115.6.18 修正

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

中文	英文
八、保證條件如下： （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： 1.週轉性及資本性支出：最高九成，最低八成。 2.自本要點中華民國一百十五年<u>七</u>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）新臺幣一百五十萬元以下之部分，保證成數九點五成；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，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一百五十萬元以下者，不得	8. Credit Guarantee Terms and Conditions: (1)Credit guarantees shall be processed in accordance with the lending financial institution's credit approval regulations. Where necessary, guarantees may be applied for pursuant to the applicable regulations of the Small and Medium Enterprise Credit Guarantee Fund of Taiwan (SMEG). The guarantee coverage ratios are as follows: a.Working capital and capital expenditure loans: Maximum 90% coverage, minimum 80% coverage. b.After the amendments to these Directives take effect on <u>July</u> 1, 2026, any newly added loan amount of NT$1.5 million or less filed in the name of a business entity (hereinafter referred to as the "newly added loan amount") shall have a guarantee coverage ratio of 95%. For cases handled in accordance with SMEG's Batch Credit Guarantee Guidelines, the guarantee coverage ratio shall be 100%. (2)The guarantee fee rate during the guarantee period shall be calculated using the minimum annual fee rate specified under SMEG's Guarantee Fee Calculation Guidelines. For cases handled pursuant to SMEG's Batch Credit Guarantee Guidelines, the rate shall be set at the lower limit of the annual guarantee fee range specified in those guidelines. (3)For total loan amounts of NT$1.5 million or less filed in the name of a business entity, no guarantor shall be required other than a legal or appointed representative. For total amounts ex-

徵提代表人或負責人以外之保證人；逾新臺幣一百五十萬元以下者，以一人為原則。	ceeding NT$1.5 million, one guarantor is required in principle.
九、申貸程序如下： （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。 （二）自本要點中華民國一百十五年<u>七</u>月一日生效以後，申請貸款金額新臺幣一百五十萬元以下者，得以申請表取代計畫書。	9. Application Procedures: (1)The applicant shall submit a completed business plan along with all relevant documentation to the lending financial institution. The institution shall review and approve the loan in accordance with standard review procedures. (2)Effective <u>July</u> 1, 2026, applicants applying for a loan amount not exceeding NT$1.5 million may submit an application form in lieu of a full business plan.