

匯入出匯款分類 692 及 693 之細分類

Subclassification of Inward and Outward Remittance Codes 692 and 693

| 代號 Subcode | 細分類說明 Description of Subclassification | 包含之匯款分類或國內交易說明 Related Remittance Codes or Description of Domestic Transactions |
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| A | 股本投資、股權投資及國外存款等投資款 Capital stock investment, equity investment, overseas deposits, etc. | 210、250、262~270、281~283、310、330、350~380 210, 250, 262~270, 281~283, 310, 330, 350~380 |
| B | 對外貸款、國外借款及發行海外公司債等 Outward loan, overseas borrowing, corporate bonds issued overseas, etc. | 220、221、280、320、321、340、341 220, 221, 280, 320, 321, 340, 341 |
| C | 國外投資所得及其他所得 Overseas investment income and other income | 410 除外之 4 字頭 Codes with prefix 4 other than 410 |
| D | 委外加工及商仲貿易貨款收支 Receipts/payments from/for processing trade and merchanting trade | 710、711 710, 711 |
| E | 國外服務收支 Overseas service receipts and expenses | 1 字頭 Codes with prefix 1 |
| F | 國外捐贈、贍家等移轉收支 Transfer receipts and payments, such as inward/outward remittance of donations and family support | 5 字頭(不含 511) Codes with prefix 5 (excluding 511) |
| G | 國外薪資所得 Inward/outward remittance of wages and salaries | 410、511 410, 511 |
| I | 出進口通關及指定國內交貨之貨款收支 Import/export receipts and payments involving customs clearance and onshore delivery | 70A~706、720 70A~706, 720 |
| R | 國內貨款之收付 Domestic receipts and payments for goods | 涉及國內不同客戶間貨款之收付 Receipts and payments for goods between different domestic customers |
| S | 國內外幣計價投資款項之收付 Domestic receipts and payments involving foreign currency denominated investment | 包含投資型外幣保單、基金、債券等投資款收付(含孳息等收益及外幣計價商品之質借) Including investment receipts and payments involving investment-linked foreign currency insurance policies, funds, bonds, etc. (including gains such as interest accrued and borrowing/lending of foreign currency denominated products) |
| T | 國內移轉之收付 Domestic transfer receipts and payments | 包含贍家、捐贈、繼承、薪資(含獎金)及補助款等移轉收付 Including transfer receipts and payments involving family support, donations, inheritance, wages and salaries (including bonus), subsidies, etc.. |
| L | 國內外幣借貸之收付 Domestic receipts and payments involving foreign currency loans | 涉及國內不同客戶間外幣資金借貸之收付(含利息收付) Receipts and payments involving foreign currency loan between different domestic |

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| | | customers (including interest income and payment) |
| P | 國內服務之收付 Domestic service receipts and payments | 涉及國內不同客戶間之服務收付，如國內營建收付、國內外幣產險或人身保險之保費收付(含理賠、質借)等，不含銀行之手續費 Service receipts and payments between different domestic customers, such as domestic receipts and expenses related to local construction projects, domestic receipts and payments of foreign currency non-life or life insurance premiums (including claim payments and policy loan), excluding bank fees. |
| U | 經核准依「境外資金匯回管理運用及課稅條例」第 7 條或第 8 條規定提取從事國內投資之收支 Receipts and payments related to approved withdrawal of funds for investment pursuant to Article 7 or Article 8 of the Management, Utilization, and Taxation of Repatriated Offshore Funds Act. | 指「境外資金外匯存款專戶」之資金結匯或國內跨行匯款 Foreign exchange settlement of funds in Segregated Foreign Exchange Deposit Account for Offshore Funds or domestic interbank remittance |
| V | 依「境外資金匯回管理運用及課稅條例」第 6 條所稱，按百分之五計算之限額內得提取自由運用之收支 Receipts and payments related to up to 5% of the funds that could be withdrawn and freely utilized pursuant to Article 6 of the Management, Utilization, and Taxation of Repatriated Offshore Funds Act | 指「境外資金外匯存款專戶」之資金結匯或國內跨行匯款 Foreign exchange settlement of funds in Segregated Foreign Exchange Deposit Account for Offshore Funds or domestic interbank remittance |
| W | 依「境外資金匯回管理運用及課稅條例」第 6 條所稱，按百分之二十五計算之限額內，自外匯存款專戶提取並存入信託專戶或證券全權委託專戶內從事金融投資之收支 Receipts and payments related to up to 25% of the funds that could be withdrawn from the segregated foreign exchange deposit account and deposited into a segregated trust account or a segregated securities discretionary investment account and engaged in financial investments pursuant to Article 6 of the Management, Utilization, and Taxation of Repatriated Offshore Funds Act | 指「境外資金外匯存款專戶」之資金結匯或國內跨行匯款 Foreign exchange settlement of funds in Segregated Foreign Exchange Deposit Account for Offshore Funds or domestic interbank remittance |
| X | 標準型新臺幣與外幣間換匯交易(SWAP) Standard swap transactions between New Taiwan dollar and a foreign currency (SWAP) | |
| Y | 標準型新臺幣與外幣間換匯換利交易(CCS) Standard cross-currency swap transactions between New Taiwan dollar and a foreign currency (CCS) | |
| N | 其他國內交易收支 Other domestic transactions | R、S、T、L、P、U、V、W 以外之國內交易款項收付，如支付銀行之手續費、銀行利 |

