業務

- (一) 中華民國證券投資信託暨投資顧問商業同業公會(以下簡稱投信投顧公會)依金管會指示，函請本會就其研擬證券投資信託基金(以下簡稱投信基金)交割指示傳輸標準格式表示意見，考量投信基金投資國內、外標的之交割作業實務之差異，本會建議區分投資國內、外標的，並擴增檔案格式函復投信投顧公會，投信投顧公會召開會議討論後函報金管會。
- (二) 投信投顧公會依金管會指示，函請本會就其修正「證券投資信託事業證券投資顧問事業經營全權委託投資業務操作辦法」及相關契約範本涉及保管機構實務作業部分表示意見，本會建議證券商應提供買賣報告書及其他相關資料協助全權委託保管機構執行越權交易控管，投信投顧公會參採本會建議修正相關規定後經金管會核定。

3. In order to help trust enterprises practice, the business involved with the fund's application for the "ROC Resident" certificate as per the "Regulations Governing Application of Agreements for the Avoidance of Double Taxation with Respect to Taxes on Income," the TAROC suggested that the MOF should regulate the trust enterprise only providing information about the percentages of ROC nationals and ROC-registered companies or institutions, the time when and the place where the beneficiary's information is recorded (such as the end of each year), duration of such information (e.g., five years), a standardized format of the agreement, and such like supportive information to facilitate the securities investment trust enterprise' application for overseas tax refund.
4. Considering the past practice of the contract enforcement mechanism under which the Other Interest Oriented Trust, due to difficulties in practice, is hard to develop, the TAROC has thus proposed a statement explaining the difficulties for practice of Other Interest Oriented Trust under such mechanism, and has sent it to the Consumer Protection Committee for its reference.
5. The TAROC made an amendment to Article 2 of "Uniform Regulations for TAROC Members in Management and Utilization of Collective Investment Trust Funds for Nonprofessional Investors," stipulating that the accounts, after the expiration date, shall not be subject to this regulation. This amendment was proposed to help trust enterprises make plans with the target maturity of the collective investment trust funds. The TAROC has reported it to the FSC for its approval.

#### D. Custody Trust

1. The Securities Investment Trust & Consulting Association of the ROC (SITCA), in accordance with the FSC's instruction, made a written request to the TAROC, asking the TAROC's comments on standard settlement instruction transmitting format for transactions of securities investment trust fund (hereinafter referred as "investment trust fund"). Considering the different settlement procedures for domestic and foreign investment targets, the TAROC, in its reply to the SITCA, suggested differentiating those targeted at domestic investment from those targeted at foreign investments and expanding the document format. The SITCA thus convened a meeting to discuss this issue before reporting it to the FSC.
2. The SITCA, in accordance with the FSC's instruction, made a written request to the TAROC, asking the TAROC's comments on its amendment to the "Regulations

- (三) 考量臺灣集中保管結算所股份有限公司(以下簡稱集保結算所)轉帳手續費及帳戶維護費之收費方式係以張數而非轉帳次數為計算基礎,應有調降之可行性,擬具建議費率方案函請金管會協助處理,金管會函請集保結算所評估可行性。
- (四) 建議集保結算所於股務資訊網(以下簡稱CANet)新增保管銀行與股務機構現金增資對帳服務,以利保管銀行導入自動對帳作業以增進作業效率,並擬具「CANet 現金增資認股檔案資料欄位(保管機構版本)」提供集保結算所參考,該所函復同意本會建議,預定於107年第1季完成系統開發。
- (五) 考量保管機構因廠商刻製、派送印鑑及保管機構核章、用印等作業流程需一定時間,本會建議證交所放寬保管機構代理投資人辦理相關登記檢附文件送達之時限由三個營業日放寬為五個營業日,以利保管機構於期限內齊備相關文件送證交所備查,證交所函復同意本會建議。
- (六) 考量財政部現行規定同意公開收購股票處理費範圍並未包括保管銀行,函請中華民國證券商業同業公會轉知其會員,公開收購股票時,就應賣人透過保管銀行以帳簿劃撥方式交存有價證券,不需代扣公開收購股票相關處理費。

Governing the Conduct of Discretionary Investment Business by Securities Investment Trust Enterprises and Securities Investment Consulting Enterprises of Securities Investment Trust and Consulting Association of the ROC," and the related contract templates involved with practices of custodian banking institutions. The TAROC, in its reply to the SITCA, suggested that the securities firms should provide transaction reports and related documents to help the discretionary custodian banking account management institution supervise and control the transaction. The SITCA has made amendment based on the TAROC's suggestion and has submitted it to the FSC for its approval.

3. Considering that the Taiwan Depository & Clearing Corporation (TDCC) charges service commission and account maintenance fee based on the quantity of securities rather than the times of transfer, and there should be the possibility for price cut, the TAROC therefore made a price cut proposal to the FSC which has thus instructed the TDCC to consider the feasibility for price cut.
4. The TAROC suggested that the TDCC should add rights reconciliation services to its shareholder services website CANet to enable the custodian bank and shareholder services agent to reconcile rights issue subscription online, so as to allow the custodian banks to introduce automatic account balance checking service and enhance its operational efficiency. Meanwhile, the TAROC also proposed rights issue subscription format of the CANet for TDCC's reference. The TDCC, in its reply to the TAROC, expressed that it would adopt the TAROC's suggestion and may complete the new system during the first quarter of 2018.
5. Considering the lengthy procedures for creating a new account at the TDCC from making a chop, submitting the chop to keep a record, signing on documents, and other relevant processes, the TAROC suggested extending the TDCC account application period for custodian banks from three business days to five business days, leaving enough time for the TDCC to prepare all the documents to send to the Taiwan Stock Exchange (TSE) for its review. The TSE agreed at this suggestion and has made a written reply to the TAROC.
6. Considering that the custodian banks are not covered in the MOF-approved public tender offer service fee collection system, the TAROC sent a written request to the TSA, requesting it to notify its members that tenderer, during the public tender offer, directly transfer their stocks from their custodian banking account through postal remittance system, without the need to deduct the service fee from the total transaction payment.

## 五、加強信託業務之研究發展

- (一) 家族信託因無法規避民法繼承編之規範，造成信託規劃適用之疑義，建議委託人地位分為「信託行為當事人」與「信託財產原所有人」，委託人基於「信託行為當事人」地位享有之權利非屬獨立財產權具有專屬性，不得作為繼承之標的；委託人基於「信託財產原所有人」地位享有之信託財產歸屬權利，與受益權一般具有財產利益或財產權屬性，解釋上應得作為繼承之標的，研擬「委託人權利繼承相關問題之研究」，函知相關主管機關及會員參考，並函請法務部補充釋示。
- (二) 會員辦理家族信託之實務需求及常見問題，經蒐集分析美國、日本及新加坡辦理家族信託之法制與實務，建議我國辦理家族信託可採行之模式及提供相關修法建議，研擬「我國辦理家族信託之可行性及相關問題之研究」，函知相關主管機關及會員參考，並就閉鎖性公司股份轉讓效力之疑義函請經濟部釋示。
- (三) 蒐集美國辦理特定目的信託法制、發展經驗及家族信託之實務運作模式，建議我國辦理特定目的信託之可行性以運用於我國家族傳承信託，研議「我國辦理特定目的信託可行性之研究—以美國為例」，函知相關主管機關及會員參考。
- (四) 金管會積極推動高齡者及身心障礙者財產信託，而實務上第一線接觸高齡者及身心障礙者的，通常為社工、居家服務員或安養機構等，建議信託業可採合作方式，委由社工或安養機構等，協助提供有信託需求者之資料予信託業，或對有信託需求者提供信託業之聯絡資訊，研擬「信託業委託他人轉介或銷售信託商品之可行性」，函知主關機關及會員參考。金管會函復就研究報告建議之合作模式，未涉及「金融機構作業委託他人處理內部作業制度及程序辦法」相關規範。
- (五) 為推動以信託方式辦理投資安養設施，蒐集美

