接受加密资产的银行和托管人

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私人客户需要三种关系：一家处理法定货币的银行、一家托管代币的托管人，以及往往能同时兼顾两者的银行。瑞士在这方面更为领先。Sygnum和AMINA持有银行牌照，提供以主流代币为对象的托管、交易、质押和伦巴第贷款服务。苏黎世州银行、PostFinance、卢塞恩州银行、Swissquote、Maerki Baumann、宝盛银行（Julius Baer）以及其他几家老牌银行，向客户提供精选代币的托管和交易服务，其中部分通过Sygnum或Crypto Finance的企业对企业平台提供。[1]日内瓦和苏黎世本身不提供托管服务的私人银行，也越来越多地接受财富来源于数字资产的客户，并将托管转介给合作伙伴。2026年，一位持有1000万瑞士法郎代币的瑞士私人客户，可以将代币存放在瑞士银行，与其证券使用同一份对账单、同一位顾问，并依《瑞士银行法》第16条享有同样的破产保护。[2]

新加坡的银行则更为审慎。星展银行通过星展数码交易所（DBS Digital Exchange）向认可投资者和企业客户提供交易和托管服务。华侨银行和大华银行一直未向私人客户提供直接托管服务，渣打银行则通过Zodia Custody为机构客户提供托管服务。[3]因此，新加坡居民私人客户持有代币的方式有三：存放于全球性交易所的新加坡持牌机构（Coinbase、Crypto.com、Gemini、OKX，均持有主要支付机构（MPI）牌照），存放于新加坡持牌专

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业托管人，或存放于瑞士银行。最后一种方式在较富裕的家族中很常见，这也是新加坡家族办公室在苏黎世和日内瓦建立合作关系的原因之一。反方向的情况，即瑞士家族使用新加坡托管人，则较为少见，且主要出于亚洲业务运营的需要。

注释

1. Sygnum Bank AG及AMINA Bank AG（前称SEBA Bank AG），FINMA银行牌照于2019年8月26日授予；苏黎世州银行2024年9月4日新闻稿（面向零售客户推出加密货币交易和托管服务）；PostFinance 2024年2月21日新闻稿（通过Sygnum进行加密交易）。参见第C部分第III章及第A部分第III章。 ↩
2. Banking Act, SR 952.0，第16条第1bis项（为客户持有的加密资产，如单独分配或集体持有且易于归属，则在银行破产时予以隔离）；FINMA Guidance 06/2024，2024年7月26日（确认对稳定币发行人之债权的存款性质及隔离框架）。参见第D部分第IV章。 ↩
3. 星展银行关于DBS Digital Exchange的新闻稿（2020年12月推出；2022年9月扩展至认可投资者）；渣打银行，Zodia Custody在新加坡推出。参见第I部分第IV章。 ↩

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