

青年創業貸款要點
Directions of Youth Entrepreneurship Loans
中英對照表

中文	英文
一、經濟部中小及新創企業署（以下簡稱本署），為營造有利青年創業環境，促進創業精神，創造經濟發展，協助取得創業經營所需資金，特訂定本要點。	1. Small and Medium Enterprise and Startup Administration, Ministry of Economic Affairs (hereinafter referred to as the Administration) establishes the Directions to create a favorable environment for young entrepreneurs, promote entrepreneurship, drive economic development and assist in acquiring funds for operation.
二、本貸款資金由本國金融機構以自有資金辦理，並由本國金融機構辦理核貸事宜，貸款風險由本國金融機構承擔。	2. This loan is funded by domestic financial institutions with their own capital, processed and approved by domestic financial institutions, which also bear the loan risks.
<p>三、貸款對象為符合中小企業認定標準第二條之中小企業，非金融及保險業、特殊娛樂業，且設立登記未滿八年，並具備下列條件者：</p> <p>（一）公司、有限合夥或商業之登記代表人或負責人須年滿十八歲至四十五歲，其以自然人之出資額應占該企業體實收資本額百分之二十以上。</p> <p>（二）代表人或負責人為本國設有戶籍國民者，應於三年內受過政府認可之單位開辦創業輔導相關課程至少二十小時或取得二</p>	<p>3. The loan recipients are small and medium-sized enterprises as defined in Article 2 of the Standards for Identifying Small and Medium-sized Enterprises, excluding those in the financial and insurance industries or special entertainment industries, with business registration not exceeding eight years, and meeting the following conditions:</p> <p>(1) The registered representative or responsible person of the company, limited partnership or business must be between 18 and 45 years old, and</p>

<p>學分證明；代表人或負責人非本國設有戶籍國民者，應持有本國政府核發之創業家簽證、就業金卡或有效居留證。</p>	<p>the amount of capital contributed by the person as a natural person must account for at least 20% of the enterprise's paid-in capital.</p> <p>(2) If the representative or responsible person is a national with household registration in the Republic of China, he/she must have completed at least 20 hours or obtained two credits of entrepreneurship counseling courses offered by government-recognized institutions within three years. If the representative or responsible person is a national without household registration in the Republic of China, he/she must have obtained an Entrepreneur Visa, Employment Gold Card, or valid residence permit issued by the national government.</p>
<p>四、貸款用途如下：</p> <p>(一) 週轉性支出:營運週轉金。</p> <p>(二) 資本性支出:</p> <p>1.購建（修）廠房、營業場所（與其座落之基地共同購買者，得包含土地）及相關設施。</p> <p>2.購置機器、設備（含運輸工具）。</p>	<p>4. Loan purposes are as follows:</p> <p>(1) Working capital expenditures: operating working capital.</p> <p>(2) Capital expenditures:</p> <p>a. Purchase and construction (repair) of factories, business premises (including the land when purchased together), and related facilities.</p> <p>b. Purchase of machinery and equipment (including transportation vehicles).</p>

<p>五、由承貸金融機構依創業貸款計畫書或申請表評估核定貸款額度，得分次申請及分批動用，惟不得循環動用且不得借新還舊，其額度規定如下：</p> <p>(一) 週轉性支出：貸款額度最高新臺幣六百萬元。</p> <p>(二) 資本性支出：最高不超過計畫經費之八成，貸款額度最高新臺幣一千二百萬元。</p> <p>(三) 代表人或負責人相同之不同企業：總計獲核定本貸款額度不得逾前二款加總之最高額度。</p>	<p>5. The loan amount shall be determined by the lending financial institution based on the business plan or application form. The loan may be applied and be disbursed in batches, but it cannot be used on a revolving basis or to repay existing loans. The loan amount is as follows:</p> <p>(1) Working capital expenditures: The maximum loan amount is NT\$6 million.</p> <p>(2) Capital expenditures: The maximum amount is NT\$12 million, not exceeding 80% of the project budget.</p> <p>(3) Different enterprises with the same representative or responsible person: The total approved loan amount under this program shall not exceed the maximum amount of the previous two items combined.</p>
<p>六、貸款期限如下：</p> <p>(一) 週轉性支出：貸款期限最長六年，含寬限期最長二年。</p> <p>(二) 資本性支出：</p> <p>1. 購建（修）廠房、營業場所（與其座落之基地共同購買者，得包含土地）及相關設施：貸款期限最長二十年，含寬限期最長五年。</p> <p>2. 購置機器、設備（含運輸工具）：貸款期限最長七年，含寬限期最長三年。</p>	<p>6. Loan terms are as follows:</p> <p>(1) Working capital expenditures: The loan term is up to six years, including a grace period of up to two years.</p> <p>(2) Capital expenditures:</p> <p>a. Purchase and construction (repair) of factories, business premises (including the land when purchased together), and related facilities: The loan term is up to 20 years, including a</p>

