



TRUST

2018 ANNUAL REPORT
中華民國一〇七年 年報



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

TRUST

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中華民國一〇七年 年報

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理事長序言

I. Preface (Message from the Chairman)





理事長序言

過去一年來，金融監督管理委員會（以下簡稱金管會）積極強化接軌國際洗錢防制規範、發展高齡化金融商品與服務以及推動金融科技發展與創新，期打造台灣為具前瞻性及國際競爭力之金融市場。期間內本會運用信託制度的特點配合金融政策，積極推廣信託觀念，在金管會的監督、全體理監事支持及會員單位的共同努力，信託業務逐步發展呈現新的成果。

Preface (Message from the Chairman)

Over the past year, the Financial Supervisory Commission ("FSC") has actively adopted more international anti-money laundering rules, facilitated development of financial products and services for the elderly and promoted Fintech development and innovation, with the aim of making Taiwan a forward-looking and competitive financial market. During this period of time, the Trust Association of R.O.C. (TAROC) has supported government financial policies by leveraging characteristics of the trust system and actively promoted the trust concept. The development

我國於 2018 年首次進行洗錢及資恐之國家風險評估，擬訂風險導向之防制洗錢及打擊資恐政策，以因應亞太防制洗錢組織 11 月間對台第三輪相互評鑑；本會就信託業防制洗錢及打擊資恐相關規範擬英譯版本，擬具防制洗錢及打擊資恐注意事項範本問答集提供會員，並將防制洗錢納入從業人員教育訓練課程，積極辦理相關研討會，更走入校園及社福團體對學生及民眾進行防制洗錢觀念的宣導；並在官網設置洗錢防制與反恐專區，使各界得以便捷查詢相關資訊，為我國能獲得良好的評鑑結果貢獻一份心力。

我國在 2018 年正式邁入高齡社會，依據國家發展委員會之人口推估，預計 2026 年我國老年人口將超過 20%，邁入超高齡社會；配合金管會發展高齡化金融商品與服務，本會除持續推動高齡者及身心障礙者財產信託，拍攝宣傳短片於媒體推廣；並鼓勵會員以信託方式開發高齡者安養住宅，以會員成功發展出運用信託機制提供安養設施業者從籌資規劃到營運，與高齡者財產保全與運用一條龍整合服務具體個案，本會辦理相關宣導以協助會員相互交流建立業務模式；此外，推動我國建立監護信託制度，藉由信託制度使受監護人能獲得更佳之照顧，可使信託制度照顧弱勢之效益更為擴大。

台灣中小企業占全體企業近 98%，中小企業多以家族型態為主，如何使家族資產能順利跨代傳承為重要議題；參考國外經驗，家族信託可鞏固家族企業經營權，明確分配權利，避免家族紛爭，達到財富傳承的目的；為使國人能在國內安排家族信託進而臺灣企業順利傳承經營，本會研議符合我國現行法制架構的家族信託業務模式，並取得金融專

of trust-related businesses has achieved a new milestone under FSC's supervision and with support of all directors and supervisors and collective efforts of all member institutions.

In 2018, Taiwan conducted its first national money laundering and terrorism financing risk assessment and formulated risk-based Anti-money Laundering and Countering Terrorism Financing (AML/CTF) policies, in preparation for the third-round mutual evaluations by the Asia/Pacific Group on Money Laundering (APG) in November. TAROC provided English versions of AML/CTF-related regulations and guidelines governing the trust enterprise and the Q&A of "Model Guidelines for Trust Enterprises' Anti-Money Laundering and Counter Terrorism Financing Policies and Procedures" to its members, incorporated anti-money laundering knowledge and regulations into classes and training for trust enterprise employees and actively held seminars on related subjects. Moreover, TAROC advocated anti-money laundering concepts on campuses and to social welfare organizations to increase the awareness of students and the public. It also created a special section for AML/CTF information on its official website, allowing the public to easily access related information, in order to contribute to achieving a good result in the APG's evaluation.

Taiwan officially became an aged society in 2018; according to demographic statistics from the National Development Council, by 2026 seniors citizens will account for over 20% of the population, reaching the threshold of a super-aged society. To support FSC's effort to develop financial products and services for senior citizens, TAROC continued to promote property trust services for the elderly and disabled persons and made short films for the promotion of this service in the media. TAROC encouraged its members to undertake elderly care housing business by means of the trust mechanism as well. Using the trust mechanism, its members have successfully provided elderly care facility operators one-stop, integrated services from preparation for fund raising to facility operation, while safeguarding and utilizing the property of senior clients; meanwhile, TAROC assisted its members develop such a business model by mutual exchange through its classes and seminars. In addition, the Association introduced the custodial trust system, which provides a person who

利，希望透過信託業的參與，協助台灣企業的永續經營根留臺灣。

展望未來，本會將持續配合金融政策就相關法令規範提出具體建議，加強信託業務的研究發展與人才培植，協助會員設計符合國人需求的信託商品，持續宣導信託觀念，使社會大眾對信託的認識更為普及與深入，發揮信託安定社會之功能，期以對我國經濟發展有所助益，更期盼開創更寬廣之業務空間，讓信託業邁向更長遠的發展。

理事長

雷仲達

has become subject to the order of commencement of guardianship better care and increases the benefits for disadvantaged groups by trust services.

As SMEs, which are mostly family businesses, account for nearly 98% of domestic enterprises in Taiwan, it is important to ensure the smooth inheritance of these family businesses by the next generation of owners. Observing foreign experience, family trusts can ensure the consolidation of ownership and rights for family businesses, allocate related interests in a clear manner to avoid disputes among family members and successfully pass the wealth and ownership of business to the inheritors. In order to allow people in Taiwan to pass down and operate domestic enterprises smoothly through the family trust service, TAROC developed a family trust business model that meets current regulatory requirements and obtained the patent for this financial innovation with the aim of helping domestic enterprises maintain their operation in Taiwan through the participation of TAROC's members.

In future, TAROC will continue to support government financial policies and propose suggestions about related regulations, enhance research and development of trust services and talent cultivation, and assist members to design trust products that meet needs of our citizens. TAROC will also promote the trust concept in order to increase the public's knowledge of trust and optimize the function of stabilizing society by trust mechanism with the aim of facilitating the development of the domestic economy and increasing business opportunities for trust enterprises through diversification of trust services and products.

Chairman





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，截至107年底計有55家會員。第六屆理、監事會任期於108年3月1日任滿，因適逢228連假本會於108年3月4日召開會員大會改選第七屆理、監事會。

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 Establishment 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. It is composed of 55 members as of the end of 2018. As the term of the sixth board of directors and supervisors is going to expire on March 1, 2019, which happens to be in the February 28 consecutive holiday, election of TAROC's 7th board of the directors and supervisors will be held on March 4th, 2019.

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. TAROC formally moved into the new offices on January 8, 2018, and held a new office inauguration ceremony on January 16.



本會第六屆第三次會員大會，金融監督管理委員會顧主任委員立雄蒞臨致詞
Wellington L. Koo, Chairman of Financial Supervisory Commission, speaks at the 3rd 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。

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:

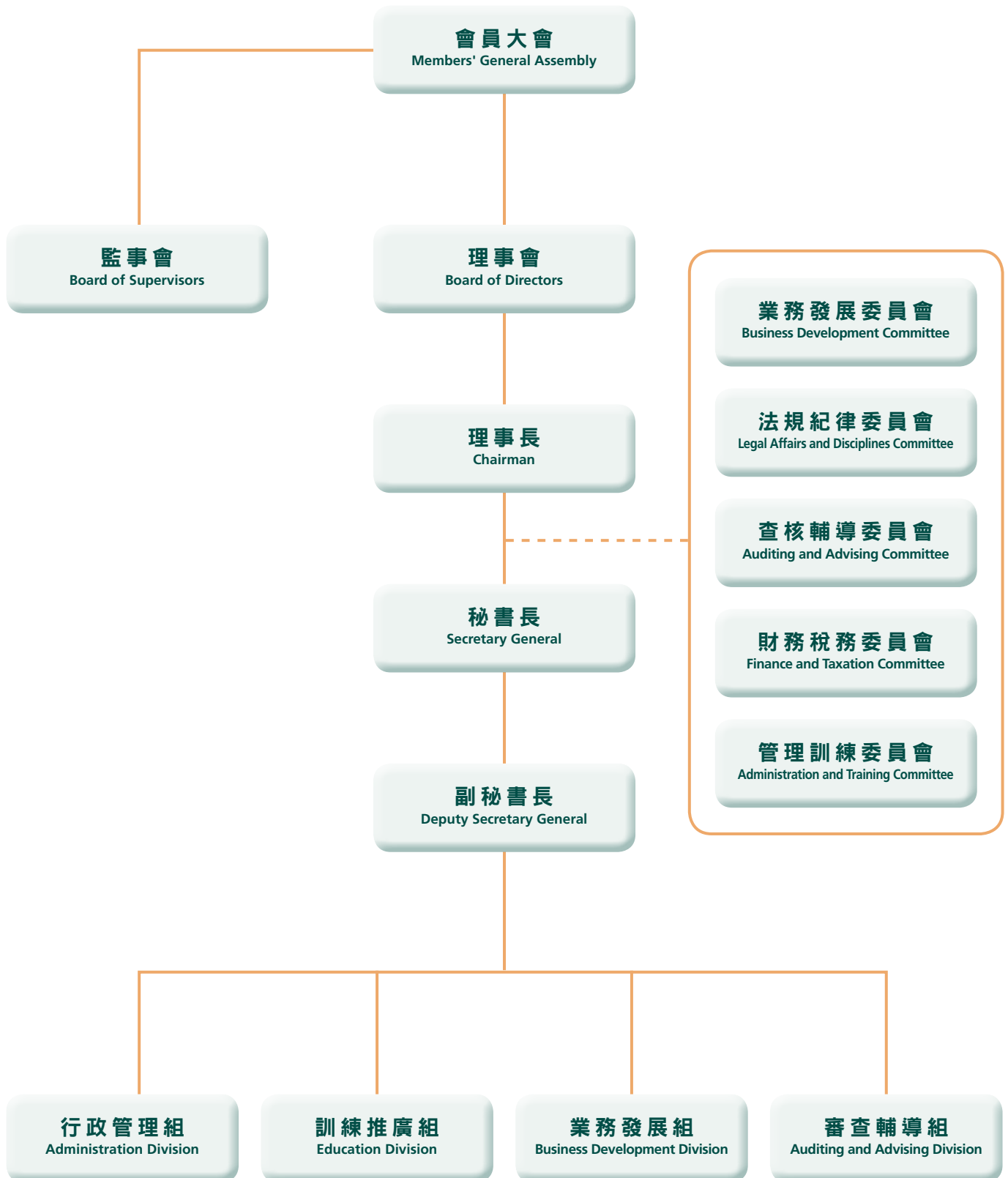
1. To promote the functions of trust businesses in line with national economic development;
2. To assist the implementation of economic and financial policies as well as trust laws and regulations of the government and to conduct research and make relevant suggestions;
3. To promote self-regulation by 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;

- (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。
 - (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。
- 10. To conduct management, test, registration, and qualification screening of members, member representatives, and trust professionals;
 - 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
理事長 Chairman of the Board	雷仲達 Paul C. D. Lei	合作金庫金控暨合作金庫商業銀行董事長 Chairman, Taiwan Cooperative Financial Holding Taiwan Cooperative Bank
常務理事 Managing Director	涂鴻堯 Philip H.Y. Tu	彰化商業銀行副總經理兼發言人 Executive Vice President & Spokesman, Chang Hwa Commercial Bank
	王義明 Yi-Min Wang	元大證券執行副總經理 Senior Executive 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	上海商業儲蓄銀行總經理 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	台北富邦商業銀行資深協理 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：107 年 12 月 31 日止
As of December 31, 2018

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
	陳佩君 Page Chen	兆豐證券董事長 Chairman, Mega Securities Co., Ltd.

資料日期：107 年 12 月 31 日止
As of December 31, 2018

(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	周俊隆 Chun-Lung Chou	合作金庫商業銀行副總經理 Executive Vice President, Taiwan Cooperative 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	康藜 Fan Kang	臺灣銀行副總經理 Senior Executive Vice President, Bank of Taiwan

資料日期：107年12月31日止
As of December 31, 2018

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
訓練推廣組組長 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：107年12月31日止
As of December 31, 2018

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107年信託業經營概況

III. Operations of Trust Enterprises in 2018



一、信託業承辦信託業務概況

截至 107 年底本會會員機構計有 55 家，銀行兼營者有 43 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、不動產之信託、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)

