

# 保險經紀人公司（含兼營保險經紀人業務之銀行）防制洗錢及打擊資恐 注意事項範本

## Model Guidelines for Insurance Broker Companies' Anti-Money Laundering and Countering Terrorism Financing Policies and Procedures

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1. 本範本依「洗錢防制法」、「資恐防制法」及「金融機構防制洗錢辦法」、「保險業防制洗錢及打擊資恐內部控制要點」訂定。

The Model are enacted pursuant to the **【Money Laundering Control Act】**, the **【Terrorism Financing Prevention Act】**, the **【Regulations Governing Anti-Money Laundering of Financial Institutions】** and the **【Directions Governing Internal Control System of Anti-Money Laundering and Countering Terrorism Financing of Insurance Sector】**.

保險經紀人公司(含兼營保險經紀人業務之銀行)(以下簡稱保險經紀人公司)執行業務時，應盡防制洗錢及打擊資恐工作責任，並遵循本範本。

An insurance broker company (including banks engaging concurrently in insurance broker business) (Hereinafter referred to as the “insurance broker companies”) shall perform duties in anti-money laundering and countering terrorism financing and follow the Model when conducting business.

2. 保險經紀人公司確認客戶身分措施，應依下列規定辦理：

An insurance broker company shall handle CDD measures in accordance with the following provisions:

- (1) 不得接受客戶以匿名或使用假名建立業務關係。

Do not accept anonymous accounts or accounts in fictitious names for establishing or maintaining business relationship

- (2) 於下列情形時，應確認客戶身分：

Undertake CDD measures when:

1. 與客戶建立業務關係時。

Establishing business relations with any customer.

2. 辦理新臺幣五十萬元(含等值外幣)以上之單筆現金收或付(在會計處理上凡以現金收支傳票記帳皆屬之)時。

Making cash receipt or payment in a single transaction (including all transactions recorded on cash deposit or withdrawal vouchers for accounting purpose) of more than NT\$500,000 (including the foreign currency equivalent thereof).

3. 發現疑似洗錢或資恐交易時。

There is a transaction suspicious of money laundering or terrorist financing.

4. 對於過去所取得客戶身分資料之真實性或妥適性有所懷疑時。

There are doubts about the veracity or adequacy of previously obtained customer identification data.

- (3) 確認客戶身分應採取之方式：

The CDD measures shall be taken in accordance with the following provisions:

1. 以可靠、獨立來源之文件、資料或資訊，辨識及驗證客戶身分，並保存該身分證明文件影本或予以記錄。

Identifying the customer and verifying that customer’s identity using reliable, independent source documents, data or information, and shall keep copies of the customer’s identification documents or record the relevant information thereon.

2. 對於由代理人辦理投保、理賠、契約變更或其他交易，應確實查證代理之事實，

並以可靠、獨立來源之文件、資料或資訊，辨別及驗證代理人身分，並保存該身分證明文件影本或予以記錄。

Verifying that any person purporting to act on behalf of the customer is so authorized in the purchase of insurance, settlement of claim, contractual revision or other transactions, identifying and verifying the identity of that person using reliable, independent source documents, data or information. In addition, keep copies of the person's identification documents or record the relevant information thereon.

3. 辨識客戶實質受益人，並以合理措施驗證其身分，包括使用可靠來源之資料或資訊。

Taking reasonable measures to identify and verify the identity of the beneficial owner of a customer, including using reliable source data or information.

4. 確認客戶身分措施，應包括徵詢業務關係之目的與性質，並視情形取得相關資訊。

Enquiring information on the purpose and intended nature of the business relationship and obtaining relevant information in view of the situation when undertaking CDD measures.

- (4) 前款規定於客戶為個人時，至少取得下列資訊，以辨識其身分：

When a customer mentioned in the preceding paragraph herein is an individual, at least the following information shall be obtained for due diligence:

1. 姓名、出生日期。

Full name and date of birth.

2. 戶籍或居住地址。

Permanent or residential address.

3. 官方身分證明文件號碼。

Official Identification document number.

4. 國籍。

Nationality.

5. 外國人士居留或交易目的（如觀光、工作等）。

The foreigner's reason for stay or transaction (such as tourism, work, etc.)

- (5) 第三款規定於客戶為法人、團體或信託之受託人時，應瞭解客戶或信託(包括類似信託之法律協議)之業務性質，並至少取得客戶或信託之下列資訊，辨識及驗證其身分：

When the customer mentioned in Subparagraph (3) hereof is a legal person, an organization or a trustee, an insurance broker company shall, understand the business nature of the customer or trust (including trust-like legal arrangements) and obtain at least the following information to identify the customer or the trust and verify its identity:

1. 客戶或信託之名稱、法律形式及存在證明。

Name, legal form and proof of existence of customer or trust.

2. 規範及約束客戶或信託之章程或類似之權力文件。但下列情形得不適用：

The charter or similar power documents that regulate and bind the customer or trust, except for any of the following circumstances:

- (1) 第七款第三目所列對象，或是第七款第四目所列商品，其無第四點第三款但書情形者。

Customers/entities listed under Item (3) of Subparagraph 7 hereof and insurance products listed under Item (4) of Subparagraph 7 hereof are free of the situation described in the proviso of Paragraph 3 of Article 4 herein.

- (2) 團體客戶經確認其未訂定章程或類似之權力文件者。

The customer who is an organization acknowledges that it does not have a charter or similar power document.

3. 在客戶中擔任高階管理人員之姓名。

Names of relevant persons having a senior management position in the customer.

4. 客戶註冊登記之辦公室地址，及其主要之營業處所地址。

The address of the registered office of the customer, and if different, the address of its principal place of business.

- (6) 客戶為法人時，應瞭解其是否可發行無記名股票，並對已發行無記名股票之客戶採取適當措施以確保其實質受益人之更新。

When the customer is a legal person, an insurance broker company shall understand whether the customer is able to issue bearer shares and apply appropriate measures for customers who have issued bearer shares to ensure their beneficial owners are kept up-to-date.

- (7) 第五款規定於客戶為法人、團體或信託之受託人時，應瞭解客戶或信託之所有權及控制權結構，並透過下列資訊，辨識客戶之實質受益人，及採取合理措施驗證：

When the customer mentioned in Paragraph 5 hereof is a legal person, an organization or a trustee, an insurance broker company shall understand the ownership and control structure of the customer or the trust, and obtain the following information to identify the beneficial owners of the customer and take reasonable measures to verify the identity of such persons:

1. 客戶為法人、團體時：

For legal persons and organizations:

- (1) 具控制權之最終自然人身分。所稱具控制權係指直接、間接持有該法人股份或資本超過百分之二十五者，得請客戶提供股東名冊或其他文件協助完成辨識。

The identity of the natural person (s) who ultimately has a controlling ownership interest in the legal person. A controlling ownership interest refers to owning directly and/or indirectly more than 25 percent of the legal person's shares or capital; an insurance company may ask the customer to provide its list of shareholders or other documents to assist in the identification of persons holding controlling ownership interest.

