

長庚大學退撫儲金增額提撥金辦法
Regulations Governing the Additional Contributions to Retirement, Compensation, Resignation, and Severance Reserve Funds for Faculty and Staff at Chang Gung University

第一條 長庚大學(以下簡稱本校)為提供教職員儲蓄理財之管道，特依「學校法人及其所屬私立學校教職員退休撫卹離職資遣條例」(以下簡稱私校退撫條例)第9條規定，訂定本辦法。

Article 1

To provide a savings and financial management channel for faculty and staff, Chang Gung University (hereafter referred to as "the University") has formulated these regulations in accordance with Article 9 of the "Act Governing the Retirement, Compensation, Resignation, and Severance of Private School Faculty and Staff" (hereafter referred to as "the Private School Retirement Act").

第二條 增額提撥金為考量安全性，以信託方式存放於財團法人中華民國私立學校教職員退休撫卹離職資遣儲金管理委員會（以下簡稱私校退撫儲金管理會）所委託金融機構之「個人增額提撥退撫儲金專戶」。

Article 2

Additional contributions will be safely held in trust under the "Personal Additional Contribution Retirement Reserve Account" established by financial institutions designated by the Private School Faculty and Staff Retirement, Compensation, Resignation, and Severance Reserve Fund Management Committee (hereafter referred to as "the Management Committee").

第三條 A 本校教職員如符合私校退撫條例第3條及第39條規定者，得依個人意願相對提撥，亦可不提撥。

申請加入或異動增額提撥退撫儲金應於每年9月25日前向人事室提出，俾便於每年10月生效，其他月份不得變更，惟新進人員不在此限。

提撥金額度不得逾教職員當月薪資淨額；提撥金額逾私校退撫條例第8條第4項第1款規定之撥繳額度(即教職員個人法定提撥額度)時，超過部分應計入提撥年度薪資所得課稅。

本校教職員參加增額提撥退撫儲金，本校得依核定金額為其提撥退休、撫卹、離職及資遣給與準備金。

Article 3

Faculty and staff who meet the provisions of Articles 3 and 39 of the Private School Retirement Act may opt to make additional contributions voluntarily or choose not to contribute.

Applications to join or adjust additional contributions must be submitted to the Personnel Office by September 25 each year to take effect in October. Changes are not allowed in other months, except for newly hired staff.

Contributions cannot exceed the net monthly salary of faculty and staff. Any amount exceeding the statutory individual contribution limit specified in Subparagraph 1, Paragraph 4, Article 8 of the Private School Retirement Act will be taxed as part of the annual salary income.

The University may contribute approved amounts for retirement, compensation, resignation, and severance reserves for participating faculty and staff.

第四條 本辦法增額提撥金之領取，依私校退撫條例之規定辦理。

Article 4

Withdrawal of additional contributions shall be handled in accordance with the provisions of the Private School Retirement Act.

第五條 增額提撥金之運用，比照儲金自主投資方式。

Article 5

The use of additional contributions will follow the self-directed investment methods of the reserve fund.

第六條 增額提撥當月，應將「增額提撥教職員名冊及提撥明細表」報私校退撫儲金管理會。

Article 6

The "Roster of Faculty and Staff with Additional Contributions and Contribution Details" for each month must be submitted to the Management Committee of the Private School Retirement Reserve Fund.

第七條 本校應於教職員退休、撫卹、離職、資遣或其他原因終止撥繳時，將領回清冊及匯款帳號提報私校退撫儲金管理會，由其轉受託金融機構辦理「個人增額提撥退撫儲金專戶」結清。

Article 7

Upon retirement, compensation, resignation, severance, or other termination reasons, the University shall submit the clearance list and remittance account details to the Management Committee for settlement of the "Personal Additional Contribution Retirement Reserve Account."

第八條 「個人增額提撥退撫儲金專戶」內之增額提撥金運用結果，由教職員自負盈虧，不得享有當地銀行二年期定期存款利率之最低收益保證。

Article 8

Faculty and staff are responsible for any gains or losses resulting from the use of the additional contributions in the "Personal Additional Contribution Retirement Reserve Account." They are not guaranteed the minimum yield equivalent to the two-year fixed deposit rate of local banks.

第九條 增額提撥金應於本校財務報表中充分揭露。

Article 9

Additional contributions must be fully disclosed in the University's financial statements.

第十條 本辦法未盡事宜，悉依相關規定辦理。

Article 10

Matters not addressed in these regulations shall be handled in accordance with relevant laws and regulations.

第十一條 本辦法經校務會議通過，陳請校長核定後實施，修正時亦同。

Article 11

These regulations shall be implemented upon approval in the University Affairs Meeting and authorization by the President. Amendments follow the same procedure.

In case of any discrepancy between the Chinese version and the English version, the Chinese version shall prevail.