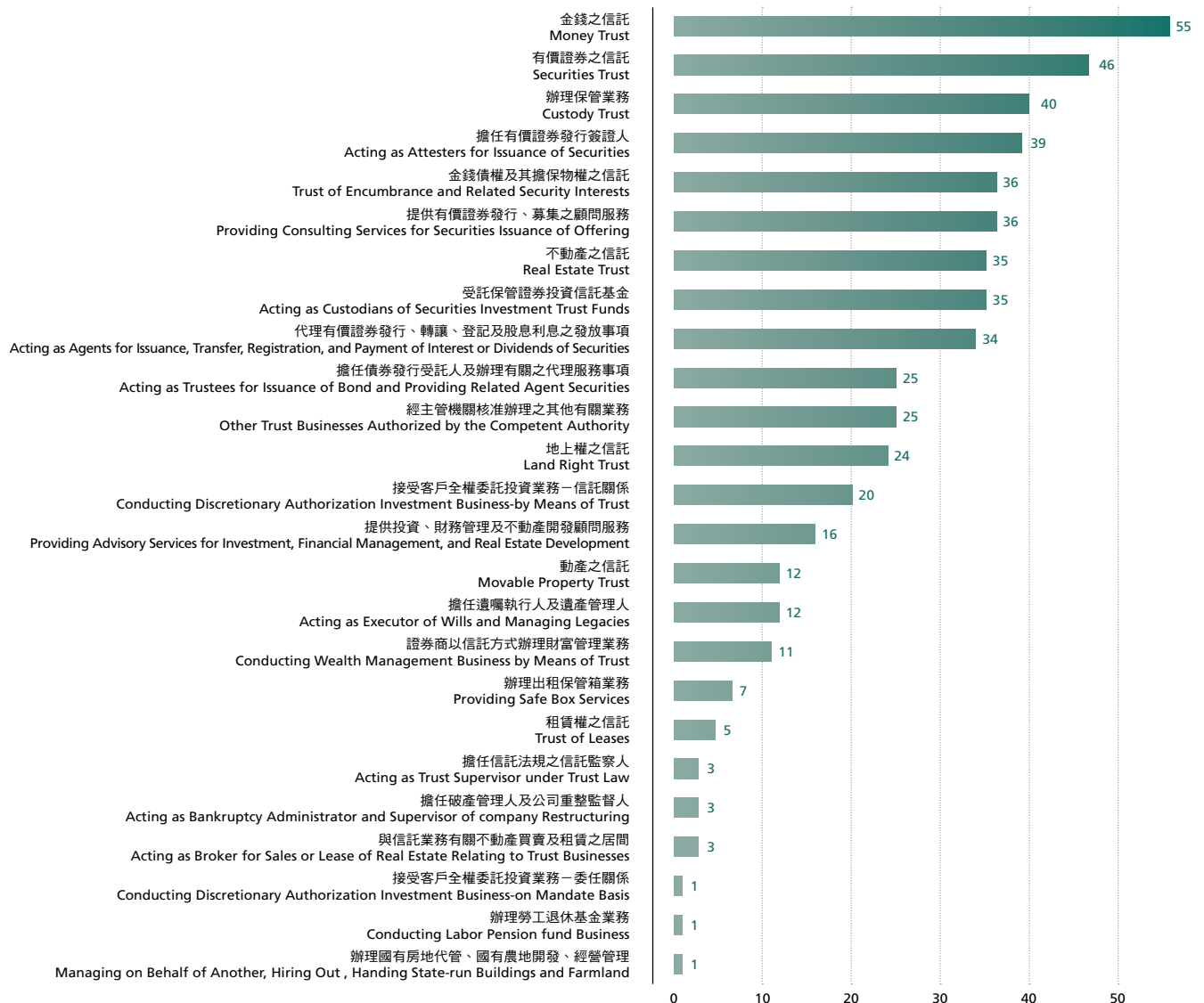
A. Business Activities of Trust Enterprises

As of the end of 2018, there were 55 members in TAROC. There were 43 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 / 107 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 107 年底止信託業務受託資產總餘額為新臺幣 8 兆 1,457 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 4,640 億餘元而言，則較 106 年度增加約新臺幣 1,969 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 7 兆 373 億餘元，占受託資產總餘額比率高達 86%。其後則為不動產之信託受託資產餘額為新臺幣 7,853 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 2,970 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 3 兆 500 億元，占金錢之信託受託資產總餘額之 70%，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 7,668 億元，占金錢之信託受託資產總餘額 18%，以投資國內證券投資信託基金為主 (見表二、圖三)；而截至 107 年底經金管會核准並運作之集管理運用帳戶計 12 個，受託管理資產規模約為新臺幣 33.62 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 has given a lot of support and trust enterprises strived to develop Taiwan's trust market. As of the end of 2018, the total trust assets under management stood at NT\$8.1457 trillion, excluding securities investment trust funds and futures trust funds under custody, under management stood at NT\$5.464 trillion, up NT\$196.9 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 has been traditionally dominated by money trusts. In 2018, the annual business volume of money trusts was NT\$7.0373trillion. It accounted for 86% of total trust assets in Taiwan. The second largest trust category in Taiwan is real estate trust, which had annual business volume of NT\$785.3 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\$297 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 had a market share of 70%, and stood at NT\$3.05 trillion under management. Investment targets are mostly the offshore funds and bonds.

The second largest sub-category of money trusts is those for making domestic securities investment, with a market share of around 18%, at NT\$ 766.8 billion under management. The major investment target is the mutual funds for domestic securities investment (See Table 2 and Chart 3). As of the end of 2018, there were 12 collective investment trust funds in Taiwan in operation with NT\$3.362 billion in assets under management.

表一／信託業主要業務辦理概況統計

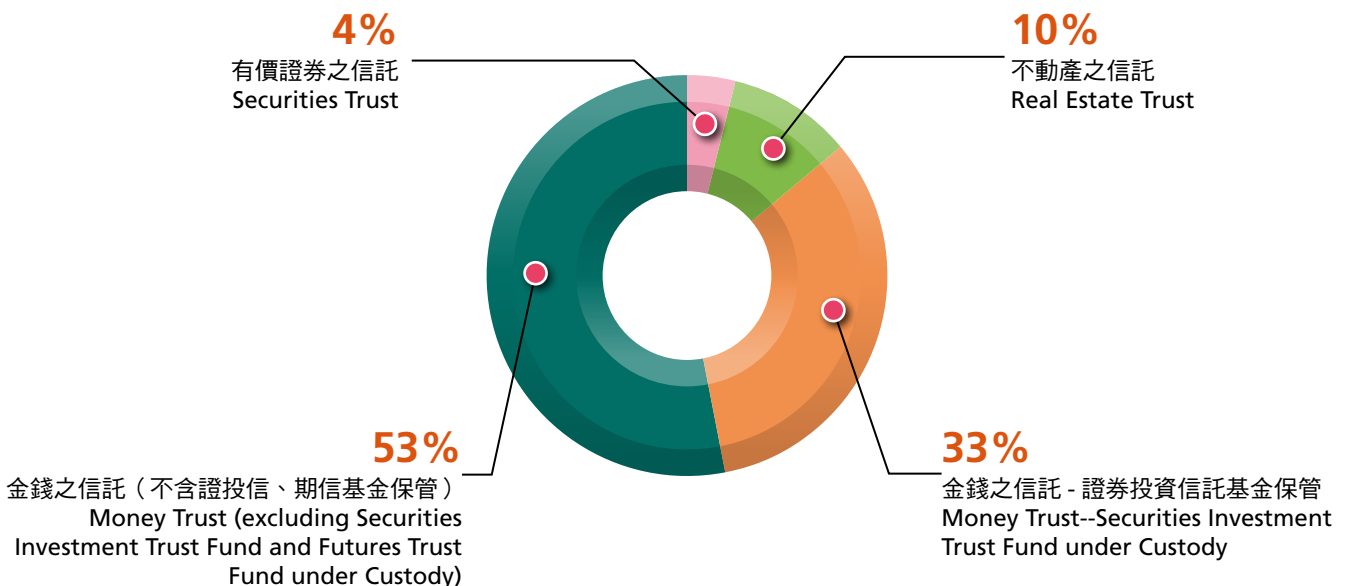
Table 1 : Statistics of Major Businesses of Trust Enterprises

單位：新臺幣佰萬元
Unit: NT\$ million

業務別 Category	年度 Year 金額 Amount	民國 106 年底 Year-end 2017		民國 107 年底 Year-end 2018		增(減)幅 Change (%)
		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)		4,154,978	56	4,355,624	53	5
金錢之信託 - 證券投資信託基金保管 Money Trust--Securities Investment Trust Fund under Custody		2,231,620	30	2,658,328	33	19
金錢之信託 - 期貨信託基金保管 Money Trust--Futures Trust Fund under Custody		17,701	0	23,394	0	32
金錢債權及其擔保物權之信託 Trust of Encumbrance and Related Securities Interests		15,311	0	9,333	0	(39)
有價證券之信託 Securities Trust		309,518	4	297,086	4	(4)
動產之信託 Movable Property Trust		6,750	0	7,020	0	4
不動產之信託 Real Estate Trust		770,781	10	785,323	10	2
其它信託業務 Other Trust Businesses		9,795	0	9,689	0	(1)
合計 Total		7,516,454	100	8,145,797	100	8

圖二／各項主要業務比率

Chart 2 : The Ratios of Volumes of Major Trust Business



表二／金錢信託業務統計（不含證投信、期信基金保管）

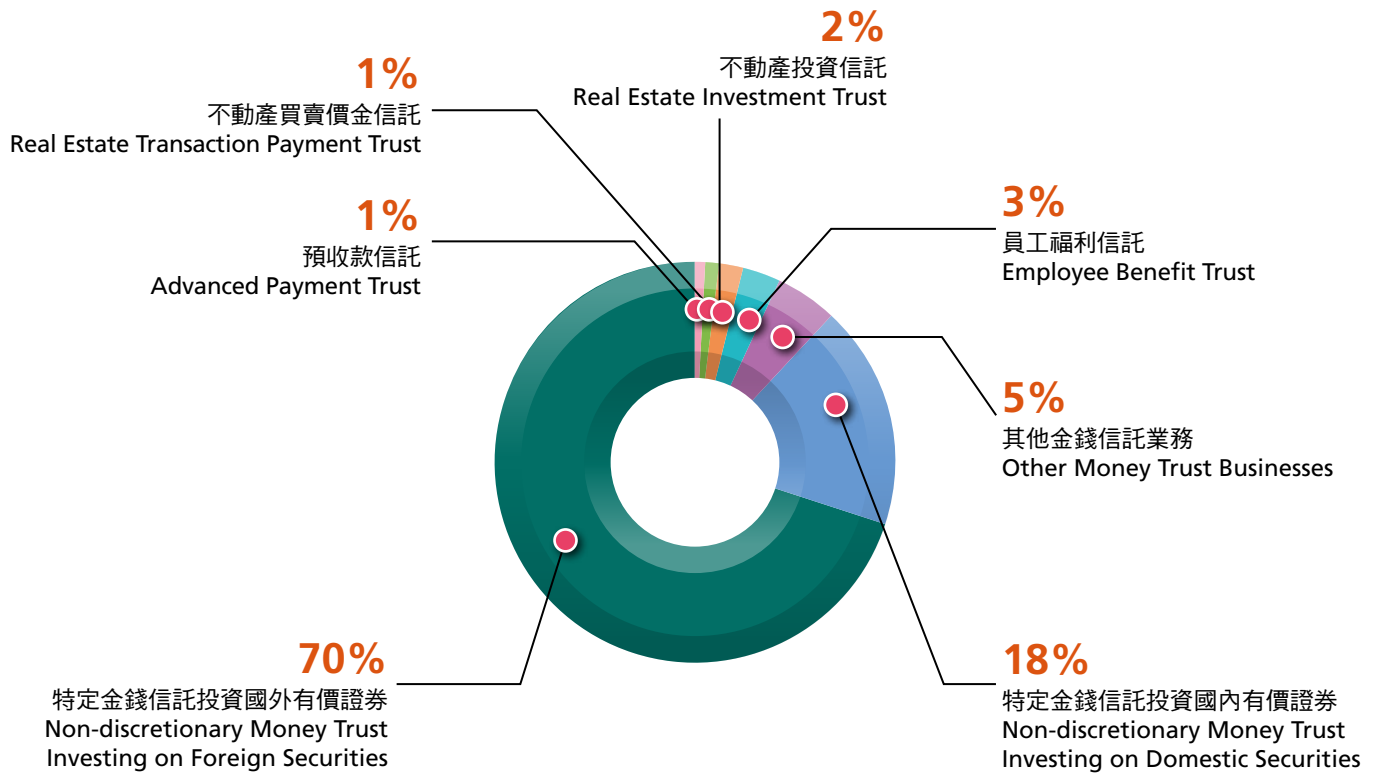
Table 2 : Statistics of Money Trust Businesses (Excluding Securities Investment Trust Fund and Futures Trust Fund under Custody)

單位：新臺幣佰萬元
Unit: NT\$ million

業務別 Category	年度 Year 金額 Amount	民國 106 年底 Year-end 2017		民國 107 年底 Year-end 2018		增(減)幅 Change (%)
		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		2,927,045	71	3,049,962	70	4
特定金錢信託投資國內有價證券 Non-discretionary Money Trust Investing on Domestic Securities		717,184	17	766,769	18	7
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		20,588	0	16,337	0	(21)
員工福利信託 Employee Benefit Trust		148,998	4	139,686	3	(6)
保險金信託 Insurance Claims Trust		486	0	557	0	15
集合管理運用帳戶 Collective Investment Trust Fund		2,711	0	3,362	0	24
共同信託基金 Collective Trust Fund		0	0	0	0	0
不動產投資信託 Real Estate Investment Trust		69,388	2	83,709	2	21
不動產買賣價金信託 Real Estate Transaction Payment Trust		25,840	1	31,269	1	18
預收款信託 Advanced Payment Trust		52,055	1	63,758	1	22
指定營運範圍或方法之單獨管理運用 Semi-discretionary Individually Managed Fund		18,411	0	3,142	0	(83)
其他金錢信託業務 Other Money Trust Businesses		172,272	4	197,073	5	14
合計 Total		4,154,978	100	4,355,624	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）

107 年底本項下之保管業務為新臺幣 23 兆 9,827 億餘元，其中以有價證券之資產為主，占保管業務總餘額之 60%，詳見表四及圖五。

C. Status of Supplementary Trust Businesses

1. Various Supplementary Trust Businesses

In Taiwan, 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\$23.9827 trillion at the end of 2018. They are mostly funds of securities, which account for 60% of the total funds under custody in Taiwan. (See Table 4 and Chart 5)

