以代币支付款项和薪资

Dr Alexander Ressos, TEP
Attorney-at-Law (Switzerland and Germany),
Solicitor (England & Wales and Hong Kong)
Of Counsel, KGP Legal LLC
alexander.ressos@kgplegal.com.sg
www.ressos.com.sg

在两个中心，以代币向员工和承包商支付报酬在一定限度内都是合法的。瑞士法律规定，除另有约定外，薪资须以法定货币支付，因此需要一份允许以代币支付的书面协议。社会保险缴款和预扣税按支付时的瑞士法郎价值计算。[1]新加坡《雇佣法》规定薪资须以法定货币支付，仅允许就特定福利以实物支付。因此，代币只能作为法定薪资以外的奖金或福利支付给雇员，或支付给不受该法管辖的承包商。[2]以USDC向新加坡承包商付款的集团应当核查，自己是否因此而提供了PSA下的跨境汇款服务。如果是为自己的账户付款，则不属于该服务。集团还应确保在需要时预扣承包商的税款。

注释

1. 《瑞士债务法》，SR 220，第323b条第1款（除另有约定外，薪资须以法定货币支付）；AHVG，SR 831.10，第5条第2款（对包括实物在内的所有报酬缴款）。第G部分第IV章。↩
2. Employment Act 1968（2020 Rev. Ed.），第21条（薪资须以法定货币支付）及第27条（扣款）；人力部关于实物支付的指引。第M部分第VI章。↩

© 2026 Dr Alexander Ressos. General information only, not legal, tax or investment advice. No client relationship is created. All Singapore law advice is provided by a duly licensed and regulated firm of Singapore advocates and solicitors only on the basis of an express written letter of engagement. More information at SingaporeIQ.com and ressos.com.sg.

Disclaimer

This article is provided for general information only. It is based on publicly available sources as at its date of publication. These sources have not been independently verified against licences, regulatory registers or the records of the entities concerned. It is not legal, tax, financial or investment advice. Nor is it a recommendation to invest in, transact with or use the services of any entity mentioned. Law and regulation change frequently, so the content may be incomplete or outdated. To the fullest extent permitted by law, Dr Alexander Ressos and the publisher of SingaporeIQ exclude all liability for loss or damage arising from the use of or reliance on this article. Readers should obtain advice on their specific circumstances before acting or refraining from action.

Names and trademarks of the entities discussed belong to their owners and are used for identification only. Their mention implies no endorsement, affiliation or allegation of wrongdoing. All Singapore law advice is provided by a duly licensed and regulated firm of Singapore advocates and solicitors only on the basis of an express written letter of engagement. Corrections and updates: contact@ressos.com.

© 2026 Dr Alexander Ressos. This article may be quoted with attribution to SingaporeIQ (SingaporeIQ.com). Reproduction in full and any commercial use require prior written consent. The Legal Terms at https://singaporeiq.com/legal-terms apply.

Author contact: Dr Alexander Ressos, TEP · contact@ressos.com