



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

# 114年 年報

ANNUAL REPORT 2025



# TRUST

## **2 壹、理事長序言**

### **I. Preface (Message from the Chairperson)**

## **7 貳、信託公會簡介**

### **II. About the Trust Association**

8 (壹) 公會沿革

History of the Association

9 (貳) 成立宗旨、主要任務與組織系統圖

Purposes of Establishing the Association, its Objectives, and Organization Chart

12 (參) 理、監事名錄

Board of Directors and Supervisors

13 (肆) 各委員會主任委員及主要會務人員名錄

Directors of Committees and Major Officials

## **14 參、114年信託業經營概況**

### **III. Operations of Trust Enterprises in 2025**

## **24 肆、工作報告**

### **IV. Business Report**

25 (壹) 114年會務報導

2025 Association Activities

26 (貳) 114年業務報導

2025 Business Activities

60 (參) 115年業務重點

2026 Business Highlights

## **71 伍、附錄**

### **V. Appendix**

72 (壹) 114年大事紀要

Chronicles of 2025

75 (貳) 信託公會會員名錄

Directory of Members

TRUST





## 理事長序言

面對全球政經持續動盪，地緣政治風險升溫及超高齡社會的來臨，金融制度所承擔的公共角色亦持續深化，信託制度已不再僅是財富管理或資產保全的工具，而是適應社會結構變遷、守護民眾人生各階段資產的整合型全方位規劃服務，金融監督管理委員會（以下簡稱金管會）彭金隆主委指出，金融服務業是創造幸福的產業，應為社會、全民服務，在高齡化的時代，「信託」絕對是非常重要的工具，彰顯出信託的社會價值與意義。

## Preface (Message from the Chairperson)

Facing global political and economic turbulence, rising geopolitical risks, and the advent of a super-aged society, the public role borne by the financial system continues to deepen. The trust system is no longer merely a tool for wealth management or asset preservation, it has evolved into a comprehensive, integrated planning service that adapts to structural changes in society and safeguards assets throughout all stages of people's lives. Dr. Jin-lung Peng, the Financial Supervisory Commission (FSC) Chairperson, pointed out that the financial services industry is an industry that creates well-being and should serve society and the public as a whole. In an era of aging, "trust" is undoubtedly an extremely important tool, with great social value and significance.

為滿足社會多元化發展的需求，引導信託業跟社會大眾創造共利共贏的環境，金管會於113年底發布「信託業務發展策略藍圖」，做為信託業中長期發展的重要指引，藍圖以「營造信託業與社會大眾互利雙贏的環境」為核心，聚焦「創新、普惠、永續」三大目標，希望讓信託服務不再只是少數人的專屬工具，而能真正走進民眾生活，成為全民的信託。透過創新信託服務、應用數位科技、培育跨領域人才、整合跨業資源、開發多元普惠信託商品，以及辦理評鑑獎勵制度等六大策略，引導業者提升服務品質與營運彈性，協助民眾在退休規劃、安養照護、失智風險防範及永續發展等人生重要階段獲得更周全的支持。

114年是我國信託業持續深化重要的一年，本會配合主管機關政策方向，積極扮演溝通政策與實務的重要平台角色，在社會面向上，隨著高齡人口比例快速攀升，高齡者財產安全、防詐失智風險、照護安排以及資產傳承等議題日益受到重視，安養信託、資產保全信託、員工持股信託及傳承信託已在主管機關政策鼓勵及信託業努力推展下，逐漸融入民眾生活。同時響應金管會「均衡臺灣、回饋社會」的「金融大回饋計畫」，已有多家信託業者響應，提供「預開型安養信託」簽約費與管理費減免或免收等實質優惠，降低使用門檻，將營運成果與社會分享，具體展現信託在深化普惠金融、強化永續發展的體系功能。

在回應超高齡社會對安全、便利且不中斷資產管理的需求下，本會積極推動數位化與跨

To satisfy the diverse needs of societal development and to guide the trust industry and the public in creating a mutually beneficial, win-win environment, the FSC released the "Trust Business Development Strategy Blueprint" at the end of 2024 as a guide for the medium- and long-term development of the trust industry. Centered on "creating a mutually beneficial and win-win environment for the trust industry and the public", the blueprint focuses on three major goals: innovation, inclusiveness, and sustainability. It aims to ensure that trust services are no longer exclusive to a limited group, but become part of everyday life and serve the entire population. Through six major strategies—including innovating trust services, applying digital technologies, cultivating cross-disciplinary talent, integrating cross-industry resources, developing diversified and inclusive trust products, and implementing evaluation and incentive mechanisms—the FSC seeks to guide industry operators in enhancing service quality and operational flexibility, and to support the public in key life stages such as retirement planning, elder care, dementia risk prevention, and sustainable development.

2025 marks an important phase for the continued development of Taiwan's trust industry. In alignment with regulatory policy directions, the Trust Association of R.O.C. (TAROC) actively plays the role of a key platform for communication between policy and practice. On the social front, as the share of the elderly population rises rapidly, issues such as the protection of elderly assets, fraud prevention, dementia-related risks, care arrangements, and asset succession are receiving increasing attention. With policy encouragement from regulators and promotion efforts by the trust industry, services such as elderly care trusts, asset protection trusts, employee stock ownership trusts, and wealth succession trusts are becoming integrated into people's daily lives.

In addition, in response to the FSC's plan of "Giving Back to Society by Financial Institutions" under the initiative of "Balancing Taiwan and Giving Back to Society", many trust institutions have participated by offering tangible benefits, such as reduced or waived contract and management fees for "pre-arranged care trusts", thereby lowering barriers to access and sharing operational results with society. This demonstrates the role of trusts in advancing inclusive finance and strengthening sustainable development.

To respond to the needs of a super-aged society for safe, convenient, and uninterrupted asset management, TAROC actively promotes digitalization

業整合創新。一方面，與財團法人聯合信用卡處理中心合作建置信託資訊交換平台，以信託支付模式串聯醫療、長照等支出場域，實現即時確認、無紙化審核與自動核付，不僅減輕高齡者與家屬作業負擔，也強化信託給付與支出管理的安全性；另一方面，推動「可攜式信託帳戶」機制，使民眾於更換受託機構時，信託資產與投資得以無須解約、持續管理，可整合多個信託帳戶，提升退休與安養規劃的便利性，且基金理財及員工福利信託亦可結合安養信託，進一步滿足民眾需求。

為提升台灣成為國際資本重要樞紐，金管會積極推動「亞洲資產管理中心」政策，家族信託及家族辦公室服務亦列為重要發展方向，本會將持續關注國內外發展趨勢，蒐集國外法制及實務做法，期能完善我國相關法制，並協助會員強化跨世代傳承規劃、家族治理架構設計等能力，期藉由信託與銀行、證券、保險等金融的整合，提供更具附加價值的信託服務。

在人才培育方面，本會持續深化信託專業量能，積極推動「高齡金融規劃顧問師」、「家族信託規劃顧問師」及「社福團體擔任信託監察人」等多元人才培育機制。另在產學合作方面，本會推動「信託校園扎根計畫」邁入第四年，透過高中職信託知識競賽及與大專院校合作辦理信託創意發想競賽，引導青年學子結合永續發展、ESG及AI應用等新興議題，培養對信託制度的理解與創新思維，為信託服務產業厚植長遠發展所需的人才基礎。

and cross-industry integration; we have collaborated with the National Credit Card Center of R.O.C. to establish a trust information exchange platform. By linking trust-based payment mechanisms with healthcare and long-term care expenditure scenarios, the platform enables real-time verification, paperless review, and automatic disbursement. This not only reduces the administrative burden on seniors and their families but also enhances the security of trust payments and expenditure management. We are also promoting a “portable trust account” mechanism, allowing individuals to switch trustee institutions without terminating their trusts, thereby ensuring continuous management of trust assets and investments. Multiple trust accounts can also be integrated, improving the convenience of retirement and eldercare planning. Additionally, fund management and employee benefit trusts can be combined with care trust to better meet public needs.

To reinforce Taiwan's position as a key hub for international capital, the FSC is actively promoting the “Asian Asset Management Center” policy, with family trusts and family office services positioned as important development areas. TAROC will continue to monitor domestic and international trends, gather insights from foreign legal systems and practices, and work toward improving Taiwan's related legal system. We will also assist members in enhancing capabilities in intergenerational wealth transfer planning and family governance structure design, and aim to provide higher value-added trust services through the integration of trusts with banking, securities, and insurance.

In terms of talent development, TAROC continues to strengthen professional capacity in the trust sector by actively promoting diversified training mechanisms, including certifications such as “Eldercare Financial Planning Consultant”, “Family Trust Planning Consultant”, and programs that enable “Social Welfare Groups Acting as Trust Supervisor”. In addition, in the area of industry-academia collaboration, we have entered the fourth year of the “Trust Campus Rooting” program. Through trust knowledge competitions for senior high schools and vocational schools and collaborative innovation contests with universities, we guide students to integrate emerging topics such as sustainable development, ESG, and AI applications, nurturing both understanding of the trust system and innovative thinking. This helps build a strong talent foundation for the long-term development of the trust services industry.

# TRUST

展望未來，信託正由單純的金融商品深化為「解決方案服務」，整合型全方位信託、信託資訊交換平台、可攜式信託帳戶等新措施，使信託服務更貼近民眾長照、退休、財產保全與傳承需求，本會將持續秉持專業、中立及公共利益導向之核心精神，發揮政策與實務之間的溝通橋樑角色，凝聚會員共識，協助信託業在穩健發展中持續精進。未來，亦將與相關主管機關及業界攜手合作，深化信託制度於我國金融體系與社會生活中的功能，共同努力建構更安全、友善且永續的金融環境。

理事長



Chairperson



貳

# 信託公會簡介

II. About the Trust Association



## (壹) 公會沿革

主管機關於民國(以下同)89年9月28日訂頒「信託業商業同業公會業務管理規則」，以規範本會之任務及相關運作事宜。本會於90年3月7日召開成立大會正式成立，由會員大會選舉歷屆理、監事，同時選出理事長及監事會召集人；第八屆理、監事會任期於114年5月12日任滿，本會於114年5月13日召開會員大會改選第九屆理、監事會，截至114年底計有55家會員。

## 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. 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. As the term of the eighth board of directors and supervisors had expired on May 12, 2025, election of TAROC’s ninth board of the directors and supervisors was held on May 13, 2025. TAROC was composed of 55 members as of the end of 2025.



本會第九屆第一次會員大會，金融監督管理委員會莊副主任委員琇媛蒞臨致詞

Financial Supervisory Commission Vice Chairperson Hsou-Yuan Chuang attended the 1st Meeting of the Ninth 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, compile statistics, research and develop trust businesses and to issue trust-related publications;
5. To protect the interests of members and their clients and 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;

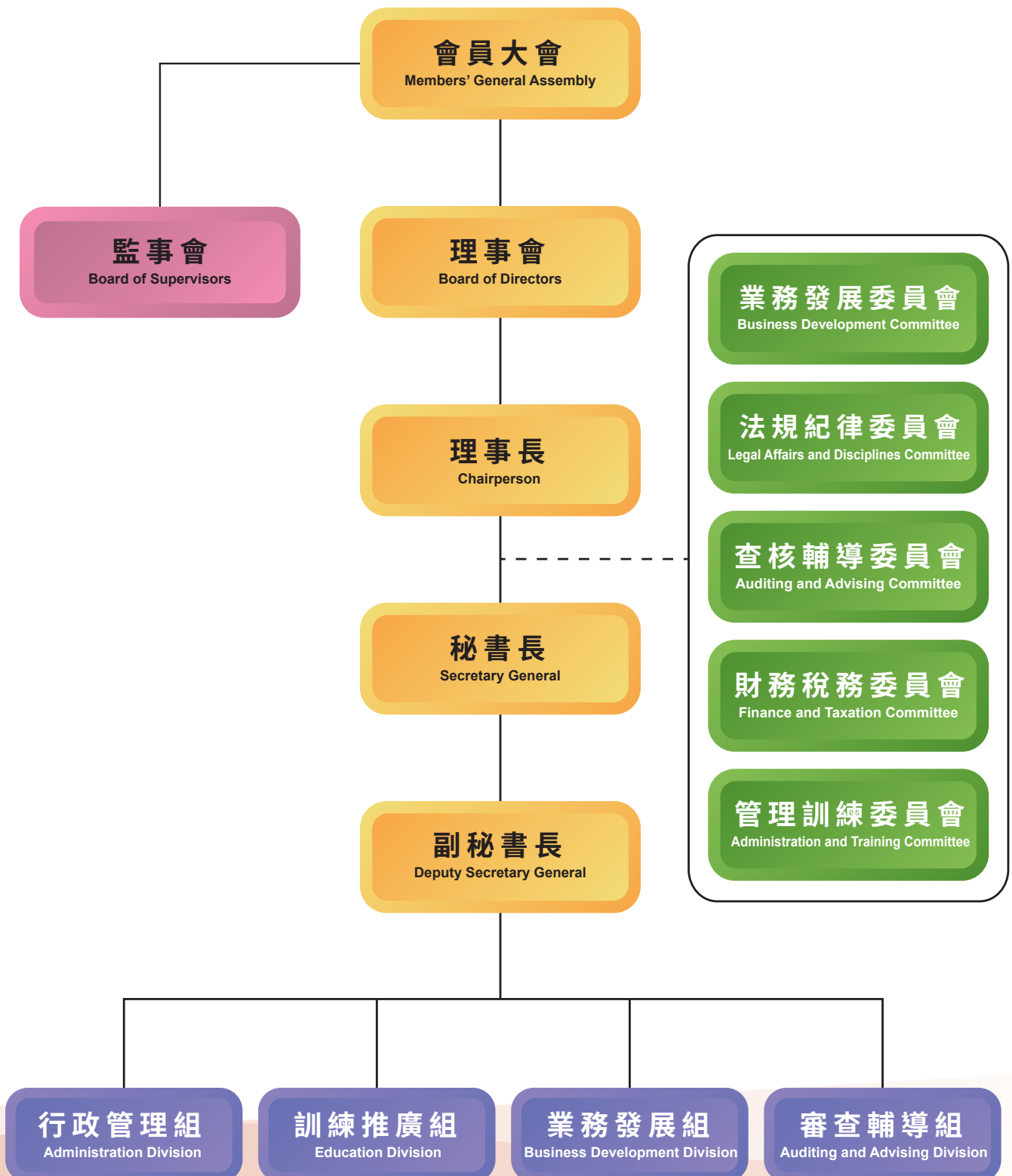
17. To participate in trust-related international organizations and to promote civilian diplomacy; and

18. To engage in other matters required by laws and regulations.



本會林秘書長志吉  
Secretary General Roger Lin

### 三、組織系統圖 Organization Chart



## (參)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 Chairperson of the Board	邱月琴 Monica Chiou	第一金控暨第一銀行董事長 Chairperson, First Financial Holding First Bank
常務理事 Managing Director	林衍茂 Benjamin, Yen-Mao Lin	合庫金控暨合作金庫商業銀行董事長 Chairperson, Taiwan Cooperative Financial Holding Taiwan Cooperative Bank
	楊淑惠 Amy Yang	中國信託商業銀行資深副總經理 Executive Vice President, Chinatrust Commercial Bank
	李國忠 Kuo-Chung Lee	臺灣中小企業銀行總經理 President, Taiwan Business Bank
	吳佑輝 Yu-Hui Wu	臺灣銀行副總經理 Senior Executive Vice President, Bank of Taiwan
理 事 Director	王靜遠 James Wang	台北富邦商業銀行資深副總經理 Senior Executive Vice President, Taipei Fubon Commercial Bank
	林知延 T. Lin	華南商業銀行副董事長 Vice Chairperson, Hua Nan Commercial Bank
	蔡慈瑛 Tzu-Ying Tsai	臺灣土地銀行副總經理 Executive Vice President, Land Bank of Taiwan
	謝芳蕙 Fang-Hui Hsieh	上海商業儲蓄銀行副總經理 Executive Vice President, The Shanghai Commercial & Savings Bank
	汪曉琪 Hsiao Chi Wang	花旗(台灣)商業銀行證券服務處負責人 Managing Director, Citibank Taiwan Ltd.
	陳欣珮 Selina Chen	台新國際商業銀行副總經理 Senior Vice President, Tai Shin International Bank
	陳瑞珍 Regina Chen	彰化商業銀行副總經理 Executive Vice President, Chang Hwa Commercial Bank
	廖松岳 Sung Yie Liao	三信商業銀行董事長 Chairperson, COTA Commercial Bank
	簡展穎 Eric Chien	全國農業金庫董事長 Chairperson, Agricultural Bank of Taiwan
	王思微 Sylvia Wang	統一綜合證券專業副總經理 Project Vice President, President Securities Corporation

### 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	陳佩君 Page Chen	兆豐證券董事長 Chairperson, Mega Securities Co., Ltd.
監 事 Supervisor	汪雅美 Michelle Wang	美商摩根大通銀行董事總經理 Managing Director, JP Morgan Chase Bank, N.A., Taipei Branch
	高宇宏 Alex Kao	遠東國際商業銀行業務副總經理 Executive Vice President, Far Eastern Int'l Bank
	楊巨昌 Chu-Chang Yang	聯邦商業銀行副總經理 Senior Executive Vice President, Union Bank of Taiwan
	黃蔚文 Michael Huang	美商美國紐約梅隆銀行台北分行總經理 Taiwan Chief Executive, The Bank of New York Mellon Taipei Branch

## (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	甘美珠 Angela Kan	第一商業銀行副總經理 Executive Vice President, First Commercial Bank
法規紀律委員會主任委員 Director of Legal Affairs and Disciplines Committee	謝芳蕙 Fang-Hui Hsieh	上海商業儲蓄銀行副總經理 Executive Vice President, The Shanghai Commercial & Savings Bank
查核輔導委員會主任委員 Director of Auditing and Advising Committee	黃守良 Shou-Liang Huang	華南商業銀行個人金融事業群副總經理 Executive Vice President, Hua Nan Commercial Bank
財務稅務委員會主任委員 Director of Finance and Taxation Committee	蔡慈瑛 Tzu-Ying Tsai	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	張玫蓉 Mei-Joung Chang	合作金庫商業銀行副總經理 Executive Vice President, Taiwan Cooperative Bank

### 二、主要會務人員名錄 Major Officials

職稱 Title	姓名 Name
秘書長 Secretary General	林志吉 Roger Lin
副秘書長 Deputy Secretary General	陳靖宜 Sandra Chen
副秘書長 Deputy Secretary General	陳香吟 Hsiang Yin Chen
秘書/訓練推廣組組長 Secretary/Chief Officer, Education Division	游基政 Kevin C.C. Yu
行政管理組組長 Chief Officer, Administration Division	彭德偉 David Peng
業務發展組組長 Chief Officer, Business Development Division	張大為 David Chang
審查輔導組組長 Chief Officer, Auditing and Advising Division	陳美吟 Mei-Yin Chen



# 114年信託業經營概況

III Operations of Trust Enterprises in 2025



## 一、信託業承辦信託業務概況

截至114年底本會會員機構計有55家，銀行兼營者有44家，信用合作社兼營者有1家及證券商兼營者有10家。

本會會員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等項目為最多。至於附屬信託業務部分，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)

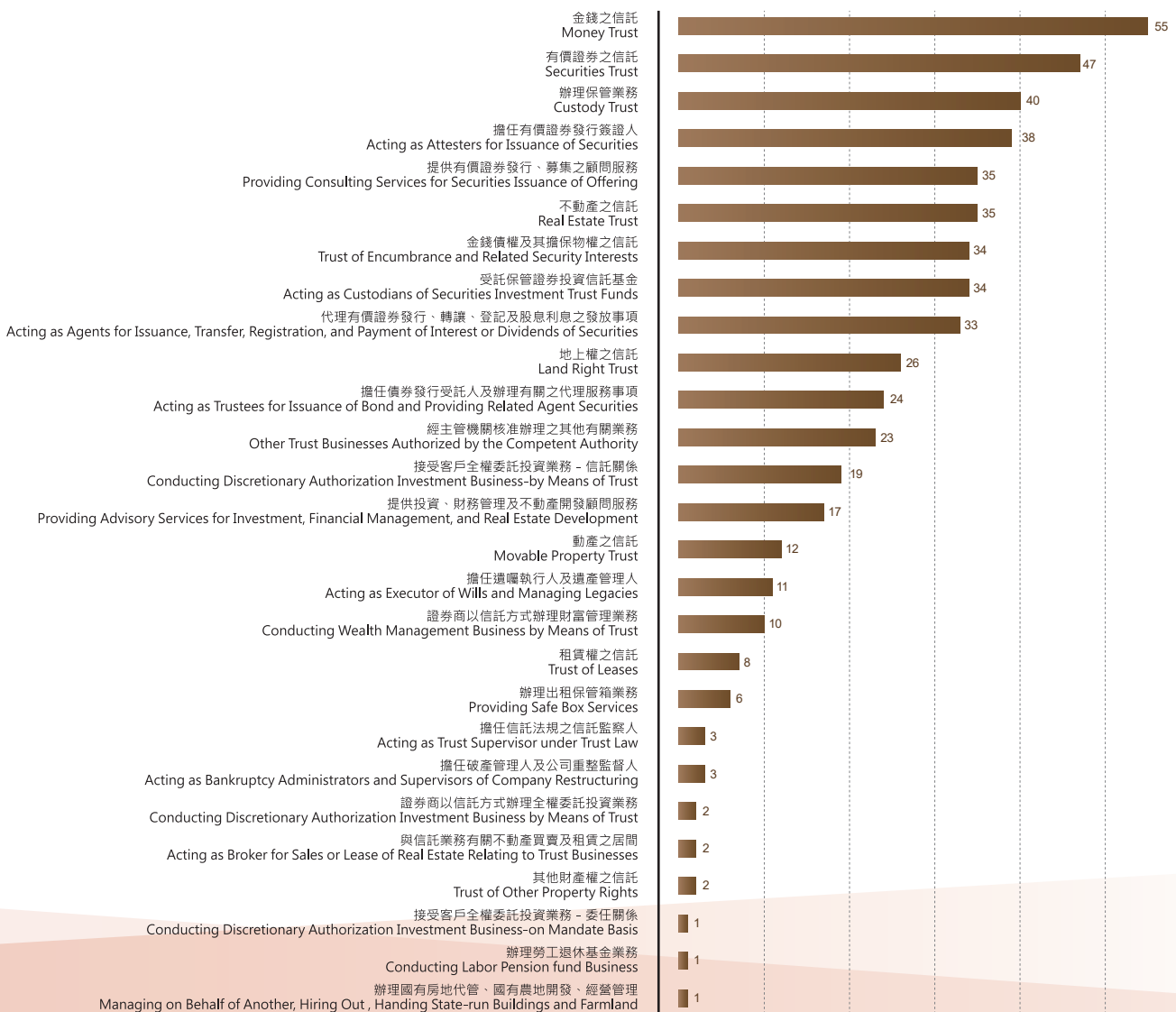
## A. Business Activities of Trust Enterprises

As of the end of 2025, there were 55 members in the TAROC. There were 44 banks, 1 credit bank and 10 securities firms doing trust business concurrently.

Among the main trust businesses authorized by the competent authority, TAROC's members primarily conducted money trust, securities trust, real estate trust, trust of encumbrance and related security interests, and so forth. The supplementary trust businesses conducted by TAROC's members mainly included custody business, 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)

圖一/114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114年底止信託業務受託資產總餘額為新臺幣20兆3,778億餘元，較113年度增加約新臺幣1兆6,976億餘元成長達9%；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9兆9,210億餘元而言，則較113年度增加約新臺幣6,413億餘元。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18兆2,501億餘元，占受託資產總餘額比率高達89%。其次則為不動產之信託受託資產餘額為新臺幣1兆8,575億餘元，占受託資產總餘額之9%，有價證券之信託受託資產餘額為新臺幣2,568億餘元，占受託資產總餘額之2%。（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5兆3,074億餘元，占金錢之信託受託資產總餘額之68%，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1兆4,773億元，占金錢之信託受託資產總餘額19%，以投資國內證券投資信託基金為主（見表二、圖三）；而截至114年底經金管會核准並運作之集管理運用帳戶計11個，受託管理資產規模約為新臺幣25.9億元。

## B. Major Categories of Trust Businesses

### 1. Major Categories of Trust Businesses

Since the Trust Enterprise Act was promulgated in 2000, the competent authority gave a lot of support and trust enterprises made efforts to Taiwan's trust market. As of the end of 2025, the total trust assets under management stood at NT\$20.3778 trillion, up NT\$1.6976 trillion from the previous year and representing a 9% growth; when excluding securities investment trust fund and futures trust fund under custody, the total assets under management stood at NT\$9.921 trillion, up NT\$641.3 billion from the previous year. The following is the outline of operations of the major categories of trust business in Taiwan:

Taiwan's trust market was traditionally dominated by money trusts. In 2025, the annual business volume of money trusts was NT\$18.2501 trillion. It accounted for 89% of total trust assets in Taiwan. The second largest trust category in Taiwan is real estate trust, which had annual business volume of NT\$1.8575 trillion, accounting for 9% 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\$ 256.8 billion, accounting for 2% of the total outstanding value of trust assets in Taiwan. (See Table 1 and Chart 2)

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

In Taiwan, most money trusts (excluding securities investment fund trust and futures trust fund under custody) are non-discretionary money trusts investing in foreign securities, which took up a market share of 68%, and stood at NT\$ 5.3074 trillion under management. Investment targets are mostly the offshore funds and bonds.

