防制洗錢及打擊資恐專區

行政院洗錢防制辦公室為加強向民眾宣導，持續執行全國性防制洗錢宣導工作。本專區資訊包含：

一、十五款電子海報：「因應洗錢防制民眾應配合客戶審查」、「誠實申報免遭海關沒入或受罰」、「洗錢防制專業總動員」、「縱容洗錢會流失比錢更重要的事」、「金流透明犯罪現形」、「洗錢防制黑錢收網」、「支持洗錢防制，多一道守門員，多一層財產保障」、「出境入境，誠實申報」、「防制洗錢，全員到齊」、「防制洗錢，國家向前」、「傻傻當人頭當成冤大頭」、「客戶詳審查金流有保固」、「冒險當車手錢入他人手」、「公司申報新制度」及「頭家快報」宣傳文宣等。

二、十一份宣導海報：「洗錢防制為哪樁」、「為何妳的朋友都是檢察官」、「層層把關打破洗錢循環」、「勿落入洗錢幫兇的陷阱」、「謹慎使用支付平台」、「線上博弈儲值代幣小心成為幫兇」、「遊戲點數安全嗎?」、「虛的"更要注意"」、「出入境誠實申報篇」、「出入境誠實申報洗錢防制免煩惱」、「出入境誠實申報洗錢防制免煩惱」(東南亞)。

三、 宣傳短片/宣傳廣播：

1. 金融機構守門員篇 (30 秒)：https://www.youtube.com/watch?v=QckOg1rIBio
2. 金融機構守門員篇 (90 秒)：https://www.youtube.com/watch?v=Yxl-MDjcoSY
3. 可以幫我洗個東西嗎？https://www.youtube.com/watch?v=cCCnzyBVTYw&app=desktop
4. 洗黑錢篇 (78 秒)：https://www.youtube.com/watch?v=1B2PaKPgfls
5. 洗錢防制大使陳美鳳篇 (90 秒)：https://www.youtube.com/watch?v=hW_EyCR-a2M
6. 陳美鳳呼籲勿當人頭篇-廣播 (30 秒)：https://www.youtube.com/watch?v=Tzk7Z3n_20o
7. 頭家快報篇 (30 秒)：https://www.youtube.com/watch?v=Q_ntRfmZ68k
8. 王董篇 (30 秒)：https://www.youtube.com/watch?v=2RuzlbXkB0M
9. 企業誠信治理暨反貪腐、反洗錢-短版 (30 秒)：https://www.youtube.com/watch?v=Tp10_-rDaro
10. 企業誠信治理暨反貪腐、反洗錢-長版 (66 秒)：https://www.youtube.com/watch?v=Ec9oblcWi98

11. 洗錢防制宣導短片--虛擬貨幣實名制#郭婷淳篇
    https://www.youtube.com/watch?v=K-mKmqlYoes
12. 洗錢防制宣導短片--網路詐騙洗錢防制#羅嘉翎篇
    https://www.youtube.com/watch?v=sLiyoCJ1ui0
13. 洗錢防制宣導短片--陳淑芳-大眾篇
    https://www.youtube.com/watch?v=7jtJYYlKLok
14. 洗錢防制宣導短片--陳淑芳-虛擬貨幣篇
    https://www.youtube.com/watch?v=IxTimmALTiY
15. 洗錢防制宣導短片--陳淑芳-線上遊戲篇
    https://www.youtube.com/watch?v=ItO_bAGGd8I
16. 洗錢防制宣導短片--柴語錄-簡短版
    https://www.youtube.com/watch?v=KurTUVzM71o
17. 洗錢防制動畫--柴語錄-完整版
    https://www.youtube.com/watch?v=MzEqJrgBqjI
18. 洗錢防制宣導短片--二手車買賣#小施篇
    https://www.youtube.com/watch?v=gwaN8KTIpLY
19. 2023 年洗錢防制動畫網路購物詐騙篇 V2. feat.柴語錄
    https://www.youtube.com/watch?v=seFra8IOrXU
20. 2023 年洗錢防制動畫打工車手篇 V2 feat.柴語錄
    https://www.youtube.com/watch?v=wPv_G7Wzpks&t=50s
21. 2024 年洗錢防制動畫 feat.黑啤 BEERU
    https://www.youtube.com/watch?v=k2vw_VCa_uU
22. 2024 年洗錢防制動畫 30 秒 feat.黑啤 BEERU
    https://www.youtube.com/watch?v=81mD3GeObgg
23. 行政院洗錢防制辦公室_烏拉拉的騙局
    https://www.youtube.com/watch?v=2gj_rs6Vhek
24. 行政院洗錢防制辦公室_NPO 向資恐說 NO
    https://www.youtube.com/watch?v=o3JsJdwl518
25. 行政院洗錢防制辦公室_洗錢終結者 RPG
    https://www.youtube.com/watch?v=u5RzLnx2JAw
26. 行政院洗錢防制辦公室_洗錢防制教育宣導影片
    https://www.youtube.com/watch?v=C7PfK-cwxP8

四、防制洗錢及打擊資恐懶人包

五、1 分鐘看懂洗錢防制新法

六、The Wolfsberg Questionnaire

因應洗錢防制
民眾應配合客戶審查

重要政治性職務人士及其親友，應配合加強客戶審查



Anti-Money Laundering
金流透明 $世界好評
Anti-Money Laundering

行政院洗錢防制辦公室
Anti-Money Laundering Office, Executive Yuan
地址 10048台北市中正區信義路一段3號5樓
傳真 (02) 2322-2600 電話 (02) 2322-2610 網址 www.amlo.moj.gov.tw/

誠實申報
誠実な申告 侵害または罰から
Honest declaration
From confiscation or punishment

免遭海關沒入或受罰



Anti-Money Laundering
金流透明 $世界好評
Anti-Money Laundering

新臺幣逾10萬元
台湾ドル10万元以上
Maximum NT$100,000.

人民幣逾2萬元
人民元20,000まで
Limit of RMB$20,000.

黃金逾2萬美元
黄金総額で米ドル20,000まで
Gold total value not exceeding US$20,000.

外幣逾等值1萬美元
外貨現金及び有価証券の総額が1万USD相当以上
Amounts exceeding US$10,000, or the equivalent in other currencies, must be declared to Customs.

有價證券逾等值1萬美元
携帯する有価証券の総額が1万米ドルに達する場合、税関審査を受ける必要があります
Negotiable securities with a face value equivalent to US$10,000 or more must be declared to Customs.

鑽石、寶石或白金逾等值新台幣50萬元且超越自用目的
金/プラチナ/ダイヤモンド/宝石類は合計50万TWD相当以上の自身目的を超えたもの
Diamonds, precious stones or platinum equivalent to NT$500,000 or more, not for personal use.

行政院洗錢防制辦公室
Anti-Money Laundering Office, Executive Yuan
地址 10048台北市中正區信義路一段3號5樓
傳真 (02) 2322-2600 電話 (02) 2322-2610 網址 www.amlo.moj.gov.tw/


洗錢防制
專業總動員
以下職業需負責客戶審查、交易紀錄保存及申報可疑交易的義務。
金融機構 銀樓業 地政士 律師
公證人 會計師 不動產經紀業
記帳士 記帳及報稅代理人
Anti-Money Laundering
金流透明 $ 世界好評
Anti-Money Laundering
行政院洗錢防制辦公室
Anti Money Laundering Office,Executive Yuan
地址 10048台北市中正區信義路一段3號5樓
傳真 (02) 2322-2600 電話 (02) 2322-2610 網址 www.amlo.moj.gov.tw/


縱容洗錢
會流失比錢
競爭力 自由度 公信力
更重要的事
公信力
自由度
Anti-Money Laundering
金流透明 $ 世界好評
Anti-Money Laundering
行政院洗錢防制辦公室
Anti Money Laundering Office,Executive Yuan
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Anti-Money Laundering
金流透明$世界好評+
Anti-Money Laundering
金流透明
犯罪現形
黑錢來自毒品，貪污，詐欺，吸金等犯罪所得
全民防制洗錢，國家金流透明，臺灣幸福美好
行政院洗錢防制辦公室
Anti-Money Laundering Office, Executive Yuan
地址 10048台北市中正區信義路一段3號5樓
電話 (02) 2322-2610 傳真 (02) 2322-2660 網址 www.amlo.moj.gov.tw/


洗錢防制
黑錢收網
勿當犯罪車手
Anti-Money Laundering
金流透明$世界好評+
Anti-Money Laundering
行政院洗錢防制辦公室
Anti-Money Laundering Office, Executive Yuan
地址 10048台北市中正區信義路一段3號5樓
電話 (02) 2322-2610 傳真 (02) 2322-2660 網址 www.amlo.moj.gov.tw/

支持洗錢防制

多一道守門員　多一層財產保障



依據洗錢防制法規定，金融機構受理開戶或交易應落實確認客戶身分，是遏止不法金流的第一道防線，民眾的配合可防杜非法洗錢，更可保障自身財產安全。

健全臺灣金融環境　保護你我財產安全

行政院洗錢防制辦公室 廣告

出境入境 誠實申報

Honesty Is The Best Cross-Border Policy



通關攜帶下列物品 應誠實申報

Travelers carrying the following items shall make declaration.