- (2) 依前小目規定未發現具控制權之自然人，或對具控制權自然人是否為實質受益人有所懷疑時，應辨識有無透過其他方式對客戶行使控制權之自然人。

To the extent where no natural person exerting control through ownership interests is identified or that there is doubt as to whether the person (s) with the controlling ownership interest are the beneficial owner (s), the identity of the natural person (s) (if any) exercising control of the customer through other means.

- (3) 如依前二小目規定均未發現具控制權之自然人時，應辨識擔任高階管理職位之自然人身分。

Where no natural person is identified under the preceding two subparagraphs, an insurance broker company shall identify the identity of a natural person who holds the position of senior managing official.

2. 客戶為信託之受託人時，應確認委託人、受託人、信託監察人、信託受益人及其他可有效控制該信託帳戶之人，或與上述人員具相當或類似職務者之身分。

When a customer is a trustee: Verifying the identity of the settlor(s), the trustee(s), the trust supervisor, the beneficiaries, and any other natural person (s) exercising

ultimate effective control over the trust, or the identity of person (s) in equivalent or similar position.

3. 客戶或具控制權者為下列身分者，除有金融機構防制洗錢辦法第六條第一項第三款但書情形者外，得不適用第三款第三目辨識及驗證實質受益人身分之規定：Unless otherwise provided for in the proviso of Subparagraph 3, Paragraph 1, Article 6 of the **【Regulations Governing Anti-Money Laundering of Financial Institutions】** or where the customer has issued bearer shares, an insurance broker company is not subject to the requirements of identifying and verifying the identity of beneficial owner (s) of a customer set out under Item (3) of Subparagraph 3 hereof, provided the customer or the person having a controlling ownership interest in the customer is:
  - (1) 我國政府機關。  
a R.O.C. government entity.
  - (2) 我國公營事業機構。  
an enterprise owned by the R.O.C. government.
  - (3) 外國政府機關。  
a foreign government entity.
  - (4) 我國公開發行公司或其子公司。  
a public company and its subsidiaries.
  - (5) 於國外掛牌並依掛牌所在地規定，應揭露其主要股東之股票上市、上櫃公司，或其子公司。  
an entity listed on a stock exchange outside of R.O.C. that is subject to regulatory disclosure requirements of its principal shareholders, and the subsidiaries of such entity.
  - (6) 受我國監理之金融機構及其管理之投資工具。  
a financial institution supervised by the R.O.C. government, and an investment vehicle managed by such institution.
  - (7) 設立於我國境外，且所受監理規範與防制洗錢金融行動工作組織 (FATF) 所定防制洗錢及打擊資恐標準一致之金融機構，及該金融機構管理之投資工具。  
a financial institution incorporated or established outside of R.O.C. that is subject to and supervised for compliance with AML/CFT requirements consistent with standards set by the Financial Action Task Force on Money Laundering (FATF), and an investment vehicle managed by such institution.
  - (8) 我國公務人員退休撫卹基金、勞工保險基金、勞工退休基金、郵政儲金、公教人員保險準備金及私校教職員退撫儲金。  
a R.O.C. Public Service Pension Fund, Labor Insurance Fund, Labor Pension Fund, Post Office Savings Deposit, Public Servant and Teacher Insurance Program and Pension Scheme for Private Schools Faculties.
  - (9) 員工持股信託、員工福利儲蓄信託。  
an employee stock ownership trust or an employee savings trust.
4. 投保財產保險、健康保險或不具有保單價值準備金之保險商品者，除客戶有第四點第三款但書情形者外，不適用第三款第三目辨識及驗證實質受益人身分之規定。

Except for situations provided for in the proviso of Paragraph 3 of Article 4 hereof, an insurance broker company is not subject to the requirements of identifying and verifying the identity of beneficial owner (s) of a customer set out under Item (3) of Subparagraph 3 hereof when the customer purchases property insurance, accident insurance, health insurance or an insurance product that does not require policy value

reserve.

- (8) 人身保險經紀人應於洽訂人壽保險、投資型保險及年金保險契約之保險受益人確定或經指定時，採取下列措施：

A life insurance broker shall adopt the following measures when the beneficiary (ies) on a life insurance policy, investment-linked insurance policy or annuity insurance policy have been identified or designated.

1. 對於經指定為保險受益人者，應取得其姓名或名稱及身分證明文件號碼或註冊設立日期。

Obtaining the name and identification document number or registration (incorporation) date of the designated beneficiary.

2. 對於依據契約特性或其他方式指定為保險受益人者，應取得充分資訊，以使保險業於支付保險金時得藉以辨識該保險受益人身分。

For beneficiary(ies) that are designated by contract characteristics or by other means, obtaining sufficient information concerning the beneficiary to satisfy the insurance enterprise that it will be able to establish the identity of the beneficiary at the time of the payout.

- (9) 與客戶建立業務關係時，驗證客戶及其代理人與實質受益人身分之方式：

Methods of verifying the identities of customers, agents and beneficial owners when establishing business relations with any customer:

1. 以文件驗證(不適用於電話行銷、網路投保或主管機關另有規定無須親晤之情形者)：

Verifying by documents (Not applicable in the situation of telemarketing, online insurance or those exempted visits pursuant to the regulations of the competent authority):

- (1) 個人：

Individual:

- i. 驗證身分或生日：取得附有照片且未過期之官方身分證明文件，如身分證、護照、居留證、駕照等。如對上述文件效期有疑義，應取得大使館或公證人之認證或聲明。另實質受益人前述資料得不要求正本進行驗證，或請法人、團體及其代表人聲明實質受益人資料，但該聲明資料應有部分項目得以公司登記證明文件、公司年報等其他可信文件或資料來源進行驗證。

Verifying identity or date of birth: obtain unexpired official identification documents with photo, such as identification card, passport, residence permit, driver's license, etc. If there is any doubt on the validity of the documents hereof, an insurance broker company shall obtain an embassy or notary's certification or statement. In addition, the beneficial owner's information herein does not require to be authenticated; an insurance broker company can request a legal person, an organization and/or its representative to make a statement on the beneficial owner's information, provided that there shall be some information in the statement that can be verified by proof of company registration (incorporation), company annual report or other credible documents or information source.

- ii. 驗證地址：取得客戶所屬帳單、對帳單、或官方核發之文件等。

Verifying address: obtain the customer's bill, statement, or official documents.

- (2) 法人、團體或信託之受託人：取得公司設立登記文件 (Certified Articles of Incorporation)、政府核發之營業執照、合夥協議 (Partnership Agreement)、

信託文件 (Trust Instrument)、存續證明 (Certification of Incumbency) 等。如信託之受託人為洗錢防制法第五條第一項列示之金融機構所管理之信託，其信託文件得由該金融機構出具之書面替代之，惟該金融機構所在之國家或地區有第六條第一項第三款但書者不適用。

A legal person, an organization or a trustee: Obtaining certified articles of incorporation, government-issued business license, partnership agreement, trust instrument, certification of incumbency, etc. If the trustee is a trust managed by a financial institution listed in Paragraph 1, Article 5 of the Money Laundering Control Act, its trust instrument may be substituted by a written letter issued by the financial institution, provided that the financial institute is not located in the country or region pursuant to the proviso of Subparagraph 3, Paragraph 1 of Article 6 herein.