表三／信託業附屬業務辦理概況統計

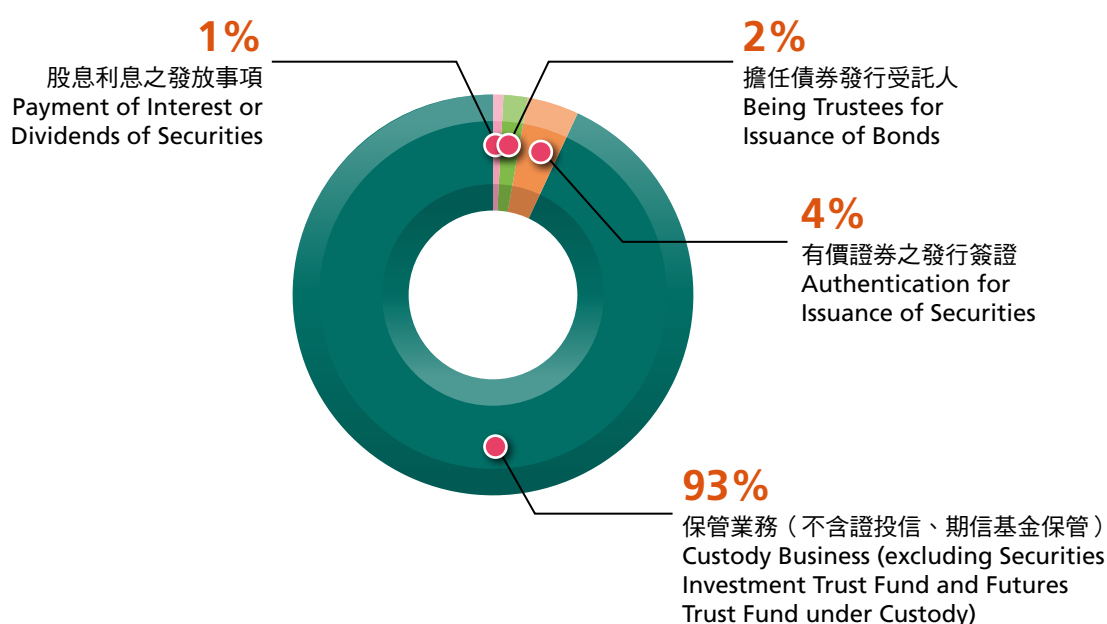
Table 3 : Statistics on Supplementary Trust Businesses Conducted by Trust Enterprises

單位：新臺幣佰萬元
Unit: NT\$ million

業務別 Category	年度 Year 金額 Amount	民國 106 年底 Year-end 2017		民國 107 年底 Year-end 2018		增(減)幅 Change (%)
		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)		22,083,134	92	23,982,707	93	9
有價證券之發行簽證 Authentication for Issuance of Securities		1,065,885	5	998,071	4	(6)
受益憑證簽證 Authentication for Beneficiary Certificates		424	0	0	0	(100)
擔任債券發行受託人 Being Trustees for Issuance of Bonds		390,659	2	430,453	2	10
股息利息之發放事項 Payment of Interest or Dividends of Securities		314,612	1	340,977	1	8
臺灣存託憑證 Taiwan Depository Receipt		24,884	0	21,662	0	(13)
接受客戶全權委託投資業務（委任關係） Conducting Discretionary Authorization Investment Business-on Mandate Basis		4,784	0	0	0	(100)
合計 Total		23,884,382	100	25,773,870	100	8

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

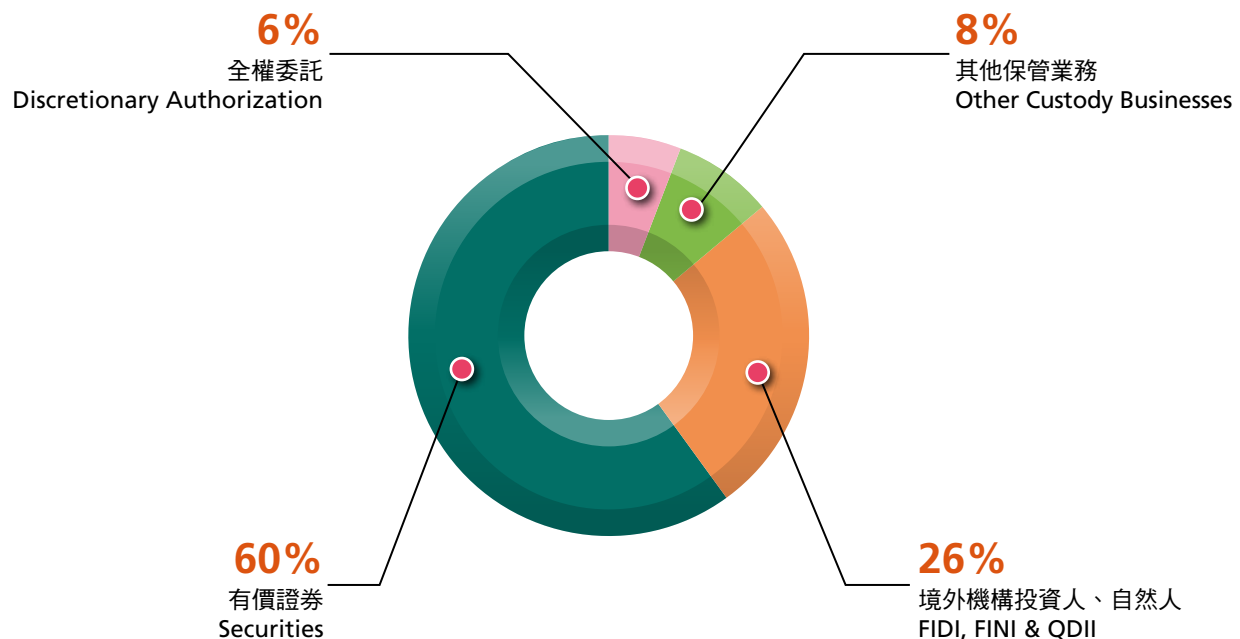
Table 4 : Supplementary Trust Businesses – Statistics on Custody Businesses

單位：新臺幣佰萬元
Unit: NT\$ million

業務別 Category	年度 Year 金額 Amount	民國 106 年底 Year-end 2017		民國 107 年底 Year-end 2018		增(減)幅 Change (%)
		金額 Amount	%	金額 Amount	%	
境外機構投資人、自然人 FIDI, FINI & QDII		6,403,237	29	6,162,452	26	(4)
全權委託 Discretionary Authorization		1,292,325	6	1,460,092	6	13
存託憑證 Depository Receipt		83,904	0	78,051	0	(7)
有價證券 Securities		12,602,593	57	14,355,340	60	14
其他保管業務 Other Custody Businesses		1,701,075	8	1,926,772	8	13
合計 Total		22,083,134	100	23,982,707	100	9

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、107 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。

107 年度續委託台灣金融研訓院辦理第 46 至 47 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 6,012 人，到考人數 5,022 人，合格人數 2,116 人，合格率为 42.13%。而電腦測驗部分全年度報考人數 18,489 人，到考人數 15,317 人，合格人數 6,862 人，合格率为 44.8%。

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】」，107 年度辦理第 28 至 29 期之測驗，全年度報考人數 85 人，到考人數 72 人，合格人數 57 人，合格率为 79.17%。而電腦測驗部分全年度報考人數 357 人，到考人數 326 人，合格人數 266 人，合格率为 81.6%。

D. Trust Manpower Status in 2018

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 2018, TAROC continued to authorize the Taiwan Academy of Banking & Finance (TABF) to administer the 46th to 47th 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 two written exams held in 2018, 6,012 persons registered for the written exam and 5,022 persons actually took the tests, with 2,116 persons passing the tests. This yielded a test-passing rate of 42.13%. Meanwhile, 18,489 persons registered for the computerized exams and 15,317 persons actually took the tests, with 6,862 persons passing the tests, yielding a test-passing rate of 44.8%.

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 can 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 2018, who held the 28th to 28th tests in 2018. 85 persons registered for the written exams and 72 persons actually took the exams, with 57 persons passing the tests, giving a high test-passing rate of 79.17%. 357 persons registered for the computerized exams and 326 persons actually took the tests, with 266 persons passing the tests, giving a test-passing rate of 81.6%.

本會自 91 年 6 月起開辦人員資格審定及登錄作業，截至 107 年 12 月底止，55 家會員之信託業經營與管理人員，計 92,420 人，其中督導人員計 756 人，管理人員計 21,563 人，業務人員計 70,101 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 87,399 人，約占總人數的 94.57%，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）

From June 2002, when personnel qualification screening and registration began, until the end of December 2018, 92,420 persons from 55 TAROC members passed the screening. Of these, 756 were supervisory personnel, 21,563 managerial personnel, and 70,101 business personnel. According to statistics, among those who passed the screening (including supervisory, managerial, and business staff) totaled 87,399 persons, or 94.57%, 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	392	3,007	7,238	10,637
大學 Bachelor's Degree	317	11,989	44,487	56,793
專科 Associate Degree	38	5,628	14,303	19,969
高中(職) Senior High School (Vocational School)	9	939	4,073	5,021
合計 Total	756	21,563	70,101	92,420

資料日期：107 年 12 月 31 日止
As of December 31, 2018

TRUST

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工作報告

IV. Business Report



(壹) 107 年會務報導

一、定期舉行各項法定會議

本會 107 年度計召開會員大會 1 次、理事會議 12 次、監事會議 6 次、通過報告案 64 案，討論案 70 案，追認案 5 案，備查案 10 案、選舉案 3 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

國內企業經過數十年的發展已衍生二代接班之需求，且鑒於信託制度源起於英國，而澳洲為大英國協成員，家族信託業務已發展久遠；為了解澳洲辦理家族信託之實務經驗及概況，由雷理事長仲達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 107 年 9 月 8 日至 9 月 16 日赴澳洲考察參訪；此行主要參訪單位為澳洲四大銀行之一澳紐銀行，透過實務案例瞭解澳洲整體信託業務發展現況、家族信託業務服務項目以及所需具備之組織編制等，期能協助本會會員發展家族信託業務。

1. 2018 Association Activities

A. Convening Regular Meetings

In 2018, TAROC held one General Assembly of Members, 12 Board of Directors Meetings, 6 Board of Supervisors Meetings, during which 64 projects of reports were approved, 70 proposals passed, 5 projects to be confirmed later, 10 kept for further check, and 3 elections held (152 projects in total). Each project, proposed by either committees or ad hoc groups under TAROC, will receive final decision after being approved at the meetings of board members or supervisors. TAROC will 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 business, TAROC set up five committees including Business Development, Legal Affairs and Discipline, Auditing and Advising, Finance and Taxation, and Administration and Training, each with a director, deputy director, secretary, clerk, and several members. Each committee convenes meetings, regularly or non-regularly based on the needs of operations.

B. Observing Trust Business

After several decades of work, many domestic enterprise owners now need to hand over their business to their children. The trust system originated in Britain and family trust business has a long history in Australia, which is a member of the Commonwealth. In order to learn from practical experience and about the general situation of the family trust business in Australia, TAROC's chairman Paul C. D. Lei led a group of 19 managing directors, directors, supervisors, and other high-ranking executives to Australia for a delegation on September 8- 16, 2018. One of the main units visited was ANZ Bank, one of the top four banks in the country. Group members learned about current development of the Australian trust industry, family trust services and organizational structure requirements through case studies, aiming to help TAROC members with their development of family trust business.



理、監事及高階主管赴澳洲考察信託相關業務（澳紐銀行總行）

The Delegation comprised of Directors, Supervisors, and high-ranking executives and observed trust-related business in Australia (Visit to ANZ Bank's headquarters office)

三、舉辦會員聯誼活動

為增進會員情誼與強健身心，本會於 6 月 9 日舉辦「愛戀平溪十分幸福 1 日遊」，本會理、監事、會員代表等計 58 人參與。

C. Sponsoring Recreational Activities for Members

To further improve the mental and physical health of Members, TAROC organized a One-day trip to Pingxi and Shifen on June 9th, participated in by 58 people including TAROC directors, supervisors, and Member representatives.



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

(貳) 107 年業務報導

一、整體業務

- (一) 因應亞太防制洗錢組織對臺第三輪評鑑，本會進行相關防制洗錢暨打擊資恐模擬評鑑準備工作，將「信託業防制洗錢及打擊資恐注意事項範本」、「信託業評估洗錢及資恐風險及訂定相關防制計畫指引」以及疑似洗錢或資恐交易態樣等完成英譯版本，且擬具防制洗錢及打擊資恐注意事項範本問答集供各界參考，並在本會官網設置洗錢防制與反恐專區，便於會員及民眾查詢相關資訊。
- (二) 就信託專責部門推動業務所面臨之困境，本會建議信託業應提昇信託專責部門於銀行內部之受重視度，信託業應積極培養信託人才，以及鼓勵信託業研發具利基之信託業務等，函報金管會。
- (三) 研修「信託業應負之義務及相關行為規範」第 39 條之 1 第 1 項：金管會為保障消費者權益，避免發生交易糾紛時舉證困難，指示本會研訂以電話成立金融商品交易之錄音及錄音紀錄保存等相關規範，爰增訂第 39 條之 1 第 1 項第 5 款，規範人工接聽方式辦理交易及自動語音系統按鍵輸入方式相關規定，函報金管會備查後函知會員。
- (四) 建請金管會放寬信託業法第 39 條及第 41 條所稱「依主管機關指定之方式公告」之公告方式：考量現行實務已有多種法定公告指定於信託業之網站公告，爰本會建議信託業法之公告方式放寬增訂得於信託業網站公告，函報金管會。

2. 2018 Business Activities

A. Overall Business

1. In order to prepare for the third-round mutual evaluations by Asia / Pacific Group on Money Laundering (APG), TAROC made related arrangements for the simulated evaluation of Anti-money Laundering and Counter Terrorism Financing (AML/CTF) performance, including preparing English versions of the Template for Guidelines Governing Anti-Money Laundering and Countering Terrorism Financing of Trust Enterprises, Guidelines Governing Money Laundering and Terrorist Financing Risks Assessment and Relevant Prevention Program Development by the Trust Sector and the provisions on suspicious money-laundering or terrorist-financing activities. TAROC also prepared a Q&A on "Template for Guidelines Governing Anti-Money Laundering and Countering Terrorism Financing of Trust Enterprises for the public's reference and created a special section for AML/CTF information on its official website, in order to allow the public and its members to access related information.
2. Regarding the difficulties faced by dedicated trust department in service promotion, TAROC suggested that the trust industry should urge banks to attach more importance to their trust departments and that trust enterprises should actively cultivate more talent. Meanwhile, TAROC also encouraged the trust enterprises to develop niche products and submitted these suggestions to FSC.
3. Formulating amendment of Paragraph 1 of Article 39-1 of the Obligations and Code of Conducts of Trust Enterprises: in order to protect consumer interests and avoid difficulty of proof when a transaction-related dispute arises, FSC instructed TAROC to impose the rule on recording of phone communications on financial product transactions and preservation of such recordings. TAROC added a fifth subparagraph to the Paragraph 1 of Article 39-1, which lays down the requirements for transaction conducted through phone calls answered by human staff and keystroke input for automated voice systems. TAROC reported to FSC for the record then notified its members.
4. Suggestion to FSC for more flexibility for the announcement made "in accordance with the instructions of the Competent Authority" mentioned in Article 39 and Article 41 of the Trust Enterprise Act: considering the fact that current regulations require trust enterprises to make multiple types of announcements on their websites, TAROC suggested to FSC to allow the announcements specified in the Trust Enterprise Act to be made on the website of a trust enterprise.

