适当人选要求与新加坡居民管理层要求

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MAS对每一名申请人、控制人、董事和首席执行官适用《Guidelines on Fit and Proper Criteria》（《适当人选标准指引》）。标准涵盖诚实、正直与声誉，能力与胜任程度，以及财务稳健性。[1] 问卷追溯十年，询问在任何司法管辖区内的监管调查、取消资格、破产和民事判决。曾在行业早期无监管阶段活动的创始人，应预计会被详细询问其曾参与的任何交易所、基金或代币项目，以及这些项目中的任何客户损失。诚实、完整的披露并附说明，通常不会导致失败。若遗漏被MAS发现，通常对申请以及当事人今后与监管机构打交道的前景都是致命的。

申请资格还要求在新加坡设有常设营业地点或注册办事处，且董事会须满足居住要求。申请人必须至少有一名身为新加坡公民或永久居民的执行董事。或者，申请人可以有一名具备该身份的非执行董事，另加至少一名持有就业准证的执行董事。[2] 对于DPT持牌人，MAS在实践中要求更高。它期望首席执行官、合规官和托管职能负责人居住在新加坡并受雇于持牌人。托管控制须设在新加坡的要求进一步强化了这一期望。

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注释

1. MAS，Guidelines on Fit and Proper Criteria（FSG-G01），第1至14段及关于披露义务的附件。 ↩
2. MAS，“Standard Payment Institution Licence”，mas.gov.sg，关于董事会组成的资格部分（一名身为新加坡公民或永久居民的执行董事，或一名具备该身份的非执行董事加一名持有就业准证的执行董事）。 ↩

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