

## 附錄 疑似洗錢或資恐交易態樣

### Appendix: Type of Suspicious Money Laundering or Terrorism Financing Transactions

#### 1. 客戶異常行為類

##### Unusual customer behaviors

- (1) 客戶持用偽、變造身分證明文件。

The customer uses forged or altered identification documents.

- (2) 客戶繳交大額保費投保，或短期內密集投保具高保單/現金價值準備金之保險商品，對於資金來源無法提出合理說明，且與其身分、收入顯不相當，或與其營業性質無關者。

When a customer paid large-sum premiums or intensively purchased insurance products with high policy / cash reserve within a short period of time that are inconsistent to its identity and income or unrelated to the nature of its business and is unable to reasonably justify the source of funds.

- (3) 客戶購買保險商品時，對於保障內容或給付項目完全不關心，抑或對於具高保單價值準備金或具高現金價值或躉繳保費之保險商品，僅關注保單借款、解約或變更受益人等程序。

When a customer who purchased an insurance product with high policy reserves or high cash value or single premium is not concerned with the insured content or payable items at all, or is only concerned with the procedures regarding loans, termination or change of beneficiaries for insurance.

- (4) 客戶突有達特定金額以上存款者(如將多張本票、支票存入同一帳戶)。

When a customer whose deposit(s) suddenly exceeds a certain amount (such as depositing multiple cashier's checks or checks into one account).

- (5) 只訂立小額契約及平時以定期付款方式繳交保費的客戶，突然要求訂立一次付清保費的大額契約。

When a customer who usually enters into small contracts and pays premiums on a regular basis suddenly requests to enter into a large-sum contract with single premium payment.

- (6) 有意購買保險的客戶，對保險公司的投資業績毫不關心，只想知道提早該契約/退保的手續。

When a customer who intended to buy insurance is not concerned about the investment performance of an insurance company but just want to know about the procedures for early termination of contract / surrender of insurance.

- (7) 客戶疑似使用假名、人頭、虛設行號或虛設法人團體投保者。

The customer is suspected to have used pseudonym, dummy, fictitious company or fictitious legal person / an organization in purchasing insurance. 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

- (8) 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

- (9) 要求將保險給付支付給與保單持有人或指定受益人無明顯關係的第三方。

When a customer requests the insurance payout to a third party who has no clear relationship with the policyholder or the designated beneficiary.

#### 2. 異常交易-跨境交易類

### **Unusual transactions - cross-border transactions**

- (1) 自洗錢或資恐高風險國家或地區匯入(或匯至該等國家或地區)之交易款項達特定金額以上。本範本所述之高風險國家或地區，包括但不限於金融監督管理委員會函轉國際洗錢防制組織所公告防制洗錢及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洗錢防制組織建議之國家或地區。

Where an amount of transaction remitted from a high-risk country or region known to have inadequate AML/CFT regime exceeded a certain amount. The high-risk country or region known to have inadequate AML/CFT regime herein include but not limited to a country or region with serious deficiencies in its AML/CFT regime or a country or region that do not or insufficiently follow the recommendations of international organizations on AML/CFT as forwarded by the Financial Supervisory Commission (FSC), is inconsistent to the customer's identity and income or unrelated to the nature of its business

- (2) 帳戶以一境外公司名義運作，或境內企業利用境外法人或自然人之境外帳戶，其資金流動數有規律性質，且該帳戶資金往來在一定期間內達特定金額以上。

Whereas an account is operated by an OBU or an offshore account of a legal person or natural person is used by a domestic enterprise, capital flow of the account is regular in nature and financial transactions of the account exceed a certain amount within a certain period of time.

- (3) 交易有關對象為金融監督管理委員會函轉外國政府所提供之恐怖份子或團體者；或國際組織認定或追查之恐怖組織；或交易資金疑似或合理理由懷疑與恐怖活動、恐怖組織或資恐有關聯者。

Where trading counterparty of a customer is a terrorist or terrorist group identified or investigated by a foreign government as forwarded by the Financial Supervisory Commission; or a terrorist group identified or investigated by an international anti-money laundering organization; or a transaction of fund that is suspected or have justifiable reason to be suspected of involvement in terrorist activities, terrorist organizations or financing of terrorism.

- (4) 客戶經由海外代理人或其他公司介紹，而這些公司設立在被財務行動特別組織指稱為高風險國家地區，或向以貪汙或製毒或販毒文明的國家。

Where a customer is introduced by an overseas agent or other company established in a country identified as high-risk country or region by the Financial Action Task Force on Money Laundering, or a country known for corruption, narcotics or drug trafficking.

### **3. 異常交易-大額交易類**

#### **Unusual transactions - large-sum transactions**

- (1) 客戶利用大量現金、約當現金、高價值商品、或不動產等，或使用無關聯之第三方的資金、資產或信用者。

Where a customer used large amount of cash, cash equivalents, high-value goods, real estate, funds, assets or credit of an unrelated third-party.

- (2) 客戶繳交大額保費（含跨境支付保費）投保後，短期內申請辦理大額保單借款或終止契約，且無法提出合理說明者。

When a customer applied for large-sum policy loan or terminated the contract within a short period of time after paid large amount of premium (including cross-border payment of premiums), and there are no reasonable explanations.

### **4. 異常交易-客戶身分資訊類**

#### **Unusual transactions - customer identity information**

- (1) 電視、報章雜誌或網際網路等媒體報導之特殊重大案件，該涉案人在銀行從事之存款、提款或匯款等交易，且交易顯屬異常者。

When a person involved in the special major case published in the media such as television, newspapers, magazines or internet engaged in deposits, withdrawals or remittance transactions with bank(s), and the transactions are obviously unusual.

- (2) 客戶具「保險經紀人(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」、或其他無法完成確認身分相關規定程序之情形者。

When a customer's CDD procedures cannot be completed in accordance with the circumstances prescribed in the "A Model for the Guidelines and Procedures of Anti-Money Laundering and Countering Terrorism Financing for Insurance broker companies (Including banks engaging concurrently in insurance broker business)" or other relevant provisions.