二、高齡者及身心障礙者財產信託業務

- (一) 擬具我國建立「監護信託」制度相關建議：參考日本「監護制度支援信託」制度，建議我國應建立相關制度，以保全委託人(被監護人)財產，避免親屬監護人濫權，並可提高民眾利用信託制度管理財產之意願，函報金管會。
- (二) 為推動我國成年人監護財產交付信託制度化，擬具「家事事件法」相關建議修正條文，函報金管會提供司法院參考。
- (三) 持續辦理信託業高齡者及身心障礙者財產信託評鑑及獎勵措施：
 1. 廢續辦理民國 106 年度信託業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。
 2. 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」，憑以辦理民國 107 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。
 3. 擬具「民國 107 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。
- (四) 擬具「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」修正草案，建議金管會增



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
Award Ceremony of Evaluation of TAROC Member's Property Trust Services for Elders and People with Disabilities

B. Trust Service for Elderly and Disabled Persons

1. Suggestions related to establishment of a domestic "Guardianship-supporting Trust" system: TAROC suggested to FSC that Taiwan should develop custodial trust products by reference to "Trust for Guardianship Support" in Japan, in order to protect properties of trustors (people under guardianship), prevent their relative guardians from abusing their power and increasing the willingness of people to manage their properties through trust arrangement.
2. Putting forward the suggestion about amendment of the Family Act for the promotion of a system for entrusting the properties of the adult under guardianship, TAROC proposed the amendment suggestions and reported to FSC for the reference of the Judicial Yuan.
3. Continued to carry out Evaluation and Incentive Measures of TAROC Member's Property Trust Services for elders and People with Disabilities:
 - a. TAROC continued to carry out evaluation procedure of TAROC member's property trust services for elderly and people with disabilities, which were implemented in 2017. TAROC also assisted FSC with the award ceremony and related rewards to its members according to the aforementioned regulation.
 - b. TAROC amended the Guidelines for Evaluation of TAROC Member's Property Trust Services for the Elderly and People with Disabilities in order to conducted the aforementioned evaluation in 2018 according to the amended guidelines. TAROC notified its members about the amendments and forwarded the notification to the FSC.
 - c. TAROC formulated the "Prospectus on Evaluation Activities of TAROC Member's Property Trust Services for the Elderly and People with Disabilities for 2018" and notified its members of the Prospectus and forwarded the notification to the FSC.
4. TAROC proposed a draft amendment of the "Evaluation and Incentive Measures of TAROC Member's Property Trust Services for the Elderly and People with Disabilities" regarding the business models for construction of elderly care facilities through real estate development trust or the arrangement of putting accommodation fees of nursing homes into trust; it also suggested FSC add the example suggested as above into the Evaluation and Incentive Measures, in order to encourage trust enterprises to provide innovative elderly care trust structure or services. TAROC received FSC's approval before notifying its members of this amendment.
5. TAROC proposed the "Explanation on The Combination of Elderly Care Trust with Other Financial Products for Diversification of Product Design Structure" to FSC for the combination of elderly care trust with

列結合不動產開發信託架構興建安養設施或安養機構入住金交付信託等模式之舉例說明，以鼓勵信託業安養信託之創新性，獲金管會參採函頒後函知會員。

- (五) 規劃以安養信託結合金管會轄下各業金融商品，擬具「規劃安養信託結合異業商品，提供更多元的商品設計架構說明」函報金管會。
- (六) 為使民眾透過更多管道瞭解安養信託，以引導民眾辦理安養信託，自 107 年透過電視及廣播媒體強力播放安養信託宣導短片，並製作安養信託宣導海報於會員單位各營業處所張貼及報章雜誌露出，以推動安養信託普及化。

三、金錢信託業務

- (一) 金管會推動銷售獎勵金以資產管理規模為計算基礎，本會建議「以銷售機構於特定獎勵期間之每日客戶持有基金存量及約定費率計算銷售獎勵金」，或「重新議定經理費分成費率並取消銷售獎勵金」兩方案併行，惟金管會備查「投信投顧公會會員及其銷售機構通路報酬支付暨銷售行為準則（以下簡稱銷售機構通路行為準則）」，僅採後者重新議定經理費分成費率方案，並請基金公司與基金銷售機構於 108 年底前完成重新議定銷售契約。
- (二) 配合銷售機構通路行為準則新增辦理境外基金後收級別銷售，基金銷售機構應要求投資人簽署費用結構聲明書之規定，本會建議聲明書應由境外基金總代理人提供相關電子資料，以供銷售機構下載；本案經中華民國證券投資信託暨顧問商業同業公會（下稱投信投顧公會）與本會共同協調由集保結算所彙整相關電子資料供銷售機構下載各檔聲明書，並自 108 年 1 月 1 日起要求投資人簽署。
- (三) 配合銷售機構通路行為準則新增於銷售同一基金不同級別時，銷售機構應充分考慮投資人持有不同級別之整體費用率及報酬率，並留存評

various financial products for which FSC is in charge of regulatory supervision.

- 6. In order to provide the public more resources to access elderly and disabled care trust information and encourage people to arrange this kind of trust, TAROC made short videos for promotion purposes in 2018 and showed them frequently on TV and broadcasting media. It also designed a poster for promotion purpose and displayed it at business premises of its members, newspapers and magazines, in order to increase the popularity of elderly care trust.

C. Money Trust

- 1. After FSC required that calculation of commission for (fund) distributors be based on assets under management (AUM), TAROC presented two proposals for the formula. One of them calculated the commission based on the amounts of fund investments held the by clients of a distributor on daily basis and agreed service fees during specific incentive period, while the other cancelled commission and replaced it with agreed financial reward calculated by specific percentage of management fees, which was determined via new negotiation. According to the "Standards for Remuneration Payment and Sales Activities of Members of the Securities Investment Trust and Consulting Association and their distributors ("the Standards for Distributors") adopted by the FSC after its review of the proposals, the second proposal, which is agreed financial reward calculated by specific percentage of management fees determined via new negotiation, was accepted. Fund enterprises and fund distributors are required to complete the aforementioned negotiation over new sales agreement by the end of 2019.
- 2. In line with addition to the code of conduct requiring fund distributors to ask investors to sign a declaration in relation to fee structure of back-end load share class when these distributors sell offshore funds, according to "The Standards for Distributors," TAROC first suggested that the master agent of offshore funds shall provide related electronic information for distributors to download. After communication between the Securities Investment Trust and Consulting Association of the R.O.C ("SITCA") and TAROC over the proposal, it was decided that Taiwan Depository and Clearing Corporation would collect all related information for preparation of different declarations and provide it for fund distributors to download. The investors are required to sign these declarations from Jan 1, 2019.
- 3. According to the "Standards for Distributors," a distributor is required to carefully take overall service fees and returns of different classes of assets held by investors into consideration and preserve the record of

估結果之規定，本會建議投信或總代理人應提供基金各級別近五年度之費用率及報酬率等相關電子資料，由投信投顧公會彙整置於該公會網站供銷售機構下載使用，本案投信投顧公會將於 108 年 4 月 16 日起提供銷售機構下載相關資料。

- (四) 研議以投資組合商品方式核算之風險等級可行性：金管會指示本會與投信投顧公會協商以投資組合商品方式核算風險等級，本會建議於「金融服務業確保金融商品或服務適合金融消費者辦法」增列第 6 條第 3 項，規定金融商品或服務得以越級投資，惟累計越級投資之總金額不得超過一定比例，且越級以一級為限，並就累計越級投資之總金額計算方式及限制等擬具建議方案，函請投信投顧公會表示意見。
- (五) 研議依財政部規定出具受益人為我國居住者所占比例之聲明書相關事宜：擬具會員就其受益人為我國居住者所占比例之聲明書參考範本，並訂定受益人名冊留存時點為每年 12 月 31 日且至少留存 5 年，函知會員參考；嗣後配合臺北國稅局實務要求，將受益人名冊留存時點改為每季底，並函知會員。
- (六) 為發展信託資金集管理運用帳戶業務，參考證券投資信託基金配息可涉及本金，修訂「信託資金集管理運用帳戶約定條款範本（非專業投資人適用）」及「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管理運用帳戶一致性規範」相關規定，規定可分配收益毋需扣除未實現之資本損失，並規定配息涉及本金時應揭露相關資訊，分別經金管會核定及備查後函知會員。

assessment results when it sells a fund with a portfolio of different classes of assets. TAROC suggested that investment trust enterprises or the master agent of a fund should provide information about service fees and investment returns of assets of different classes in the fund in the last five years for compilation of related data by SICTA, which will provide the data on its website for distributors to download and use. SICTA will start to provide related information for distributors to download to on April 16, 2019.

4. Studying the feasibility of calculating risk level based on investment portfolio: FSC instructed TAROC and SICTA to discuss risk level based on investment portfolio: TAROC suggested that the Regulations Governing Financial Services Enterprises to Ensure Financial Products or Services being Suitable to Financial Consumers add a third paragraph to Article 6, which allows financial products or services to invest in vehicles with higher risks, provided that the total amount of such investments does not exceed a specific percentage of the portfolio and such investment vehicles are only one grade lower than the regulatory requirement. TAROC also presented a proposal about the calculation formula of total amount of investments in vehicles with higher risks and related restrictions to SICTA to seek its opinions.
5. Arrangements for the requirement imposed by the Ministry of Finance on declaration on the percentage of resident beneficiaries: TAROC prepared a standard form of the declaration about the percentage of resident beneficiaries for its members' reference and notified its members of its requirement for maintenance of the list of beneficiaries as of December 31 of a year and keeping the list for at least five years. The maintenance requirement timeline was later changed to the end of each quarter due to the demand of National Taxation Bureau of Taipei for practical considerations. TAROC also notified its member of this change.
6. In order to facilitate business activities of utilization and management of collective investment trust funds, TAROC proposed amendments to related provisions in the standard form contract for terms and conditions for the utilization and management of collective trust accounts (for non-professional investors) and the Uniform Regulations for TAROC Members in Management and Utilization of Collective Investment Trust Funds for Non-professional Investors by reference to the practice that distribution of securities investment trust may involve (payment with) principal. According to the amendments, distributable income does not need to deduct unrealized capital loss and distribution involving (payment with) principal is subject to disclosure of related information. These proposals were presented to the FSC for approval before TAROC notified its members of them.

四、不動產信託及證券化業務

(一) 研議「彙整政府推動 5+2 產業籌資可能遇到之困難及研提法規調整」：就 5+2 產業如以資產證券化為籌資管道，建議未來可先以私募方式籌資，再轉為公開募集發行，爰就應增訂私募轉公開募集之相關程序要件、所檢具之書表，以及簡化申請流程及時程等，函報金管會。

(二) 配合金管會修正不動產證券化條例研修相關自律規範

配合金管會修正不動產證券化條例第六條、第八條及第九條之解釋令，新增境外不動產相關權利得為我國不動產投資信託基金投資之境外標的範圍，並刪除投資前具體投資標的逐案報金管會核准之規定等，本會研修下列規範：

1. 「中華民國信託業商業同業公會會員辦理不動產投資信託業務透過特殊目的公司取得國外不動產應遵循事項」函報金管會備查後函知會員。
2. 「中華民國信託業商業同業公會會員辦理不動產投資信託業務投資國外不動產之國外估價機構及不動產管理機構選任標準」函報金管會備查後函知會員。
3. 「信託業受託辦理不動產投資信託暨不動產資產信託之內部控制與稽核制度應行注意事項」，洽會中華民國建築經理商業同業公會、中華民國不動產開發商業同業公會全國聯合會及中華民國不動產估價師公會全國聯合會後，函報金管會核定。

(三) 為約束不動產證券化參與機構遵守本會廣告、業務招攬及營業促銷活動之規定，修正「信託業從事廣告、業務招攬及營業促銷活動應遵循事項」第 10 條，規定信託業依不動產證券化條例擔任受託機構或安排機構，應要求參與機構於參與時出具聲明書同意遵守本會相關規定，經金管會核定後函知會員。

D. Real Estate Trust and Securitization

1. Research on the difficulties the government may face for its facilitation of fund-raising activities for 5+2 (innovative) industries and the proposal of adjustments to related regulations: with regard of securitization as a fund raising method for enterprises in 5+2 industries, TAROC suggested that, in future, these enterprises initially raise funds through private placement before they conduct public offering. TAROC proposed the criteria, documentation requirements for the process from private placement to public offering and streamlined application procedure and timeline to FSC.

2. Amendments to related self-regulatory rules in line with amendments to the Clauses of the Real Estate Securitization Act by FSC.