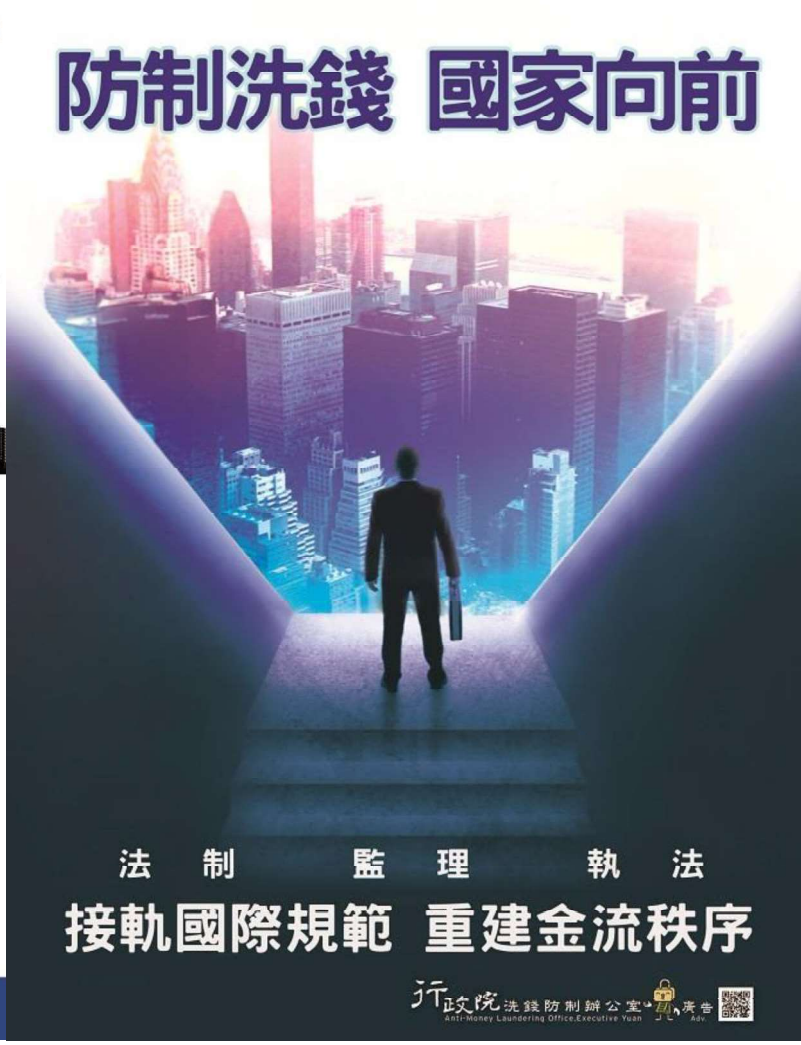
新臺幣現鈔 NTD	面額超過Over 100,000
人民幣現鈔 RMB	面額超過Over 20,000
外幣現鈔 Foreign Currency (Hong Kong and Macau)	總面額或總價值逾等值10,000美金 Over the equivalent of USD 10,000
有價證券 Bearer Negotiable Securities	
黃金 Gold	一定金額以上 Over Certain Threshold
有被利用進行洗錢之虞之物品 Items might be used for money laundering	

- 未申報及申報不實會被**沒入**，**或處以罰鍰**。
  Failure to declare in full, the undeclared will be confiscated or fined.
- **貨物運送**、**快遞**、**郵寄**亦同。
  Delivery via shipment, express delivery, or mail, is also required.

洗錢防制 全民一致

行政院洗錢防制辦公室 廣告


防制洗錢 全員到齊
除金融機構外，下列指定之非金融事業或人員，依據洗錢防制新制，負有客戶審查、交易紀錄保存及申報可疑交易義務
(1)銀樓業
(2)地政士及不動產經紀業從事不動產買賣相關行為
(3) 律師、公證人、會計師為客戶準備或從事特定交易時，
例如買賣不動產或管理金錢、證券或其他資產等
擴大防護範圍 健全金流秩序
行政院洗錢防制辦公室
Anti-Money Laundering Office,Executive Yuan
廣告
Adv.


防制洗錢 國家向前
法 制 監 理 執 法
接軌國際規範 重建金流秩序
行政院洗錢防制辦公室
Anti-Money Laundering Office,Executive Yuan
廣告
Adv.


行政院洗錢防制辦公室
Anti-Money Laundering Office,Executive Yuan
姊說....
傻傻當人頭
當成冤大頭
安心5撇步
1.遺失存摺或提款卡，立馬掛失。
2.不因求職而交出帳戶。
3.不將個人帳戶借給親友使用。
4.不出售個人帳戶、提款卡、密碼給他人。
5.不因申辦貸款，任意把帳戶、提款卡、密碼交給陌生人代辦。
洗錢防制大使
地址|10048台北市中正區信義路一段3號5樓 電話|(02)2322-2618 傳真|(02)2322-2680 網址|www.amlo.moj.gov.tw/


行政院洗錢防制辦公室
Anti-Money Laundering Office,Executive Yuan
保障您的
客戶詳審查・金流有保固・客戶詳審查・金流有保固
金流安全
洗錢防制大使
洗錢防制
客戶審查詳實 金流安全保固
地址|10048台北市中正區信義路一段3號5樓 電話|(02)2322-2618 傳真|(02)2322-2680 網址|www.amlo.moj.gov.tw/

行政院洗錢防制辦公室
Anti-Money Laundering Office, Executive Yuan

冒險當車手
錢入他人手

當了車手就有罪 他人賺飽卻脫罪



擔任詐騙集團洗錢車手，
一旦遭緝捕，一罪一罰，
最高可判30年徒刑。

地址｜10048台北市中正區信義路一段3號5樓　電話｜(02) 2322-2618　傳真｜(02) 2322-2680　網址｜www.amlo.moj.gov.tw/

行政院洗錢防制辦公室 Anti-Money Laundering Office, Executive Yuan
經濟部 Ministry of Economic Affairs
TDCC 臺灣集中保管結算所 Taiwan Depository & Clearing Corporation

Anti-Money Laundering: Advancing into the Future

公司申報新制度
洗錢防制有保障

CTP 公司負責人及主要股東資訊申報平臺
Company Transparency Platform

107年11月1日即可申報！



申報指南

公司應主動申報之資訊

- 董事
- 監察人
- 經理人
- 股東(持股或出資額超過10%)

未依規定申報，依法可罰5-50萬元罰鍰

如何做？請掃我

馬上做！請掃我

洗錢防制大使

客服諮詢專線 412-1166
可直接撥打，不須加撥區碼，行動電話請加撥02，六碼地區請撥41-1166
(服務時間：星期一～星期五8:30-17:30國定假日除外)

廣告


頭家快報
LIVE NEWS
MONTH
DAY
11
1
BREAKING NEWS
公司法新制度上路，公司資訊申報平臺開始申報
首次申報時間：108/11/01～108/01/31
LIVE NEWS
10%股東
股東
股東
股東
監事
董事
經理人
BREAKING NEWS
須至公司資訊申報平臺上網申報
董監事、經理人、持股或出資超過10%的股東
https://ctp.tdcc.com.tw


洗錢防制為哪樁？
國際上誰在反洗錢？
為什麼台灣要參與反洗錢？
台灣很早就有洗錢防制的觀念
大家逗陣來！全民總動員
金流透明
世界好評+
行政院洗錢防制辦公室
行政院洗錢防制辦公室