The second largest sub-category of money trusts is that for making domestic securities investment, with a market share of around 19%, at NT\$ 1.4773 trillion under management. Its major investment target is the mutual funds for domestic securities investments (See Table 2 and Chart 3). As of the end of 2025, there were 11 collective investment trust accounts in Taiwan in operations with NT\$ 2.59 billion in assets under management.

表一/信託業主要業務辦理概況統計

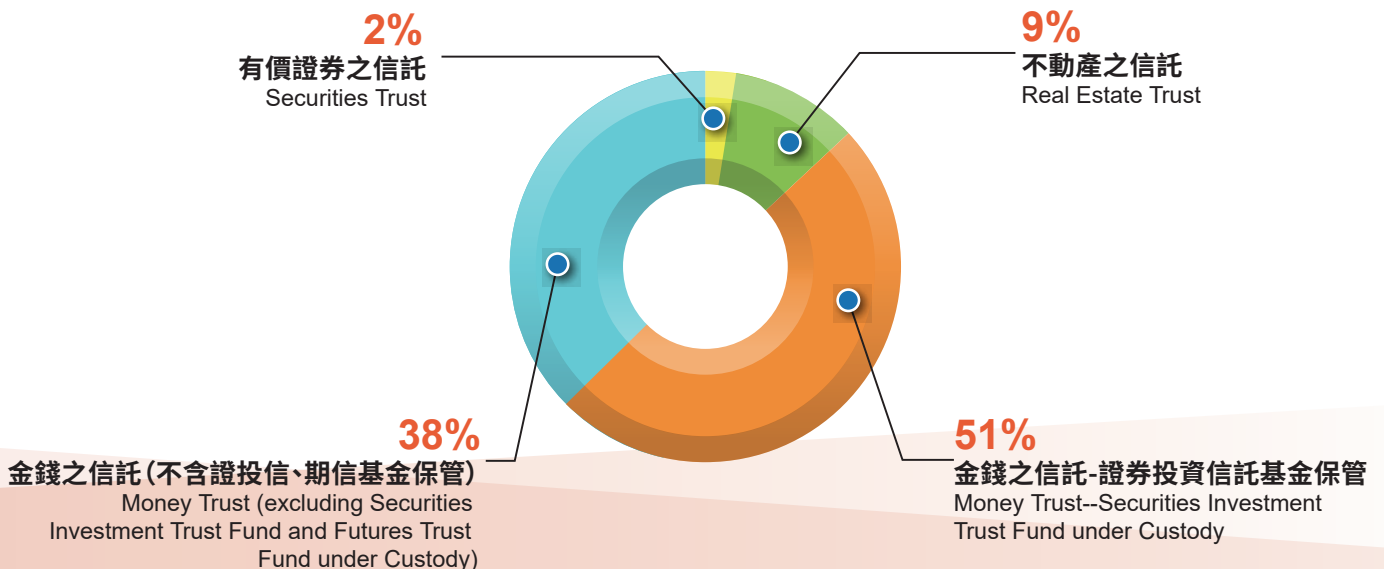
Table 1 : Statistics of Major Businesses of Trust Enterprises

單位:新臺幣佰萬元  
Unit: NT\$ million

業務別 Category	年度 Year	民國 113 年底 Yearend 2024		民國 114 年底 Yearend 2025		增(減)幅 Change (%)
	金額 Amount	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)		7,288,377	39	7,793,434	38	7
金錢之信託-證券投資信託基金保管 Money Trust--Securities Investment Trust Fund under Custody		9,373,916	50	10,400,292	51	11
金錢之信託-期貨信託基金保管 Money Trust--Futures Trust Fund under Custody		26,578	0	56,473	0	112
金錢債權及其擔保物權之信託 Trust of Encumbrance and Related Securities Interests		6,893	0	2,409	0	(65)
有價證券之信託 Securities Trust		241,806	2	256,855	2	6
不動產之信託 Real Estate Trust		1,731,796	9	1,857,530	9	7
其它信託業務 Other Trust Businesses		10,844	0	10,854	0	0
合計 Total		18,680,210	100	20,377,847	100	9

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)

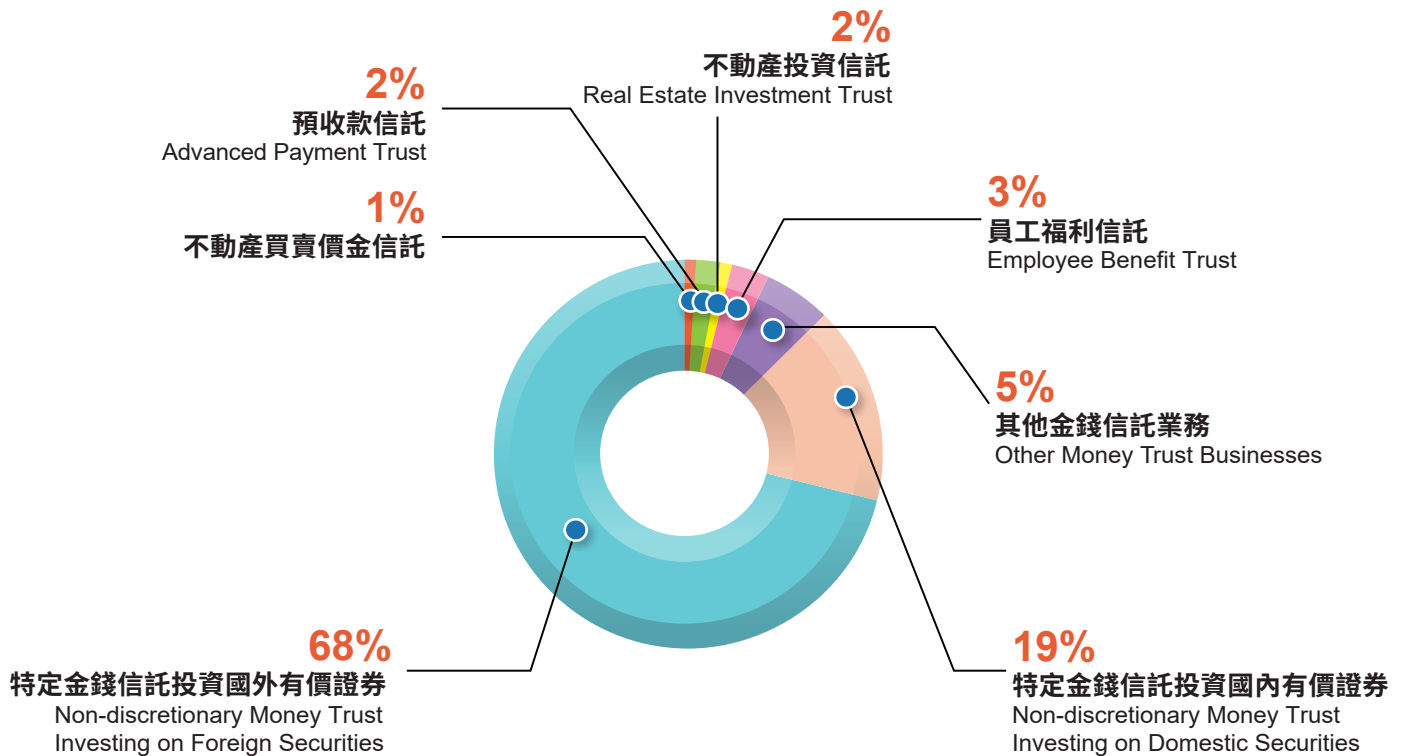
Table 2: Statistics of Money Trust Businesses (Excluding Securities Investment Trust Fund and Futures Trust Fund under Custody)

單位：新臺幣佰萬元  
Unit: NT\$ million

業務別 Category	年度 Year 金額 Amount	民國 113 年底 Yearend 2024		民國 114 年底 Yearend 2025		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		4,924,762	68	5,307,432	68	8
特定金錢信託投資國內有價證券 Non-discretionary Money Trust Investing on Domestic Securities		1,377,357	19	1,477,383	19	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		28,356	0	26,278	0	(7)
員工福利信託 Employee Benefit Trust		236,488	3	263,535	3	11
保險金信託 Insurance Claims Trust		780	0	805	0	3
集管理運用帳戶 Collective Investment Trust Account		6,940	0	2,593	0	(63)
不動產投資信託 Real Estate Investment Trust		106,754	1	116,519	2	9
不動產買賣價金信託 Real Estate Transaction Payment Trust		69,174	1	54,644	1	(21)
預收款信託 Advanced Payment Trust		186,844	3	162,934	2	(13)
指定營運範圍或方法之單獨管理運用 Semi-discretionary Individually Managed Fund		8,808	0	10,929	0	24
其他金錢信託業務 Other Money Trust Businesses		342,114	5	370,382	5	8
合計 Total		7,288,377	100	7,793,434	100	7

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，截至114年底為新臺幣41兆6,127億元，以不含證投信、期信基金之保管業務、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)

114年底本項下之保管業務為新臺幣38兆9,803億餘元，其中以有價證券之資產為主，占保管業務總餘額之58%，詳見表四及圖五。

### C. Status of Supplementary Trust Businesses

#### 1. Various Supplementary Trust Businesses

In Taiwan, the amounts of supplementary trust businesses stood at NT\$ 41.6127 trillion as of the end of 2025, mostly composed of custody business excluding Securities Investment Trust Fund and Futures Trust Fund under Custody, 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\$38.9803 trillion at the end of 2025. They are mostly the funds of securities which account for 58% 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

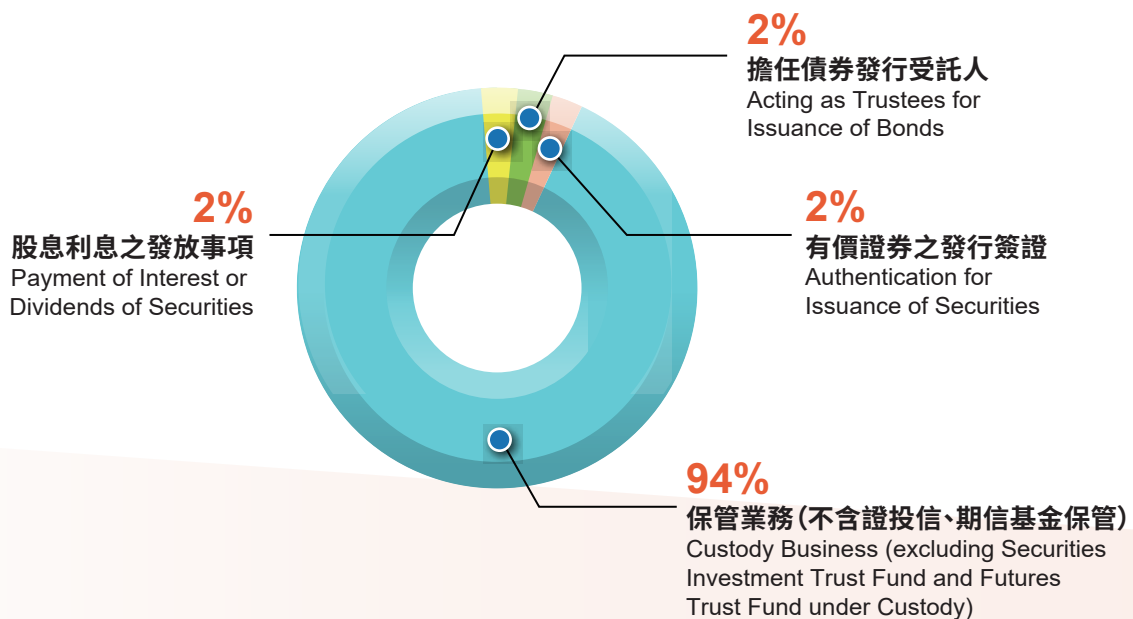
Table 3 : Statistics on Supplementary Trust Businesses Conducted by Trust Enterprises

單位：新臺幣佰萬元  
Unit: NT\$ million

業務別 Category	年度 Year	民國 113 年底 Year-end 2024		民國 114 年底 Year-end 2025		增 (減) 幅 Change (%)
	金額 Amount	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)		37,548,395	94	38,980,325	94	4
有價證券之發行簽證 Authentication for Issuance of Securities		937,844	2	911,087	2	(3)
擔任債券發行受託人 Acting as Trustees for Issuance of Bonds		685,047	2	887,873	2	30
股息利息之發放事項 Payment of Interest or Dividends of Securities		670,041	2	816,043	2	22
臺灣存託憑證 Taiwan Depository Receipt		17,204	0	17,386	0	1
合計 Total		39,858,531	100	41,612,714	100	4

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

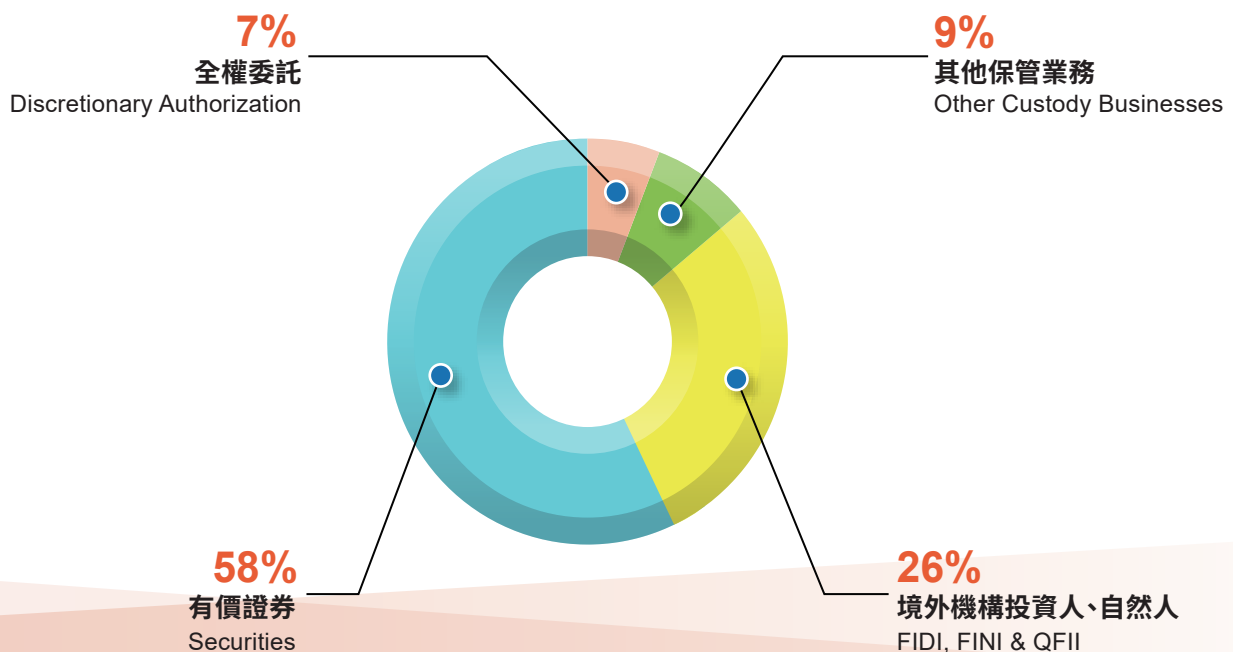
Table 4 : Supplementary Trust Businesses – Statistics on Custody Businesses

單位：新臺幣佰萬元  
Unit: NT\$ million

業務別 Category	年度 Year	民國 113 年底 Yearend 2024		民國 114 年底 Yearend 2025		增(減)幅 Change (%)
		金額 Amount	%	金額 Amount	%	
境外機構投資人、自然人 FIDI, FINI & QFII		8,791,036	23	9,880,772	26	12
全權委託 Discretionary Authorization		2,451,183	7	2,834,085	7	16
存託憑證 Depository Receipt		68,303	0	68,095	0	0
有價證券 Securities		22,986,116	61	22,713,924	58	(1)
其他保管業務 Other Custody Businesses		3,251,757	9	3,483,449	9	7
合計 Total		37,548,395	100	38,980,325	100	4

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、114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」(以下簡稱經驗準則)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。

114年度續委託財團法人台灣金融研訓院(以下簡稱金訓院)辦理第60至61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4,125人，到考人數3,190人，合格人數989人，合格率为31.00%。而電腦測驗部分全年度報考人數22,595人，到考人數18,585人，合格人數8,926人，合格率为約48.03%。

依據「經驗準則」第16條規定，信託業業務人員亦得取得中華民國證券投資信託暨顧問商業同業公會(以下簡稱投信投顧公會)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。

本會續委託金訓院辦理「信託業業務人員信託業務專業測驗【信託法規乙科】」，114年度辦理第42至43期之測驗，全年度報考人數24人，到考人數22人，合格人數12人，合格率为54.55%。而電腦測驗部分全年度報考人數163人，到考人數136人，合格人數107人，合格率为約78.68%。

## D. Trust Manpower Status in 2025

Adhering to the "Guidelines for the Qualifications of Responsible Persons of Trust Business and Special Knowledge or Experience Requirement", TAROC conducts the screening of expertise or experience of operational and managerial personnel of trust enterprises.

In 2025, TAROC continued to authorize Taiwan Academy of Banking & Finance ("TABF") to administer the 60th and 61st "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 2025, 4,125 persons registered for the written exams and 3,190 persons actually took the tests, with 989 persons passing the tests. This yields a test-passing rate of 31%. Meanwhile, 22,595 persons registered for the computerized exams and 18,585 persons actually took the tests, with 8,926 persons passing the tests yielding a test-passing rate of 48.03%.

As per Article 16 of the "Guidelines for the Qualifications of Responsible Persons of Trust Business and Special Knowledge or Experience Requirement", those who would like to work as trust business representatives could first take the securities investment trust qualification test held by any institution approved by the Securities Investment Trust and Consulting Association of the R.O.C. ("SITCA") and then take the "Test on Trust Law and Regulations" arranged by TAROC-approved institutions.

TAROC continued to authorize TABF to arrange the Test on Trust Law and Regulations. TABF held the 42nd and 43rd tests in 2025. 24 persons registered for the written exams and 22 persons actually took the exams, with 12 persons passing the tests, giving a high test-passing rate of 54.55%. 163 persons registered for the computerized exams and 136 persons actually took the tests, with 107 persons passing the tests giving a test-passing rate of 78.68%.

本會自91年6月起開辦人員資格審定及登錄作業，截至114年12月底止，55家會員之信託業經營與管理人員，計103,234人，其中督導人員計717人，管理人員計21,954人，業務人員計80,563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101,404人，約占總人數的98.23%，由此可知，我國信託業之人力素質實具有高度之專業水準，除可得到社會大眾的信賴外，對信託業之發展亦具有相當大之助益。(見表五)

Since June 2002, when such screening began, until the end of December 2025, 103,234 persons from 55 TAROC members passed the screening, of which 717 were supervisory personnel, 21,954 managerial personnel, and 80,563 business personnel. According to statistics, among those who passed the screening (including supervisory, managerial, and business staff), 98.23% of them, or 101,404 persons, 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學歷統計表  
Table 5: Statistics on Trust Professionals Academic Qualifications

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	430	5,928	12,084	18,442
大學 Bachelor's Degree	258	13,831	63,645	77,734
專科 Associate Degree	29	1,976	3,223	5,228
高中(職) Senior High School (Vocational School)	0	219	1,611	1,830
合計 Total	717	21,954	80,563	103,234

資料日期:至114年12月31日止  
As of December 31, 2025

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# 工作報告

IV. Business Report



## (壹) 114年會務報導

### 一、定期舉行各項法定會議

本會114年度計召開會員大會1次、理事會議13次、監事會議7次均如期召開，以執行本會各項職掌。

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，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

配合主管機關近年來積極推動「亞洲資產管理中心」政策，並將家族辦公室列為發展重點，本會於114年9月辦理理、監事海外考察活動。由主管機關、本會理監事及高階主管共18人赴瑞士蘇黎世，與瑞士銀行深入交流家族辦公室及信託服務之制度設計與實務經驗。透過借鑒瑞士成功模式，期能進一步完善我國相關制度與市場發展，以滿足超高齡社會下民眾財富傳承需求，並深化台瑞金融交流，為我國金融市場之持續精進與永續發展增添助力。

### 三、舉辦會員聯誼活動

為增進會員情誼與強健身心，本會於114年4月19日舉辦「石碇淡蘭古道南路/深坑風光一日」，本會理、監事、會員代表與各委員會成員等計100人參與。

## 1. 2025 Association Activities

### A. Convening Regular Statutory Meetings

In 2025, TAROC held one General Assembly of Members, 13 Board of Directors Meetings, 7 Board of Supervisors Meetings, all of which have been held on schedule to carry out TAROC's various duties.

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

### B. Trust Industry Operations Inspection

To align with the competent authority's recent promotion of Taiwan's Asian Asset Management Center Initiative and its focus on the development of family office services, TAROC organized an overseas study tour for directors and supervisors in September 2025. A total of 18 participants, including officials from the competent authority, directors, supervisors, and senior management, visited Zurich, Switzerland, to engage in in-depth discussions with UBS Switzerland AG on the institutional design and practical experience of family office and trust services. By drawing on Switzerland's successful model, we aim to further refine our country's relevant systems and market development to meet the wealth inheritance needs of an ultra-aging society; we seek to deepen financial exchanges between Taiwan and Switzerland, contributing to the continued advancement and sustainable development of our financial market.

### C. Social Activities for Members

To strengthen member fellowship and promote physical and mental well-being, TAROC organized a one-day excursion titled "Shiding Tamsui-Kavalan Historic Trail Southern Route/Shenkeng Scenic Day Tour" on April 19, 2025. A total of 100 participants attended, including directors, supervisors, member representatives, and committee members.

# TRUST



理、監事及高階主管赴瑞士考察信託相關業務

TAROC organized a business trip for directors, supervisors, and senior management to conduct trust-related inspection activities in Switzerland.



舉辦「石碇淡蘭古道南路/深坑風光一日遊」會員聯誼活動

TAROC held the "Shiding Tamsui-Kavalan Historic Trail Southern Route/Shenkeng Scenic Day Tour," participated in by TAROC directors, supervisors, and Member representatives.

## (貳)114年業務報導

### 一、整體業務

#### (一)協助推動金管會「信託業務發展策略藍圖」計畫

金管會於113年12月發布「信託業務發展策略藍圖」，引導信託業務持續朝向全方位發展，作為我國信託業長期經營之重要業務方針，藍圖訂定三項目標及六項策略，本會及信託業據以研擬四大面向之具體作法並積極執行，已獲致顯著成果，分別說明如下：

## 2. 2025 Business Activities

### A. Overall Business

#### 1. Assist in promoting FSC's "Trust Business Development Strategy Blueprint" plan

FSC released the "Trust Business Development Strategy Blueprint" in December 2024, aimed at guiding the trust industry toward comprehensive development and serving as an important long-term business policy for Taiwan's trust sector. The blueprint sets out three goals and six strategies, based on which TAROC and trust enterprises have formulated concrete measures across four major areas and actively implemented them, achieving significant results, as outlined below:

1. 推動面向一「信託發展策略及普惠、友善服務」辦理之相關事宜

(1) 有關金管會銀行局就「連續受益人信託」之核稅方式請本會研議實務可行之信託架構

於信託契約約定受益人死亡或其他條件成就時，該受益人之受益權由後順位之他人取得之連續受益人信託模式，常使用於家族信託，惟因法制及稅制上尚有疑義，本會前於110年委外研議「建構我國家族信託發展法制及稅制環境之相關研究報告」及建議事項函報金管會，金管會陸續與法務部及財政部進行溝通，已陸續釐清家族信託之法制及稅務相關問題，惟就連續受益人信託如何課稅尚無定論。

金管會銀行局114年1月22日轉知財政部復函，財政部表示在現行遺贈稅法架構下，應視次順位受益人之受益權係取自何人(委託人或先順位受益人)及基於何種法律關係取得(如贈與、遺贈或繼承)，課徵贈與稅或遺產稅。另依現行信託法規定，次順位受益人取得之受益權究取自何人及何種法律關係，尚有未明，宜由法務部先予釐清，再配合研議相關課稅規定。

本案金管會銀行局請本會續行研議可行之信託架構，爰就次順位受益人取得之受益權究取自何人及何種法律關係取得之疑義擬具意見，提供金管會銀行局參考。

a. Implementation Strategy I—Matters related to the implementation of “Trust Development Strategies and Inclusive, User-Friendly Services”

(a) Regarding FSC Banking Bureau’s Request for TAROC to Study a Practically Feasible Trust Structure Concerning the Taxation Method for “Successive Beneficiary”

The successive beneficiary trust model, in which a beneficiary’s beneficiary rights pass to the next-ranked person upon the death of the beneficiary or the occurrence of other conditions specified in the trust contract, is commonly used in family trusts. However, legal and tax uncertainties remain. In 2021, TAROC commissioned a study titled “Research on the Regulatory Framework for Family Trust Development and Taxation Environment in Taiwan” and submitted the report and recommendations to FSC. FSC subsequently engaged in discussions with the Ministry of Justice (MOJ) and the Ministry of Finance (MOF), gradually clarifying the legal and tax issues related to family trusts. Nonetheless, there is still no definitive conclusion on the taxation of trust with successive beneficiaries.

On January 22, 2025, the Banking Bureau of FSC forwarded the MOF’s reply to TAROC. The MOF stated that under the current Estate and Gift Tax Act, the tax treatment of a successive beneficiary’s beneficiary rights should depend on: From whom the interest is derived—whether from the settlor or the prior-ranked beneficiary; and the legal relationship under which are acquired—such as gift, legacy, or inheritance. Accordingly, either gift tax or estate tax would apply depending on the circumstances. However, under the current Trust Law, it remains unclear from whom the successive beneficiary’s beneficiary rights is derived and under which legal relationship it is acquired. The MOF advised that the MOJ should first clarify this issue, and then relevant taxation rules can be further studied and formulated.