In line with the amendments to the orders on the interpretation of articles 6, 8 and 9 of the Clauses of the Real Estate Securitization Act by FSC, domestic real estate investment trust funds may invest in offshore real estate-related rights; the requirement of reporting such investment plans to FSC for approval before investment was also deleted. TAROC amended the self-regulatory rules.

a. TAROC submitted the "Guidelines for TAROC Members in Acquiring Foreign Real Estate through Special Purpose Company (SPC) for Their REITs Business" to FSC for approval and notified members afterward.

b. TAROC reported the Criteria for TAROC Members in Selecting Foreign Real Estate Evaluation Institution and Real Estate Management Institution for Their REITs Business to FSC and notified members afterward.

c. TAROC proposed the amendments of the Guidelines for Internal Control and Auditing System for REITs and REITs Business Conducted by Trust Enterprises. After consulted with the Real Estate Management Association, the Federation of the Real Estate Development Associations and the Real Estate Appraisers Association for the proposal, TAROC submitted the amendments to FSC for approval.

3. In order to ensure compliance of participating institutions of a real estate securitization project with the rules of TAROC about the advertising, business solicitations, or business promotional activities, TAROC amended Article 10 of the Guidelines for the Advertising, Business Solicitations, or Business Promotional Activities by Trust Enterprises. According to the amendment, when a trust enterprise serves as a trustee or an arranger according to the Clauses of the Real Estate Securitization Act, it is required to ask the participating institution to present a statement for its consent to comply with related rules of TAROC. TAROC notified its members of the amendment after approval of FSC.

五、預收型信託

- (一) 協助台北市法務局建立禮券登錄查詢平台以及異常事件通報機制：彙整會員承作之預收款信託業務廠商查詢方式提供法務局，且建議會員如發現廠商異常狀況，經通知廠商於一個月內改善，未獲改善時應通知法務局，並配合法務局通知公告廠商異常徵兆時，配合於網站辦理公告。
- (二) 金管會為使預售屋銷售履約保證機制有效落實並符合實際作業，請本會研提意見；本會建議：
 1. 修正會員辦理預售屋不動產開發信託與價金信託業務應行注意事項（以下簡稱預售屋應行注意事項）第 8 條及第 20 條，就會計師或第三人查核及簽認相關內容提供會員參考；
 2. 建議內政部於預售屋買賣定型化契約應記載事項增訂，賣方未依約定將買方價金交付信託應給付違約金，以促使賣方踐行交付信託之責；
 3. 建議內政部建置預售屋公告查詢網站，由賣方負責揭露預售屋繳款信託相關資訊，以強化賣方責任。

六、加強信託業務之研究發展

- (一) 為利信託業辦理家族信託業務，辦理下列事項：
 1. 鑒於我國公司法對於股權信託並無特別規定，信託業擔任家族企業公司股權信託之受託人後，因名義上受託人為家族企業公司之主要股東，如何適用公司法制仍有相當疑義，參考美國及日本法制研擬「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」，函知相關主管機關及會員參考，並函請金管會及經濟部補充釋示。
 2. 經完成「我國辦理家族信託之可行性及相關問題之研究」、「委託人權利繼承相關問題之研究」、「我國辦理特定目的信託可行性之研究 - 以美國為例」及「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

E. Advanced Payment Trust

1. Assisting Department of Legal Affairs of Taipei City Government with the creation of coupon registration and inquiry platform and irregularity reporting mechanism: TAROC compiled the inquiry methods about advancement payment trust information offered by member's client and provided such information to Department of Legal Affairs. The TAROC also advised that its members ask the client make improvement within a month upon discovery of any irregularities and notify Department of Legal Affairs about the irregularity when such improvement is absent. When the Department of Legal Affairs announces any irregular signs of a member's client, the member will also make the announcement on its website accordingly.
2. At FSC's request for TAROC to draft the proposal about practical ways to effectively implement performance guarantee mechanism for pre-sale house sale activities, the TAROC proposed the following suggestions:
 - a. Amended Article 8 and Article 20 of the "Guidelines on "Purchase Fund Trust" and "Real Estate Development Trust" for Pre-sale House Transactions businesses conducted by TAROC Members ("Guidelines for Pre-sale House") for the requirements on certified auditor's report prepared by a third party or CPA. TAROC notified its members about the amended requirements.
 - b. Suggestion to Ministry of the Interior that the term that requires the seller of pre-sale house to pay a penalty if it fails to entrust the buyers' payments for presale house purchase shall be included in the Standardized Contract Regarding Pre-sale Housing Transactions, in order to make the seller fulfill the legal obligation.
 - c. Suggestion to Ministry of the Interior about the creation of a website for inquiries into announcements about pre-sale houses; the seller shall be required to disclose information about pre-sale house payment trust to strengthen its responsibility.

F. Research on Trust Market Development

1. In order to facilitate family trust business activities of trust enterprises, TAROC took the following actions:
 - a. In Taiwan, the Company Act doesn't impose special regulations on equity trust and there is still considerable doubt about the applicability of the Act to a trust enterprise which serves as a trustee of a family business's equity and thus the nominal major shareholder. By reference to related regulations of the US and Japan, TAROC presented "Study and Recommendations on How to Apply Company Act to Trust Enterprise Acting as Trustee or Major Shareholder of Trustor's Enterprise" to related competent authorities and its members for their reference and requested FSC and Ministry of Economic Affairs to make further interpretation on this issue.

公司法制之研究及建議」等專案研究，本會整合相關研究成果，並參酌國內家族傳承實務作法，研擬「我國辦理家族信託模式建議與架構分析」，並取得金融專利，提供主管機關參考及會員使用。

3. 國外家族信託成功經驗在於透過相關委員會之運作機制，可使專業人士參與家族信託的經營管理；為建置我國家族信託內部委員會，就委員會之組成、職權行使等，參考國外家族信託委員會之相關機制，研擬「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。

(二) 鑒於委託人(受益人)擔心因失智等原因受法院監護宣告，對於財產管理事務可預先規劃「保護信託」，由委託人指定之受託人管理財產，爰研擬「保護信託制度於我國運用之可行性研究」，函知主管機關及會員參考；並就自益型安養信託之委託人受監護宣告後，監護人與受託人之權限衝突問題，建請法務部修正民法相關條文，經法務部函復將錄供為該部研修民法之參考。

(三) 為使不動產證券化業務因應市場變化及需求，研擬「不動產證券化條例」修正草案，建議增訂未來確定投資標的之投資計畫應記載事項、簡化追加募集程序等，函報金管會為修法參考。

(四) 我國已正式邁入高齡社會，受監護宣告之老年人口比例亦將隨之攀升，參考日本監護制度支援信託之推行方式、內容、實務運作，研擬「成年人監護財產交付信託制度化之推動」報告，建議司法院明確規定關於成年人監護信託制度之技術性事項，以使我國成年人監護信託制度推展更為順利，以使老年人財產藉由信託制度獲得更妥善之保護，函報金管會提供司法院參考。

(五) 考量推動安養信託過程中，委託人有找不到適合的親友擔任信託監察人之情形，爰參考國內外類似制度，研擬「公設信託監察人制度之可行性」報告，建議相關主管機關建立優良社福機構推薦名單供民眾選任信託監察人、高齡者及身心障礙者得向主管機關申請指派信託監察人等方式優先推動，函報相關主管機關參考。

b. TAROC completed several research reports, including "Feasibility Study of Conducting Family Trust Business in Taiwan and Related Issues", "Study of Issues Related to Succession of Trustor's Rights", "Feasibility Study of Handling Honorary or Purpose Trusts in Taiwan—Taking United States as Example" and "Study and Recommendations on How to Apply Company Act to Trust Enterprise Acting as Trustee or Major Shareholder of Trustor's Enterprise". Through integration of the results of these reports and by reference to domestic practices of family business inheritance, TAROC prepared the "Suggestions and Structure Analysis on Domestic Family Trust Models," and was granted a patent, which was provided to the competent authority for its reference and to TAROC's members for their use.

c. According to foreign experiences, success of family trust arrangements relies on operation mechanism of related committees, which allow professionals to participate in operation and management of family trust activities. TAROC conducted "Study on the Design of Committee Structure of Family Trust" for discussion over related issues, including composition of committee members and exercise of their powers, by reference to related mechanisms of foreign family trust committees in order to prepare for establishment of such domestic mechanism in Taiwan for its members'. TAROC provided the research for its members' and the competent authority's reference.

2. People (trust beneficiaries) who are concerned about the possibility of court order for commencement of guardianship due to reasons like dementia may arrange a custodial trust for their property management in advance and the property will be managed by the trustee appointed by the trustor. TAROC prepared the "Feasibility Study on Introduction of Custodial Trust in Taiwan and Related Issues" and submitted the report to the competent authority and its members for their reference. In regarding to conflict of powers between the guardian and the trustee, TAROC also submitted the suggestion to Ministry of Justice for amendment of related articles in the Civil Code. Ministry of Justice replied that the research was filed as amendment reference purpose.

3. Responding to market changes and needs of the real estate securitization business, TAROC submitted the proposal for amendments of Clauses of the Real Estate Securitization Act to FSC for its reference. According to the proposal, advises such as future requirements on investment projects for identified investment objects and streamline the additional offering procedure are included.

4. As Taiwan has officially become an aged society, the number of senior citizens who are subject to court orders for commencement of guardianship will inevitably increase. TAROC studied the approaches and practices of Japanese trust-supporting guardian system and prepared The Study on Promotion of Entrusting Properties of Adults under Guardianship." In this report, the TAROC proposed Judicial Yuan to impose specific rules in relation to technical aspects of the guardianship-supporting trust

七、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 107 年度合計辦理會員 15,073 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，107 年度無處置案件。

(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 107 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 107 年度共舉辦 330 班次，結業人數計 9,650 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，107 年度受訓人數分別為 6,719 及 21,396 人次，合計 28,115 人次。

(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「金融機構及信託業洗錢防制實務國際經驗分享說明會」，邀請香港金融機構講師分享國際金融業辦理洗錢防制管理措施、案例及 APG 評鑑經驗，提供會員辦理業務之參考，並

system, in order to facilitate the localization of this trust system and offer senior citizens better protection of their properties through asset arrangement. The report was submitted to FSC for the Judicial Yuan's reference.

5. Considering that some senior people may not be able to find suitable friends or relatives to serve as the trust supervisors when facilitating domestic elder and disabled care trust business, TAROC prepared the report on "Feasibility of Public Trust Supervisor System" by reference to similar domestic and foreign systems. Suggestions were made such as compiling a list of recommended social welfare organizations for people to select as the trust supervisor and allowing senior citizens and people with disabilities to submit their applications to the competent authority for its assignment of trust supervisors. The report was submitted to the competent authorities for reference.

G. Providing Services and Conducting Publicity Education, and Training on Trusts

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 his/her duties unless they have registered with TAROC. In 2018, the Association reviewed and approved a total of 15,073 registration applications.
- b. TAROC dealt with violation cases relating to 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 2018, no such case was handled.

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 management 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 2018, TAROC approved a total of 330 training courses arranged by the TABF, Securities & Futures Institute, and Taipei Foundation of Finance. In 2018, a total of 9,650 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; these courses were respectively participated in by 6,719 and 21,396 trainees in 2018. A total of 28,115 persons completed these courses.

透過新聞媒體露出擴大民眾宣導。

- (2) 舉辦「因應高齡社會日本信託銀行提供之新角色及新服務說明會」，邀請日本信託銀行講師分享日本在高齡社會下，信託銀行的整合服務趨勢及高齡者信託商品的營運現況，提供會員辦理業務之參考，並透過新聞媒體露出擴大民眾信託宣導。
 - (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舉辦「金融科技創新與信託業監理之新趨勢學術研討會」，邀請香港與國內專家學者以專文探討在金融科技快速發展下，如何借重香港及日本發展經驗，探討台灣是否放寬信託業之設立標準或開放金融科技業進入信託業務領域，以及香港與日本信託法規革新對我國信託業法修正與業務發展的啟示，期盼帶動我國信託業務之推動。
2. 協助會員推展業務：
- (1) 舉辦「信託業防制洗錢及打擊資恐實務研習班」，協助會員瞭解主管機關強化金融業防制洗錢之措施以及檢查重點，提供會員辦理業務之參考。
 - (2) 舉辦「金融機構執行共同申報及盡職審查作業辦法說明會」，協助會員瞭解主管機關訂定之「金融機構執行共同申報及盡職審查作業辦法」相關規範與國際一致性標準，提供會員辦理業務之參考。
 - (3) 舉辦「以信託方式辦理安養社區投資、興建與營運及辦理都更研討會」，協助



與銀行公會共同舉辦「金融機構及信託業洗錢防制實務國際經驗分享說明會」
Presentations on International Experiences sharing of Anti-Money Laundering Practices Adopted by Financial Institutions and Trust Enterprises: The TAROC joined the BAROC in co-organizing the conference

3. Conferences, Seminars, Presentations, and Trust Promotional Activities

a. International Interaction among Trust Business:

- (a) Joining the Bankers Association of the ROC to co-organized the "Presentations on International Experiences sharing of Anti-Money Laundering Practices Adopted by Financial Institutions and Trust Enterprises", inviting instructor from Hong Kong to share related AML and APG evaluation experience. The conference information was provided to TAROC's members for their reference and to media for news coverage in order to increase publicity of trust concept.
- (b) TAROC held the event for "Presentations on The New Role and New Services of Japan's Trust & Banking Corporations for Addressing Issues of The Aged Society" and invited lecturers from Japanese trust & banking corporation to make presentation on developments of integrated services and current operation of their business with regard to elderly care trust products. The presentation was provided to TAROC's members for their reference and to media for news coverage in order to increase publicity of trust concept.
- (c) Joined TABF, Forensic Accounting Research Development Association、Department of Financial and Economic Law, National Chung Cheng University, Alumni Association of Department of College of Law, National Chung Cheng University to co-organize the "Seminar on New Trends of Fintech Innovations and Regulatory Supervision of Trust Enterprises"; invited local and Hong Kong experts to give related presentations for the discussion on whether Taiwan government should relax the regulatory requirements on establishment of a trust enterprise or allow Fintech enterprises to conduct trust business in the backdrop of rapid Fintech developments. The event also covered the lessons Taiwan can learn from the reforms of Hong Kong and Japan to their regulatory system governing trust business with the aim of facilitating domestic trust business.

b. Assistance to help Members promote business:

- (a) TAROC provided the "Training Course on Anti-Money Laundering and Countering Terrorism Financing of Trust Enterprise to help its members



舉辦「因應高齡社會日本信託銀行提供之新角色及新服務說明會」
Presentations on The New Role and New Services of Japan's Trust & Banking Corporations for Addressing Issues of The Aged Society

會員瞭解不動產開發信託應用在都市更新之模式，以及以信託方式辦理安養社區投資、開發與營運之架構內容，提供會員辦理業務之參考，並透過新聞媒體露出擴大民眾信託宣導。

- (4) 舉辦「我國辦理家族信託模式建議與案例分享說明會」，協助會員瞭解信託業辦理家族信託運用之模式與架構建議，提供會員辦理相關業務之參考，並透過新聞媒體露出擴大民眾信託宣導。
 - (5) 舉辦「107 年度信託專責部門業務系列課程」之「歐盟一般資料保護規則」暨「金融科技應用及法規要求」，協助會員瞭解信託商品科技創新所可能涉及之相關規範，以及協助瞭解歐盟推動一般資料保護規定之內容與因應，提供會員辦理業務之參考。
 - (6) 舉辦「信託專責部門經理人專班」，規劃參訪行程，以台中市政府推動在地社區長照服務為例，深入介紹長期照護政策與實務，協助信託專責部門經理人瞭解高齡社會之需求，推廣高齡者財產信託及發展異業合作模式，提供會員規劃信託業務合作推廣之參考，並透過新聞媒體露出擴大民眾信託宣導。
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「金融講堂」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，民國 107 年廣續辦理捐贈由金管會委請金融總會籌設之

learn about anti-money laundering measures of the competent authority for financial institutions.