為何你的朋友都是檢察官？



行政院洗錢防制辦公室



洗錢手法 分層洗錢，跨國整合

跨境洗錢

利用「人肉運鈔機」夾帶現鈔、有價證券、貴金屬、珠寶等高價值物品之方式,於機場境境間,將從事詐欺、走私等犯罪不法所得跨境運送,讓黑錢變成合法的錢,使被害者求償無門。

集團洗錢

從事詐欺、販毒、走私、內線交易等犯罪,透過專業水房,將不法所得直接利用人頭帳戶匯款到國外,再經由國外公司匯回臺灣從事更多犯罪活動,傷害國民身心健康,所得下游,臺灣成為犯罪天堂。

貿易洗錢

從事虛假貿易,不法企業透過假交易,真洗錢,以合法掩飾非法,將不法資金移轉到國外,傷害經貿發展,影響海外投資,喪失經濟自主力,臺灣成為洗錢天堂。

專業洗錢

地下匯兌業者、不肖律師、會計師等,透過專業服務設立空殼公司,協助將犯罪不法所得移轉到國外或逃稅天堂,國家經濟蒙受重大損失,影響國際競爭力,臺灣成為國際黑名單。

洗錢損國家經濟、防制保全民利益
支持洗錢防制、守護你我家園

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勿落入洗錢幫兇的陷阱!

洗錢是什麼?

以非法手段（例如毒品、人口買賣…等）所獲得的金錢、財物、利益，需要透過合法金融作業轉化為乾淨、不被追蹤的錢，歹徒才敢拿來使用。

洗錢防制123

1. 不輕易給陌生人個資
2. 不輕易給他人自己的帳戶
3. 不做打工車手，幫忙領錢



行政院洗錢防制辦公室
Anti-Money Laundering Office, Executive Yuan
地址 10048台北市中正區信義路一段3號5樓
電話 (02)2322-2618 傳真 (02)2322-2680 網址 www.amlo.moj.gov.tw/

廣告

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謹慎使用支付平台

杜絕洗錢不濫用

第三方支付工具有匿名性、快速性、金流追蹤之困難性及非面對面交易等特性，應小心使用，杜絕洗錢。



行政院洗錢防制辦公室
Anti-Money Laundering Office, Executive Yuan
地址 10048台北市中正區信義路一段3號5樓
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廣告


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線上博弈儲值代幣
小心成為幫兇
犯罪集團可透過博弈網站，將不法所得與網站代幣合流，以製造追查斷點，玩家恐淪為洗錢幫兇。
博弈
1000
1000
1000
1000
1000
行政院洗錢防制辦公室
Anti-Money Laundering Office, Executive Yuan
地址 10048台北市中正區信義路一段3號9樓
電話 (02)2322-2618 傳真 (02)2322-2680 網址 www.amlo.moj.gov.tw/
廣告


遊戲點數
安全嗎?
Anti-Money Laundering
金流透明$世界好賺
防制洗錢 Online
來路不明點數不要買
宣導大使
陳淑芳
行政院洗錢防制辦公室
Anti-Money Laundering Office, Executive Yuan
地址 10048台北市中正區信義路一段3號9樓
電話 (02)2322-2618 傳真 (02)2322-2680 網址 www.amlo.moj.gov.tw/
廣告


小心被騙!!
虛的，更要注意!
NFT
宣導大使
陳淑芳
防制洗錢
虛擬資產要管理
行政院洗錢防制辦公室
Anti-Money Laundering Office, Executive Yuan


出入境申報誠實
不會沒入或受罰
正しく申告し・没収と処罰を避けましょう・出入国に際し・以下を所持する場合は申告が必要です・
Honest declaration From confiscation or punishment
新臺幣限額10萬元
台湾ドルが10万台湾ドルを超える場合
New Taiwan Dollar > NTD100,000.
外幣逾1萬美元
1万米ドル相当を超える外貨
Foreign Currencies > USD10,000.
人民幣限額2萬元
2万元を超える人民元
Renminbi > CNY20,000.
有價證券面值逾1萬美元
1万米ドル相当を超える有価証券
Negotiable Securities > USD10,000.
黃金逾2萬美元
2万米ドル相当を超える金塊
Gold > USD20,000.
鑽石、寶石或白金逾新臺幣50萬元
且超越自用目的
50万台湾ドル相当を超える自己使用目的
以外のダイヤモンド・宝石・プラチナ
Diamonds, Gems and/or Platinum :
Over NTD500,000 and not for personal use.
宣導大使
陳淑芳
Anti-Money Laundering
金流透明$世界好
行政院洗錢防制辦公室
Anti-Money Laundering Office, Executive Yuan

出入境誠實申報
洗錢防制免煩惱

未申報或申報不實將依法沒入，或處以罰鍰。
正しく申告し、没収と処罰を避けましょう。出入国に際し、以下を所持する場合は申告が必要です。
Failure to declare or false declaration will be confiscated or fined by law.



新臺幣限額10萬元
超額部分，雖經申報，仍不得攜帶入、出境。
台湾ドルが10万台湾ドルを超える場合 New Taiwan Dollar > NTD100,000.



人民幣限額2萬元
超額部分，雖經申報，仍不得攜帶入、出境。
2万元を超える人民元 Renminbi > CNY20,000.



外幣逾1萬美元
1万米ドル相当を超える外貨
Foreign Currencies > USD10,000.



無記名有價證券面值逾1萬美元
1万米ドル相当を超える有価証券
Negotiable Securities > USD10,000.



黃金逾2萬美元
2万米ドル相当を超える金塊
Gold > USD20,000.



鑽石、寶石或白金逾新臺幣50萬元且超越自用目的
50万台湾ドル相当を超える自己使用目的以外のダイヤモンド、宝石、プラチナ
Diamonds, Gems and/or Platinum :Over NTD500,000 and not for personal use.



出入境誠實申報
洗錢防制免煩惱

โปรดสำแดงตามความเป็นจริง เพื่อป้องกันการถูกยึด หรือดำเนินคดีตามกฎหมาย
Thành thật khai báo để tránh hải quan tịch thu hoặc bị phạt
Deklarasilah secara jujur hindari barang di sita atau kena denda



Tân Đài tệ hơn 10 vạn đồng.
Melebihi dari NT$ 100,000
ไม่เกิน หนึ่งแสน หยวนไต้หวัน



Nhân dân tệ hơn 2 vạn đồng.
RMB melebihi dari RMBS 20,000
ไม่เกิน สองหมื่น หยวนจีน



Ngoại tệ có giá trị hơn 1 vạn đồng đô la Mỹ .
Mata uang asing yang jumlahnyanya lebih dari US$ 10,000
เงินตราต่างประเทศมูลค่าไม่เกิน หนึ่งหมื่น เหรียญดอลลาร์สหรัฐ



Phiếu giảm giá có giá trị hơn 1 vạn đồng đô la Mỹ .
Surat berharga yang harganya melebihi dari US$ 10,000
หลักทรัพย์มูลค่าไม่เกิน หนึ่งหมื่น เหรียญดอลลาร์สหรัฐ



Vàng hơn 2 vạn đồng đô la Mỹ .
Emas melebihi dari US$ 20,000
ทองคำมูลค่าไม่เกิน สองหมื่น เหรียญดอลลาร์สหรัฐ



Kim cương, đá quý hoặc vàng trắng có giá trị hơn 50 vạn đồng Tân Đài tệ,và vượt quá mục đích tự dùng.
Berlian, permata atau emas putih yang harganya melebihi dari NT$ 500,000 dan bukan untuk penggunaan pribadi.
เพชร , พลอย หรือ ทองคำขาวมูลค่า ไม่เกิน ห้าแสน หยวนไต้หวัน, หรือนอกเหนือจากวัตถุประสงค์ของการใช้งานเอง

