

Taiwan
**Economic
Forum**

經濟新訊 NEWSLETTER

焦點新聞

迎新換舊，元旦過後多項重大新措施正式實施，包括二代健保制度上路、證所稅復徵等，影響層面涵蓋財經制度及一般民生消費。

二代健保上路

二代健保制度元旦後上路，一般健保費率調降為 4.91%；另外，約有 13% 的民衆須開始扣繳 2% 之補充保費。

二代健保的重點是針對部分保險對象收取 2% 的補充保險費，其徵收範圍包括：兼職薪資所得、執行業務收入、租金收入、股利所得、利息所得及獎金等收入，凡單筆超過 5,000 元，即須按費率 2% 繳納補充保費；但是獎金收入如果超過當月健保投保薪資的 4 倍，不管有無超過 5,000 元，都要加收 2% 補充保費。據衛生署估計，每年將可增加約新台幣 200 億元健保收入。

推動無紙化作業

今年起，所得稅憑單填發人只要事先徵得具國民身分證統一編號且為中華民國境內居住之納稅義務人的同意，即可免依《所得稅法》規定填發紙本憑單，或改以電子傳輸方式提供憑單電子檔案，此新制實施可簡化行政作業，同時落實節能減紙政策。

此外，今年財政部也將全面推動實體通路開立電子發票，預估 2013 年度電子發票開立張數可達 35 億張。

行動通訊費用調降

國家通訊傳播委員會（NCC）宣布，自今年起，將逐年降低行動接續費率，元旦後每分鐘新台幣 2.15 元調降為 1.84 元，降幅 14.4%，零售價格也將陸續降價。

參考國際趨勢及國內固網接續費，NCC 認為，行動接續費有調降空間，因此規劃自 2013 年起，分 4 年將原本每分鐘 2.15 元調降為 1.15 元。

今年開始，行動接續費首次調降，預計將帶動月租型行動電話通話費平均調降 10% 上下，預付卡通話費降幅預估超過 20%，可為民衆省下不少行動通信支出。

汽機車免換行照實施

自今年元旦起，一般汽機車車主不用再換行照，公路總局估計每年全國民衆可省下近新台幣 11 億元。

根據以往規定，自用汽車每 3 年及機車每 2 年須換發行照，規費各為 200 元及 150 元，全國每年約有 180 萬輛汽車及 400 萬輛機車須進行換照。

公路總局表示，未來紙本之行車執照僅須於車輛異動登記時使用。

證所稅正式啓動

證所稅自今年起開徵，國內法人證交稅所得以最低稅負稅率 12% 課徵，由原 10% 提升 2 個百分點；如持股 3 年以上，減半徵收證券所得，交易損失可在當年度或之後 5 年內扣抵所得。

國內自然人證所稅課徵分兩階段實施，第一階段自 2013 年到 2014 年，採「設算所得」與「核實課徵」雙軌制；2015 年起則一律核實課徵。

在我國境內居住低於 183 天的個人，則採分離課稅制，稅率 15%，持股滿 1 年以上減半課徵，而持有 IPO 超過 3 年，稅率再減半。

興櫃交易新制實施

興櫃市場交易新制 1 月 7 日上路，重點包括委託單分配改採最佳報價優先分配原則、適度放寬系統外議價交易金額達 500 萬元以上之交易、依價格級距分別訂定最低報價數量等新措施。

櫃買中心表示，投資人的到價委託單，將由櫃買中心電腦系統自動分配給市場當時最佳報價的推薦證券商，並以最佳報價為成交價，由電腦系統即時輔助點選成交，無需再由推薦券商進行人工點選，除可確保投資人均能以優於或等於自己委託的價格成交，並將有效提升興櫃股票交易率。

《專利法》翻修施行

《專利法》大翻修後，新法自今年起上路。《專利法》的修正重點包括，刪除專利申請人主動申請修正之時間限制、放寬專利權延長要件、明定新型專利之更正可採形式審查等，有助於鼓勵創新研發。