- (b) TAROC held the "Presentation on The Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions" to help its members learn about regulatory requirements related to the Regulations and international standards for consistency.
- (c) TAROC held the "Seminar on Trust Arrangements for Investment, Construction and Operation of Community for Elderly Care and Urban Renewal", providing its members information about the business models of real estate development trust for urban renewal and the structure of investment, construction and operation of community for elderly care by means of trust mechanism. The seminar information was provided to TAROC's members for their reference and to the media for news coverage in order to increase publicity of trust concept.
- (d) TAROC held the "Presentation on Suggestions about Domestic Family Trust Models and Related Case Studies". The presentation information was provided to TAROC's members for their reference and to the media for news coverage in order to increase publicity of the trust concept.
- (e) TAROC incorporated the "Courses on "General Data Protection Regulation of the EU" and "Fintech Applications and Regulatory Requirements"" in the series of training courses for trust department in 2018, in order to provide its members information about the regulations they may be required to comply with in regarding to technological innovation for their trust products. TAROC also provided its members information about regulatory requirements imposed by the General Data Protection Regulation of the EU and related solutions for their reference.
- (f) TAROC provided the "Training Course for Managers of Trust Department," and visited during the course period. The lecturer used the long-term care project for local communities carried out by Taichung City Government as an example for introduction of long-term care policy and practices. The course helped



舉辦「以信託方式辦理安養社區投資、興建與營運及辦理都更研討會」
Seminar on Trust Arrangements for Investment, Construction and Operation of Community for Elderly Care and Urban Renewal



舉辦「信託專責部門經理人專班 - 台中長照服務機構參訪活動」
Training Course for Managers of Trust Department - visited long-term care service institution in Taichung

「金融服務業教育公益基金」，用以發放教育獎助學金與金融教育課程之用。

- (3) 配合金融總會與基隆市政府及桃園市政府舉辦「2018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、社福單位及機構團體導入信託：
- (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)公務人員及社會福利機構人員，規劃課程介紹安養信託，內容包含信託基本概念、本會推廣高齡者及身心障礙者財產信託之規劃及信託諮詢窗口角色等，並透過安養信託委託人親身分享實務案例提供與會者參考。
 - (2) 配合私立佳華康復之家、家庭照顧者關懷總會、行政院南部聯合服務中心、臺



配合金融總會與桃園市政府舉辦「2018年金融服務愛心公益嘉年華」活動
TAROC joined the TFSR as well as Taoyuan City Governments in holding the "Financial Service Caring Charity Carnival 2018,"



辦理「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

managers of trust department know more about needs of an aged society, promotion of property trust for senior citizens and development of models for cooperation with companies in different sectors. The course information was provided to TAROC's members for their reference in regarding to their planning of cooperation and promotion for trust business and to the media for news coverage in order to increase publicity of the trust concept.

- c. Trust advocacy on 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 students from disadvantaged families complete studies at school and provide finance-related knowledge to them, TAROC continued to make donations to the "Charity Education Fund of Financial Service Industry" set up by TFSR in accordance with FSC's instruction, which uses the fund to grant educational scholarship and arrange financial education courses.
 - (c) TAROC joined the TFSR as well as Keelung and Taoyuan City Governments in holding the "Financial Service and Caring Charity Carnival 2018," 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 of 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. The content covered basic trust concepts, planning of TAROC for promotion of trust services for the elderly and people with disabilities as well as the role of trust advisers. TAROC also invited the elderly trustor to share the personal experience with the attendants.
 - (b) TAROC provided support to multiple organizations, including Jiahua Care Center for People with Mental Disabilities, Taiwan Association for Family Caregivers, Southern Taiwan Joint Services Center, Taipei Municipal Wanfang Hospital, Eden Social Welfare Foundation, Division of Welfare Services for Senior Citizens of Department of Social Affairs of Keelung City Government, Sisters of Our Lady of China Catholic Charity Social Welfare Foundation, the Foundation for Childless Aging People, Social Affairs Bureau of Chiayi County, Miaoli charter of Association for Victim Support, Social Affairs Bureau of New Taipei City Government,

北市立萬芳醫院、伊甸基金會社會福利基金會、基隆市政府社會處老人福利科、財團法人私立天主教中華聖母社會福利慈善事業基金會、財團法人臺北市無子西瓜社會福利基金會、嘉義縣社會局、財團法人犯罪被害人保護協會苗栗分會、新北市政府社會局、新北市各區松年大學、臺北市社會局、國立台北商業大學財政稅務系、新北市地政局等機關團體，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。

- (3) 配合經濟日報、杭州市浙商金匯信託股份有限公司、中華民國人壽保險商業同業公會、中華民國信用合作社聯合社、國立台北大學法律系、臺北市政府法務局等機構團體，由本會安排講師舉辦信託講座。
- (4) 配合臺北市政府舉辦「國際身心障礙者日」活動，提供信託宣導講座與諮詢攤位，讓信託業者與身心障礙者直接面對面介紹及諮詢信託。
- (5) 配合臺中市政府舉辦「臺中老派時尚週」活動，提供信託諮詢攤位，讓信託業者與高齡者直接面對面介紹及諮詢安養信託。
- (6) 接洽非凡及東森電視台製播「安養信託」專題報導，提供節目專家來賓，透過電視媒體讓信託業者向大眾宣導安養信託服務。
- (7) 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。
- (8) 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，更新編製「高齡者身心障礙者財產信託手冊」發送推廣。

八、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。

community colleges for senior citizens in New Taipei City, the Social Affairs Bureau of Taipei City Government, Department of Public Finance and Tax Administration of National Taipei University of Business and Land Administration Department of New Taipei City Government.

- (c) TAROC provided lectures on trusts for Economic Daily News, Jejin Trust corporation of Hangzhou City, the Non-life Insurance Association of the ROC, National Federation of Credit Co-operatives of the ROC, Department of Law of National Taipei University and the Department of Legal Affairs of Taipei City Government.
- (d) TAROC participated in activities organized by Taipei City Government for International Day of Persons with Disabilities by providing lectures on trust services for promotional purpose and advisory service about trust arrangements, allowing people with disabilities to access trust information through face-to-face consultation.
- (e) TAROC participated in activities organized by Taichung City Government for Taichung Elderly Fashion Week by providing advisory service about trust arrangements, allowing elderly people to access trust information through face-to-face consultation.
- (f) TAROC contacted USTV and EBC for preparation of their special coverage on the elderly and disabled care trusts and arranged trust experts to attend their shows for promotion of this type of trust services to the public through TV channels.
- (g) TAROC organized promotional events for the general public, social welfare organizations, county and city governments, judicial institutes and community colleges.
- (h) In order to let the public know more about the trust concept and plan for their future life through trust arrangement and to promote trust services to the elderly and people with disabilities, TAROC compiled the updated version of the "Handbook of Trust Service for Elderly and Disabled Persons" and distributed it for promotional purposes.

H. Auditing Finance and Business of Members

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. Annual inspection consists of two parts including reviewing financial reports and making field examinations.

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 106 年度財務報告辦理書面審閱 57 件及 107 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 14 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。

(叁) 108 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 107 年度及 108 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) 廣續辦理本會安養信託宣導短片於電視及廣播媒體輪播，以及安養信託宣導海報於平面媒體露出，擴大信託宣導管道，吸引民眾主動向會員洽詢。
- (三) 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，協助民眾信託諮詢及轉介會員；並應相關單位之需求，派員宣導信託觀念。
- (四) 持續維護更新本會網站「高齡者身心障礙者信託專區」，內容包含信託基本觀念、會員辦理

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 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 2018, it reviewed 57 annual reports for 2017 and 56 semi-annual reports for the first half of 2018, and then submitted review results to FSC.
2. Field Examination: in 2017, TAROC randomly selected 14 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 results to FSC. Most inspected members have made improvement to their internal control systems.

3. 2019 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. 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, TAROC will continue to cope with FSC's policies for encouraging development of innovative financial products and services, and has thus worked out the following directions for development in 2019:

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

1. In accordance with 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 2018 and 2019.
2. TAROC continues to make short films to promote the elder and disabled trust service and broadcasted them on TV and radio channels. It also designs posters and shows them in the printed media for promotional purposes in order to attract people's attention and they may approach its members voluntarily for more information.
3. 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, TAROC will dispatch personnel to provide advocacy and guidance on promotion of the concept of trust.
4. TAROC will continue updating the contents of the "Trust Service for Elderly and Disabled Persons" pages

高齡者及身心障礙者財產信託業務相關資訊與評鑑、老人福利機構、身心障礙福利機構相關資訊及安養信託宣導短片，提供民眾參考。

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) 高齡者因精神耗弱或失智等原因向法院聲請監護宣告或輔助宣告，因涉及醫療鑑定所需時間甚長，為保護高齡者，參考美國制度，規劃調整現行安養信託契約範本之相關約款，於受法院宣告前實際喪失財產管理能力時即啟動對委託人(受益人)喪失財產管理能力之保護機制。
- (二) 為利信託業辦理家族信託業務，本會完成研擬「我國辦理家族信託之可行性及相關問題之研究」、「我國辦理家族信託模式建議與架構分析」及「我國辦理家族信託內部委員會機制建置之研究」後，廣續就下列事項規劃研議，提供主管機關及會員參考：
 1. 依前述研議結果，利用公司法上閉鎖性股份有限公司不能公開募集、公開發行及股份轉讓有限等特點，結合規劃家族信託及確保家族經營權，研擬閉鎖性股份有限公司章程及家族信託契約參考範本。
 2. 為協助家族信託業務客戶建置「家族憲章」及「家族辦公室」完善家族治理機制之需求，研議「信託業辦理家族信託業務替客戶規劃家族憲章及家族辦公室之運作及相關問題研究」，提供主管機關及會員參考。
- (三) 為推動我國成年人監護信託制度化，以避免親屬監護人濫權，保全被監護人財產，本會已擬具「家事事件法」相關建議修正條文，函報金管會提供司法院參考。為進一步借鏡日本「監護制度支援信託」制度實務做法，作為我國法院未來執行受監護宣告之人財產交付信託之參考，研擬我國法院執行「成年人監護信託制度」之相關程序及信託業辦理本項業務模式，預計108年第2季完成。

of its website. Content covers basic trust concepts, trust services for the elderly and people with disabilities provided by TAROC's members and related evaluations, welfare organizations for senior citizens and people with disabilities and short film for promotion of the elder and disabled care trust for the public's reference.

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

1. As a court order for commencement of guardianship or assistance for a petition filed by an elderly person involves medical evaluation and assessment, which is a lengthy process, TAROC plans to modify related terms in current Standard Form Contract of the Elder and Disabled Care Trust by reference to the related American system for protection of elderly people's interests; before the court order is made, the protection mechanism for a trustor (beneficiary) who loses his/her property management ability is already activated when he/she actually loses his/her property management ability by the court decision.
2. In order to assist trust enterprise conduct family trust business, TAROC is preparing the following document/report for the competent authority's and its member's reference after completing the "Feasibility Study of Conducting Family Trust Business in Taiwan and Related Issues"、"Suggestions and Structure Analysis on Domestic Family Trust Models" and "Study on The Establishment of Committee Structure in Family Trust.":
 - a. According to the aforementioned research results, TAROC will make use of the restrictions imposed by the Company Act for public offering and share transfer of a close company to prepare the Templates of Articles of Incorporation for Close Company and Trust Agreement for Family based on these characteristics for family trust arrangement and ensure family business ownership.
 - b. In order to improve family governance mechanism for clients of family trust services through creation of family charter and family office, the TAROC carries out "Study on Trust Enterprise's Arrangements for Family Charter and Family Office for Family Trust Service Client and Related Issues." TAROC will submit the report to the competent authority and its members for their reference.
3. In order to promote domestic adult guardianship-supporting trust system that prevents power abuse of relative guardian(s) and protects properties of people under guardianship, TAROC proposed suggestions to the FSC about amendments of the Family Act, which were forwarded by FSC to the Judicial Yuan for its reference. TAROC has been carrying out a study by reference to practices for "guardianship-supporting trust system" in Japan on procedures conducted by courts related to implementation of the adult guardianship-supporting trust system and business models of trust enterprises for such services, which are expected to be complete in the second quarter of 2019, in order to be used as reference by courts for decisions on entrusting properties of people under guardianship.

