

廈門中國銀行辦理僑匯有關資料

廈門市華僑服

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# 福建省人民政府佈告

府行字第十三號

茲制定「福建省僑匯暫行處理辦法」及「福建省管理僑匯業暫行辦法」公佈施行

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公曆一九五〇年元月

十

五

日

## 福建省僑匯暫行處理辦法

第一條 凡旅外僑胞匯入本省款項，均依本辦法處理之。

第二條 依照華東區外匯管理暫行辦法之規定，由中國銀行管理收解僑匯與辦理代收代付僑匯機構之洽訂及管理事宜。

第三條 指定銀行所經收之僑匯，於接得其國外代理行之收款通知後，應即將該項外匯移存中國銀行上海分行，其所需支付僑匯之人民幣頭寸，由其解款行向當地中國銀行洽領，如指定銀行在解款地並無機構設立，可託由中國銀行解付。

#### 第四條

僑匯由指定銀行自行收解者，由中國銀行貼給手續費千分之十；其非自行解付者，於外匯移存中國銀行時，由中國銀行貼給手續費千分之二點五，辦理解款之銀行或僑匯業得千分之七點五；其經由上海各指定銀行托中國銀行轉滙者同。以上手續費，均以人民幣支付之。

#### 第五條

凡專營或兼營僑匯之僑匯業，經核准經營僑匯者，得辦理收解僑匯業務。惟所收外匯應照本辦法第二、三條之規定，經由指定銀行移存中國銀行：（一）國內無分聯號者，應將所收僑匯逐日匯交指定銀行轉知中國銀行解付。（二）國內有分聯號者，應將所收外匯，逐日匯交指定銀行移存中國銀行，並憑國外分聯號委解清單，向中國銀行洽取人民幣分別解付（在委解清單未到前，先撥轉該號外匯存款戶）。僑匯業解付僑匯應得手續費，除按第四條辦法辦理外，其因送達遠途匯款費用較鉅時，得按照實際情形，經公會協議後，呈請當地中國銀行酌予貼補之。

#### 第六條

福建省內暫規定福州、廈門、泉州三地中國銀行逐日牌告外匯價格。

#### 第七條

為保障僑胞利益，便利僑匯，不受國內外牌價變動影響起見，僑胞得以原幣匯入，按牌價折人民幣，或轉作原幣存款，以收款人名義向中國銀行開立存戶，領取存摺，支用時按當日牌價以人民幣支付之。

#### 第八條

為便利僑眷，本省中國銀行得以「僑匯原幣存單」解付僑匯，持有人可隨時向

第九條 本省該行或其代理機構按當日牌價兌取人民幣。僑胞匯款回國從事生產投資建設事業者，得申請中國銀行轉呈中國人民銀行商洽有關主管機關特別優待辦理。

第十條 僑胞以自備外匯方式領取進口許可證輸入貨物者，得申請主管機關協助予以便利，並於貨物到埠後申請當地貿易局協助銷售。

第十一條 各辦理僑匯機構對僑匯有勒索費用、擅減牌價或故意稽延情事，匯款人及收款人得隨時向中國銀行或中國人民銀行申請追究。本辦法自公佈之日生效，修改時隨時公佈之。

### 福建省管理僑匯業暫行辦法

第一條 為便利僑匯，保證僑匯業合法之經營，及僑眷利益起見，特依照華東區外匯管理暫行辦法規定本辦法。

第二條 凡專營或兼營福建僑匯之僑匯業，需在本辦法公佈之日起一個月內，依照規定表格填具申請書向中國銀行辦理登記手續，由中國銀行轉呈中國人民銀行核准後方得營業。

第三條 僑匯業聲請登記事項，應包括：名稱、資本、地址、組織性質（獨資、合夥、或股份有限公司）、股東姓名、負責人姓名履歷、分號聯號地點及負責人、開

設日期、歷年變遷情形、近三年營業狀況、兼營業務等十一項。

第四條 僑匯業兼營其他業務者，應另向有關主管機關登記。

第五條 僑匯業經營福建僑匯業務，應遵照「福建省僑匯暫行處理辦法」之各項規定辦理。

第六條 僑匯業解款匯率應依中國銀行牌價計算，不得任意抬高或壓低。

第七條 僑匯業不得延壓僑匯之支付，應按期將逐日經收及經解僑匯，分別幣名、數目、地區及解付情況，列表報告中國銀行備查。

第八條 中國銀行在必要時，得隨時派員檢查僑匯業情況及有關帳冊，並得指定編造有關報表。

第九條 僑匯業如有違犯本辦法規定之行為，主管機關得按情節輕重予以懲處。

第十條 本辦法自公佈日起生效，修改時隨時公佈之。

## TEMPORARY REGULATIONS GOVERNING OVERSEAS REMITTANCES OF FUKIEN PROVINCE, CHINA.

January 15, 1950.