Anti-Money Laundering
金流透明 $世界好評




洗錢防制
看守你我荷包

洗錢的定義

洗錢就是「清洗黑錢」，簡單說，是將不法犯罪所得，以各種方式合法化。



什麼是AML

Anti-Money Laundering 洗錢防制

要事前的預防洗錢，也要事後的追查洗錢，採取任何必要的措施和手段，全面防制洗錢犯罪。



擴大洗錢態樣
放寬犯罪門檻

除詐欺、販毒外

逃稅也正式納入洗錢的前置犯罪，
符合國際規範

以詐術或不正當方法逃漏稅捐，
依稅捐稽徵法規定移送外，
並依洗錢防制法追訴洗錢罪



逃稅的常見手段

營業稅漏開發票、跳開發票、虛報進項，取得虛設行號發表。

所得稅短報收入、浮報成本、虛報薪資、虛列費用、虛報扶養親屬。

印花稅未貼、少貼、撕下重貼印花稅票或貼用偽造的印花稅票。

遺產稅短、漏報或虛列債務。



逃稅不等於節稅

逃稅是犯罪行為，但是，如果只是因為疏忽而短繳稅捐，只需儘快主動申報、補繳稅額和利息，就不構成逃稅。

節稅，則是以法律賦予人民善用減輕稅捐的規定，來減輕納稅負擔，這是法律允許的行為，當然也不算是犯罪。



若為了逃稅而進行上述行為，將觸犯《稅捐稽徵法》，並為洗錢的前置犯罪行為，會被移送司法單位偵辦。



逃稅的法律責任

民眾如果刻意逃稅，將觸犯稅捐稽徵法，屬刑事責任，可處5年以下有期徒刑、拘役或科或併科新台幣6萬元以下罰金。

教唆或幫助他人逃稅，則可能處3年以下有期徒刑、拘役、或科新台幣6萬元以下罰金。



總結

不管是逃稅，或是洗錢，都是犯罪行為

民眾切勿違背相關規定，以身試法





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1分鐘 看懂洗錢防制新法



行政院洗錢防制辦公室

Anti-Money Laundering Office, Executive Yuan



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修正背景

國際接軌

近年因國際洗錢與資恐事件頻傳，我國自2007年以來洗錢防制法落後國際標準甚遠，且2018年將進行第三輪評鑑

國內司法實務

面臨防制洗錢不彰問題，如人頭型犯罪型態、人肉運鈔、吸金案件、跨境電信詐欺案層出，反映執法機關及邊境查緝困難

斷金流，遏止犯罪發生、追及犯罪利得

106年6月28日全新洗錢防制法上路

洗錢防制新法修正重點


Enhance提升
(一)
提升洗錢犯罪追訴可能性
Enhance加強
(二)
建立透明化金流軌跡
Enhance增強
Enhance強化
(三)
增強我國洗錢防制體制
(四)
強化國際合作

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洗錢防制新法---日常生活實用篇



行政院洗錢防制辦公室

Anti-Money Laundering Office, Executive Yuan



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洗錢防制作不好 經濟體制怎會好

吸引犯罪分子，諸如詐欺、毒品、吸金、走私等犯罪活動活絡，將影響百姓安居樂業生活及產業發展！

資金匯兌受阻

犯罪洗錢天堂



其他國家金融機構將提高審查與臺灣有關之投資、匯兌等金融活動門檻，進而嚴重影響臺灣工商活動的效率及一般民眾之跨境匯款！！

合法產業潰堤

犯罪分子以合法掩飾非法，創造不法利得之犯罪黑洞，造成合法產業蕭條之惡性循環！！！

全民落實反洗錢 國際評鑑齊向前



為何要有國際評鑑?

1.我國為亞太防制洗錢組織(Asia Pacific Group on Anti-Money Laundering, 簡稱APG) 會員

-國際洗錢防制評鑑係透過其區域組織以會員間相互評鑑的方式進行，我國為該組織會員，應參與亞太區之反洗錢相互評鑑。

2.需接受防制洗錢及打擊資恐評鑑

-評鑑未通過→追蹤→加強追蹤→制裁

3.評鑑係為健全我國金融體制接軌國際經濟，列入制裁名單將影響臺灣經濟地位

-如果我國被列入制裁名單，所有民生物資將因制裁行動而增加無謂的成本，如銀行將提高客戶及資金審查門檻，影響你我的生活品質。

加強審查PEP 政府清廉民安心

▪PEP（Politically Exposed Person）為擔任重要政治職務人士

報紙常在講洗錢要查的密友或小三是什麼



【總統、副總統】

【家庭成員】
一親等直系血親或姻親
兄弟姊妹
配偶及其兄弟姊妹
相當配偶之同居伴侶

【中央及地方首長】

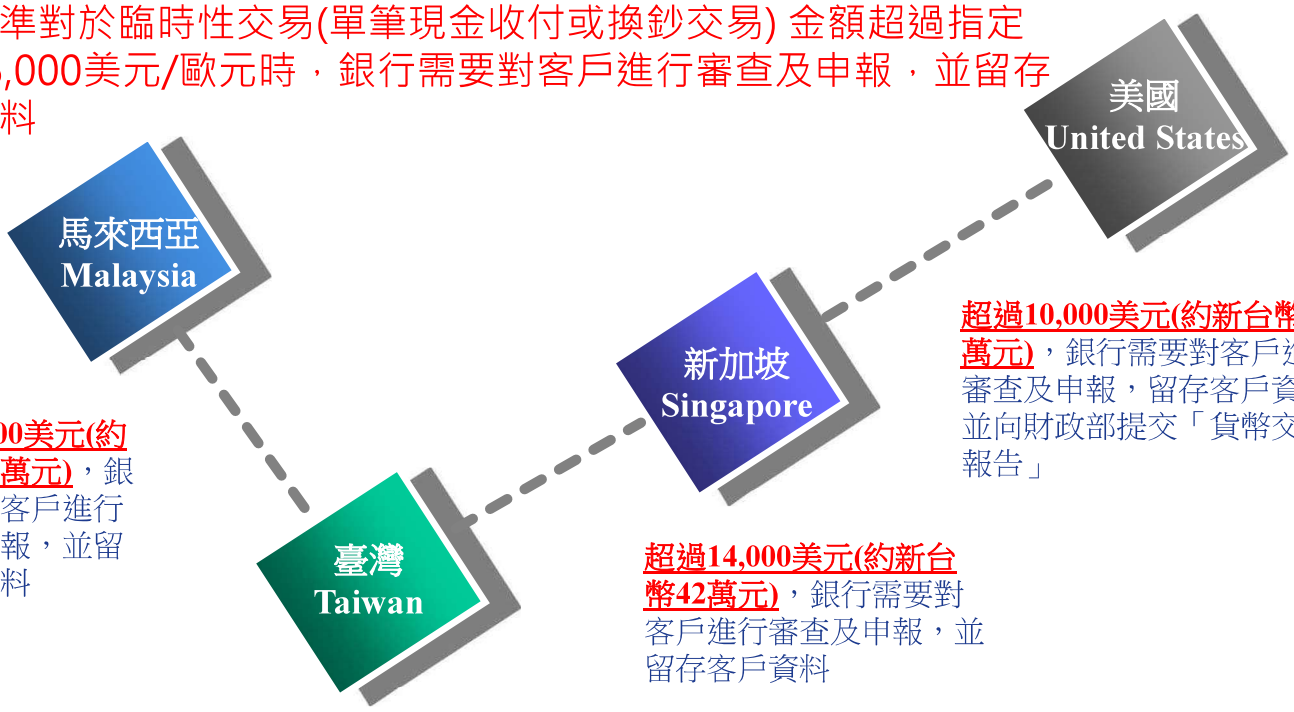
【有密切關係之人】
著眼於財務處理上的密切關係
需視密友或小三是否與該重要政治職務人士有財務處理之密切關係

【立法委員等】

【國營事業董總等】

資金留軌跡 犯罪都絕跡

銀行存提款或換鈔超過50萬要審查及申報，是國際慣例!!
國際標準對於臨時性交易(單筆現金收付或換鈔交易) 金額超過指定門檻15,000美元/歐元時，銀行需要對客戶進行審查及申報，並留存客戶資料