## E. Research on Trust Market Development

1. Regarding that the family trust can't be exempt from Civil Code provisions on inheriting and that has caused trust planner's concerns, the TAROC suggested that the trust settlers be classified into two categories: the "trust grantor" and the "original owner of trust property." The right of "trust grantor" is not as the exclusive ownership right of independent property, so couldn't be used as the target of succession. Whereas, the right of "original owner of trust property" holds the ownership of the trust property, just as the beneficiary's right to own the trust property, and such right could be used as the target of succession. The TAROC has thus made the "Study of Issues Related to Succession of Trustor's Rights," and has sent the research report to regulatory authorities and Members for their reference, and at the same time asked the Department of Justice to make further explanation on this issue.
2. Regarding that Members often encounter various kinds of problems involved with family trust, the TAROC has collected relevant information about family trust legal framework and practices in the U.S., Japan, and Singapore, as well as proposed proper business models for Taiwan market and proposed amendments to relevant laws. The TAROC made a study on "Feasibility Study of Conducting Family Trust Business in Taiwan and Related Issues" and has sent the research report to regulatory authorities and Members for their reference, and meanwhile asked the MOEA to make explanation on the effectiveness of transfer of closed corporation's shares in legal aspect.
3. The TAROC made the "Feasibility Study of Handling Honorary or Purpose Trusts in Taiwan—Taking United States as Example," collecting information about the legal framework, development experience, and practices of Special-purpose Trust in the U.S., and proposing recommendations about its application in Taiwan. The TAROC has sent the research report to regulatory authorities and Members for their reference.
4. The FSC is active in promoting elderly and disabled person care trust services whereas the frontline workers are mostly volunteer social workers, home attendants, or caring institute's workers. The TAROS thus suggested a cooperation model under which the volunteer social workers or caring institutions provide relevant information to the trust enterprises or provide interested persons with the trust service contact information. The TAROC has made a study on "Feasibility for Trust Enterprises to Commission Trust Service Referrals or Sales Agents," and has sent the research report to regulatory authorities and Members for their reference. The FSC, in its reply to the TAROC, required that such business model shouldn't be against the "Regulations Governing Internal Operating System and Procedures for the Outsourcing of Financial Institution Operation."

國及日本 REITS 投資安養設施之業務合作模式，研擬「不同安養設施營運模式與信託結合方式研究」，函知會員參考。

## 六、信託業務之服務及宣導教育訓練

### (一) 信託業人員資格審定

1. 依據「信託業負責人應具備資格條件暨經營與管理人員應具備信託專門學識或經驗準則」規定，信託業從業人員非經向本會登錄，不得執行職務。本會於 106 年度合計辦理會員 10,806 人次審定登錄。
2. 辦理信託業經營與管理人員違反「信託業負責人應具備資格條件暨經營與管理人員應具備信託專門學識或經驗準則」第 2 條及第 16 條之 1 之撤銷登錄、撤銷處置登錄或停止執行職務處置，106 年度計有 2 件。

### (二) 教育訓練

1. 依「信託業負責人應具備資格條件暨經營與管理人員應具備信託專門學識或經驗準則」規定，信託業之經營與管理人員依其職務性質應分別取得督導、管理及業務人員資格，其中督導人員與管理人員之資格除得透過教授信託相關課程取得外，亦可透過參加經本會認可之信託業務相關訓練課程，累計一定時數以上，持有結業證書而取得。本會於 106 年度分別認可財團法人台灣金融研訓院、財團法人中華民國證券暨期貨市場發展基金會及財團法人台北金融研究發展基金會所舉辦之信託業務相關訓練課程，提供信託業從業人員及有志加入信託業人士多元之培訓管道，三個專業訓練機構 106 年度共舉辦 287 班次，結業人數計 8,609 人次。
2. 依「信託業負責人應具備資格條件暨經營與管理人員應具備信託專門學識或經驗準則」規定信託業務人員需參加職前及在職訓練，106 年度受訓人數分別為 6,163 及 25,292 人次，合計 31,455 人次。

5. In order to promote application of trust to investments on caring facilities, the TAROC made a study on "Research on Cooperation Models between Caring Facility Operators and Trust Enterprises," collecting relevant information from the U.S. and Japan, and has sent the research report to Members for their reference.

## F. Providing Services and Conducting Publicity Education, and Training on Trust

### 1. Screening the Qualifications of Trust Personnel

- a. Under the "Regulations Governing Required Qualifications for Responsible Persons and Required Trust Expertise or Experience for Operations and Managerial Personnel of Trust Enterprises," any new trust worker won't be qualified to execute duties unless they have registered with TAROC. In 2017, the Association reviewed and approved a total of 10,806 registration applications.
- b. TAROC dealt with the violation cases which were against Articles 2 and 16-1 of the "Regulations Governing Required Qualifications for Responsible Persons and Required Trust Expertise or Experience for Operations and Managerial Personnel of Trust Enterprises." In 2017, it handled two such cases.

### 2. Providing Education and Training

- a. As stated in the "Regulations Governing Required Qualifications for Responsible Persons and Required Trust Expertise or Experience for Operations and Managerial Personnel of Trust Enterprises," the supervisor and manager personnel can earn credits to obtain a certificate by giving trust-related lectures at university or taking TAROC designated training courses. They will be able to obtain the certificate after completing the training program. In 2017, TAROC approved a total of 287 training courses arranged by the TABF, Securities & Futures Institute, and Taipei Foundation of Finance. In 2017, a total of 8,609 persons completed these courses and obtained qualification certificates. These courses provide multiple training opportunities for those who would like to build a career in trust business.
- b. Under the "Regulations Governing Required Qualifications for Responsible Persons and Required Trust Expertise or Experience for Operations and Managerial Personnel of Trust Enterprises," any new trust workers should take both pre-job and on-the-job training courses, respectively participated by 6,163 and 25,292 trainees in 2017. A total of 31,455 persons having completed these courses.

### (三) 舉辦研討會、課程、說明會及信託宣導

#### 1. 國際信託業務交流：

- (1) 與銀行公會共同舉辦「國際金融業洗錢防制實務—以美國、香港為例」說明會，協助會員瞭解國際防制洗錢監管機構最新法規與執法情形，供會員參考。
- (2) 舉辦「日本高齡者財產信託商品現況與未來展望說明會」，協助會員瞭解日本高齡者財產信託商品的市場現況，日本信託業者開發相關商品的方向與展望，以及我國信託業分享高齡者信託業務推廣經驗，供會員參考。
- (3) 與台灣金融研訓院、社團法人中華法務會計研究發展協會、國立中正大學法學院民商法研究中心 / 財經法律學系及國立中正大學法學院校友會共同主辦「信託法及信託業務發展之新趨勢學術研討會」，邀請香港與國內學者以專文探討日本及香港信託法之修正重點及信託商品創新之趨勢，並期能掌握法務



與銀行公會共同舉辦「國際金融業洗錢防制實務—以美國、香港為例」說明會  
Presentation on Anti-Money Laundering Practices in U.S and Hong Kong : The TAROC joined the BAROC in co-organizing the conference



本會舉辦「日本高齡者財產信託商品現況與未來展望說明會」  
Presentation on Japan's Trust Products for Elderly People—Status and Outlook

#### 3. Conferences, seminars, presentations, and trust promotional activities

##### a. International interaction among trust business:

- (a) Joining the Bankers Association of the ROC to co-organize the "Presentation on Anti-Money Laundering Practices in U.S and Hong Kong," helping Members realize the latest regulations of the international anti-money laundering control institutions and providing them with valuable references.
- (b) Holding the "Presentation on Japan's Trust Products for Elderly People—Status and Outlook," helping Members realize the market status of Japan's trust services for elderly persons, introducing Japan's new trust instruments and their market potential, as well as sharing domestic trust providers' experience in practices of such trust services as references of TAROC Members.
- (c) Joining the Taiwan Academy of Banking & Finance (TABF), Forensic Accounting Research Development Association, Department of Financial and Economic Law of National Chung Cheng University, and Alumni Association of College of Law, National Chung Cheng University in co-organizing the "Seminar on Development Trend of Trust Law and Trust Services," inviting scholars from Taiwan and Hong Kong to speak on the major points of amendments to Japan's and Hong-Kong's Trust Law as well as the trend of trust innovation, in a hope that it would help the TAROC grasp the key points of the proposed amendment to the Trust Law in Taiwan for further promoting the trust legal system and trust services on the domestic market.

