

国家外汇管理局关于外汇结汇和跨境资金流动的最新规定：汇发 [2017] 3 号文

2017 年 1 月 26 日，外管局发布了关于进一步推进外汇管理改革完善真实合规性审核的通知（汇发 [2017] 3 号文）。新规定放宽了外汇结汇和跨境资金流动的某些条件，是中国监管部门为进一步稳定汇率波动、鼓励资金流入中国而推出的又一举措。

主要重点：

- 根据新规定，根据货物贸易出口目的而发放的境内外汇银行贷款资金现在可以兑换成人民币。境内借款人必须使用贸易出口收汇所得外汇款项偿还境内的外币银行贷款。原则上不允许从银行购汇偿还境内的外币银行贷款。
- 通过“内保外贷”形式取得的境外贷款可通过跨境融资（比如，股东借款）或股权投资等形式直接或间接转回中国境内。
- 在自由贸易试验区内银行开立的非居民账户内的外币存款可兑换成人民币。
- 外币股息汇出管理政策。如办理等值 5 万美元以上股息汇出业务，应提交下列证明文件：
 - 董事会决议（或合伙人决议）
 - 税务备案表原件
 - 经审计的财务报表

如外商投资企业存在之前财年结转的累计亏损，在利润汇出前应先全额抵扣之前财年的亏损。

- 再次强调对境内机构境外放款额度实施全口径管理。境内机构办理境外放款业务，其本外币境外放款余额合计最高不得超过其上年度经审计财务报表中所有者权益的 30%。

请通过下列链接查看外管局最新规定的详细内容：

- [汇发\[2017\] 3 号文](#)
- [汇发\[2017\] 3号文新闻稿](#)

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