超過13,000美元(約新台幣40萬元)，銀行需要對客戶進行審查及申報，並留存客戶資料

超過16,666美元(約新台幣50萬元)，銀行需要對客戶進行審查及申報，並留存客戶資料

超過14,000美元(約新台幣42萬元)，銀行需要對客戶進行審查及申報，並留存客戶資料

超過10,000美元(約新台幣30萬元)，銀行需要對客戶進行審查及申報，留存客戶資料並向財政部提交「貨幣交易報告」

交易申報透明化 國家財富不外流

金融業及非金融事業從業人員=洗錢防制全員到齊

金融業

- **銀樓業**
- **律師、公證人、會計師**

為客戶準備或進行
- 買賣不動產
- 管理金錢
- 證券或其他資產等相關交易

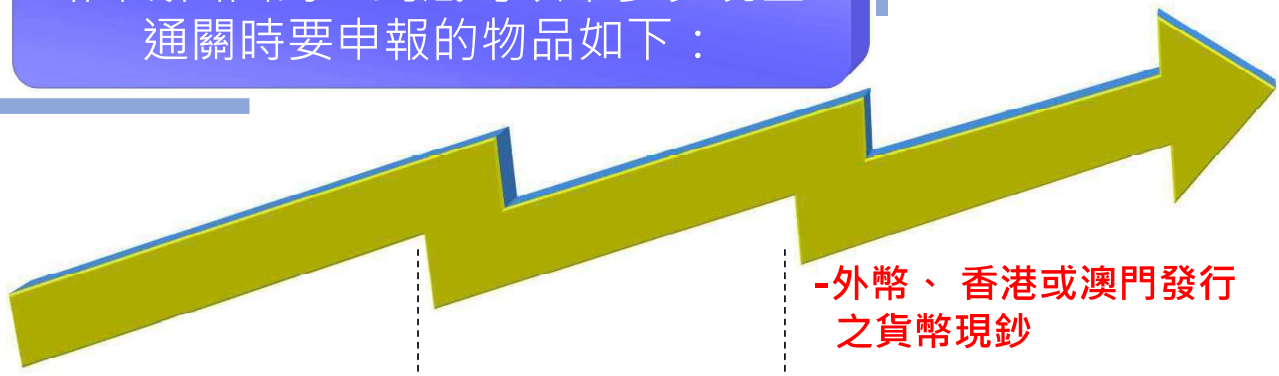


- **地政士**
- **不動產經紀業**
- **律師、會計師**

為客戶準備或進行
- 擔任法人名義代表人等相關交易

現金珠寶帶出國 申報清楚才安全

出國或回國時，到底可以帶多少現金?
通關時要申報的物品如下：



新臺幣現鈔
逾10萬元

逾新台幣10萬元

人民幣現鈔
逾2萬元

逾人民幣2萬元

-外幣、 香港或澳門發行之貨幣現鈔

-有價證券(包括無記名之旅行支票、其他支票、本票、匯票或得由持有人在本國或外國行使權利之其他有價證券)

總價值逾等值美金1萬元

黃金及有被利用進行洗錢之虞之物品(例如珠寶等)達一定金額以上

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行政院洗錢防制辦公室 關心您



行政院洗錢防制辦公室

Anti-Money Laundering Office, Executive Yuan



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Financial Institution Name:	First Life Insurance Co.,Ltd.
Location (Country) :	13F, No.456, Sec. 4, Xin Yi Road, Xin Yi District, Taipei City 11052, Taiwan

The questionnaire is required to be answered on a Legal Entity (LE) Level. The Financial Institution should answer the questionnaire at the legal entity level including any branches for which the client base, products and control model are materially similar to the LE Head Office. This questionnaire should not cover more than one LE. Each question in the CBDDQ will need to be addressed from the perspective of the LE and on behalf of all of its branches. If a response for the LE differs for one of its branches, this needs to be highlighted and details regarding this difference captured at the end of each sub-section. If a branch's business activity (products offered, client base etc.) is materially different than its Entity Head Office, a separate questionnaire can be completed for that branch.

No #	Question	Answer
1. ENTITY & OWNERSHIP		
1	Full Legal Name	First Life Insurance Co.,Ltd.
2	Append a list of foreign branches which are covered by this questionnaire	Not applicable
3	Full Legal (Registered) Address	13F, No.456, Sec. 4, Xin Yi Road, Xin Yi District, Taipei City 11052, Taiwan
4	Full Primary Business Address (if different from above)	Same as above
5	Date of Entity incorporation/establishment	2007/12/11
6	Select type of ownership and append an ownership chart if available	
6 a	Publicly Traded (25% of shares publicly traded)	No
6 a1	If Y, indicate the exchange traded on and ticker symbol	
6 b	Member Owned/Mutual	No
6 c	Government or State Owned by 25% or more	No
6 d	Privately Owned	Yes
6 d1	If Y, provide details of shareholders or ultimate beneficial owners with a holding of 10% or more	First Financial Holding Co., Ltd. owns 100% shares.
7	% of the Entity's total shares composed of bearer shares	0%
8	Does the Entity, or any of its branches, operate under an Offshore Banking License (OBL)?	No
8 a	If Y, provide the name of the relevant branch/es which operate under an OBL	
9	Does the Bank have a Virtual Bank License or provide services only through online channels?	No
10	Name of primary financial regulator/supervisory authority	Financial Supervisory Commission, R.O.C. (Taiwan)
11	Provide Legal Entity Identifier (LEI) if available	營業登記金台保換字第1143015號
12	Provide the full legal name of the ultimate parent (if different from the Entity completing the DDQ)	First Financial Holding Co., Ltd.

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13	Jurisdiction of licensing authority and regulator of ultimate parent	Financial Supervisory Commission, R.O.C. (Taiwan)
14	Select the business areas applicable to the Entity	
14 a	Retail Banking	No
14 b	Private Banking	No
14 c	Commercial Banking	No
14 d	Transactional Banking	No
14 e	Investment Banking	No
14 f	Financial Markets Trading	No
14 g	Securities Services/Custody	No
14 h	Broker/Dealer	No
14 i	Multilateral Development Bank	No
14 j	Wealth Management	No
14 k	Other (please explain)	Life insurance company
15	Does the Entity have a significant (10% or more) portfolio of non-resident customers or does it derive more than 10% of its revenue from non-resident customers? (Non-resident means customers primarily resident in a different jurisdiction to the location where bank services are provided)	No
15 a	If Y, provide the top five countries where the non-resident customers are located.	
16	Select the closest value:	
16 a	Number of employees	201-500
16 b	Total Assets	Greater than $500 million
17	Confirm that all responses provided in the above Section are representative of all the LE's branches.	Yes
17 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
18	If appropriate, provide any additional information/context to the answers in this section.	
2. PRODUCTS & SERVICES		
19	Does the Entity offer the following products and services:	
19 a	Correspondent Banking	No
19 a1	If Y	
19 a1a	Does the Entity offer Correspondent Banking services to domestic banks?	Please select
19 a1b	Does the Entity allow domestic bank clients to provide downstream relationships?	Please select
19 a1c	Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks?	Please select
19 a1d	Does the Entity offer Correspondent Banking services to foreign banks?	Please select
19 a1e	Does the Entity allow downstream relationships with foreign banks?	Please select
19 a1f	Does the Entity have processes and procedures in place to identify downstream relationships with foreign banks?	Please select
19 a1g	Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)?	Please select
19 a1h	Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service Provider (PSPs)?	
19 a1h1	MSBs	Please select
19 a1h2	MVTSs	Please select
19 a1h3	PSPs	Please select