##### b. Assistance to help Members promote business:

- (a) Holding the "Workshop on Auditing for Trust Enterprises for 2017" to help Members understand the government's supervisory policies toward trust business and help trust auditors understand the practices of trust business auditing so as to build efficient internal control system for trust enterprise and that will help boost healthy development of trust industry.
- (b) Holding the "Presentation on Feasibility for trust service to support construction of elderly Care Facilities," helping Members understand how to apply trust mechanism to absorb more capital to make investments on elder care facilities and providing relevant information as references to them.
- (c) Holding the "Presentation on Taxation Issues Involved with Elder Care Trust Services and Practice Issues," discussing the taxation issues mentioned in the model copy of the "Contract Template for

部「信託法修正條文草案」之重點，以推動我國信託法制及信託業務之發展。

## 2. 協助會員推展業務：

- (1) 舉辦「106年信託業務稽核實務研習班」，以使會員瞭解主管機關對會員之監理政策，協助信託業務稽核人員瞭解信託業務稽核實務及有效建置信託業務內部控制制度，以促進信託業務之健全發展。
- (2) 舉辦「以信託方式辦理投資安養設施可行性說明會」，協助會員瞭解如何藉由信託機制吸引更多資金投入興建相關安養設施，提供會員辦理業務參考。
- (3) 舉辦「安養信託契約涉及稅務及實務議題說明會」，就「老人安養信託契約參考範本(委託人於信託期間喪失財產管理能力適用)」所涉及之稅務及契約實務議題，透過專題講座促進會員交流研討，提供會員辦理業務參考。
- (4) 舉辦「信託專責部門業務系列課程」之「公益信託」暨「信託業防制洗錢及打擊資恐」實務研習班，協助會員瞭解信託業最新修訂之規範，包括公益信託財務報表、信託事務報告書及相關公告文件之修訂，以及「信託業防制洗錢及打擊資助恐怖主義注意事項範本」與附錄之修正，提供會員辦理業務參考。
- (5) 舉辦「信託專責部門經理人專班」，協助信託專責部門經理人能掌握主管機關之監理政策與趨勢，並就現行實務運作之各項業務進行交流，以促進信託業之長遠發展。

## 3. 推展校園信託宣導與社會關懷活動：

- (1) 配合金融總會於大專院校開設「金融講座」課程，講授「信託業概論」單元。
- (2) 為協助弱勢家庭青年學子順利完成學業，並提供金融相關知識，106年廣續辦理捐贈由金管會委請金融總會籌設之「金融服務業教

Elderly People Care Trust" (applicable to those trustors who lose their property management capabilities during the trust period). The lectures on specific topics during this activity induced even more discussion among Members and provided information as valuable references to them.

- (d) Holding the training courses on "Charitable Trust" and "Anti-Money Laundering and Countering Terrorism Financing of Trust Enterprises" as part of the series training program "Business of Specialized Trust Department," helping Members understand the latest amendments to trust related regulations, including those made to the financial report of Charitable Trust, uniform formats for trust business report and related documents, as well as the "Template for Guidelines Governing Anti-Money Laundering and Countering Terrorism Financing of Trust Enterprises" and its Appendixes.
  - (e) Holding the "Training Course for Managers of Specialized Trust Department," to help them understand the regulatory authorities' policies and market development trend and provide opportunities for them to discuss the practical operations of their business so as to promote long-term development of the trust business.
- c. Trust advocacy at campus and charity activities in society:
- (a) Holding "Financial Lecture: Trust Business Introduction" on campus of university in support to the Taiwan Financial Service Roundtable (TFSR).
  - (b) In order to help the students from disadvantaged families complete studies at school and provide finance-related knowledge to them, the TAROC continued to make donation to the "Charity Education Fund of Financial Service Industry" set up by the TFSR in accordance with the FSC's instruction, which uses the fund to grant educational scholarship and arrange financial education courses.



本會舉辦「信託專責部門業務系列課程」實務研習班  
Courses on Business of Specialized Trust Department

育公益基金」，用以發放教育獎助學金與金融教育課程之用。

- (3) 配合金融總會與台中市政府及高雄市政府舉辦「2017年金融服務愛心公益嘉年華」活動，共同推動金融知識普及，發揮社會關懷精神，讓社會大眾瞭解金融業界對推動金融教育及社會公益之投入與努力。

#### 4. 協助公務機關及社福單位導入信託：

- (1) 辦理「各縣市政府社會局(處)信託諮詢窗口信託宣導班」，針對各縣市政府社會局(處)及社會福利機構人員規劃課程，介紹安養照護信託實務，從信託基本概念、本會推廣高齡者及身心障礙者財產信託之規劃以及社會福利團體擔任信託監察人的經驗等層面提供與會者參考。
- (2) 舉辦「106年公務機關及社福團體信託宣導會」台北場及台中場，向公務機關及社福團體宣導信託觀念，增進其對信託之認知及運用，以利信託業務長遠發展。
- (3) 舉辦「106年高齡者及身心障礙者財產信託宣導會」，與新北市政府合作辦理，共有14家會員設攤，宣導內容涵蓋信託觀念、退休金安養規劃、家族傳承規劃、保險金信託等之各項觀念簡介及信託案例分享，以做為會員後續業務推展之參考。
- (4) 配合衛福部社家署、台南市心智障礙者日間服務中心、鹽埕早療資源服務據點、台北市萬華

- (c) The TAROC joined the TFSR as well as Taichung and Kaohsiung City Governments in holding the "Financial Service and Caring Charity Carnival 2017," jointly working to promote the public's understanding of financial knowledge, promote social care spirit, and let the public know the efforts and commitment of the financial industry in promoting financial education and social charity.

#### d. Incorporation of trust mechanism into operational system of government agencies and social welfare organizations:

- (a) Holding the "Trust Promotional Program for Trust Consulting Frontline Workers at City/County Government," arranging elderly care trust training classes for the public servants at social welfare department of city/county government as well as workers at social welfare organizations, covering the topics of basic concept of trust, TAROC-planned trust service for elderly and disabled persons, experiences of social welfare organizations acting as trust supervisors, and so forth, as reference for the workshop participants.
- (b) Holding the activities of "Trust Introduction to Government Agencies and Social Welfare Organization for 2017" in Taipei and Taichung, introducing trust concept to them to strengthen their understanding of trust business, in favor of long-term development of trust business in Taiwan.
- (c) Holding the promotional activities of "Trust Services for Elderly and Disabled Persons" in 2017, co-sponsored by the New Taipei City Government. The New Taipei round was joined by 14 Members as booth runners. The activities were held to introduce trust concept, retired life plan, pension fund management plan, family assets management plan, insurance trust, and other trust services as well as share several trust service examples, so as to help Members promote trust services.
- (d) Arranging lectures on "Trust Services for Elderly and Disabled Persons," co-sponsored by the Department of Social assistance and Social Work under Ministry of Wealth and Health, Tainan Disabled Person Day Care Center, Yancheng Early Care Resource Service Center, Taipei Wanhua Elderly Care Center, Taichung Domestic Violence and Sexual Violation Prevention Center, Elderly Club under Shulin Community College, New Taipei City Leyuan Homecare Center for Disabled Persons, Taipei Wenshan District Elderly Care Center, Autism Society of Taiwan, Social Welfare



本會舉辦「各縣市政府社會局(處)信託諮詢窗口信託宣導班」  
Trust Promotional Program for Trust Consulting Frontline Workers at City/County Government

老人服務中心、台中家庭暴力及性侵害防治中心、樹林社區大學銀髮俱樂部、新北市樂圓身心障礙者家庭資源中心、台北市文山區老人服務中心、中華民國自閉症總會、新北市政府社會局、新北市康復之友協會、台北市萬華老人服務中心、宜蘭縣政府社會局老福科、新北市各區松年大學、台北市社會局、雲林科技大學等機關團體，由本會安排講師舉辦銀髮族及身心障礙者財產信託等講座。

- (5) 製作並發送文宣品：為使民眾瞭解信託觀念進而利用信託規劃未來生活，並協助高齡者及身心障礙者財產信託業務之推展，印製「高齡者身心障礙者財產信託手冊」發送推廣。

## 七、會員財務與業務查核相關事項

依據「信託業商業同業公會業務管理規則」規定應注意查核會員之財務、業務情形；本會依金管會備查之會員財務與業務查核辦法及會員專案查核與輔導辦法等相關規定，協助會員健全財務及建置業務內部控制制度。

本會辦理會員財務業務查核與輔導相關事宜，查核與輔導作業包含對會員表報審閱與實地查核二部分。

- (一) 表報審閱部分，依據信託業法施行細則規定，信託業者應於每半年營業年度終了後二個月內及營業年度終了後四個月內，辦理營業報告書與財務報告之申報，由本會依據會員財務報告審閱要點辦理會員財務報告之審閱；本年度就所有會員所申報之 105 年度財務報告辦理書面審閱 55 件及 106 年度上半年度財務報告辦理書面審閱 56 件，並將審閱結果彙報金管會備查。
- (二) 實地查核部分，本年度就會員抽選 8 家辦理實地查核，期以輔導會員健全信託業務相關內部控制制度，查核報告均依規定函報金管會；經本會查核與輔導後，會員內部控制制度之建置已日趨妥善。

Department under New Taipei City Government, New Taipei City Rehabilitated Persons Association, Taipei Wanhua District Elderly Care Center, Elderly Welfare Division under Department of Social Works of Ilan County Government, New Taipei City Evergreen Collage, Social Welfare Department of Taipei City Government, Yunlin Science and Technology University, among others.

- (e) Making and distributing trust promotional materials: in order to introduce trust concept to the public for them to use trust concept to plan their future life and to promote trust services to the elderly and disabled persons, the TAROC published the "Handbook of Trust Service for Elderly and Disabled Persons."

## G. Auditing Finance and Business of Member

Under the "Regulations on the Operations of the Trust Association," TAROC should make audits of members' financial condition and business. In accordance with the government-approved "Regulations on Auditing Finance and Business of TAROC Members and Regulations on Special Auditing and Advisory Assistance to TAROC Members", TAROC should regularly check members' financial condition and provide assistance to help them establish an internal control system.

