

依現行法令規定，本行得將涉及營業執照所載業務項目或客戶資訊之下列事項委外處理：

- (一) 資料登錄、處理、輸出、資訊系統之開發、監控、維護、相關資料處理之後勤作業
- (二) 表單、憑證等資料保存之作業
- (三) 代客開票作業(包括支票、匯票)
- (四) 貿易金融業務之後勤處理作業(但以信用狀開發、讓購及進出口託收為限)
- (五) 代收消費性貸款、信用卡帳款作業(以主管機關核准之受託機構為限)
- (六) 提供信用額度之往來授信客戶之信用分析報告編製
- (七) 信用卡發卡業務之行銷業務、客戶資料輸入作業、表單列印作業、裝封作業、付交郵寄作業及開卡、停用掛失、預借現金、緊急性服務等事項之電腦及人工授權作業
- (八) 電子通路客戶服務業務(包括電話自動語音系統服務、電話行銷業務、客戶電子郵件之回覆與處理作業、電子銀行客戶及電子商務之相關諮詢及協助，及電話銀行專員服務)
- (九) 車輛貸款業務之行銷、貸放作業管理及服務諮詢作業(但不含本項業務授信審核之准駁)
- (十) 消費性貸款行銷(但不含本項業務授信審核之准駁)
- (十一) 房屋貸款行銷業務(但不含本項業務授信審核之准駁)
- (十二) 應收債權之催收作業
- (十三) 委託代書處理之事項，及委託其他機構處理因債權承受之擔保品等事項
- (十四) 車輛貸款逾期繳款之尋車及車輛拍賣(但不含拍賣底價之決定)
- (十五) 鑑價作業
- (十六) 內部稽核作業(但禁止委託其財務簽證會計師辦理)
- (十七) 不良債權之評價、分類、組合及銷售(但應於委外契約中訂定受委託機構參與作業合約之工作人員，於合約服務期間或合約終止後一定合理期間內，不得從事與委外事項有利益衝突之工作或提供有利益衝突之顧問或諮詢服務)
- (十八) 有價證券、支票、表單及現鈔運送作業及自動櫃員機裝補鈔作業
- (十九) 金塊、銀塊、白金條塊等貴金屬之報關、存放、運送及交付
- (二十) 其他將主管機關核定得委外之作業項目。

本行目前依法委外之作業包括上述(一)、(二)、(五)、(七)、(八)、(十二)、(十五)、(十八)及(二十)項之全部或部分作業。嗣後如有新增上開任一委外作業，本行將於本行官方網站([www.hsbc.com.tw](http://www.hsbc.com.tw))公告之。

Under current laws and regulations, HSBC (Taiwan) may outsource the following work, which are either stated in its business license or related to customer information, to a third party:

1. Data entry, processing, and output, the development, monitoring, control, and maintenance of information system, and logistical support for data processing.
2. Safekeeping of documents such as forms, statements and certificates.
3. Drawing negotiable instruments (e.g. checks and drafts) for customers.
4. Back office support for trade financing activities, limited to the issuance and negotiation of letters of credit, factoring and import/export documentary collections.
5. Collection of consumer loans and credit card payment; provided that the service provider has been approved by the regulator.
6. Preparation of credit analysis reports on credit customers.
7. Marketing of credit card issuance, entry of customer information, printing of relevant forms and statements, envelope stuffing, sorting and mailing, computerized and manual card activation, reporting of lost cards, cash advances and emergency services.
8. E-channel customer services (including automated voice systems, telemarketing, response to and management of customer e-mails, assistance to inquiries of electronic banking and electronic commerce, and phone banking customer services).
9. Marketing, management, customer service and consulting for auto loans, excluding approval or rejection of loan applications.
10. Marketing of consumer loans, excluding the granting or rejection of loan application.
11. Marketing of mortgage loans, excluding the granting or rejection of loan application.
12. Collection of debts.
13. Hiring real estate closing agent to handle relevant matters, and entrusting other institutions to dispose collateral from the assumption of debts.
14. Repossessing and auctioning automobiles with overdue payment on a car loan (excluding the determination of the floor price for such auctions).
15. Appraisal of real estate.
16. Internal auditing (provided that the audits are not performed by the accountant who certifies the company's financial statements).
17. Valuation, classification, bundling and sale of non-performing loans; provided such outsourcing agreement stipulates that the service providers and their employees shall not engage in any work or provide any consulting or advisory services which give rise to a conflict of interest with the outsourced services during the term of such outsourcing agreements or for a reasonable period of time after termination/expiry of agreement.
18. Delivery of securities, checks, forms and statements, and cash, and ATM replenishment.

19. Customs clearance, deposit, transportation and delivery of precious metals such as gold bars, silver bars and platinum bars.
20. Other operations approved by the regulator for outsourcing.

HSBC (Taiwan) currently outsources all or part of the work described in items 1, 2, 5, 7, 8, 12, 15, 18, and 20 in accordance with the applicable regulations. If any update to the outsourced work listed above, an updated announcement will be disclosed on our official website ([www.hsbc.com.tw](http://www.hsbc.com.tw)) accordingly.