

第一商業銀行信託業務紛爭受理方式與處理流程細則

The Procedures of Accepting and Handling Trust Disputes of First Commercial Bank

2004年2月13日訂定
Established on Feb. 13, 2004
2005年7月22日第一次修訂
First amendment on July 22, 2005
2006年2月9日第二次修訂
Second amendment on Feb. 09, 2006
2012年3月6日第三次修訂
Third amendment on March 6, 2012
2016年1月29日第四次修訂
Fourth amendment on Jan. 29, 2016
2020年9月21日第五次修訂
Fifth amendment on Sept. 21, 2020
2021年8月18日第六次修訂
Sixth amendment on Aug. 18, 2021
2022年9月16日第七次修訂
Seventh amendment on Sep. 16, 2022
2024年7月31日第八次修訂
Eighth amendment on July 31, 2024

1. 本紛爭受理方式與處理流程係依據中華民國信託業商業同業公會（下稱「信託公會」）制定之「信託業應負之義務及相關行為規範」第47條規定訂定。
The procedures comply with article 47 of “Obligations and code of Conducts of Trust Enterprises” enacted by the Trust Association of R.O.C.
2. 本紛爭受理方式與處理流程之內容，公布於本行營業處所及網站。
The procedures are published in the branches and website of First Commercial Bank (hereinafter called “FCB”).
3. 本紛爭受理方式與處理流程所稱之紛爭事件，係指本行因辦理信託業務與委託人或受益人（以下合稱「客戶」）所生之爭議。
The term “trust disputes” as used in the procedures means the disputes arose from trust business between FCB and trustors or beneficiaries (hereinafter called “Customers”).
4. 受理客戶申訴之方式及程序：
The procedures of accepting the complaints:
客戶因紛爭事件提出申訴時，應以具名方式為之，相關受理程序依「第一商業銀行金融消費者保護政策作業準則」及「第一商業銀行客訴處理要點」之規定辦理。
Customers who submit the complaints due to trust disputes should inform FCB of their names. The relevant procedures comply with “The Policies of Financial Customers Protection of First Commercial Bank” and “The Complaints Handling Procedures of First Commercial Bank”.
5. 調查及處理客戶申訴案件之程序：
The procedures of investigating and handling the complaints:
辦理客戶申訴案件時，應針對客戶之申訴事由，本著和平、懇切、公平之

態度，確實調查，調查結果以書面陳核單位主管，並依「第一商業銀行金融消費者保護政策作業準則」及「第一商業銀行客訴處理要點」之規定辦理。

The representatives who handle the complaints should investigate the issue sincerely and impartially. And the results of the investigation should be submitted to their supervisors by hard copies. The relevant procedures comply with “The Policies of Financial Customers Protection of First Commercial Bank” and “The Complaints Handling Procedures of First Commercial Bank”.

6. 回應客戶申訴之程序：

The procedures of responding to the complaints:

客戶申訴案件之調查結果，應以電話或電子郵件等方式回覆客戶，並依「第一商業銀行金融消費者保護政策作業準則」及「第一商業銀行客訴處理要點」之規定辦理。

FCB should respond to the customers about the result of the investigation by calls or e-mail. The relevant procedures comply with “The Policies of Financial Customers Protection of First Commercial Bank” and “The Complaints Handling Procedures of First Commercial Bank”.

7. 本行受理客戶紛爭申訴後，應將申訴意見類型歸納，除力求化解客戶誤解，提供優質服務外，並應正面看待意見內涵，檢討作業流程是否存在潛藏之問題，作為業務改進之參考。

FCB should eliminate the misunderstanding of customers, provide quality service and treat the issues of complaints positively. After resolving the complaints, FCB should classify the complaints into different types, review the SOP where potential problems might exist, and also pursue further improvement.

8. 為推動失智友善金融服務，如客戶為受監護或輔助宣告，應由監護人辦理或輔助人陪同辦理紛爭處理之程序；如客戶未受監護或輔助宣告，本行應依服務失智者之各項原則評估客戶之意思能力，依評估結果決定其得自行或由本行提供友善服務及適當支援，或得由第三人偕同辦理紛爭處理相關事宜。

In order to promote dementia-friendly financial services, if the customer is under guardianship or auxiliary declaration, the guardian should come forward or the customer should be accompanied by an assistant to handle the dispute process. If the customer is not under guardianship or auxiliary declaration, FCB shall evaluate the customer's will and ability in accordance with the principles of serving people with dementia. Based on the evaluation results, it may be decided that the customer may make decision by his own, or may be provided friendly services and appropriate support by FCB, or may be accompanied by a third party to handle dispute resolution related matters.

9. 本行辦理客戶申訴之人員，對於所經辦之紛爭事件，除依法令接受必要之查詢外，應絕對保密。

The representatives who handle the complaints should treat the complaints with

confidentiality unless the necessary inquiry by laws.

10. 本行受理客戶申訴內容、處理過程及回覆結果應予以記錄，並留存相關文件與紀錄於信託契約終止後至少 5 年。

The issues, processes, and responses of the complaints should be documented at least 5 years after the termination of the trust contract.

11. 本紛爭受理方式與處理流程如有未盡事宜，悉依主管機關相關法令、規定、本行金融消費者保護政策作業準則及客訴處理要點相關規定辦理。

Anything that is not covered in the procedures, all comply with the laws and regulations enacted by the supervisory authorities, “The Policies of Financial Customers Protection of First Commercial Bank” and “The Complaints Handling Procedures of First Commercial Bank”.

12. 本紛爭受理方式與處理流程經本行信託處處長核定後實施；修正時亦同。

The procedure and its amendments take effect upon the approval from the division chief of the Trust Division.