For this matter, FSC Banking Bureau requested TAROC to continue studying feasible trust structures. Accordingly, we have drafted opinions on the questions regarding from whom the successive beneficiary’s beneficiary rights is derived and under what legal relationship it is acquired, to provide as a reference for the Banking Bureau.

金管會於114年10月30日邀請本會、會計師公會及專家學者討論連續受益人信託之課稅方式，法務部於會中表示，順位受益人取得受益權性質之法律定性，係屬附條件受益權之條件成就，非屬「贈與」、「遺贈」或「繼承」，會議決議請本會參酌法務部及相關單位意見研擬案例及說明；金管會續於114年12月26日召開「金融建言白皮書跨部會會議」邀請財政部溝通意見，並請本會彙整國外連續受益人課稅制度與實務案例，俾利提供財政部作為稅制研議之參考，本會擬具「連續受益人信託課稅相關案例及說明」於115年1月16日函報金管會。

## (2) 研擬「信託契約委託人死亡後信託財產管理方法變更問題之研究」

法務部112年3月28日函復金管會函送本會「建構我國家族信託發展法制及稅制環境之相關研究」報告及建議事項，就信託法賦予委託人之權利，於委託人死亡後得否由其繼承人行使一節，已釋示除明定「委託人之繼承人」亦有此權利外，原則上不得繼承。

本會113年2月21函請法務部釋示有關委託人死亡後，信託法第15條有關信託財產的管理方法該如何變更之疑義。法務部113年4月15日書函答復，倘具體個案符合信託法第16條第1項之情事，致依信託財產原有管理方法，無法符合受益人之利益者，自得以受託人或受益人單獨聲請法院變更。

On October 30, 2025, FSC invited TAROC, the CPA Association R.O.C., and scholars to discuss the taxation of trust with successive beneficiaries. During the meeting, the MOJ stated that the legal characterization of a beneficiary's acquisition of beneficiary rights constitutes a conditional interest upon fulfillment of the trust condition and does not fall under "gift", "legacy", or "inheritance". The meeting concluded that TAROC should draft case studies and explanatory notes with reference to the opinions of the MOJ and other relevant authorities. Subsequently, FSC held the "Inter-Ministerial Meeting on the Taiwan Financial White Paper" on December 26, 2025, inviting the MOF to provide feedback, and requested TAROC to compile foreign taxation systems and practical cases of successive beneficiary trusts to assist the MOF in studying tax regulations. Accordingly, TAROC drafted the "Case Studies and Explanations on the Taxation of Successive Beneficiary Trusts" and submitted it to FSC on January 16, 2026.

## (b) Formulating the "Study on Issues Concerning Changes in Trust Property Management Methods after the Death of the Settlor"

On March 28, 2023, the MOJ responded to FSC's submission of TAROC's report on "Research on the Regulatory Framework for Family Trust Development and Taxation Environment in Taiwan". Regarding the rights granted to the settlor under the Trust Law, specifically whether these rights may be exercised by the settlor's heirs after the settlor's death, the MOJ clarified that unless it is explicitly stated in the Trust Law that the settlor's heirs also have such rights, in principle, these rights may not be inherited.

On February 21, 2024, TAROC requested the MOJ for clarification regarding how the management method of trust property under Article 15 of the Trust Law may be changed after the settlor's death. The Ministry replied by letter on April 15, 2024, stating that if a specific case meets the conditions of Article 16, Paragraph 1 of the Trust Law, and the original management method of the trust property cannot serve the interests of the beneficiaries, the trustee or the beneficiaries may individually petition the court for a change.

惟信託事務管理具時效性，如委託人死亡情事發生後均需由法院為管理方法變更之裁定，恐將有所窒礙，為探究是否得依私法自治原則，由委託人事先於信託契約約定由第三人就信託財產之管理方法代為行使變更及同意權，或有其他可行替代方法，爰研議「信託契約委託人死亡後信託財產管理方法變更問題之研究」於114年8月21日函請法務部釋示。法務部於114年12月8日回復：信託契約當事人如已於信託契約中就財產管理方法之變更為約定，基於私法自治及契約自由原則，自應優先適用信託契約之約定。本會已於114年12月19日將法務部復函轉知會員。

### (3) 研擬「信託業與保險公司及保險經紀人公司辦理信託業務共同行銷與合作推廣應行注意事項等文件」

配合金管會114年1月20日金管銀法字第11302344321號令發布修正「金融機構合作推廣他業商品或提供相關服務規範」第1點，開放保險經紀人公司得申請保險金信託之合作推廣，並就保險金信託之給付類型、作業程序及其他應遵循事項，授權由本會擬訂，報主管機關核定，爰擬具「信託業與保險公司及保險經紀人公司間辦理保險金信託業務共同行銷及合作推廣應行注意事項」及「合作推廣契約書參考範本」函報金管會，經金管會114年9月3日同意備查後，本會於114年9月26日函知會員。

However, trust administration is time-sensitive. If every change to the management method after the settlor's death must be approved by the court, it may cause practical difficulties. To explore whether, under the principle of private autonomy, the settlor could prearrange in the trust contract for a third party to exercise the right to change and consent on the settlor's behalf regarding the management of trust property, or whether there are other feasible alternatives, TAROC formulated a report entitled the "Study on Issues Concerning Changes in Trust Property Management Methods after the Death of the Settlor" and, on August 21, 2025, requested clarification from the MOJ; the MOJ replied on December 8, 2025, stating that if the trust contract already provides for changes to the management method of the property, then based on the principles of private autonomy and freedom of contract, the provisions of the trust contract should take precedence. TAROC informed members of the MOJ's reply on December 19, 2025.

### (c) Formulating the "Guidelines and Related Documents on Matters to be Noted for Co-Selling and Collaborative Promotion of Trust Business Conducted by Trust Enterprises, Insurance Companies, and Insurance Brokerage Companies"

In accordance with FSC's Order No. Gin-Guan-Yin-Fa Zi 11302344321, issued on January 20, 2025, which amended Point 1 of the "Regulations for Financial Institutions on Applying for Approval to Promote Other Party's Products or Provide Relevant Services", insurance brokerage companies have been allowed to apply for cooperative promotion of insurance trusts. Regarding the payment types, operational procedures, and other compliance matters for insurance trusts, TAROC was authorized to draft the relevant guidelines and submit them to the competent authority for approval. Accordingly, we prepared the "Guidelines and Related Documents on Matters to be Noted for Co-selling and Collaborative Promotion of Insurance Claims Trust Business between Trust Enterprises and Insurance Companies/Insurance Brokerage Companies" and the "Reference Template for Collaborative Promotion Contracts", and submitted to FSC. After FSC approved for record on September 3, 2025, TAROC informed members on September 26, 2025.

另金管會「金融行動創新法規調適平台」銀行法規檢視工作小組113年9月10日第二次會議，就「以提供客戶非僅以投資為目的，而係基於資產管理、人身照顧、健康醫療、社會福利、生活育樂等各項需求而量身訂做之信託商品」共同行銷與合作推廣之建議，請本會調查各業辦理意願，就相關人員之教育訓練、作業流程及契約書研擬配套機制後，函報主管機關進一步研議。經調查壽險業、投信投顧業及證券業意見後，均有業者有辦理意願，爰建議開放安養信託及保險金信託之共同行銷與合作推廣，並以現行可以辦理共同行銷與合作推廣之業者為合作對象之範圍，擬具「信託業與他業辦理信託業務共同行銷與合作推廣之自律規範」及「合作推廣之契約書參考範本」，並提出「金融控股公司子公司間共同行銷管理辦法」及「金融機構合作推廣他業商品或提供相關服務規範」修正建議，於114年12月16日函報金管會。

- (4) 有關向金管會建請修正「信託業營運範圍受益權轉讓限制風險揭露及行銷訂約管理辦法」(以下簡稱行銷訂約管理辦法)問答集十一(四)，放寬信託業者向非專業客戶推介境外基金時，無須適用行銷訂約管理辦法第21條第1項第3款及第2項第1款之相關推介規範

行銷訂約管理辦法第21條第1項規定，信託業辦理不具運用決定權之金錢信託(以下簡稱特定金錢信託)或有價證券信託(以下簡稱特定有價證券信託)業務，以受

Additionally, at the second meeting of the Banking Regulations Review Working Group under FSC's "Financial Innovation Regulatory Adaptation Platform" on September 10, 2024, regarding the suggestion for joint marketing and cooperative promotion of trust products "tailored to clients' needs beyond investment—such as asset management, personal care, healthcare, social welfare, and lifestyle/recreation", TAROC was requested to investigate the willingness of various industries to participate, develop supporting mechanisms of relevant personnel training, operational workflows, and contract drafting, and submit the findings to the competent authority for further consideration.

After surveying opinions from the life insurance, securities investment trust and consulting, and securities industries, it was found that some enterprises were willing to participate. Therefore, it was recommended to allow joint marketing and cooperative promotion of care trusts and insurance trusts, and to limit the scope of cooperation to enterprises currently permitted to conduct joint marketing and cooperative promotion. Accordingly, TAROC drafted the "Self-disciplinary Guidelines for Co-selling and Collaborative Promotion of Trust Business with Other Industries" and a "Reference Template for Collaborative Promotion Contracts", and also proposed amendments to the "Regulations Governing Co-selling Among Subsidiaries of Financial Holding Company" and the "Regulations for Financial Institutions on Applying for Approval to Promote Other Party's Products or Provide Relevant Services". These were submitted to FSC on December 16, 2025.

- (d) Regarding the Proposal to FSC to Amend Q&A Item 11(4) of the "Regulations Governing the Scope of Business, Transfer of Beneficiary Securities, Risk Disclosure, and Marketing and Conclusion of Contracts for Trust Enterprises" (Marketing and Contracting Management Regulations), so as to Relax the Requirements such that, When Trust Enterprises Recommend Offshore Funds to Non-Professional Clients, they are not Required to Comply with the Relevant Recommendation Regulations Set Forth in Article 21, Paragraph 1, Subparagraph 3 and Paragraph 2, Subparagraph 1 of the Marketing and Contracting Management Regulations

According to Article 21, Paragraph 1 of the Marketing and Contracting Management

託投資外國有價證券為目的者，應遵守信託商品僅限於特定營業櫃檯揭示、不得對一般大眾招攬、客戶為非專業投資人時推介須事先徵取委託人之同意書等規範。但該項但書亦規定境外基金管理辦法另有規定者，從其規定。

經查境外基金之廣告、公開說明會及促銷，除境外基金管理辦法已訂有相關禁止規定外，投信投顧公會亦訂有自律規範，不須針對信託業者之推介行為再為限制，爰建請金管會同意修正行銷訂約管理辦法問答集十一(四)，放寬信託業者向非專業客戶推介境外基金時，無須適用行銷訂約管理辦法第21條第1項第3款(推介對象限定已簽訂信託契約之客戶)及第2項第1款(事先徵取委託人之同意書)之規定，金管會於114年6月24日函復同意，本會於114年7月3日函知會員。

**(5) 研議「整合型全方位安養信託規畫報告書撰寫參考範本及相關作業流程」研究報告**

為協助信託業在與客戶洽談辦理整合型全方位安養信託過程中，能有依循的完整作業流程及撰寫規畫報告書的參考格式，並參照規畫報告書撰寫參考範本之例示，以快速及全面性的擬訂信託規畫，提升作業效率並降低成本，以利業者面對不同客戶的需求，爰委外研擬本

Regulations, when a trust enterprise conducts business involving money trusts or securities trusts without discretionary investment authority (specific money trusts or specific securities trusts) with the purpose of entrusting investment in foreign securities, it must comply with the following rules: trust products shall be limited to disclosure at designated business counters and shall not be solicited to the general public; and where the client is a non-professional investor, any recommendation shall be subject to prior written consent from the settlor. However, the proviso to the same paragraph further stipulates that where the Regulations Governing Offshore Funds provide otherwise, such provisions shall prevail.

Upon review, regarding advertising, public briefings, and promotions of offshore funds, aside from the prohibitions already stipulated in the Regulations Governing Offshore Funds, the SITCA has also established self-regulatory rules. Therefore, it is not necessary to impose further restrictions on the recommendation activities of trust enterprises. Accordingly, it was proposed that FSC approve an amendment to Q&A Item 11(4) of the Marketing and Contracting Management Regulations, so as to relax the requirements such that, when trust enterprises recommend offshore funds to non-professional clients, they are not required to comply with Article 21, Paragraph 1, Subparagraph 3 (limiting recommendations to clients who have already entered into a trust contract), and Article 21, Paragraph 2, Subparagraph 1 (requiring prior written consent from the settlor). FSC responded with approval on June 24, 2025, and TAROC informed members on July 3, 2025.

**(e) Formulating the Research Report on “the Reference Template for Drafting Integrated Comprehensive Care Trust Planning Reports and the Related Operational Procedures”**

To assist trust enterprises in negotiating and implementing integrated comprehensive care trusts with their clients, a complete operational workflow and a reference format for drafting planning reports were developed. By referring to the example templates of planning reports, trusts can quickly and comprehensively formulate trust plans, enhancing operational efficiency and reducing costs to better meet the needs of different clients. Accordingly, this research report was outsourced, providing reference documents for

研究報告，提出相關作業流程之參考文件及應注意事項，於114年9月18日函報金管會及函知會員參考。

**(6) 有關向臺灣證券交易所(以下簡稱證交所)建議就現行員工持股信託涉及境內外籍員工得免辦理登記及額外開立投資專戶**

本會前委外研議「員工持股信託納入上市櫃公司境外分公司及關係企業所屬外國籍或大陸籍員工相關問題之研究」報告函報金管會參考。其後金管會同意員工持股信託得納入上市櫃公司境外分公司及關係企業所屬外籍員工，至陸籍員工部分則暫緩後再議。並請證交所研議「外籍員工參加之員工持股信託之登記事宜及適用信託業法華僑及外國人投資證券管理辦法之相關配套措施之可行性」。

證交所分別於114年2月21日、114年7月3日及114年9月24日召集會議，並邀請本會、臺灣集中保管結算所股份有限公司(以下簡稱集保結算所)及承辦員工持股信託業者參加，會議決議重點：①境外外籍員工參與員工持股信託規劃，以登記代理人(保管機構)身分向證交所辦理乙戶境外外籍員工持股信託投資專戶之登記，並得不受同一證券經紀商同一營業處所開立一個證券交易帳戶之限制。②境內外籍員工參與員工持股信託規劃，以信託業者為主體，委託證券經紀商辦理乙戶境內外籍員工持股信託投資專戶之登記。並得透過本國籍員工持股信託投資專戶交易，再將持股分配至境內外籍員工持股信託

relevant operational procedures and points to note, and was submitted to FSC and shared with members for reference on September 18, 2025.

**(f) Regarding the Proposal to the Taiwan Stock Exchange (TWSE) Suggesting that, for Current Employee Stock Ownership Trusts, both Domestic and Foreign Employees May Be Exempted from Registration and from Opening Additional Investment Accounts**

TAROC previously commissioned a study on “Issues Related to Including Foreign or Mainland Chinese Employees of Overseas Branches and Affiliated Companies of Listed Companies in Employee Stock Ownership Trusts” and submitted the report to FSC for reference. Subsequently, FSC agreed that employee stock ownership trusts may include foreign employees of overseas branches and affiliated companies of listed companies, while the matter regarding Mainland Chinese employees is deferred for future discussion. FSC also requested TWSE to study the “Feasibility of Registration Procedures for Employee Stock Ownership Trusts Involving Foreign Employees and the Corresponding Measures Applicable under the Trust Enterprises Act and the Regulations Governing Securities Investment by Overseas Chinese and Foreign Nationals.”

The TWSE convened meetings on February 21, July 3, and September 24, 2025, inviting TAROC, the Taiwan Depository & Clearing Corporation (TDCC), and the trust enterprises handling employee stock ownership trusts to participate. The key resolutions from the meetings were: i. For foreign employees of overseas branches participating in employee stock ownership trusts, a single investment account for such trusts shall be registered with the TWSE through a registration agent (custodian), and such account shall not be subject to the restriction that only one securities trading account may be opened with the same securities broker at the same business location. ii. For domestic foreign employees participating in employee stock ownership trusts, the trust enterprise shall act as the main entity and entrust a securities broker to handle the registration of a special investment account for each domestic foreign employee's trust. Transactions may be conducted through the special investment accounts of domestic employees' trusts, after which shares are allocated to the domestic

投資專戶，為降低股票撥轉作業負擔，信託業者至少每月應辦理乙次撥轉作業。證交所已於114年10月31日函報金管會證期局整體規劃方案。

## 2. 推動面向二「人才培育、宣導及產學合作」辦理之相關事宜

### (1) 辦理人才培育

規劃辦理有關「信託業務發展策略藍圖」之課程，加強人才培訓；並舉辦信託業務相關之研討會，邀請主管機關、學者及信託業者座談，增進理論與實務的交流機會，讓各界的意見得以整合展現，積極促進信託業務轉型，加深信託服務的深度。

### (2) 辦理宣導

持續透過發布新聞稿、校園與社區宣導、參加各種活動及媒體露出宣導信託觀念，以強化國人信託觀念，提升民眾對信託的重視，並配合業務發展趨勢，製作海報、印製宣導手冊及出版書籍等信託業務文宣品，提供各界參考使用。

foreign employees' accounts. To reduce the operational burden of share transfers, the trust enterprise must conduct at least one transfer operation per month. The TWSE submitted the overall planning proposal to FSC's Securities and Futures Bureau on October 31, 2025.

## b. Implementation Strategy II – Matters Related to “Talent Cultivation, Promotion, and Industrial-Academic Cooperation”

### (a) Cultivating Talents

To implement courses related to the “Trust Business Development Strategy Blueprint” and strengthen talent cultivation, TAROC held seminars on trust-related topics, inviting the regulatory authorities, scholars and trust enterprises to attend the events for discussion and increase exchanges between theorists and practitioners, to facilitate the integration of opinions from different parties, the promotion of trust business transformation, and increase the depth of trust services.

### (b) Promoting Trust Concepts

Promoting trust concepts to the public and increasing public awareness about the importance of trust through ongoing news releases, community and on-campus promotions, participation in public events, and media exposure. In line with business development trends, TAROC also produced promotional materials related to trust business, including posters, informational brochures, and published books, for reference by the public.

① 贊助工商時報「多元信託創新獎」及「守護資產 信守未來」校園徵影活動

工商時報、本會與中華民國證券商業同業公會(以下簡稱證券商公會)共同舉辦「2025多元信託創新獎」及「守護資產 信守未來」校園徵影活動，計116件信託案件報名參加多元信託創新獎，參賽件數逐年增加；校園徵影活動計有超過千位同學組隊報名參加，產出211件作品，10家信託業擔任業師參與校園巡迴說明會指導同學拍攝影片相關的信託觀念，並於114年12月24日舉辦頒獎典禮，依6大類、24個獎別共頒81項獎項，獎勵信託業者與大專院校學生積極參與信託推廣。

i. Sponsorship of the Commercial Times "Trust Award" and "Protecting Assets, Keeping Promises for the Future" Campus Video Contest

TAROC, along with the Taiwan Securities Association (TSA), jointly organized the "2025 Trust Award" and "Protecting Assets, Keeping Promises for the Future" Video Contest under the auspices of the Commercial Times. A notable 116 trust cases were registered for the 2025 Trust Award, showcasing a year-on-year increase in participation. In the video contest, over 1,000 students formed teams and registered, resulting in the production of 211 works. Additionally, 10 trust industry experts contributed by participating in campus tour briefing sessions, providing guidance on trust concepts relevant to film production. The culmination of these events was an awards ceremony held on December 24, 2025, at which 81 awards were distributed across 6 categories and 24 award types, recognizing the significant contributions of trust operators and college students to the promotion of trust services.



合辦「2025多元信託創新獎」及「守護資產 信守未來」校園徵影活動

TAROC, along with the TSA, jointly organized the "2025 Trust Award" and "Protecting Assets, Keeping Promises for the Future" Video Contest under the auspices of the Commercial Times.

② 規劃信託扎根教育

A. 為加強信託產學合作於學生在學時期即培養其對信託之認知，114年推動「信託校園扎根計畫」專案，競賽部分分別為「高中職信託知識競賽」與「大專生信託創意發想競賽」，由致理科技大學規劃與執行。活動籌備期間舉辦11場高中職講習及2場大專生線上講習，參加人數分別為409名及126名學生，總計有535名學生參加。兩競賽初賽總計41校267隊報名參賽，884名學生參加，並於114年10月28日與11月14日分別舉辦決賽並公布優勝隊伍。

ii. Planning Trust Education in High Schools, Universities, and Communities

(i) To enhance industry-academia cooperation and help students develop trust literacy, TAROC initiated two “Trust Campus Rooting” sessions for trust education at senior high schools and universities in 2025. These included the “High Schools Trust Knowledge Competition” and the “College Student Trust Creative Idea Competition”, both held by Chihlee University of Technology. During the event preparation period, there were lectures at 11 senior high schools (including vocational schools) and 2 online lectures for college students, with participation by 409 and 126 students respectively, totaling 535 students. For the two competitions, 267 teams from 41 schools registered for the preliminary rounds, with a total of 884 students participating. The finals were conducted on October 28 and November 14, 2025, when the winning teams were announced.



舉辦「校園信託扎根計畫—高中職信託知識競賽」決賽

TAROC held the final of “Trust Campus Rooting Campaign - High Schools Trust Knowledge Competition”.

B. 114年「信託校園扎根計畫」專案包括至社區鄉里辦理信託實務講座，透過信託知識影片與互動交流模式，讓信託觀念普及至一般鄰里中，以增進社區民眾對信託知識之基本認識。本計畫共辦理11場社區鄉里信託實務講座，參與人數共348人。

③ 執行金管會銀行局委辦「114年度信託知識宣導會」

為引導民眾認識信託並利用信託，本會受金管會銀行局委託執行宣導專案，辦理內容如下：安養信託、預開型安養信託宣導：規劃與村里辦、新住民、原住民與弱勢婦女團體合作辦理主題為「信託來幫忙—保財產、遠風險、顧生活」之宣導會，共計53場，2,102人參加。運用信託強化退休資產研討會共計1場，104人參加。信託監察人宣導會共計5場，442人參加。均如期完成目標，共舉辦59場，計2,648人次參加。

④ 執行「村里辦信託宣導行腳計畫」與「信託方舟啟航計畫」

為「普及民眾對信託觀念的教育宣導」，結合會員單位宣導安養信託、預開型安養信託的重要，擬具計畫以村里辦及新住民原住民與弱勢婦女團體為對象舉辦宣導活動，並與中央存款保險公司簽訂合作備忘錄，將存款保險納入信託知識宣導；且利用「高齡風險評估試算表」，讓民眾意識到高齡可能面對的風險，進而利用信託等防禦工具，保障自身財產安全。共舉辦381

(ii) The 2025 "Trust Campus Rooting" program also included organizing practical trust lectures in local communities, utilizing trust-related educational videos and interactive engagement to promote trust concepts among community residents and enhance their basic understanding of trust knowledge. This project conducted 11 community-based practical trust lectures, with 348 participants.

iii. Implementation of the FSC Banking Bureau-Commissioned "2025 Trust Knowledge Promotion Seminar"

To guide the public in understanding and utilizing trusts, TAROC, commissioned by the FSC Banking Bureau, implemented a promotional program comprising the following activities: Promotion of Care Trusts and Pre-arranged Care Trusts: Planned in collaboration with village and neighborhood offices, new immigrant groups, indigenous peoples, and disadvantaged women's groups, under the theme "Trusts Helping — Protect Property, Avoid Risks, Support Life". A total of 53 sessions were held, with 2,102 participants. Seminar on Using Trusts to Strengthen Retirement Assets: 1 session was held with 104 participants. Promotion Sessions for Trust Supervisors: 5 sessions were held with 442 participants. All goals were completed on schedule, with a total of 59 sessions and 2,648 participants.

vi. Execution of the "Village and Neighborhood Trust Advocacy Outreach Program" and the "Ark Program"

To promote public education and awareness of trust concepts, a plan was developed in collaboration with member institutions to highlight the importance of care trusts and pre-arranged care trusts. Outreach activities were organized targeting village and neighborhood offices, as well as new immigrant groups, Indigenous communities, and disadvantaged women's organizations. Also, a Memorandum of Understanding was signed with the Central Deposit Insurance Corporation to incorporate deposit insurance into trust-related educational campaigns. The program also utilized the "Elderly Risk Assessment Worksheet" to help the public recognize potential risks associated with aging and encourage the use of defensive

場，共計12,961人參加，並於114年12月2日舉辦信託業辦理信託宣導績優單位頒獎典禮，獎勵宣導績優信託業者。

⑤ 增修「安養信託2.0」專書與「安養信託2.0」專刊

為配合本會推動安養信託措施與實務發展，彙整相關創新作法與推動成果，增修本會前出版之「安養信託2.0」專書與「安養信託2.0」專刊紙本，除分送主管機關與信託業推廣使用外，並提供電子檔案放置於本會官網供各界參閱及下載。

(3) 持續推動相關認證制度

① 持續推動「高齡金融規劃顧問師」與「家族信託規劃顧問師」認證制度，辦理兩顧問師資格測驗

A. 分別於114年4月19日及11月15日舉辦第8期至第9期「高齡金融規劃顧問師資格測驗」筆試測驗，報名人數3,609人，到考人數3,109人，合格人數1,512人，合格率为48.63%。

B. 分別於114年3月15日及10月18日舉辦第5期至第6期「家族信託規劃顧問師資格測驗」筆試測驗，報名人數2,876人，到考人數2,472人，合格人數853人，合格率为34.51%。

② 規劃「資深高齡金融規劃顧問師」進階認證制度

鼓勵顧問師持續精進信託專業能力。規劃「資深高齡金融規劃顧問師」認證與在職課程，持續深化信託與跨領域專業實務之結合，鼓勵顧問師持續精進信託專業能力。

financial tools such as trusts to safeguard personal assets. A total of 381 outreach events were held, with 12,961 participants in attendance. On December 2, 2025, an Awards Ceremony for Outstanding Trust Industry Outreach Performance was held to recognize trust enterprises that demonstrated excellence in promoting trust education.

v. Revision and Expansion of the "Care Trust 2.0" Book and Special Publication

To support the TAROC's promotion of care trust measures and practical development, we compiled related innovative practices and implementation results, and revised the previously published "Care Trust 2.0" book and special publication in print. In addition to distributing copies to the competent authority and trust enterprises for promotional use, electronic versions were also made available on TAROC's official website for public reference and download.