2. 有必要時，可另行以非文件資訊驗證，例如：

Verifying by nonrecord materials when necessary, such as:

(1) 在投保後，以電話或函件聯繫客戶。

Contacting customers by phone or mail after the purchase of insurance.

(2) 由其他金融機構提供之資訊。

Information provided by other financial institution(s).

(3) 交叉比對客戶提供之資訊與其他可信賴之公開資訊、付費資料庫等。

Comparing the information provided by the customer with other trusted public information, paid database, etc.

- (10) 完成確認客戶身分措施前，不得與該客戶建立業務關係。但符合下列各目情形者，得先取得辨識客戶及實質受益人身分之資料，並於保險公司與該客戶建立業務關係後，再由保險公司完成驗證：

Business relationship with a customer shall not be established before completing the CDD measures. However, an insurance company may first obtain information on the identity of the customer and its beneficial owner (s) and complete the verification after the establishment of business relationship, provided that:

1. 洗錢及資恐風險受到有效管理。包括應針對客戶可能利用交易完成後才驗證身分之情形，採取風險管控措施。

The ML/TF risks are effectively managed, including adopting risk management procedures with respect to the conditions under which a customer may utilize the business relationship to complete a transaction prior to verification.

2. 為避免對客戶業務之正常運作造成干擾所必須。

This is essential not to interrupt the normal conduct of business with the customer.

3. 會在合理可行之情形下儘速完成客戶及實質受益人之身分驗證。如未能在合理可行之時限內完成客戶及實質受益人之身分驗證，須終止該業務關係，並應事先告知客戶。

Verification of the identities of the customer and its beneficial owner (s) will be completed as soon as reasonably practicable after the establishment of business relationship. An insurance broker company shall advise its customer in advance that the business relationship will be terminated if verification cannot be completed as soon as reasonably practicable.

- (11) 對於無法完成確認客戶身分相關規定程序，應考量申報與該客戶有關之可疑交易。Where an insurance broker company is unable to complete the required CDD process on a customer, it should consider filing a suspicious transaction report in relation to the customer.

- (12) 懷疑某客戶或交易可能涉及洗錢或資恐，且合理相信執行確認客戶身分程序可能對客戶洩露訊息時，得不執行該等程序，而改以申報可疑交易。

If an insurance broker company forms a suspicion of money laundering or terrorist financing and reasonably believes that performing the CDD process will tip-off the customer, it is permitted not to pursue that process and file an STR instead.

3. 確認客戶身分時，有下列情形之一者，應予以婉拒建立業務關係或交易：

If there exists any of the following situations in the CDD process, an insurance broker company should decline to establish business relationship or carry out any transaction with the customer:

- (1) 疑似使用假名、人頭、虛設行號或虛設法人團體投保者。

The customer is suspected of opening an anonymous account or using a nominee, a shell firm, or a shell corporation or entity to open an account, purchase insurance.

- (2) 客戶拒絕提供審核客戶身分措施相關文件。

The customer refuses to provide the required documents for identifying and verifying its identity.

- (3) 對於由代理人辦理投保、保險理賠、保險契約變更或其他交易者，且查證代理之事實及身分資料有困難。

Whereas any person acts on behalf of a customer to apply for insurance, file an insurance claim, request change of insurance contract or conduct other transaction, it is difficult to check and verify the fact of authorization and identity-related information.

- (4) 持用偽、變造身分證明文件。

The customer uses forged or altered identification documents.

- (5) 出示之身分證明文件均為影本。但依規定得以身分證明文件影本或影像檔，輔以其他管控措施辦理之業務，不在此限。

The customer only provides photocopies of the identification documents; the preceding provision does not apply to businesses where a photocopy or image file of the identification document supplemented with other control measures are acceptable.

- (6) 客戶投保提供之文件資料可疑、模糊不清，不願提供其他佐證資料或提供之文件資料無法進行查證者。

Documents provided by the customer for the purchase of insurance are suspicious or unclear so that the documents cannot be authenticated, or the customer refuses to provide other supporting documents.

- (7) 客戶不尋常拖延應補充之身分證明文件者。

The customer procrastinates in providing identification documents in an unusual manner.

- (8) 建立業務關係對象為資恐防制法指定制裁之個人、法人或團體，以及外國政府或國際洗錢防制組織認定或追查之恐怖分子或團體。但依資恐防制法第六條第一項第二款至第四款所為支付不在此限。

The customer is an individual, a legal person or an organization sanctioned under the Terrorism Financing Prevention Act, or a terrorist or terrorist group identified or investigated by a foreign government or an international anti-money laundering organization, except for payments made under Subparagraphs 2~4, Paragraph 1, Article 6 of the Terrorism Financing Prevention Act.

- (9) 建立業務關係或交易時，有其他異常情形，客戶無法提出合理說明。

Other unusual circumstances exist in the process of establishing business relationship or conducting transaction and the customer fails to provide reasonable explanations.

4. 第二點第三款規定之確認客戶身分措施，應以風險基礎方法決定其執行強度，協助處理，包括：

An insurance broker company shall determine the extent of applying CDD measures under Subparagraph 3 of Article 2 hereof using a risk-based approach (RBA), including:

(1) 對於高風險情形，應加強確認客戶身分措施，其中至少應額外採取下列強化措施：  
For higher risk circumstances, an insurance broker company shall perform Enhanced Due Diligence measures by adopting additionally at least the following enhanced measures:

1. 在建立或新增業務往來關係前，應取得高階管理人員同意。

Obtaining the approval of senior management before establishing or entering a new business relationship

2. 應採取合理措施以瞭解客戶財富及資金來源。其中資金來源係指產生該資金之實質來源。

Taking reasonable measures to understand the sources of wealth and the source of funds of the customer; in case the source of funds is deposits, understand further the source of deposits.

3. 對於業務往來關係應採取強化之持續監督。

Conducting enhanced ongoing monitoring on business relationship.

(2) 對於來自洗錢或資恐高風險國家或地區之客戶，應採行與其風險相當之強化措施。

For customers from or in a high-risk countries or regions known to have inadequate AML/CFT regimes, an insurance broker company shall conduct Enhanced Due Diligence measures consistent with the risks identified.

