



## 外勞合法匯款資訊宣導

### Foreign worker's legal remittances information propaganda

#### 包含薪資及一般匯兌之合法匯款管道資訊

### Legitimate remittance information system comprising salary and general exchange

匯款管道：銀行有貼「指定外匯」即可

Remittance system: Back with "Designated Foreign Exchange" posted

中央銀行的外匯指定銀行 Central Bank foreign exchange designated banks :  
中央銀行網站『全國金融機構查詢系統』

The central bank's website, "all financial institutions Enquiry System"

[http://www.cbc.gov.tw/sp.asp?xdURL=bankexam/cbc/finlist\\_index.asp&ctnode=389](http://www.cbc.gov.tw/sp.asp?xdURL=bankexam/cbc/finlist_index.asp&ctnode=389)

勾選外匯業務別→勾選指定外匯業務，即可出現所有的外匯指定銀行（也可勾選國內縣市名稱，即出現該縣市有外匯指定的銀行）

Check Exchange business → Check Designated foreign exchange business, can appear all designated foreign exchange banks ( Can also check domestic county names, will appear county cities with Foreign exchange designated banks )

因為符合資料共 3 千多筆，故無法一一列舉，請自行參照。

Due to conforming to 3 thousand informations, we can not list them all, Please reference by yourown.

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**外籍勞工匯款回國千萬不要找黑市匯兌非法管道冒險**

**Foreign workers remittance to the home country please do not look**



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## for risk to exchange currency with black market illegal system

- 地下匯兌暗藏風險 / 貪快 外勞 200 多萬被「吃掉」曾有兼營外勞小吃部的地下匯兌業者，收了多名外勞的匯款，金額高達 200 多萬元，隔天鐵門拉下就捲款逃逸。  
There's hidden risk / greed in underground remittance had misappropriated foreign workers money more than 2 million. Once there was a restaurant store concurrently underground remittance for foreign workers exchange, received a lot of foreign workers remittance transactions that amounts up to 2 million or more, the next day the store closed the business and run away.
- 外籍勞工朋友，千萬不要為節省那一點點匯款手續費而冒險，若被查獲，錢就沒有了，是得不償失的，國內印尼外勞多達 20 多萬人，每年自國內匯回印尼的薪資所得高達數十億元；目前人力仲介業協助外勞到銀行合法辦理薪資匯兌，或是銀行等合法管道可供匯款。  
Foreign worker companions, do not be risky saving the little transfer fee, if has seized, the money will gone, it is not worth , in Taiwan there are more than 200 thousand Indonesian workers remit their income up to several billion NT dollars every year; currently Manpower agency assisting foreign workers to legally handle payroll bank remittance, or banks and other legal ways for remittance.
- 若有匯款需求，務必要尋求合法且可查證的正當管道，才能確保匯款安全。天下沒有白吃的午餐，切勿因小失大，造成被騙求償無門的下場！  
If you need to remit money, be sure to seek proper legal and verifiable ways, to ensure your remittances are safe. There is no such things as free lunch, do not lose the greater, result being cheated and nowhere to claim in the end.

## 非法地下通匯行為涉及銀行法相關條文

### Illegal underground remittance involving the relevant provisions of the Banking Act of The Republic of China

#### 銀行法 The Banking Act of The Republic of China

- 第 29 條 除法律另有規定者外，非銀行不得經營收受存款、受託經理信託資金、公眾財產或辦理國內外匯兌業務。  
違反前項規定者，由主管機關或目的事業主管機關會同司法警察機關取締，並移送法辦；如屬法人組織，其負責人對有關債務，應負連帶清償責任。執行前項任務時，得依法搜索扣押被取締者之會計帳簿及文件，並得拆除其標誌等設施或為其他必要之處置。
- Article 29 Unless otherwise provided by law, any organization other than a Bank shall not Accept Deposits, manage Trust Funds or public property under mandate or handle domestic or foreign remittances.  
Upon a violation of Paragraph 1 of this Article, remedial action shall be taken by the Competent Authority or the competent authority in charge of the particular enterprise, together with the juridical police authority, and the

case shall be referred to the court for action.