(c) Ongoing Promotion of Relevant Certification Schemes

i. Continuing to Launching Trust Professional Certification Schemes for the "Eldercare Financial Planning Consultant" and the "Family Trust Planning Consultant"

(i) The 8th and the 9th "Qualification Test on Eldercare Financial Planning Consultant" were held on April 19 and November 15, 2025, respectively. 3,609 people registered for the test, 3,109 people took the exam, and 1,512 qualified, with a pass rate of 48.63%.

(ii) The 5th and the 6th "Qualification Test on Family Trust Planning Consultant" were held on March 15 and October 18, 2025, respectively. 2,876 people registered for the test, 2,472 people took the exam, and 853 qualified, with a pass rate of 34.51%.

ii. Planning the Advanced Certification System for "Senior Eldercare Financial Planning Consultant"

We have planned the certification and on-the-job training programs for Senior Eldercare Financial Planning Consultant, aiming to further integrate trust knowledge with cross-disciplinary professional practice and encourage consultants to continuously enhance their expertise in trusts.

③ 持續推動顧問師資格認證制度及回訓計畫

持續推動「高齡金融規劃顧問師」、「家族信託規劃顧問師」認證及在職訓練課程。金訓院於114年度共舉辦「高齡金融規劃顧問師」與「家族信託規劃顧問師」兩顧問師認證課程286班次，結業人數計3,748人；兩顧問師在職課程138班次，結業人數計9,251人。

④ 舉辦「參與金融顧問師培訓暨信託宣導及資訊交換平台績優團體頒獎典禮」

為提升會員單位及社會各界對金融顧問師認證制度之認識，並鼓勵持續參與顧問師培訓及信託宣導活動，本會舉辦頒獎典禮，表揚高齡、家族兩規劃顧問師通過測驗之優異個人與會員機構。

iii. Continuing the Promotion of Financial Consultant Certification and Refresher Training Programs

TAROC continued to promote the certification and on-the-job training programs for “Eldercare Financial Planning Consultant” and “Family Trust Planning Consultant”. In 2025, TABF conducted a total of 286 certification courses for the two consultant programs, with 3,748 participants completing the programs. In addition, 138 in-service training courses were conducted, with a total of 9,251 participants completing the programs.

iv. Hosting the “Financial Consultant Training, Trust Promotion, and Information Exchange Platform Outstanding Group Awards Ceremony”

To enhance the understanding of the financial consultant certification system among member organizations and the public, and to encourage continued participation in consultant training and trust promotion activities, TAROC held an awards ceremony recognizing outstanding individuals and member institutions. These honorees included financial consultants specializing in eldercare financial and family trust planning who successfully passed the certification exams.



舉辦「參與金融顧問師培訓暨信託宣導及資訊交換平台績優團體頒獎典禮」

TAROC hosted the Financial Consultant Training, Trust Promotion, and Information Exchange Platform Outstanding Group Awards Ceremony.

### 3. 推動面向三「創新、數位發展及跨業結盟」辦理之相關事宜

#### (1) 本會委託財團法人聯合信用卡處理中心(以下簡稱聯卡中心)建置信託資訊交換平台(以下簡稱本平台):

- ① 為擴大信託帳戶給付功能,本會委託聯卡中心建置本平台,於114年第4季與第一商業銀行、合作金庫商業銀行、中國信託商業銀行及三信商業銀行等4家會員完成第一階段(未含增修功能)介接測試。
- ② 為配合會員新增需求,包含信託簽帳交易傳輸欄位增加特約商店代號,以及增加由信託業者依本平台規格自行加密產製動態QR Code功能之增建等,本平台第二階段配合換約之建置契約及使用契約範本經提請114年11月21日第9屆第3次理監事聯席會議審議通過後,於114年12月11日與聯卡中心完成建置契約換約並依合約支付114年第2期建置費用。
- ③ 本平台首批加入之9家信託業者及2家擬新增加入之信託業者陸續辦理換約及簽約參與使用本平台。
- ④ 配合本平台各方使用者(信託業、聯卡中心、特約機構及信託民眾等)資料查詢,本會於官網規畫建置「信託資訊交換平台特約機構專區」,擬具專區特約機構資料之登載及匯入、合作契約及交易資料之上傳、特約機構對帳及民眾查詢等作業流程規格,於114年12月16日委請廠商建置。

### c. Implementation Strategy III – Matters Related to Innovation, Digital Development and Cross-Industry Alliance Projects

#### (a) TAROC entrusted the National Credit Card Center of R.O.C. (NCCC) with the establishment of the Trust Account Payment Information Exchange Platform (the Platform) :

- i. To expand the functionality of trust account payments, our association commissioned the NCCC to build this platform. In Q4 of 2025, the first phase (excluding additional features) of interface testing was completed with four member banks: First Commercial Bank, Taiwan Cooperative Bank, CTBC Bank, and Cota Commercial Bank.
- ii. To accommodate new member requirements, enhancements were planned, including: Adding a merchant code field for trust account transactions, and enabling trust enterprises to generate dynamically encrypted QR codes according to platform specifications. The second phase of the Platform, including contract renewals and usage agreement templates, was reviewed and approved at the 3rd Joint Meeting of the 9th Board of Directors and Supervisors on November 21, 2025. Subsequently, TAROC completed the renewal of the construction contract with the NCCC on December 11, 2025, and paid the second installment of the 2025 construction fees in accordance with the contract.
- iii. The first batch of nine trust enterprises and two additional prospective enterprises have successively completed contract renewals and signed agreements to join the Platform.
- iv. To support data queries by all platform users—including trust enterprises, the NCCC, affiliated organizations, and the public—TAROC planned and commissioned the creation of a “Special Zone for Affiliated Institutions” on the official website. This zone is designed to handle: registration and import of affiliated institution information, uploading of cooperation contracts and transaction data, account reconciliation by affiliated institutions, and public inquiries. A supplier was commissioned to carry out construction on December 16, 2025.

## (2) 本會辦理信託業與績優機構、團體合作創新及推廣信託第4期獎勵遴選及表揚活動

配合面向三應辦理事項，透過舉辦與信託業跨業合作績優機構團體之表揚活動，鼓勵社福團體、公協會團體、照護(顧)機構、醫療及其他機構等，積極參與信託課程或宣導、擔任信託監察人、轉介信託客戶、創新整合服務或行銷、創新結盟商業模式，以及各種擴大信託服務內容或創新服務合作(含特殊貢獻)等事項，以鼓勵信託業持續結合跨產業資源，擴展跨業結盟及創新結盟商業模式，發展多元創新的客製化信託服務，爰配合訂定第4期(113年1月1日至12月31日)獎勵方案、遴選原則及推薦表，於114年6月20日就遴選及獎勵事宜函報內政部及衛生福利部轉知相關機構團體，並函知會員單位予以推薦，經邀請外部專家遴選後，核定10家優績機構團體，於114年12月2日表揚獎勵。

## (b) The Fourth Phase Award Selection and Commendation Program for Organizations and Groups Demonstrating Innovative Cooperation with Trust Enterprises and Outstanding Performance in Trust Promotion

In alignment with Implementation Strategy III, TAROC organized recognition activities for organizations and groups demonstrating outstanding cross-industry collaboration with trust enterprises, with the aim of encouraging social welfare organizations, professional associations, care institutions, healthcare institutions, and other entities to actively participate in trust-related courses and promotion activities, serve as trust supervisors, refer potential trust clients, develop innovative integrated services or marketing approaches, establish innovative alliance business models, and expand or innovate trust service offerings (including special contributions). This initiative aims to encourage trust enterprises to continue leveraging cross-industry resources, expand cross-sector alliances and innovative business models, and develop diversified and customized trust services. Accordingly, TAROC formulated the Fourth Phase incentive program (from January 1 to December 31, 2024), along with the selection criteria and nomination forms, and submitted the relevant information regarding the selection and award arrangements to the Ministry of the Interior (MOI) and the Ministry of Health and Welfare on June 20, 2025, for dissemination to relevant organizations. TAROC also notified its member institutions to submit nominations. Following the selection process conducted by external experts, a total of 10 outstanding organizations were approved and recognized at an awards ceremony held on December 2, 2025.



舉辦「信託業與績優機構團體合作創新及推廣信託獎勵方案」與「信託業辦理信託宣導績優單位」表揚活動

TAROC organized a commendation event for “the Program of Encouraging Joint Innovation & Promotion of Trusts by Trust Enterprises and Institutions & Organizations with Outstanding Performance” and “Trust Enterprises that Demonstrated Excellence in Promoting Trust Education”.

**(3) 擴充「信託業跨產業結盟合作業者資料庫」**

為建立信託業跨業結盟廠商資料共享，協助會員單位快速複製建立產業生態鏈，持續建置「信託業跨產業結盟合作業者資料庫」，至114年底計有28家會員單位加入，並完成登載「安養信託」、「管理型不動產信託」、「安養住宅不動產開發信託」及「家族信託」等四項信託業務跨業合作廠商計1,369家。

**(4) 召開會議邀請分享跨業結盟之成功經驗**

- ① 邀請信託業、金融或相關產業及專家學者分享發展以信託為商品整合平臺，整合跨部門資源、跨信託或金融商品整合行銷等之成功模式或經驗：包括邀請第一商業銀行、華南商業銀行、臺灣銀行、臺灣中小企業銀行及臺灣網路認證公司等5家相關產業及信託業者，分享成功經驗合計8場。
- ② 邀請信託業、金融相關產業、跨產業業者（含機構、團體）及專家學者分享結合跨產業資源，擴展跨業結盟及創新結盟商業模式，發展多元創新的客製化信託服務之成功模式或合作經驗：邀請兆豐國際商業銀行及桃園市信託發展協會，分享成功經驗合計2場。

**(c) Expanding the Database for Cross-Industry Alliance and Cooperation for Trust Industry**

In order to share information about the companies in different industries for cross-industry cooperation and facilitate creation of ecological chain consisting of different industries with fast replication, TAROC has expanded the database for cross-industry alliance and cooperation for trust industry. As of the end of 2025, a total of 28 members had contributed to the database related to care trust, real estate trust for property management, care housing real estate development trust, and family trust. The database now contains information about over 1,369 service providers across various industries.

**(d) Holding Meetings to Invite the Sharing of Successful Experiences in Cross-Industry Alliances**

- i. Trust enterprises, financial and related industries, as well as experts and scholars, were invited to share successful models and experiences in developing trust-based product integration platforms, including the integration of cross-department resources and cross-trust or financial product marketing. Five organizations— First Commercial Bank, Hua Nan Commercial Bank, Bank of Taiwan, Taiwan Business Bank, and Taiwan CA Inc.—shared their successful experiences across a total of eight sessions.
- ii. Trust enterprises, financial-related industries, cross-industry organizations (including institutions and groups), and experts and scholars were invited to share successful models or experiences in leveraging cross-industry resources, expanding inter-industry alliances and innovative business models, and developing diverse, customized trust services. Mega International Commercial Bank and the Taoyuan Trust Development Association were invited to share their successful experiences across a total of two sessions.

#### 4. 推動面向四「評鑑獎勵機制」辦理之相關事宜

##### (1) 辦理「第4期信託業推動信託2.0第二階段計畫評鑑」相關事宜

依「信託業推動信託2.0第二階段計畫評鑑及獎勵措施」第11點及「中華民國信託業商業同業公會辦理信託業推動信託2.0評鑑作業要點」第5條等規定，經召開評鑑委員會就參與評鑑機構送件資料進行審議，並依總得分高低排序後，擇定最佳信託獎、安養信託獎、員工福利信託獎、信託業務創新獎及信託結盟獎等五大獎項績效優良機構名單，於114年6月2日函報金管會，金管會並於114年8月27日舉行頒獎典禮，本會亦於114年10月23日及24日辦理評鑑獎勵旅遊活動，以獎勵績效優良機構有功人員。

##### (2) 面向四規劃推動之工作項目具體作法及辦理事項

規劃評鑑執行做法及辦理評鑑與獎勵相關事宜，具體作法包括研修信託業務發展評鑑相關執行規定、辦理信託業務發展評鑑及獎勵活動及研提「信託業務發展評鑑及獎勵措施」(以下簡稱「獎勵措施」)修正建議等，提報第8屆第22次理事會。

#### d. Implementation Strategy IV – Matters Related to Evaluation and Reward Mechanisms

##### (a) Conducting the "Evaluation Activities of the Fourth Phase Implementation of Trust 2.0 Phase 2 Plan by Trust Enterprises"

In accordance with Section 11 of the "Measures Regarding Evaluation of and Incentives for Implementation of Trust 2.0 Phase 2" and Article 5 of the TAROC "Guidelines on its Assessment of the Implementation of Trust 2.0 Plan by Trust Enterprises," an evaluation committee meeting was held to review the materials submitted by the participating institutions. After ranking the institutions based on their total scores, the list of institutions with excellent performance in the five major award categories—Best Trust Award, Care Trust Award, Employee Welfare Trust Award, Trust Business Innovation Award, and Trust Alliance Award—was selected. This list was submitted to the FSC on June 2, 2025. The FSC held an awards ceremony on August 27, 2025, to present trophies to the institutions with excellent performance. Additionally, a reward trip was organized by TAROC on October 23 and 24, 2025, to recognize the staff of the outstanding institutions.

##### (b) Specific Approaches and Implementation Matters for Implementation Strategy IV

To plan the implementation of evaluation mechanisms and related incentive measures, TAROC developed specific approaches including the study and formulation of implementation regulations for trust business development evaluations, the organization of evaluation and incentive activities for trust business development, and the drafting of proposed amendments to the "Trust Business Development Evaluation and Incentive Measures" ("Incentive Measures"). These proposals were submitted to the 22nd Meeting of the 8th Board of Directors for review.

**(3) 擬具「中華民國信託業商業同業公會辦理信託業推動信託業務發展評鑑作業要點」(以下簡稱「評鑑要點」)**

配合金管會民國113年12月31日金管銀票字第1130274272號函頒「獎勵措施」第10點，就評鑑委員會之設置及組成、開會方式、活動簡章應涵蓋內容及評鑑程序等為明確之規範，擬具本「評鑑要點」，函知會員單位並副知金管會。

**(4) 擬具「114年度信託業推動信託業務發展評鑑活動簡章」(以下簡稱「簡章」)草案**

本會依「獎勵措施」第10點及「評鑑要點」第4點規定，辦理相關評鑑事宜，擬具本「簡章」，函知會員單位並副知金管會。

**(5) 擬具辦理信託業推動信託業務發展評鑑委員會114年度評鑑委員建議名單**

依金管會「獎勵措施」第10點及「評鑑要點」第2點規定，由本會秘書長擔任召集人、金管會指派一人、邀集與信託推廣相關之社會團體代表二人及專家學者三人等七人，組成評鑑委員會辦理評鑑事宜，爰擬具在信託專業領域及信託實務推廣方面經驗豐富之專家學者建議名單，函請金管會指派代表後辦理評鑑委員聘任事宜。

**(c) Drafting the “Operational Guidelines for TAROC’s Evaluation of Trust Industry Business Development” (“Evaluation Guidelines”)**

In accordance with the FSC’s letter No. Gin-Guan-Yin-Piao-Zi 1130274272 dated December 31, 2024 regarding Point 10 of the “Incentive Measures”, clear regulations were established on the formation and composition of the evaluation committee, meeting procedures, content to be included in the activity brochure, and evaluation procedures. Accordingly, the “Evaluation Guidelines” has been drafted and distributed to member institutions, with a copy forwarded to FSC for reference.

**(d) Drafting the “Prospectus on Evaluation Activities of Trust Business Development by Trust Enterprises for 2025” (the Prospectus)**

In accordance with Point 10 of the “Incentive Measures” and Point 4 of the Evaluation Guidelines, TAROC conducted the relevant evaluation procedures and prepared this “Prospectus”, which has been distributed to member institutions and forwarded to the FSC for reference.

**(e) Drafting the Proposed List of Evaluation Committee Members for the 2025 Trust Business Development Evaluation Conducted by Trust Enterprises**

In accordance with Point 10 of the FSC’s “Incentive Measures” and Point 2 of the “Evaluation Guidelines,” a seven-member Evaluation Committee was established to conduct the evaluation. The Committee was composed of TAROC’s Secretary-General serving as convener, one representative designated by the FSC, two representatives from social organizations related to trust promotion, and three experts and scholars.

Accordingly, TAROC prepared a proposed list of experts and scholars with extensive experience in the trust profession and in the promotion of trust practices, and submitted it to the FSC for designation of its representative, after which the appointment of the Evaluation Committee members was carried out.

## (二)「114年金融建言白皮書」提出信託業務建言

為促進信託業發展，本會廣納信託業者意見，透過社團法人台灣金融服務業聯合總會(以下簡稱金融總會)彙整114年金融建言白皮書提出下列3項建言，並持續與主管機關溝通，俾利信託業務發展及推動：

1. 建請開放信託業依信託契約之記載，為委託人或與其具有保險利益者投保人身保險，得依委託人指示擔任保險契約的要保人及受益人，以利發展資產管理家族信託業務。
2. 建議就安養信託擔任信託監察人之社福團體提供適當補助，以減輕有需求之民眾經濟負擔，並促進安養信託發展。
3. 建議因應超高齡化趨勢，放寬自然人不動產交付信託經由受託人出租不動產，得比照自然人推定從租金中扣除43%計為必要費用之規定，並得免扣繳健保補充保險費。

## (三)擬具「中華民國信託業商業同業公會會員辦理信託業務之信託報酬及風險揭露應遵循事項」修正草案

金管會於114年4月11日發布修正行銷訂約管理辦法第11條，明定信託業得接受非專業投資人委託投資之外國債券，不得包含具損失吸收能力債券(Total Loss Absorbing Capacity，以下簡稱 TLAC 債券)，並請本會增訂信託業受託投資TLAC債券之相關商品風險揭露事宜，經參酌「中華民國證券商業同業公會證券商受託買賣外國有價證券管理辦法」相關規定，於本事項增訂TLAC債券之相關商品風險揭露事宜，於114年6月20日函報金管會備查，金管會於114年7月8日函復同意備查後函知會員。

## 2. Making Suggestions about Trust Business in 2025 Taiwan Financial White Paper

To promote the development of the trust industry, TAROC actively gathered input from trust enterprises. Through the Taiwan Financial Services Roundtable (Financial Roundtable), three recommendations were compiled in the 2025 Financial White Paper. The association continues to communicate with the regulatory authorities to facilitate the development and promotion of trust business :

- a. It is recommended to allow trust enterprises, in accordance with the provisions of a trust contract, to procure life insurance for the settlor or persons having an insurable interest with the settlor, and to act as the policyholder and beneficiary of the insurance policy in accordance with the settlor's instructions, so as to facilitate the development of asset management and family trust services.
  - b. It is suggested to provide appropriate subsidies to social welfare organizations serving as trust supervisors for care trusts, in order to reduce the financial burden on those in need and promote the development of elderly care trusts.
  - c. In response to the trend of a super-aged society, it is recommended to relax the regulations governing real property placed in trust by individuals and leased by trustees, allowing a deemed deduction of 43% of rental income as necessary expenses (consistent with the treatment applicable to natural persons), and exempting such income from the withholding of supplementary National Health Insurance premiums.:
- ## 3. Drafting Amendments to the “Guidelines for the Disclosure of Trust Remuneration and Risk in Conducting Trust Businesses by Trust Enterprises under TAROC”

On April 11, 2025, the FSC issued an amendment to Article 11 of the Marketing and Contracting Management Regulations, clearly stipulating that trust enterprises may accept investments in foreign bonds on behalf of non-professional investors, excluding bonds with Total Loss Absorbing Capacity (TLAC bonds). TAROC was asked to add provisions on the risk disclosure for TLAC bond investments by trust enterprises. Referring to the relevant provisions in the “Regulations Governing Securities Firms Accepting Orders to Trade Foreign Securities”, TAROC added the risk disclosure requirements for TLAC bonds. This amendment was submitted to the FSC for reference on June 20, 2025, and the FSC approved it on July 8, 2025, after which it was communicated to member institutions.

#### (四) 擬具「信託業建立非專業投資人商品適合度規章應遵循事項」修正草案

金管會於114年4月11日發布修正行銷訂約管理辦法第21條，為避免以年齡作為規範標準，造成年齡標籤化疑慮，將信託業不得推介之對象，刪除年齡為七十歲以上之非專業投資人。基於同一法理，爰修正本遵循事項第6條之2第1項第1款，將信託業不得推介或受託投資「投資組合」商品之對象，刪除年齡為七十歲以上之非專業投資人，使該等對象回歸由信託業依規落實充分瞭解客戶(KYC)、充分瞭解商品(KYP)及適合度分析等評估程序，並依客戶評估後之風險屬性及承受能力推介適合之金融商品，於114年7月17日函報金管會，金管會於114年8月6日函復同意照辦後函知會員。

#### (五) 增修信託業務統計系統之「員工福利信託」填報格式及新增「有價證券信託業務-依企業股權獎勵別統計」資料

為利信託業者分析研究及瞭解評鑑的計分基礎，配合會員單位建議，將「信託業務統計季報」中「員工福利信託」業務統計，區分為「員工持股信託」及「員工福利儲蓄信託」二類填報，並相應新增相關統計表之揭露，另依會員單位建議，於信託業務統計季報新增揭露「有價證券信託業務-依企業股權獎勵別統計」資料，於114年12月委外辦理「業務統計系統」申報格式及相關規格之增修作業，俟系統建置完成後，將函知會員配合辦理。

#### 4. Formulated draft amendment of the “Compliance Matters for Rules of Product Suitability for Non-Professional Investors Established by Trust Enterprises” (Compliance Matters)

On April 11, 2025, the FSC issued an amendment to Article 21 of the Marketing and Contracting Management Regulations. To avoid using age as a regulatory standard—which could raise concerns of age-based labeling—the restriction prohibiting trust enterprises from recommending products to non-professional investors aged 70 or above was removed. Based on the same rationale, Subparagraph 1, Paragraph 1 of Article 6-2 of the Compliance Matters was amended to remove the restriction on recommending or accepting investments in “portfolio” products for non-professional investors aged 70 or above. Such clients are now subject to the standard evaluation procedures of trust enterprises, including Know Your Customer (KYC), Know Your Product (KYP), and suitability assessments, and appropriate financial products shall be recommended based on the client’s assessed risk profile and risk tolerance. The revised regulations were submitted to the FSC on July 17, 2025, and following FSC’s approval on August 6, 2025, the updates were communicated to member institutions.

#### 5. Revision of the Trust Business Statistics System to Update the Reporting Format for “Employee Benefit Trusts” and Add Data on “Securities Trust Business – Statistics by Corporate Equity Incentive Type”

To facilitate analysis and research by trust enterprises and to enhance their understanding of the scoring basis for evaluations, and in response to suggestions from member institutions, the “Employee Benefit Trust” category in the “Quarterly Trust Business Statistics Report” was divided into two subcategories for reporting purposes: “Employee Stock Ownership Trust” and “Employee Welfare Savings Trusts”. Corresponding statistical tables were also added for disclosure. In addition, based on suggestions from member institutions, TAROC introduced a new disclosure item in the Quarterly Trust Business Statistics Report, namely “Securities Trust Business – Statistics by Type of Corporate Equity Incentive”. In December 2025, TAROC outsourced the revision of the Trust Business Statistics System, including updates to reporting formats and related specifications. Upon completion of the system enhancements, member institutions will be formally notified to comply accordingly.

## 二、高齡者及身心障礙者財產信託業務

### (一)持續透過各種管道宣導安養信託，以利民眾了解運用

1. 為利民眾透過各種管道瞭解安養信託，逐步引導民眾辦理，持續接受各類刊物或電子媒體採訪露出，以推動安養信託。
2. 配合新北市政府提供松年大學「老人財產規劃及信託制度」講座，讓信託業者與高齡者直接面對面介紹及諮詢安養信託，讓社會大眾更瞭解信託制度特色。
3. 廣續對一般民眾、社福團體、縣市政府、司法機關及社區大學等單位辦理安養信託宣導活動。
4. 持續優化並更新本會網站各類資訊

更新「高齡者身心障礙者財產信託(安養信託)專區」之信託監察人、信託業合作相關資訊、新聞報導、信託契約參考範本、各縣市政府信託諮詢窗口、預開型安養信託等資訊供民眾參考。

5. 持續辦理金融教育並參加優良案件甄選活動

積極彙整本會辦理金融教育與信託宣導的經驗與成果，參加114年度金融教育貢獻獎甄選活動向各界分享。

### (二)持續推廣「高齡風險評估試算表」，強化民眾財務與非財務風險意識

為引導民眾盡早體會高齡可能面對的各項風險，讓民眾自評了解所處風險及缺口，及早判斷利用信託、保險等金融防禦工具管理及抵禦風險，本會提供「高齡風險評估試算表」網頁操作版本，讓民眾更便於利用手機上網方式透過

## B. Trust Service for the Elderly and People with Disabilities

### 1. Continuously Promote Care Trust through Various Channels to Increase Care Trust Literacy of the Public

- a. TAROC promoted care trust in the interviews given by various publications and electronic media to increase care trust literacy of the public.
- b. TAROC worked with New Taipei City Government for the arrangement of speeches on asset planning and trust services for senior citizens at community colleges, allowing trust enterprises to introduce care trust to elderly people in person and provide consultation to them, so as to help the public better understand the features of the trust arrangements.
- c. TAROC continued to hold care trust service promotional activities and targeted the public, social welfare associations, county/city government, judicial agencies, community colleges, and so on.
- d. Continuously Optimizing and Updating Information on TAROC's Website

TAROC updated the "Property Trust for the Elderly and Persons with Disabilities (Care Trust) Section" on its website, including information on trust supervisors, collaboration with trust enterprises, news reports, reference templates for trust contracts, trust consultation contact points of local governments, and pre-arranged care trusts, for public reference.