TAROC has made annual inspections of members' operations and financial conditions and provided advisory assistance. The annual inspection consists of two parts including reviewing financial reports and making field examinations.

1. Review of Financial Reports: under the reinforcement rules of the Trust Enterprise Act, trust enterprises should make business and financial reports within two months after a six months of operation and make annual business and financial reports within four months after one-year of operation. TAROC will review their financial reports based on the Main Points on Financial Report Inspection for TAROC Members. In 2017, it reviewed 55 annual reports for 2016 and 56 semi-annual reports for the first half of 2017, and then submitted review results to the FSC.
2. Field Examination: in 2017, TAROC randomly selected 8 members for the field examination at either their headquarters or branch offices. It made the inspection to ensure that members operate under reliable internal control system and provided advisory assistance if necessary. TAROC reported inspection result to the FSC. Most inspected members have made improvement to their internal control systems.

## ( 叁 ) 107 年業務重點

過去一年，金管會因應我國人口高齡化及少子化社會發展，督促金融業積極發展高齡者及身心障礙者之金融服務，本會配合持續推動高齡者及身心障礙者財產信託，鼓勵信託業投入辦理本項業務；展望未來一年，配合金管會鼓勵研發金融創新商品及服務之政策，本會將繼續朝下列方向前行：

### 一、持續推動高齡者及身心障礙者財產信託業務

- (一) 依金管會函頒之「信託業辦理高齡者及身心障礙者財產信託評鑑及獎勵措施」，廣續辦理 106 年度及 107 年度高齡者及身心障礙者財產信託評鑑活動及獎勵會員活動相關事宜。
- (二) 廣續舉辦公務機關及社福團體信託宣導，並針對各地方政府之信託諮詢窗口為對象，加強舉辦信託實務研習，讓各地方政府第一線接觸高齡者、身心障礙者之單位，其服務對象有信託需求，協助轉介本會或會員以提供信託諮詢；並應相關單位之需求，派員宣導信託觀念。
- (三) 持續更新本會網站「高齡者身心障礙者信託專區」內容，除介紹信託基本觀念，並更新維護會員辦理此項業務相關資訊、老人福利機構、身心障礙福利機構相關資訊與評鑑結果，將新增安養信託宣導短片等相關宣導資訊供民眾參考。

### 二、協助會員辦理安養及家族信託業務相關法制及實務運作之研究

- (一) 我國公司法對於股權信託並無特別規定，信託業擔任家族公司股權信託之受託人後，名義上雖為家族公司之主要股東，若信託業對於信託財產並無運用決定權，信託業與家族公司並未發生控制與從屬關係，應如何適用公司法制（包含公司法、證券交易法及金融控股公司法等）之相關規定，研擬「信託業因擔任受託人而為公司之董事或大股東時，如何適用公司法制之研究及建議」報告中，預計 107 年第 1 季完成。

## 3. 2018 Business Highlights

Over the past year, in reaction to Taiwan's aging society with declining birth rate and growing elderly population, the FSC continued to actively advocate proper financial services for the elderly persons. The TAROC has thus kept promoting the trust services for elderly and disabled persons, encouraging Members to provide such services. Looking forward to the coming year, the TAROC will continue to cope with the FSC's policies for encouraging development of innovative financial products and services, and has thus worked out the following directions for development in 2018:

### A. Continue to promote assets trust service for elderly and disabled persons

1. In accordance with the FSC-approved "Evaluation and Incentive Measures for Property Trust for Elderly and Disabled Persons," the TAROC will continue to arrange evaluation campaigns for Property Trusts for Elderly and Disabled Persons and rewarding activities for Members in 2017 and 2018.
2. The TAROC continues to advocate trust services to government agencies and social welfare organizations as well as enhance the trust practice workshops to enable the frontline workers at the city/county government agencies in charge of elderly and disabled person care to make referrals to the TAROC or its Members for trust-related advisory matters. Upon receiving any request of relevant units, the TAROC will dispatch personnel to provide advocacy and guidance on promotion of the concept of trust.
3. The TAROC will continue updating the contents of the "Trust Service for Elderly and Disabled Persons" pages of its website. In addition to introducing basic trust concept, it keeps updating the information about trust services, elderly caring institutions, disabled person caring institutions, and trust service evaluation result, as well as posting caring-related trust service videos for reference of the public.

### B. Helping Members conduct study on elder care trust services and family trust related legal affairs and practices

1. In Taiwan, the Company Act doesn't impose special regulations on equity trust. While a trust enterprise acts as the trustee of a family enterprise's shares, it may be normally named as a major shareholder. If the trust enterprise has no substantial rights to influence the family enterprise's assets management, there will be no such relation of control or subordination between it and this family enterprise. Yet, regarding how to define their relation under the Company Act and related regulations (including other related laws such as Securities and Exchange Act, Financial Holding Company Act, etc.),

- (二) 鑒於國內企業規劃家族財產傳承的需求日益增加，本會完成「我國辦理家族信託之可行性及相關問題之研究」後，觀察國外家族信託其成功在於內部建有良好的委員會決策機制，為瞭解國外家族傳承最常見之經營委員會、投資委員會以及分配委員會等之架設制度，以利我國業者辦理家族信託時，建立內部運作之委員會參考，規劃研議「家族信託內部委員會機制建置之研究」，提供主管機關及會員參考。
- (三) 我國逐步邁入高齡化社會，為降低高齡者可能因為喪失行為能力，致無法自主管理財產而致本身權益遭受損失之風險，蒐集各國監護信託制度於我國運用之可行性，研擬「監護信託(Custodial Trust) 制度於我國運用之可行性研究」報告中，預計 107 年第 2 季完成。
- (四) 高齡者及身心障礙者可透過成立信託的方式，以信託專戶支付醫療、養護機構及看護費等費用，藉以保障其財產安全，避免資金被挪用或詐騙。但部分高齡者及身心障礙者常無法親自管理財產，須有妥適的信託監察人協助處理信託相關事務，實務上常有委託人找不到適合的親友擔任信託監察人之困擾，規劃研議「公設信託監察人制度之可行性」，提供主管機關及會員參考。

### 三、協助會員辦理信託業務相關法制及實務運作之研究

- (一) 不動產證券化有助於不動產市場及資本市場的發展，為活絡國家經濟發展的重要制度，鑑於我國「不動產證券化條例」自 98 年修正發布迄今已逾 8 年，為使不動產證券化業務實務運作更為順暢，以因應市場變遷與需求，規劃檢視本條例提出修法建議，提供主管機關參考。
- (二) 近年金融消費者保護法及信託業相關法規均強化「充份瞭解客戶」相關規範，惟信託業務種類繁多，部分業務於實務執行時究應對何人辦

the TAROC has been making research on "Study and Recommendations on How to Apply Company Act to Trust Enterprise Acting as Trustee or Major Shareholder of Trustor's Enterprise," scheduled to be completed during the first quarter of 2018.

2. In reaction to the increasing demand of Taiwan's family enterprises for making family assets succession plan, the TAROC has completed a study report on "Feasibility Study of Conducting Family Trust Business in Taiwan and Related Issues" and found the major reason behind a successful family trust case lies in the decision-making mechanism of its internal management committee created within the family. In order to make further research on the systematic framework of the management committee, investment committee, and assets distribution committee of Taiwan's family enterprises, the TAROC is proposing a research project on "Research on the establishment of Committee structured in family trust," and will send the research report to regulatory authorities and Members for their reference.
3. While the elderly population keeps growing in Taiwan's society, the TAROC considers the risk of the elder who may lose their right and interest while without capacity to make judicial acts. The TAROC has thus collected information about Custodial Trust practiced in other countries and conducted a research project on "Feasibility Study of Handling Honorary or Purpose Trusts in Taiwan—Taking United States as Example," scheduled to be completed in the second quarter of 2018.
4. The elderly and disabled persons can create a special trust account to pay for their medical care, hospice accommodation, caring services, among other expenses to secure assets safety, avoid embezzlement of their assets or other kinds of scams. Yet, most elderly and disabled persons can't manage assets on their own, and need help of proper trust supervisors. In practice, there often happen such cases where the trustors have problems with finding proper friends or relatives to act as trust supervisors. The TAROC has thus made a research report on "Feasibility of Public Trust Supervisor System" and has sent it to regulatory authorities and Members for their reference.