<p>(三) 前二款期限由承貸金融機構核定，於貸放後得由承貸金融機構依個案情形調整。</p>	<p>grace period of up to five years.</p> <p>b. Purchase of machinery, equipment (including transportation vehicles): The loan term is up to seven years, including a grace period of up to three years.</p> <p>(3) The terms of the preceding two items shall be determined by the lending financial institution and may be adjusted by the lending financial institution based on individual circumstances after the loan is granted.</p>
<p>七、本貸款利率以中華郵政股份有限公司二年期定期儲金機動利率加百分之零點五七五，機動計息。</p>	<p>7. The loan interest rate shall be based on the Chunghwa Post Co., Ltd. 's two-year time deposit floating interest rate plus 0.575%, and is subject to adjustment accordingly.</p>
<p>八、保證條件如下：</p> <p>(一) 依承貸金融機構核貸作業規定辦理，必要時得依財團法人中小企業信用保證基金相關規定移送信用保證，保證成數規定如次：</p> <ol style="list-style-type: none"> 1. 週轉性及資本性支出：最高九成，最低八成。 2. 自本要點中華民國一百零九年八月一日修正生效後新增貸款歸戶金額（以下簡稱新增貸款歸戶金額）新臺幣一百萬元以下之部分，保證成數九點五成；依財團法人中 	<p>8. Guarantee Conditions are as follows:</p> <p>(1) The guarantee shall be processed in accordance with the lending financial institution's loan approval regulations , and may, when necessary, be referred to the Small and Medium Enterprise Credit Guarantee Fund of Taiwan for credit guarantee in accordance with its relevant regulations. The guarantee coverage ratios are as follows:</p> <ol style="list-style-type: none"> a. Working capital expenditure and capital expenditure: a maximum of 90% and a minimum of 80%.

小企業信用保證基金批次信用保證要點相關規定辦理者，保證成數十成。

(二) 送保期間保證手續費率以財團法人中小企業信用保證基金保證手續費計收要點之保證手續費年費率區間下限計收；依財團法人中小企業信用保證基金批次信用保證要點相關規定辦理者，以該要點保證手續費年費率區間下限計收。

(三) 申貸本貸款之歸戶金額在新臺幣一百萬元以下者，不得徵提代表人或負責人以外之保證人；逾新臺幣一百萬元者，以一人為原則。

b. For the portion of the newly added loan amount filed in the name of a business entity not exceeding NT\$1 million after the revision of the Directions took effect on August 1, 2020 (hereinafter referred to as “the newly added loan amount”), the guarantee coverage ratio is 95%. For cases handled in accordance with the Batch Credit Guarantee Guidelines of the Small and Medium Enterprise Credit Guarantee Fund of Taiwan, the guarantee coverage ratio is 100%.

(2) The guarantee fee rate during the guarantee period shall be calculated based on the lower limit of the annual guarantee fee rate range of the Small and Medium Enterprise Credit Guarantee Fund of Taiwan’s Guarantee Fee Calculation Guidelines. For cases handled in accordance with the relevant provisions of the Batch Credit Guarantee Guidelines of the Small and Medium Enterprise Credit Guarantee Fund of Taiwan, the guarantee fee rate shall be calculated based on the lower limit of the annual guarantee fee rate range specified in those guidelines.