- e. Continuously Conducting Financial Education and Participating in Excellent Case Selection Activity

TAROC has actively compiled the experiences and results of its financial education and trust advocacy, sharing them with the public by participating in excellent case selection activities. TAROC participated in the 2025 Financial Education Contribution Award Ceremony and Seminar organized by the FSC.

### 2. Continue to Promote the "Senior Risk Assessment Spreadsheet" to Enhance Public Awareness of both Financial and Non-Financial Risks

To help the public better understand the various risks that may arise with aging, TAROC encourages early self-assessment of their current risks and gaps. This allows individuals to use financial defense tools like trusts and insurance to manage and mitigate these risks. TAROC provides an online version of the "Senior Risk Assessment Spreadsheet," which allows people to easily assess risks through a simple

簡易自我評估試算；並於114年續與陽明交通大學簽訂「策略夥伴合作意向書」，持續共同執行教育部委託辦理之大學社會責任(USR)計畫並為策略夥伴，協助支援社區高齡財務風險及防詐騙、信託知識課程規劃與授課，一同至社區里辦向高齡者宣導財產信託與說明「高齡風險評估試算表」填答評估方式。

allows people to easily assess risks through a simple self-assessment on their mobile phones. In 2025 we renewed the “Strategic Partner Cooperation Memorandum of Understanding” with National Yang Ming Chiao Tung University, continuing to jointly execute the Ministry of Education’s University Social Responsibility (USR) program as strategic partners. We assist in supporting community education on financial risks for the elderly, anti-fraud measures, and trust knowledge courses, and also conduct community outreach to promote asset trusts and the use of the “Senior Risk Assessment Spreadsheet.”

### 三、退休信託帳戶可攜方案相關議題

#### (一)擬具「中華民國證券投資信託暨顧問商業同業公會受益憑證事務處理規則」第18條之1及證券投資信託基金銷售契約範本第8條之1及其附件6(以下合稱相關規範)建議修正條文(草案)

為協助委託人於往來受託銷售機構異動時，得以有效整合信託帳戶，爰擬將可攜退休信託帳戶適用範圍，擴大至其他適合可攜性之信託業務項目(由現行退休信託帳戶擴大為包括但不限於安養信託、員工福利信託及家族信託等...)，擬具相關規範修正草案，刪除退休信託帳戶可攜方案等文字，並配合修訂境外基金銷售契約範本，於114年6月3日函請投信投顧公會協助處理。

#### (二)信託帳戶給付資訊交換平台介接可攜式信託帳戶之資訊作業

為擴大可攜式信託帳戶適用範圍為各類信託契約，包含安養信託、員工福利信託及家族信託等，並納入境外基金，依金管會指示，就擴充範圍、擴大辦理理由及對系統承載量(預估交易量)之影響等，提供補充說明資料予聯卡中心，聯卡中心於114年9月25日檢陳營業計畫書修正草案函報金管會，金管會於114年12月3日函復洽悉。

### C. Issues Related to Portable Retirement Trust Account Plan

#### 1. Drafting Proposed Amendments (Draft) to Article 18-1 of the “Beneficiary Certificate Processing Rules of the Securities Investment Trust and Consulting Association of the R.O.C.”, and to Article 8-1 and Appendix 6 of the Template for Securities Investment Trust Fund Distribution Agreement (“Relevant Regulations”)

To assist settlors in effectively consolidating their trust accounts when changing their entrusted sales institution, it is proposed to expand the scope of portable retirement trust accounts to other trust business items suitable for portability (expanding from the current retirement trust accounts to include, but not limited to, care trusts, employee benefit trusts, and family trusts, etc.). Accordingly, draft amendments to the relevant regulations have been prepared, removing references to the Portable Retirement Trust Account Plan, and corresponding revisions have been made to the template for offshore fund distribution agreement. These proposals were submitted on June 3, 2025 to the SITCA for assistance in processing.

#### 2. Integration of the Trust Account Payment Information Exchange Platform with Portable Trust Account Information Operations

To expand the scope of application of Portable Trust Accounts to various types of trust contracts, including but not limited to care trusts, employee benefit trusts, and family trusts, and to include offshore funds, TAROC, in accordance with the FSC’s instructions, provided supplementary information to the NCCC regarding the expanded scope, the rationale for such expansion, and the impact on system capacity (including estimated transaction volume). On September 25, 2025, the NCCC submitted a revised draft of the business plan to the FSC, and on December 3, 2025, the FSC responded, acknowledging receipt.

## 四、金錢信託業務

### (一) 建議放寬集合管理運用帳戶相關投資限制

依金訓院114年6月10日召開「金融行動創新法規調適平台」銀行法規檢視工作小組第六次會議決議，擬具「將貨幣市場基金(含境外貨幣市場基金)納入集合管理運用帳戶持有之流動性資產範圍」及「開放信託業者所設置限專業投資人加入之集合管理運用帳戶，可比照投信私募證券投資信託基金，得投資於私募股權基金及未經金管會核准或申報生效之境外基金」之建議，於114年12月5日函報金管會。

### (二) 投信投顧公會研擬投信事業與信託業透過金錢信託方式引介專業投資機構及高資產客戶參與投資該投信事業子公司擔任普通合夥人之私募股權基金及受託管理之私募股權基金委任契約應行記載事項(草案)，請本會表示意見乙案，就信託實務提出相關建議

為利透過金錢信託方式引介專業投資機構及高資產客戶參與投資私募股權基金，投信投顧公會依金管會指示，研擬本記載事項(草案)，經調查會員意見，本會提出信託得投資之私募股權基金應以接受信託業採一次性注資方式為限，及將權益保護對象明確定義為投資人等建議，於114年9月2日函復投信投顧公會。

## D. Money Trust Business

### 1. Proposal to Relax Investment Restrictions on Collective Investment Trust Accounts

In accordance with the resolution of the 6th meeting of the Banking Regulations Review Working Group under the “Financial Innovation Regulatory Adaptation Platform”, convened by the TABF on June 10, 2025, TAROC put forward the following proposals: (1) to include money market funds (including offshore money market funds) within the scope of liquid assets held in Collective Investment Trust Accounts; and (2) to allow Collective Investment Trust Accounts established by trust enterprises and limited to professional investors to invest, by reference to privately placed securities investment trust funds, in private equity funds and offshore funds that have not been approved or declared effective by the FSC. These proposals were submitted to the FSC on December 5, 2025.

### 2. Provision of Comments on the Draft “Required Provisions of Mandate Agreements for Privately Placed Equity Funds” (Required Provisions) Proposed by the SITCA, Concerning Securities Investment Trust Enterprises and Trust Enterprises Introducing Professional Institutional Investors and High-Net-Worth Clients, through Money Trust Arrangements, to Participate in Private Equity Funds for which a Subsidiary of the Securities Investment Trust Enterprise Serves as the General Partner and in Privately Placed Equity Funds under its Discretionary Management; TAROC Has Been Requested to Provide its Comments and Has Put Forward Relevant Recommendations from the Perspective of Trust Practice

To facilitate the introduction of professional institutional investors and high-net-worth clients to participate in private equity fund investments through money trusts, the SITCA, in accordance with the FSC’s instructions, prepared the draft Required Provisions. After collecting opinions from member institutions, TAROC provided comments from the perspective of trust practice, including recommending that private equity funds eligible for trust investment be limited to those accepting one-time capital contributions from trust enterprises, and that the scope of rights protection be clearly defined as for investors. The comments were provided to the SITCA on September 2, 2025.

**(三)投信投顧公會修正該公會會員及其銷售機構通路報酬支付暨銷售行為準則第8條草案，請本會表示意見，就信託實務提出相關建議**

依現行規範，投信投顧業、總代理人及銷售機構應於時限內交付交易確認書、交易報告書與對帳單等文件予投資人。為貼近客戶使用習慣，投信投顧公會擬增訂可透過通訊軟體（如LINE訊息）或以其他事先與投資人約定之方式交付，請本會表示意見。經考量通訊軟體種類繁多，部分國家或地區使用亦受限制，且存在帳號遭盜用或個資外洩風險，故提出不採通訊軟體作為文件交付方式，並建議改以手機簡訊傳送檔案連結，由投資人輸入指定密碼讀取確認資料之安全替代方式等建議，於114年5月22日函復投信投顧公會。

**(四)擬具「境外結構型商品審查小組運作及分案排序應遵循事項」修正草案**

配合金融總會報經金管會核定修正「境外結構型商品審查及管理規範」第12條規定，修正「境外結構型商品審查小組運作及分案排序應遵循事項」相關內容，提經證券商公會、中華民國人壽保險商業同業公會（以下簡稱壽險公會）暨本會協商境外結構型商品審查相關作業細節第九次聯席會議討論通過後，於114年3月14日函知證券商公會及壽險公會。

**五、不動產信託及證券化業務**

**(一)有關金管會函請本會就會員辦理預售屋「不動產開發信託」與「價金信託」業務應行注意事項第6條，研議放寬賣方收取買方所繳訂金，得於買方交付簽約金之次月底前交付信託乙案**

**3. Provision of Comments on the Draft Amendment to Article 8 of the “Regulations Governing Payment of Channel Commissions and Sales Conduct by Members of the Securities and Investment Trust Consulting Association and their Distribution Institutions”; TAROC Has Been Requested to Provide its Comments and Has Put Forward Relevant Recommendations from the Perspective of Trust Practice**

Under current regulations, securities investment trust and consulting firms, their general agents, and sales institutions are required to deliver transaction confirmation slips, transaction reports, and account statements to investors within the prescribed time limits. To align with customer usage habits, the SITCA proposed allowing delivery via messaging apps (such as LINE) or other pre-agreed methods with investors, and requested our opinion. After consideration, due to the wide variety of messaging apps, restrictions on their use in certain countries or regions, and risks of account hijacking or personal data leakage, we recommended not using messaging apps for document delivery. Instead, we suggested a secure alternative method: sending a file link via SMS, with investors entering a designated password to access the confirmation documents. This response was sent to the SITCA on May 22, 2025.

**4. Drafting Amendments to the “Compliance Matters for the Operation and Case Assignment Sequencing of the Offshore Structured Product Review Working Group”**

Matters for the Operation and Case Assignment Sequencing of the Offshore Structured Product Review Working Group” was revised. After discussion and approval at the 9th Joint Meeting on the review procedures of offshore structured products, held with the TSA, the Life Insurance Association of the Republic of China (the Life Insurance Association), and TAROC, the revisions were communicated to the TSA and the Life Insurance Association on March 14, 2025.

**E. Real Estate Trust and Securitization Business**

**1. Provision of Comments on the FSC’s Request for Review of Article 6 of the “Directions for Members Handling the Real Estate Development Trust and the Purchase Fund Trust Regarding Presale Houses”; the FSC Requested TAROC to Review Article 6 of the above Directions, Particularly with Respect to the Proposal to Relax the Requirement that Reservation Deposits Received by Sellers from Buyers Be Placed into Trust, Allowing such Deposits to Be Delivered into Trust by the End of the Month Following the Month in which the Buyer Pays the Contract Signing Payment**

本案經調查多數會員表示實務辦理確有困難，爰參酌會員意見及兼顧預售屋承購戶權益之保障，擬具「預售屋履約保證補充說明」建議修正草案，建議「不動產開發信託」及「價金信託」買方繳納予賣方之訂金及買方於預售屋買賣契約簽訂前繳納予賣方之簽約金至遲於預售屋買賣契約簽訂日之次一營業日將該筆價金交付信託等意見，於114年6月24日函報內政部並副知金管會。

## 六、保管銀行業務

### (一) 擬具「證券投資信託基金保管機構辦理基金資產交割作業準則」修正草案乙案

為配合國外實務交割需求，如投信公司複委任受託管理機構進行涉及國外證券相關商品(如衍生性商品)交易時，保管機構須於交割前進行交易指示之確認，礙於時差等因素，恐將導致交易無法執行或延遲交割而影響投資人權益，爰修正本交割作業準則第2點及第3點，增列證券投資信託基金投資國外有價證券時，得依與保管機構協議之時間辦理交割指示等規範，於114年4月25日函報金管會。

### (二) 有關集保結算所修正「境內基金及全權委託業務交割指示傳送作業要點」

集保結算所為配合本會建議及投信公司與保管機構實務需求，修正本作業要點，新增第13條之1，明定交割指示傳送平台申請延時辦理傳輸作業程序及修正第15條，將交易紀錄保存年限延長至二年，於114年5月26日函知保管機構並副知本會。

After being surveyed, most members indicated that practical implementation posed difficulties. Therefore, taking members' opinions into account while also safeguarding the rights and interests of Presale House purchasers, TAROC drafted proposed amendments to the "Supplementary Explanation on Presale House Performance Guarantee". The proposal recommends that deposits paid by buyers under "real estate development trusts" and "purchase fund trusts", as well as signing fees paid to sellers prior to signing of the presale property purchase agreement, should be transferred to the trust no later than the next business day following the signing date of the presale property purchase agreement. This proposal was submitted to the MOI on June 24, 2025, with a copy sent to the FSC.

## F. Custodian Bank Business

### 1. Drafting Amendments to the "Regulations Governing the Handling of Fund Asset Settlement by Custodians of Securities Investment Trust Funds"

To accommodate foreign settlement practices, when a securities investment trust company appoints a delegated custodian to manage transactions involving foreign securities-related products (such as derivatives), the custodian must confirm transaction instructions prior to settlement. Due to factors such as time differences, this could result in failed executions or delayed settlements, potentially affecting investor interests. Accordingly, TAROC amended Points 2 and 3 of the Regulations to provide that, when Securities Investment Trust Funds invest in foreign securities, settlement instructions may be processed in accordance with the timing agreed upon with the custodian. The amendments were submitted to the FSC on April 25, 2025.

### 2. Regarding the Amendments to the "Operating Procedures for Settlement Instruction Transmission for domestic fund and Discretionary Investment Services" by the TDCC

To accommodate TAROC's recommendations and the practical needs of securities investment trust enterprises and custodians, the TDCC amended the Operating Procedures by adding Article 13-1, which specifies the procedures for applying for delayed transmission operations through the Settlement Instruction Transmission platform, and by revising Article 15 to extend the retention period of transaction records to two years. The amendments were communicated to custodians on May 26, 2025, with a copy furnished to TAROC.

**(三)擬具「Market Guide for Multiple Custodians」(for client communication)「外資得指定二家以上保管機構作業說明」及「Working File for Sub-Custodians Practice」(for sub-custodians communication /practice)「主次保銀作業說明」中英文作業說明乙案**

配合金管會開放境外外國機構投資人投資國內有價證券得指定二家以上保管機構，為使外資客戶取得一致之市場訊息，俾利各保管機構與外資客戶溝通，爰就指定二家以上保管機構時之外資保管作業方式，擬具本作業說明，於114年4月25日函知會員。

**七、加強信託業務之研究發展**

**(一)研擬「信託業受託不動產之風險管理策略」報告，並函請相關主管機關釋示法規疑義**

我國已於114年底邁入超高齡社會，老年後所帶來財產管理及人身照顧等安養問題已逐步顯現，許多高齡者有辦理不動產信託之需求。惟現行實務上信託業受託管理高齡者不動產的件數並不多，其重要原因之一是受託不動產可能衍生相關的法律風險，爰參考日本相關業務作法，委外研擬「信託業受託不動產之風險管理策略」報告，提出信託業為客戶規劃不動產信託財產評估及擬定相關避險管理策略之可行性建議參考作法，函報主管機關及函知會員參考，並函請法務部及內政部釋示法規適用疑義。

**(二)研擬「我國綠能電廠證券化之可行性相關事項建議研究」報告**

為利政策參考，金管會請本會瞭解現行國內市場及信託業者對綠能電廠證券化商品之實務需求情形，並就國外綠能電廠證券化相關

**3. Drafting Bilingual Operational Guidelines for the “Market Guide for Multiple Custodians” (for Client Communication) and the “Working File for Sub-Custodians Practice” (for Sub-Custodian Communication/Practice)**

In line with the FSC’s approval allowing foreign institutional investors to invest in domestic securities through two or more designated custodians, and to ensure that foreign clients receive consistent market information for effective communication with custodians, a set of operational guidelines for foreign custody when two or more custodians are designated was drafted. This guidance was communicated to members on April 25, 2025.

**G. Strengthening Research and Development of Trust Business**

**1. Formulating a Report on “Risk Management Strategies for Real Estate Assets Entrusted to Trust Enterprises” and Submitting it to the relevant Regulatory Authorities for Clarification on any Regulatory Questions**

By the end of 2025, Taiwan entered a super-aged society, and issues related to property management and personal care for the elderly have gradually emerged. Many senior citizens have a need to set up real estate trusts. However, in practice, the number of cases where trust enterprises manage elderly clients’ real estate remains limited. One key reason is that entrusted real estate may entail related legal risks. Referring to relevant practices in Japan, an outsourced study was commissioned to draft the “Risk Management Strategies for Real Estate Assets Entrusted to Trust Enterprises”. The report provides feasible reference practices for trust enterprises in evaluating real estate trust assets for clients and formulating corresponding risk mitigation strategies. The report was submitted to the competent authorities and communicated to members for reference, and requests were also sent to the MOJ and the MOI for clarifications on regulatory applicability.

**2. Formulating the Report on “Research on Feasibility Related Matters of Securitization of Green Energy Power Plants in Taiwan”**

For policy reference, the FSC requested TAROC to understand the current domestic market and trust enterprises’ practical need for green energy power plant securitization products. In addition, we were asked to collect information on foreign cases of

案例，蒐集提供國外相關類型證券化之資產型態、架構設計、配套機制及相關法令規定等事項；並依業者實務需求及相關待釐清問題，就國內能否辦理相同類型之證券化，及現行證券化規定有無須配合修正處，研提可採行之證券化架構、相關法規調適與配套措施之建議意見報會。

本會爰依金管會指示研擬研究報告，蒐集國外案例及相關法規並盤點我國發展綠能電廠證券化之需求與問題(包含我國發展綠能電廠證券化三種可能類型、我國辦理綠能電廠證券化面臨之法規及實務問題)，研擬我國綠能電廠證券化可採行之證券化架構、相關法規調適與配套措施，並依研究結果提出金融資產證券化條例及不動產證券化條例與相關規定之具體修法建議，於114年3月20日函報金管會。

金管會於114年9月23日函復本會，就研究報告所提以綠能電廠之建物廠房或土地等項目辦理不動產證券化相關建議，認為因尚有相關疑義，且所涉修法程序較為複雜，現階段暫不推動，相關法規修正建議將作為未來修法之參考；就研究報告所提以再生能源發電業者與台灣電力公司間簽署之購售電契約(Power Purchase Agreement,以下簡稱PPA契約)所生之售電收入債權辦理金融資產證券化，則認為於現行金融資產證券化條例及電業法相關法規之適用上尚無窒礙，但仍請本會協助檢視是否涉有相關法規或實務執行之疑義，提供金管會後續研議處理之參考。爰就以PPA契約之售電收入債權辦理金融資產證券化，是否涉有相關法規或實務執行之疑義，於114年10月30日發函調查會員單位意見後，續行處理中。

green energy power plant securitization, including asset types, structural designs, supporting mechanisms, and relevant legal and regulatory provisions. Based on practitioners' needs and outstanding issues, TAROC was to study whether similar types of securitization can be carried out domestically, and whether current securitization regulations require adjustments. Recommendations on feasible securitization structures, regulatory adaptations, and supporting measures were to be submitted to the FSC.

Following the instructions of the FSC, TAROC drafted a research report collecting foreign cases and relevant regulations, while assessing the domestic demand and issues for developing green energy power plant securitization. This included three possible types of green energy power plant securitization in Taiwan, as well as the regulatory and practical challenges involved. Based on the research, feasible securitization structures, necessary regulatory adaptations, and supporting measures were proposed. Additionally, specific legislative amendment recommendations for the Financial Asset Securitization Act, the Clauses of the Real Estate Securitization Act and related regulations were included. The report was submitted to the FSC on March 20, 2025."

On September 23, 2025, the FSC responded to TAROC regarding the research report. Concerning the suggestions to carry out real estate securitization using buildings, plants, or land of green energy power plants, the FSC noted that there are still related uncertainties, and the legislative amendment process is relatively complex. Therefore, it will not be promoted at this stage, and the proposed regulatory amendments will serve as a reference for future legislation. Regarding the proposal to securitize electricity sales receivables arising from Power Purchase Agreements (PPAs) signed between renewable energy power producers and Taiwan Power Company, FSC considered that there are currently no obstacles under the existing Financial Asset Securitization Act and relevant provisions of the Electricity Act. However, the FSC requested TAROC to review whether there are any regulatory or practical implementation issues and provide reference for its subsequent considerations. Accordingly, following a survey of member units' opinions on October 30, 2025, regarding potential regulatory or practical issues in securitizing electricity sales receivables under PPAs, further handling is ongoing.

### (三) 研擬「婚姻信託及探視權信託於我國可行性做法之研究」報告

鑒於近年兩性婚姻關係變動多，進而延伸出婚姻變動各項風險，爰委外蒐集國外相關作法，研議以信託方式為客戶規劃降低婚姻變動及離婚後探視之各項可能風險，保障婚前、婚後財產，以及離婚後雙方相關權利之行使，解決所涉財產分配、子女養育、親權行使、家族資產傳承等所涉問題，以供會員及主管機關參考，由受委託單位研擬中。

## 八、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「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114年度合計辦理會員15,160人次審定登錄。
2. 辦理信託業經營與管理人員違反「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，114年計有1件。

### (二) 教育訓練

1. 依「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114年度分別認可金訓院、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114年度共舉辦670班次，結業人數計26,009人次。

### 3. Formulating the Report on “Study on the Feasibility of Marriage Trusts and Visitation Rights Trusts in Taiwan”

In view of the frequent changes in marital relationships in recent years, which give rise to various risks associated with marital changes, an outsourced study was commissioned to collect relevant foreign practices. The study examines how trusts can be used to help clients plan for and mitigate potential risks arising from marital changes and post-divorce visitation, safeguard premarital and postmarital assets, and ensure the exercise of rights by both parties after divorce. The objective is to address issues related to property distribution, child-rearing, parental authority, and family asset succession. The draft is currently being prepared by the commissioned unit for reference by members and regulatory authorities.

## H. Providing Services and Conducting Promotion, 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 duties unless they have registered with TAROC. In 2025, TAROC reviewed and approved a total of 15,160 registration applications.
- b. TAROC dealt with the violation cases which were against Articles 2 and 16-1 of the “Regulations Governing Required Qualifications for Responsible Persons and Required Trust Expertise or Experience for Operations and Managerial Personnel of Trust Enterprises”. In 2025, TAROC handled 1 such case.

### 2. Providing Education and Training

- a. As stated in the “Regulations Governing Required Qualifications for Responsible Persons and Required Trust Expertise or Experience for Operations and Managerial Personnel of Trust Enterprises”, the supervisor and manager personnel can earn credits to obtain a certificate by giving trust-related lectures at university or taking TAROC designated training courses. They will be able to obtain the certificate after completing the training program. In 2025, TAROC approved a total of 670 training courses arranged by the TABF, Securities & Futures Institute, and Taipei Foundation of Finance. In 2025, a total of 26,009 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.

2. 依「經驗準則」規定信託業務人員需參加職前及在職訓練，114年度受訓人數分別為7,556及20,988人次，合計28,544人次。
  - 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, which were respectively participated by 7,556 and 20,988 trainees in 2025. A total of 28,544 persons completed these courses.
3. 配合金管會金融從業人員宣導政策，持續增修職前訓練之「信託相關法規」、「金錢信託」、「證券化業務」、「保管銀行業務及有價證券信託」、「信託稅制」、「不動產信託及預售屋之信託履約擔保機制」以及在職訓練之「信託相關法規研討」、「金錢信託業務研討」、「信託公會自律相關規範介紹」、「預收款信託及預售屋之信託履約擔保機制」等科目課程內容大綱，新增「性別暴力防治國家行動計畫簡介」、「防止詐騙及個人資料保護法簡介」及「預開型安養信託服務簡介(金融大回饋收費優惠)」之內容。
  - c. In support of the FSC’s policy promotion for financial practitioners, the curriculum outlines for pre-service training have been continuously updated to include courses on “Trust-Related Regulations”, “Money Trusts”, “Securitization Business”, “Custodian Banking and Securities Trusts”, “Trust Taxation”, and “Real Estate Trusts and Presale House Performance Guarantee Mechanism by Trust”. For on-the-job training, courses include “Trust-Related Regulations Seminar”, “Money Trust Business Seminar”, “Introduction to Self-Regulatory Rules of the Trust Association”, and “Advance Payment Trusts and Presale House Performance Guarantee Mechanism by Trust”. New content has been added on “Overview of the National Action Plan for Gender Violence Prevention”, “Prevention of Fraud and Introduction to the Personal Data Protection Act”, and “Introduction to Pre-Arranged Care Trust Services (Giving Back to Society by Financial Institution Fee Discount)”.