1. All remittances to Fukien Province made by Overseas Chinese are governed by these regulations.
2. According to the Temporary regulations of Foreign Exchange promulgated by East China Military Headquarters, the Bank of China is the only institution authorized to control, collect and deliver Overseas Remittances, and, at the same time, to arrange with other institutions for the collection and delivery of Overseas Remittances.
3. All appointed banks must transfer the foreign exchange collected from abroad for Overseas Remittances to the credit of the Bank of China. Shanghai Branch, after they receive the advices from their agencies abroad The J. M. P. collected therefrom will be furnished by the Bank of China where the said remittances are to be delivered. In case there are no agencies in the places of delivery, the Bank of China will deliver the remittances on their behalf.
4. The Bank of China will give appointed banks commissions at the rate of 10 per mille in case the latter collect and deliver the remittances by themselves; 2.5 per mille in

case they only collect, and 7.5 per mille to those only delivering the remittances (including Private Overseas Remittance Business Agents.) The commission will be the same when remittances are made through appointed banks in Shanghai via the Bank of China. The said commission will be paid in J. M. P.

5. In regard to all Private Overseas Remittance Business, sole or commission agents, who have been approved in dealing with Overseas Remittances, are permitted to handle this business. All foreign exchange collected therefrom must be transferred to the Bank of China through appointed banks in accordance with articles Nos. 2 and 3 as follows:

(a) In case they have no agents in Fukien Province, all foreign exchange collected must be remitted to the appointed banks daily, from which the same, in turn, will be transferred to the Bank of China for delivery.

(b) In case they have agents in Fukien Province, all foreign exchange collected must be remitted to the appointed banks daily, which will transfer the same to the Bank of China. The agents will be furnished with the J. M. P. by the local Bank of China when they present the remittance advices from their agents abroad for evidence. (If the remittance advices have not yet been received, the foreign exchange transferred will be deposited to their 'Foreign Exchange account' for the time being.) The commission favoring the Private Overseas Remittance Business Agents will be paid according to Article No. 4. For those who are bearing higher expenses in delivering remittances to far places, the Bank of



China will approve certain allowances according to the actual condition and in consultation with the Guild of Private Overseas Remittance Business.

6. The official exchange rate will be, at present, quoted daily by the Bank of China in Foochow, Amoy and Chuanchow.

7. For the interest and convenience of Overseas Chinese, all remittances can be made in foreign currencies in order to avoid the influence of possible change of exchange quotations. Such remittances will be paid in J. M. P., at the quotations of that time, or may be deposited to beneficiaries' foreign exchange accounts with the Bank of China, which can be converted into J. M. P. at the relative quotations at any time, on demand.

8. For the convenience of the families of Overseas Chinese in Fukien Province, the Bank of China may deliver Overseas Remittances with 'Overseas Remittance Deposit Receipt, in original currency, the holder of which may, at any time, cash the same from the Bank of China or its agents at the official rate at that time.

9. The Overseas Chinese can apply for special treatment for their remittances to be invested or used for productive purpose, from the local authorities through the Bank of China, which will, in turn, transfer the same to the People's Bank of China.

10. Overseas Chinese, who are willing to apply for import licenses to import cargoes with their own foreign exchange, can apply for special facilities from the local authorities. On demand, the Fukien Trading Bureau will assist the selling of the cargoes imported.

11. All remitters and beneficiaries are requested to file a complaint, through the Bank of China

or the People's Bank of China, against any agent dealing with Overseas Remittances, in case he collects unreasonable expenses, alters quotations, or intentionally delays the payment.