### C. Assisting members to carry out research on trust-related legal system and practices

1. Real estate securitization, beneficial to boost development of real estate market and capital market, is a crucial system to vitalize national economic development. Whereas, it has been eight years since the "Clauses of the Real Estate Securitization Act" was amended and published in 2009. In order to pursue even more smooth practice of real estate securitization and make it actually reflect the actual market demand, the TAROC examined the Clauses and proposed amendments to it as references of regulatory authorities.
2. In recent years, the "Financial Consumer Protection Act"

理「充份瞭解客戶」產生疑義，例如他益信託或公益信託，於委託人身故及員工福利信託(相關業務執行係由福儲會負責)等類似業務究應對何人辦理較為適宜尚有疑慮，為兼顧客戶權益及法規規範，擬對尚有疑慮之業務，研議適合辦理充份瞭解客戶之對象，提供主管機關及會員參考。

(三) 為加強信託業自律功能，以維護客戶權益及恪遵法令規定，擬蒐集英國與德國等崇尚自律機制之歐陸國家，就主管機關對於金融業自律機制之運作方式、金融業如何建立內部自我約束機制和內部監控體系之「自我監管機制」，作為主管機關及本會建置自律機制參考。

#### 四、廣續辦理「信託專責部門業務系列課程」

為使信託專責部門人員能深入瞭解各項信託業務之相關法規及實務運作，並提供會員相互聯繫管道，本會自 102 年度起針對會員實務運作較有疑義之信託業務，舉辦信託專責部門業務系列課程，學員反應良好，於 107 年廣續辦理信託專責部門業務系列課程。

#### 五、持續加強並落實信託同業之自律

為強化落實信託業者自律功能，將持續查察會員於媒體登載之新聞或廣告及會員自律相關案件，俾符合相關法令及本會會員自律公約與章則。

#### 六、協助及輔導會員健全財務、業務內部控制相關制度

依據「信託業商業同業公會業務管理規則」規定，公會應注意查核會員之財務業務情形，未來將持續協助會員健全財務、業務內部控制等相關制度，以強化信託業務之經營，提升信託業競爭力。

and trust regulations all place increasing emphasis on "know your customers" (KYC). The trust businesses, however, are very diverse and there may be difficulties in KYC practice for certain sectors. For example, there often arise such a question about who are the right person to deal for the Other Interest Oriented Trust or charitable trust where the trust grantor passes away or the employee benefit trust where the employee welfare and savings committee is generally responsible for its practices. In order to protect client's rights in accordance with relevant regulations, the TAROC proposed to clarify the right persons to deal with for the trust contracts with possibility of such confusion, and will send it to regulatory authorities and Members for their reference.

3. In order to strengthen the functions of self-discipline rules to protect client's rights and assure compliance with law, the TAROC has collected information from Britain, Germany, and other countries with emphasis on self-discipline practices, and made a research report on "Self-discipline Mechanism," discussing how regulatory authorities govern the self-discipline mechanism of the financial industry and how financial institutions build up self-discipline mechanism and internal control system as reference of the regulatory authorities and the TAROC itself.

#### D. Continuing to arrange series training courses on "Business of Specialized Trust Department"

In order to help the workers at trust department better understand related regulations and practices of their trust business as well as to provide them with channels for contacting each other, the TAROC has, since 2013, started to arrange a series of training courses on special trust issues, targeted at the workers at trust department. The courses generally earned positive feedbacks from participants, and the TAROC will continue to arrange it in 2018.

#### E. Continuing to strengthen self-discipline practice for trust enterprises

To enhance the implementation of self-discipline rules within trust enterprises, the TAROC will continue to review news or advertisements posted by Members on the media, and cases of members' self-discipline to ensure compliance with relevant laws and the self-discipline rules stated in the TAROC membership terms and conditions.

#### F. Providing assistance to help Members establish efficient internal control system to ensure healthy financial structure

In accordance with the "Regulations on the Operations of Trust Association," the TAROC should watch over and inspect the financial condition of Members and help them establish efficient internal control system to ensure healthy financial structure. It's helpful to raise the overall competitiveness of trust enterprises in Taiwan.

# 伍、附錄

## V. Appendix



## (壹) 106 年大事紀要 Chronicles of 2017

日期 Date	活動內容 Activity
01.25.2017	召開第六屆第 6 次理事會 The 6th meeting of Sixth board of directors
02.15.2017	舉辦「以信託方式辦理投資安養設施可行性說明會」 Presentation on Feasibility for trust service to support construction of elderly Care Facilities
02.21.2017	召開第六屆第 7 次理事會 The 7th meeting of Sixth board of directors
02.23.2017	召開第六屆第 3 次監事會 The 3rd meeting of Sixth board of supervisors
03.15.2017	召開第六屆第 2 次會員大會；第 4 次監事會 The 2nd meeting of the Sixth General Assembly; The 4th meeting of Sixth board of supervisors
03.29.2017	召開第六屆第 8 次理事會 The 8th meeting of Sixth board of directors
03.31.2017	舉辦「106 年信託業務稽核實務研習班」 Workshop on Auditing for Trust Enterprises for 2017
04.07.2017	舉辦「各縣市政府社會局(處)信託諮詢窗口信託宣導班」 Trust Promotional Class for Trust Consulting Frontline Workers at City/County Government
04.22.2017	委請台灣金融研訓院辦理「第 44 期信託業業務人員信託業務專業測驗」 The 44th "Professional Test on Trust Business for Trust Business Personnel" arranged by Taiwan Academy of Banking and Finance (TABF)
04.26.2017	召開第六屆第 6 次理監事聯席會 The 6th joint meeting of Sixth board of directors and supervisors
05.17.2017	召開第六屆第 9 次理事會 The 9th meeting of Sixth board of directors
06.20.2017	舉辦「安養信託契約涉及稅務及實務議題說明會」 Presentation on Taxation Issues Involved with Elder Care Trust Services and Practice Issues
06.26.2017	召開第六屆第 7 次理監事聯席會 The 7th joint meeting of Sixth board of directors and supervisors
07.08.2017	舉辦「106 年會員聯誼活動」- 陽明山二子坪 / 竹子湖健行 1 日遊 Annual social activity for members—a one-day Yangmingshan Erziping / Zhuzihu hiking activity
07.13.2017	與新北市政府共同舉辦「106 年高齡者及身心障礙者財產信託宣導會」 Promotional activities of "Trust Services for Elderly and Disabled Persons" for 2017 in New Taipei City
07.26.2017	召開第六屆第 10 次理事會 The 10th meeting of Sixth board of directors

# TRUST

日期 Date	活動內容 Activity
08.01.2017	與銀行公會共同舉辦「國際金融業洗錢防制實務－以美國、香港為例」說明會 Presentation on Anti-Money Laundering Practices in U.S and Hong Kong: The TAROC joined the BAROC in co-organizing the conference
08.23.2017	召開第六屆第 8 次理監事聯席會 The 8th joint meeting of Sixth board of directors and supervisors
08.27.2017~ 09.01.2017	理、監事及高階主管赴日本考察信託相關業務 The Japan business inspection trip of board members, supervisors, TAROC executives
09.19.2017	與台灣金融研訓院、社團法人中華法務會計研究發展協會、國立中正大學法學院民商法研究中心 / 財經法律學系及國立中正大學法學院校友會共同舉辦「信託法及信託業務發展之新趨勢學術研討會」 Seminar on Development Trend of Trust Law and Trust Services: The TAROC joined the TABF, Forensic Accounting Research Development Association, Department of Financial and Economic Law of National Chung Cheng University, and Alumni Association of College of Law, National Chung Cheng University in co-organizing the conference
09.27.2017	召開第六屆第 11 次理事會 The 11th meeting of Sixth board of directors
10.19.2017	舉辦「日本高齡者財產信託商品現況與未來展望說明會」 Presentation on Japan's Trust Products for Elderly People—Status and Outlook
10.21.2017	委請台灣金融研訓院辦理「第 45 期信託業業務人員信託業務專業測驗」 The 45th "Professional Test on Trust Business for Trust Business Personnel" arranged by Taiwan Academy of Banking and Finance (TABF)
10.25.2017	召開第六屆第 12 次理事會 The 12th meeting of Sixth board of directors
10.27.2017	召開第六屆第 5 次監事會 The 5th meeting of Sixth board of supervisors
11.08.2017	舉辦「信託專責部門業務系列課程」之「公益信託」暨「信託業防制洗錢及打擊資恐」實務研習班 Courses on Business of Specialized Trust Department: Charitable Trust and Anti-Money Laundering and Countering Terrorism Financing of Trust Enterprises
11.23.2017	召開第六屆第 9 次理監事聯席會 The 9th joint meeting of Sixth board of directors and supervisors
11.28.2017 及 11.30.2017	舉辦「106 年公務機關及社福團體信託宣導會」 Trust Introduction to Government Agencies and Social Welfare Organizations for 2017
12.07.2017	舉辦「信託專責部門經理人專班」 Training Course for Managers of Specialized Trust Department
12.21.2017	召開第六屆第 13 次理事會 The 13th meeting of Sixth board of directors

