台北市就業服務商業同業公會 (中英)
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外國人合法匯款資訊

Legal remittance information for foreign workers

(含薪資及一般匯兌之合法匯款管道資訊)
(Legal way of salary and normal remittance)
匯款管道：銀行貼有「指定外匯」即可
Remittance channels: The specified bank with ” foreign exchange”

一、**中央銀行的外匯指定銀行**：The Specified Bank By Central Bank Of The Republic Of China:
中央銀行網站『全國金融機構查詢系統』➠勾選外匯業務別➠勾選指定外匯業務，即可出現所有的外匯指定銀行(亦可勾選國內縣市名稱，即出現該縣市有外匯指定的銀行)
The central bank website「National Financial Institution Inquiry System」➠ click “ List of Financial Institutions” ➠”foreign exchange bank” appears all specified foreign exchange bank.(also choose the county name, the specified bank in the country will be appeared.

二、**中華民國中央銀行** Central bank of the Republic of China
聯絡地址 10066 台北市中正區羅斯福路一段 2 號
Address: 2, Sec. 1, Roosevelt Rd., Taipei, 10066, Taiwan, R.O.C.
聯絡電話 Telephone No.：(02)2357-1999，2393-6161、傳真 Fax：(02)2357-1974
免付費電話 Free call：0800-666268

三、**將薪資匯回家鄉，請選擇合法有保障的跨國匯款管道！**
Always remit money to your home country through legal channels!

四、**移工如何合法辦理匯款？**
How can foreign workers remit money overseas legally?
(一).請到合法的外匯指定銀行辦理匯款業務
in order to remit money overseas go to a legally designated foreign exchange bank
(二).經金管會核發移工國外小額匯兌業務執照之業者
A small cross-border remittance business operator with a license issued by the Financial Supervisory Commission (FSC)
(三).請透過金融監督管理委員會許可機構的小額匯款 APP!
Please use the small remittances APP at financial institutions approved by the Financial Supervisory Commission
(四).合法仲介公司亦可替移工辦理匯兌服務
Legal labor brokerages can also provide foreign workers with remittance services

五、**透過地下匯兌聽起來方便、快捷、手續費又便宜，但其實隱藏著巨大風險！**
It might appear quick and convenient to use an underground remittance channel that charges lower service charges, but such services have huge hidden risks
(一).不法業者捲款逃跑
An illegal operator could run away with your money
(二).匯款途中錢財露白，遭有心人士搶劫
An unscrupulous individual could steal your money as part of the illegal remittance process
(三).若地下匯兌業者被查緝，款項遭凍結，可能會拿不回薪資

If the illegal remittance operator is investigated your money could be frozen and you may be unable to claim it back

(四).在不知情的情況下成為洗錢、詐欺案的共犯

You could become an unwitting accomplice to money laundering or other illegal activities.

六、全國金融機構查詢系統 https://www.cbc.gov.tw/tw/sp-bank-qform-1.html

National financial institutions inquiry system：https://www.cbc.gov.tw/tw/sp-bank-qform-1.html

七、如有相關問題可致電 1955 專線

If you have any questions call the 1955 hotline.

八、非法地下通匯行為涉及銀行法相關條文

Illegal underground remittance

(一).銀行法 The Banking Act of The Republic of China

第 29 條 Article 29

除法律另有規定者外，非銀行不得經營收受存款、受託經理信託資金、公眾財產或辦理國內外匯兌業務。

違反前項規定者，由主管機關或目的事業主管機關會同司法警察機關取締，並移送法辦；如屬法人組織，其負責人對有關債務，應負連帶清償責任。

執行前項任務時，得依法搜索扣押被取締者之會計帳簿及文件，並得拆除其標誌等設施或為其他必要之處置。

Unless otherwise provided by law, any organization other than a Bank shall not Accept Deposits, manage Trust Funds or public property under mandate or handle domestic or foreign remittances.

Upon a violation of Paragraph 1 of this Article, remedial action shall be taken by the Competent Authority or the competent authority in charge of the particular enterprise, together with the juridical police authority, and the case shall be referred to the court for action.

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

第 125 條 Article 125

違反第 29 條第 1 項規定者，處 3 年以上 10 年以下有期徒刑，得併科新臺幣一千萬元以上二億元以下罰金。其因犯罪獲取之財物或財產上利益達新臺幣一億元以上者，處七年以上有期徒刑，得併科新臺幣二千五百萬元以上五億元以下罰金。

經營銀行間資金移轉帳務清算之金融資訊服務事業，未經主管機關許可，而擅自營業者，依前項規定處罰。

法人犯前二項之罪者，處罰其行為負責人。

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

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

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

第 125-4 條 Article 125-4

犯第 125 條、第 125 條之 2 或第 125 條之 3 之罪，於犯罪後自首，如自動繳交全部犯罪所得者，減輕或免除其刑；並因而查獲其他正犯或共犯者，免除其刑。

For those who have turned themselves in after committing crimes stipulated in Article 125, Article 125-2 or Article 125-3, they have delivered all criminal gains, if any, out at their free will, their sentences can be reduced or exempted. If their acts of turning themselves in have led to the capture of other principal criminals or accomplices, their sentences shall be exempted.

犯第 125 條、第 125 條之 2 或第 125 條之 3 之罪，在偵查中自白，如自動繳交全部犯罪所得者，減輕其刑；並因而查獲其他正犯或共犯者，減輕其刑至二分之一。

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

犯第 125 條第 1 項、第 125 條之 2 第 1 項及第 125 條之 3 第 1 項、第 2 項之罪，其因犯罪獲取之財物或財產上利益超過罰金最高額時，得於犯罪獲取之財物或財產上利益之範圍內加重罰金；如損及金融市場穩定者，加重其刑至二分之一。

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

(二).國際金融業務條例 Offshore Banking Act

第 7 條 Article 7

國際金融業務分行，辦理外匯存款，不得有左列行為：

An offshore banking branch accepting foreign currency deposits shall not:

1.收受外幣現金。

accept foreign currency in cash

2.准許以外匯存款兌換為新臺幣提取。

allow the withdrawal of foreign currency deposits in New Taiwan Dollars.

第 8 條 Article 8

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

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