(3) 對於較低風險情形，得採取簡化措施，該簡化措施應與其較低風險因素相當。但有下列情形者，不得採取簡化確認客戶身分措施：

For lower risk circumstances, an insurance broker company may apply simplified CDD measures, which shall be commensurate with the lower risk factors. However simplified CDD measures are not allowed in any of the following circumstances:

1. 客戶來自未採取有效防制洗錢或打擊資恐之高風險地區或國家，包括但不限於金融監督管理委員會函轉國際防制洗錢組織所公告防制洗錢與打擊資恐有嚴重缺失之國家或地區，及其他未遵循或未充分遵循國際防制洗錢組織建議之國家或地區。

Where the customers are from or in countries or regions known to have inadequate AML/CFT regimes, including but not limited to those which designated by international organizations on AML/CFT as countries or regions with serious deficiencies in their AML/CFT regimes, and other countries or regions that do not or insufficiently follow the recommendations of international organizations on AML/CFT as forwarded by the Financial Supervisory Commission (FSC).

2. 足資懷疑該客戶或交易涉及洗錢或資恐。

Where there is a suspicion of money laundering or terrorist financing in relation to the customer or the transaction.

5. 保險經紀人公司應以紙本或電子資料保存與客戶往來及交易之紀錄憑證，並依下列規定辦理：

An insurance broker company shall keep records on all business relations and transactions with its customers in hard copy or electronical form and in accordance with the following provisions:

(1) 對國內外交易之所有必要紀錄，應至少保存五年。但法律另有較長保存期間規定者，從其規定。

An insurance broker company shall maintain all necessary records on transactions, both domestic and international, for at least five years or a longer period as otherwise required by law.

- (2) 對下列資料，應保存至與客戶業務關係結束後至少五年。但法律另有較長保存期間規定者，從其規定：

An insurance broker company shall, after business relationship with the customer is ended, maintain the following information for at least five years or a longer period as otherwise required by law.

1. 確認客戶身分所取得之所有紀錄，如護照、身分證、駕照或類似之官方身分證明文件影本或紀錄。All records obtained through CDD measures, such as copies or records of official identification documents like passports, identity cards, driving licenses or similar documents.

2. 契約文件檔案。

Contract files.

3. 業務往來資訊，包括對複雜、異常交易進行詢問所取得之背景或目的資訊與分析資料。

Business correspondence, including inquiries to establish the background and purpose of complex, unusual large transactions and the results of any analysis undertaken.

- (3) 保存之交易紀錄應足以重建個別交易，以備作為認定不法活動之證據。對權責機關依適當授權要求提供交易紀錄及確認客戶身分等相關資訊時，應確保能夠迅速提供。

Transaction records maintained by an insurance broker company must be sufficient to permit reconstruction of individual transactions so as to provide, if necessary, evidence for prosecution of criminal activity. An insurance broker company shall ensure that transaction records and CDD information will be available swiftly to the competent authorities when such requests are made with appropriate authority.

6. 保險經紀人公司對於新臺幣五十萬元(含等值外幣)以上之單筆(不論是否屬同一保單)或同一營業日同一交易帳戶數筆款項之合計現金收或付(在會計處理上凡以現金收支傳票記帳者皆屬之)，應依下列規定辦理：

An insurance broker company shall handle cash receipt or payment in a single transaction (including all transactions recorded on cash deposit or withdrawal vouchers for accounting purpose made within the same insurance policy or different insurance policy) or total cash receipt and payment in multiple transactions (including all transactions recorded on cash deposit or withdrawal vouchers for accounting purpose made within the same insurance policy or different insurance policy) under the same account on the same business day of more than NT\$500,000 (including the foreign currency equivalent thereof) in accordance with the following provisions:

- (1) 應確認客戶身分並留存交易紀錄憑證。

Verify the identity of the customer and keep relevant transaction records.

- (2) 確認客戶身分措施，應依下列規定辦理：The CDD measures shall be taken in accordance with the following provisions:

1. 憑客戶提供之身分證明文件或護照確認其身分，並將其姓名、出生年月日、住址、電話、交易帳戶號碼、交易金額及身分證明文件號碼加以記錄。但如能確認客戶為交易帳戶本人者，可免確認身分，惟應於交易紀錄上敘明係本人交易。

Check the identity (ID) document or passport provided by the customer and record the customer's name, date of birth, address, telephone, account number, amount of transaction, and Identification document number. Notwithstanding the foregoing, in case that the customer is confirmed to be exactly the account holder, it should be clearly noted in the transaction record rather than undertaking a repeated ID verification.

2. 交易如係由代理人為之者，應憑代理人提供之身分證明文件或護照確認其身分，並將其姓名、出生年月日、住址、電話、交易帳戶號碼、交易金額及身分證明文件號碼加以記錄。

If the transaction is conducted by any person acts on behalf of a customer, check the identity of the agent by checking his or her ID document or passport and record the name, date of birth, address, and telephone of the agent, account number, amount of transaction, and Identification document number.

- (3) 除第七點規定之情形外，應依法務部調查局（以下簡稱調查局）所定之申報格式，於交易完成後五個營業日內以媒體申報方式，向調查局申報。無法以媒體方式申報而有正當理由者，得報經調查局同意後，以書面申報之。

Except for situations specified in Article 7 hereof, report the transaction to the Investigation Bureau, Ministry of Justice (referred to as "Investigation Bureau" hereunder) in a format prescribed by the Investigation Bureau via electronic media in five (5) business days after the completion of transaction. If an insurance broker company is unable to file a report via electronic media with a legitimate reason, the institution may file a written report after obtaining the consent of the Investigation Bureau.

- (4) 向調查局申報資料及相關紀錄憑證之保存，應依第五點規定辦理。

Keep the data reported to the Investigation Bureau and relevant transaction records in accordance with Article 5 herein.

7. 保險經紀人公司對下列新臺幣五十萬元(含等值外幣)以上之通貨交易，免向調查局申報，但仍應確認客戶身分及留存相關紀錄憑證：

An insurance broker company is not required to file a report on any of the following cash transactions of more than NT\$500,000 (including the foreign currency equivalent thereof) with the Investigation Bureau, provided that it verifies the identity of the customer and keeps the transaction records thereof:

- (1) 存入政府機關、公營事業機構、行使公權力機構（於受委託範圍內）、公私立學校、公用事業及政府依法設立之基金。

Deposits into the accounts opened by government entity, state-run enterprises, institutions acting with governmental power (within the scope of mandate), public and private schools, public enterprises and government funds established where relevant regulations or contractual relationships so provide.

- (2) 與金融機構間之交易及資金調度。但金融同業之客戶透過金融同業間之同業存款帳戶所生之應付款項，如兌現同業所開立之支票，同一客戶現金交易達新臺幣五十萬元以上者，仍應依規定辦理。

Transactions and fund arrangements between financial institutions. Notwithstanding the foregoing, payables to another financial institution's customer paid through an inter-bank deposit account, such as a customer cashing the check issued by another financial institution, shall be handled as required, provided the cash transaction of a customer exceeds NT\$500,000.