	<p>(3) For the total loan amount not exceeding NT\$1 million filed in the name of a business entity, no guarantor other than the representative or responsible person shall be required. For the total loan amounts exceeding NT\$1 million, one guarantor is required in principle.</p>
<p>九、申貸程序如下：</p> <p>(一) 申請人應填具創業貸款計畫書及檢具相關文件向承貸金融機構提出申請，由承貸金融機構依一般審核程序核貸之。</p> <p>(二) 自本要點中華民國一百零九年八月一日生效以後，申請貸款金額新臺幣一百萬元以下者，得以申請表取代計畫書。</p>	<p>9. The loan application process is as follows:</p> <p>(1) The applicant shall complete the business plan and submit relevant documents to the lending financial institution, which shall review and approve the loan in accordance with the general review procedures.</p> <p>(2) For loan applications with an amount not exceeding NT\$1 million, effective from August 1, 2020, an application form may be used in place of the business plan.</p>
<p>十、利息補貼及申請補貼作業程序</p> <p>(一) 利息補貼</p> <p>1. 新增貸款歸戶金額新臺幣一百萬元以下，依貸款利率提供利息補貼，補貼期限最長五年，貸款期限如低於補貼期限，依實際貸款期限計算；新增貸款歸戶金額逾新臺幣一百萬元者，以新臺幣一百萬元計算補貼息。</p> <p>2. 負責人相同之事業，僅得就</p>	<p>10. Interest Subsidy and Application Procedures</p> <p>(1) Interest Subsidy</p> <p>a. For the newly added loan amounts of up to NT\$1 million filed in the name of a business entity, the interest subsidies shall be provided based on the loan interest rate, with a subsidy period of up to five years. If the</p>

其中一家事業申請利息補貼。

3.申請利息補貼者，應檢具切結書予承貸金融機構。

4.中華民國一百零九年八月一日起至一百十一年三月三十一日止申請之貸款且符合補貼規定者，享有利息補貼之優惠，且最遲應於一百十一年六月三十日以前動撥完畢。

(二) 申請補貼作業程序

1.承貸金融機構總行應於每月十五日以前，彙整轄下分行前一個月請款資料，按月填具申請補貼利息名冊，向經理銀行申請撥付補貼利息。

2.前目請款資料及資訊傳遞方式等，由經理銀行訂定之。

loan term is shorter than the subsidy period, the subsidy shall be calculated based on the actual loan term. For the newly added amounts exceeding NT\$1 million, the interest subsidy shall be calculated based on NT\$1 million.

b. Businesses with the same responsible person may only apply for an interest subsidy for one of the businesses.

c. Applicants for the interest subsidies must submit an affidavit to the lending financial institution.

d. Loans applied for between August 1, 2020, and March 31, 2022, that meet the subsidy criteria are eligible for interest subsidies, and the loan must be disbursed in full by June 30, 2022.

(2) Subsidy Application Procedure

a. The head office of the lending financial institution shall, by the 15th of each month, compile the previous month's claim data from its branches, fill out the subsidy interest application list on a monthly basis, and submit it to the managing bank to request the disbursement of subsidy interest.

	<p>b. The claim data and the method of information transmission mentioned in the preceding paragraph shall be determined by the managing bank.</p>
<p>十一、貸款對象如發生下列情事將停止或不予利息補貼：</p> <p>(一) 貸款對象有停業、歇業或變更負責人者，承貸金融機構應自知悉或接獲本署通知之日起，停止核計利息補貼，但停業後於原利息補貼期間已辦具復業者，得向承貸金融機構申請恢復利息補貼至原補貼期限屆至；已溢領者由承貸金融機構向貸款對象追回後返還。</p> <p>(二) 貸款對象提前償還者，該償還部分不予核計利息補貼；已提前清償或承貸金融機構已予轉列催收，自該日起停止補貼。</p> <p>(三) 貸款對象違反本要點第十三點第四款規定，未於利息補貼期間，每年五月以前至指定平臺登錄融資效益等資料，自應登錄年度六月起停止利息補貼。</p> <p>(四) 本貸款利息補貼預算用罄，即停止補貼。</p> <p>貸款對象違反本要點相關規定者，本署不予利息補貼；經利息補貼者，本署得以書面行政處分廢止或撤銷利息補貼，並命獲貸事業及承貸金融機構返還，獲貸</p>	<p>11. Interest subsidies will be suspended or denied if the loan recipient falls under any of the following circumstances:</p> <p>(1) If the loan recipient ceases operations, suspends operations, or changes its responsible person, the lending financial institution shall cease calculating interest subsidies from the date it becomes aware of such circumstances or receives notification from this Administration. However, if the loan recipient resumes operations during the original interest subsidy period after ceasing operations, he/she may apply to the lending financial institution to resume interest subsidies until the original subsidy period expires. Any overpaid amounts shall be recovered by the lending financial institution from the loan recipient.</p> <p>(2) For loan recipients who make early repayments, the portion repaid early shall not be included in the interest subsidy calculation. If the loan is fully repaid early or the lend-</p>

事業並得透過承貸金融機構返還該利息補貼款項予本署。

ing financial institution has transferred the loan to collection, the interest subsidy shall cease from that date.