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19 a1l	Does the Entity have processes and procedures in place to identify downstream relationships with MSBs /MVTSs/PSPs?	Please select
19 b	Cross-Border Bulk Cash Delivery	No
19 c	Cross-Border Remittances	Yes
19 d	Domestic Bulk Cash Delivery	No
19 e	Hold Mail	No
19 f	International Cash Letter	No
19 g	Low Price Securities	No
19 h	Payable Through Accounts	No
19 i	Payment services to non-bank entities who may then offer third party payment services to their customers?	No
19 i1	If Y , please select all that apply below?	
19 i2	Third Party Payment Service Providers	Please select
19 i3	Virtual Asset Service Providers (VASPs)	Please select
19 i4	eCommerce Platforms	Please select
19 i5	Other - Please explain	
19 j	Private Banking	No
19 k	Remote Deposit Capture (RDC)	No
19 l	Sponsoring Private ATMs	No
19 m	Stored Value Instruments	No
19 n	Trade Finance	No
19 o	Virtual Assets	No
19 p	For each of the following please state whether you offer the service to walk-in customers and if so, the applicable level of due diligence:	
19 p1	Check cashing service	No
19 p1a	If yes, state the applicable level of due diligence	Please select
19 p2	Wire transfers	No
19 p2a	If yes, state the applicable level of due diligence	Please select
19 p3	Foreign currency conversion	No
19 p3a	If yes, state the applicable level of due diligence	Please select
19 p4	Sale of Monetary Instruments	No
19 p4a	If yes, state the applicable level of due diligence	Please select
19 p5	If you offer other services to walk-in customers please provide more detail here, including describing the level of due diligence.	
19 q	Other high-risk products and services identified by the Entity (please specify)	Investment-linked insurance products / annuities /single premium or short term payment interest-sensitive insurance products,or some cross-border remittances transaction.
20	Confirm that all responses provided in the above Section are representative of all the LE's branches.	No branches
20 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
21	If appropriate, provide any additional information/context to the answers in this section.	
3. AML, CTF & SANCTIONS PROGRAMME		
22	Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components:	
22 a	Appointed Officer with sufficient experience/expertise	Yes
22 b	Adverse Information Screening	Yes
22 c	Beneficial Ownership	Yes
22 d	Cash Reporting	Yes
22 e	CDD	Yes
22 f	EDD	Yes
22 g	Independent Testing	Yes
22 h	Periodic Review	Yes
22 i	Policies and Procedures	Yes
22 j	PEP Screening	Yes
22 k	Risk Assessment	Yes
22 l	Sanctions	Yes

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22 m	Suspicious Activity Reporting	Yes
22 n	Training and Education	Yes
22 o	Transaction Monitoring	Yes
23	How many full time employees are in the Entity's AML, CTF & Sanctions Compliance Department?	1-10
24	Is the Entity's AML, CTF & Sanctions policy approved at least annually by the Board or equivalent Senior Management Committee? If N, describe your practice in Question 29.	Yes
25	Does the Board receive, assess, and challenge regular reporting on the status of the AML, CTF, & Sanctions programme?	Yes
26	Does the Entity use third parties to carry out any components of its AML, CTF & Sanctions programme?	No
26 a	If Y, provide further details	
27	Does the entity have a whistleblower policy?	Yes
28	Confirm that all responses provided in the above Section are representative of all the LE's branches	No branches
28 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
29	If appropriate, provide any additional information/context to the answers in this section.	
4. ANTI BRIBERY & CORRUPTION		
30	Has the Entity documented policies and procedures consistent with applicable ABC regulations and requirements to reasonably prevent, detect and report bribery and corruption?	Yes
31	Does the Entity have an enterprise wide programme that sets minimum ABC standards?	Yes
32	Has the Entity appointed a designated officer or officers with sufficient experience/expertise responsible for coordinating the ABC programme?	Yes
33	Does the Entity have adequate staff with appropriate levels of experience/expertise to implement the ABC programme?	Yes
34	Is the Entity's ABC programme applicable to:	Both joint ventures and third parties acting on behalf of the Entity
35	Does the Entity have a global ABC policy that:	
35 a	Prohibits the giving and receiving of bribes? This includes promising, offering, giving, solicitation or receiving of anything of value, directly or indirectly, if improperly intended to influence action or obtain an advantage.	Yes
35 b	Includes enhanced requirements regarding interaction with public officials?	Yes
35 c	Includes a prohibition against the falsification of books and records (this may be within the ABC policy or any other policy applicable to the Legal Entity)?	Yes
36	Does the Entity have controls in place to monitor the effectiveness of their ABC programme?	Yes
37	Does the Board receive, assess, and challenge regular reporting on the status of the ABC programme?	Yes
38	Has the Entity's ABC Enterprise Wide Risk Assessment (EWRA) been completed in the last 12 months?	Yes
38 a	If N, provide the date when the last ABC EWRA was completed.	
39	Does the Entity have an ABC residual risk rating that is the net result of the controls effectiveness and the inherent risk assessment?	Yes
40	Does the Entity's ABC EWRA cover the inherent risk components detailed below:	Yes
40 a	Potential liability created by intermediaries and other third-party providers as appropriate	Yes

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40 b	Corruption risks associated with the countries and industries in which the Entity does business, directly or through intermediaries	Yes
40 c	Transactions, products or services, including those that involve state-owned or state-controlled entities or public officials	Yes
40 d	Corruption risks associated with gifts and hospitality, hiring/internships, charitable donations and political contributions	Yes
40 e	Changes in business activities that may materially increase the Entity's corruption risk	Yes
41	Does the Entity's internal audit function or other independent third party cover ABC Policies and Procedures?	Yes
42	Does the Entity provide mandatory ABC training to:	
42 a	Board and senior Committee Management	Yes
42 b	1st Line of Defence	Yes
42 c	2nd Line of Defence	Yes
42 d	3rd Line of Defence	Yes
42 e	Third parties to which specific compliance activities subject to ABC risk have been outsourced	Yes
42 f	Non-employed workers as appropriate (contractors/consultants)	Yes
43	Does the Entity provide ABC training that is targeted to specific roles, responsibilities and activities?	Yes
44	Confirm that all responses provided in the above Section are representative of all the LE's branches	No branches
44 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
45	If appropriate, provide any additional information/context to the answers in this section.	
5. AML, CTF & SANCTIONS POLICIES & PROCEDURES		
46	Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report:	
46 a	Money laundering	Yes
46 b	Terrorist financing	Yes
46 c	Sanctions violations	Yes
47	Are the Entity's policies and procedures updated at least annually?	Yes
48	Has the Entity chosen to compare its policies and procedures against:	
48 a	U.S. Standards	No
48 a1	If Y, does the Entity retain a record of the results?	Please select
48 b	EU Standards	No
48 b1	If Y, does the Entity retain a record of the results?	Please select
49	Does the Entity have policies and procedures that:	
49 a	Prohibit the opening and keeping of anonymous and fictitious named accounts	Yes
49 b	Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs	Yes
49 c	Prohibit dealing with other entities that provide banking services to unlicensed banks	Yes
49 d	Prohibit accounts/relationships with shell banks	Yes
49 e	Prohibit dealing with another entity that provides services to shell banks	Yes
49 f	Prohibit opening and keeping of accounts for Section 311 designated entities	Yes
49 g	Prohibit opening and keeping of accounts for any of unlicensed/unregulated remittance agents, exchanges houses, casa de cambio, bureaux de change or money transfer agents	Yes
49 h	Assess the risks of relationships with domestic and foreign PEPs, including their family and close associates	Yes

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49 i	Define the process for escalating financial crime risk issues/potentially suspicious activity identified by employees	Yes
49 j	Define the process, where appropriate, for terminating existing customer relationships due to financial crime risk	Yes
49 k	Define the process for exiting clients for financial crime reasons that applies across the entity, including foreign branches and affiliates	Yes
49 l	Define the process and controls to identify and handle customers that were previously exited for financial crime reasons if they seek to re-establish a relationship	Yes
49 m	Outline the processes regarding screening for sanctions, PEPs and Adverse Media/Negative News	Yes
49 n	Outline the processes for the maintenance of internal "watchlists"	Yes
50	Has the Entity defined a risk tolerance statement or similar document which defines a risk boundary around their business?	Yes
51	Does the Entity have record retention procedures that comply with applicable laws?	Yes
51 a	If Y, what is the retention period?	5 years or more
52	Confirm that all responses provided in the above Section are representative of all the LE's branches	No branches
52 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
53	If appropriate, provide any additional information/context to the answers in this section.	
6. AML, CTF & SANCTIONS RISK ASSESSMENT		
54	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below:	
54 a	Client	Yes
54 b	Product	Yes
54 c	Channel	Yes
54 d	Geography	Yes
55	Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below:	
55 a	Transaction Monitoring	Yes
55 b	Customer Due Diligence	Yes
55 c	PEP Identification	Yes
55 d	Transaction Screening	Yes
55 e	Name Screening against Adverse Media/Negative News	Yes
55 f	Training and Education	Yes
55 g	Governance	Yes
55 h	Management Information	Yes
56	Has the Entity's AML & CTF EWRA been completed in the last 12 months?	Yes
56 a	If N, provide the date when the last AML & CTF EWRA was completed.	
57	Does the Entity's Sanctions EWRA cover the inherent risk components detailed below:	
57 a	Client	Yes
57 b	Product	Yes
57 c	Channel	Yes
57 d	Geography	Yes
58	Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below:	
58 a	Customer Due Diligence	Yes
58 b	Governance	Yes
58 c	List Management	Yes
58 d	Management Information	Yes