- (3) 代收款項交易，其繳款通知書已明確記載交易對象之姓名、身分證明文件號碼（含代號可追查交易對象之身分者）、交易種類及金額者。但應以繳款通知書副聯作為交易紀錄憑證留存。

Payments collected on behalf of a third party where the payment notice expressly bears the name and Identification card number of the customers/entities (including the code which enables tracking of a customer/entity's identity), and type and amount of transaction. Nevertheless, the duplicate copy of the payment notice shall be kept as the transaction record.

8. 保險經紀人公司對疑似洗錢或資恐交易之申報，應依下列規定辦理：

An insurance broker company shall file a report on transactions suspicious of money laundering or terrorist financing (STR) in accordance with following provisions:

- (1) 對於認定有疑似洗錢或資恐交易者，不論交易金額多寡，均應向調查局申報。交易未完成者，亦同。

For transactions that are deemed as suspicious ML/TF activities, an insurance broker company shall file a STR with the Investigation Bureau, regardless of the amount of transaction and regardless whether the transaction was completed or not.

- (2) 自發現疑似洗錢或資恐交易之日起十個營業日內，應依調查局所定之申報格式，簽報專責主管核定後，立即向調查局申報。

Within ten (10) business days upon discovery of a suspicious ML/TF transaction, an insurance broker company shall promptly file a STR with the Investigation Bureau in a format prescribed by the Bureau after the report has been approved by the responsible chief compliance officer at the institution.

- (3) 對屬明顯重大緊急之疑似洗錢或資恐交易案件之申報，應立即以傳真或其他可行方式儘速向調查局申報，並應補辦書面資料。但經調查局以傳真資料確認回條確認收件者，無需補辦申報書。金融機構並應留存傳真資料確認回條。

For obviously significant suspicious ML/TF transactions of urgent nature, an insurance broker company should file a STR as soon as possible to the Investigation Bureau by fax or other available means and follow it up with a written report. An insurance broker company is not required to submit a follow-up written report, provided the Investigation Bureau has acknowledged the receipt of report by sending a reply by fax. In such event, an insurance broker company shall keep the faxed reply.

- (4) 前二款申報書及傳真資料確認回條，應依調查局規定之格式辦理。

The STR and faxed reply mentioned in the preceding two subparagraphs shall be prescribed by the Investigation Bureau.

- (5) 向調查局申報資料及相關紀錄憑證之保存，應依第五點規定辦理。

Keep the data reported to the Investigation Bureau and relevant transaction records in accordance with Article 5 herein.

9. 內部控制制度：

Internal control system:

- (1) 具一定規模之保險經紀人公司防制洗錢及打擊資恐之內部控制制度，應經董(理)事會通過；修正時，亦同。其內容並應包括下列事項：

The internal control system of an insurance broker company of a certain size for AML/CFT and any subsequent amendment thereto shall be approved by its board of directors (council). The internal control system shall contain the following particulars:

1. 就洗錢及資恐風險進行辨識、評估、管理之相關政策及程序。

The policies and procedures to identify, assess and manage its ML/TF risks.

2. 依據洗錢及資恐風險、業務規模，訂定防制洗錢及打擊資恐計畫，以管理及降低已辨識出之風險，並對其中之較高風險，採取強化控管措施。

An AML/CFT program established based on ML/TF risks and business size to manage and mitigate identified risks, which also includes enhanced control measures for higher risk situations.

3. 監督控管防制洗錢及打擊資恐法令遵循及防制洗錢及打擊資恐計畫執行之標準作業程序，並納入自行查核及內部稽核項目，且於必要時予以強化。

Standard operational procedures for monitoring compliance with AML/CFT regulations and for the implementation of AML/CFT program, which shall be

included in the self-inspection and internal audit system, and enhanced if necessary.

- (2) 具一定規模之保險經紀人公司依「保險代理人公司保險經紀人公司內部控制稽核制度及招攬處理制度實施辦法」第六條規定，建立之內部控制制度，應包括下列事項：

An insurance broker company of a certain size shall establish internal control system in accordance with Article 6 of the 【Regulations Governing the Implementation of Internal Control and Audit System and Business Solicitation System of Insurance Agent Companies and Insurance Broker Companies】， which shall contain the following particulars:

1. 依據「保險經紀人公司評估洗錢及資助恐怖主義風險及訂定相關防制計畫指引」，訂定之防制洗錢及資恐風險辨識、評估、管理之相關政策及程序；以及依據防制洗錢及資恐風險、業務規模，訂定之防制洗錢及打擊資恐計畫，以管理及辨識洗錢及資恐風險，並對第四條第一款規範之高風險情形，採取加強確認客戶身分措施。

Establishing the policies and procedures to identify, assess and manage its ML/TF risks in accordance with the 【Guidelines Governing Money Laundering and Terrorist Financing Risks Assessment and Relevant Prevention Program Development by the Insurance Broker Companies】； establishing an AML/CFT program established based on ML/TF risks and business size to manage and identify ML/TF risks; adopt Enhanced Due Diligence measures for higher risk circumstances in Paragraph 1 of Article 4.

2. 監督控管防制洗錢及打擊資恐法令遵循及防制洗錢及打擊資恐計畫執行之標準作業程序，並納入自行查核及內部稽核項目，且於必要時予以強化。

Standard operational procedures for monitoring compliance with AML / CFT regulations and for the implementation of AML / CFT program, which shall be included in the self-inspection and internal audit system, and enhanced if necessary.

- (3) 適用「保險代理人公司保險經紀人公司內部控制稽核制度及招攬處理制度實施辦法」之保險經紀人公司辦理前款第一目洗錢與資恐風險辨識、評估及管理，應至少涵蓋客戶、地域、產品及服務、交易及通路等面相，並依下列規定辦理：

1. 應製作風險評估報告。
2. 應考量所有風險因素，以決定整體風險等級，及降低風險之適當措施。
3. 應訂定更新風險評估報告之機制，以確保風險資料之更新。
4. 應於完成或更新風險評估報告時，將風險評估報告送主管機關備查。

未適用「保險代理人公司保險經紀人公司內部控制稽核制度及招攬處理制度實施辦法」之保險經紀人公司，應依前項各款規定辦理。

The identification, assessment, and management of the ML/TF risks of an insurance broker company applicable with the 【Regulations Governing the Implementation of Internal Control and Audit System and Business Solicitation System of Insurance Agent Companies and Insurance Broker Companies】 mentioned in Item 1 of the preceding subparagraph hereof shall cover at least the categories of customers, geographic locations, products and services, transaction and delivery channels, and shall be conducted in accordance with the following rules:

1. Produce a risk assessment report;
2. Consider all risk factors to determine the level of overall risk and appropriate measures to mitigate the risks;
3. Establish a risk assessment report update mechanism to ensure that risk data are kept up-to-date; and

4. When the risk assessment report is completed or updated, submit the report to the competent authority for recordation.

Insurance broker companies not governed by the “Regulations Governing the Implementation of Internal Control and Audit System and Business Solicitation System of Insurance Agent Companies and Insurance Broker Companies” shall observe the provisions under the subparagraphs of the preceding paragraph.