## (貳) 信託公會會員名錄 Directory of Members

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<p><b>合作金庫商業銀行 / 雷仲達</b> (10552) 台北市松山區長安東路二段 225 號 電話 : (02) 21738888 網址 : www.tcb-bank.com.tw</p>	<p><b>Taiwan Cooperative Bank / Chung-Dar Lei</b> 225, Changan East Road, Section 2, Songshan Dist., Taipei, Taiwan 10552, R.O.C. Tel: (02) 21738888 Website: www.tcb-bank.com.tw</p>
<p><b>第一商業銀行 / 董瑞斌</b> (10005) 台北市中正區重慶南路一段 30 號 電話 : (02)23481111 網址 : www.firstbank.com.tw</p>	<p><b>First Commercial Bank / Ray B. DAWN</b> 30 Chungching South Road, Section 1, Zhongzheng Dist., Taipei, Taiwan 10005, R.O.C. Tel: (02)23481111 Website: www.firstbank.com.tw</p>
<p><b>華南商業銀行 / 吳當傑</b> (11073) 台北市信義區松仁路 123 號 電話 : (02)23713111 網址 : www.hncb.com.tw</p>	<p><b>Hua Nan Commercial Bank / Tang-Chieh Wu</b> 123, Songren Road, Xinyi Dist., Taipei, Taiwan 11073, R.O.C. Tel: (02)23713111 Website: www.hncb.com.tw</p>
<p><b>彰化商業銀行 / 張明道</b> (40045) 台中市市區自由路二段 38 號 電話 : (04)22222001 網址 : www.chb.com.tw</p>	<p><b>Chang Hwa Commercial Bank / Ming-Daw Chang</b> 38 Zihyou Road, Section 2, Central Dist., Taichung, Taiwan 40045, R.O.C. Tel: (04)22222001 Website: www.chb.com.tw</p>
<p><b>上海商業儲蓄銀行 / 榮鴻慶</b> (10452) 台北市中山區民權東路一段 2 號 電話 : (02)25817111 網址 : www.scsb.com.tw</p>	<p><b>The Shanghai Commercial &amp; Savings Bank / Hung-Ching Yung</b> 2 Minchuan East Road, Section 1, Zhongshan Dist., Taipei, Taiwan 10452, R.O.C. Tel: (02)25817111 Website: www.scsb.com.tw</p>
<p><b>台北富邦商業銀行 / 陳聖德</b> (10689) 台北市大安區仁愛路四段 169 號 電話 : (02)27716699 網址 : www.taipeifubon.com.tw</p>	<p><b>Taipei Fubon Commercial Bank / Eric Chen</b> 169 Jenai Road, Section 4, Da'an Dist., Taipei, Taiwan 10689, R.O.C. Tel: (02)27716699 Website: www.taipeifubon.com.tw</p>
<p><b>國泰世華商業銀行 / 郭明鑑</b> (11073) 台北市信義區松仁路 7 號 1 樓 電話 : (02)87226666 網址 : www.cathaybk.com.tw</p>	<p><b>Cathay United Bank / Andrew Ming-Jian Kuo</b> 1F, 7 Songren Road, Xinyi Dist., Taipei, Taiwan 11073, R.O.C. Tel: (02)87226666 Website: www.cathaybk.com.tw</p>
<p><b>高雄銀行 / 張雲鵬</b> (81357) 高雄市左營區博愛二路 168 號 電話 : (07)5570535 網址 : www.bok.com.tw</p>	<p><b>Bank of Kaohsiung / Derek Y.P. Chang</b> 168 Po-Ai Second Road, Zuoying Dist., Kaohsiung, Taiwan 81357, R.O.C. Tel: (07)5570535 Website: www.bok.com.tw</p>
<p><b>兆豐國際商業銀行 / 張兆順</b> (10058) 台北市中正區忠孝東路二段 123 號 電話 : (02)25633156 網址 : www.megabank.com.tw</p>	<p><b>Mega International Commercial Bank / Chao-Shun Chang</b> 123 Jhongsiao East Road, Section 2, Zhongzheng Dist., Taipei, Taiwan 10058 R.O.C. Tel: (02)25633156 Website: www.megabank.com.tw</p>

<p><b>全國農業金庫 / 吳明敏</b> (10047) 台北市中正區館前路 71 號 1.2.3 樓及 65 號 8.9 樓 電話 : (02)23805100 網址 : www.agribank.com.tw</p>	<p><b>Agricultural Bank of Taiwan / Ming-Ming Wu</b> 1~3F, 71, 8~9F, 65, Kuanchien Road, Zhongzheng Dist., Taipei, Taiwan 10047, R.O.C. Tel: (02)23805100 Website: www.agribank.com.tw</p>
<p><b>花旗 (台灣) 商業銀行 / 莫兆鴻</b> (11047) 台北市信義區松智路 1 號 1.2.12.14.15.16 樓 電話 : (02)87297100 網址 : www.citibank.com.tw</p>	<p><b>Citibank Taiwan / Paulus Mok</b> 1F,2F,12F,14F,15F,16F, 1 Songzhi Road, Xinyi Dist., Taipei, Taiwan 11047 R.O.C. Tel:(02)87297100 Website: www.citibank.com.tw</p>
<p><b>澳盛 (台灣) 銀行 / 劉宏瑞</b> (11073) 台北市信義區松仁路 7 號 16.17.18 樓 電話 : (02)87225000 網址 : tw.anz.com</p>	<p><b>ANZ (Taiwan) Bank / Hong Swee Lau</b> 16F,17F,18F, 7 Songren Road, Xinyi Dist., Taipei, Taiwan 11073, R.O.C. Tel: (02)87225000 Website: tw.anz.com</p>
<p><b>王道商業銀行 / 駱錦明</b> (11493) 台北市內湖區堤頂大道二段 99 號 電話 : (02)87527000 網址 : www.o-bank.com</p>	<p><b>O-Bank / Kenneth Lo</b> 99, Tiding Blvd. Section 2, Neihu Dist., Taipei, Taiwan 11493, R.O.C. Tel: (02)87527000 Website: www.o-bank.com</p>
<p><b>臺灣中小企業銀行 / 黃博怡</b> (10341) 台北市大同區塔城街 30 號 電話 : (02)25597171 網址 : www.tbb.com.tw</p>	<p><b>Taiwan Business Bank / Bor-Yi Huang</b> 30 Tacheng Street, Datong Dist., Taipei, Taiwan 10341, R.O.C. Tel: (02)25597171 Website: www.tbb.com.tw</p>
<p><b>渣打國際商業銀行 / 洪丕正</b> (10548) 台北市松山區敦化北路 168 號 1.2.4.7-10.12 樓，及 170 號地下 1 樓、1.2.4.7.9.10 樓 電話 : (02)27166261 網址 : www.standardchartered.com.tw</p>	<p><b>Standard Chartered Bank(Taiwan) / Benjamin Pi-Cheng Hung</b> 1. 2. 4.7-10.12F, 168, Dunhua North Road, &amp; B1.1.2.4.7.9.10F, 170, Dunhua North Road, Songshan Dist., Taipei, Taiwan 10548, R.O.C Tel: (02)271662611 Website: www.standardchartered.com.tw</p>
<p><b>台中商業銀行 / 賴進淵</b> (40341) 台中市西區民權路 87 號 電話 : (04)22236021 網址 : www.tcbbank.com.tw</p>	<p><b>Taichung Commercial Bank / Chin-Yuan Lai</b> 87 Minshuan Road, West Dist., Taichung, Taiwan 40341, R.O.C. Tel: (04)22236021 Website: www.tcbbank.com.tw</p>
<p><b>京城商業銀行 / 戴誠志</b> (70007) 台南市中西區西門路一段 506 號 電話 : (06)2139171 網址 : www.ktb.com.tw</p>	<p><b>King's Town Bank / Terence Tai</b> 506 His Men Road, Section 1, West Central Dist., Tainan, Taiwan 70007, R.O.C. Tel: (06)2139171 Website: www.ktb.com.tw</p>
<p><b>滙豐 (台灣) 商業銀行 / 黃碧娟</b> (11012) 台北市信義區基隆路一段 333 號 13.14 樓 電話 : (02)27230088 網址 : www.hsbc.com.tw</p>	<p><b>HSBC Bank(Taiwan) / Helen Pik-Kuen Wong</b> 13F,14F, 333, Keelung Road, Section 1, Xinyi Dist., Taipei, Taiwan 11012, R.O.C. Tel: (02)27230088 Website: www.hsbc.com.tw</p>
<p><b>瑞興商業銀行 / 郭鈞溥</b> (10346) 台北市大同區延平北路二段 133 號、135 巷 2 號 電話 : (02)25575151 網址 : www.taipeistarbank.com.tw</p>	<p><b>Taipei Star Bank / Leo Kuo</b> 133, Yanping North Road, Section 2, Datong Dist., Taipei, Taiwan 10346, R.O.C. Tel: (02)25575151 Website: www.taipeistarbank.com.tw</p>
<p><b>華泰商業銀行 / 賴昭銑</b> (10492) 台北市中山區長安東路二段 246 號 1-3 樓 .6 樓 .6 樓之 1.6 樓之 2.11 樓 電話 : (02)27525252 網址 : www.hwataibank.com.tw</p>	<p><b>Hwatai Bank / Lai Chao-hsien</b> 1-6F, 11F, 246 Tsan-An East Road, Section 2, Zhongshan Dist., Taipei, Taiwan 10492, R.O.C. Tel: (02)27525252 Website: www.hwataibank.com.tw</p>