12. These regulations shall become effective on the date promulgated and may be revised, when necessary.

TEMPORARY REGULATIONS GOVERNING PRIVATE OVERSEAS REMITTANCE  
BUSINESS AGENTS OF FUKIEN PROVINCE, CHINA.

January 15, 1950.

1. For the convenience of Overseas Remittances and the benefit of the families of overseas Chinese and the legal administration of Private Overseas Remittance Business, these regulations are hereby announced to the public according to the Temporary Regulations Governing Foreign Exchange promulgated by East China Military Headquarters.

2. All agents, sole or commission, dealing with Private Overseas Remittance Business, in Fukien Province, should register with the Bank of China, on the Provided forms, within one month from the date these regulations are promulgated. The Bank of China will forward such registration to the People's Bank of China for approval.

3. Items of registration mentioned above must include:

- (a) Name of the business,
- (b) Capital,
- (c) Address,
- (d) Nature of organization (proprietorship, partnership or corporation)

- (e) Names of partners or shareholders,
  - (f) Name and history of manager,
  - (g) Addresses of branches or agents and names of managers,
  - (h) Date of establishment,
  - (i) History of the business,
  - (j) Business condition during the past three years,
  - (k) Other business,
4. The private overseas Remittance Business Agents handling other business besides Overseas Remittances must register with the authorities concerned.
5. All private overseas Remittance Business Agents in dealing with Overseas Remittances must conform with the Temporary Regulations governing overseas Remittances of Fukien province:
6. The exchange rate in delivering Overseas Remittances by private Overseas Remittance Business Agents must be the same as that quoted by the Bank of China. No alteration is allowed.
7. Private Overseas Remittance Business Agents are not allowed to delay the payment of Overseas Remittances. They must report periodically to the Bank of China for examination of remittances collected and delivered by them, details of which must include:
- (a) Kinds of currency,
  - (b) Amount,

(c) Area,

(d) Form of payment.

8. The Bank of China is authorized to investigate all Private Overseas Remittance Business Agents and their account books, and, when necessary, to ask them to submit reports for examination.
9. Any private Overseas Remittance Business Agent who does not obey these regulations in dealing with overseas Remittances will be subjected to punishment by the proper authority.
10. These regulations shall be effective on the date promulgated and may be revised when necessary.

## 關於僑胞匯款的幾個問題

· 祝本一 ·

過去國民黨反動政府對外匯的巧取豪奪，與其僑匯法令的朝令夕改，以及一些不法信局的從中盤剝，使海外僑胞在防不勝防的匯款損失下飽受了教訓。因此解放後，在新僑匯政策還沒能完全為僑胞們瞭解以前，便存着許多對匯款觀望的態度。

新僑匯政策究竟是怎麼一回事呢？

我們且看政府對僑匯的基本態度：溝通僑匯是解放後福建金融上的中心工作之一，而在「公私兼顧」的原則之下，國家的利益與華僑、僑批等合法的利益是一致的、即國家獲得外匯，華僑獲得購買力的保障與匯款的便利，僑批局獲得合法的、正當的利潤。

這種精神，具體表現在福建省僑匯處理與福建省僑匯等管理兩暫行辦法上，也具體地表現在福建人民政府處理有關僑匯技術的不斷修訂與補充上。但是所謂修訂與補充，都是為了更明確地貫徹上述的基本態度與精神。這是從人民大眾的利益出發，與過去蔣匪政府的純粹從少數統治階級利益出發是有着有本質上的差異的。

在這種情形之下，海外僑胞匯款回國是絕不會蒙受損失的。

首先，人民政府怎樣為僑匯保值呢？

我們從人民政府怎樣為僑匯保值上面來看，

福建省偽匯處理辦法第七條明確地規定：「為保障僑胞利益，便利偽匯，不受國內外牌價變動影響起見，僑胞得以原幣匯入，按牌價折付人民幣，或轉作原幣存款，以收款人名義向中國銀行開立存戶，領取存摺，支用時按當日牌價以人民幣支付之。」

為什麼在自己有了本位貨幣（人民幣）的人民民主新中國，還要允許偽匯以原幣匯入並舉辦原幣存款呢？這可以說是從保障僑胞利益出發的一種現實措施。因為在目前人民幣暫時還未能絕對穩定的情況下，匯價與物價上漲的可能性是存在的。在這種情況之下，為照顧僑胞的利益，乃允許偽匯以原幣匯入，這是一面。