### (三) 舉辦研討會、課程、說明會及信託宣導

#### 1. 信託業務研討與交流：

- (1) 舉辦「員工股權獎勵相關信託架構及信託契約參考範本研討會」，以提供上市櫃公司董事推動員工股權獎勵制度之參與，並利於信託業者辦理員工福利信託相關業務。
- (2) 共舉辦2場「洗錢防制及打擊資恐議題系列說明會」，協助信託專責部門人員深化對相關規範與實務結合以及發展重點有更深入瞭解；同時深入探討防制洗錢國際規範之最新發展趨勢，提供信託業者辦理相關業務參考。
- (3) 由金管會委託舉辦「運用信託強化退休資產研討會」，使更多民眾瞭解信託制度在超高齡社會發揮的各項功能與退休資產應用。



與財團法人台灣金融研訓院共同舉辦「員工股權獎勵相關信託架構及信託契約參考範本研討會」

TAROC, along with the TABF, jointly organized the Seminar on Trust Structures and Reference Contract Templates for Employee Equity Rewards.

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

##### a. Seminars and Exchange on Trust Business :

- (a) Held the “Seminar on Trust Structures and Reference Contract Templates for Employee Equity Rewards” to assist boards of listed companies in implementing employee equity incentive plans and to facilitate trust enterprises in handling employee welfare trust-related business.
- (b) Held two sessions of the Presentation on Anti-Money Laundering and Countering Terrorism Financing Issues to help personnel in specialized trust departments deepen their understanding of relevant regulations and practical applications, while exploring the latest trends in international anti-money laundering standards, providing reference for trust business operations.
- (c) Organized the Seminar on Strengthening Retirement Assets through Trusts, commissioned by the FSC, to increase public awareness of the functions of trusts in a super-aged society and their application to retirement assets.



舉辦「運用信託強化退休資產研討會」

TAROC held the Seminar on Strengthening Retirement Assets through Trusts.

# TRUST

- (4) 舉辦「高齡化社會中信託制度的使命與角色研討會」，使信託業者深入了解日本在高齡信託業務之實施案例與發展趨勢，進一步強化信託業者之實務應用與創新設計能力。
- (5) 舉辦「退休、撫卹、社福給付款項申請匯入民眾個人安養信託帳戶實務與相關法律研討會」，使現行辦理定期給付(每月/每季/每半年)之退休撫恤金類、國民年金類及社會福利津貼類等款項之相關主管機關更瞭解信託實務運作，俾利信託業務長遠發展。
- (6) 舉辦「信託專責部門經理人專班」，協助從業人員有效率擬具安養信託整合規畫報告書及提升不動產信託辦理意願，並提供信託業發展整合型安養信託與應用不動產受託風險管理策略之參考。
- (d) Held the Seminar on the Role and Mission of Trusts in an Aging Society, enabling trust enterprises to study Japanese high-age trust business practices and development trends, thereby enhancing practical application and innovative design capabilities.
- (e) Held the Seminar on Practical Operation and Legal Issues of Direct Transfers of Retirement, Survivorship, and Social Welfare Payments into Individual Care Trust Accounts, to help relevant authorities better understand the trust practices for periodic disbursements (monthly/quarterly/semiannual) of retirement and survivor pensions, national pensions, and social welfare allowances, supporting the long-term development of trust business.
- (f) Held the Training Course for Managers of Specialized Trust Department, assisting practitioners in efficiently preparing integrated elderly care trust planning reports, enhancing willingness to handle real estate trusts, and providing reference for the development of integrated elderly care trusts and risk management strategies for entrusted real estate assets."



舉辦「高齡化社會中信託制度的使命與角色研討會」  
TAROC held the Seminar on the Role and Mission of Trusts in an Aging Society.



舉辦「退休、撫卹、社福給付款項申請匯入民眾個人安養信託帳戶實務與相關法律研討會」  
TAROC held the Seminar on Practical Operation and Legal Issues of Direct Transfers of Retirement, Survivorship, and Social Welfare Payments into Individual Care Trust Accounts.

2. 信託宣導與社會關懷活動：

為協助弱勢家庭青年學子順利完成學業，學習金融相關知識，114年廣續辦理捐贈由金管會委請金融總會籌設之「金融服務業教育公益基金」，用以發放教育獎助學金與金融教育課程之用。

3. 協助公務機關、校園、社福單位及機構團體導入信託：

(1) 配合中華民國老人福利推動聯盟、桃園市信託發展協會、中央存款保險公司、國立臺灣大學醫學院附設醫院、新北市崇德光慧經典教育推廣協會、金管會檢查局、財團法人中華民國香柏樹長者社區關懷協會、衛生福利部八里療養院、新竹馬偕紀念醫院長照課、台北市無子西瓜社會福利基金會、國立臺灣大學醫學院附設醫院金山分院、社團法人台灣外籍工作者發展協會、財團法人保險事業發展中心、社團法人天主教白永恩神父社會福利基金會-聖文生社區服務、臺灣苗栗地方法院、財團法人台灣省私立八德殘障教養院、社團法人中華民國自閉症基金會-北投工坊、財團法人台灣省私立八德殘障教養院、財團法人羅東聖母醫院、新北市雙溪區雙溪國民小學、社團法人桃園市智障者家長協會、台北市立聯合醫院、財團法人台中私立龍眼林社會福利慈善事業基金會、衛生福利部八里療養院附設精神護理之家、新北市松年大學等機關團體，由本會安排講師舉辦「老人財產規劃及信託制度」、「保險金信託宣導會」、「因應超高齡社會信託架構資產管理與保險商品之跨業整合趨勢」、「安養信託創新及重要契約內容說明」、「家屬座談會以房養老、

b. Trust Promotion Events and Public Benefit Activities :

In order to help young students from disadvantaged families complete studies at school and provide finance-related knowledge to them, in 2025, TAROC continued to make donations to the Financial Services Industry Education Charity Fund set up by Taiwan Financial Services Roundtable in accordance with FSC's instruction, which uses the fund to grant educational scholarship and arrange financial education courses.

c. Assisting Incorporation of Trust Mechanism into Operational System of Government Agencies, Schools and Social Welfare Organizations:

(a) In collaboration with organizations such as the Federation for the Welfare of Taiwan's Seniors, Taoyuan Trust Development Association, Central Deposit Insurance Corporation, National Taiwan University Hospital, New Taipei Chongde Guang Classical Education Promotion Association, FSC Financial Examination Bureau, Agape Love Elderly Community Care Association, Ministry of Health and Welfare Bali Sanatorium, Hsinchu Mackay Memorial Hospital Long-Term Care Department, The Foundation For Childless Aging People, NTU Hospital Jinshan Branch, Taiwan Foreign Workers Development Association, Insurance Industry Development Center, Beunen Foundation – St. Vincent Community Services, Miaoli District Court, Taiwan Private Bade Disability Care Institution, Foundation For Autistic Children and Adults Beitou Workshop, Luodong St. Mary's Hospital, Shuangxi Elementary School in New Taipei City, Taoyuan Parents' Association for the Intellectually Disabled, Taipei City Hospital, Taichung Lonyenlin Social Welfare and Charity Foundation, Ministry of Health and Welfare Bali Sanatorium Psychiatric Nursing Home, and New Taipei Senior University, TAROC arranged instructors to hold lectures on topics such as: "Elderly Property Planning and Trust Systems", "Insurance Claims Trust Promotion", "Trust Structures, Asset Management, and Cross-Industry Integration Trends with Insurance Products in a Super-Aged Society", "Innovation in Care Trusts and Explanations of Contract Key Provisions", "Family Seminars on Reverse Mortgage and Care Trusts", "Characteristics and Functions of Trusts", "Practical Development of Elderly Guardianship Trusts", "Economic Security and Trusts for Those

- 安養信託介紹」、「信託之特色與功能」、「老人監護信託之實務發展講座」、「身受監護宣告人之經濟安全與信託」、「安養信託宣導講座」等講座。
- (2) 配合陽明交通大學、臺灣大學社工系、政治大學、淡江大學風險管理與保險學系、真理大學、屏東縣立東港高中等學校團體，由本會安排講師舉辦「信託在超高齡社會的重要性」、「超高齡幸福學講座」、「高齡面對的問題與財務風險與評估問卷設計解析」、「簡易民法遺產概念及個案分享」等講座。
- (3) 舉辦「社福團體擔任信託監察人課程」，近年來金融機構積極推動安養信託，並希望藉助信託監察人協助及監督，以維持信託正常運作。為使高齡者與身心障礙者於辦理安養信託有設置信託監察人需求時，有更多社福團體擔任信託監察人，舉辦為期5天30小時的課程，於114年已辦理2期，讓社福團體可以全面性瞭解相關議題，以協助保障受益人權益。
- (4) 協助中華民國老人福利推動聯盟辦理信託監察人培訓課程，以充實社福團體擔任信託監察人之來源並登錄於本會網站信託監察人專區，供民眾查詢使用。
- (5) 舉辦「114年公務機關宣導」與「114年社福團體宣導」活動，分別向公務機關與社福團體宣導信託觀念，增進其對信託的認知及對業務運用的瞭解，以利信託業長遠發展。
- Under Guardianship Declarations", "Care Trust Promotion Seminars". These activities aim to educate and support public agencies, social welfare organizations, and institutional groups in understanding and applying trust mechanisms effectively."
- (b) In collaboration with National Yang Ming Chiao Tung University, National Taiwan University Department of Social Work, National Chengchi University, Tamkang University Department of Risk Management and Insurance, Aletheia University, and Pingtung County Donggang High School, TAROC arranged instructors to conduct lectures on topics such as "The Importance of Trusts in a Super-Aged Society", "Happiness Studies in a Super-Aged Society", "Problems Faced by the Elderly, Financial Risks, and Analysis of Questionnaire Design", and "Basic Concepts of Civil Law Inheritance and Case Sharing".
- (c) Held the "Course for Social Welfare Groups Acting as Trust Supervisor Course". In recent years, financial institutions have actively promoted care trusts and sought the assistance of trust supervisors to help monitor and ensure proper trust operations. To enable more social welfare organizations to serve as trust supervisors for elderly and disabled beneficiaries requiring supervision under care trusts, a 5-day, 30-hour course was held. In 2025, two sessions were conducted, allowing social welfare organizations to gain comprehensive understanding of relevant issues and better assist in protecting beneficiary rights.
- (d) Assisted the Federation for the Welfare of Taiwan's Seniors in conducting trust supervisor training courses to expand the pool of social welfare organizations serving as trust supervisors. Trained supervisors are registered in the trust supervisor section of TAROC's website for public reference.
- (e) Organizing the "2025 Government Agency Promotion" and "2025 Social Welfare Organization Promotion" events, respectively, to promote the concept of trust to government agencies and social welfare organizations. These activities aim to enhance their understanding of trusts and how they can be applied in business, supporting the long-term development of the trust industry.

## 九、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業務內部控制制度。

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

- (1) 依「信託業商業同業公會業務管理規則」第19條及「中華民國信託業商業同業公會會員財務報告審閱要點」辦理會員財務報告審閱：本年度就會員申報之113年度財務報告辦理55件書面審閱及114年度上半年度財務報告辦理55件書面審閱，並將審閱結果彙報金管會備查。
- (2) 依據「會員財務與業務查核辦法」第22條第2項規定辦理會員財務業務查核與輔導，並按季函報主管機關備查：本年度抽選14家會員機構辦理實地查核，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。

## I. 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 assist them to establish a sound internal control system.

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

1. TAROC reviewed financial reports of its members according to Article 19 of the "Regulations on the Operations of the Trust Association and the Main Points on Financial Report Inspection for TAROC members" : In 2025, it reviewed 55 annual reports for 2024 and 55 semi-annual reports for the first half of 2025, and then submitted review results to FSC.
2. TAROC made audits of members' financial condition and business according to the second paragraph of Article 22 of the "Regulations on Auditing Finance and Business of TAROC Members" and reported the results to the competent authority on a quarterly basis: in 2025, TAROC randomly selected 14 members for the field examination. TAROC made the inspection to ensure that members operate under reliable internal control system and provided advisory assistance if necessary and reported the inspection results to FSC.

## (參)115年業務重點

展望未來一年，配合金管會「信託業務發展策略藍圖」正式啟動，本會將配合主管機關政策，持續引導信託業強化全方位信託服務模式，結合數位技術應用與制度創新，提升信託業務在資產管理、風險隔離及跨世代傳承等面向之整體效能，並逐步培養管理境內外資產之專業能力，以強化我國信託業於亞洲資產管理中心架構下之競爭力與國際能見度。同時為因應超高齡社會趨勢與永續發展目標，會與業者持續深化跨業合作，整合金融、保險、醫療、長照及公益資源，發展具普惠性與友善性的信託商品與服務，回應不同族群之實際需求，並透過人才培育、信託觀念宣導及評鑑獎勵機制，引導業者精進專業能力與服務品質，形塑正向競爭與長期發展動能，期使信託制度在兼顧產業發展與社會責任之下，穩健發揮信賴基礎，持續為社會大眾創造實質價值，115年具體工作項目如下：

### 一、協助推動金管會「信託業務發展策略藍圖」及「亞洲資產管理中心」計畫

#### (一) 創新信託服務，培養管理全球資產之能力

1. 配合金管會推動臺灣成為「亞洲資產管理中心」計畫，協助參與其業務推動小組之相關工作坊及鼓勵會員參與TISA
  - (1) 家族辦公室業務工作坊：就支持臺灣企業家族順利進行世代傳承與接班，研議適合我國法制與市場環境之家族辦公室發展模式，提供有關家族辦公室結合家族信託，協助處

## 3. 2026 Business Highlights

Looking ahead to 2026, in alignment with the official launch of the FSC's "Trust Business Development Strategy Blueprint Plan", TAROC will work in coordination with the policies of the competent authority to continue guiding the trust industry in strengthening a comprehensive trust service model. By integrating digital technology applications and institutional innovation, we aim to enhance the overall effectiveness of trust services in areas such as asset management, risk isolation, and intergenerational wealth transfer. At the same time, TAROC will gradually cultivate professional capabilities for managing both domestic and overseas assets, thereby reinforcing the competitiveness and international visibility of Taiwan's trust industry within the framework of becoming an Asian Asset Management Center. Responding to the trend toward a super-aged society and the goals of sustainable development, TAROC will also continue to deepen cross-industry collaboration with industry participants. This includes integrating resources from finance, insurance, healthcare, long-term care, and the nonprofit sector to develop inclusive and user-friendly trust products and services that address the practical needs of different population groups. In addition, through talent development, promotion of trust concepts, and evaluation and incentive mechanisms, we will guide industry participants to enhance their professional capabilities and service quality, foster positive competition, and build long-term development momentum. TAROC's goal is to ensure that the trust system, while balancing industry development and social responsibility, can steadily reinforce its foundation of trust and continue creating tangible value for the public. The specific work items for 2026 are as follows:

### A. Assist in Promoting the FSC's "Trust Business Development Strategy Blueprint Plan" and the "Asian Asset Management Center Initiative"

1. **Innovate Trust Services and Cultivate the Capability to Manage Global Assets**
  - a. Supporting the FSC's initiative to develop Taiwan as an "Asian Asset Management Center": TAROC assisted in participating in related working group workshops and encouraged members to join Taiwan Personal Investment Savings Account (TISA).
    - (a) Family Office Business Workshop: Focused on supporting Taiwanese business families in successful generational succession and leadership transition, we studied family

理家族事務之相關意見，以強化我國家族辦公室之推動方案。

(2) 私人銀行業務工作坊：就推出財富管理3.0方案，提升我國財富管理業務發展及完善金融商品及服務環境之研議項目，提供有關涉及信託之相關意見，包含法規面及實務做法部分，以利提出業務建言報告。

(3) OBU財富管理業務工作坊：推動OBU發展財富管理業務，並進一步結合及國際保險業務分公司(OIU)及國際證券業務分公司(OSU)辦理共同行銷、合作推廣或聯合開戶作業，成為具有海外資產管理功能之境外資產管理分行(OAMU)，以吸引海外資金回流，檢視國內資金回流障礙，並提出具體修法建議報告。

(4) 為配合金管會建置臺版個人投資儲蓄帳戶(TISA)政策，集保公司已於114年6月30日完成全體國人建立個人TISA管理專戶，本會亦鼓勵會員積極規劃辦理並協助會員與集保研商實務可行性作法，以期增加TISA之普及率與參與率。

## 2. 研議PPA契約所生之售電收入債權辦理金融資產證券化問題

配合金管會就「我國綠能電廠證券化之可行性相關事項建議研究」報告指示，續行辦理相關事項：金管會於114年9月23日函復本會，就研究報告所提以再生能源發

office development models suited to Taiwan's legal and market environment. We provided opinions on integrating family offices with family trusts to assist in managing family affairs, thereby strengthening Taiwan's family office promotion program.

(b) Private Banking Business Workshop: Focused on launching Wealth Management 3.0, enhancing the development of Taiwan's wealth management industry, and improving financial products and services. We provided opinions on trust-related aspects, including regulatory and practical approaches, to support business recommendations reports.

(c) Offshore Banking Unit (OBU) Wealth Management Business Workshop: Promoted the development of OBU wealth management services, integrating International Insurance Units (OIU) and International Securities Units (OSU) for joint marketing, cooperative promotion, or joint account opening. This aims to establish overseas asset management branches (OAMU) with overseas asset management capabilities, attract returning foreign funds, identify domestic repatriation barriers, and propose concrete regulatory amendment recommendations.

(d) To support FSC's TISA policy, the TDCC completed the establishment of personal TISA management accounts for all citizens on June 30, 2025. TAROC encouraged members to actively plan and implement TISA services, assisting in practical feasibility discussions with the TDCC to increase TISA adoption and participation rates.

## b. Examine Issues Related to the Securitization of Financial Assets Arising from the Electricity Sales Receivables under PPAs

In line with the FSC's instructions regarding the "Research on Feasibility Related Matters of Securitization of Green Energy Power Plants in Taiwan" report, TAROC continued to handle related matters. On September 23, 2025, FSC responded to

電業者與台灣電力公司間簽署之PPA契約所生之售電收入債權辦理金融資產證券化，請本會協助檢視是否涉有相關法規或實務執行之疑義，提供金管會後續研議處理之參考，爰配合金管會指示續行研議相關事項。

### 3. 研修安養信託相關契約參考範本

為強化安養信託功能並提升信託帳戶使用便利性，以保障高齡者退休經濟生活，規劃將安養信託委託人生活各面向之費用（包括但不限於長照費用、醫療費用等），透過「信託資訊交換平台」由信託帳戶辦理給付，且擴大可攜退休信託帳戶之適用範圍，並配合實務需求，納入受託人受託管理不動產時所涉義務與責任之相關約定，擬委外研修「高齡者安養信託契約參考範本」及「高齡者安養信託契約參考範本（委託人於信託期間喪失財產管理能力適用）」中，有關委託人使用信託資訊交換平台進行信託簽帳交易及申請基金受益憑證單位數撥轉作業之相關契約條款，俾供會員辦理安養信託業務時參考使用。

## (二) 運用數位技術，強化信託服務功能及提升營運效率

1. 鼓勵信託業及合作業者加入「信託資訊交換平台」，強化信託帳戶支付交易功能：配合金管會「信託業務發展策略藍圖」創新運用數位技術，本會113年底啟動建置之「信託資訊交換平台」，預定於115年度完工並試辦營運，規劃

TAROC, requesting assistance in reviewing whether the securitization of electricity sales revenue claims arising from PPAs between renewable energy power producers and Taiwan Power Company involves any regulatory or practical execution issues. TAROC was asked to provide reference information to support the FSC's subsequent review and consideration, and accordingly, TAROC continued to study and examine the relevant matters in accordance with FSC's guidance.

### c. Formulate Reference Contract Template for Care Trust

To enhance the functionality of care trusts and improve the convenience of trust account usage, ensuring the financial security of seniors during retirement, a plan was developed to allow trustees to pay for various expenses of the settlor's daily life (including but not limited to long-term care and medical expenses) through the "Trust Information Exchange Platform" using the trust account. The plan also expands the applicability of portable retirement trust accounts and, in line with practical needs, incorporates provisions regarding the duties and responsibilities of trustees when managing real estate. Accordingly, TAROC commissioned the preparation of "Elderly Care Trust Agreement Reference Template" and "Elderly Care Trust Agreement Reference Template (Applicable When the Settlor Loses Property Management Ability During the Trust Period)". These templates include contract clauses related to the settlor's use of the Trust Information Exchange Platform for trust account transactions and the transfer of units in fund beneficiary certificates, intended to serve as reference for members when handling care trust business.

## 2. Utilize Digital Technology to Strengthen Trust Service Functions and Enhance Operational Efficiency

a. Encouraging trust enterprises and partners to join the "Trust Information Exchange Platform" to strengthen trust account payment functions: In line with FSC's "Trust Business Development Strategy Blueprint" and the innovative use of digital technology, TAROC initiated the construction of the "Trust Information Exchange Platform" at the end of 2024. The Platform is scheduled for completion

於116年度正式上線。為便利信託民眾以信託簽帳交易(信託PAY)於特約商家進行消費，簡化信託財產支付流程，持續鼓勵信託業者加入「信託資訊交換平台」提供服務，並積極推動洽商醫療院所及照顧機構等產業優先加入平台成為特約機構，逐步擴展高齡生態圈，以提升民眾使用信託帳戶資金之便利性，進而增加辦理信託之意願，保障財產安全。

2. 透過大數據分析應用與結合智能化數位服務，提供客戶數位化信託服務，提升內部管理效率，並調整前、後臺的營運模式與產品設計，連結跨金融及跨產業等多元化通路，落實以客戶為核心及跨部門整合的思維。
3. 持續鼓勵信託業者參與「境內基金集中清算平台」與「交割指示傳送平台」，以提高效率節省人工成本並減少人為疏失，提升整體市場營運效率。

### (三) 培育具跨領域及整體規劃能力之信託人才，並普及信託觀念宣導

1. 持續推動「高齡金融規劃顧問師」與「家族信託規劃顧問師」認證制度及「資深高齡金融規劃顧問師」進階認證制度：  
持續規劃「高齡金融規劃顧問師」與「家族信託規劃顧問師」在職訓練課程，深化信託與跨領域專業實務之結合，及鼓勵顧問師持續精進信託專業能力。在「資深高齡金融規劃顧問師」進階課程方面，則朝向精進各類財產處理與信託規劃能力，深入了解相關產業實務與信託規劃書撰寫之實務作業，以培養具備協助客戶規劃終身財務計畫能力之人才。

and pilot operation in 2026 and official launch in 2027. To facilitate the public in making trust account payments (Trust PAY) at contracted merchants, simplifying the trust asset payment process, trust enterprises are continuously encouraged to join the Platform and provide services. Efforts are also being made to actively engage medical institutions and care facilities to become priority contracted institutions, gradually expanding the elderly ecosystem, enhancing convenience for using trust account funds, increasing trust adoption, and safeguarding asset security.

- b. Providing digitalized trust services through big data and smart digital applications: By leveraging big data analytics and integrating intelligent digital services, trust enterprises can enhance internal management efficiency, adjust front- and back-office operational models and product designs, and connect with diverse cross-financial and cross-industry channels, implementing a customer-centric, cross-department integrated approach.
- c. Continue to Encourage Trust Enterprises to Participate in the "Domestic Fund Centralized Clearing Platform" and "Settlement Instruction Transmission Platform": This will help improve efficiency, reduce labor costs, and minimize human errors, ultimately enhancing overall market operational efficiency.

### 3. Cultivate Trust Professionals with Interdisciplinary and Overall Planning Abilities, and Promote the Concept of Trust

- a. Continuing to promote certification programs for "Eldercare Financial Planning Consultant" and "Family Trust Planning Consultant" and the advanced certification for "Senior Eldercare Financial Planning Consultant":

TAROC will continue to conduct on-the-job trainings for Eldercare Financial Planning Consultants and Family Trust Planning Consultants to enhance their trust literacy and cross-industry professional practice. For the "Senior Eldercare Financial Planning Consultant" advanced program, the focus is on refining skills in asset management and trust planning, gaining in-depth understanding of relevant industry practices, and mastering practical trust plan report drafting, ultimately cultivating professionals capable of assisting clients in comprehensive lifelong financial planning.