<p><b>臺灣新光商業銀行 / 李增昌</b> (11073) 台北市信義區松仁路 36 號 1.3.4.5.19.20.21 樓、32 號 3.4.5.20.21 樓及 32 號 3 樓之 1、32 號 4 樓之 1、32 號 5 樓之 1 電話 : (02) 87717888 網址 : www.skbank.com.tw</p>	<p><b>Taiwan Shin Kong Commercial Bank / Tseng-Chang Lee</b> 1F, 3-5F, 19-21F, 36, 3-5F, 20-21F, 32 and 3F-1, 32, 4F-1, 32, 5F-1, 32, Songren Road, Xinyi Dist., Taipei, Taiwan, 11073, R.O.C. Tel: (02) 87717888 Website: www.skbank.com.tw</p>
<p><b>陽信商業銀行 / 陳勝宏</b> (11162) 台北市士林區中正路 255 號 電話 : (02) 28208166 網址 : www.sunnybank.com.tw</p>	<p><b>Sunny Bank / Sheng-Hong Chen</b> 255 Chongjheng Road, Shilin Dist., Taipei, Taiwan 11162, R.O.C. Tel: (02) 28208166 Website: www.sunnybank.com.tw</p>
<p><b>板信商業銀行 / 劉炳輝</b> (22065) 新北市板橋區縣民大道二段 68 號 電話 : (02) 29629170 網址 : www.bop.com.tw</p>	<p><b>Bank of Panhsin / Ping-Hui Liu</b> 68, Xianmin Blvd., Section 2, Banqiao Dist., New Taipei City 22065, Taiwan, R.O.C. Tel: (02) 29629170 Website: www.bop.com.tw</p>
<p><b>三信商業銀行 / 廖松岳</b> (40046) 台中市區公園路 32-1 號 電話 : (04) 22245171 網址 : www.cotabank.com.tw</p>	<p><b>Cota Commercial Bank / Sung-Yie Liao</b> 32-1 Kung Yuan Road, Central Dist., Taichung, Taiwan 40046, R.O.C. Tel: (04) 22245171 Website: www.cotabank.com.tw</p>
<p><b>聯邦商業銀行 / 李憲章</b> (10351) 台北市大同區承德路一段 105 號 1-3 樓 電話 : (02) 25568500 網址 : www.ubot.com.tw</p>	<p><b>Union Bank of Taiwan / Shiang-Chang Li</b> 1-3F, 105 Chengde Road, Section 1, Datong Dist., Taipei, Taiwan 10351, R.O.C. Tel: (02) 25568500 Website: www.ubot.com.tw</p>
<p><b>遠東國際商業銀行 / 侯金英</b> (10602) 台北市大安區敦化南路二段 207 號 26-27 樓 電話 : (02) 23786868 網址 : www.feib.com.tw</p>	<p><b>Far Eastern International Bank / Ching-Ing Hou</b> 26-27F, 207 Dunhua South Road, Section 2, Da'an Dist., Taipei, Taiwan 10602, R.O.C. Tel: (02) 23786868 Website: www.feib.com.tw</p>
<p><b>元大商業銀行 / 范志強</b> (10557) 台北市松山區敦化南路一段 66 號 1-3.8 樓, 68 號 1 樓 電話 : (02) 21736699 網址 : www.yuantabank.com.tw</p>	<p><b>Yuanta Commercial Bank / Chich-Chiang Fan</b> 1-3F, 8F, 66, 1F, 68 Dunhua South Road, Section 1, Songshan Dist., Taipei, Taiwan 10557, R.O.C. Tel: (02) 21736699 Website: www.yuantabank.com.tw</p>
<p><b>永豐商業銀行 / 陳嘉賢</b> (10489) 台北市中山區南京東路三段 36 號 電話 : (02) 25063333 網址 : www.banksinopac.com.tw</p>	<p><b>Bank SinoPac Company Limited / CHEN, Chia-Hsien</b> 36 Nanking East Road, Section 3, Zhongshan Dist., Taipei, Taiwan 10489, R.O.C. Tel: (02) 25063333 Website: www.banksinopac.com.tw</p>
<p><b>玉山商業銀行 / 曾國烈</b> (10546) 台北市松山區民生東路三段 117 號 電話 : (02) 27191313 網址 : www.esunbank.com.tw</p>	<p><b>E.Sun Commercial Bank / Gary Tseng</b> 117 Minsheng East Road, Section 3, Songshan Dist., Taipei, Taiwan 10546, R.O.C. Tel: (02) 27191313 Website: www.esunbank.com.tw</p>
<p><b>凱基商業銀行 / 魏寶生</b> (10504) 台北市松山區南京東路五段 125 號、127 號、125 號 2 樓及 125 號 3 樓 電話 : (02) 27011777 網址 : www.kgibank.com.tw</p>	<p><b>KGI Bank / Pao-Sheng Wei</b> 125, 127, 2F, 3F, 125, Nanking East Road, Section 5, Songshan Dist., Taipei, Taiwan 10504, R.O.C. Tel: (02) 27011777 Website: www.kgibank.com</p>
<p><b>星展 (台灣) 商業銀行 / 王開源</b> (11073) 台北市信義區松仁路 32、36 號 15.16.17 樓 電話 : (02) 66128362 網址 : www.dbs.com.tw</p>	<p><b>DBS Bank(Taiwan) Ltd. / Jeanette Wong Kai Yuan</b> 15F, 16F, 17F, 32, 36, Songren Road, Xinyi Dist., Taipei, Taiwan 11073, R.O.C. Tel: (02) 66128362 Website: www.dbs.com.tw</p>