5. 第一款第二目之防制洗錢及打擊資恐計畫，應包括下列政策、程序及控管機制：  
The AML/CFT program mentioned in Item 2 of Subparagraph (1) hereof shall include the following policies, procedures and controls:

1. 確認客戶身分。

Verification of customer identity.

2. 紀錄保存。

Record keeping.

3. 一定金額以上通貨交易申報。

Reporting of cash transactions above a certain amount.

4. 可疑交易申報。

File STR.

5. 指定防制洗錢及打擊資恐專責主管負責遵循事宜。

Appointment of a compliance officer at the management level to take charge of AML/CFT compliance matters.

6. 員工遴選及任用程序。

Employee screening and hiring procedure.

7. 持續性員工訓練計畫。

Ongoing employee training program.

8. 測試防制洗錢及打擊資恐機制有效性之獨立稽核功能。

An independent audit function to test the effectiveness of AML/CFT system.

9. 其他依防制洗錢及打擊資恐相關法令及主管機關規定之事項。

Other matters required by the AML/CFT regulations and the competent authorities.

6. 具國外分公司（或子公司）之保險經紀人公司（含兼營保險經紀人業務之銀行），應訂定集團層次之防制洗錢及打擊資恐計畫，於集團內之分公司（或子公司）施行。其內容除包括前款政策、程序及控管機制外，另應在符合我國及國外分公司（或子公司）所在地資料保密規定之情形下，訂定下列事項：

An insurance broker company (including banks engaging concurrently in insurance broker business) having foreign branches (or subsidiaries) shall establish a group-level AML/CFT program for implementation by branches (or subsidiaries) within the group. The AML/CFT program shall include the policies, procedures and controls mentioned in the preceding subparagraph, and in addition, the following particulars without violating the information confidentiality regulations of the ROC and countries or jurisdictions at where the foreign branches (or subsidiaries) are located.

1. 為確認客戶身分與洗錢及資恐風險管理目的所需之集團內資訊分享政策及程序。

Policies and procedures for sharing information within the group required for the purposes of CDD and ML/TF risk management.

2. 為防制洗錢及打擊資恐目的，於有必要時，依集團層次法令遵循、稽核及防制洗錢及打擊資恐功能，要求國外分公司（或子公司）提供有關客戶及交易資訊。

Group-level compliance, audit, and AML/CFT functions should be provided with customer and transaction information from foreign branches (or subsidiaries) when

necessary for AML/CFT purposes.

3. 對運用被交換資訊及其保密之安全防護。

Adequate safeguards on the confidentiality and use of information exchanged.

7. 適用「保險代理人公司保險經紀人公司內部控制稽核制度及招攬處理制度實施辦法」之保險經紀人公司應確保其國外分公司（或子公司），在符合當地法令情形下，實施與總公司（或母公司）一致之防制洗錢及打擊資恐措施。當總公司（或母公司）及分公司（或子公司）所在國之最低要求不同時，分公司（或子公司）應就兩地選擇較高標準者作為遵循依據，惟就標準高低之認定有疑義時，以保險業所在國之主管機關之認定為依據；倘因外國法規禁止，致無法採行與總公司（或母公司）相同標準時，應採取合宜之額外措施，以管理洗錢及資恐風險，並向主管機關陳報。

An insurance broker company applicable with the 【Regulations Governing the Implementation of Internal Control and Audit System and Business Solicitation System of Insurance Agent Companies and Insurance Broker Companies】 shall ensure that its foreign branches（or subsidiaries） apply AML/CFT measures to the extent that the laws and regulations of host countries or jurisdictions so permit, and those measures should be consistent with those adopted by the head office（or parent company）. Where the minimum requirements of the countries where its head office（or parent company） and branches（or subsidiaries） are located are different, the branch（or subsidiary） shall choose to follow the criteria which are higher. However, in case there is any doubt regarding the determination of higher or lower criteria, the determination by the competent authority of the place at where the head office of the insurance enterprise is located shall prevail. If a foreign branch（or subsidiary） is unable to adopt the same criteria as the head office（or parent company） due to prohibitions from foreign laws and regulations, appropriate additional measures should be taken to manage the risks of ML/TF, and a report shall be made the competent authority.

10. 專責主管：

The chief AML/CFT compliance officer:

- (1) 為強化防制洗錢及打擊資恐內部控制之第二道防線功能，適用「保險代理人公司保險經紀人公司內部控制稽核制度及招攬處理制度實施辦法」之保險經紀人公司應依其規模、風險等配置適足之防制洗錢及打擊資恐專責人力及資源，並由董（理）事會指派高階主管一人擔任專責主管，賦予協調監督防制洗錢及打擊資恐之充分職權，及確保該等人員及主管無與其防制洗錢及打擊資恐職責有利益衝突之兼職。In order to strengthen the second line of defense of the internal control on AML/CFT, an insurance broker company applicable with the 【Regulations Governing the Implementation of Internal Control and Audit System and Business Solicitation System of Insurance Agent Companies and Insurance Broker Companies】 shall be staffed with adequate number of AML/CFT personnel and resources appropriate to the size and risks of its business. The board of directors（council） of the insurance enterprise shall appoint a senior officer to act as the chief AML/CFT compliance officer and vest the officer full authority in coordinating and supervising AML/CFT implementation and shall ensure that its AML/CFT personnel and the chief AML/CFT compliance officer do not hold concurrent posts that may have a conflict of interest with their AML/CFT responsibilities.
- (2) 未適用「保險代理人公司保險經紀人公司內部控制稽核制度及招攬處理制度實施辦法」之保險經紀人公司招攬保險契約者，應由董事會（或分層授權之權責單位）指派至少一人辦理防制洗錢及打擊資恐之業務，並確保該等人員無與其防制洗錢及打

擊資恐職責有利益衝突之兼職。

For insurance broker companies soliciting insurance business but not applicable with the 【Regulations Governing the Implementation of Internal Control and Audit System and Business Solicitation System of Insurance Agent Companies and Insurance Broker Companies】, their board of directors (or delegated dedicated compliance unit) shall assign at least one personnel to handle the AML/CFT operation and make sure that such personnel does not hold concurrent posts that may have a conflict of interest with his/her AML/CFT responsibilities.

(3) 本條第一款及第二款專責主管掌理下列事務：

The chief AML/CFT compliance officer mentioned in Subparagraphs (1) and (2) hereof shall be charged with the following duties:

1. 督導洗錢及資恐風險之辨識、評估及監控政策及程序之規劃與執行。

Supervising the planning and implementation of policies and procedures for identifying, assessing and monitoring ML/TF risks.

2. 協調督導全面性洗錢及資恐風險辨識及評估之執行。

Coordinating and supervising enterprise-wide AML/CFT risk identification and assessment.

3. 監控與洗錢及資恐有關之風險。

Monitoring and controlling ML/TF risks.

4. 發展防制洗錢及打擊資恐計畫。

Developing an AML/CFT program.