2. 持續辦理「村里辦信託宣導行腳計畫」：

為強化信託保障財產安全與退休生活的功能，也為社會頻傳的詐騙案件提供解方，以村里或鄉鎮為單位，結合信託業講師共同推動信託宣導行腳計畫，深入村里鄉鎮舉辦信託宣導活動，教導民眾使用「高齡風險評估試算表」，讓民眾意識到高齡風險，進而利用信託等防禦工具，保障自身財產安全、減少被詐騙機會。

3. 持續推動「方舟啟航計畫」：

為配合金管會推動普惠金融政策，依我國「普惠金融衡量指標」金融服務品質項目，加強對弱勢女性、新住民、原住民與其他弱勢等族群或其服務人員為對象，結合信託業講師共同推動方舟啟航計畫，舉辦信託宣導活動，教導民眾使用「高齡風險評估試算表」，讓民眾認識財務風險與非財務風險，進而利用信託等防禦工具，保障自身財產安全。

4. 持續辦理信託監察人之培訓課程：

持續辦理社福團體擔任信託監察人之培訓課程，協助更多社福團體培養擔任信託監察人之能力，供高齡者與身心障礙者於辦理信託有設置信託監察人需求時，可由社福團體擔任信託監察人，以協助解決相關問題保障權益。

5. 持續辦理金融教育並參加優良案件甄選活動：

持續配合金管會金融知識普及工作推動計畫，以多元管道及工具向不同年齡層與類型之民眾推廣信託觀念，並

b. Continuing the "Village and Neighborhood Trust Advocacy Outreach Program":

To enhance the role of trusts in safeguarding property security and retirement life, as well as to address prevalent fraud cases in society, TAROC collaborates with trust industry experts to implement trust promotion initiatives at the village or township level. These activities aim to raise awareness about trust and educate the public on utilizing tools like the "Senior Risk Assessment Spreadsheet" to understand the risks associated with aging. By promoting the use of trusts, we seek to enhance property safety and minimize the risk of fraud for individuals.

c. Continuing the "Ark Program":

In line with the FSC's efforts to promote inclusive financial policies and based on Taiwan's "Inclusive Finance Measurement Indicators" for financial service quality, the plan strengthens support for vulnerable groups such as disadvantaged women, new immigrants, indigenous peoples, and other marginalized populations, as well as the personnel serving them. This plan collaborates with trust industry lecturers to jointly promote the Ark Plan, organizing trust awareness activities. These activities aim to teach the public how to use the "Senior Risk Assessment Spreadsheet," enabling them to understand financial and non-financial risks, and encouraging the use of trust and other protective tools to safeguard their financial security.

d. Continuing training for trust supervisors:

TAROC will continue to provide the training course for trust supervisors to social welfare organizations to help more social welfare organizations personnel cultivate the capabilities of serving as trust supervisors. When elderly people and people with disabilities need to set up a trust supervisor for their trust arrangements, they can engage social welfare organizations to act as their trust supervisors in order to resolve related issues and protect their rights and interests.

e. Continuing financial education and participation in exemplary case selection activities:

TAROC will continue to collaborate with FSC's financial literacy promotion plan, employing diverse channels and tools to

開發宣導工具與教案實際應用於宣導活動、與民眾增加互動，協助民眾瞭解信託進而利用信託；此外也積極彙整辦理金融教育的經驗與成果，藉由參加優良案件甄選活動向各界分享。

6. 持續推動「信託校園扎根計畫」：

規劃以大專院校、高中職學生為主之競賽與信託宣導影片製作及推廣，並結合大專生之社區服務，針對社區民眾舉辦信託實務講座。計畫包含「創新發想與知識競賽」與「社區鄉鄰里信託實務講座」等兩項專案，續與國內大專學校合作規劃執行，讓學生儘早接觸信託觀念，瞭解信託制度功能及重要性。

**(四) 整合資源及深化跨業結盟，追求永續發展**

1. 鼓勵信託業持續充實合作業者資料庫，完善信託結盟產業生態鏈：

配合金管會「信託業務發展策略藍圖」深化跨業結盟，持續透過跨業合作與異業結盟結合產業資源，發展多元信託服務，並鼓勵信託業持續擴充合作業者資料庫，拓展跨業合作創新商業模式，完善信託結盟產業生態鏈，並邀請信託業、相關產業業者及專家學者分享「跨業結盟創新服務」、「跨業轉介行銷」、「跨信託或金融商品整合服務或行銷」等成功經驗，強化信託服務跨業合作發展。

advocate the concept of trust across various demographics. This involves developing practical publicity materials and educational plans for outreach activities, enhancing engagement with the public, and facilitating their understanding and utilization of trusts. Additionally, TAROC will actively document and share our experiences and achievements in financial education through participation in exemplary case selection activities, benefiting individuals from all sectors of society.

f. Continuing to conduct "Trust Campus Rooting" campaigns:

TAROC organizes competitions and creates trust promotion videos for college and senior high school students. TAROC also collaborates with college students to conduct practical trust lectures within communities. This initiative consists of two projects: the "Creative Idea and Knowledge Competition" and the hosting of "Community and Neighborhood Trust Practices Lectures". These efforts are part of a collaboration with domestic colleges and universities to introduce students to the concept of trust and emphasize the importance of the trust system.

**4. Integrate Resources and Deepen Cross-Industry Alliances to Pursue Sustainable Development**

a. Encouraging trust enterprises to continuously expand their partner databases and enhance the trust alliance industry ecosystem:

In line with FSCs "Trust Business Development Strategy Blueprint," deepen cross-industry alliances, continuously combine industry resources through cross-industry cooperation and alliances with different sectors, develop diversified trust services, and encourage the trust industry to continuously expand the cooperative partners database. This will help to innovate business models through cross-industry collaboration, improve the trust alliance industry ecosystem, and invite the trust industry, relevant industry practitioners, and experts to share successful experiences such as "cross-industry alliance innovative services," "cross-industry referral marketing," and "cross-trust or financial product integration services or marketing," furthering the development of cross-industry cooperation in trust services.

2. 持續推動社福團體、公協會團體、照護(顧)機構、醫療及其他機構等與信託業跨業合作：

持續推動社福團體、公協會團體、照護(顧)機構、醫療及其他機構等機構團體與信託業合作，包括積極參與信託課程或宣導、擔任信託監察人、轉介信託客戶、創新整合服務或行銷、創新結盟商業模式，以及各種擴大信託服務內容或創新服務合作(含特殊貢獻)等；並透過舉辦表揚活動，鼓勵該等機構團體積極與信託業跨業合作。

## (五) 開發多元普惠之信託商品並精進友善服務，滿足超高齡社會需求

1. 考量人口高齡化及失智人口快速成長趨勢，如何持續完善高齡及失智客戶之金融服務可近性與安全性，已成為金融服務發展之重要課題。為利本國金融機構精進高齡友善金融服務，本會依金管會指示，參酌其所蒐集之國際金融機構推動高齡友善銀行(Age-Friendly Banking)及失智友善金融服務之發展趨勢，將從七大面向持續研議，包括推動實體分行服務轉型，強化面對面諮詢與輔助服務功能，建構高齡友善服務場域；強化聯網設備及數位服務基礎建設，提升高齡客戶遠距金融服務使用便利性；透過教育宣導與輔助機制，協助高齡客戶提升數位金融操作能力與使用信心；推動流程簡化及友善設計，降低金融服務使用不便利性；鼓勵金融機構發展整合帳戶管理、醫療照護及資產管理之套裝型金融服務；持續精進防範金融詐騙及不當剝削機制；以及推動兼具

- b. Continue promoting cross-industry cooperation between social welfare groups, public organizations, care institutions, medical and other agencies with the trust industry:

Continue to promote cooperation between social welfare groups, public organizations, care institutions, medical institutions, and other organizations with the trust industry. This includes actively participating in trust courses or promotions, serving as trust supervisors, referring trust clients, innovating integrated services or marketing, innovating alliance business models, and various forms of expanding trust services or collaborative innovative services (including special contributions). Commendation events will also be held to encourage these organizations and groups to actively engage in cross-industry cooperation with the trust industry.

## 5. Develop Diverse and Inclusive Trust Products and Enhance User-Friendly Services to Meet the Needs of a Super-Aged Society

- a. Considering the rapidly aging population and the growing number of individuals with dementia, ensuring accessibility and safety in financial services for elderly and dementia clients has become a critical issue in financial service development. To help domestic financial institutions enhance age-friendly financial services, TAROC, under the guidance of FSC, drew upon international trends in Age-Friendly Banking and dementia-friendly financial services and has been studying measures across seven key areas: Transforming physical branch services to strengthen face-to-face consultation and support functions, creating age-friendly service environments; enhancing network infrastructure and digital service capabilities to improve the convenience of remote financial services for elderly clients; providing education, outreach, and support mechanisms to assist elderly clients in improving digital financial literacy and confidence; simplifying processes and implementing user-friendly design to reduce barriers to accessing financial services; encouraging financial institutions to develop bundled financial services that integrate account management, healthcare, and asset management; continuously improving fraud prevention and protection mechanisms against financial scams and exploitation; promoting the development of trust services

資產保護與生活保障功能之信託服務發展，擬具建議函報主管機關，做為未來建構高齡及失智友善金融環境之重要政策參考，以落實普惠金融與高齡友善服務發展目標。

2. 持續推動高齡者及身心障礙者財產信託業務

(1) 廣續製作短片與文宣品供宣導活動使用，擴大信託宣導管道，吸引民眾主動向業者洽詢。

(2) 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業者；本會並可應相關單位之需求，派員宣導信託觀念。

(3) 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、各信託業承做高齡者及身心障礙者財產信託業務相關資訊、老人福利機構與身心障礙福利機構評鑑結果、老人長期照顧機構暨安養機構與身心障礙福利機構相關資訊及安養信託宣導短片，以及新增高齡風險評估試算表網頁版，提供民眾參考。

**(六) 辦理評鑑獎勵績效優良之信託業與有功人員**

1. 依金管會函頒之「信託業推動信託2.0第二階段計畫評鑑及獎勵措施」，辦理第4期信託業推動信託2.0第二階段計畫評

that provide both asset protection and livelihood security. TAROC plans to submit recommendations to the competent authority, serving as an important policy reference for building an age- and dementia-friendly financial environment, supporting the goals of inclusive finance and age-friendly service development.

b. Continue Promoting Property Trust Services for the Elderly and People with Disabilities

(a) TAROC continues to prepare short clips and promotional materials for advocacy of trust arrangements in different events in order to offer more people the access to trust information and attract people's attention so they approach its members voluntarily for more information.

(b) 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 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.

(c) TAROC continues to maintain and update the contents of the Elderly and Disabilities Trusts Servicing pages of its website, which cover basic concepts of trust, information about trust services provided by trust enterprises to elderly people and people with disabilities, evaluation results of property trust services to the elderly and people with disabilities, information about long-term care institutions and social welfare organizations as well as posting videos on care-related trust service for reference of the public and has added the website version of the Senior Risk Assessment Spreadsheet.

**6. Conduct Evaluation and Reward Performance of Outstanding Trust Operators and Meritorious Personnel**

(a) TAROC will carry out the fourth-phase evaluation of the performance of trust enterprises' implementation of Trust 2.0 Phase 2 Plan according to the "Measures Regarding Evaluation of and Incentives for

鑑活動相關事宜，並對於績效優良之信託機構，由金管會提供獎勵，登載於金管會全球資訊網，並函請各績優業者對有功人員予以敘獎。

2. 配合金管會頒布之「信託業務發展策略藍圖」及「信託業務發展評鑑及獎勵措施」，擬具評鑑作業要點及簡章，持續辦理信託業推動信託業務發展評鑑事宜。

## 二、協助會員辦理信託業務相關法制與稅務及實務運作之研究

### (一) 研議「寵物信託於我國辦理模式及契約參考範本」

考量國人飼養寵物的情形日益普遍，特別是受高齡少子化的影響，許多飼主開始規劃，自己無法繼續照顧愛寵物時的因應方式，寵物信託即為選項之一。為完善我國寵物信託之實務運作及制度，爰擬參考日本實務經驗及法律架構，探討我國可行之運作模式，以及透過跨業結盟機制，與可提供寵物照顧服務業者及寵物關懷或保護協會等單位進行異業合作之可行性，委外研議契約參考範本及搭配寵物所有權移轉之贈與契約或遺囑條款之研究報告，以提供主管機關及會員參考。

### (二) 配合內政部修正「預售屋買賣定型化契約應記載及不得記載事項」及「預售屋買賣定型化契約增列履約保證機制」不動產開發信託」、「價金信託」補充說明，修正本會相關自律規範及契約範本，並研擬「信託權益說明書」範本

Implementation of Trust 2.0 Phase 2 Plan” issued by FSC. Trust enterprises with outstanding performance receive rewards from FSC, will be featured on its official website, and requested to recognize and commend their contributing personnel.

- (b) In accordance with the "Trust Business Development Strategy Blueprint" issued by FSC, and following its directive on "Trust Business Development Evaluation and Reward Measures," the evaluation procedures and guidelines will be drafted. The trust industry will continue to conduct evaluations of trust business development.

## B. Assist Members in Researching Trust Business-Related Legal and Tax Issues, as well as Practical Operations

### 1. Study the “Implementation Models and Contracts Reference Template for Pet Trusts in Taiwan”

Considering the growing popularity of pet ownership in Taiwan, especially under the influence of an aging population and declining birth rates, many pet owners are beginning to plan for the care of their pets in the event that they are no longer able to do so. Pet trusts have emerged as one viable option. To improve the practical operation and regulatory framework of pet trusts in Taiwan, TAROC plans to draw on Japan's practical experience and legal framework to explore feasible operational models suitable for Taiwan. Additionally, through cross-industry alliance mechanisms, we aim to examine the feasibility of collaboration with pet care service providers, animal welfare or protection associations, and other relevant entities. Accordingly, we commissioned a study to develop contract reference templates and a research report on gift or testamentary clauses for transferring pet ownership, intended to provide reference materials for both the competent authorities and TAROC members.

### 2. In Coordination with the MOI's Amendments to the “Standardized Contract Regarding Presale House Transactions Mandatory and Prohibited Provisions” and “Supplementary Explanations to the Standardized Contract Regarding Presale House Transactions on the Inclusion of Performance Guarantee Mechanisms—Real Estate Development Trust and Purchase Fund Trust”, TAROC Revised its relevant Self-Regulatory Rules and Contract Templates, and Drafted a Template for the “Trust Interest Disclosure Statement”

行政院消費者保護處及內政部為強化預售屋履約擔保機制並保障消費者權益，刻正研修「預售屋買賣定型化契約應記載及不得記載事項」應記載事項第7點之1有關不動產開發信託及價金信託等部分條文，待前述規定修正後，將配合修正本會會員辦理預售屋「不動產開發信託」與「價金信託」業務應行注意事項、預售屋買賣定型化契約履約擔保機制之不動產開發信託及價金信託之契約範本，並研訂「信託權益說明書」範本，以利會員辦理相關業務。

### (三) 因應社會需求，持續研議「連續受益人信託」課稅方式

法務部115年1月14日法律字第11503500510號函釋，連續受益人於條件成就時取得之受益權，其法律性質屬附條件受益權之條件成就；至於該受益權於稅務上應認列之稅別及課徵方式，則仍須由財政部依權責審認，為完善連續受益人信託制度並強化實務操作明確性，本會將持續配合金管會政策方向，持續研議其相關課稅方式，以利金管會與財政部跨機關溝通協調，並推動我國多代傳承信託。

### (四) 研議「爭取修正不動產信託出租稅制之策略建議」

近年來詐騙案件屢出不窮，且已從金錢詐騙擴及不動產，如高齡者透過不動產信託將可確保財產安全管理、防詐保護，為回應民眾對不動產交付信託之資產安全與穩定收入需求，並配合政府推動信託普及政策，擬委外研議推動爭取下列信託課稅規定：

To strengthen the performance guarantee mechanism for Presale House and protect consumer rights and interests, the Executive Yuan's Consumer Protection Committee and the MOI are currently reviewing and amending Subparagraph 7-1 of the Mandatory Provisions under the "Standardized Contract Regarding Presale House Transactions: Mandatory and Prohibited Provisions," which relates to the Real Estate Development Trust and the Purchase Fund Trust. After the relevant provisions are amended, TAROC will revise the "Directions for Members Handling Presale House under the Real Estate Development Trust and the Purchase Fund Trust," as well as the contract templates for the Real Estate Development Trust and the Purchase Fund Trust under the Presale House performance guarantee mechanism. Additionally, TAROC will draft a template for the "Trust Interest Disclosure Statement" to facilitate members' handling of related trust business.

### 3. In Response to Social Needs, Continuing to Study the Taxation Approach for "Successive Beneficiary Trusts"

On January 14, 2026, the MOJ, under Legal Document No. 11503500510, clarified that the interest acquired by a "successive beneficiary" upon fulfillment of the trust condition is legally characterized as a conditional interest upon the condition's fulfillment. Regarding the applicable tax category and method of taxation, this must still be determined and approved by the MOF according to its authority. To improve the successive beneficiary trust system and enhance practical operational clarity, TAROC will continue to study the relevant taxation approaches in line with FSC's policy direction, facilitating cross-agency communication and coordination between FSC and MOF, and promoting multi-generational succession trusts in Taiwan.

### 4. Develop "Strategic Recommendations for Advocating Amendments to the Taxation System on Real Estate Trust Leasing"

In recent years, fraud cases have been increasing, extending beyond monetary scams to include real estate-related schemes. For instance, elderly individuals can use real estate trusts to ensure secure management of their assets and protection against fraud. To address public demand for asset security and stable income through real estate trusts, and in line with the government's efforts to promote trust adoption, our association plans to commission a study to propose the following trust-related tax measures:

1. 營業稅：建議如委託人為自然人將其不動產交付信託並由信託業出租時，得比照自行出租不動產可免課徵營業稅。
2. 租金收入43%必要費用：基於折舊項目多，如自然人沒有保存這些折舊基礎的資料，交付信託時，信託業者亦無法計算無法舉證，建議在不動產信託為出租之情形如委託人為自然人，得比照自然人自行出租推定從租金中扣除43%，計為必要費用之規定。

### 三、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。

### 四、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，未來本會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。

- (a) Value-Added Tax (VAT): It is suggested that when the settlor is a natural person and transfers real estate to a trust for rental by a trust enterprise, the transaction should be treated similarly to direct rental by the natural person, and exempt from VAT.
- (b) 43% Deduction for Necessary Expenses from Rental Income: Due to the numerous depreciation items involved, if an individual has not retained the underlying data for these depreciation calculations, the trust enterprise, acting as the trustee, will likewise be unable to compute or substantiate these deductions regarding to the entrusted property. It is therefore suggested that for rental real estate trusts where the settlor is a natural person, a presumed 43% deduction from rental income as necessary expenses, similar to that allowed for self-rented property, be permitted.

### C. 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 its 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.

### D. Providing Assistance to Members for the Establishment of 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 its 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.



# 附錄

V. Appendix



## (壹) 114年大事紀要 Chronicles of 2025

日期	活動內容
01.15.2025	<b>召開第八屆第14次理監事聯席會</b> TAROC held the 14th Joint Meeting of the Eighth Board of Directors and Supervisors.
02.18.2025	<b>召開第八屆第20次理事會</b> TAROC held the 20th Meeting of the Eighth Board of Directors.
03.15.2025	<b>舉辦「第5期家族信託規劃顧問師資格測驗」筆試</b> TAROC held the 5th Qualification Test on Family Trust Planning Consultant.
03.18.2025	<b>召開第八屆第21次理事會</b> TAROC held the 21st Meeting of the Eighth Board of Directors.
03.21.2025	<b>與金訓院共同舉辦「員工股權獎勵相關信託架構及信託契約參考範本研討會」</b> TAROC, along with the TABF, jointly organized the Seminar on Trust Structures and Reference Contract Templates for Employee Equity Rewards.
03.26.2025	<b>召開第八屆第7次監事會</b> TAROC held the 7th Meeting of the Eighth Board of Supervisors.
04.19.2025	<b>舉辦「石碇淡蘭古道南路/深坑風光一日遊」會員聯誼活動</b> TAROC held the "Shiding Tamsui-Kavalan Historic Trail Southern Route/Shenkeng Scenic Day Tour," participated in by TAROC directors, supervisors, and Member representatives.
04.19.2025	<b>委請金訓院辦理「第60期信託業業務人員信託業務專業測驗」筆試、「第42期信託業業務人員信託業務專業測驗【信託法規乙科】與「第8期高齡金融規劃顧問師資格測驗」筆試</b> TABF arranged the 60th Professional Test on Trust Business for Trust Business Personnel, the 42nd Professional Test on Trust Business for Trust Business Personnel [Subject of Trust-related Regulations], and the 6th Qualification Test on Eldercare Financial Planning Consultant.
04.22.2025	<b>召開第八屆第22次理事會</b> TAROC held the 22nd Meeting of the Eighth Board of Directors.
05.13.2025	<b>召開第九屆第1次會員大會；第1次理事會；第1次監事會</b> TAROC held the 1st Meeting of the Ninth General Assembly, the 1st Meeting of the Ninth Board of Directors, and the 1st Meeting of the Ninth Board of Supervisors.
05.23.2025	<b>舉辦「洗錢防制及打擊資恐議題系列說明會」</b> TAROC held the Presentation on Anti-Money Laundering and Countering Terrorism Financing Issues.
06.17.2025	<b>召開第九屆第1次理監事聯席會</b> TAROC held the 1st Joint Meeting of the Ninth Board of Directors and Supervisors.
06.30.2025	<b>舉辦「參與金融顧問師培訓暨信託宣導及資訊交換平台績優團體頒獎典禮」</b> TAROC hosted the Financial Consultant Training, Trust Promotion, and Information Exchange Platform Outstanding Group Awards Ceremony.

日期 Date	活動內容 Activity
07.09.2025	<b>舉辦「運用信託強化退休資產研討會」</b> TAROC held the Seminar on Strengthening Retirement Assets through Trusts.
07.15.2025	<b>召開第九屆第2次理事會</b> TAROC held the 2nd Meeting of the Ninth Board of Directors.
08.19.2025	<b>召開第九屆第2次理監事聯席會</b> TAROC held the 2nd Joint Meeting of the Ninth Board of Directors and Supervisors.
08.30.2025 ~09.07.2025	<b>理、監事及高階主管赴瑞士考察信託相關業務</b> TAROC organized a business trip for directors, supervisors, and senior management to conduct trust-related inspection activities in Switzerland.
09.16.2025	<b>召開第九屆第3次理事會</b> TAROC held the 3rd Meeting of the Ninth Board of Directors.
09.19.2025	<b>舉辦「洗錢防制及打擊資恐國際趨勢與實務研討會」</b> TAROC held the Seminar on International Trends and Practices on Anti-Money Laundering and Countering Terrorism Financing Issues.
10.18.2025	<b>委請金訓院辦理「第61期信託業業務人員信託業務專業測驗」筆試、「第43期信託業業務人員信託業務專業測驗【信託法規乙科】與「第6期家族信託規劃顧問師資格測驗」筆試</b> TABF arranged the 61st Professional Test on Trust Business for Trust Business Personnel, the 43rd Professional Test on Trust Business for Trust Business Personnel [Subject of Trust-related Regulations], and the 6th Qualification Test on Family Trust Planning Consultant.
10.21.2025	<b>召開第九屆第4次理事會</b> TAROC held the 4th Meeting of the Ninth Board of Directors.
10.23.2025 ~10.24.2025	<b>舉辦「113年度信託2.0計畫獎勵活動」</b> TAROC held the “2024 Trust 2.0 Plan Incentives Activity.”
10.27.2025	<b>舉辦「高齡化社會中信託制度的使命與角色研討會」</b> TAROC held the Seminar on the Role and Mission of Trusts in an Aging Society.
10.28.2025	<b>舉辦「校園信託扎根計畫—高中職信託知識競賽」決賽</b> TAROC held the final of “Trust Campus Rooting Campaign - High Schools Trust Knowledge Competition”.
10.29.2025	<b>召開第九屆第2次監事會</b> TAROC held the 2nd Meeting of the Ninth Board of Supervisors.
10.31.2025	<b>舉辦「退休、撫卹、社福給付款項申請匯入民眾個人安養信託帳戶實務與相關法律研討會」</b> TAROC held the Seminar on Practical Operation and Legal Issues of Direct Transfers of Retirement, Survivorship, and Social Welfare Payments into Individual Care Trust Accounts.
11.14.2025	<b>召開第九屆第5次理事會</b> TAROC held the 5th Meeting of the Ninth Board of Directors.

