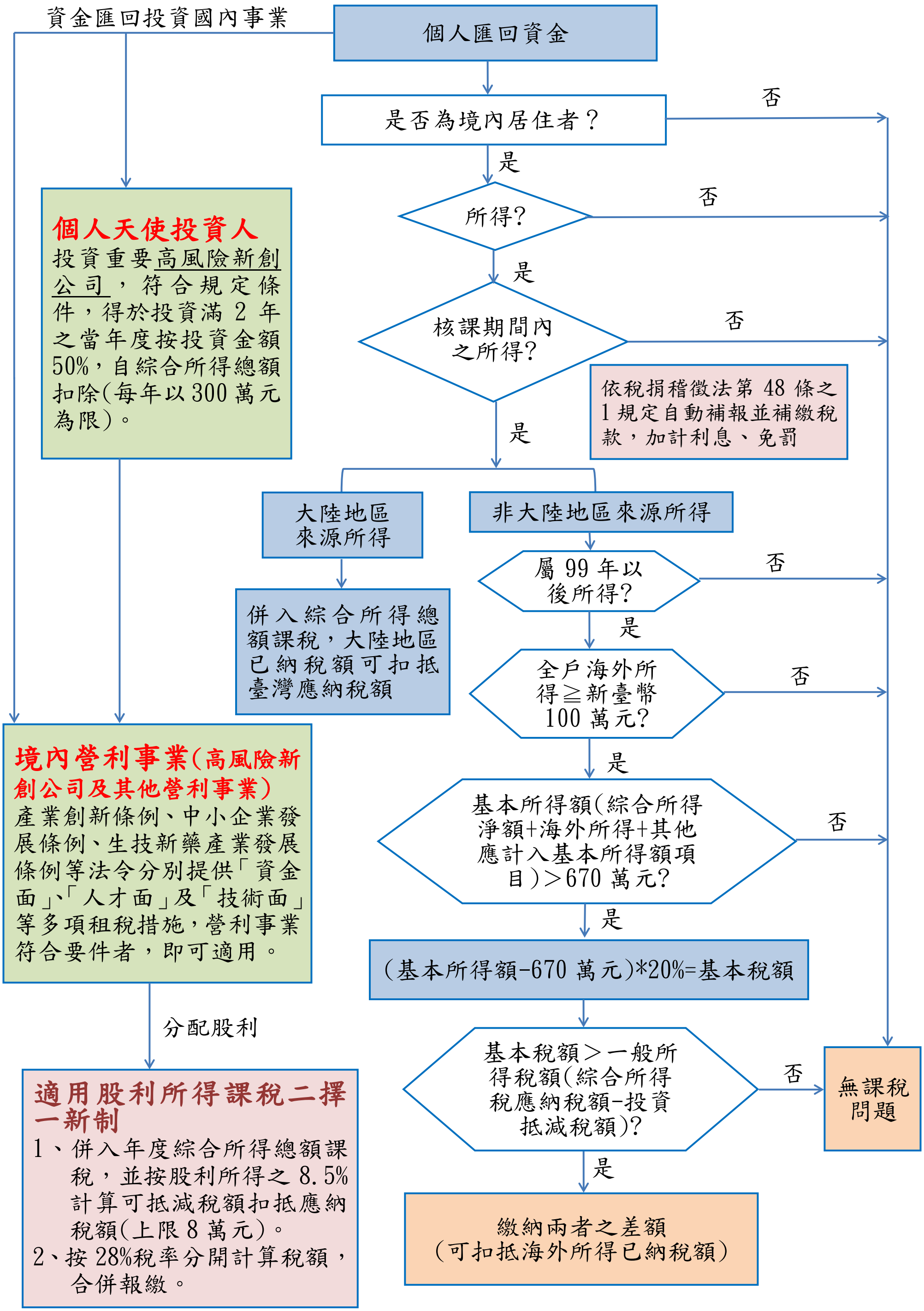個人匯回資金應否課徵所得稅負