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58 e	Name Screening	Yes
58 f	Transaction Screening	Yes
58 g	Training and Education	Yes
59	Has the Entity's Sanctions EWRA been completed in the last 12 months?	Yes
59 a	If N, provide the date when the last Sanctions EWRA was completed.	
60	Confirm that all responses provided in the above Section are representative of all the LE's branches	No branches
60 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
61	If appropriate, provide any additional information/context to the answers in this section.	
7. KYC, CDD and EDD		
62	Does the Entity verify the identity of the customer?	Yes
63	Do the Entity's policies and procedures set out when CDD must be completed, e.g. at the time of onboarding or within 30 days?	Yes
64	Which of the following does the Entity gather and retain when conducting CDD? Select all that apply:	
64 a	Customer identification	Yes
64 b	Expected activity	Yes
64 c	Nature of business/employment	Yes
64 d	Ownership structure	Yes
64 e	Product usage	Yes
64 f	Purpose and nature of relationship	Yes
64 g	Source of funds	Yes
64 h	Source of wealth	Yes
65	Are each of the following identified:	
65 a	Ultimate beneficial ownership	Yes
65 a1	Are ultimate beneficial owners verified?	Yes
65 b	Authorised signatories (where applicable)	Yes
65 c	Key controllers	Yes
65 d	Other relevant parties	No
66	What is the Entity's minimum (lowest) threshold applied to beneficial ownership identification?	25%
67	Does the due diligence process result in customers receiving a risk classification?	Yes
67 a	If Y, what factors/criteria are used to determine the customer's risk classification? Select all that apply:	
67 a1	Product Usage	Yes
67 a2	Geography	Yes
67 a3	Business Type/Industry	Yes
67 a4	Legal Entity type	Yes
67 a5	Adverse Information	Yes
67 a6	Other (specify)	
68	For high risk non-individual customers, is a site visit a part of your KYC process?	Yes
68 a	If Y, is this at:	
68 a1	Onboarding	Yes
68 a2	KYC renewal	Yes
68 a3	Trigger event	Yes
68 a4	Other	No
68 a4a	If yes, please specify "Other"	
69	Does the Entity have a risk based approach to screening customers for Adverse Media/Negative News?	Yes
69 a	If Y, is this at:	
69 a1	Onboarding	Yes
69 a2	KYC renewal	Yes

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69 a3	Trigger event	Yes
70	What is the method used by the Entity to screen for Adverse Media/Negative News?	Combination of automated and manual
71	Does the Entity have a risk based approach to screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?	Yes
71 a	If Y, is this at:	
71 a1	Onboarding	Yes
71 a2	KYC renewal	Yes
71 a3	Trigger event	Yes
72	What is the method used by the Entity to screen PEPs?	Combination of automated and manual
73	Does the Entity have policies, procedures and processes to review and escalate potential matches from screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?	Yes
74	Is KYC renewed at defined frequencies based on risk rating (Periodic Reviews)?	Yes
74 a	If yes, select all that apply:	
74 a1	Less than one year	No
74 a2	1 – 2 years	No
74 a3	3 – 4 years	No
74 a4	5 years or more	No
74 a5	Trigger-based or perpetual monitoring reviews	Yes
74 a6	Other (Please specify)	High risk-1 year Medium risk-3 year Low risk-5 year
75	Does the Entity maintain and report metrics on current and past periodic or trigger event due diligence reviews?	Yes
76	From the list below, which categories of customers or industries are subject to EDD and/or are restricted, or prohibited by the Entity's FCC programme?	
76 a	Arms, defence, military	EDD on risk-based approach
76 b	Respondent Banks	EDD on risk-based approach
76 b1	If EDD or restricted, does the EDD assessment contain the elements as set out in the Wolfsberg Correspondent Banking Principles 2022?	Yes
76 c	Embassies/Consulates	EDD on risk-based approach
76 d	Extractive industries	EDD on risk-based approach
76 e	Gambling customers	EDD on risk-based approach
76 f	General Trading Companies	EDD on risk-based approach
76 g	Marijuana-related Entities	Prohibited
76 h	MSB/MVTS customers	EDD on risk-based approach
76 i	Non-account customers	Prohibited
76 j	Non-Government Organisations	EDD on risk-based approach
76 k	Non-resident customers	EDD on risk-based approach
76 l	Nuclear power	Do not have this category of customer or industry
76 m	Payment Service Providers	EDD on risk-based approach
76 n	PEPs	EDD on risk-based approach
76 o	PEP Close Associates	EDD on risk-based approach
76 p	PEP Related	EDD on risk-based approach
76 q	Precious metals and stones	EDD on risk-based approach
76 r	Red light businesses/Adult entertainment	EDD on risk-based approach
76 s	Regulated charities	EDD on risk-based approach
76 t	Shell banks	Prohibited
76 u	Travel and Tour Companies	EDD on risk-based approach
76 v	Unregulated charities	EDD on risk-based approach
76 w	Used Car Dealers	EDD on risk-based approach
76 x	Virtual Asset Service Providers	EDD on risk-based approach
76 y	Other (specify)	
77	If restricted, provide details of the restriction	We do not adopt EDD restricted methodologies
78	Does EDD require senior business management and/or compliance approval?	Yes

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78 a	If Y indicate who provides the approval:	Senior business management
79	Does the Entity have specific procedures for onboarding entities that handle client money such as lawyers, accountants, consultants, real estate agents?	Yes
80	Does the Entity perform an additional control or quality review on clients subject to EDD?	Yes
81	Confirm that all responses provided in the above Section are representative of all the LE's branches	No branches
81 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to	
82	If appropriate, provide any additional information/context to the answers in this section.	
8. MONITORING & REPORTING		
83	Does the Entity have risk based policies, procedures and monitoring processes for the identification and reporting of suspicious activity?	Yes
84	What is the method used by the Entity to monitor transactions for suspicious activities?	Combination of automated and manual
84 a	If manual or combination selected, specify what type of transactions are monitored manually	Unusual customer behaviors
84 b	If automated or combination selected, are internal system or vendor-sourced tools used?	Both
84 b1	If 'Vendor-sourced tool' or 'Both' selected, what is the name of the vendor/tool?	Lyodssoft
84 b2	When was the tool last updated?	< 1 year
84 b3	When was the automated Transaction Monitoring application last calibrated?	< 1 year
85	Does the Entity have regulatory requirements to report suspicious transactions?	Yes
85 a	If Y, does the Entity have policies, procedures and processes to comply with suspicious transaction reporting requirements?	Yes
86	Does the Entity have policies, procedures and processes to review and escalate matters arising from the monitoring of customer transactions and activity?	Yes
87	Does the Entity have a data quality management programme to ensure that complete data for all transactions are subject to monitoring?	Yes
88	Does the Entity have processes in place to respond to Request For Information (RFIs) from other entities in a timely manner?	Yes
89	Does the Entity have processes in place to send Requests for Information (RFIs) to their customers in a timely manner?	Yes
90	Confirm that all responses provided in the above Section are representative of all the LE's branches	No branches
90 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to	
91	If appropriate, provide any additional information/context to the answers in this section.	
9. PAYMENT TRANSPARENCY		
92	Does the Entity adhere to the Wolfsberg Group Payment Transparency Standards?	Yes