日期 Date	活動內容 Activity
11.14.2025	<p><b>舉辦「校園信託扎根計畫—大專生信託創意發想競賽」決賽</b></p> <p>TAROC held the final of “Trust Advocacy Campaign on Campus - College Student Trust Creative Idea Competition”.</p>
11.15.2025	<p><b>舉辦「第9期高齡金融規劃顧問師資格測驗」筆試</b></p> <p>TAROC held the 9th Qualification Test on Eldercare Financial Planning Consultant.</p>
11.21.2025	<p><b>召開第九屆第3次理監事聯席會</b></p> <p>TAROC held the 3rd Joint Meeting of the Ninth Board of Directors and Supervisors.</p>
12.02.2025	<p><b>舉辦「信託業與績優機構團體合作創新及推廣信託獎勵方案」與「信託業辦理信託宣導績優單位」表揚活動</b></p> <p>TAROC organized a commendation event for “the Program of Encouraging Joint Innovation &amp; Promotion of Trusts by Trust Enterprises and Institutions &amp; Organizations with Outstanding Performance” and “Trust Enterprises that Demonstrated Excellence in Promoting Trust Education”.</p>
12.02.2025	<p><b>舉辦「信託專責部門經理人專班-整合型全方位安養信託規畫報告書撰寫參考範本及相關作業流程與信託業受託不動產之風險管理策略」</b></p> <p>TAROC held the Training Course for Managers of Specialized Trust Department – Comprehensive Care Trust Planning Report Reference Template and Related Operational Processes/Risk Management Strategies for Trust Industry in Managing Entrusted Real Estate Assets.</p>
12.16.2025	<p><b>召開第九屆第6次理事會</b></p> <p>TAROC held the 6th Meeting of the Ninth Board of Directors.</p>
12.24.2025	<p><b>與工商時報、證券商公會共同舉辦「2025多元信託創新獎」及「守護資產 信守未來」校園徵影活動</b></p> <p>TAROC, along with the TSA, jointly organized the “2025 Trust Award” and “Protecting Assets, Keeping Promises for the Future” Video Contest under the auspices of the Commercial Times.</p>

## (貳) 信託公會會員名錄 Directory of Members

<p><b>臺灣銀行/ 凌忠嫻</b> (100005) 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><b>Bank of Taiwan / Jong-Yuan Ling</b> No. 120, Section 1, Chongqing South Road, Zhongzheng District, Taipei City, Taiwan 100005, R.O.C Tel:(02)23493456 Website: www.bot.com.tw</p>
<p><b>臺灣土地銀行/ 何英明</b> (100007) 台北市中正區館前路46號 電話:(02)23483456 網址:www.landbank.com.tw</p>	<p><b>Land Bank of Taiwan / Ying-Ming He</b> No. 46, Guancian Road, Zhongzheng District, Taipei City, Taiwan 100007, R.O.C. Tel:(02)23483456 Website: www.landbank.com.tw</p>
<p><b>合作金庫商業銀行/ 林衍茂</b> (105404) 台北市松山區長安東路二段225號 電話:(02) 21738888 網址:www.tcb-bank.com.tw</p>	<p><b>Taiwan Cooperative Bank / Benjamin, Yen-Mao Lin</b> No.225, Section 2, Chang'an East Road, Songshan District, Taipei City, Taiwan 105404, R.O.C. Tel: (02) 21738888 Website: www.tcb-bank.com.tw</p>
<p><b>第一商業銀行/ 邱月琴</b> (100509) 台北市中正區重慶南路一段30號 電話:(02)23481111 網址:www.firstbank.com.tw</p>	<p><b>First Commercial Bank / Ye-Chin Chiou</b> No.30, Section 1, Chongqing South Road, Zhongzheng District, Taipei City, Taiwan 100509, R.O.C. Tel:(02)23481111 Website: www.firstbank.com.tw</p>
<p><b>華南商業銀行/ 陳芬蘭</b> (110415) 台北市信義區松仁路123號 電話:(02)23713111 網址:www.hncb.com.tw</p>	<p><b>Hua Nan Commercial Bank / Fen-Len Chen</b> No.123, Songren Road, Xinyi District, Taipei City, Taiwan 110415, R.O.C. Tel: (02)23713111 Website: www.hncb.com.tw</p>
<p><b>彰化商業銀行/ 胡光華</b> (400004) 台中市區自由路二段38號 電話:(04)22222001 網址:www.chb.com.tw</p>	<p><b>Chang Hwa Commercial Bank / Kuang-Hua Hu</b> No.38, Section 2, Zihyou Road, Central District, Taichung City, Taiwan 400004, R.O.C. Tel: (04)22222001 Website: www.chb.com.tw</p>
<p><b>上海商業儲蓄銀行/ 李慶言</b> (104415) 台北市中山區民權東路一段2號 電話:(02)25817111 網址:www.scsb.com.tw</p>	<p><b>The Shanghai Commercial &amp; Savings Bank / Lee Ching-Yen</b> No.2, Section 1, Mincuan East Road, Zhongshan District, Taipei City, Taiwan 104415, R.O.C. Tel: (02)25817111 Website: www.scsb.com.tw</p>
<p><b>台北富邦商業銀行/ 蔡明興</b> (106431) 台北市大安區仁愛路四段169號 電話:(02)27716699 網址:www.taipeifubon.com.tw</p>	<p><b>Taipei Fubon Commercial Bank / Richard M. Tsai</b> No.169, Section 4, Ren'ai Road, Da'an District, Taipei City, Taiwan 106431, R.O.C. Tel: (02)27716699 Website: www.taipeifubon.com.tw</p>

<p><b>國泰世華商業銀行/ 郭明鑑</b> (110412) 台北市信義區松仁路7號1樓 電話:(02)87226666 網址:www.cathaybk.com.tw</p>	<p><b>Cathay United Bank / Andrew Ming-Jian Kuo</b> 1F, No.7, Songren Road, Xinyi District, Taipei City, Taiwan 110412, R.O.C. Tel: (02)87226666 Website: www.cathaybk.com.tw</p>
<p><b>高雄銀行/ 徐翠梅</b> (813778) 高雄市左營區博愛二路168號 電話:(07)5570535 網址:www.bok.com.tw</p>	<p><b>Bank of Kaohsiung / Tsui-Mei Hsu</b> No.168, Po-Ai Second Road, Zuoying District, Kaohsiung City, Taiwan 813778, R.O.C. Tel:(07)5570535 Website: www.bok.com.tw</p>
<p><b>兆豐國際商業銀行/ 董瑞斌</b> (104489) 台北市中山區吉林路100號 電話:(02)25633156 網址:www.megabank.com.tw</p>	<p><b>Mega International Commercial Bank / Ray-Beam Dawn</b> No.100, Chilin Road, Zhongshan District, Taipei City, Taiwan 104489, R.O.C. Tel: (02)25633156 Website: www.megabank.com.tw</p>
<p><b>全國農業金庫/ 簡展穎</b> (100011) 台北市中正區館前路77 號6-11樓 電話:(02)23805100 網址:www.agribank.com.tw</p>	<p><b>Agricultural Bank of Taiwan / Chan-Ying Chien</b> 6-11F, No.77, Guanqian Road, Zhongzheng District, Taipei City, Taiwan 100011, R.O.C. Tel: (02)23805100 Website: www.agribank.com.tw</p>
<p><b>花旗(台灣)商業銀行/ 張聖心</b> (110411) 台北市信義區松智路 1 號 12、13、14、15、16樓 電話:(02)87297100 網址: www.citibank.com.tw</p>	<p><b>Citibank Taiwan / Christie Chang</b> 12F, 13F, 14F, 15F, 16F, No.1, Songzhi Road, Xinyi District, Taipei City, Taiwan 110411, R.O.C. Tel:(02)87297100 Website: www.citibank.com.tw</p>
<p><b>王道商業銀行/ 駱怡君</b> (114514) 台北市內湖區堤頂大道二段99 號 電話: (02)87527000 網址: www.o-bank.com</p>	<p><b>O-Bank / Tina Y. Lo</b> No.99, Section 2, Tiding Boulevard, Neihu District, Taipei City, Taiwan 114514, R.O.C. Tel: (02) 87527000 Website: www.o-bank.com</p>
<p><b>臺灣中小企業銀行/ 李嘉祥</b> (103405) 台北市大同區塔城街30 號 電話:(02)25597171 網址:www.tbb.com.tw</p>	<p><b>Taiwan Business Bank / Chia-Hsiang Lee</b> No.30, Tacheng Street, Datong District, Taipei City, Taiwan 103405, R.O.C. Tel: (02)25597171 Website: www.tbb.com.tw</p>
<p><b>渣打國際商業銀行/ 陳銘僑</b> (104105) 台北市中山區遼寧街177號1樓及 179號3~6樓、18樓 電話: (02)27166261 網址:www.standardchartered.com.tw</p>	<p><b>Standard Chartered Bank(Taiwan) / Tan, John Ming Kiu</b> 1F, No.177, 3F-6F, 18F, NO.179, Liaoning Street, Zhongshan District, Taipei City, Taiwan 104105, R.O.C. Tel: (02)27166261 Website: www.standardchartered.com.tw</p>

<p><b>台中商業銀行/ 李瑞倉</b> (403304) 台中市西區民權路87號 電話:(04)22236021 網址:www.tcbbank.com.tw</p>	<p><b>Taichung Commercial Bank / LEE, RUEY-TSANG</b> No.87, Minquan Road, West District, Taichung City, Taiwan 403304, R.O.C. Tel: (04)22236021 Website: www.tcbbank.com.tw</p>
<p><b>京城商業銀行/ 戴誠志</b> (700019) 台南市中西區西門路一段506號 電話:(06)2139171 網址:www.ktb.com.tw</p>	<p><b>King's Town Bank / Terence Tai</b> No.506, Section 1, XiMen Road, West Central District, Tainan City, Taiwan 700019, R.O.C. Tel: (06)2139171 Website: www.ktb.com.tw</p>
<p><b>滙豐(台灣)商業銀行/ 紀睿明</b> (110615) 台北市信義區信義路五段7號54樓 電話:(02) 66166000 網址:www.hsbc.com.tw</p>	<p><b>HSBC Bank(Taiwan) / David Allen Grimme</b> 54F, No.7, Section 5, Xinyi Road, Xinyi District, Taipei City, Taiwan 110615, R.O.C. Tel: (02) 66166000 Website: www.hsbc.com.tw</p>
<p><b>瑞興商業銀行/ 郭釗溥</b> (103609) 台北市大同區延平北路二段133號、135巷2號 電話:(02)25575151 網址: www.taipeistarbank.com.tw</p>	<p><b>Taipei Star Bank / Leo Kuo</b> No.133, No.2, 135 Lane, Section 2, Yanping North Road, Datong District, Taipei City, Taiwan 103609, R.O.C. Tel: (02)25575151 Website: www.taipeistarbank.com.tw</p>
<p><b>華泰商業銀行/ 賴昭銑</b> (104101) 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><b>Hwatai Bank / Chao-Hsien Lai</b> 1F-2F, 6F, 6F-1, 6F-2, No.246, Section 2, Chang'an East Road, Zhongshan District, Taipei City, Taiwan 104101, R.O.C. Tel: (02)27525252 Website: www.hwataibank.com.tw</p>
<p><b>臺灣新光商業銀行/ 賴進淵</b> (110049) 台北市信義區松仁路32號3-4-5樓、10樓-19-20-21樓-4樓之1-5樓之1-9樓之1及36號1-3-4-5-10-19-20-21樓-9樓之1 電話:(02) 87717888 網址:www.skbank.com.tw</p>	<p><b>Taiwan Shin Kong Commercial Bank / Chin-Yuan Lai</b> 3-5F,10F,19-21F,4F-1,5F-1,9F-1, No.32,1F,3F-5F,10F,19-21F, 9F-1, No.36, Songren Road, Xinyi District, Taipei City, Taiwan 110049, R.O.C. Tel: (02) 87717888 Website: www.skbank.com.tw</p>
<p><b>陽信商業銀行/ 陳勝宏</b> (104027) 台北市中山區中山北路二段156號 電話:(02) 66188166 網址:www.sunnybank.com.tw</p>	<p><b>Sunny Bank / Sheng-Hong Chen</b> No.156, Section 2, Zhongshan North Road, Zhongshan District, Taipei City, Taiwan 104027, R.O.C. Tel: (02) 66188166 Website: www.sunnybank.com.tw</p>
<p><b>板信商業銀行/ 謝娟娟</b> (220592) 新北市板橋區縣民大道二段68號 電話:(02)29629170 網址:www.bop.com.tw</p>	<p><b>Bank of Panhsin / Chuan-Chuan Hsieh</b> No.68, Section 2, Xianmin Boulevard, Banqiao District, New Taipei City, Taiwan 220592, R.O.C. Tel: (02)29629170 Website: www.bop.com.tw</p>

<p><b>三信商業銀行/ 廖松岳</b> (400005) 台中市中區公園路32-1 號 電話:(04)22245171 網址:www.cotabank.com.tw</p>	<p><b>Cota Commercial Bank / Sung-Yie Liao</b> No.32-1, Kung Yuan Road, Central District, Taichung City, Taiwan 400005, R.O.C. Tel: (04)22245171 Website: www.cotabank.com.tw</p>
<p><b>聯邦商業銀行/ 林鴻聯</b> (105402) 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><b>Union Bank of Taiwan / Jeff Lin</b> 1F-2F, No.109, Section 3, Minsheng East Road, Songshan District, Taipei City, Taiwan 105402, R.O.C. Tel: (02)27180001 Website: www.ubot.com.tw</p>
<p><b>遠東國際商業銀行/ 周添財</b> (106428) 台北市大安區敦化南路二段205、207及209號1樓 電話:(02)23786868 網址:www.feib.com.tw</p>	<p><b>Far Eastern International Bank / Thomas Chou</b> No.205, No.207 &amp; 1F, No.209, Section 2, Dunhua South Road, Da'an District, Taipei City, Taiwan 106428, R.O.C. Tel: (02)23786868 Website: www.feib.com.tw</p>
<p><b>元大商業銀行/ 張財育</b> (106085) 台北市大安區仁愛路三段157號 1至2樓及6至20樓 電話:(02)21736699 網址: www.yuantabank.com.tw</p>	<p><b>Yuanta Commercial Bank / Dan, T. Y. Chang</b> 1-2F., 6-20F, No. 157, Sec.3, Ren-ai Rd., Da-an Dist., Taipei City, Taiwan 106085, R.O.C. Tel: (02)21736699 Website: www.yuantabank.com.tw</p>
<p><b>永豐商業銀行/ 曹為實</b> (104473) 台北市中山區南京東路三段36 號 電話:(02)25063333 網址:www.banksinopac.com.tw</p>	<p><b>Bank SinoPac Company Limited / Wei-Thyr Tsao</b> No.36, Section 3, Nanjing East Road, Zhongshan District, Taipei City, Taiwan 104473, R.O.C. Tel: (02)25063333 Website: www.banksinopac.com.tw</p>
<p><b>玉山商業銀行/ 黃男州</b> (105402) 台北市松山區民生東路三段 115、117 號 電話:(02)25621313 網址:www.esunbank.com.tw</p>	<p><b>E.Sun Commercial Bank / Joseph N.C Huang</b> No.115, No.117, Section 3, Minsheng East Road, Songshan District, Taipei City, Taiwan 105402, R.O.C. Tel: (02)25621313 Website: www.esunbank.com.tw</p>
<p><b>凱基商業銀行/ 楊文鈞</b> (105021) 台北市松山區敦化北路135號 9樓、10樓、11樓及18樓 電話:(02)27159959 網址:www.kgibank.com.tw</p>	<p><b>KGI Bank / Wen-Jun Yang</b> 9-11F, 18 F, No.135, Dunhua North Road, Songshan District, Taipei City, Taiwan 105021, R.O.C. Tel: (02)27159959 Website: www.kgibank.com</p>
<p><b>星展(台灣) 商業銀行/ 伍維洪</b> (110049) 台北市信義區松仁路 32號、36 號 15、17 樓 電話:(02)66128362 網址:www.dbs.com.tw</p>	<p><b>DBS Bank(Taiwan) Ltd. / Ng Wai Hung Andrew</b> No.32, 15F, 17F, No.36, Songren Road, Xinyi District, Taipei City, Taiwan 110049, R.O.C. Tel:(02)66128362 Website:www.dbs.com.tw</p>

<p><b>台新國際商業銀行/ 吳東亮</b> (104401) 台北市中山區中山北路二段44 號 1樓及地下1樓 電話:(02)25683988 網址:www.taishinbank.com.tw</p>	<p><b>Tai Shin International Bank / Thomas T.L. Wu</b> B1, 1F, No.44, Section 2, Zhongshan North Road, Zhongshan District, Taipei City, Taiwan 104401, R.O.C. Tel: (02)25683988 Website: www.taishinbank.com.tw</p>
<p><b>安泰商業銀行/ 俞宇琦</b> (110615) 台北市信義區信義路五段 7 號 16、40、41樓 電話:(02)81012277 網址:www.entiebank.com.tw</p>	<p><b>EnTie Bank / Claudie Yu</b> 16F, 40F, 41F, No.7, Section 5, Xinyi Road, Xinyi District, Taipei City, Taiwan 110615, R.O.C. Tel: (02)81012277 Website: www.entiebank.com.tw</p>
<p><b>中國信託商業銀行/ 陳佳文</b> (115606) 台北市南港區經貿二路166、168、 170、186、188 號 電話:(02)33277777 網址:www.chinatrust.com.tw</p>	<p><b>CTBC Bank / Jia-Wen Chen</b> No.166, No.168, No.170, No.186, No.188, Jingmao Second Road, Nangang District, Taipei City, Taiwan 115606, R.O.C. Tel: (02)33277777 Website: www.chinatrust.com.tw</p>
<p><b>將來商業銀行/ 郭水義</b> (106046) 台北市大安區敦化南路二段95號 6、7、8、9樓 電話:(02)89796600 網址: www.nextbank.com.tw</p>	<p><b>NEXT Commercial Bank / Shui-Yi Kuo</b> 6F, 7F, 8F, 9F, No. 95, Section 2, Dunhua South Road, Da'an District, Taipei City, Taiwan 106046, R.O.C. Tel: (02)89796600 Website: www.nextbank.com.tw</p>
<p><b>連線商業銀行/ 黃仁竣</b> (114063) 台北市內湖區瑞光路333號3樓及4樓 電話:(02)66156899 網址: www.nextbank.com.tw</p>	<p><b>LINE Bank Taiwan Limited / In Joon Hwang</b> 3F-4F, No. 333, Ruiguang Road, Neihu District, Taipei City, Taiwan 114063, R.O.C. Tel: (02)66156899 Website: www.linebank.com.tw</p>
<p><b>美商美國紐約梅隆銀行台北分行/ 黃蔚文</b> (110404)台北市信義區松高路1號11樓 電話:(02) 27286000 網址: www.bnymellon.com</p>	<p><b>The Bank of New York Mellon Taipei Branch / Wei-Wen Huang</b> 11F, No.1, Songgao Road, Xinyi District, Taipei City , Taiwan 110404, R.O.C. Tel:(02) 27286000 Website: www.bnymellon.com</p>
<p><b>美商道富銀行台北分行/ 陳怡蓉</b> (106428) 台北市大安區敦化南路二段207 號 19 樓 電話:(02)27351200 網址:www.statestreet.com</p>	<p><b>State Street Bank and Trust Company Taipei Branch / Ilona Chen</b> 19F, No.207, Section 2, Dunhua South Road, Da'an District, Taipei City, Taiwan 106428, R.O.C. Tel:(02) 27351200 Website: www.statestreet.com</p>
<p><b>德商德意志銀行台北分行/ 詹翠芳</b> (106436) 台北市大安區仁愛路四段296 號 10 樓及13樓 電話:(02)21924666 網址:www.db.com/taiwan</p>	<p><b>Deutsche Bank Taipei Branch / Cynthia Chan</b> 10F,13 F, No.296, Section 4, Ren'ai Road, Da'an District, Taipei City, Taiwan 106436, R.O.C. Tel:(02)21924666 Website: www.db.com/taiwan</p>

<p><b>香港商東亞銀行台北分行/ 溫珍茵</b> (105410) 台北市松山區敦化北路88號10樓、10樓之3及11樓之3 電話:(02)81612888 網址:www.hkbea.com.tw</p>	<p><b>The Bank of East Asia, Taipei Branch / Jenny Jen Han Wen</b> 10F, 10F-3, 11F-3, No.88, Dunhua North Road, Songshan District, Taipei City, Taiwan 105410, R.O.C. Tel:(02)81612888 Website: www.hkbea.com.tw</p>
<p><b>美商摩根大通銀行台北分行/ 錢國維</b> (110022) 台北市信義區信義路五段106號3-8-9樓及108號3-8樓 電話:(02)27259800 網址:www.jpmorgan.com</p>	<p><b>JPMorgan Chase Bank, N.A., Taipei Branch / Carl Kuo Wei Chien</b> 3F, 8F, 9F, No.106, 3F, 8F, No.108, Section 5, Xinyi Road, Xinyi District, Taipei City, Taiwan 110022, R.O.C. Tel: (02)27259800 Website: www.jpmorgan.com</p>
<p><b>法商法國巴黎銀行台北分行/ 寶森</b> (110615) 台北市信義區信義路五段7號71樓(A、B、C、E室)、72樓、72樓之1(A、B、C室) 電話: (02)87583101 網址: www.bnpparibas.com.tw</p>	<p><b>BNP Paribas, Taipei Branch / Bruno Boussard</b> (Room A、B、C、E)71 F,72F, (Room A、B、C)72F-1, No.7, Section 5, Xinyi Road, Xinyi District, Taipei City, Taiwan 110615, R.O.C. Tel: (02)87583101 Website: www.bnpparibas.com.tw</p>
<p><b>瑞士商瑞士銀行台北分行/ 蘇韋毓</b> (110412) 台北市信義區松仁路7號1-5-21-22樓及9號1樓 電話:(02)87227888 網址:www.ubs.com</p>	<p><b>UBS AG, Taipei Branch / Mr. Henry Su</b> 1F, 5F, 21F, 22F, No. 7, and 1F, NO.9 Songren Road, Xinyi District, Taipei City, Taiwan 110412, R.O.C. Tel: (02)87227888 Website: www.ubs.com</p>
<p><b>統一綜合證券股份有限公司/ 林寬成</b> (105412) 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><b>President Securities Corporation / Kuan-Chen Lin</b> 1F, No.8, Dongxing Road, Songshan District, Taipei City, Taiwan 105412, R.O.C. Tel:(02)27478266 Website:www.pscnet.com.tw</p>
<p><b>兆豐證券股份有限公司/ 陳佩君</b> (100013) 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><b>Mega Securities Co., Ltd / Page Chen</b> 3F, No.95, Section 2, Zhongxiao East Road, Zhongzheng District, Taipei City, Taiwan 100013, R.O.C. Tel: (02)23278988 Website:www.emega.com.tw</p>
<p><b>國泰綜合證券股份有限公司/ 莊順裕</b> (106033)台北市大安區敦化南路2段218號3-4樓及7樓 電話:(02)23269888 網址:www.cathaysec.com.tw</p>	<p><b>Cathay Securities Corporation / Shun-Yu Chuang</b> 3F,4F, 7F, No.218, Section 2, Dunhua South Road, Da'an District, Taipei City, Taiwan 106033, R.O.C. Tel: (02)23269888 Website:www.cathaysec.com.tw</p>
<p><b>群益金鼎證券股份有限公司/ 周秀真</b> (105402) 台北市松山區民生東路三段156號14樓之3 電話:(02)87898888 網址: www.capital.com.tw</p>	<p><b>Capital Securities Corporation / Hsiu-Chen Chou</b> 14F-3, No.156, Section 3, Minsheng East Road, Songshan District, Taipei City, Taiwan 105402, R.O.C. Tel:(02)87898888 Website: www.capital.com.tw</p>

<p><b>凱基證券股份有限公司/ 許道義</b> (104484) 台北市中山區明水路 698 號3樓、700號3樓 電話:(02)21818888 網址:www.kgi.com.tw</p>	<p><b>KGI Securities Co., Ltd. / Daw-Yi Hsu</b> 3F, No.698, and 3F, No.700 Mingshui Road, Zhongshan District, Taipei City, Taiwan 104484, R.O.C. Tel:(02)21818888 Website:www.kgi.com.tw</p>
<p><b>華南永昌綜合證券股份有限公司/ 黃進明</b> (105017) 台北市松山區民生東路四段54號4樓 電話:(02)25456888 網址:www.entrust.com.tw</p>	<p><b>Hua Nan Securities Co., Ltd. / Chin-Ming Huang</b> 4F, No.54, Section 4, Minsheng East Road, Songshan District, Taipei City, Taiwan 105017, R.O.C. Tel:(02)25456888 Website:www.entrust.com.tw</p>
<p><b>富邦綜合證券股份有限公司/ 程明乾</b> (106431) 台北市大安區仁愛路四段169 號4 樓部分 電話:(02)87716888 網址:www.fubon.com/securities/home/</p>	<p><b>Fubon Securities Co., Ltd. / Ming-Chien Cheng</b> 4F, No.169, Section 4, Ren'ai Road, Da'an District, Taipei City, Taiwan 106431, R.O.C. Tel:(02)87716888 Website:www.fubon.com/securities/home/</p>
<p><b>元大證券股份有限公司/ 陳修偉</b> (104506) 台北市中山區南京東路三段219 號11 樓 電話:(02)27181234 網址:www.yuanta.com.tw</p>	<p><b>Yuanta Securities Co., Ltd. / Hsiu-Wei Chen</b> 11F, No. 219, Section 3, Nanjing East Road, Zhongshan District, Taipei City, Taiwan 104506, R.O.C. Tel:(02)27181234 Website:www.yuanta.com.tw</p>
<p><b>永豐金證券股份有限公司/ 朱士廷</b> (100502) 台北市中正區重慶南路一段2 號7、18、20樓 電話:(02)23114345 網址:securities.sinopac.com</p>	<p><b>SinoPac Securities Co., Ltd. / Stanley Chu</b> 7F, 18F, 20F, No.2, Section 1, Chongqing South Road, Zhongzheng District, Taipei City, Taiwan 100502, R.O.C. Tel:(02)23114345 Website: securities.sinopac.com</p>
<p><b>台新綜合證券股份有限公司/ 陳俊宏</b> (104401) 台北市中山區中山北路2段44號2樓 電話:(02)40509799 網址:https://www.tssco.com.tw/</p>	<p><b>Taishin Securities Co., Ltd. / Chun-Hong Chen</b> 2F, No.44, Section 2, Zhongshan North Road, Zhongshan District, Taipei City, Taiwan 104401, R.O.C. Tel:(02)40509799 Website:https://www.tssco.com.tw/</p>
<p><b>有限責任淡水第一信用合作社/ 麥勝剛</b> (251018)新北市淡水區中正路63號 電話:(02) 26211211 網址: http://www.tfccbank.com.tw/</p>	<p><b>The Tamshui First Credit Cooperative Bank/ Shen-Gang Mai</b> No.63, ZhongZheng Road, Danshui District, New Taipei City, Taiwan 251018, R.O.C. Tel:(02)26211211 Website: www.tfccbank.com.tw</p>

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託付終生



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

台北市大安區復興南路一段二三七號三樓  
3F., 237, Fuxing South Road, Sec. 1, Da'an Dist.,  
Taipei, Taiwan 106091, Republic of China  
Tel: (02)2351-5299 Fax: (02)2755-5643, (02)2755-4513

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