5. 協調督導防制洗錢及打擊資恐計畫之執行。

Coordinating and supervising the implementation of AML/CFT program.

6. 確認防制洗錢及打擊資恐相關法令之遵循，包括保險經紀人公司商業同業公會所定並經主管機關准予備查之相關範本或自律規範。

Confirming compliance with AML/CFT regulations, including the relevant compliance template or self-regulatory rules produced by the trade association the insurance broker company belongs to and approved by the competent authority.

7. 督導向法務部調查局進行可疑交易申報及「資恐防制法」指定對象之財物或財產上利益及其所在地之申報事宜。

Supervising the reporting on transactions suspicious of money laundering or terrorist financing and on the properties or property interests and location of individuals or legal entities designated by the “Terrorism Financing Prevention Act” to the Investigation Bureau, Ministry of Justice.

8. 其他與防制洗錢及打擊資恐內部控制之第二道防線之事項。

Other matters related to the second line of defense of the internal control on AML/CFT.

(4) 第一款專責主管應至少每半年向董(理)事會及監察人(監事、監事會)或審計委員會報告，如發現有重大違反法令時，應即時向董事(理)會及監察人(監事、監事會)或審計委員會報告。

The chief AML/CFT compliance officer mentioned in Subparagraph (1) hereof should report to the board of directors (council) and supervisors (board of supervisors) or the audit committee at least semiannually, or whenever a major regulatory violation is discovered.

(5) 保險經紀人公司具有國外分支機構者，應綜合考量在當地之分公司家數、業務規模及風險等，設置適足之防制洗錢及打擊資恐人員，並指派一人為主管，負責執行防制洗錢及打擊資恐法令之協調督導事宜。

The foreign business units of an insurance broker company shall be staffed with an adequate number of AML/CFT personnel in view of the number of local branches, and the size and risks of its business, and appoint an AML/CFT compliance officer to take charge of the coordination and supervision of related compliance matters.

- (6) 前款國外分支機構防制洗錢及打擊資助恐怖主義主管之設置應符合當地法令規定及當地主管機關之要求，並應具備協調督導防制洗錢及打擊資恐之充分職權，包括可直接向第一款專責主管報告，且除兼任法令遵循主管外，應為專任，如兼任其他職務，應與當地主管機關溝通，以確認其兼任方式無職務衝突之虞，並報主管機關備查

The appointment of AML/CFT compliance officer by the foreign business unit mentioned in the preceding subparagraph shall follow the local regulations and the requirements of the host country. The AML/CFT compliance officer shall be vested with full authority in coordinating and supervising AML/CFT implementation, including reporting directly to the chief AML/CFT compliance officer mentioned in Subparagraph (1) and should not hold other posts, except for the post of legal compliance officer. If the AML/CFT compliance officer holds other concurrent posts, the foreign business unit should communicate the fact with the local competent authority of the host country to confirm that the holding of other concurrent posts will not result or potentially result in conflict of interest, and report the matter to the competent authorities for recordation.

11. 適用「保險代理人公司保險經紀人公司內部控制稽核制度及招攬處理制度實施辦法」保險經紀人公司防制洗錢及打擊資恐內部控制制度之執行、稽核及聲明：

Implementation, audit and statement of internal AML/CFT control system of an insurance broker company applicable with the 【Regulations Governing the Implementation of Internal Control and Audit System and Business Solicitation System of Insurance Agent Companies and Insurance Broker Companies】：

- (1) 為強化防制洗錢及打擊資恐內部控制之第一道防線功能，國內營業單位及國外分支機構應指派資深管理人員擔任督導主管，負責督導所屬單位執行防制洗錢及打擊資恐相關事宜，並依相關規定辦理自行查核。

In order to strengthen first line of defense of the internal control on AML/CFT, the domestic and foreign business units shall appoint a senior manager to act as the supervisor to take charge of supervising AML/CFT related matters of the business unit, and conduct self-inspection in accordance with relevant rules.

- (2) 為強化防制洗錢及打擊資恐內部控制之第三道防線功能，內部稽核單位應依規定辦理下列事項之查核，並提具查核意見：

In order to strengthen the third line of defense of the internal control on AML/CFT, the internal audit unit shall audit the following matters in accordance with the Regulations Governing Implementation of Internal Control and Audit System of Insurance Enterprises and submit audit opinions:

1. 洗錢及資恐風險評估與防制洗錢及打擊資恐計畫是否符合法規要求並落實執行。

Whether the ML/TF risk assessment and the AML/CFT program meet the regulatory requirements and are vigorously implemented.

2. 防制洗錢及打擊資恐計畫之有效性。

The effectiveness of AML/CFT program.

- (3) 總經理應督導各單位審慎評估及檢討防制洗錢及打擊資恐內部控制制度執行情形，

由董(理)事長(主席)、總經理、總稽核(稽核人員)、防制洗錢及打擊資恐專責主管聯名出具防制洗錢及打擊資恐之內部控制制度聲明書(附表)，並提報董(理)事會通過，於每年四月底前，以主管機關指定之方式申報。

The president of an insurance broker company should oversee that respective units prudently evaluate and review the implementation of internal AML/CFT control system. The chairman, president, chief auditor (internal auditor) and chief AML/CFT compliance officer shall jointly issue a statement on internal AML/CFT control (see attached), which shall be submitted to the board of directors(council) for approval, and filed in a manner designated by the competent authority before the end of April every year.

- (4) 外國保險經紀人公司在臺分公司就本注意事項關於董事會或監察人之相關事項，由其總公司授權人員負責。前款聲明書，由總公司授權之在臺分公司負責人、防制洗錢及打擊資恐專責主管及負責臺灣地區之稽核業務主管等三人出具。

For the branches of a foreign insurance broker company in Taiwan, the authorized personnel of its head office shall be responsible for matters concerning the board of director or supervisors under the Guidelines. The statement mentioned in the preceding subparagraph shall be jointly issued by the responsible person and chief AML/CFT compliance officer of the branch in Taiwan as authorized by the head office as well as officer in charge of audit operation in Taiwan area.

## 12. 保險經紀人公司員工任用及訓練：

Employee hiring and training of an insurance broker company:

- (1) 應建立審慎適當之員工遴選及任用程序，包括檢視員工是否具備廉正品格，及執行其職責所需之專業知識。

Establishing prudent and appropriate procedures for employee screening and hiring, including examining whether the prospective employee has character integrity and the professional knowledge required to perform their duties.

- (2) 防制洗錢及打擊資恐專責主管、專責人員及國內營業單位督導主管應於充任後三個月內符合下列資格條件之一，並應訂定相關控管機制，以確保符合規定：

The chief AML/CFT compliance officer, the personnel of dedicated AML/CFT unit and the AML/CFT supervisor of domestic business units shall possess one of the following qualification requirements in three (3) months after appointment/assignment to the post and the insurance broker company shall set out relevant control mechanism to ensure compliance with the provisions hereof:

1. 曾擔任專責之法令遵循或防制洗錢及打擊資恐人員三年以上者。

Having served as a compliance officer or AML/CFT personnel on a full-time basis for at least three (3) years.