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93	Does the Entity have policies, procedures and processes to comply with and have controls in place to ensure compliance with:	
93 a	FATF Recommendation 16	Yes
93 b	Local Regulations	Yes
93 b1	If Y, specify the regulation	Money Laundering Control Act Regulations Governing Anti-Money Laundering of Financial Institutions
93 c	If N, explain	
94	Does the Entity have controls to support the inclusion of required and accurate originator information in cross border payment messages?	Yes
95	Does the Entity have controls to support the inclusion of required beneficiary information cross-border payment messages?	Yes
95 a	If Y, does the Entity have procedures to include beneficiary address including country in cross border payments?	Yes
96	Confirm that all responses provided in the above Section are representative of all the LE's branches	No branches
96 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
97	If appropriate, provide any additional information/context to the answers in this section.	
10. SANCTIONS		
98	Does the Entity have a Sanctions Policy approved by management regarding compliance with sanctions law applicable to the Entity, including with respect to its business conducted with, or through accounts held at foreign financial institutions?	Yes
99	Does the Entity have policies, procedures, or other controls reasonably designed to prevent the use of another entity's accounts or services in a manner causing the other entity to violate sanctions prohibitions applicable to the other entity (including prohibitions within the other entity's local jurisdiction)?	Yes
100	Does the Entity have policies, procedures or other controls reasonably designed to prohibit and/or detect actions taken to evade applicable sanctions prohibitions, such as stripping, or the resubmission and/or masking, of sanctions relevant information in cross border transactions?	Yes
101	Does the Entity screen its customers, including beneficial ownership information collected by the Entity, during onboarding and regularly thereafter against Sanctions Lists?	Yes
102	What is the method used by the Entity for sanctions screening?	Automated
102 a	If 'automated' or 'both automated and manual' selected:	
102 a1	Are internal system of vendor-sourced tools used?	Both
102 a1a	If a 'vendor-sourced tool' or 'both' selected, what is the name of the vendor/tool?	Lyodssoft and Refinitiv(World-check)
102 a2	When did you last test the effectiveness (of finding true matches) and completeness (lack of missing data) of the matching configuration of the automated tool? (If 'Other' please explain in Question 110)	< 1 year
103	Does the Entity screen all sanctions relevant data, including at a minimum, entity and location information, contained in cross border transactions against Sanctions Lists?	Yes
104	What is the method used by the Entity?	Automated

105	Does the Entity have a data quality management programme to ensure that complete data for all transactions are subject to sanctions screening?	Yes
106	Select the Sanctions Lists used by the Entity in its sanctions screening processes:	
106 a	Consolidated United Nations Security Council Sanctions List (UN)	Used for screening customers and beneficial owners and for filtering transactional data
106 b	United States Department of the Treasury's Office of Foreign Assets Control (OFAC)	Used for screening customers and beneficial owners and for filtering transactional data
106 c	Office of Financial Sanctions Implementation HMT (OFSI)	Used for screening customers and beneficial owners and for filtering transactional data
106 d	European Union Consolidated List (EU)	Used for screening customers and beneficial owners and for filtering transactional data
106 e	Lists maintained by other G7 member countries	Used for screening customers and beneficial owners and for filtering transactional data
106 f	Other (specify)	The local Regulator's sanction list.
107	When regulatory authorities make updates to their Sanctions list, how many business days before the entity updates their active manual and/or automated screening systems against:	
107 a	Customer Data	Within 3 to 5 business days
107 b	Transactions	Within 3 to 5 business days
108	Does the Entity have a physical presence, e.g. branches, subsidiaries, or representative offices located in countries/regions against which UN, OFAC, OFSI, EU or G7 member countries have enacted comprehensive jurisdiction-based Sanctions?	No
109	Confirm that all responses provided in the above Section are representative of all the LE's branches	No branches
109 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
110	If appropriate, provide any additional information/context to the answers in this section.	
11. TRAINING & EDUCATION		
111	Does the Entity provide mandatory training, which includes:	
111 a	Identification and reporting of transactions to government authorities	Yes
111 b	Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered	Yes
111 c	Internal policies for controlling money laundering, terrorist financing and sanctions violations	Yes
111 d	New issues that occur in the market, e.g. significant regulatory actions or new regulations	Yes
111 e	Conduct and Culture	Yes
111 f	Fraud	Yes
112	Is the above mandatory training provided to:	
112 a	Board and Senior Committee Management	Yes
112 b	1st Line of Defence	Yes
112 c	2nd Line of Defence	Yes
112 d	3rd Line of Defence	Yes
112 e	Third parties to which specific FCC activities have been outsourced	Not Applicable
112 f	Non-employed workers (contractors/consultants)	No
113	Does the Entity provide AML, CTF & Sanctions training that is targeted to specific roles, responsibilities and high-risk products, services and activities?	Yes
114	Does the Entity provide customised training for AML, CTF and Sanctions staff?	Yes
114 a	If Y, how frequently is training delivered?	Annually
115	Confirm that all responses provided in the above Section are representative of all the LE's branches	No branches

115 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
116	If appropriate, provide any additional information/context to the answers in this section.	
12. QUALITY ASSURANCE /COMPLIANCE TESTING		
117	Does the Entity have a program wide risk based Quality Assurance programme for financial crime (separate from the independent Audit function)?	Yes
118	Does the Entity have a program wide risk based Compliance Testing process (separate from the independent Audit function)?	Yes
119	Confirm that all responses provided in the above Section are representative of all the LE's branches	No branches
119 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
120	If appropriate, provide any additional information/context to the answers in this section.	
13. AUDIT		
121	In addition to inspections by the government supervisors/regulators, does the Entity have an internal audit function, a testing function or other independent third party, or both, that assesses FCC AML, CTF, ABC, Fraud and Sanctions policies and practices on a regular basis?	Yes
122	How often is the Entity audited on its AML, CTF, ABC, Fraud and Sanctions programme by the following:	
122 a	Internal Audit Department	Yearly
122 b	External Third Party	Yearly
123	Does the internal audit function or other independent third party cover the following areas:	
123 a	AML, CTF, ABC, Fraud and Sanctions policy and procedures	Yes
123 b	Enterprise Wide Risk Assessment	Yes
123 c	Governance	Yes
123 d	KYC/CDD/EDD and underlying methodologies	Yes
123 e	Name Screening & List Management	Yes
123 f	Reporting/Metrics & Management Information	Yes
123 g	Suspicious Activity Filing	Yes
123 h	Technology	Yes
123 i	Transaction Monitoring	Yes
123 j	Transaction Screening including for sanctions	Yes
123 k	Training & Education	Yes
123 l	Other (specify)	
124	Are adverse findings from internal & external audit tracked to completion and assessed for adequacy and completeness?	Yes
125	Confirm that all responses provided in the above section are representative of all the LE's branches	No branches
125 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
126	If appropriate, provide any additional information/context to the answers in this section.	
14. FRAUD		
127	Does the Entity have policies in place addressing fraud risk?	Yes
128	Does the Entity have a dedicated team responsible for preventing & detecting fraud?	Yes

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129	Does the Entity have real time monitoring to detect fraud?	Yes
130	Do the Entity's processes include gathering additional information to support its fraud controls, for example: IP address, GPS location, and/or device ID?	Yes
131	Confirm that all responses provided in the above section are representative of all the LE's branches	No branches
131 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
132	If appropriate, provide any additional information/context to the answers in this section.	

Declaration Statement

Wolfsberg Group Correspondent Banking Due Diligence Questionnaire 2023 (CBDDQ V1.4)
Declaration Statement (To be signed by Global Head of Correspondent Banking or equivalent position holder AND Group Money Laundering Prevention Officer, Global Head of Anti- Money Laundering, Chief Compliance Officer, Global Head of Financial Crimes Compliance OR equivalent)

First Life Insurance Co.,Ltd. (Financial Institution name) is fully committed to the fight against financial crime and makes every effort to remain in full compliance with all applicable financial crime laws, regulations and standards in all of the jurisdictions in which it does business and holds accounts.

The Financial Institution understands the critical importance of having effective and sustainable controls to combat financial crime in order to protect its reputation and to meet its legal and regulatory obligations.

The Financial Institution recognises the importance of transparency regarding parties to transactions in international payments and has adopted/is committed to adopting these standards.

The Financial Institution further certifies it complies with / is working to comply with the Wolfsberg Correspondent Banking Principles and the Wolfsberg Trade Finance Principles.
The information provided in this Wolfsberg CBDDQ will be kept current and will be updated no less frequently than every eighteen months.

The Financial Institution commits to file accurate supplemental information on a timely basis.

I, _____ (Global Head of Correspondent Banking or equivalent), certify that I have read and understood this declaration, that the answers provided in this Wolfsberg CBDDQ are complete and correct to my honest belief, and that I am authorised to execute this declaration on behalf of the Financial Institution.

I, Katherine Lai (MLRO or equivalent), certify that I have read and understood this declaration, that the answers provided in this Wolfsberg CBDDQ are complete and correct to my honest belief, and that I am authorised to execute this declaration on behalf of the Financial Institution.

2026/11/16 (Signature & Date)

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_____ (Signature & Date)