If the organization concerned is a juristic person, the responsible person shall be jointly and severally liable for repayment of the relevant obligations. In performing the duties stipulated above, a suspected party's accounting books and documents may be searched and detained in accordance with the law, facilities including signs may be torn down and/or other necessary actions may be taken.

第 125 條 違反第二十九條第一項規定者，處三年以上十年以下有期徒刑，得併科新臺幣一千萬元以上二億元以下罰金。其犯罪所得達新臺幣一億元以上者，處七年以上有期徒刑，得併科新臺幣二千五百萬元以上五億元以下罰金。經營銀行間資金移轉帳務清算之金融資訊服務事業，未經主管機關許可，而擅自營業者，依前項規定處罰。法人犯前二項之罪者，處罰其行為負責人。

Article 125 Those who violate Article 29, Paragraph 1, of this Act shall be punished by imprisonment for not less than three (3) years and not more than ten (10) years, and may be fined a criminal fine of not less than Ten Million New Taiwan Dollars (NT\$10,000,000) and not more than Two Hundred Million New Taiwan Dollars (NT\$200,000,000). Those who thereby obtain criminal income of One Hundred Million New Taiwan Dollars (NT\$100,000,000) or more shall be punished by imprisonment for more than seven (7) years, and may also be fined a criminal fine of not less than Twenty Five Million New Taiwan Dollars (NT\$25,000,000) and not more than Five Hundred Million New Taiwan Dollars (NT\$500,000,000).

A financial information service business which operates inter-bank funds transfer and account clearing without obtaining the approval of the Competent Authority shall be punished in accordance with the preceding Paragraph.

Should a juristic person commit the offenses prescribed in the preceding two paragraphs, its responsible person shall be punished.

第 125-4 條 犯第一百二十五條、第一百二十五條之二或第一百二十五條之三之罪，於犯罪後自首，如有犯罪所得並自動繳交全部所得財物者，減輕或免除其刑；並因而查獲其他正犯或共犯者，免除其刑。

犯第一百二十五條、第一百二十五條之二或第一百二十五條之三之罪，在偵查中自白，如有犯罪所得並自動繳交全部所得財物者，減輕其刑；並因而查獲其他正犯或共犯者，減輕其刑至二分之一。

犯第一百二十五條第一項、第一百二十五條之二第一項及第一百二十五條之三第一項、第二項之罪，其犯罪所得利益超過罰金最高額時，得於所得利益之範圍內加重罰金；如損及金融市場穩定者，加重其刑至二分之一。

Article 125-4 For those who have turned themselves in after committing crimes stipulated in Article 125, Article 125-2 or Article 125-3, if there are gains from such crimes and they have delivered all gains out at their free will,



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their sentences can be reduced or exempted. If their acts of turning themselves in have led to the capture of other principal criminals or accomplices, their sentences shall be exempted.

For those who have committed crimes stipulated in Article 125, Article 125-2 or Article 125-3 and confessed during investigation, if there are gains from such crimes and they have delivered all gains out at their free will, their sentences can be reduced. If their acts of confession have led to the capture of other principal criminals or accomplices, their sentences shall be reduced by one-half.

For those who have committed crimes stipulated in Paragraph 1 of Article 125-1, Paragraph 1 of Article 125-2 or Paragraphs 1 and 2 of Article 125-3, if their gains from such crimes is exceeded the highest level of fines, more fines can be added within the range of their illegal gains. Should their criminal acts have jeopardized the stability of the financial market, their sentences shall be increased by one-half.

## 國際金融業務條例 International financial services regulations

第七條 國際金融業務分行，辦理外匯存款，不得有左列行為：

- 一、收受外幣現金。
- 二、准許以外匯存款兌換為新臺幣提取。

Article 7 An offshore banking branch accepting foreign currency deposits shall not:  
1. accept foreign currency in cash ; and  
2. allow the withdrawal of foreign currency deposits in New Taiwan Dollars.

第八條 國際金融業務分行，非經中央銀行核准，不得辦理外幣與新臺幣間之交易及匯兌業務。

Article 8 Unless approved by the CBC, an offshore banking branch shall not conduct exchanges or other transactions between foreign currencies and New Taiwan Dollars.