2. 專責主管及專責單位人員參加主管機關認定機構所舉辦二十四小時以上課程，並經考試及格且取得結業證書；國內營業單位督導主管參加主管機關認定機構所舉辦十二小時以上課程，並經考試及格且取得結業證書。但由法令遵循主管兼任防制洗錢及打擊資恐專責主管，或法令遵循人員兼任防制洗錢及打擊資恐專責人員者，經參加主管機關認定機構所舉辦十二小時防制洗錢及打擊資恐之教育訓練後，視為具備本目資格條件。

For chief AML/CFT compliance officers and personnel of dedicated AML/CFT unit, having attended not less than 24 hours of courses offered by institutions recognized by the competent authority, passed the exams and received completion certificates therefor; for the AML/CFT supervisors of domestic business units, having attended not less than 12 hours of courses offered by institutions recognized

by the competent authority, passed the exams and received completion certificates thereof. But chief AML/CFT compliance officers who also act as legal compliance officer or personnel of dedicated AML/CFT unit who also acts as legal compliance personnel are deemed to meet the qualification requirement under this Item after they have attended at least 12 hours of training on AML/CFT offered by institutions recognized by the competent authority.

3. 取得主管機關認定機構舉辦之國內或國際防制洗錢及打擊資恐專業人員證照者。

Having received a domestic or international AML/CFT professional certificate issued by an institution recognized by the competent authority.

- (3) 前款人員於中華民國一百零六年八月三十一日前充任者，依下列各目之一符合所列資格條件，視為符合資格：

Personnel mentioned in the preceding subparagraph who are appointed/assigned to the post prior to August 31, 2017 may be deemed as qualified if he or she meets any of the qualification requirements below:

1. 於一百零六年八月三十一日前符合前款第一目或第三目資格條件。

Meeting the qualification requirement set out in Item 1 or Item 3 of the preceding subparagraph prior to August 31, 2017.

2. 於下列期限內符合前款第二目資格條件：

Meeting the qualification requirement set out in item 2 of the preceding subparagraph within the time periods specified below:

- (1) 防制洗錢及打擊資恐專責人員、專責主管於一百零六年八月三十一日前或充任後六個月內。

For the chief AML/CFT compliance officer and AML/CFT personnel, meeting the qualification requirement prior to August 31, 2017 or within six (6) months after appointment / assignment to the post.

- (2) 國內營業單位督導主管於一百零七年二月二十八日前或充任後一年內。

For AML / CFT supervisor of domestic business units, meeting the qualification requirement prior to February 28, 2018 or within one year after appointment / assignment to the post.

- (4) 防制洗錢及打擊資恐專責主管、專責單位人員及國內營業單位督導主管，每年應至少參加經第十條第一款專責主管認可之內部或外部訓練單位所辦十二小時防制洗錢及打擊資恐教育訓練，訓練內容應至少包括新修正法令、洗錢及資恐風險趨勢及態樣。當年度取得主管機關認定機構舉辦之國內或國際防制洗錢及打擊資恐專業人員證照者，得抵免當年度之訓練時數。

The chief AML/CFT compliance officer, the personnel of dedicated AML/CFT unit and the AML/CFT supervisor of domestic business units shall attend not less than 12 hours of training on AML/CFT offered by internal or external training units consented by the chief AML/CFT compliance officer mentioned under Subparagraph (1) of Point 10 herein every year. The training shall cover at least newly amended laws and regulations, trends and patterns of ML/TF risks. If the person has obtained a domestic or international AML/CFT professional certificate issued by an institution recognized by the competent authority in a year, the certificate may be used to offset the training hours for the year.

- (5) 國外分支機構之督導主管與防制洗錢及打擊資恐主管、人員應具備防制洗錢專業及熟知當地相關法令規定，且每年應至少參加由國外主管機關或相關單位舉辦之防制洗錢及打擊資恐教育訓練課程十二小時，如國外主管機關或相關單位未舉辦防

制洗錢及打擊資恐教育訓練課程，得參加經第十點第一款專責主管認可之內部或外部訓練單位所辦課程。

The AML/CFT supervisor and the AML/CFT officer and personnel of foreign business units of an insurance enterprise shall possess professional knowledge in AML/CFT, be well informed in relevant local regulations, and attend not less than 12 hours of training on AML/CFT offered by foreign competent authorities or relevant institutions every year. If no such training is available, the personnel may attend training courses offered by internal or external training units consented by chief AML/CFT compliance officer mentioned under Subparagraph (1) of Point 10 herein.

- (6) 董事、監察人、法令遵循人員、內部稽核人員、業務人員及與防制洗錢及打擊資恐業務有關人員，應依其業務性質，安排適當內容及時數之防制洗錢及打擊資恐職前訓練及在職訓練，以使其瞭解所承擔之防制洗錢及打擊資恐職責，及具備執行該職責應有之專業。

An insurance broker company shall arrange appropriate hours of orientation and on-the-job training of suitable contents on AML/CFT every year in view of the nature of its business for its directors (council members), supervisors, president, legal compliance personnel, internal auditors, business personnel and personnel related to AML/CFT operation to familiarize them with their AML/CFT duties and equip them with the professional knowhow to perform their duties.

13. 保險經紀人公司與保險公司所簽訂合約中，約定其應遵守防制洗錢及打擊資恐規定並配合協助保險公司辦理客戶身分資訊蒐集或驗證作業。

An insurance company shall make an agreement with the insurance broker company when entering into contract that the insurance broker company shall follow the AML/CFT regulations and cooperate with the insurance company in the collection or verification of the customer identification data.

保險經紀人公司應配合辦理業務往來之保險公司所要求之業務招攬之防制洗錢及打擊資恐應辦理事項，以利必要時協助保險公司蒐集或驗證客戶身分資料。

An insurance broker company shall cooperate in handling the AML/CFT matters required by the insurance companies in business soliciting in order to assist the insurance companies in collecting or verifying the customer identification data if necessary.

14. 本範本未規定事宜，依洗錢防制法及目的事業主管機關頒布之相關作業規定辦理。

Those not provided in the Model shall be handled in accordance with the relevant operating regulations issued by the Money Laundering Control Act and the competent authorities governing target businesses.

15. 保險經紀人公司應參酌本範本訂定其注意事項，經董(理)事會通過後實施，並呈報金融監督管理委員會備查；並應每年檢討；修改時亦同。

An insurance broker company shall make reference to the Model to set out its policies and procedures, which shall be authorized by the board of directors (council) before implementation and submit to the Financial Supervisory Commission for recordation. The Model and any subsequent amendment thereto shall be reviewed annually.

16. 本範本應經本會理事會議通過，及報請目的事業主管機關備查後實施，修改時亦同。

The Model and any subsequent amendment thereto shall be authorized by this council and report to the competent authority for recordation before the implementation.