以往專利申請人提出專利內容修正，發明專利須於申請日起算的 15 個月內、新型專利須在 2 個月提出，新規定刪除此期間限制；另醫藥、農藥品申請延長專利，從專利案公告後到取得許可證原需有 2 年以上時間，新法也刪除此一門檻限制。

新法另一項重點是修正強制授權規定，以後當事人不能再以「無法達成協議」做為強制授權的理由，申請強制授權必須是為公益之非營利或再發明使用。

另為簡化公司申請專利程序，未來當專利發明人與申請人不是同一人時，不需要再檢附申請權證明文件。

上市櫃公司財報須採IFRSs

國際會計準則（IFRSs）分二階段實施，今年起，上市櫃公司、興櫃公司，與金管會主管的金融業等（不含信用合作社、信用卡公司、保險經紀人及代理人），須直接採用 IFRSs 編制財務報告。

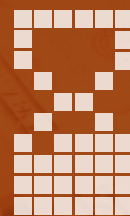
所有非上市、上櫃及興櫃的公開發行公司、信用合作社及信用卡公司等財務報告，則於 2015 年起須遵循 IFRSs 編製。

基本工資調漲

2013 年元旦起，基本工資時薪將從新台幣 103 元調高為 109 元。勞委會估計，全台因而受惠之時薪制勞工約有 30 萬名。

至於月薪方面，將從 1 萬 8,780 元調高為 1 萬 9,047 元，不過，調漲的先決條件是連續 2 季國內生產毛額逾 3%，或連續 2 個月失業率低於 4%，整體經濟情勢好轉才實施。🏠

Taiwan New Economy Newsletter



Focus

Out with the old, in with the new. A number of important measures were inaugurated at the first of the year, including the second-generation national health insurance system and reimposition of the capital gains tax on stock investment. The impact of these changes spread over the financial system and general consumption.

Inauguration of second-generation NHI

The second-generation national health insurance system was inaugurated on January 1. The general health insurance premium has been lowered to 4.91%, but about 13% of the population will now have a supplementary premium of 2% deducted from their non-salary income.

This supplementary premium is imposed on income from part-time job, professional practice, rent, dividend, interest, and bonus. The 2% supplementary premium will be collected on such income when single income payments exceed NT\$5,000. For bonus payments that exceed four times the recipient's health-insurance insured salary for the current month, the 2% additional premium will be collected whatever the amount of the bonus. The Department of Health estimates that this additional imposition will boost total premium income for the national health insurance system by about NT\$20 billion.

Toward paperless tax certification

Starting this year, issuers of tax statements who obtain the prior approval of taxpayers possessing national ID card numbers and residency in the ROC need no longer fill out paper statements as required by the Income Tax Act, but may submit the statements as electronic files via electronic transmission.

This will simplify administrative procedures and realize the “energy-conservation, paper-reduction” policy. The Ministry of Finance also carries out the full implementation of e-invoicing this year, and estimates that the number of e-invoices issued in 2013 will reach 3.5 billion.

Reduced mobile communications fees

The National Communications Commission (NCC) has announced an annual reduction in mobile access charges, starting in 2013. On January 1 the fee was cut from NT\$2.15 to NT\$1.84 per minute, a reduction of 14.4%, and reductions in retail prices will follow.

Based on international trends and domestic fixed network access charges, the NCC feels that there is space for a reduction in mobile access fees. The reduction will take place in four annual steps, bringing the final per-minute fee down to NT\$1.15 in 2016.

As a result of this year's reduction in mobile access charges, the connection charge is expected to drop by an average of around 10% for monthly-rental phones and more than 20% for prepaid-card phones.

Vehicle licenses no longer need be renewed

Starting on January 1 this year, ordinary automobile and motorcycle licenses no longer have to be renewed. The Directorate General of Highways estimates that this will save Taiwan's people nearly NT\$1.1 billion a year.