- (3) If the loan recipient violates the provisions of Paragraph 4 of Article 13 of the Direction by failing to submit financing effectiveness data to the designated platform by May of each year during the interest subsidy period, the interest subsidy shall be suspended starting from June of the year in which the submission was due.

- (4) Once the budget for interest subsidies under this loan is exhausted, the subsidy shall cease.

If the loan recipient violates the relevant provisions of the Directions, the Administration shall not provide an interest subsidy. For those who have received an interest subsidy, the Administration may issue a written administrative order to revoke or cancel the interest subsidy and require both the loan recipient and the lending financial institution to return the subsidy. The loan recipient may return the interest subsidy amount to the Administration through the lending financial institution.

十二、本貸款資金應依創業貸款計畫用於所創企業，不得移作他用。

12. The loan funds shall be used for the start-up enterprises in accordance with the

	business plan and shall not be used for other purposes.
<p>十三、查核監督規定如下：</p> <p>(一) 承貸金融機構應確實完整保存利息補貼及徵授信之相關資料，經濟部中小及新創企業署及財團法人中小企業信用保證基金得隨時派員前往瞭解貸款作業及運用情形，承貸金融機構應協助配合辦理，不得規避、妨礙或拒絕。</p> <p>(二) 承貸金融機構應於貸放後，將貸放情形作成紀錄；貸款對象非經承貸金融機構同意不得變更授信用途，違反者承貸金融機構應即收回貸款。</p> <p>(三) 經理銀行對於利息補貼案件，應確實核算承貸金融機構申請利息補貼所需金額，並完整保留申請利息補貼之相關文件。</p> <p>(四) 經濟部中小及新創企業署及財團法人中小企業信用保證基金得隨時派員前往瞭解貸款對象貸款運用情形，並得要求貸款對象於利息補貼期間，每年五月以前至指定平臺登錄融資效益等資料，貸款對象應配合辦理，不得規避、妨礙或拒絕。</p>	<p>13. The audit and supervision regulations are as follows:</p> <p>(1) The lending financial institution shall accurately and completely retain all relevant data concerning interest subsidies and credit assessments. The Administration and the Small and Medium Enterprise Credit Guarantee Fund of Taiwan may dispatch personnel at any time to review the loan operations and utilization. The lending financial institution shall assist and cooperate with the audit and shall not evade, obstruct, or refuse to comply.</p> <p>(2) Lending financial institutions shall document the details of the loan after disbursement. The loan recipient may not change the purpose of the loan without the consent of the lending financial institution. If the loan recipient violates this provision, the lending financial institution shall immediately cancel the loan.</p> <p>(3) Managing banks shall accurately calculate the amount of interest subsidy requested by lending financial institutions and retain all relevant documents related to the interest subsidy applications.</p>

	<p>(4) The Administration and the Small and Medium Enterprise Credit Guarantee Fund of Taiwan may dispatch personnel at any time to review the use of the loan recipient and may require the loan recipient to submit financing effectiveness data to a designated platform by May each year during the interest subsidy period. The loan recipient shall cooperate and shall not evade, obstruct, or refuse to comply.</p>
<p>十四、本貸款適用中小企業發展條例第十九條第二項之規定，各經辦人員，對非由於故意、重大過失或舞弊情事所造成之呆帳，依審計法第七十七條第一款之規定，免除全部之損害賠償責任，並免除予以糾正之處置，民營金融機構得比照辦理。</p>	<p>14. This loan is subject to the provisions of Article 19, Paragraph 2 of the Small and Medium Enterprise Development Act. All handling personnel shall be exempted from all liability for damages and corrective measures in accordance with the provisions of Article 77, Paragraph 1 of the Audit Act for bad debts that are not caused by intentional misconduct, gross negligence or fraud. Private financial institutions may apply the same provisions accordingly.</p>
<p>十五、本要點未盡事宜，悉依財團法人中小企業信用保證基金信用保證規定及承貸金融機構相關規定辦理。</p>	<p>15. Matters not covered in the Directions shall be handled in accordance with the credit guarantee regulations of the Small and Medium Enterprise Credit Guarantee Fund of Taiwan and the relevant regulations of the lending financial institutions.</p>