另一面，過去僑眷區有使用外幣的習慣，為着順勢利導起見，採取了「原幣匯入按牌價折付人民幣，或轉作外匯存款」的辦法，是為僑胞所歡迎的。這樣，一面照顧了僑胞僑眷的利益，為偽匯購買力提供保障；另一方面却阻止外幣流通國內，保持了國家幣制上的獨立與統一，這又是與人民政府從現實出發，照顧人民利益的表現。

事實上，這種為偽匯保值的技術仍在不斷研究中改進中，除偽匯處理辦法內有關係保值的規定以外，已經全部或部分付諸實施的還有以次兩端：

第一、偽匯可以依僑眷的自由意志，轉作折實儲蓄存款，以保持其原有的購買力。這就是說，僑眷如果對其所收到的偽匯，不擬馬上動用，他不但可以全部或一部份地轉作原匯存款以保值；而且可以同樣地轉作折實儲蓄存款。不過，這種辦法在過去因活期折實儲蓄的未曾舉辦，僑眷在動用上難免稍感不便，目下人民銀行已開始舉辦活期折實存款，這

對僑匯的保值方面，算是開了一個新猷。

第二、機動牌價，政府為了適應客觀需要，已採行了機動的牌價政策，隨時視外匯市場的客觀情形，調整外匯牌價。

這一連串的事實，都表現了政府對僑匯保值的態度。也為今後僑匯的回國，開拓了一條廣闊的途徑。

其次，人民政府如何予僑匯以便利？

海外僑胞匯款回國，不但不會蒙受損失，而且還可以得到種種便利：

人民政府不僅分別約定了海外僑匯的特約指定代理行與指定銀行以便利僑匯，並且還在手續上盡量予僑匯以便利。除上述福建省僑匯暫行處理辦法第七條的便利規定外，其第八條又曾規定：「為便利僑眷，本省中國銀行得以『僑匯原幣存單』解付僑匯，持有人可以隨時向本省該行或其代理機構按當日牌價兌取人民幣。」這樣一來，回國的僑匯不但可以收款人名義開立原幣存款戶，領取存摺，隨時依支付日牌價折算支用；而且因利用『僑匯原幣存單』來解付僑匯，更為僑眷減少了領取僑匯時來往的麻煩。其次，在解付的時間上，最近更因頭寸調撥手續的簡化而大大地提前。過去僑匯的匯入，是必須等到解付地中國銀行接到由其總行轉來的海外特約指定銀行的外匯移轉通知以後才付給頭寸的，最近則可由解付地中國銀行根據指定銀行的來往電報先以買匯方式墊付頭寸，等到外匯移轉通知到達以後再行撥帳。



再是，為了顧全居處偏僻僑眷支取僑匯上的不方便，主管當局正在研究辦法，不久的將來可能以如下的方式來解決這個困難：（一）盡量遍設中國銀行、人民銀行的分支機構，以便利僑匯的解付；（二）委託郵局、合作社等機構代理解付。

總而言之；只要是政府的力量所能做到的、與人民利益不相違背的，政府是會大力地去照顧僑胞僑眷的利益，以便利僑匯的溝通的。

### 第三、人民政府對僑匯的優待與保障：

實際上，人民政府除了為僑匯保值，予僑匯以便利之外，對僑匯還要加以優待與保障。如福建省僑匯暫行處理辦法第九條就規定：「僑胞匯款回國從事生產投資建設事業者，得申請中國銀行轉呈中國人民銀行商洽有關主管機關特別優待辦理。」這是關於僑資的優待方面。

又第十條規定：「僑胞以自備外匯方式領取進口許可證輸入貨物者，得申請主管機關協助予以便利，並於貨物到埠後申請當地貿易局協助銷售。」這是有關僑匯以自備外匯方式進口的協助與優待方面。

至於在僑匯的保障方面，則在「福建省僑匯暫行處理辦法」暨「福建省管理僑匯業處理辦法」上也曾分別予以明文的规定。如對僑匯業的延壓支付、擅改牌價等違法行為隨時檢查，分別懲處；以及對各辦理僑匯機構對僑匯有勒索費用、擅減牌價或故意稽延情事，匯款人或收款人得隨時向中國銀行或中國人民銀行申請追究等是。