三、協助會員辦理信託業務相關法制及實務運作之研究

- (一) 為利公益信託業務之運作確實實踐公益目的，俾供信託業作為自律遵循之原則，研議「中華民國信託業商業同業公會會員辦理公益信託最佳實務準則」供會員遵循參考，預計納入會員辦理公益信託之評估與拒絕承作事項、與委託人簽訂公益信託契約應注意事項，及執行時應注意事項等。
- (二) 出版公益信託專書：為推廣公益信託觀念，本會規劃與出版公司合作出版介紹公益信託觀念書籍，並成立編撰委員會開始辦理撰寫、審查等相關工作。
- (三) 研議使用區塊鏈技術，建置商品禮券（服務）預收款信託業務平台系統，使發行廠商、信託業者及消費者透過金融科技整合串接彼此資訊，達到簡化流程及提高運作效能，降低信託業業務風險並提高消費者權益保障。

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 108 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。

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

1. In order to help ensure that operation of charitable trust serves public interests, TAROC is drawing up the guidelines for best practices of charitable trust business of the TAROC members for compliance purpose. TAROC plans to incorporate several aspects into the guidelines, including evaluation and the exclusions of charitable trust services provided by its members, guidelines for trustor's signing of charitable trust agreement and guidelines for the execution of the agreement.
2. Publication of books on charitable trusts: in order to promote concept of charitable trust, TAROC plans to work with some publishers for publication of books on charitable trust and creates a compilation committee for preparation of the writing and related review.
3. TAROC is carrying out research on exploitation of block chain technology for creation of the platform for business activities of advancement payment trust for product/service coupons, in order to streamline related procedures and improve its operation efficiency, reduce business risk of trust enterprises and enhance protection of customers' interests through cascade of information about coupon issuers, trust enterprises and consumers.

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

In order to help the personnel of trust departments better understand related regulations and practices of their trust business as well as to provide them with channels for contacting each other, 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 feedback from participants, and TAROC will continue to arrange them in 2019.

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

To enhance the implementation of self-discipline rules within trust enterprises, 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 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," TAROC should watch over and inspect the financial condition of Members and help them establish efficient internal control system to ensure healthy financial structure. This is helpful to raise the overall competitiveness of trust enterprises in Taiwan

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附錄

V. Appendix



(壹) 107 年大事紀要 Chronicle of major events 2018

日期 Date	活動內容 Activity
01.24.2018	召開第六屆第 14 次理事會 The 14th Meeting of the Sixth Board of Directors
02.21.2018	召開第六屆第 15 次理事會 The 15th Meeting of the Sixth Board of Directors
02.27.2018	召開第六屆第 6 次監事會 The 6th Meeting of the Sixth Board of Supervisors
03.02.2018	舉辦「金融機構執行共同申報及盡職審查作業辦法說明會」 Presentation on The Regulations Governing the Implementation of the Common Standard on Reporting and Due Diligence for Financial Institutions
03.14.2018	召開第六屆第 3 次會員大會；第 16 次理事會 The 3rd Meeting of the Sixth General Assembly; The 16th Meeting of the Sixth Board of Directors
04.25.2018	召開第六屆第 10 次理監事聯席會 The 10th Joint Meeting of Sixth Board of Directors and Supervisors
04.27.2018	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
04.28.2018	委請台灣金融研訓院辦理「第 46 期信託業業務人員信託業務專業測驗」筆試與「第 28 期信託業業務人員信託業務專業測驗【信託法規乙科】」筆試 The 46th "Professional Test on Trust Business for Trust Business Personnel" & The 28th "Professional Test on Trust Business for Trust Business Personnel[Subject of Trust-related Regulations]" arranged by Taiwan Academy of Banking and Finance (TABF)
05.17.2018	召開第六屆第 17 次理事會 The 17th Meeting of the Sixth Board of Directors
05.29.2018	舉辦「以信託方式辦理安養社區投資、興建與營運及辦理公辦都更研討會」 Seminar on Trust Arrangements for Investment, Construction and Operation of Community for Elderly Care and Urban Renewal
06.09.2018	舉辦「107 年會員聯誼活動」- 愛戀平溪十分幸福 1 日遊 Annual social activity for members - One-day trip to Pingxi and Shifen
06.13.2018	舉辦「107 年度信託業防制洗錢及打擊資恐實務」研習班 Training Course on Anti-Money Laundering and Countering Terrorism Financing of Trust Enterprise
06.21.2018	召開第六屆第 11 次理監事聯席會 The 11th Joint Meeting of Sixth Board of Directors and Supervisors
07.12.2018	協助金管會舉辦「信託業辦理高齡者及身心障礙者財產信託評鑑」頒獎典禮 Award Ceremony of Evaluation of TAROC Member's Property Trust Services for Elders and People with Disabilities
07.19.2018	召開第六屆第 18 次理事會 The 18th Meeting of the Sixth Board of Directors
07.25.2018	舉辦「我國辦理家族信託模式建議與案例分享說明會」 Presentation on Suggestions about Domestic Family Trust Models and Related Case Studies

日期 Date	活動內容 Activity
08.21.2018	與銀行公會共同舉辦「金融機構及信託業洗錢防制實務國際經驗分享說明會」 Presentations on International Experiences sharing of Anti-Money Laundering Practices Adopted by Financial Institutions and Trust Enterprises: The TAROC joined the BAROC in co-organizing the conference
08.23.2018	召開第六屆第 12 次理監事聯席會 The 12th Joint Meeting of Sixth Board of Directors and Supervisors
09.05.2018	舉辦「107 年度信託專責部門業務系列課程」之「歐盟一般資料保護規則」暨「金融科技應用及法規要求」 Courses on "General Data Protection Regulation of the EU" and "Fintech Applications and Regulatory Requirements" in the series of training courses for trust department in 2018
09.08.2018 ~ 09.16.2018	理、監事及高階主管赴澳洲考察信託相關業務 The Delegation comprised of Directors, Supervisors, and high-ranking executives for trust-related business in Australia
09.20.2018	召開第六屆第 19 次理事會 The 19th Meeting of the Sixth Board of Directors
10.17.2018	舉辦「因應高齡社會日本信託銀行提供之新角色及新服務說明會」 Presentations on The New Role and New Services of Japan's Trust & Banking Corporations for Addressing Issues of The Aged Society
10.18.2018	召開第六屆第 20 次理事會 The 20th Meeting of the Sixth Board of Directors
10.25.2018	召開第六屆第 7 次監事會 The 7th Meeting of the Sixth Board of Supervisors
10.27.2018	委請台灣金融研訓院辦理「第 47 期信託業業務人員信託業務專業測驗」筆試與「第 29 期信託業業務人員信託業務專業測驗【信託法規乙科】」筆試 The 47th "Professional Test on Trust Business for Trust Business Personnel" & The 29th "Professional Test on Trust Business for Trust Business Personnel[Subject of Trust-related Regulations]" arranged by Taiwan Academy of Banking and Finance (TABF)
11.21.2018	舉辦「信託專責部門經理人專班 - 台中長照服務機構參訪活動」 "Training Course for Managers of Trust Department" - visited long-term care service institution in Taichung
11.30.2018	召開第六屆第 13 次理監事聯席會 The 13th Joint Meeting of Sixth Board of Directors and Supervisors
12.04.2018	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「金融科技創新與信託業監理之新趨勢學術研討會」 Seminar on New Trends of Fintech Innovations and Regulatory Supervision of Trust Enterprises with TABF、Forensic Accounting Research Development Association、Department of Financial and Economic Law, National Chung Cheng University、Alumni Association of College of Law, National Chung Cheng University
12.20.2018	召開第六屆第 21 次理事會 The 21th Meeting of the Sixth Board of Directors

(貳) 信託公會會員名錄 Directory of Members

<p>臺灣銀行 / 呂桔誠 (10007) 台北市中正區重慶南路一段 120 號 電話 : (02)23493456 網址 : www.bot.com.tw</p>	<p>Bank of Taiwan / Jye-Cherng Lyu No. 120, Section 1, Chongqing South Road, Zhongzheng District, Taipei City, Taiwan 10007, R.O.C. Tel: (02)23493456 Website: www.bot.com.tw</p>
<p>臺灣土地銀行 / 凌忠嫻 (10047) 台北市中正區館前路 46 號 電話 : (02)23483456 網址 : www.landbank.com.tw</p>	<p>Land Bank of Taiwan / Jong-Yuan Ling No. 46, Guanqian Road, Zhongzheng District, Taipei City, Taiwan 10047, R.O.C. Tel: (02)23483456 Website: www.landbank.com.tw</p>
<p>合作金庫商業銀行 / 雷仲達 (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>Taiwan Cooperative Bank / Paul C. D. Lei No.225, Section 2, Chang'an East Road, Songshan District, Taipei City, Taiwan 10552, R.O.C. Tel: (02)21738888 Website: www.tcb-bank.com.tw</p>
<p>第一商業銀行 / 董瑞斌 (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>First Commercial Bank / Ray B. DAWN No.30, Section 1, Chongqing South Road, Zhongzheng District, Taipei City, Taiwan 10005, R.O.C. Tel: (02)23481111 Website: www.firstbank.com.tw</p>
<p>華南商業銀行 / 吳當傑 (11073) 台北市信義區松仁路 123 號 電話 : (02)23713111 網址 : www.hncb.com.tw</p>	<p>Hua Nan Commercial Bank / Tang-Chieh Wu No.123, Songren Road, Xinyi District, Taipei City, Taiwan 11073, R.O.C. Tel: (02)23713111 Website: www.hncb.com.tw</p>
<p>彰化商業銀行 / 張明道 (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>Chang Hwa Commercial Bank / Ming-Daw Chang No.38, Section 2, Zihyou Road, Central District, Taichung, Taiwan 40045, R.O.C. Tel: (04)22222001 Website: www.chb.com.tw</p>
<p>上海商業儲蓄銀行 / 榮鴻慶 (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>The Shanghai Commercial & Savings Bank / Hung-Ching Yung No.2, Section 1, Minguan East Road, Zhongshan District, Taipei City, Taiwan 10452, R.O.C. Tel: (02)25817111 Website: www.scsb.com.tw</p>
<p>台北富邦商業銀行 / 陳聖德 (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>Taipei Fubon Commercial Bank / Eric Chen No.169, Section 4, Ren'ai Road, Da'an District, Taipei City, Taiwan 10689, R.O.C. Tel: (02)27716699 Website: www.taipeifubon.com.tw</p>
<p>國泰世華商業銀行 / 郭明鑑 (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>Cathay United Bank / Andrew Ming-Jian Kuo 1F, No.7, Songren Road, Xinyi District, Taipei City, Taiwan 11073, R.O.C. Tel: (02)87226666 Website: www.cathaybk.com.tw</p>
<p>高雄銀行 / 張雲鵬 (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>Bank of Kaohsiung / Derek Y.P. Chang No.168, Po-Ai Second Road, Zuoying District, Kaohsiung, Taiwan 81357, R.O.C. Tel: (07)5570535 Website: www.bok.com.tw</p>
<p>兆豐國際商業銀行 / 張兆順 (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>Mega International Commercial Bank / Chao-Shun Chang No.123, Section 2, Zhongxiao East Road, Zhongzheng District, Taipei City, Taiwan 10058, R.O.C. Tel: (02)25633156 Website: www.megabank.com.tw</p>

<p>全國農業金庫 / 吳明敏 (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>Agricultural Bank of Taiwan / Ming-Ming Wu 1-3F, No.71, 8-9F, No.65, Guanqian Road, Zhongzheng District, Taipei City, Taiwan 10047, R.O.C. Tel: (02)23805100 Website: www.agribank.com.tw</p>
<p>花旗 (台灣) 商業銀行 / 莫兆鴻 (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>Citibank Taiwan / Paulus Mok 1F,2F,14F,15F,16F, No.1, Songzhi Road, Xinyi District, Taipei City, Taiwan 11047, R.O.C. Tel:(02)87297100 Website: www.citibank.com.tw</p>
<p>王道商業銀行 / 駱錦明 (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>O-Bank / Kenneth Lo No.99, Section 2, Tiding Boulevard, Neihu District, Taipei City, Taiwan 11493, R.O.C. Tel: (02)87527000 Website: www.o-bank.com</p>
<p>臺灣中小企業銀行 / 黃博怡 (10341) 台北市大同區塔城街 30 號 電話:(02)25597171 網址:www.tbb.com.tw</p>	<p>Taiwan Business Bank / Bor-Yi Huang No.30, Tacheng Street, Datong District, Taipei City, Taiwan 10341, R.O.C. Tel: (02)25597171 Website: www.tbb.com.tw</p>
<p>渣打國際商業銀行 / 龐維哲 (10548) 台北市松山區敦化北路 168 號 1、2、4、7、8、9、10、12 樓，及 170 號 1、2、4、7、9、10 樓 電話:(02)27166261 網址:www.standardchartered.com.tw</p>	<p>Standard Chartered Bank (Taiwan) / Gregory John Powell 1F, 2F, 4F, 7F, 8F, 9F, 10F, 12F, No.168, Dunhua North Road, & 1F, 2F, 4F, 7F, 9F, 10F, No.170, Dunhua North Road, Songshan District, Taipei City, Taiwan 10548, R.O.C. Tel: (02)271662611 Website: www.standardchartered.com.tw</p>
<p>台中商業銀行 / 王貴鋒 (40341) 台中市西區民權路 87 號 電話:(04)22236021 網址:www.tcbbank.com.tw</p>	<p>Taichung Commercial Bank / Kuei-Fong Wang No.87, Minquan Road, West District, Taichung, Taiwan 40341, R.O.C. Tel: (04)22236021 Website: www.tcbbank.com.tw</p>
<p>京城商業銀行 / 戴誠志 (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>King's Town Bank / Terence Tai No.506, XiMen Road, Section 1, West Central District, Tainan, Taiwan 70007, R.O.C. Tel: (06)2139171 Website: www.ktb.com.tw</p>
<p>滙豐 (台灣) 商業銀行 / 黃碧娟 (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>HSBC Bank(Taiwan) / Helen Pik-Kuen Wong 13F-14F, No.333, Section 1, Keelung Road, Xinyi District, Taipei City, Taiwan 11012, R.O.C. Tel: (02)27230088 Website: www.hsbc.com.tw</p>
<p>瑞興商業銀行 / 郭釗溥 (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>Taipei Star Bank / Leo Kuo No.133, Section 2, Yanping North Road, Datong District, Taipei City, Taiwan 10346, R.O.C. Tel: (02)25575151 Website: www.taipeistarbank.com.tw</p>
<p>華泰商業銀行 / 賴昭銓 (10492) 台北市中山區長安東路二段 246 號 1、2、6 樓、6 樓之 1、6 樓之 2 電話:(02)27525252 網址:www.hwataibank.com.tw</p>	<p>Hwatai Bank / Chao-hsien Lai 1F-2F, 6F, 6F-1, 6F-2, No.246, Section 2, Chang'an East Road, Zhongshan District, Taipei City, Taiwan 10492, R.O.C. Tel: (02)27525252 Website: www.hwataibank.com.tw</p>
<p>臺灣新光商業銀行 / 李增昌 (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、19、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>Taiwan Shin Kong Commercial Bank / Tseng-Chang Lee 1F, 3F-5F, 19F-21F, No.36, 3F-5F, 19F-21F, No.32 and 3F-1, No.32, 4F-1, No.32, 5F-1, No.32, Songren Road, Xinyi District, Taipei City, Taiwan 11073, R.O.C. Tel: (02)87717888 Website: www.skbank.com.tw</p>