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<p><b>台新國際商業銀行 / 吳東亮</b> (10448) 台北市中山區中山北路二段 44 號 1 樓及地下 1 樓 電話 : (02)25683988 網址 : www.taishinbank.com.tw</p>	<p><b>Tai Shin International Bank / Thomas T.L. Wu</b> B1, 1F, 44 Chungshan North Road, Section 2, Zhongshan Dist., Taipei, Taiwan 10448, R.O.C. Tel: (02)25683988 Website: www.taishinbank.com.tw</p>
<p><b>日盛國際商業銀行 / 黃錦瑋</b> (10044) 台北市中正區重慶南路一段 10 號 1 樓 電話 : (02)25615888 網址 : www.jihsunbank.com.tw</p>	<p><b>Jih Sun International Bank / Ching-Tang Huang</b> 1F, 10 Chungching South Road, Section 1, Zhongzheng Dist., Taipei, Taiwan 10044, R.O.C. Tel: (02)25615888 Website: www.jihsunbank.com.tw</p>
<p><b>安泰商業銀行 / 丁予康</b> (11049) 台北市信義區信義路五段 7 號 16.40.41.42 樓 電話 : (02)81012277 網址 : www.entiebank.com.tw</p>	<p><b>EnTie Bank / Jesse Ding</b> 16.40.41.42F, 7, Hsinyi Road, Section 5, Xinyi Dist., Taipei, Taiwan 11049, R.O.C. Tel: (02)81012277 Website: www.entiebank.com.tw</p>
<p><b>中國信託商業銀行 / 董兆勤</b> (11568) 台北市南港區經貿二路 166.168.170.186.188 號 電話 : (02)33277777 網址 : www.chinatrust.com.tw</p>	<p><b>CTBC Bank / Chao-Chin Tung</b> 166, 168, 170, 186, 188, Jingmao 2nd Road, Nangang Dist., Taipei, Taiwan 11568, R.O.C. Tel: (02)33277777 Website: www.chinatrust.com.tw</p>
<p><b>美商美國紐約梅隆銀行台北分行 / 陳淑娟</b> (11073) 台北市信義區松高路 1 號 11 樓 電話 : (02) 27286000 網址 : www.bnymellon.com</p>	<p><b>The Bank of New York Mellon Taipei Branch / Shu Chuan Chen</b> 11F, No.1, Songgao Rd., Xinyi Dist. Taipei, Taiwan, 11073, R.O.C. Tel: (02) 27286000 Website: www.bnymellon.com</p>
<p><b>美商道富銀行台北分行 / 陳怡蓉</b> (10602) 台北市大安區敦化南路二段 207 號 19 樓 電話 : (02)27351200 網址 : www.statestreet.com</p>	<p><b>State Street Bank and Trust Company Taipei Branch / Ilona Chen</b> 19F, 207, Dunhua South Road, Section 2, Da'an Dist., Taipei, Taiwan 10602, R.O.C. Tel: (02) 27351200 Website: www.statestreet.com</p>
<p><b>德商德意志銀行台北分行 / 詹翠芳</b> (10633) 台北市大安區仁愛路四段 296 號 10 樓 電話 : (02)21924666 網址 : www.db.com/taiwan</p>	<p><b>Deutsche Bank Taipei Branch / Cynthia Chan</b> 10F, 296, Jenai Road, Section 4, Da'an Dist., Taipei, Taiwan 10633, R.O.C. Tel: (02)21924666 Website: www.db.com/taiwan</p>
<p><b>香港東亞銀行台北分行 / 溫珍菡</b> (10551) 台北市松山區敦化北路 88 號 10 樓 電話 : (02)81612888 網址 : www.hkbea.com.tw</p>	<p><b>The Bank of East Asia, Taipei Branch / Jenny Wen</b> 10F, 88, Dunhua North Road, Songshan Dist., Taipei, Taiwan 10551, R.O.C. Tel: (02)81612888 Website: www.hkbea.com.tw</p>
<p><b>美商摩根大通銀行台北分行 / 錢國維</b> (11047) 台北市信義區信義路五段 106 號 3.8.9 樓及 108 號 3.8 樓 電話 : (02)27259800 網址 : www.jpmorgan.com</p>	<p><b>JP Morgan Chase Bank, N.A., Taipei Branch / Chien Carl Kuo Wei</b> 3.8.9F, 106, 3.8F, 108, Hsinyi Road, Section 5, Xinyi Dist., Taipei, Taiwan 11047, R.O.C. Tel: (02)27259800 Website: www.jpmorgan.com</p>
<p><b>法商法國巴黎銀行台北分行 / 胡日新</b> (11049) 台北市信義區信義路五段 7 號 72 樓 電話 : (02)87583101 網址 : www.bnpparibas.com.tw</p>	<p><b>BNP Paribas, Taipei Branch / Olivier Rousselet</b> 72F, 7 Hsinyi Road, Section 5, Xinyi Dist., Taipei, Taiwan 11049, R.O.C. Tel: (02)87583101 Website: www.bnpparibas.com.tw</p>
<p><b>瑞士商瑞士銀行台北分行 / 陳允懋</b> (11073) 台北市信義區松仁路 7 號 1.5.13.21-23 樓 電話 : (02)87227888 網址 : www.ubs.com</p>	<p><b>UBS AG, Taipei Branch / Dennis Chen</b> 1. 5.13.21-23F, 7 Songren Road, Xinyi Dist., Taipei, Taiwan 11073, R.O.C. Tel: (02)87227888 Website: www.ubs.com</p>
<p><b>日盛證券股份有限公司 / 唐承健</b> (10485) 台北市中山區南京東路二段 111 號 2-3 樓、5-8 樓、12-13 樓 電話 : (02)25048888 網址 : www.jihsun.com.tw</p>	<p><b>JihSun Securities Co., Ltd / James C. Tang</b> 2-3F, 5-8F, 12-13F, 111, Nanking East Road, Section 2, Zhongshan Dist., Taipei, Taiwan 10485, R.O.C. Tel: (02)25048888 Website: www.jihsun.com.tw</p>

<p><b>統一綜合證券股份有限公司 / 林忠生</b> (10570) 台北市松山區東興路 8 號 電話 : (02)27478266 網址 : www.pscnet.com.tw</p>	<p><b>President Securities Corporation / Chung-Shen Lin</b> 8, Dongxing Road, Songshan Dist., Taipei, Taiwan 10570 R.O.C. Tel:(02)27478266 Website:www.pscnet.com.tw</p>
<p><b>元富證券股份有限公司 / 陳俊宏</b> (10682) 台北市大安區敦化南路二段 97 號 22 樓 電話 : (02)23255818 網址 : www.masterlink.com.tw</p>	<p><b>MasterLink Securities Co., Ltd / Chun-Hong Chen</b> 22F, 97, Tunhwa South Road, Section 2, Da'an Dist., Taipei, Taiwan 10682, R.O.C. Tel:(02)23255818 Website:www.masterlink.com.tw</p>
<p><b>兆豐證券股份有限公司 / 簡鴻文</b> (10053) 台北市中正區忠孝東路二段 95 號 3 樓 電話 : (02)33227689 網址 : www.emega.com.tw</p>	<p><b>Mega Securities Co., Ltd / Hung- Wen Chien</b> 3F, 95, Jhong Siao East Road, Section 2, Zhongzheng Dist., Taipei, Taiwan 10053, R.O.C. Tel: (02)33227689 Website:www.emega.com.tw</p>
<p><b>國泰綜合證券股份有限公司 / 莊順裕</b> (10669) 台北市大安區敦化南路二段 335 號 6 樓 電話 : (02)23269888 網址 : www.cathaysec.com.tw</p>	<p><b>Cathay Securities Corporation / Shun-Yu Chuang</b> 6F., 335, Tunhwa South Road, Section 2, Da'an Dist., Taipei, Taiwan, 10669, R.O.C. Tel: (02)23269888 Website:www.cathaysec.com.tw</p>
<p><b>群益金鼎證券股份有限公司 / 王濟智</b> (11073) 台北市信義區松仁路 101 號 4 樓 電話 : (02)87898888 網址 : www.capital.com.tw</p>	<p><b>Capital Securities Corporation / Jiunn-Chih Wang</b> 4F, 101, Songren Road, Xinyi Dist., Taipei Taiwan 11073, R.O.C. Tel:(02)87898888 Website: www.capital.com.tw</p>
<p><b>凱基證券股份有限公司 / 許道義</b> (10462) 台北市中山區明水路 700 號 電話 : (02)21818888 網址 : www.kgi.com.tw</p>	<p><b>KGI Securities Co., Ltd. / Daw-Yi Hsu</b> 700, Mingshui Road, Zhongshan Dist., Taipei, Taiwan 10462, R.O.C. Tel:(02)21818888 Website:www.kgi.com.tw</p>
<p><b>華南永昌綜合證券股份有限公司 / 劉茂賢</b> (10510) 台北市松山區民生東路四段 54 號 5 樓 電話 : (02)25456888 網址 : www.entrust.com.tw</p>	<p><b>Hua Nan Securities Co., Ltd. / Mao-Shyan Liu</b> 5F, 54, Minsheng East Road, Section 4, Songshan Dist., Taipei, Taiwan 10510, R.O.C. Tel:(02)25456888 Website:www.entrust.com.tw</p>
<p><b>富邦綜合證券股份有限公司 / 史綱</b> (10686) 台北市大安區仁愛路四段 169 號 2 樓部分及 15 樓部分 電話 : (02)27716699 網址 : www.fubon.com/securities/home/</p>	<p><b>Fubon Securities Co., Ltd. / Gang Shyy</b> 2F.15F, 169, Jenai Road, Section 4, Da'an Dist., Taipei, Taiwan 10686, R.O.C. Tel:(02)27716699 Website: www.fubon.com/securities/home/</p>
<p><b>元大證券股份有限公司 / 賀鳴珩</b> (10488) 台北市中山區南京東路三段 225 號 13.14 樓 電話 : (02)27181234 網址 : www.yuanta.com.tw</p>	<p><b>Yuanta Securities Co., Ltd. / Ming-Hong Ho</b> 13.14F, 225, Nanking East Road, Section 3, Zhongshan Dist., Taipei, Taiwan 10488, R.O.C. Tel:(02)27181234 Website:www.yuanta.com.tw</p>
<p><b>永豐金證券股份有限公司 / 朱士廷</b> (10044) 台北市中正區重慶南路一段 2 號 7 樓、8 樓部分及 18 樓部分 電話 : (02)23123866 網址 : securities.sinopac.com</p>	<p><b>SinoPac Securities Co., Ltd. / Stanley Chu</b> 7-8F.18F, 2 Chungching South Road, Section 1, Zhongzheng Dist., Taipei, Taiwan 10044, R.O.C. Tel:(02)23123866 Website: securities.sinopac.com</p>
<p><b>有限責任淡水第一信用合作社 / 麥勝剛</b> (25158) 新北市淡水區中正路 63 號 電話 : (02)26211211 網址 : www.tfccbank.com.tw/</p>	<p><b>The Tamshui First Credit Cooperative Bank/ Shen-Gang Mai</b> 63, ZhongZheng Road, Danshui Dist., New Taipei City , Taiwan 25158, R.O.C. Tel:(02)26211211 Website: www.tfccbank.com.tw</p>

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託付終身



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