

The study of the Reform of Financial Supervisory Structure and the Regulations of Financial Supervisory Information in main countries.

Abstract

The financial supervision policy is related to the stability of the financial system. Once there is a problem, it will easily affect the rights and interests of financial consumers and macroeconomic in our country. This study considers the reform of financial supervisory structure in the United Kingdom, the United States and Japan in recent years, analyzing the similarities and differences between the factors, impacts and implementation in these countries during the post-reform era. This study aims at setting forth suggestions as the alternations of the future reform of supervision structure in Taiwan.

Secondly, the use of financial supervisory information by the financial supervision authority includes collection, processing, utilization and disclosure. Due to personal information and privacy, improper usage of such information will endanger financial stability and the data subject's rights and interest. However, the financial supervisory information is also a valuable intangible asset, and, if used reasonably, it will also promote social welfare. Therefore, this study explores the legal theory and practice of financial supervisory information by discussing the mainstream countries with high financial development, including the United States, Japan, and Singapore. The study also summarizes the literatures, makes comparative analysis and provides relevant suggestions as a conclusion.