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| | | 息收付、國內外幣借券保證金之收付、外幣定存質借等 Domestic transactions other than R, S, T, L, P, U, V, and W, such as payments of bank fees, bank's interest income and expenses, cash collaterals for foreign currency securities lending, foreign currency time deposit loan, etc. |
| Z | 其他國外交易收支 Other overseas transactions | 299、291、292、391、392、399、611、612、619、801、802之收付 299, 291, 292, 391, 392, 399, 611, 612, 619, 801, 802 |
| (空白) (Blank) | 結購外匯僅作外存不再匯至國內他人帳戶或國外、結售之外匯原係以新臺幣結購存入 Foreign currency purchased only for deposit without remitting into another local or foreign account; selling foreign currency that was originally purchased only for deposit | |

註 1：無論結購、結售或原幣交易，均須填列細分類。

Note 1: Enter the subcode regardless whether the transaction is settled with/without foreign currency purchase/sales.

註 2：693 細分類原始性質之判斷應與「REM-TYPE，匯(受)款人之身分別」欄他人帳戶(4)及本人帳戶(5)配合處理，其原則如下：

Note 2: Determining the original nature of the receipt or payment under a 693 subcode should coincide with “Other’s account (4)” and “Self-owned account (5)” under “REM-TYPE, Identity of Remitter (Recipient)” according to the following principles:

(1) 匯款人與受款人不同，「REM-TYPE」原則上填列他人帳戶，693 細分類原始性質之判斷標準：匯出填報資金用途，匯入填報資金來源。

(1) When the remitter and recipient are different entities, enter “Other’s account” under “REM-TYPE” in principle. The standard for determining the original nature of a 693 subcode: reporting the purpose of funds for outward remittance, and entering the source of funds for inward remittance.

(2) 匯款人與受款人相同，「REM-TYPE」填列本人帳戶，693 細分類原始性質之判斷標準：

1. 資金匯至國內他行(OR693)：依資金之原始性質填列，如資金係由新臺幣結購而來，依當初結購外匯之原始用途性質填列；資金係由境外或國內他人帳戶匯入，依外匯之原始來源性質填列。

2. 資金由國內他行匯入(IR693)：依外匯之原始來源性質填列。

(2) When the remitter and recipient are the same, enter “Self-owned account” under “REM-TYPE” in principle. The standard for determining the original nature of a 693 subcode:

1. For funds remitted into another domestic bank (OR693), enter the subcode based on the original nature of funds. If the funds are originated from exchanging NTD to foreign currency, enter the original purpose of purchasing foreign currency. If the funds are originated from the offshore transfer or another person’s onshore transfer, enter the subcode according to the original nature of the foreign currency source.

2. For funds remitted from another domestic bank (IR693), enter the subcode according to the original nature of the foreign exchange source.

(3) 客戶為匯款人將資金匯出至國內他行，且受款人為受款行，如：客戶匯出係為償還在受款行之貸款或與受款行買賣外幣金融商品等交割款項，匯款行及受款行外匯資料申報匯出(OR693)及匯入(IR693)，請均以客戶證號申報，「REM-TYPE」填列本人帳戶，其後；受款行得再以客戶名義申報匯出(OR695)償還貸款等，且填列他人帳戶。反之，匯款人為匯款行且依客戶指示匯出外幣貸款動撥或買賣金融商品利得等款項至國內他行該客戶帳戶，亦同。

(3) The customer is the remitter who remits funds to another domestic bank and the recipient is the beneficiary bank, for example, customer's outward remittance is to repay his or her loan from the beneficiary bank or to settle foreign currency financial products traded with the beneficiary bank. In such case, when the remitting bank and the beneficiary bank declare outward remittance (OR693) and inward remittance (IR693), use customer's ID number, and enter "Self-owned account" under "REM-TYPE"; accordingly the beneficiary bank may declare outward remittance in the name of customer (OR695) to repay loans and enter "Other's account." The same applies when the remitter is the remitting bank and remits to its customers' domestic interbank account for drawdown on foreign currency loans as instructed by customers or investment income from the trading of financial products.

註 3：國內交易之細分類代號「R、S、T、L、P、N」，若涉及結匯，外匯性質「NATURAL」欄位填列「3」；如在境內收付與出進口通關或委外加工及商仲貿易相關之國內他人貸款，其細分類請填列「R」，若能提供符合實質交易流程之證明文件者，其結匯得免列計當年累積結匯金額。

Note 3: For domestic transactions with the subcode R, S, T, L, P or N that involves foreign exchange settlement, enter "3" under "NATURAL". For onshore receipts or payments for goods from/to others in the R.O.C. in relation to import/export customs clearance, outsourced/outsourcing processing or merchanting trade, use subcode "R"; if the recipient/payee presents proof documents evidencing the actual transaction process mentioned accordingly, the settlement amount may exclude from the recipient or payee's accumulated exchange settlement for the year.