Past regulations required licenses to be renewed every three years for private automobiles and every two years for motorcycles. About 1.8 million auto licenses and 4 million motorcycle licenses had to be renewed each year.

The Directorate General indicates that in the future, paper vehicle licenses will be used only when a change of vehicle registration is carried out.

Institution of capital gains tax on securities transactions

A tax on capital gains from securities transactions goes into effect this year, at an alternative minimum tax rate of 12% for domestic juridical persons— up 2 percentage points from the previous rate of 10%. The tax rate will be halved for securities that have been held for three years or longer, and losses on transactions may be deducted from income for the current year or the ensuing five years.

The tax on domestic natural persons will be implemented in two stages. During the first stage, 2013-2014, a dual reporting system with “imputed income” and “actual income” options will be adopted; starting in 2015, a uniform system using actual income will be applied.

People who reside in Taiwan for less than 183 days within the year will use the separate taxation system and pay a 15% tax. The tax will be halved for those who hold securities one year or longer, and further halved on gains from IPO stocks held for more than three years.

New system implemented for GreTai Securities Market

Under a new system for the trading of emerging stocks that was implemented on January 7, the mechanism of “the best quotation has priority to trade” will be adopted, outside negotiated transactions with a value of at least NT\$5 million will be eased, and minimum quotation unit will be set by price bracket.

GreTai officials indicate that investors' orders will be automatically distributed by the GreTai computer system to the recommending broker with the best offer in the market at the current time, with the best offer being the transaction price. The computer system will provide real-time automatic matching, negating the need for the recommending broker to do it manually.

At the same time, investors are assured that their transactions will be completed at prices equal to or better than their order price. All these new features are expected to enhance the performance of emerging stock trading.

Overhauled Patent Act will encourage innovation

Taiwan's overhauled Patent Act, which is being implemented this year, eliminates the time limit on applications for revision by patent applicants, relaxes the conditions for the extension of patent rights, and stipulates that formal examination can be used for utility model patents. These changes will encourage innovation and R&D.

In the past, when patent applicants wanted to submit changes to the content of their patents, they had to do so within 15 months of the date of application for invention patents and two months for utility model patents. Applications for extension of the term of pharmaceutical and agricultural chemical patents required at least two years from the publication of the patent to the issuance of regulatory approval.

The revised Act eliminates these time limits. Another key change in the revised Act concerns

compulsory licensing. An applicant is no longer allowed to use "failure to reach agreement" as a reason for compulsory licensing. Compulsory licensing can now be used only "non-commercially for the enhancement of public interest," or for reinventions.

To simplify patent application procedures for companies, when the inventor and the applicant are not the same person it is no longer necessary to attach right-to-apply documentation.

Financial statements of listed companies must comply with IFRSs

The International Financial Reporting Standards (IFRSs) are being implemented in Taiwan in two stages. In the first stage, starting this year, companies listed on the Taiwan Stock Exchange, GreTai Securities Market, and Emerging Stock Market, and financial institutions under the jurisdiction of the Financial Supervisory Commission (not including credit cooperatives, credit-card companies, and insurance brokers and agents), are required to directly adopt IFRSs in producing their financial reports.

Companies that are not listed on the stock markets, credit cooperatives, credit-card firms, etc. will have to follow IFRSs in compiling their financial reports beginning in 2015.

Increase in the basic wage

Beginning on January 1 this year, the minimum hourly wage has been raised from NT\$103 to NT\$109. The Council of Labor Affairs estimates that 300,000 workers island-wide will benefit from this change.

The minimum monthly wage will also be increased, from NT\$18,780 to NT\$19,047, once Taiwan's GDP grows by more than 3% for two quarters in a row or unemployment drops below 4% for two months running. This hike, therefore, will be implemented only when there is overall economic improvement. 