<p>陽信商業銀行 / 陳勝宏 (11162) 台北市士林區中正路 255 號 電話 : (02)28208166 網址 : www.sunnybank.com.tw</p>	<p>Sunny Bank / Sheng-Hong Chen No.255, Zhongzheng Road, Shihlin District, Taipei City, Taiwan 11162, R.O.C. Tel: (02)28208166 Website: www.sunnybank.com.tw</p>
<p>板信商業銀行 / 劉炳輝 (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>Bank of Panhsin / Ping-Hui Liu No.68, Section 2, Xianmin Boulevard, Banqiao District, New Taipei City, Taiwan 22065, R.O.C. Tel: (02)29629170 Website: www.bop.com.tw</p>
<p>三信商業銀行 / 廖松岳 (40046) 台中市區公園路 32-1 號 電話 : (04)22245171 網址 : www.cotabank.com.tw</p>	<p>Cota Commercial Bank / Sung-Yie Liao No.32-1, Kung Yuan Road, Central District, Taichung, Taiwan 40046, R.O.C. Tel: (04)22245171 Website: www.cotabank.com.tw</p>
<p>聯邦商業銀行 / 李憲章 (10544) 台北市松山區民生東路三段 109 號 1、2 樓 電話 : (02)27180001 網址 : www.ubot.com.tw</p>	<p>Union Bank of Taiwan / Shiang-Chang Li 1F- 2F, No.109, Section 3, Minsheng East Road, Songshan District, Taipei City, Taiwan 10544, R.O.C. Tel: (02)25568500 Website: www.ubot.com.tw</p>
<p>遠東國際商業銀行 / 侯金英 (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>Far Eastern International Bank / Ching-Ing Hou 26F-27F, No.207, Section 2, Dunhua South Road, Da' an District, Taipei City, Taiwan 10602, R.O.C. Tel: (02)23786868 Website: www.feib.com.tw</p>
<p>元大商業銀行 / 范志強 (10557) 台北市松山區敦化南路一段 66 號 1 至 10 樓及 68 號 1、2 樓、2 樓之 1、7、9 樓 電話 : (02)21736699 網址 : www.yuantabank.com.tw</p>	<p>Yuanta Commercial Bank / Chich-Chiang Fan 1F-10F, No. 66 & 1F, 2F, 2F-1, 7F, 9F, No.68, Section1, Dunhua South Road, Songshan District, Taipei City, Taiwan 10557, R.O.C. Tel: (02)21736699 Website: www.yuantabank.com.tw</p>
<p>永豐商業銀行 / 陳嘉賢 (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>Bank SinoPac Company Limited / CHEN, Chia-Hsien No.36, Section 3, Nanjing East Road, Zhongshan District, Taipei City, Taiwan 10489, R.O.C. Tel: (02)25063333 Website: www.banksinopac.com.tw</p>
<p>玉山商業銀行 / 曾國烈 (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>E.Sun Commercial Bank / Gary Tseng No.117, Section 3, Minsheng East Road, Songshan District, Taipei City, Taiwan 10546, R.O.C. Tel: (02)27191313 Website: www.esunbank.com.tw</p>
<p>凱基商業銀行 / 魏寶生 (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>KGI Bank / Pao-Sheng Wei No.125, No.127, 2F-3F, No.125, Section 5. Nanjing East Road, Songshan District, Taipei City, Taiwan 10504, R.O.C. Tel: (02)27011777 Website: www.kgibank.com</p>
<p>星展 (台灣) 商業銀行 / 王開源 (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>DBS Bank(Taiwan) Ltd. / Jeanette Wong Kai Yuan 15F,16F,17F, No.32, No.36, Songren Road, Xinyi District, Taipei City, Taiwan 11073, R.O.C. Tel:(02)66128362 Website:www.dbs.com.tw</p>
<p>台新國際商業銀行 / 吳東亮 (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>Tai Shin International Bank / Thomas T.L. Wu B1, 1F, No.44, Section 2, Zhongshan North Road, Zhongshan District, Taipei City, Taiwan 10448, R.O.C. Tel: (02)25683988 Website: www.taishinbank.com.tw</p>

<p>日盛國際商業銀行 / 黃錦瑋 (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>Jih Sun International Bank / Ching-Tang Huang 1F, No.10, Section 1, Chongqing South Road, Zhongzheng District, Taipei City, Taiwan 10044, R.O.C. Tel: (02)25615888 Website: www.jihsunbank.com.tw</p>
<p>安泰商業銀行 / 丁予康 (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>EnTie Bank / Jesse Ding 16F, 40F, 41F, 42F, No.7, Section 5, Xinyi Road, Xinyi District, Taipei City, Taiwan 11049, R.O.C. Tel: (02)81012277 Website: www.entiebank.com.tw</p>
<p>中國信託商業銀行 / 童兆勤 (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>CTBC Bank / Chao-Chin Tung No.166, No.168, No.170, No.186, No.188, Jingmao 2nd Road, Nangang District, Taipei City, Taiwan 11568, R.O.C. Tel: (02)33277777 Website: www.chinatrust.com.tw</p>
<p>美商美國紐約梅隆銀行台北分行 / 陳淑娟 (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>The Bank of New York Mellon Taipei Branch / Shu Chuan Chen 11F, No.1, Songgao Road, Xinyi District, Taipei City, Taiwan 11073, R.O.C. Tel:(02)27286000 Website: www.bnymellon.com</p>
<p>美商道富銀行台北分行 / 陳怡蓉 (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>State Street Bank and Trust Company Taipei Branch / Ilona Chen 19F, No.207, Section 2, Dunhua South Road, Da'an District, Taipei City, Taiwan 10602, R.O.C. Tel:(02)27351200 Website: www.statestreet.com</p>
<p>德商德意志銀行台北分行 / 詹翠芳 (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>Deutsche Bank Taipei Branch / Cynthia Chan 10F, No.296, Section 4, Ren'ai Road, Da'an District, Taipei City, Taiwan 10633, R.O.C. Tel:(02)21924666 Website: www.db.com/taiwan</p>
<p>香港東亞銀行台北分行 / 溫珍菡 (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>The Bank of East Asia, Taipei Branch / Jenny Wen 10F, 11F-3, No.88, Dunhua North Road, Songshan District, Taipei City, Taiwan 10551, R.O.C. Tel:(02)81612888 Website: www.hkbea.com.tw</p>
<p>美商摩根大通銀行台北分行 / 錢國維 (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>JP Morgan Chase Bank, N.A., Taipei Branch / Chien Carl Kuo Wei 3F, 8F, 9F, No.106, 3F, 8F, No.108, Section 5, Xinyi Road, Xinyi District, Taipei City, Taiwan 11047, R.O.C. Tel: (02)27259800 Website: www.jpmorgan.com</p>
<p>法商法國巴黎銀行台北分行 / 胡日新 (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>BNP Paribas, Taipei Branch / Olivier Rousselet 72F, No.7, Section 5, Xinyi Road, Xinyi District, Taipei City, Taiwan 11049, R.O.C. Tel: (02)87583101 Website: www.bnpparibas.com.tw</p>
<p>瑞士商瑞士銀行台北分行 / 陳允懋 (11073) 台北市信義區松仁路 7 號 1、5、13、21、22、23 樓 電話 : (02)87227888 網址 : www.ubs.com</p>	<p>UBS AG, Taipei Branch / Dennis Chen 1F, 5F, 13F, 21F, 22F, 23F, No. 7, Songren Road, Xinyi District, Taipei City, Taiwan 11073, R.O.C. Tel: (02)87227888 Website: www.ubs.com</p>
<p>日盛證券股份有限公司 / 唐承健 (10485) 台北市中山區南京東路二段 111 號 2、3、5、6、7、8、12、13 樓部分 電話 : (02)25048888 網址 : www.jihsun.com.tw</p>	<p>JihSun Securities Co., Ltd / James C. Tang 2F, 3F, 5F, 6F, 7F, 8F, 12F, 13F, No.111, Section 2, Nanjing East Road, Zhongshan District, Taipei City, Taiwan 10485, R.O.C. Tel:(02)25048888 Website:www.jihsun.com.tw</p>

<p>統一綜合證券股份有限公司 / 林寬成 (10570) 台北市松山區東興路 8 號 1 樓 電話 : (02)27478266 網址 : www.pscnet.com.tw</p>	<p>President Securities Corporation / Kuan-Chen Lin 1F, No.8, Dongxing Road, Songshan District, Taipei City, Taiwan 10570, R.O.C. Tel:(02)27478266 Website:www.pscnet.com.tw</p>
<p>元富證券股份有限公司 / 陳俊宏 (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>MasterLink Securities Co., Ltd / Chun-Hong Chen 22F, No.97, Section 2, Dunhua South Road, Da'an District, Taipei City, Taiwan 10682, R.O.C. Tel:(02)23255818 Website:www.masterlink.com.tw</p>
<p>兆豐證券股份有限公司 / 陳佩君 (10053) 台北市中正區忠孝東路二段 95 號 3 樓 電話 : (02)23278988 網址 : www.emega.com.tw</p>	<p>Mega Securities Co., Ltd / Page Chen 3F, No.95, Section 2, Zhongxiao East Road, Zhongzheng District, Taipei City, Taiwan 10053, R.O.C. Tel: (02)33227689 Website:www.emega.com.tw</p>
<p>國泰綜合證券股份有限公司 / 莊順裕 (10669) 台北市大安區敦化南路 2 段 335 號 6 樓 電話 : (02)23269888 網址 : www.cathaysec.com.tw</p>	<p>Cathay Securities Corporation /Shun-Yu Chuang 6F, No.335, Section 2, Dunhua South Road, Da'an District, Taipei City, Taiwan 10669, R.O.C. Tel: (02)23269888 Website:www.cathaysec.com.tw</p>
<p>群益金鼎證券股份有限公司 / 王濬智 (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>Capital Securities Corporation / Jiunn-Chih Wang 4F, No.101, Songren Road, Xinyi District, Taipei City, Taiwan 11073, R.O.C. Tel:(02)87898888 Website: www.capital.com.tw</p>
<p>凱基證券股份有限公司 / 許道義 (10462) 台北市中山區明水路 700 號 電話 : (02)21818888 網址 : www.kgi.com.tw</p>	<p>KGI Securities Co., Ltd. / Daw-Yi Hsu No.700, Mingshui Road, Zhongshan District, Taipei City, Taiwan 10462, R.O.C. Tel:(02)21818888 Website:www.kgi.com.tw</p>
<p>華南永昌綜合證券股份有限公司 / 楊朝榮 (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>Hua Nan Securities Co., Ltd. / Chao-Zon Yang 5F, No.54, Section 4, Minsheng East Road, Songshan District, Taipei City, Taiwan 10510, R.O.C. Tel:(02)25456888 Website:www.entrust.com.tw</p>
<p>富邦綜合證券股份有限公司 / 史綱 (10686) 台北市大安區仁愛路四段 169 號 15 樓部分 電話 : (02)27716699 網址 : www.fubon.com/securities/home/</p>	<p>Fubon Securities Co., Ltd. / Gang Shyy 15F, No.169, Section 4, Ren'ai Road, Da'an District, Taipei City, Taiwan 10686, R.O.C. Tel:(02)27716699 Website:www.fubon.com/securities/home/</p>
<p>元大證券股份有限公司 / 賀鳴珩 (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>Yuanta Securities Co., Ltd. / Ming-Hong Ho 13F-14F, No.225, Section 3, Nanjing East Road, Zhongshan District, Taipei City, Taiwan 10488, R.O.C. Tel:(02)27181234 Website:www.yuanta.com.tw</p>
<p>永豐金證券股份有限公司 / 朱士廷 (10044) 台北市中正區重慶南路一段 2 號 7 樓、18 樓、20 樓 電話 : (02)23123866 網址 : securities.sinopac.com</p>	<p>SinoPac Securities Co., Ltd. / Stanley Chu 7F, 18F, 20F, No.2, Section 1, Chongqing South Road, Zhongzheng District, Taipei City, Taiwan 10044, R.O.C. Tel:(02)23123866 Website: securities.sinopac.com</p>
<p>有限責任淡水第一信用合作社 / 麥勝剛 (25158) 新北市淡水區中正路 63 號 電話 : (02)26211211 網址 : http://www.tfccbank.com.tw/</p>	<p>The Tamshui First Credit Cooperative Bank/ Shen-Gang Mai No.63, ZhongZheng Road, Danshui District, New Taipei City, Taiwan 25158, R.O.C. Tel:(02)26211211 Website: www.tfccbank.com.tw</p>

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